Experiencing poverty

An interdisciplinary empirical study of poverty in Norway

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Abstract

Academic works on poverty are often concerned with how to measure or define this complex phenomenon. This thesis instead adds to poverty research by focusing on experiences of poverty, exploring what poverty is through the stories of those living in economic deprivation in Norway. The Norwegian context is particularly interesting due to the exceptionally high average living standards which create an unusually large gap between the poor and "everyone else". Qualitative, semi-structured interviews with five anonymous informants were conducted in order to get new insights into the challenges the poor face in their everyday lives. Their experiences were analyzed within the framework of material, social and psychological "ill-being", with theoretical perspectives from the academic fields of sociology, economics, psychology and philosophy. The findings point to various degrees of ill-being and a close connection between them; ill-being in one area of life leads to ill-being in other areas. Further, there is a cultural aspect to poverty, where lack of purchasing power leads to shame and social exclusion. The findings have generated new theory in the form of ten ideal types, inspired by Max Weber. Four of them represent different types of social exclusion, and six demonstrate coping mechanisms in the face of poverty. These ten ideal types are a unique contribution to poverty research, serving as a starting point for new models and theories on poverty in Norway and elsewhere.

Acknowledgements

First and foremost, I would like to thank my five informants. Without you, this thesis would not have been possible to write. Thank you for the courage you displayed when making the decision to trust me with your stories. They have been inspirational not only academically, but also on a personal level. I admire your strength, openness and honesty, and hope you find that your experiences are conveyed truthfully and accurately. I greatly appreciate being allowed to enter your world for a little while. Thank you!

I would also like to thank my supervisor Professor Kjetil Fretheim for his creative and challenging feedback. Thank you for pushing me to think outside the box! Your constructive advice and words of encouragement have been communicated with warmth and presence, and have been invaluable throughout this long process. I have appreciated your metaphorical open door (i.e. quick e-mail responses), enthusiasm and attention to both detail and the bigger picture. I always looked forward to our meetings, knowing that I would leave them feeling motivated and full of new ideas. Thank you!

And finally, I would like to thank my near and dear ones for their support. You have been instrumental to the finalization of this thesis in every way. Thank you!

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1 Introduction

"When you don't have any money it's all hopeless. Everything costs money" (Informant 2).

Poverty in Norway is a controversial topic in the public and private sphere. Does it really make sense to speak of poverty in the richest country in the world? Yes, according to the five individuals who contributed to this thesis by sharing their stories. Every month, they struggle to make ends meet. Several aspects of their lives are affected by economic deprivation, and they experience "ill-being"[1] materially, in terms of lack of food, clothes or housing, socially, i.e. lack of social networks, and psychologically, such as insecurity, weakened autonomy, shame and social- and self-devaluation. Lack of financial means thus causes ripple effects on all areas of their lives and imposes limitations and unfreedoms upon them unknown to the average Norwegian. Additionally, they camouflage their poverty from fear that it will be exposed, underscoring the sensitive nature of this taboo subject.

The informants' resounding "yes" is substantiated by figures from Statistics Norway [SSB][2]. In 2011, 7.7 per cent of the Norwegian population lived below the persistent low income line[3], a term used in preference of poverty line by SSB (SSB, 2013). The calculation of these figures depends on a number of variables, and there are large gaps between different ways of measuring. For instance, the yearly low income line for a single person household in 2013 ranged from 140,100 to 200,800 NOK (SSB, n.d.a)[4]. The lack of a fixed poverty line suggests that it is difficult to ascertain where exactly to draw the line, and from that it can be inferred that any line is arbitrary. How and what to measure is a matter of opinion, and whose opinion should be valued most? The complexities of measuring and defining poverty will be discussed in chapter 2, but for now it will do to notice the absence of definitive answers.

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[1] "Ill-being" as an analytical category is borrowed from *Voices of the Poor* (Narayan, Patel, Schafft, Rademacher and Koch-Schulte, 2000; Narayan, Chambers, Shah and Petesch, 2000 and Narayan and Petesch , 2002), which will be introduced in chapter 1.3 and 3.3.
[2] Statistisk sentralbyrå.
[3] "Vedvarende lavinntekt".
[4] These terms and more will be explained and discussed in chapter 2.

1.1 Background

The causes and effects of poverty have been thoroughly scrutinized as it is a pervasive, world-wide issue. Early works include Smith's *The Theory of Moral Sentiment* (2010, originally published in 1759), emphasizing the relationship between poverty and social exclusion, and Rowntree's (2000, originally published in 1901) extensive study of poverty in the United Kingdom. In more recent years, Nobel Laureate of Economic Sciences Amartya Sen (see e.g. 1999 and 2005) has been a powerful voice in the poverty debate, evaluating the nature of poverty. He will be further introduced in 1.3 and 3.2 below. For insights into debates on how poverty is measured, see e.g. Alkire et al. (2015) and Orshansky (1965). Giffords and Garber (2014) examine poverty in the United States throughout the last 100 years, studying poverty from different perspectives and contexts. Townsend's (1979) well-known work *Poverty in the United Kingdom* has been at the forefront of poverty research in Western societies, understanding poverty as relative deprivation (see definition below, and also in chapter 3). For a closer look at the emotional aspect of poverty, see Walker (2014) and Chase and Bantebya-Kyomuhendo (2015), who investigate the connection between shame and poverty across several different cultures.

In the Norwegian poverty research tradition, theologian and social scientist Eilert Sundt is considered a pioneer with his works on social issues in the 1800s (see e.g. Sundt, 1974 and 1978). In the more recent years, Stein Ringen, Steinar Stjernø and Tone Fløtten are among the many academics who have contributed to the poverty debate (see e.g. Ringen, 1986 and 1988, Stjernø, 1985 and Fløtten, 1999). Kjell Underlid's *Fattigdommens psykologi. Oppleving av fattigdom i det moderne Noreg* (2005) has been instrumental in providing insights into the experiences of the poor, going beyond measures and definitions and will be further introduced below in 1.3 and 3.4.

Although poverty is a term which is unclear and loaded with associations, certain reflexes exist in society which point to a somewhat common understanding of the word; it is something more than being short on cash. The starting point of this thesis is a definition of poverty introduced by British sociologist Peter Townsend:

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities. (Townsend, 1979, p. 31)

This can also be referred to as relative deprivation; a lack of resources measured relative to what is considered average. Importantly, poverty is then not only the deprivation in itself, but the ensuing inability to fully be members of society at the same level as "everyone else" (Rauhut, Hatti and Olsson, 2005). In the Norwegian society, average income levels are quite high, so there is not only a gap between rich and poor, but also between average and poor. In what way does that affect how poverty is experienced?

1.2 Research question

Facts and figures provide useful background information, but represent only one approach to understanding a phenomenon. In order to explore the relatively unchartered territory of experiences of poverty in Norway, I will set out to get insider accounts. Access to this information will be obtained by speaking to those with first-hand experience – the poor themselves. This thesis is thus an empirical study, with a focus on new data, which will be analyzed in light of theories from several academic disciplines. Semi-structured interviews with five individuals affected by poverty will be conducted, and form the basis for the analysis and discussion in later chapters. Although the five informants will be referred to as "poor" or "the poor", they are first and foremost understood to be individuals, who happen to have limited financial resources. Whether they are in fact poor is of course a matter of definitions and measures.

The research question which will guide the process is:

How is poverty experienced in Norway today?

"Experienced" is a reference to the focus on detailed, personal accounts of everyday life, which supply new, raw material. Experiences are either stated expressly by the informants or interpreted between the lines. The tangible and intangible experiences of poverty conveyed by the informants provide a gateway to understanding what poverty is. While definitions and measures are inevitably flawed in their attempts to fully capture the complex nature of this phenomenon, focusing on experiences is an effective approach to getting under the skin of the somewhat unclear term "poverty". Chronic scarcity of financial resources affects day-to-day life in a number of ways, and all those small and big consequences represent the embodiment of poverty. The focus will be on the informants' experiences regarding the material, social and psychological aspect of poverty. This allows for a deep and varied analysis of the informants' experiences which will uncover certain tendencies as to how they are affected by poverty, but also how they deal with those challenges.

In order to make the informants' experiences generalizable and transferable, ten ideal types in the spirit of Max Weber (1995) will be generated from the findings. Four are related to social exclusion, as there are many ways to be prevented from average social participation due to poverty. The other six ideal types represent coping strategies displayed by the informants in the face of poverty, in terms of material, social and psychological ill-being. These are also part of the informants' experiences of poverty, as poverty can understood not only as deprivation, but also the consequences thereof and the way they are handled. Ideal types are therefore vital to understanding how poverty impacts the lives of the informants on many levels. These new analytical categories for understanding poverty serve as a starting point for new models and theories on poverty in Norway and elsewhere.

"Norway" is chosen because it is my own society and therefore accessible, and because the cultural aspect of poverty is then more available for interpretation. "Today" means that the informants are afflicted with poverty right now, and that the present is the most interesting and relevant.

1.3 Personal, academic and political relevance

As a teenager, I was fortunate enough to visit an orphanage in Russia. There, I had my first encounter with "the poor" on a one-on-one level; we played together and communicated by gestures and laughter. Despite the vast differences in circumstances, we were all just children for a little while. My personal understanding of poverty was greatly influenced by this experience, as I see poverty mainly as the result of bad luck and unfortunate circumstances.

I have also been exposed to poverty through travels, media coverage and academic interests, but mostly to the absolute poverty found in developing nations. Although I was aware of the fact that poverty existed in Norway, it was not something I paid attention to or knew much about. I knew that places existed where individuals could get food and clothes, but did not know where they were or who went there. As I started investigating this unknown part of society, I was surprised by the depth and width of the hidden poverty, and the hopelessness which existed despite living in a welfare state where everyone is supposed to be provided for. Stories of hunger, social isolation, freezing cold and unsafe living conditions proved that all is not well in the best country in the world.

The academic starting point of this thesis is the extensive research project *Voices of the Poor* by the World Bank (Narayan, Patel, Schafft, Rademacher and Koch-Schulte, 2000; Narayan, Chambers, Shah and Petesch, 2000, and Narayan and Petesch, 2002). The insights of more than 60,000 individuals afflicted by poverty who were interviewed around the world sparked an interest in conducting a similar project in the Norwegian context, on a smaller scale. Thus, the main analytical framework used in this thesis; material, social and psychological "well-being" and "ill-being", is borrowed and adapted from a wider range of categories of experiences in *Voices of the Poor* (see 3.3). These terms demonstrate clearly that poverty is experienced and lived, and therefore cannot be understood without context and detail. The five informants in this thesis will provide similar information on what it is really like to be poor in Norway; which big or small challenges they face in their everyday lives, how they experience those challenges, and how they deal with them. This supplies unique material by transferring analytical concepts from research on absolute poverty to research on relative

poverty, making a contribution to poverty research in general through new insights into what these concepts mean and entail in the Norwegian context.

This thesis is interdisciplinary in its approach to poverty, leaning on theoretical perspectives from the academic fields of economics, sociology, philosophy and psychology. Doing so opens the door to brand new understandings of poverty, shedding light on different dimensions of poverty simultaneously. This generates opportunities for a unique analysis, as the combination of these theories prompts reflections in diverse academic branches, laying the groundwork for developing new analytical concepts in poverty research.

Economist Amartya Sen's (1999 and 2005) Capability approach contributes by emphasizing that the value of money lies in how much freedom it brings an individual in her pursuit of the good life. Money is thus a means to an end, and has little value in and of itself. Additionally, the same amount of money will buy an individual more or less freedom depending on a wide range of other factors, such as health. There is no unanimous agreement on what constitutes the good life, but it can be said to entail material, social and psychological well-being. In conversation with Sen, these analytical categories as part of the good life will be explored.

Sociologist Peter Townsend's (1979) definition of poverty as relative deprivation (see 1.1 above and 3.1 below) is the gold standard in poverty research. Relative deprivation entails that poverty in a rich country cannot be measured relative to average standards alone; the inability to participate in society resulting from a severe lack of assets is the true sign of poverty. Townsend's definition thus importantly points out that the ties between material and social deprivation are strong and are at the core of poverty. Social exclusion, as we will see, affects the informants extensively, and is experienced in four different ways. In order to provide a more nuanced understanding of this connection between poverty and social exclusion, four ideal types of social exclusion are presented in chapter 6, developed through insights from Townsend (1979) and Henriksen (2005). Townsend's own definition of poverty is in this way expanded, not by changing the words, but by deepening and adding new significance to his words.

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Philosopher and theologian Jan-Olav Henriksen's (2005) theory on shame and desire in poverty and wealth will prove useful to understanding the complex relationship between purchasing power, social participation and shame. In a society where average spending limits are high, those who cannot keep up will not only lack access to necessary material items, but also to the fellowship which money can buy. This leads to loneliness and shame, in turn generating a greater need for fellowship. Within the framework of material, social and psychological ill-being, the four ideal types of social exclusion draw on Henriksen's theory, presenting new analytical categories which add to poverty research by virtue of their transferability. They represent patterns which can be found elsewhere, recognizable in many different contexts, and are in this way useful for other researchers in the interdisciplinary field of poverty research.

Psychologist Kjell Underlid's (2005) work on the psychology of poverty in Norway is a starting point for understanding the challenges particular to the Norwegian context. This reinforced my desire to conduct an empirical study, rather than studying the phenomenon from a distance through previous research alone. Underlid focuses on the psychological dimension of poverty; on insecurity, loss of autonomy, social devaluation and threatened self-respect and -esteem. Further, he found that poverty triggers emotions along the aggressive, depressive, apprehensive and shame and guilt spectrums. There is a reciprocal relationship between psychological well- or ill-being and how poverty is both experienced and coped with, and this has inspired the six ideal types of coping strategies which will be presented in chapter 6. They are representative of certain tendencies and are as such transferable to other research on poverty.

Poverty has also reappeared on the political scene in Norway. In 1979, Prime Minister Odvar Nordli boldly declared domestic poverty history as a result of the successful building of the welfare state (Kalstad, 2010). Accordingly, poverty became a non-issue in politics, before it resurfaced in the 1990s (Fløtten et al., 2011), and was a "hot topic" in the 2005 Parliament election (Galaasen, 2009). This thesis is therefore of interest on a political level, providing new research which can inspire changes in social policy. Further, NAV, the Norwegian work-

and welfare administration[5], is the core of the welfare state, and as such it is the primary point of contact between the state and the poor. NAV will benefit from gaining deeper insights into the experiences and coping mechanisms presented here. This new knowledge may help NAV employees understand how poverty affects every area of life and how financial deprivation leads to other forms of deprivation. Further, it may prompt a more holistic approach to the situations of the poor; looking below the surface and beyond the present in order to provide the best help for their clients.

1.4 Thesis outline

The aim of this thesis is to gain new insights into poverty in Norway through a thick description of experiences told by five individuals who can be said to live in poverty. In their stories, the informants convey not only how they experience poverty, but also how they deal with the challenges resulting from their financial struggles. The analysis and discussion of these experiences will generate new analytical categories for poverty research.

The high living standards in our society are exceptional on a world basis, and poverty in the Norwegian context is interesting not due to the extreme contrasts between rich and poor, but between average and poor. As we will see, the unattainable goal for the five informants is *average*, not extreme wealth. The relative component is thus important. Insights into this type of poverty serve to both widen and deepen academic debate. Detailed new accounts of experiences of poverty bring unique data to the table, as they are as varied as the individuals affected by it. The data is also new and therefore not edited or analyzed by other researchers, which leaves room for a fresh perspective.

The structure of the thesis is as following:

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[5] Arbeids- og velferdsetaten.

In chapter *2 Background*, a historical perspective on poverty in Norway is followed by a discussion on how to measure poverty and who the poor in Norway are. Facts and figures substantiate the debate.

In chapter *3 Theoretical perspectives*, the interdisciplinary approach in this thesis is introduced through theoretical perspectives on poverty from sociologist Peter Townsend, economist Amartya Sen, *Voices of the Poor*, psychologist Kjell Underlid and theologian and philosopher Jan-Olav Henriksen. These various understandings of poverty highlight different aspects of poverty, forming the basis for the analysis and discussion in chapters 5 and 6.

In chapter *4 Method*, the planning and execution of the research process will be accounted for. The semi-structured qualitative interviews with five informants which resulted from the process are the core of this empirical study. Further, ethical and practical considerations when working with individuals from a vulnerable group will be discussed.

Chapter *5 Analysis* is a thorough presentation and analysis of the empirical data. Stories and quotes from the informants and my own interpretations thereof are analyzed in dialog with the theory from chapter 3. First, the informants' own reflections on poverty are introduced. Then, the informants' experiences of poverty are divided into subchapters on material, social and psychological ill-being, followed by a section on their meetings with the welfare state. The intricate links between these aspects of poverty are explored and lay the groundwork for the discussion in chapter 6.

In chapter *6 Discussion*, the cumulative and contagious connections between ill-beings will be analyzed, followed by a discussion on the value of money as a universal barter to the good life. Further, the cultural intersection between material, social and psychological ill-being will be explored, leading to the introduction of four ideal types of social exclusion: material individual-, material group-, culture-dependent individual- and culture-dependent group social exclusion. Finally, the informants' coping strategies are presented by ideal types: the master planner, the procrastinator, the self-includer, the self-excluder, the redefiner and the resigner.

Chapter *7 Conclusion* will begin with a summary of the thesis, before a look at the academic and political implications of this new knowledge.

2 Background

In this chapter, we will take a closer look at the characteristics of poverty in Norway. The historical background is important in order to understand how poverty has developed, and how it is perceived and discussed today. Further, the lack of consensus regarding measures and definitions of poverty proves the complexity of the phenomenon itself. This lack also underscores the dynamic nature of poverty and the challenges this entails not only for researchers, but for the poor themselves. Poverty has a wide variety of meanings to different people, and the objective measures may not be consistent with the subjective experiences. As a starting point and guiding compass to further research, however, facts and figures are useful tools. The distribution of poverty in different groups of the population will be presented, before I lastly take a quick look at where the poor can get help.

2.1 Historical background

Historically, Norway has not been a rich country. Living conditions slowly improved after the Second World War, and then the booming oil industry propelled the Norwegian economy forward from the 1970s. Before that, Norway was mostly made up of farmers and fishermen, living off the land and the sea. Every day consisted of the hard work necessary for survival.

Underlid (2005) writes that the poor throughout history were those who could not provide for themselves and did not have a close network who could help, mainly: (1) individuals who suffered from complications of old age, mental or physical illness, or disabilities; (2) orphans or children whose parents could not or would not take care of them; and (3) individuals who had trouble adjusting to social norms (or to whom society failed to accommodate). The poor were often looked down on and expected to humbly accept any help they were offered. They were categorized as the "deserving" poor, who were worthy of sympathy, and the "undeserving" poor. The undeserving poor were merely understood to be lazy, as there was no obvious reason for their lack of effort. (Underlid, 2005, pp. 23-24)

As a way of discouraging the moral flaws displayed by the undeserving poor, the alternative to work was proposed to be much worse in order to scare them out of poverty (Roll-Hansen, 2002). Measures for help for the deserving poor were regulated by assessments of three things: (1) whether the person had good morals, i.e. the will or motivation to work to improve their situation, (2) personal resources to provide for oneself, i.e. competency and abilities, and (3) opportunities for finding work (Midré in Underlid, 2005, p. 23). Based on this, the poor were to be lifted or pushed out of poverty through (1) punishment, (2) treatment, and (3) support and practical help (Underlid, 2005, p. 23). This is a clear reflection of the moral standpoint that people were mostly responsible for their own situation, perhaps a precursor to the negative connotations the term poverty still carries today.

From around 1200 until 1900, the practice of "legd" was common ("Legd", 2013). The poorest of the poor were sent from farm to farm in the community for room and board for a short period of time. The rest could resort to begging, until it was prohibited in the 1700s and replaced by be a more organized system, known as "fattigkassa" (Claussen, 2014). This was later discontinued in favor of welfare benefits and the beginning of today's welfare system (Claussen, 2014). From 1750, poverty commissions which would evaluate the needs of the poor were established in each community (Reisegg, Hovind and Kjølsrød, 2014). The responsibility of helping the poor was thus no longer only a family or religious matter, but was transferred to an institution. In the cities, the poor were sent to the poorhouse or given money, and in the countryside, "legd" was still practiced – although the stay at each farm was longer (Reisegg et al., 2014).

The systematical approach to poverty thus has a long history in Norway. It evolved further after the Second World War when Arbeiderpartiet[6] focused on building the welfare state in order to rebuild the country. Poverty was to be eliminated through adjusting inequality by introducing or improving a range of welfare benefits such as sick leave, retirement pensions, disability pensions and "folketrygden"[7] (Claussen, 2014).

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[6] The Norwegian Labor Party.
[7] Social security.

2.2 Measures of poverty – figures and statistics

The renewed political interest in poverty suggests that is has not been eliminated; there are people in Norway whose living conditions are considered to be below the generally accepted standard of living. Prime Minister Nordli's declaration in 1979 was perhaps tied to an understanding of poverty as an objective entity of figures. The relative poverty found in Norway, however, is difficult to pin down. The subjective nature of all things relative means that any poverty line is arbitrary. Raising or lowering the line by only a small percentage would affect the figures, without having any effect on the individuals affected by poverty. The problem with figures regarding poverty is the lack of consensus on how it is best measured.

One alternative is to calculate a standard budget for consumption for Norwegian families, which *Statens institutt for forbrukerforskning* [SIFO] [8] has done (SIFO, 2015). The aim is to show expected consumption costs at an adequate Norwegian level. "Adequate" in this case refers to what is considered acceptable to most people – which is relative. The budget does not apply to young people who are just beginning to settle down; it is suggested for people who already have a decent income level. For a family of four, one suggested level of consumption expenses is at 19,460 NOK per month; and 259,570 NOK per year. Variables include age and gender. Food, clothes, hygiene products, travel expenses and leisure activities are included, but larger expenses such as mortgages and student loans are not included, nor are random expenses such as doctor's visits and vacations. A complete budget taking into account the excluded expenses would thus be considerably higher. The budget is a suggestion pointing in the direction of what is considered average consumption, and inherently, below average. However, the budget is not meant to be a poverty line, nor is it necessarily a good indicator of what people can actually get for their money.

Another option is to compile a list of goods and basic amenities, ask a selection of people to rate them, and consider their responses a good indicator of what is considered necessary and customary (Fløtten and West Pedersen in Claussen, 2014). This is a direct measure of poverty, as people's actual living conditions are assessed, not inferred. Such a list would, however, be

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[8] The Norwegian State Institute for Consumer Research

fairly arbitrary. Moreover, there would be vast differences in the responses, and one is still faced with the dilemma of where to draw the line.

A third way to measure poverty is by income. This is an indirect measure of poverty; living conditions are presumed better or worse based on how far the income is expected to go. In order to get an idea of the extent of poverty in Norway, it is useful to look at some income statistics. There are mainly two scales used for low income figures in Norway, and they are based on all income in one household after taxes, divided by the number of members in the household. This is then compared to a median national income. They both take into account the advantages of multi-person households, but this is weighted differently. The scale developed by the Organisation for Economic Co-operation and Development (OECD), which is also used by the Norwegian government, considers the poverty line to be at 50 per cent of median national income. The European Union (EU) sets the number at 60 per cent, and is more frequently used by SSB. However, the EU does not operate with this as a poverty line, but as being at "risk of poverty", recognizing that low income and poverty do not necessarily overlap (Ringen, 1988; Fløtten, Skog Hansen, Skevik Grødem, Backer Grønningsæter and Nielsen, 2011)

The following table from Claussen (2014) shows both scales and their weighting of advantages of multi-person household advantages:

Table 1: *Low income lines in Norwegian kroner in 2011. Percentages of median income using the OECD scale of 50 per cent and the EU scale of 60 per cent.*

Type of household	OECD scale 50 % of median		EU scale 60 % of median	
	Consumer weight	Poverty line	Consumer weight	Poverty line
One adult	1,0	129,000	1,0	185,300
One adult + one child	1,5	193,700	1,3	240,900
Two adults	1,7	219,600	1,5	278,000
Two adults + one child	2,2	284,100	1,8	333,600
Two adults + two children	2,7	348,700	2,1	389,200
Two adults + three children	3,2	413,000	2,6	444,800
Two adults + four children	3,7	477,900	2,9	500,400

Adapted from "Tabell 3" in Claussen, 2014, p. 29.

The lowest poverty line is at 129,000 NOK for a single-person household, using the OECD scale, and 185,300 NOK using the EU scale. The difference is quite striking, at 56,300 NOK, which would make a massive difference in a person's life. The EU scale calculates fewer advantages to multi-person households, but the poverty line is consistently higher than on the OECD scale. Poverty statistics are thus always influenced by choices made by the researcher, and cannot be seen as absolute. *Table 2* below shows the differences in low income in 2011.

Table 2: *Low income lines from 2011, according to the OECD 50 per cent scale and the EU 60 per cent scale. Percentage of total population including and excluding students.*

	OECD 50 per cent	EU 60 per cent
Total population	6.6	11.8
Total population excl. students	4.8	9.6

Adapted from "Tabell 4" in Claussen, 2014, p. 38.

Students are exempt when possible because education is seen as a voluntary investment in future earnings. Also, there are so many that the percentages of people with low income would be much higher than is really the case. Nearly 5 per cent of the population lives on less than 50 per cent of the median national income according to the OECD scale; and nearly 10

per cent when using the EU scale of 60 per cent. This means that 1 in 20 or 1 in 10 people have consistent low income; poverty in Norway is not as rare as one might think.

The number of poor people in Norway is difficult to pinpoint, as mentioned above. In addition, income can change from one year to the next for a number of reasons. Measuring low income from only one year will therefore yield inconsistent results which are unreliable as sources of long-term statistics. For instance, SSB found that in a group of participants, 22 per cent had low income at some point from 1997-2002, compared to only 4 per cent through all six years (EU scale) (Epland, 2005, p. 3). For this reason, SSB often uses a three-year perspective in their research on low income; there is a difference between being broke at some point and being poor for an extended period of time.[9] Using the EU scale, 7.7 per cent of the population had a long term low income in 2009-2011 (Kaur, 2013, p. 4). Using the OECD scale, 3.3 per cent of the population, or 149,800 people were poor all three years, students excluded (Claussen, 2014). The biggest group was couples with children aged 0-6 years, at 41,000 people or 28 per cent. The second largest was single people under the age of 45, at 15 per cent, followed by single parents also at 15 per cent and couples with children aged 7-17 at 14 per cent. A more in-depth look at the demographics of the poor follows in 2.1.3 below.

It is important to keep in mind that these lines are really figures of income, not poverty. It is possible to be wealthy, but have low earnings. Some groups, like senior citizens, may have a quite low income through pensions, but also have lower expenses than the rest of the population. There are also vast differences in how much someone can get for their money. Purchasing power is affected by a number of factors such as regional differences – the same amount will e.g. go further in the country than in the city. A small apartment in Oslo may be as expensive as a house in the country, and goods and services tend to be more expensive in cities. Also, if someone chooses to lead a low-cost lifestyle in a small house, growing their own food and spending little money on material things, they may be able to save a lot from the same amount.

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[9] What SSB refers to as "vedvarende lavinntekt".

Further, if a person's income is below the line, it does not mean that they feel restricted by lack of money in any way. Many of the poor have access to the same consumer goods as most other people, and participate in society on the same level as others (Fløtten; Sandbæk, and Fløtten and Pedersen in Fløtten et al., 2011). While they may objectively, by their income, be defined as poor, they may subjectively not feel that they lack money or that they identify with the loaded term "poor". In the first case, labeling them as "poor" makes little sense, and in the second, it may be perceived as insulting or condescending. Objective measures of poverty based on fixed income limits thus convey little about people's actual living conditions. Focus on the latter provides a more comprehensive foundation for understanding experiences of poverty, and will be an important theme throughout this thesis.

2.3 Groups at risk for poverty in Norway

A number of variables can affect income levels, such as gender, age, education and health. Women tend to have lower-paid professions and are more likely to work part-time, income tends to increase with age (until retirement), education will influence job opportunities, and health will determine whether someone is able to work and make their own money, or need help from the welfare system. Certain groups in society are more at risk for poverty than others: immigrants, single-parent households, people who have been unemployed for a long time and senior citizens living off their pensions, among others (see *Figure 1*). *Figure 1* below shows the difficulties in ascertaining who the poor are, as figures depend on the chosen measures, and vary accordingly.

Figure 1: *Percentages of people whose income is below the OECD and the EU low income lines in 2009, presented by group.*
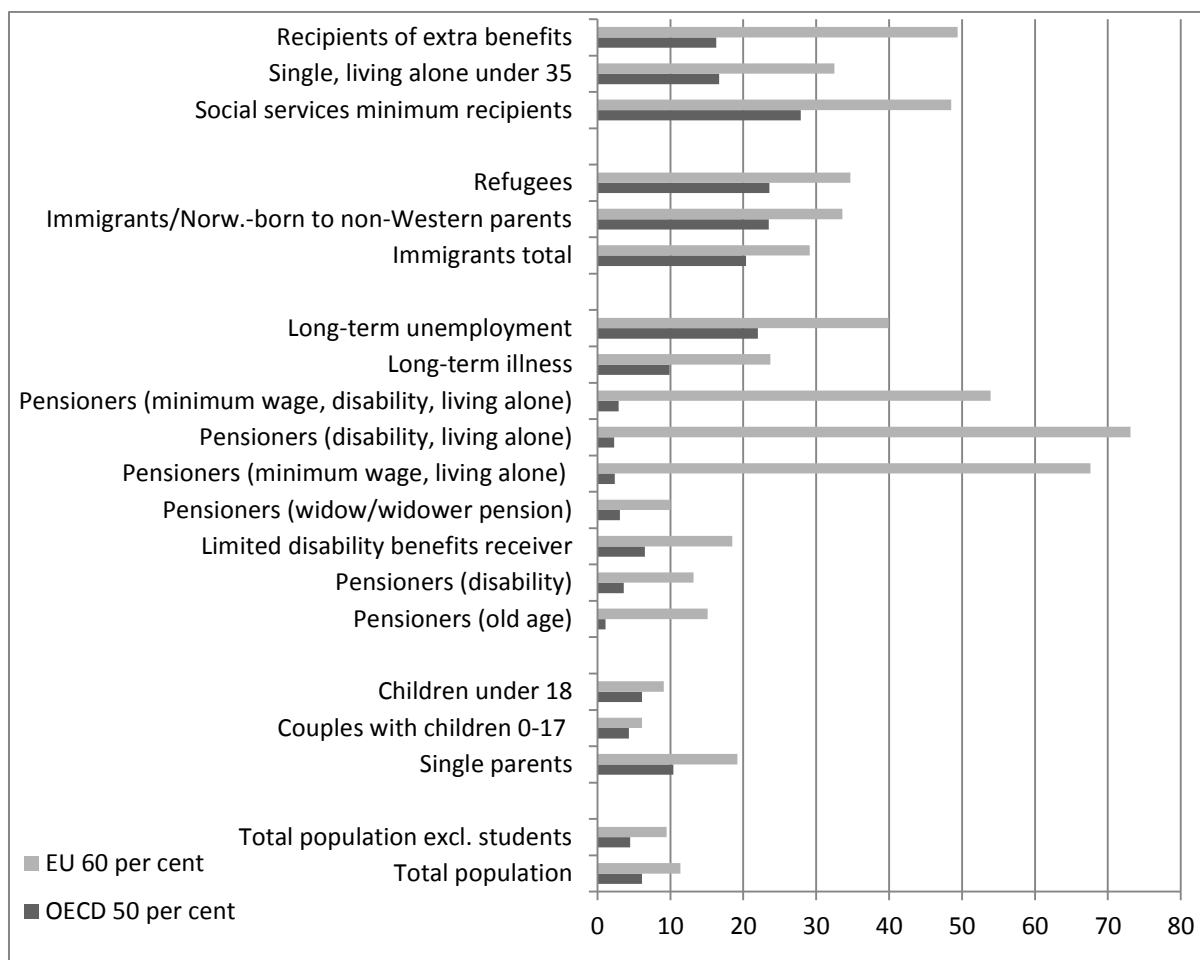
Adapted from "Figur 3.6" in Fløtten et al., 2011, p. 30; SSB, n.d.b and SSB, n.d.c.

From this chart we can see that the percentages of poverty are much higher when using the EU scale. Especially when it comes to pensioners there is a significant difference. This can be attributed to the fact that the minimum pension falls below the 60 per cent EU measure, but above the 50 per cent OECD (Fløtten et al., 2011). The OECD scale gives fewer advantages to multi-person households, and there are therefore fewer people living alone who fall below the line than when using the EU scale (Fløtten et al., 2011).

The groups which are at high risk for poverty regardless of scale are those who receive help from social services, immigrants/refugees and people who have been unemployed for an extensive period of time, followed by those who receive other "supplerende stønad"[10], people under the age of 35 who live alone and people who suffer from long-term illness. Among families with children, single parents are the most at risk.

Kaur (2013) reports that the distribution of long-term low income is similar in men and women. Further, the higher the number of children in a family is; the higher the risk is of falling into poverty, whether a one- or two-parent household. The low income rates of people under the age of 35 who live alone are high, but that is also a group with high income mobility. They are expected to climb higher on the income ladder, through e.g. moving in with someone or getting a higher paid job.

Poverty in Norway is largely an urban phenomenon, demonstrated in *Table 3* below (Mogstad, 2005).

Table 3: *Poverty and low income by per cent in the four largest cities, the Oslo region and in Norway. Based on percentages of median income. 2001.*

	Regional poverty lines (50 per cent of median income)	**National poverty line** (50 per cent of median income)	**Regional low income lines** (62.5 per cent of median income)	**National low income line** (62.5 per cent of median income)
Stavanger	3.6	3.6	8.5	8.6
Bergen	3.7	3.6	8.7	8.6
Trondheim	3.7	3.6	8.9	8.6
Oslo	8.3	6.0	16.3	11.2
Oslo region	5.6	4.0	12.5	8.4
Norway	3.3	3.2	8.9	9.1

Adapted from Mogstad, 2005.

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[10] "Extra benefits".

This is often not accounted for in poverty statistics, because they are based on national median income and living costs. People who live in areas where living costs are higher get less for their money, and people in other areas get more. This has led to overestimations of poverty in areas with lower living costs, and an underestimation of poverty in the more expensive areas. Regional poverty lines provide a more nuanced picture which takes into account variations in prices and needs. (Mogstad, 2005)

Table 3 shows that poverty and low income levels are fairly consistent in Stavanger, Bergen and Trondheim whether regional- or country-specific lines are used. The Oslo region level is generally above those cities, and the national poverty and income lines vary from slightly below to slightly above those three cities. There is a significant difference between Oslo and the rest of the cities when using region-specific lines. There are more than twice as many poor people in Oslo defined by regional 50 per cent poverty lines, and almost twice as many when low income lines of 62.5 per cent are used. This is a clear indication that poverty is more prevalent in Oslo than in the rest of the country.

2.4 Where can the poor get help?

Not everyone who can be defined as poor want or need help, but for those who do there are mainly four categories available except for family and friends: NAV, local municipal services, non-governmental organizations (NGOs) and organizations run by the poor themselves (Claussen, 2014). NAV is a key contributor in terms of financial support. Although infamous for being difficult, inhumane, anonymous, and a web of red tape, this core of the welfare system provides help to many who need it. The municipal services are responsible for housing in various forms and crisis centers. NGOs are religious (e.g. the Salvation Army) and secular organizations (e.g. Jussbuss) which tend to the plight of the poor in many ways. Their services include material help, such food, a place to sleep and clothes, political lobbyism, medical help, work training, vacations and assistance in dealing with

social services. *Fattighuset*[11] is an organization run by the poor for the poor, which provides many of the same services as other NGOs.

2.5 Summary

In this chapter, we have seen that measures and definitions poverty are many and diverse. The poor have historically been divided into the "deserving" and the "undeserving" poor, a reflection of the pervasive idea that the poor are to blame for their own situation. The extent of poverty in Norway is difficult to agree on, as there is no consensus on how best to capture this multi-faceted phenomenon; poverty is intangible and dynamic, with differing contextual connotations and variations. Figures usually refer to income, not poverty, and vary based on different scales, regional factors and whether we look at income over a longer or shorter period of time. Statistically, those who are at the highest risk for poverty in Norway are immigrants, young people living alone, receivers of certain social benefits, the unemployed, single parents and families with many children. Further, there is more poverty in Oslo than anywhere else in the country. The trouble with all of the above is the element of arbitrariness. Who decides where to draw the line? Poverty research is perhaps best conducted with a combination of measures.

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[11] *The Poorhouse*

3 Theoretical perspectives

Many scholars have attempted to define poverty throughout the years. This is seemingly an impossible task due to the complexity of this multi-faceted phenomenon. Its causes and effects come in many shapes and forms, and it is therefore difficult to pinpoint what exactly constitutes poverty. Moreover, poverty is a normative term which carries a wide range of connotations and content to different people. For this reason, *low income* is often used as a substitute term in poverty research (Fløtten et al., 2011). Whether income is a good indicator of poverty is, however, disputed (see 2.2 above).

Any definition will be colored not only by the current paradigm of thought, but also by the researcher's personal values. Further, a definition will always entail the inclusion of certain factors, which in turn by default exclude others. Focusing solely on financial assets may leave out contextual variations and social consequences; a relative, all-encompassing definition may weaken the sense of pressing importance for those in need. What is more, definitions also have the power to shape perceptions of reality both for the "definer" and the "defined", and it is important to keep in mind that

> (…) a definition that defines many people as poor without them perceiving themselves that way is not necessarily just a good thing. (…) A definition like that would at least also have to be connected with a deep respect for the poor. Because defining someone as poor (…) could, on a family-, individual- and social level, actually almost be a new case of abuse. Because what you're telling people when you tell them that they're poor, is that they're less worth, they're incapable of helping themselves, they're unable to change their lives, they don't have the resources to take care of the next generation, and (…) that's terribly negative. (…) You should never treat human beings as poor. But every society has some reflexes about who the poor are in this society. Those who are really on the outside and need help. (Aano in Stordrange, 2010, p. 48, my translation)

Because of the connotations every society has to poverty, it is ethically questionable to externally define someone as poor. It is a category most people do not want to be placed in, regardless of their level of destitution. Nor do they necessarily think of themselves as poor,

and labeling someone as "poor" can be perceived as condescending. The objective definition may not be consistent with the subjective experience.

All of the above suggests that a complete definition of poverty is perhaps neither attainable nor desirable. However, for a tentative understanding of this complex phenomenon it is helpful to approach it from several perspectives. In order to shed light on different aspects of poverty, a few theoretical perspectives will be presented below. As mentioned in chapter 1, an interdisciplinary approach opens the door to new understandings through a distinctive combination of perspectives. This paves the way for a nuanced and unique analysis which lays the groundwork for a stimulating discussion. Sociologist Peter Townsend's definition of relative deprivation from 1979 has proven to stand the test of time and is still the gold standard within poverty research. Economist Amartya Sen's (1999; 2005) Capability approach challenges the typical view that poverty is best defined solely by money and assets. *Voices of the Poor* is the world's most extensive research on poverty, and is based on actual experiences of poverty rather than theory (Narayan, Patel et al., 2000; Narayan, Chambers et al., 2000 and Narayan and Petesch, 2002). Psychologist Kjell Underlid (2005) has investigated experiences of poverty in Norway, focusing on the psychological aspect. And finally, theologian and philosopher Jan-Olav Henriksen's (2005) perspective on the cultural aspect of poverty is introduced.

3.1 Townsend: Relative deprivation

The *absolute* poverty experienced by over 1 billion people all over the world is more easily defined because of the obvious implications it has; lack of food, water, shelter, warm clothes etc. The essence of absolute poverty is a struggle for survival. However, even absolute definitions poverty will always be subject to relativity, as e.g. caloric intake and need for clothes varies from one person or context to the next (Rauhut et al., 2005, p. 2). The *relative* poverty in Norway is something else; something often invisible and intangible. It is not necessarily possible to tell who is poor and who is not. Relative poverty implies a comparison to the relevant society's standards and is variable depending on time and place. In a poor country living standards will be lower than in a rich country, and what is considered poverty

is therefore subject to massive variations world-wide. In Norway the standard of living is among the highest in the world. When someone falls below a sky high average, does it really make sense to call it poverty?

Relative poverty is also referred to as relative deprivation. Inherent in the term *relative* is that it is subject to contextual variations, and *deprivation* infers a lack of something. Understanding poverty in terms of deprivation and living standards is a direct measure of poverty – how do people actually live ("Deprivation and poverty", n.d.)? British sociologist Peter Townsend introduced his now widely used definition of relative deprivation in 1979 in his extensive work *Poverty in the United Kingdom*:

> Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities. (Townsend, 1979, p. 31)

Townsend's definition is wide; poverty is defined as lacking the financial means to lead a life which is in accordance with social standards – both materially and socially. Poverty is not defined as only deprivation, but the inability to fulfill social roles which results from this deprivation (Rauhut et al., 2005, p. 3). What is considered average, and inherently below average, depends on the society in question; the poor cannot afford to keep up with "everyone else". This definition is transferable to any context, and is therefore useful in poverty research. It takes into consideration that there are people in all societies who fall below the given line, whether that line is high or low. However, there may not be any real consensus as to what is considered ordinary or customary, or where the line should be. Although a general idea may exist, there would be considerable variations in facts and figures in research based on this definition of poverty alone. Townsend created a long list of indicators such as diet, recreation, social relations, health etc. as the basis for deprivation ("Deprivation and Poverty", n.d.). Still, there will always be disagreement in what that list should include and how low the score should be before someone can be considered deprived.

Townsend's definition takes into account the material aspect of poverty, but also the resulting social exclusion. When people do not have the money to participate in society like most people can, that is also poverty, or a part of it. *Social exclusion* is a broad term which refers to limited access to institutions and social, political, economic and cultural arenas (Narayan in Narayan, Patel et al., 2000, p. 229). The two characteristic features of social exclusion are isolation and discrimination, and this happens to both individuals and groups (Narayan, Patel et al., 2000). Lämsä (2012) writes that *marginalization* can be understood as the first step, or a synonym, to social exclusion, and has to do with the interplay between individual and society. She describes three main dimensions of marginalization, which refer to exclusion from different arenas: production (school, working life, consumer society), reproduction ("normal" society), and exercise of power (influence). Individuals who deviate from the norm in one way or another can thus be prevented from participating in society on a micro level (personal relationships), mezzo level (community) and macro level (political influence). A large number of people from different minorities are excluded due to e.g. appearance, education, living standards, gender, religion, ethnicity, disabilities etc. However, people can also be excluded because they simply cannot afford to participate.

Townsend has been criticized for not taking into account that people may choose to lead a life outside the norms of society ("Deprivation and poverty", n.d.). If a person prefers a simple lifestyle without many of the indicators of deprivation, they cannot be said to live in poverty. The indicators are also arbitrary, as mentioned above, and who should decide which ones to include? This argument fails to take into account that poverty is not only deprivation, but the inability to participate socially – to be marginalized. Further, it has been argued that Townsend is really investigating *inequality* rather than poverty, because relative deprivation will per definition always exist (Worsthorne in "Relative poverty", n.d.). Still, his definition considers the connection between access to consumer goods, living conditions and access to society and provides a good foundation for poverty research.

3.2 Sen: Capability approach

Nobel Laureate in Economics Professor Amartya Sen's work is in the field of development, and he thus deals with poverty in the more absolute sense. However, his ideas are transferable to a discussion on relative poverty, as he expands the concept of development to that of leading a rich life, rather than a life of riches (Sen, 1999 and 2005). Sen's (1999) *Development as Freedom* is the main source for this short introduction to his ideas. While some financial security is usually necessary for survival, there is no unequivocal correlation between monetary assets and a good life. Sen recognizes that income is significant as an indicator of well-being because it is a means of acquiring basic necessities. However, he argues that what the resources provide is more important: "The usefulness of wealth lies in the things that it allows us to do – the substantive freedoms it helps us to achieve. (…) Without ignoring the importance of economic growth, we must look well beyond it" (Sen, 1999, p. 14).

Sen proposes an understanding of poverty as "capability deprivation". When speaking of *capabilities*, Sen is referring to "the substantive freedoms [a person] enjoys to lead the kind of life he or she has reason to value" (Sen, 1999, p. 87). In an article in *Journal of Human Development*, Sen (2005, p. 153) describes capabilities as "what a person is able to do or be"; a reflection of opportunities. This is what he calls "freedoms" or "unfreedoms", which define how much power an individual has to influence his life, both in terms of basic needs and of reaching the good life. Further, he writes that a

> capability approach can help to identify the possibility that two persons can have very different substantial opportunities even when they have exactly the same set of means: for example, a disabled person can do far less than an able-bodied person can, with exactly the same income and other 'primary goods'. (Sen, 2005, p. 154)

The same material assets do not lead to the same opportunities for all individuals. Further, situations which seem similar objectively speaking may entail very different subjective experiences. His example is Mahatma Gandhi's hunger strike during India's struggle for independence. As a result of the fast, Gandhi was malnourished in the same way as a victim

of famine, objectively speaking. However, he chose to refrain from eating, even though food was available. This differs from malnourished persons who simply do not have access to food. Gandhi in this case had the freedom to act according to what he had reason to value, and that is something else entirely than capability deprivation.

Sen argues that a capability deprivation approach takes into account intrinsically important deprivations; those which have an actual effect on quality of life. What is more, capability deprivation (what Sen calls "real poverty") is influenced by more than low income. Poor health, illiteracy and lack of political influence can have an equally alarming effect on quality of life. Paul Streeten argues that the old, the sick and the disabled are doubly disadvantaged: "they face greater difficulties both in earning income and in converting income into wellbeing" (Streeten in ul Haq, 1995, p. xi). Similarly, there are other ways of "generating capabilities" than to increase personal income. Additionally, the correlation between low capability and low income varies from one context to another; from one community, family or individual to the next. Accordingly, it is difficult to draw inferences from figures alone. (Sen, 1999, pp. 87-8)

Sen's theory has been criticized on several accounts (Wells, n.d.). First, what constitutes a good life is subject to various interpretations. Should there then be an external objective standard of capabilities, and how should this be determined? Second, it is impossible to gather all the information needed for a true evaluation of quality of life for humans across the globe. Still, capability deprivation provides a tool for assessing dimensions of poverty beyond income and social exclusion. On the one hand, the resources available to any individual yield different outcomes depending on circumstances. On the other hand, the desired outcome and what individuals strive for is subject to their own ideas of what a good life is. The poor are not only deprived of income and assets, but of opportunities for change. Whereas Townsend is concerned with how access to resources affects chances of leading an average life, Sen is preoccupied with how far those resources go, and whether they help individuals live the life they want. In doing so, he adds a new perspective to poverty research: instead of looking merely at assets we can take the poverty debate to a different level: A rich life, while to some extent dependent on resources, has many dimensions beyond them.

3.3 Voices of the Poor: Well-being and ill-being

The most comprehensive research conducted on experiences of poverty is *Voices of the Poor* (Narayan, Patel et al., 2000; Narayan, Chambers et al., 2000, and Narayan and Petesch, 2002). The World Bank initiated a world-wide project where 60,000 poor women and men from 50 countries participated. Although the individuals interviewed live in contexts where absolute poverty is more prevalent, *Voices of the Poor* is applicable to the Norwegian society and this thesis for two reasons. First, it deals with what the poor themselves have to say, rather than theories. Second, it focuses on experiences, rather than measures, of poverty.

Rather than looking to define poverty, *Voices of the Poor* focuses on themes of poverty, through a slightly different lens than Townsend and Sen. Poverty is referred to as an interlocking multidimensional phenomenon which

> never results from the lack of one thing, but from many interlocking factors that cluster in poor people's experiences and definitions of poverty (…) Definitions of poverty and its causes vary by gender, age, culture, and other social and economic contexts. (Narayan, Patel et al., 2000, p. 32)

Many participants mentioned lack of food and assets, vulnerability and powerlessness in the face of exploitation and abuse, unemployment or poor working conditions, fear of illness and the costs that come with it, lack of basic infrastructure and lack of freedom, among many others, as dimensions of poverty. Narayan et al. divide these themes into categories of well- and ill-being: material, bodily, social (Narayan, Chambers et al., 2000, p. 21) and psychological (Narayan, Patel et al., 2000, p. 37).[12] They describe what a good quality life entails according to the poor. *Material well-being* includes food, assets (land, livestock, savings, access to consumer goods, housing, furniture, utensils) and work. *Bodily well-being* means being and appearing well. *Social well-being* has to do with self-respect and dignity, peace and harmony and good relations with the family and community. *Psychological well-being* entails independence, having a voice and being able to comply with cultural norms.

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[12] In Narayan, Patel et al. (2000), the categories are material and psychological well-being. In Narayan, Chambers et al. (2000), they are material, social and bodily well-being, in addition to security and freedom of action.

Further, security is important (absence of war, a safe and secure environment, personal physical security, access to justice, security in old age and confidence in the future) and so is freedom of choice and action (not having to do things they do not want to do, having the means to help others and be a good person, and moral responsibility).

Ill-being describes the absence of well-being; a lack of assets, a body which is not well, psychological distress, and the social exclusion many of the poor experience:

> Social ill-being is the experience and feeling of being isolated, left out, looked down upon, alienated, pushed aside and ignored by the mainstream sociocultural and political processes. Social ill-being is one of the multiple dimensions of deprivation and disadvantages poor people face at the community and household levels. Social ill-being can be experienced both collectively and individually. This alienation seems to manifest itself as lack of access to resources, information, opportunities, power and mobility. It usually overlaps with economic deprivation and is sometimes determined by sociocultural factors (e.g., traditional social hierarchy, religion, ethnicity, color, and individual attributes and behavior that the community considers 'deviant'. (Narayan, Chambers et al., 2000, p. 133)

Social ill-being is similar to social exclusion and usually coincides with lack of financial resources, in line with Townsend's definition of relative deprivation. The poor experience alienation from society simply because of the stigma and deviance associated with poverty. On a personal level, they cannot afford to maintain relationships, e.g. buying presents when it is expected. As a result, people choose self-exclusion. On a community level, they are prevented from economic mobility due to the vicious cycle resulting from a lack of social and economic resources. On a national level they are prevented from political influence, which returns to them as little influence over their own lives.

These analytical categories have been adapted for the purposes of this thesis. Material ill-being includes bodily ill-being, as the two are closely linked. Social ill-being focuses more on the primary social networks of family and friends. Psychological ill-being is coupled with the framework from Underlid's (2005) research on the psychology of poverty in Norway (see 3.4 below).

The participants are more preoccupied with a secure livelihood than massive income. They do not look for luxury, but wish to have enough to live a good life. In fact, wealth and well-being are by some seen as contradictory. *Voices of the Poor* provides a unique insight into the lives of the poor world-wide. Although hardships differ from one country, region or individual to the next, recurring themes demonstrate that they have a lot of common experiences. As we will see, experiences of poverty in Norway are surprisingly similar, making *Voices of the Poor* an interesting point of comparison.

3.4 Underlid: The psychology of poverty

Professor of Psychology Kjell Underlid is one of Norway's foremost experts on poverty and social issues. He is the author of *Fattigdommens psykologi – oppleving av fattigdom i det moderne Noreg* (2005); the result of an extensive research project on experiences of poverty in Norway. 25 informants from a poor neighborhood in Bergen were recruited through social services, and each went through one quantitative and one qualitative interview over a period of six months. Underlid's main findings focus on the psychological aspect of relative poverty, although social aspects are included due to the close link between the two. His work is particularly relevant to this thesis, as he focuses on personal experiences as a way of exploring poverty in Norway.

Underlid classifies poverty into four types, based on whether it is wide or narrow, and deep or shallow (2005, p. 59). These categories are useful for understanding the complexity of experiences of poverty. Not only is there a number of entries into poverty, but there are sliding scales of length and depth. Poverty can be a result of anything from a sudden incident to long-lasting health difficulties or lack of social adaptability. It is not one situation fits all, and its causes and effects are endless.

Underlid found that relative poverty in a welfare society can lead to four main types of experiences. (1) *Insecurity* is linked to worries about e.g. food, money, living conditions, and a general unease about what tomorrow will bring. The sources of these insecurities were often

linked to meetings with social services, who paradoxically were supposed to provide support and relief in a difficult situation. The participants mentioned unreasonable and hurtful criticism, delayed payments and fear of losing their homes. Demands included getting rid of cars, computers or phones, which made finding work and keeping in touch with their networks more difficult, and even pets were considered a luxury. The demands also impacted their networks; they could not care for a sick parent without access to a car, or take their children to leisure activities. Further, the participants were prevented from owning a place to live or save money, and were living under the shortage tyranny where any unexpected expenses are impossible to pay. They experienced panic, helplessness, hopelessness, loss of control, exhaustion and loneliness. (Underlid, 2005, pp. 81-95)

(2) *Weakened autonomy* is about restricted freedom and limited range of action. The participants experienced "ideal role deprivation"; a gap between how their lives are and how they wish it was. Their autonomy was weakened in terms of having low income, little purchasing power, unstable living conditions and debts. They had negative experiences such as disempowerment, humiliation, dependence, invasion of privacy, and were subject to different roles which entail lack of control, such as client or patient. They had dreams, plans and goals which could not be realized. They could not afford to participate in activities; to go anywhere or do anything, and were geographically restricted. Every day was similar; there was no money to break the monotony. The restrictions on social participation led to e.g. depression, frustration, mood swings, and feelings of loss of control. (Underlid, 2005, pp. 98-119)

(3) *Social devaluation* has to do with how they are viewed by others. The respondents felt that others attributed negative characteristics or traits to them simply because they were poor or connected to social services. They felt that people saw them as lazy, picky, stupid and demanding, and experienced anger, blame and moralizing from others. There was unease about being placed in a social category as poor, and others' knowledge of their poverty. They felt disempowered at social services in many ways: Lack of privacy, unavailable employees and arbitrary use of judgment. The participants have less access to common goods, they are less attractive as romantic partners, and are deprived of social roles which command respect,

particularly on the job market. They live in bad neighborhoods, have low quality things or lack many things altogether. (Underlid, 2005, pp. 121-127)

(4) Their *self-esteem* and *–respect* is threatened. The participants displayed an awareness of their own poverty, which was more acute in certain situations such as holidays. They compared themselves financially to others and found that they were below average, and placed themselves at the bottom of the class hierarchy. Poverty led them to a more negative self-evaluation. The main emotional responses to both this and social devaluation is guilt and shame. (Underlid, 2005, pp. 131-140)

The psychology of poverty is complex. Underlid found that emotions which are activated by poverty run along four spectrums: (1) aggression, (2) apprehension, (3) depression, and (4) shame and guilt. Aggressive emotions include anger, irritability, unfriendliness, hatred, disgust, discontentment, disappointment, envy and frustration. Apprehension is experienced as e.g. fear, nervousness, anxiety, worry, unease and desperation. The depressive spectrum has to do with sadness, crying, hopelessness about the future, longing, isolation, helplessness and a feeling that everything is a struggle. Shame and guilt is related to blaming themselves, a hurt pride, regrets and humiliation. (Underlid, 2005, pp. 157-177)

The correlation between money and happiness is not very strong, but money is the "universal barter" which provides access to a number of options, and thus provides a safety net. Not only does money mean access to food and a roof over your head, but access to things and relationships, and the possibility of a good life. Further, money makes life easier, but is also used as a marker of personal and social identity. Both individuals and the social surroundings use it to compare, define and categorize people. (Underlid, 2005, pp. 166-169)

Underlid (2005, pp. 232-234) writes that the "old" and the "new" poverty in Norway are very different in their external manifestations. Living standards are higher, and everyone has access to a safety net (although incomplete), whereas previously there were few options. However, they are in many ways similar as basic phenomena in terms of emotional

experiences. The emotions which are associated with poverty such as aggression, anxiety, depression and guilt and shame, are heavy. The poor carry a double burden; they have less access to material assets, but also to immaterial assets such as security, autonomy, social- and self-respect. The material, social and psychological side of poverty are thus closely linked, and must both be taken into consideration when studying poverty.

3.5 Henriksen: Shame and desire in poverty and wealth

Jan-Olav Henriksen, dr. theol. and dr. philos., is Professor of Systematic Theology and Philosophy of Religion at the Norwegian School of theology. Henriksen explores the cultural and psychological phenomena desire and shame in the context of poverty and wealth (Henriksen, 2005, pp. 71-86). He emphasizes the cultural aspect to these phenomena; they do not exist in a vacuum, and the social mechanisms surrounding them are therefore subject to contextual variations. *Desire* entails striving for something we do not have and fulfilling needs which make us who we are. It is a basic human phenomenon which takes different forms and content depending on what social norms consider desirable. It is the result of social mechanisms where certain things are assigned value based on the cultural, psychological or social gain associated with them. This desire is based on the universal human need for recognition, respect and fellowship, and the object(s) of desire provide fulfillment of these needs. In Norway, cultural expectations direct desire towards money, which then becomes the means to achieving what we really want; belonging and dignity. The poor are then not only prevented from buying these items, but also from the admiration and fellowship associated with them. *Shame* is in this way created by "the lack of access to the cultural resources which we can have access to by the help of purchasing power. Because belonging and dignity are defined here by access to specific, encoded consumer goods, the person who does not have access" to those items, will also lack access to the fellowship that comes with the goods (Henriksen, 2005, p. 72, my translation). Henriksen does not define shame, but it can be defined as negative self-evaluation in light of social norms, as a result of who you are rather than what you do (Underlid, 2005, pp. 173-174).

The connection between shame and desire is thus anchored in the human need for acceptance and belonging, and different cultural codes determine what is desired as the means for fulfillment of these needs. Shame exists in all cultures and has an individual and a cultural or social component. It is produced in relationships of dependence; the individual that is shamed feels dependent on the esteem of others. If there was no dependence, there would be no shame. For instance, a child in the schoolyard desperately wants to fit in and belong, and the way to achieve that is to wear the right clothes and act the right way. If there were no cultural codes and no need for belonging, there would be no shame in being different. (Henriksen, 2005)

Shame is then rooted not purely in the expectations of others, but in the internalized self-assessment which has been developed and maintained in the way others have allowed. It is the antithesis of self-esteem, pride, belonging and fellowship. The financial side of poverty, which functions as a mechanism for social exclusion, thus contains a cultural assessment that the poor internalize: they have no given right to social participation the way others do. The shame of poverty leads to feeling unworthy, and to camouflaging it, resulting in self-exclusion. Poverty in this way leads to both exclusion by others and self-exclusion, due to lack of access to certain consumer goods which are a means to acceptance and fellowship. Not only are the poor left out, but they may experience shame which causes them not to participate socially. Shame in this way produces loneliness and "outsiderness" not only due to social norms, but because of the internalization of these norms. (Henriksen, 2005)

Increasing individualization has led to weaker social structures of fellowship. Religious or other institutions provide meaning and purpose in an otherwise potentially chaotic existence, and when these bonds are weakened, there is no longer a community to counteract the vulnerability and shame of poverty. When the individual in addition is seen as responsible for his own poverty, the shame associated with it may increase, resulting in more self-exclusion and camouflage. (Henriksen, 2005)

Henriksen argues that the cultural consequences of economic poverty can only be overcome if dignity is attached to something other than consumption and financial status. Until then, we are "trapped in a cultural and social pattern which will marginalize the poor" (2005, p. 85, my translation).

3.6 Summary

When individuals fall below the line of what is considered average living standards materially and socially, they can be said to live in poverty. The basis of poverty is lack of money, but the material, social and psychological aspects of this lack are not only consequences – they are a part of poverty itself. Poverty presents itself as limitations and a lack of opportunities, as material and immaterial deprivations and a sense of never having enough.

There are as many definitions of poverty as there are poor people; poverty has different associations, causes and effects to all those affected by it. There have been numerous attempts at crafting a good, scientific definition, but none are able to fully capture this complex phenomenon. Townsend, Sen and the poor themselves agree that poverty overlaps with financial struggles, which result in deprivation of opportunity and choice. To Townsend, it is about the lack of resources which provide the opportunity to live a life in accordance with generally accepted living standards. This affects not only access to material goods, but also social participation. To Sen, poverty is about the lack of freedom to pursue the good life. Access to the same resources will not translate into the same opportunities for any two people, and what people consider a good and desirable life will differ. In *Voices of the Poor*, the focus is themes of poverty, and the concepts well- and ill-being in assessing whether a life is good. A good life entails material, social and psychological well-being, which is about more than money. The psychological aspect of poverty entails insecurity, weakened autonomy, social devaluation and threatened self-respect and –esteem. Further, emotions along the aggressive, depressive, anxious and shame or guilt spectrums are triggered by poverty. Henriksen argues that poverty is always experienced in a cultural context, and that in Norway, shame and desire are closely connected to purchasing power.

4 Method

In this chapter, I will account for the methodological choices which are made in accordance with the aim of the research; generating unique data and new analytical categories by providing thick descriptions of experiences of poverty in Norway. First, the research design will be introduced; a case study design with qualitative, semi-structured interviews. Second, the data collection process resulting in interviews with five informants is outlined in light of its many challenges. Finally, practical and ethical considerations when working with individuals from a vulnerable group conclude the chapter.

4.1 Research design

My choice of research design is guided by the research question: how is poverty experienced in Norway today? A case study design allows for the collection of rich, deep data which can provide new understanding of complex issues by the detailed analysis of a limited selection (University of Southern California [USC], 2015). This thesis can thus add to existing poverty research by investigating one narrow area of a wider issue, thereby generating new insights and theory. The focus of a case study design is not to provide generalizable or complete data, nor are the results necessarily representative for the general population (USC, 2015). There is also a risk of the researcher not acquiring all the information necessary to conduct a proper analysis, or of the researcher being over-exposed to a case, resulting in bias (USC, 2015). However, since my focus is unique, personal experiences, rather than statistically significant data, the case study design is the suitable choice.

The thesis is based on empirical, qualitative and interpretive research. Rather than diving into theories alone, I will gain access to empirical data by engaging directly with informants who share their experiences. The first-hand stories open the door to unedited information which had not already been analyzed by other researchers, which leaves me with more detailed and "raw" material available strictly for my own analysis. In the interest of gaining new insights, this is invaluable.

Qualitative research is conducted with the goal of in-depth understanding, as opposed to the explanatory, generalizable nature of quantitative research (Bryman, 2012). Qualitative research methods focus on the interpretation of social phenomena and how they are experienced and assigned meaning by the participants (etikkom.no, 2010). They are often inductive; research precedes theory (Befring, 1994). Further, they give the researcher access to nuances in the material (Kvale and Brinkmann, 2009).

The qualitative interview provides various levels of flexibility and variations in the material depending on how structured it is (Ulleberg, 2002). The semi-structured qualitative interview entails using an interview guide with questions and topics which are to be covered. Due to the interview guide, the same questions can be asked in each interview, ensuring that the data is reliable and comparable (Cohen and Crabtree, 2006). The open-ended nature of the questions allows the researcher to venture off the beaten path and pursue interesting responses, which ensures access to rich and colorful material. A more structured interview with narrower answer opportunities provides less variation and make for easier comparison. It would also entail a more formal tone in the interview, and less chances of the informants being influenced by me personally. However, as I am looking for personal stories, it is important to give the informants room to answer freely and to engage and follow up, developing rapport and gaining their trust.

The words spoken by the informants provide a starting point for the analysis. During the interviews I will enter the subjective worlds of the informants with the intention of understanding their life on their premises. In the analysis, however, I bring my own interpretations thereof in dialog with the theory presented in chapter 3, in order to extract a deeper level of insight from the empirical data. The art of interpretation is known as hermeneutics. Sociologist Anthony Giddens introduced the concept of double hermeneutics; the informants interpret their world, which is then interpreted by the researcher (Giddens, 1976). Underlying the interpretative approach is a premise on my end that there is no one true interpretation of the informants' stories. Both my own and the informants' interpretations are colored by a number of variables such as cultural context, academic affiliation and current paradigms of thought, in addition to gender, age and personal experiences and interests. This

may cause a lack of objectivity and a skewed analysis, over-focusing on certain elements and under-focusing on others. However, no research is fully objective, and personal preference will always guide the process.

4.2 Data collection

A research project entails many different steps, but does not necessarily happen in the traditional order. In this case, certain obstacles changed the course and content of the thesis. Originally, I intended to interview eight informants; four individuals with an ethnic Norwegian background and four with a non-Western background. The data would then be categorized based on potential differences and similarities between how the informants from each group experienced and talked about poverty. The perspective would then be a contrast between those whose primary frame of reference is the Norwegian context and those who have two different frames of reference, and this would form the basis for a discussion on experiences of poverty in a global and local context. For practical reasons, this changed.

4.2.1 Preparation

I communicated with the Norwegian Social Science Data Services (NSD)[13] before heading out in the field, as poverty is associated with great stigma in Norway and the poor are considered a vulnerable group. We discussed appropriate ways of recruiting informants, and also the contents of the interview guide, to make sure that the process would be ethically responsible. The guide was inspired by themes from *Voices of the Poor* and other research reports from the Fafo foundation[14], and the questions were modified per request from NSD. After the first three interviews I was fortunate enough to get access to Professor Kjell Underlid's own interview guide from his research on the psychology of poverty and drew further inspiration from that.

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[13] Norsk samfunnsvitenskapelig datatjeneste AS.
[14] Forskningsstiftelsen Fafo. See www.fafo.no

4.2.2 Establishing contact

The recruitment process turned out to be quite difficult. Self-recruitment would be the most cautious, non-invasive, non-stigmatizing way of getting in touch with informants, but unfortunately it was not successful. I posted a flyer about the research project with my contact information in a location where I expected to find eligible informants, but no contact was made.

The informants were therefore recruited more actively, which can be ethically questionable as this entails singling out individuals from vulnerable groups. Those approached may feel labeled – which may add to their burden, or feel forced to participate. In the interest of avoiding that, a careful process was initiated. The first step was to call and e-mail organizations which hand out food to ask if they were interested in helping me find someone to interview. In the interest of informant anonymity these places will not be named. I scheduled an appointment with the leader at Center 1 in order to explain the project and get some good advice on how to proceed. She was very helpful and suggested that I did not simply "hang out" and randomly ask people, as this could be stigmatizing. This was in line with what had already been discussed with the NSD, so I agreed. I had no strict selection criteria, but took the informants' presence there as a sign of financial deprivation.

At Center 2 I also found the staff to be very helpful. I first e-mailed the leader, and he sent me to the right person. I talked to him and presented my project, and he agreed that it would be ok for the people at the door to help look for potential informants, as they knew most of their regular customers. I joined the food handout while they were looking. Before we began handing out the food, the leader informed everyone that I was there as a student looking for informants. This was a little difficult, as I feared that the anonymity of the informants could be at risk. However, I talked to many different individuals, which ensured some anonymity, and in the end the two recruited informants did not show up for the scheduled interviews.

4.2.3 Approaching potential informants

Employees at Center 1 who knew about the project would look for people they knew, and ask them whether they were interested in participating. I stayed in the background, and joined them if they said yes. The informants were thus selected non-randomly as a way of avoiding stigmatization. This is problematic in several ways. First, being approached about participation in poverty research suggests that others may infer that you are poor. This can be experienced as stigmatization, precisely what I intended to avoid. However, because the employees already had a relationship with them, the risk of labeling was reduced. Second, there could be some confusion around the boundaries between myself and the employees. Those approached may have believed that they had to agree in order to help the center, or to get favors, or wanted to express gratitude or please the employees by participating. I explained very carefully that I was a student who had nothing to do with this organization, but it might still not have been enough. I also helped hand out food to blend in, so I could have been mistaken for an employee or volunteer.

When I approached the potential informants, I gave them an NSD-approved information sheet which stated the intent and content of the thesis, an explanation of the length and type of interview, a consent form and my contact information. In addition, I explained all of this verbally. I stressed that this was completely voluntary, that I had nothing to do with the center, that I would not be using their name, and that they could back out at any time before, during or after the interview.

More than 10 individuals at Center 1 agreed to be interviewed and signed the consent form, but failed to appear. Some sent me a text message right before the scheduled time, while most simply did not come. A few no-shows were expected, but of more than 15 appointments only three came. This was frustrating, as I had spent a lot of time at the center trying to recruit people. I did have a phone number for most of them, and for the first three interviews I sent a text message asking if a different day would be better. When this did not help, I decided not to do it again due to the voluntary aspect of research; I did not want to push them into an interview. I also worried that they would be afraid of showing up at the center again if I pushed, feeling they had disappointed me or the center, and did not want to face me or the

employees. Secondly, they could be afraid of being asked to participate in other research projects at the center. Then they would possibly feel obligated to say yes, as they had already said no once. Thirdly, if they started to associate the center with research rather than help, they might stop coming to the center at all. These issues did not seem to be a problem, however, as I saw several of the informants on other occasions. I did not approach them then in respect of their anonymity and privacy.

Some individuals agreed to be interviewed, but did not want to once they were informed of the duration. One individual left after five minutes. Thus, it would probably have been easier to get enough informants if the interviews had been shorter. However, in my opinion, one hour was necessary in order to get enough information, and to get the informants to feel comfortable enough to share.

There are more women than men who attend these centers, and thus female respondents outweighed males by four out of five. The one male informant recruited himself. He sent me a text message explaining that he had found information about the project, surprisingly at a location where I had not been myself. A possible bias from this self-recruitment is that he had an agenda, as opposed to the other informants who were approached.

4.2.4 Interviews

For the sake of anonymity, the five informants will be described in general terms. They were 30-50 years old, two of them had foreign backgrounds, and four out of five were women. All of them had lived on a very tight budget for several years, some for most of their lives. Their access to material goods was limited, and they were all recruited in places where food and clothes are handed out. Their education varied from a few years of primary school to university level degrees. They grew up under very different family circumstances and had parents from different social strata. In several cases, their upbringing was the beginning of their financial difficulties, due to either lack of follow-up or their parents' own troubles. Their current family situation ranged from single to married with several children. Social networks

were varied, from almost non-existent to a vibrant social life. They all depended on NAV for financial support.

The interviews took place at locations of the informants' choice. The interviews were openly recorded, and in addition, I wrote down a few key words. The duration was about one hour. Three interviews were conducted in November. As December arrived, things got more hectic at the center. The employees had a lot to do, and I did not want to get in their way. I then decided to postpone the rest of the interviews till January, when two more informants were recruited.

4.3 Practical and ethical considerations

During the interviews I took on the role of a female master's degree student in my twenties and was aware that the informants' responses may be colored by my presence and the interview situation itself. It is an unusual setting where they are in the spotlight, and the topic of conversation is difficult and laden with negative connotations. I may also have influenced their perception of the situation and their behavior, and nerves or a desire to impress may impact their responses.

I recorded the interviews and kept the recorder behind locked doors. After each interview I first wrote down some thoughts, and then transcribed them and saved them on a password-protected computer which was also kept in a safe place. I edited the transcription by omitting certain sounds like sighing or "ah". The quotes used in the thesis are my own translations of the informants' words from Norwegian into English. The two foreign informants posed a few linguistic challenges in translation, and when their wording was unclear, I made some minor grammatical adjustments in order for the reader to understand clearly what was said.

Importantly, I also edited the transcriptions by changing or removing any words or references which could compromise informant anonymity. Anonymity is key to preventing others from

recognizing the informants. Their names, age, profession and place of residence have been altered or removed completely. They are all referred to as female, in order to further protect their anonymity. Although full anonymity is difficult to achieve in a qualitative case study, the included quotes and information have been thoroughly scrutinized in order to detect any revealing information. As an extra precaution, the centers where the informants were recruited have also been given anonymity.

Informed consent is an important part of research, and especially when working individuals from a vulnerable group. As mentioned in 4.2.3 above, the informants were given a written and oral explanation of the project, including the voluntary aspect of their participation, the aim of the research, the topic and time frame of the interview, and their right to withdraw at any time without explanation. They signed consent forms from NSD.

It is important to honor the integrity of the informants. They have demonstrated great trust in me by sharing their personal struggles, and I understand them to be competent human beings in a difficult situation. It is not my intention to twist their words or knowingly misunderstand them, but to portray them as close to their own perception as possible, while adding an extra layer of interpretation.

Time constraints and the one year scope of the thesis did not allow for me to spend more time recruiting, and I made the decision that five informants were enough. Rather than finding comparable results, I would go even deeper into the informants' stories. In addition, I found that it would be impossible to get access the comparative aspect I was originally looking for. The focus of the thesis was adjusted accordingly, and the Norwegian context was placed in the foreground.

4.4 Summary

The data in this thesis was collected through semi-structured interviews with five informants who were present at different centers which hand out food. Working with individuals from a vulnerable group entailed a variety of ethical considerations, which consequently impacted the recruitment process and the content of the thesis. The goal of recruiting eight informants was reduced to five, and the more general topic of poverty shifted towards a focus on the Norwegian context. The purpose of recruiting informants was acquiring detailed, personal accounts of experiences of poverty. This qualitative approach provides new and unique material. The empirical data and discussion presented in the next two chapters thus add to poverty research by virtue of its originality, weaving new data into a conversation with previous research.

5 Analysis

In this chapter, the empirical data will be presented and form the basis for the analysis. Through the lens of the theoretical perspectives introduced in chapter 3, the informants' experiences of poverty will provide insights into what poverty in Norway is and entails. Whereas Peter Townsends' definition of poverty as relative deprivation is a starting point and recurring theme, other works will shed light on different aspects of the informants' experiences. As discussed in chapter 3, poverty is a complex issue which can be said to entail deprivations on a material, social and psychological level. These topics are external factors; they exist in themselves as part of poverty. The empirical data also point to the same topics; they exist internally in the experiences conveyed by the informants. Chapter 5.1 deals with the informants' own reflections on poverty, setting the scene for the rest of the chapter. Inspired by *Voices of the Poor* and Townsend, and the informants themselves, the chapters are divided into material ill-being (food, appearance and housing) and social ill-being (networks and social participation). Finally, I will look into the informants' dealings with the welfare state. Psychological factors will be an integral part of every chapter.

Dividing the material into these categories is a way of translating the data into something relatable and tangible; a sample of poverty in everyday life. We all need food, clothes and shelter. Further, none of us live in a bubble – we are social beings who are affected by our surroundings. This also has psychological implications in terms of how we see ourselves, and how others see us. Moreover, this division allows for a discussion of the diverse material, social and psychological aspects which are universal to human existence while recognizing the interplay between them. Material ill-being may lead to social ill-being and psychological ill-being, and vice versa.

The data points in the direction of poverty experienced as lack of access to resources materially, limited access to social arenas and relationships in terms of social exclusion and self-exclusion, comparison, insecurity, weakened autonomy, social- and self-devaluation, shame and general psychological stress. But there is more to the informants than this; they

display fighting spirits, determination, courage, big dreams and the wisdom to know that a good life has more value than money. Throughout the chapter I will tentatively mention different mechanisms and strategies the informants employ in order to deal with their situation. The informants' experiences are both unique and universal; they add to the poverty debate both by providing new insight and by confirming previous research.

5.1 Reflections on poverty

In the following chapter, the informants' reflections on poverty will be presented. The informants shared their stories and discussed many aspects of their lives; family, friends, material assets, worries and plans for the future. They painted detailed pictures of their everyday life, and reflected on poverty with broader strokes. Some topics were covered explicitly, while others were mentioned in passing or could be inferred from their answers. What is poverty? Do they feel poor? Which similarities and differences can be found between poverty in a rich and a poor country? The close connection between material, social and psychological well- and ill-being is evident, and there are some surprising answers regarding poverty in the absolute and relative sense.

5.1.1 Material and immaterial poverty

The informants were asked about their daily life and about their thoughts on poverty. From their answers, it became clear that they operate with two separate definitions of poverty. On the one hand, they said that poverty is only related to money or living standards, and it is implied that they themselves belong in this category. They emphasized lack of money as the key component of poverty, and the main cause for concern. This poverty is understood as something material and tangible.

Being poor means having a bad standard of living.

Informant 2

No, I don't like the word "poor", but it implies that you have limited means. Then there's the juggling, should I… which bill should I put aside? Which bill (…) do I need to prioritize this month?

<div align="right">Informant 3</div>

(*What do you associate with the term "poor"?*) As of today, financial. That's the only thing I can think of.

<div align="right">Informant 5</div>

Informant 5 stood out from the rest of the informants by saying that poverty equals freedom. Lack of money is still the basic definition, but in her opinion, that lack is a good thing. To the others, poverty is limiting, but to her it is the opposite. Because she did not want a lot of money, she felt that she was free to live the life she had reason to value:

I think [having little money] gives me freedom, at least. (…) I can't pay any bills. I don't have to go to work at eight o'clock every morning. Or seven. No one's telling me what to do.

<div align="right">Informant 5</div>

A lot of people we know… we're happy with our poverty. (…) (*do you think of yourselves as poor?*) No. Never. Even if we don't have money for a few days things always work out somehow.

<div align="right">Informant 5</div>

The second quote above is interesting in that informant 5 has two different interpretations of what poverty is; one is considered good and the other bad. Whereas she is content living a life of poverty, she does not consider herself to be poor. As we will see below, informant 5 also makes a distinction between the poverty she has chosen and the one that was forced upon her, and she has a complicated relationship with the concept and the lifestyle. Above, it may be that she feels there is greater stigma attached to "poor" than "poverty", or that she is referring

<div align="right">54</div>

to the two different types of poverty. In any case, she underscores the complexity of not only poverty itself and experiences thereof, but of an academic discussion on the topic: there is no right or wrong; only different perspectives and experiences.

Financial limitations are thus understood to be at the core of poverty in all the informants' minds. However, the informants at the same time perceived poverty as something else entirely; as immaterial deprivations of e.g. friendship, joy or good health. In this way, they placed themselves outside the category "poor" by accentuating other assets they have. They share the thinking of Amartya Sen and focus on a rich life, rather than a life of riches.

> There are people who have plenty of money, who are deeply unhappy. And paranoid, because they think people are only after their money. They don't have love in their lives. They don't have… joy, they don't have spirituality, gratitude, those things, that are vital qualities of life (…).
>
> Informant 3

> (*Do you think that it is possible to be poor in other ways than financially?*) Yes I do. Yes. And then there's many people who aren't capable of experiencing joy at all, and I've had so much fun that I have… that part within me, plus I've have so many great experiences with people. And I've done so much, gotten so much that has been meaningful despite all this bad luck and stuff.
>
> Informant 2

> I'm rich. (*In what?*) (…) We have a lot of experiences. Lots of good memories. Lots of good friends. Yes, I feel very rich.
>
> Informant 5

Wealth is then understood not to be the opposite of financial poverty, but instead something entirely different – access to the qualities they consider to be part of the good life. The informants expressed skepticism regarding money as the way to happiness, and did not see any necessary correlation between the two.

The informants reported stressful consequences of economic deprivation. Money then becomes a means to making their lives easier, and to have average living standards, the universal barter:

> I don't want one million in my account; I just don't want to think about offers, not worry about the next invoice, I just want to pay. I don't like money, but money is necessary to live. I need money to live, to pay all of my bills, and to buy what's average, or in between, just to have some dignity. Not come here and get food, not wait in line for two to three hours at [a food pantry], and then get nothing. It hurts so much; you stand there for three hours, and get nothing. So you go back to an empty fridge. What am I going to make for my children? That situation is very tiring, this situation that I'm in now for the last three to four years, it's become difficult. It makes my life difficult. I'm… I'm thinking… I'm weak. Why?
>
> Informant 1

Informant 1 expressed what several of the informants said: they do not want to be rich, but to have enough money to free them from the empty fridge, social exclusion and stress. The consequences of financial limitations spill over into many other areas, and these consequences can be understood to be part of poverty itself. The informants' lives are affected by it on a practical, material, social and psychological level. The latter is related both to the stress of the situation, and the shame associated with poverty. All of the informants experienced a wide range of psychological stress, from lack of autonomy, insecurity, social- or self-devaluation to aggression, depression, anxiousness, shame and guilt. The psychological effects poverty has on informant 1's life were the most distinct, and she used vivid imagery to describe her life as a constant uphill battle, and how she experienced set-backs and problems all the time:

> Yes, I'm poor (…) [I] think it would be better to die. (…) What kind of life is this? Just think about it, you can't, like, buy what you want, you can't go where you want to, make what you want. (…) Just thinking about it [causes] worries and stress; what am I going to do, how am I going to find the time, how am I going to acquire stuff, and how am I going to find it?
>
> Informant 1

> if you're not lucky, you know, if you're not a lucky person, you fall, you trip all the time; you fall and fall, that is my life; difficult and chaotic.

> Informant 1

Further, lack of money is experienced almost like a black hole which engulfs all other areas of the informants' lives. Poverty is like a catch-22; it affects them socially, materially and psychologically, which leads to depression, frustration and hopelessness, which in turn affects their entire lives. Several informants described this vicious cycle of poverty:

> When things aren't good at home, with a poor financial situation and such, you can't think about studying and reading and writing well, you know. Because you keep thinking about how to make money, it's a little difficult.

> Informant 1

> When you become poor it's awfully easy to become apathetic and just sit down. I know, because I went through it once (…) you can't be bothered to do anything because you don't have any money. You give up.

> Informant 5

> When you don't have any money it's all hopeless. Everything costs money.

> Informant 2

These psychological responses are not uncommon in individuals affected by poverty. Further, there is a lot of shame associated with poverty in Norway, as discussed in chapter 3. Shame can be understood as a response to the lack of access to what is culturally deemed desirable. Those who lack money, lack not only material things, but also the prestige and acceptance that come with access to those things. When informant 3 was asked about her thoughts on the term "poor", she expressed discomfort at the idea of carrying that label. In doing so, she underscored the normative aspect of poverty. She was very aware of the negative connotations, and was careful not to transfer her experiences of poverty to her daughter:

I try to avoid [saying "can't afford"] as much as possible, because I have a child, I try to rather say "no, we don't need that, we'll use what we have". Or, I try to use [that expression] as little as possible. I don't want her to put on this hood of, like, "we're so poor". So that's why I'm camouflaging our poverty.

Informant 3

This is related to social exclusion, which is a key component of poverty in Norway. She explained the close connection between the two, and that both exclusion and self-exclusion are results of poverty:

(…) a lot of people are lonely, and then there's a sense of shame connected to being poor, and when you're poor you can't take part in that fellowship, all these leisure activities that link you to, well, your network can become limited (…). (…) So a lot of people probably hide their poverty because it is connected to shame, and… thus become isolated, (…) you simply can't participate.

Informant 3

Whether they cannot afford to participate or choose self-exclusion to avoid the stigma of poverty, the informants underscored the severity of social exclusion:

I can't make friends with other people, very close friends, (…) because you need money to be friends.

Informant 1

This statement is clearly a result of living a life of social exclusion. It is a reflection of how informant 1 experiences life, and how she experiences poverty. All of the informants had opinions and experiences regarding social exclusion and poverty, and this will be revisited in chapter 5.5 and 5.6. The topics of social exclusion and shame surfaced again when speaking of differences between absolute and relative poverty, which will be discussed below.

5.1.2 Comparing absolute and relative poverty

Informants 4 and 5 believed that it is more difficult to be poor in a country where absolute poverty is prevalent. Informant 4 has experienced this first-hand, as she is an immigrant and has two separate frames of reference. She points to the welfare system in Norway, and the safety net it provides when there is nowhere else to turn. When asked what it is like to be poor in her country of origin, she said:

> Then poor you. [It's] very difficult, not like in Norway.
>
> Informant 4

Her example is housing conditions; she received help from social services when she suddenly needed a new place to live. If she had been in her own country, there would be no help and she would be left on the streets with her family. Informant 5 shared her view and underlined the options the poor have here in terms of access to material assets:

> I think it's completely different to be poor [in a developing country]. (…)We're actually living on top of society with what you guys throw away. And we can live really well from it if we want to.
>
> Informant 5

She referred to acquiring furniture and food for free; the things that no one else wants. In a poor country, there are no "leftovers", and people have no choice but to manage without. Thus, in Norway, poverty can be experienced as less distressing because of access to a welfare system, and because of access to more material goods.

Conversely, informant 1, 2 and 3 believed that being poor is more difficult in Norway. Informant 1, like informant 4, grew up abroad, and easily compares the two experiences. To her, however, living in Norway is more difficult because of the greater gap between her own

and the average standard of living. This makes her more aware of her poverty, and she feels that her situation is worse here than in her home country:

> It's hard. I can get by being poor, because I grew up… My parents weren't that rich either, we never asked our parents "Dad, why can't we eat what we want to? Why can't I wear the clothes I want to?" We never… The children next door were with me, we were the same, right? But here there's a difference, in the country you live in. It's a country that people talk about on TV all the time; it's one of the richest countries in the world – not just in Schengen, but in almost the entire world. And then you live here, and many people have a lot of money that they don't know what to do with, where to spend it, and you don't even have 50 NOK for a pair of panties for your child. (…) That's what makes you a little angry and sad and stuff. That's the difference.
>
> Informant 1

The ideal role deprivation is palpable in Norway; she sees how far it is possible to get, but knows that it is not within reach. Informants 2 and 3 had different reasons for their opinions. Informant 2 highlighted the human closeness and happiness she saw in the warm developing societies as an opposition to the cold, materialistic Norway:

> (…) I actually think that it's harder to be poor in a rich country than in a poor one; it has something to do with human closeness. I mean, here, it's cold in Norway, you know, and I have all these things, so I can just hang up the phone and not open the door. (…) It's a lot more sociable, you see them singing and dancing and hanging out, eating together, cooking, and… I think that when they finally get something, they're so much happier than we are, because we are used to too many material things.
>
> Informant 2

Informant 3 focused on the fellowship and community surrounding poverty that she believed to exist in developing countries. The opposite happens in Norway, as the poor are a divergent minority and have few others to lean on, which leads to social exclusion and shame.

I camouflage our poverty by getting hold of things, so that I sort of cover all the things we can't afford, right? As opposed to kids living in the favela in Brazil, because there's so many of them who don't have stuff. So they have a certain fellowship, and don't have to… maybe this is a bit stupid, but… they don't have to camouflage their poverty. Because they're… well, they have a very strong spirit of community in their situation. There's many of them. And they're visible, and it's not… yes. There's fellowship around it. There's more people who… well, community. As opposed to here it's… well, there's a certain shame about it, right? That you… well, it's your own fault. You know, you're frowned upon, or excluded, excluded from society at large – if you don't have money, then your kid can't take swimming lessons or go to the theater before Christmas.

Informant 3

Here, informant 3 highlights one of the key elements of poverty in Norway – the shame that comes from the idea that "it's your own fault" if you are poor. Although there has been a transition from an individual to a social locus of responsibility, shame is still a very real association to poverty, as seen in chapter 3. It is also very present in the informants' stories, and will therefore be an important theme throughout the thesis.

5.1.3 Summary

The informants shared many reflections and ideas regarding poverty, and defined it as deprivations on a material and immaterial level. Lack of money was described as the key element of poverty, but poverty was also seen as lack of joy, love and experiences. They defined themselves outside the category "poor" by focusing on their immaterial assets. It was clear, however, that their lives were complicated by the impacts of poverty, materially, socially and psychologically. The informants' opinions were split when discussing differences between poverty in Norway and developing countries. Interestingly, the two informants with a foreign background disagreed on which poverty they found to be the worst. One stressed access to help from the welfare state as the reason why Norwegian poverty is less painful, whereas the other felt that the comparative aspect made poverty in Norway subjectively worse. The Norwegian informants' answers also differed, as their focus varied from access to consumer goods to fellowship and shame.

5.2 Food

This chapter will focus on experiences of poverty related to food and lack thereof. In this way, it will provide insights into the connection between the two, and the wide range of challenges related to them. First, there will be a section on hunger and starvation, which surprisingly is part of one informant's life. The following chapters will explore how the struggle for food is time-consuming and affects emotional well-being, drawing on Underlid's (2005) research.

Statistics on this topic are difficult to find, because lack of food usually is not a specific part of Norwegian poverty research. Figures regarding low income cannot be directly transferred to a discussion on hunger as there is no direct correlation between the two. Research shows, however, that it is not possible for families on restricted budgets to follow the state's recommended guidelines for healthy eating, which may have health-related consequences (Wernersen and Helljesen, 2013). Poor families do not necessarily lack food, but have very restricted options. Some have little money, but also lead a low-maintenance lifestyle and can afford what they want or need. Others may not be able to eat what they want, but have diets which cover their nutritional needs. In those cases the poverty is in the comparison: "Everyone else" has tacos on Friday night, and they are the only ones who cannot afford it.

5.2.1 Hunger

Hunger and malnutrition is usually associated with developing countries and absolute poverty, but is a reality for some of the poor in Norway. Shelters report increasing numbers of people in need, and I observed this myself as I spent time there. At times, the employees were so busy that they could barely take a breath for hours.[15] The waiting lines at organizations such as Blå Kors, Fattighuset and the Salvation Army keep getting longer, and many people stop by several or all of them in order to feed their families.

The informants' presence at the food pantries is in itself an indicator of their difficulties in acquiring enough basic necessities. Their needs differ; some have to be there more often than others. Whereas informant 5 sometimes gets a hold of so much food that she can share with

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[15] According to some informants and employees.

her friends, others struggle to feed themselves or their families. Informant 1 has a big family, and when she voiced her concerns about getting enough food for them there was an underlying sense of despair:

> I'm thinking "what can I make for [my] children and two adults, [so many] people, I have to make both breakfast and supper and everything. What am I going to do?"

<div align="right">Informant 1</div>

This is not representative of minor deprivation slightly below the Norwegian average, but of someone whose assets are so far below average that they cannot afford to meet their most basic needs. Her material ill-being is comparable to reports in *Voices of the Poor*, which leads to bodily ill-being of hunger and psychological ill-being of apprehension: worry, desperation, fear. She displays feelings on the depressive spectrum such as sadness, hopelessness and resignation. There is a lack of security and a constant uncertainty about the present and the future. Although her family receives some money from social services, they are not enough to provide the freedom she needs to live a good life. She is capability deprived in the sense that she does have access to some assets, but does not have the opportunity to translate them into a good life.

Informant 2 has gone through periods of malnutrition and hunger. Sometimes, several days have passed without food:

> When you don't have any money it's all hopeless. Everything costs money. And I'll tell you, I've been so hungry that I've eaten spices, for long periods of time. I even went out to restaurants to eat, not realizing that I didn't have any money. All that mattered was getting some food into my body. I did that for a little while. In the end I imagined being on one of those tasting rounds for some company.

<div align="right">Informant 2</div>

Her situation is unexpectedly grave and representative of a reality most Norwegians never experience. In a society where self-actualization, at the top of the hierarchy of needs, is the focus for most people, she is struggling to meet her basic physiological needs at the bottom of the pyramid. As in informant 1's case, her material ill-being has led not only to bodily ill-being of hunger and exhaustion, but to psychological ill-being along the depressive spectrum, such as hopelessness and sadness. Hunger is a source of apprehension and worries, which causes her days to be difficult and unpredictable, and laden with insecurity about the present and the future. Further, there is also a sense of isolation due to comparison; she knows that she is far below average living standards, and that it may be difficult for others to understand or empathize with her situation.

Long-term poverty has also led her to a certain level of resignation, which affects her priorities. She spends her money on escaping a harsh life, rather than on food, and focuses on moments of enjoyment rather than a more stable, but unhappy and uneventful life:

> I've received those [benefits] for so many years, so now I just go and pick up food [at places like this]. And then the money goes towards other stuff. Basically. And then some food is bought, but a lot is spent on… well, I smoke. (…) I'm just saying it like it is; I'm not able to spend the money the way you should when it comes to food… It's used for other stuff. Because… to me it's like… when your income is this low for such a long period of time, eventually you keep falling further and further below the red line. So basically you try to enjoy yourself as much as you can for that money. That's the way things have become for me.
>
> Informant 2

> (*And what do you do [when you get your payout]*?) If I have food, I'll eat food. Otherwise I just freshen up and go straight to the bank to get that money.
>
> Informant 2

How long and how often she goes hungry is not known. On the one hand she has the opportunity to choose to buy food, but on the other hand she feels compelled to do what she can to distract herself so she will be able to survive psychologically. In either case, she feels

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stuck between a rock and a hard place, and the "choice" between the two is not so much a choice as it is a survival strategy. Her autonomy is severely weakened, and this is her coping mechanism which keeps her fighting for a good life the only way she knows how. She consciously breaks the monotony of the grey everyday life that she has in abundance by spending her money on feeding her psyche rather than her body.

5.2.2 Time

The connection between time and food is present in the stories of all five informants. Time is a valuable commodity which all the informants have to trade in for acquiring food. Several of them spend a lot of time bargain hunting and looking through advertisements in order to buy products at the lowest cost. All of them frequent food pantries and spend time both getting there and waiting in line. In addition, they spend money on travel, but do not always get any food as the distribution varies from place to place. At one shelter, the first people in line can take as much as they want, which leaves very little for the rest. Informant 1 illustrates how time-consuming, wearying and sometimes fruitless this can be. Her time away from home is limited in part due to her low income, as the family cannot afford after school activities (Aktivitetsskolen) and she needs to be at home early to meet the children. She cannot be at the shelter early in the morning to wait in line because she has to take her children to school and daycare. Because of that, she will be at the back of the line and is not guaranteed a decent amount of food:

> I need money to live, to pay all of my bills, and to buy what's average, or in between, just to have some dignity. Not come here and get food, not wait in line for two to three hours, and then get nothing. It hurts so much; you stand there for three hours, and get nothing. So you go back to an empty fridge. What am I going to make for my children?
>
> Informant 1

Each time she needs extra food she has to consider the costs of bus tickets and the time spent on possibly nothing, versus saving time and money on staying home and getting a little food at the store. Every little decision must be carefully considered; weighing the pros and cons. Her autonomy is weakened by her lack of food, which is a good illustration of how many

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aspects of her life are dictated by the contents of her bank account. She also experiences insecurity regarding how to feed her children, and has no possibilities of planning ahead or knowing whether there will be enough tomorrow or next week. This leaves her to feel aggression expressed as anger, frustration, discontent and disappointment, apprehension in terms of worries, fright, desperation and fear, and depressive emotions such as hopelessness, helplessness and sadness. There is a sense of despair and resignation in her story; disempowerment and disappointment in how her life has turned out.

5.2.3 Psychological well-being

We have seen that Underlid's (2005) categories insecurity, weakened autonomy and social devaluation are present in the informants' stories regarding food. Financial limitations also play a part in the fourth category; threatened self-image and –respect. First, the informants feel that they are unable to provide for themselves or their families, which can lead to feeling not good enough. Informant 3 finds it difficult to hide their poverty from her daughter when she makes dinner requests:

> But then there's the thing about money again, so then sometimes if, like, she wants tacos, I have to say "no, but you see, the freezer is so full, so you can choose whether you want patties, meatballs, want fish gratin, you get to choose dinner, that's ok, but you can choose between these three."

> Informant 3

In reality, they cannot afford more food, but she does not want her daughter to know. In hiding their poverty from her, she protects not only her daughter, but also her self-image.

Second, self-image and self-respect is particularly relevant when it comes to the visibility aspect of poverty. There is a sense of shame and humiliation associated with having to resort to food pantries. Anyone who ventures a visit runs the risk of people observing them there and inferring that they are poor. The informants describe feeling uncomfortable, vulnerable and exposed – their poverty becomes visible and difficult to camouflage. In some food pantries

the waiting area is indoors, but in other places people have to wait on the street, so anyone who passes by can see them. Informant 3 found this especially difficult, and stated her discomfort very directly:

> I feel a little vulnerable, (…) 'there are the poor people waiting in line to get food'. (…) Frankly, it's humiliating (…).

<div align="right">Informant 3</div>

Shame and loss of dignity are powerful emotions, and people feel vulnerable when their poverty is exposed. These mechanisms are so deeply embedded in their minds that some informants think that people choose to stay home. They simply cannot face the shame, and would rather go hungry. The same applies to social exclusion, whether self-imposed or strictly financially imposed. Poverty may be inferred by the informants' presence or absence. This is closely connected to the fear of social devaluation, which is rooted in the negative connotations and shame which are associated with poverty.

Informant 5 is distinctive in that she feels no shame about how she gets hold of food. She does so by having free breakfast almost every day at a civil society organization, going to food pantries and by dumpster diving. When asked how much money she spends on food, she said:

> Hahaha, not much. We've got [one food pantry] for eating out, we've got [another one], we've got many places where we get food. So we don't need to spend a single krone on food.

<div align="right">Informant 5</div>

There is a sense of pride in her answer, rather than the humiliation expressed by the other informants. She seems to define this as "making it" on his own, a reflection of her view that she has chosen to live in poverty. However, there is an inconsistency in her attitude later when she talks about her financial status:

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> [We can't make ends meet.] It's like, we've got to get around and then get food and eat food and (…) have even been in the dumpsters behind [a supermarket] looking for meat. And we find a lot of good food there. And I have to say that I really think we eat… we do have a decent meal every day. So we don't have a worse life than people who work, really. But I've also been a little… that food, I'm a little picky about what I get, you know. Because you never know what you're going to get.

> Informant 5

Here, she seems less content with the situation and feels forced to do all these things – it is not really a choice. The prevalent emotion seems to be a sense of being knocked down, rather than shame like the others. Her previously displayed pride may be a self-defense mechanism in the face of difficult times; a way of defining herself as an outsider by choice, in order to take control of the situation. In any case there is some ambivalence towards acquiring food, and it is sometimes connected to negative emotions.

In his study, Underlid (2005) found that the participants' emotional reactions regarding poverty mostly fell into four main categories: (a) aggression, (b) anxiety, (c) depression and (d) shame/guilt. Emotions can be further heightened by deprivation of basic needs, and while hunger is painful and challenging in its own right, we have also seen that it amplifies these emotions. In chapter 5.2.1 informant 2 described how she sometimes goes without food, and prefaced it by saying:

> When you don't have any money it's all hopeless.

> Informant 2

Hopelessness is an all-consuming emotion which affects every other aspect of her life. Her struggles related to hunger are more similar to those of the poor in developing countries than the poor in Norway. However, informant 2 lives in a society where the average standard of living is much higher, and the contrasts between her and her reference group become very visible and tangible. This comparative aspect is precisely what informant 1, who is from a non-European country, highlighted when she said:

It's hard. I can get by being poor, because I grew up… My parents weren't that rich either, we never asked our parents "Dad, why can't we eat what we want to? (…)" (…) The children next door were with me, we were the same, right? But here there's a difference, in the country you live in.

<div align="right">Informant 1</div>

She has two separate frames of reference, and automatically compares the two different societies where she has lived. In doing so, informant 1 underscores how experiences of poverty can be contextual; even though she is objectively richer, she feels poorer. Her perception of the good life has changed, and she is experiencing capability deprivation. She did not feel the same sense of ideal role deprivation in her own country because everyone was the same and did not aspire to a life at this level.

5.2.4 Summary

Although few people in Norway starve, all five informants go to food pantries more or less frequently. Their stories are full of worries regarding food and hunger; financially, practically and emotionally. Lack of food can be categorized as material ill-being, and it leads to bodily ill-being such as hunger and exhaustion, social ill-being such as lack of social participation, and psychological ill-being along the four spectrums of aggression, apprehension, depression and shame and guilt. Insecurity, weakened autonomy, social devaluation and threatened self-image and –respect are all present in their lives. They find themselves spending a lot of time searching for and acquiring the food, which takes away from other important tasks and spare time. The informants display courage by defying the shame of being seen at the food pantries to provide for themselves and their families. Hopelessness and despair go hand in hand with strength and determination to keep going as they wonder what tomorrow will bring. One informant stands out by having enough food, and by showing a different kind of unease about how she obtains it – defeat rather than shame.

5.3 Appearance

In this chapter, the ties between poverty and appearance will be explored. As the most visible aspect of poverty, appearance is a sensitive topic among the informants. There is a fear among them that the way they look may give away their financial situation. That fear is in turn fueled by shame, which in some informants drives a desire not to "look" poor. This is discussed below, first with a section on access to clothes, followed by the connection between looking and feeling poor. Chapter 5.3.3 will deal with children and peer pressure. Lastly, the mechanisms behind the fear that causes people to camouflage their poverty will be looked into.

5.3.1 Access to clothes

Four of five informants reported difficulties acquiring enough and/or decent clothes for themselves and/or their families. The informants want to dress well and look clean and neat, but lack of money makes it challenging. They spend time planning, looking for cheap clothes, getting clothes at shelters and going to flea markets. None of them expressed any interest in expensive brand clothes, but focused on clothes which fit and do not look worn or dirty.

Informant 1 has children who are growing fast and is worried about getting enough clothes for them. It is difficult to find something she can afford, and she associates shopping with hopelessness and sadness:

> But other moms go to the store straight away; "Ok, I'll go to the store and get some", without thinking. I'm thinking "How can I get this? Who's got it?" I'll talk to the people I see, for instance if I see a woman with a child of four or five, "Wow, you have a four-year-old", and then chit-chat a little, while wondering how I can tell her "Can I have some clothes? Some children's clothes, for my child, for me?"
>
> Informant 1

Her frustration and disappointment with an already arduous situation is accentuated by the large gap between her own situation and that of most other people. Whereas she is struggling

so hard that she considers asking random strangers for clothes, she sees people everywhere who have no such concerns. She knows that it is not socially acceptable to do so, which is evident by her careful consideration of how to ask such a delicate question. Whether she actually does ask is not clear, but the fact that she feels the need to is a testament to how much she is struggling financially. She experiences insecurity and weakened autonomy, but is not concerned with social devaluation or shame like the other informants. To her, simply having clothes would be enough.

Informant 3's situation is also difficult, as she cannot afford to buy new clothes and shoes on her limited budget. This underlines the severity of her struggles, because she is a skilled flea market bargainer who always plans ahead by stocking up. Even the most necessary items for her daughter are at times out of her reach, and she underscores how this is one of many elements of poverty:

> There's many ways to be poor, but really in relation to not having enough means, for instance, if there's holes in your boots, my daughter's boots [were worn out], and I didn't have any money. I don't have the money to get [new ones].
>
> Informant 3

Her autonomy is weakened, and she is living under the tyranny of shortage. Every krone she spends has value, and even through careful consideration she cannot afford shoes for her child. Insecurity about providing materially for her daughter is a direct consequence of poverty, and she describes a situation unthinkable to most Norwegians. There is no mention of brands, colors, or types of boots, only a pair that is in good condition. This is a fitting description of informant 3's struggle to keep her head above water – she works hard to avoid poverty affecting her daughter, but always finds herself a little too far below the line.

5.3.2 Looking and feeling poor

Focus on good looks and expensive clothes flood the media every day. There is constant pressure to look great on every corner, and not everyone can keep up. The informants agree

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that there is a link between how they look and how they feel. Not in terms of being too depressed to take care of their looks, but rather the other way around: because they cannot afford to look and dress the way they have reason to value, they become more aware of their financial situation. This affects their self-image as their poverty becomes more visible and tangible. Their appearance serves as a constant reminder of their poverty, both to themselves and others, and in this way seems to shape their identities. The general message in society is that identity is something to create and mold actively; you can be who you want to be. As living standards are high, consumption is no longer about necessity, but a statement about who we are or who we want to be. But the informants are deprived of this opportunity, and their identity is shaped passively by their lack of options, which in turn influences their perception of themselves and how they feel that they are perceived by others.

> (…) well, I don't really like the way I look right now, not being able to keep my clothes clean, and… It's really wearing me out. And then… it's not… normal to be sitting like that on the tram, it's not really ok. That's when you start feeling a little extra poor. When you can't take care of yourself.

Informant 2

In other words: "looking poor" intensifies the subjective "feeling poor", based on her devaluation of herself, and the fear of social devaluation. Not only does she not look the way she personally wants to, but she does not feel that her appearance is in compliance with social norms. Her identity is clearly linked to her appearance. When she is in public places, she cannot help but compare herself those around her and feel a little extra untidy and poor. She would like to dress well, go to the hairdresser and do these things that most people take for granted; so that she can look good, the way she knows she can. Informant 2 experiences ideal role deprivation – there is a gap between her actual situation and the situation she would like to be in. However, her preoccupation with her looks also entails that she has not given up. She does care what others think, and inherent in that is a strong sense of pride and sympathy for herself, recognizing that her situation is not a choice.

She also draws a comparison between her current and former self, from a time when life was better in many ways. She speaks of herself in a more positive manner and lights up at the thought of how she used to look. Her self-image and self-respect seem to be influenced by her appearance:

> I could show you pictures of how I used to look when everything's ok, and I don't look like this at all. Then I have clean and nice clothes, my hair looks good and… Now I've reached a point where I don't look after my nails and feet, and I'm walking around with wounds on my feet, and I can't do laundry, I don't have a washing machine in my apartment, there's a communal one, and if you don't have the key you don't get to do your laundry. Sometimes I'll wash my clothes in the shower with a dish brush and everything… I haven't cut my hair since last summer. I don't really feel well, this jacket is supposed to be white, but it's not.
>
> Informant 2

Her current looks are a reflection of her lack of money, not a lack of caring about her appearance. She cannot afford to look the way she wants to, whether by her own or society's standards, and for that reason there is an element of self-exclusion on her end. For instance, she loves working out and has a gym membership, but she cannot afford the extra clothes and therefore chooses to stay home:

> That's also a reason why I can't get started with going to the gym, because I don't have any workout clothes. I have some I can use, but they're not appropriate at SATS. (…) And that you just don't feel decent, you know.
>
> Informant 2

This, in turn, means that one of the activities she would like to participate in and that would be enjoyable and good for her is off the table due to feelings regarding her appearance. Lack of decent clothes thus has a profound effect on her bodily, social and psychological wellbeing.

Several of the informants expressed concerns about being labeled "poor". There are many ways of hiding financial difficulties, but appearance seems to be the greatest give-away. Anyone can deduce that someone is struggling if they look below standard – even if that is not the case. Informant 3 is adamant when it comes to wearing decent clothes because she does not want to "look" poor. This is related to both fear of social devaluation and self-respect, as she sees worn-out clothes as part of and a sign of poverty.

> You know what; I don't really care what other people think of me. But I don't want to wear worn-out clothes, you know. I feel that I'm camouflaging my own poverty.
>
> Informant 3

Informant 3 is not only concerned about what others may think; it has to do with self-respect. By dressing well, she will avoid other people's potential knowledge of her poverty and the shame that comes with it, but she herself will also avoid being confronted with her poverty. Looks are not important to her in themselves, but as a way of upholding her standards and feeling good about herself in a challenging time in her life. Camouflaging her poverty means putting on an armor that protects her from the opinions of others, but it also helps keep her head held high.

5.3.3 Peer pressure among children

Informant 3 is concerned about how the pressure to look good affects her daughter. She does not worry about brands for herself, but recognizes that children are more at risk of being singled out due to appearance. She does not want to succumb to peer pressure by buying expensive clothes, but also knows that her daughter may pay the price for their poverty in the schoolyard:

> Kids are bullying each other for wearing clothes from Cubus. I mean, fourteen-year-olds wear down jackets worth 4000 kroner. What? That's our entire food budget.
>
> Informant 3

Her concerns are neither unique nor unfounded. "Differentness" in terms of appearance and clothes often makes children easy targets in the schoolyard. A British study on peer pressure and poverty among children found that training shoes were a good indicator of perception of others (Elliott and Leonard, 2004). As the British society is similar to the Norwegian, it is likely that the same findings would apply here. In the study, 30 children aged 8-12 from poor families were shown pictures of branded (Nike, Reebok etc.) and unbranded shoes, and asked questions about the people they imagined wearing them. None of the children wanted the cheaper unbranded shoes. They would not want to talk to and would be embarrassed to be seen with someone who was wearing the wrong type of shoes. They had experienced, observed or participated in bullying of children who did not wear the right clothes – they were picked on and left out specifically for that reason. Some children also stated that they chose friends based on what they were wearing and if meeting a group of new people, they would assess and approach individuals based on their shoes. (Elliott and Leonard, 2004)

The brand shoes elicited the opposite response. Few of the participants owned high-end training shoes themselves, but all of them wanted to. They characterized wearers of the expensive brand ones as rich, cool, and part of the group, and therefore someone they would like to be or be associated with. A desire to fit in was one of the primary motivations the children expressed for wanting the brand shoes. By wearing the right shoes they would be making the statement that they are equal to their peers and someone to be admired. Furthermore, they would be minimizing the risks of both being bullied and failing to find friends. (Elliott and Leonard, 2004)

The children also expressly understood wearing brand shoes as a way of distancing themselves from their poverty. They could not do anything about the condition of their homes, but the shoes would be seen by everyone and function as a self-defense mechanism. They did not believe that it would be possible for someone poor to afford those types of shoes, and thus felt that they were effectively disguising their financial situation. (Elliott and Leonard, 2004)

Informant 3's fears that her daughter may be prevented from social participation and even bullied because she cannot afford the most popular brands are rooted in reality. The associations evoked by certain brands, can be the difference between a childhood filled with friends and belonging and one of loneliness. Specific items are the ticket to approval and acceptance, and are the means to fellowship. The cultural values of the Norwegian consumer society dictate that individuals who do not adhere by (or who in this case cannot afford to) social standards, are left out. Failure to fit in leads to shame, which in turn leads to self-exclusion. The risk of social exclusion for children is thus present and possibly even likely, as a result of poverty.

5.3.4 Shame

As we saw in chapter 3, there is a significance assigned to certain material things; they are desirable because they are associated with cultural, psychological or social gain (Henriksen, 2005). What is considered desirable is dependent on context, but the goals of acquiring the objects remain the same – recognition, status, dignity or respect. The basis for wanting this is the human need to belong. When the informants do not have the right kind of clothes and do not look the way they or society have reason to value, it is a step toward social exclusion. They are markedly different; and they themselves and society notice it, and this can lead to shame. Social exclusion and devaluation may be experienced as a subjective feeling of not fitting in, or a fear thereof, exemplified by informant 3. The difference may also result in self-exclusion, as in informant 2's case.

"Looking poor" is difficult to hide. Informant 3 made this point above in 5.3.2; she camouflages her poverty by making sure she looks decent. In saying so, she points out the inherent sense of shame that is often associated with poverty. If there were no negative connotations to it, she would not feel the need to hide it. When poverty is understood as something to be ashamed of, it can be based on the underlying assumption that the poor are responsible or to blame for their own situation: are they "deserving poor" and worthy of our help and sympathy, or simply lazy people who expect others to carry their burdens?

In chapter 2 we saw that poverty is a normative term which often carries negative associations and that there has been a gradual transition from viewing poverty as individual failure to an acceptance of the many factors which are at play. However, the informants' wishes to conceal their poverty can be seen as an indication that the moral judgment still remains. Although the "old" poverty and the "new" poverty manifest themselves differently, it is still poverty with all its connotations. At the same time, poverty rates have declined, and the poor are now a small and therefore even more divergent minority.

The informants' desire to hide their poverty in order to protect themselves from the actual or perceived judgment of others can be understood in terms of labeling theory. Labeling theory postulates that when individuals do not meet or live up to social norms and values they are seen as deviant (Underlid, 2005, p. 129). Negative labels are then assigned by the majority unto minorities such as e.g. criminals, alcoholics and psychiatric patients, and also the poor. Society in this way dictates what is considered deviant or non-deviant, and as the majority of Norwegians are wealthy, poverty deviates from the norm. Individuals who are labeled in this way may have a negative self-image and experience self-rejection, and the label may become a self-fulfilling prophecy (Crossman, 2015). It is clear from the informants' stories that their self-image is affected by their inability to live up to social norms regarding appearance, and that this is closely linked to the shame they are feeling when it comes to their appearance.

Several informants believe that poverty is less infused with shame in countries where it is absolute and prevalent. Informant 3 said:

(…) I camouflage our poverty by getting hold of things, so that I sort of cover all the things we can't afford, right? As opposed to kids living in the favela in Brazil, because there's so many of them who don't have stuff. So they have a certain fellowship, and don't have to… maybe this is a bit stupid, but… they don't have to camouflage their poverty. Because they're… well, they have a very strong spirit of community in their situation. There's many of them. And they're visible, and it's not… yes. There's fellowship around it. There's more people who… well, community. As opposed to here it's… well, there's a certain shame about it, right? That you… well, it's your own fault. You know, you're frowned upon, or excluded, excluded from society at large – if you don't have money, then your kid can't take swimming lessons or go to the theater before Christmas.

<div align="right">Informant 3</div>

She highlights the contrast between the exclusion she experiences as part of a minority and the fellowship she believes is experienced in the favelas. To her, the sheer number of people who share those difficult circumstances must somehow create a sense of community. She sees "safety in numbers", and interprets it as liberating in terms of fellowship, visibility and less shame. When there are so many of them, they cannot hide. It also means that perhaps their poverty cannot be their own fault, and is therefore considered less shameful. For that reason, she would not feel the need to camouflage her poverty if she lived there.

Informant 1 explained that the difference between being poor in her own country and in Norway is massive, precisely because of the comparative aspect:

It's hard. I can get by being poor, because I grew up… My parents weren't that rich either, we never asked our parents "Dad, why can't we eat what we want to? Why can't I wear the clothes I want to?" We never… The children next door were with me, we were the same, right? But here there's a difference, in the country you live in. It's a country that people talk about on TV all the time; it's one of the richest countries in the world – not just in Schengen, but in almost the entire world. And then you live here, and many people have a lot of money that they don't know what to do with, where to spend it, and you don't even have 50 NOK for a pair of pantyhose for your child. (…) That's what makes you a little angry and sad and stuff. That's the difference.

<div align="right">Informant 1</div>

She is more acutely aware of her situation because she sees that most people have a very high standard of living, whereas she cannot even afford clothes for her children. Objectively, she is richer in Norway, but subjectively she feels poorer. Interestingly, shame is not the foremost emotion, perhaps because she has experienced poverty in two different societies. She feels that poverty has a greater effect on her life now and expresses anger and sadness because of the unfairness of her situation, not because she feels ashamed.

Informant 1 here underscores Sen's (1999; 2005) perspective; her range of opportunities, or freedom, is more limited in Norway despite objectively having more money. The good life seems more unobtainable now than it did in her own country, as she is more capability deprived here.

5.3.5 Summary

Appearance is the most visible and telling aspect of poverty. Several of the informants have little to no access to clothes, whether new or second hand, and fear that their financial situation will be exposed because of the way they look. Firstly, they want to camouflage their poverty from others by looking "normal", and secondly, they want to maintain their self-respect by keeping up their own standards. Thirdly, appearance affects how poor the informants feel – when they feel that they look better, they subjectively feel less poor. This comparative aspect also comes into play in terms of relative deprivation. Their reference group consists of average Norwegians, whose spending limits are unattainable. Thus, the informants feel extra poor both compared to former or imagined versions of themselves and when compared to others. They experience ideal role deprivation; a misfit between their actual and desired appearance. Their material deprivation leads to social ill-being such as self-exclusion and psychological ill-being such as hopelessness and shame. Shame is an important factor in wanting to cover up their poverty by looking and dressing "normal". Further, the informants experience insecurity, weakened autonomy and social devaluation. In addition, their identities are formed passively by their appearance, based on their self-image and the potential perceptions others may have. This is related to the inherent negative connotations to poverty, which is the basis for the informants' attempts at hiding their poverty.

5.4 Housing

This chapter will deal with challenges experienced by the poor related to housing. None of the informants own their apartment. They all have somewhere to live, but no home. Some rent for themselves, and others are assigned apartments by NAV either temporarily or on a more permanent basis. What they all have in common regarding their living situation is insecurity and lack of autonomy in different ways. How long will they be able to afford their apartment? How long will they be forced to live in an apartment or area which they perceive to be unsafe or bad for their health? Will they be able to stay in their apartment long term, or will the owner suddenly terminate their lease? Their needs for security in terms of predictability, stability and physical and psychological safety are not met, neither are their needs for autonomy in terms of independence, freedom of choice and opportunity to influence their own lives (Underlid, 2005, p. 211). First, the informants' shifting living conditions will be looked into, focusing mostly on informants 2 and 5 who have both been without a home. However, they have opposing goals: informant 5 wants to live a free life without a permanent residence, and informant 2 longs for a peaceful and stable place to live. Second, the effects living conditions can have on bodily, social and psychological well-being are explored through the eyes of informant 2.

5.4.1 Transitional living

There is a strong connection between material and financial deprivation. People who have a good job and steady income are in a much stronger position to afford living in a nice, clean home. They are eligible for mortgages because they already have some savings and are considered a safe investment by the bank. The housing market for a social client, however, is relatively limited. They either have to find affordable accommodation themselves or live wherever NAV finds suitable. Some of the informants continuously have to prove their need for financial assistance, as opposed to people who receive e.g. fixed disability benefits. This means that they do not actually know whether they will receive any money next month, leaving them worried and anxious. In addition, they cannot always save any money, because any excess amount may be deducted from next month's payment. They cannot buy an apartment because they are not allowed to save money, and the stable, predictable future is ever elusive. Further, they are not the most popular tenants, as they can be perceived as unstable in terms of payments, health and the company they may keep. This effectively shuts

them out from the housing market, and leaves them in the hands of the welfare state with no control over their own situation. Insecurity and weakened autonomy are thus important themes regarding housing.

Homelessness, while relatively rare in Norway, affects more than one person per 1000 (Dyb et al., 2013). In 2012, 6.259 people were without a permanent residence, at 1.26 per 1000 inhabitants (Dyb et al., 2013). The numbers have been rising slowly but steadily since 2003, but due to population growth the percentage went down from 0.127 to 0.126 from 2008 to 2012. Two of five informants have been a part of these statistics, one by choice and the other involuntarily.

Informant 5 and her partner prefer a nomadic lifestyle and usually live "on the road". They ride their bikes, sail and get around in different countries, living off her partner's disability pension, some random construction work, collecting bottles and trading favors. During the summer season they often live in a tent in a European city, where they go back every year for the free life and friendly people. Due to health issues they have been forced to give up this lifestyle for a while, and it has been hard on them. They plan on getting back on the road as soon as possible:

> we can't live… well, under a roof (…). It's the freedom that we miss (…).
>
> Informant 5

At the moment they live in a one bedroom apartment of about 25 m^2 in one of Oslo's less desirable neighborhoods. They have a small kitchenette in one corner of the apartment, but do not use it because they perceive it to be too dangerous. Wires are hanging down from the ceiling and walls, and cupboard doors fall off and are easy to bump into. The kitchen is so cramped that they find it difficult to do the dishes. In addition, there is a lot of noise from the backyard and surrounding streets. They feel trapped in an unsafe environment, and long for the freedom of a shifting life. Unlike most people, that is where they find peace. To them, the

insecurity is in being tied to an apartment, not being without one. Home is wherever they are by free will. They also find that they have little autonomy, as they are in the NAV system and must comply with their demands regarding housing. This triggers emotions along the aggressive spectrum, such as anger, irritability, frustration, resentment, hatred and discontentment. There is no display of emotions along the other three spectrums, or any sign that she has resigned. Informant 5 rather demonstrates fierce determination and places the blame for her housing situation externally, and uses her anger as a propeller to keep fighting to change the situation.

Informant 2 has been involuntarily homeless. She lost both her job and apartment at the same time, and was left without a permanent residence for about a year. The massive and abrupt change in her living situation led her to stay a shelter for a while, which was distressing and far from ideal. There was no way for her to escape or influence the situation, and she thus had no autonomy. She seemed to place the blame externally rather than internally; two unfortunate incidents beyond her control happened at the same time and resulted in her difficult position. Although she did not say much about it, it is likely that this was a time of tribulations and a heavy cross to bear. It may have impacted her self-image and self-respect, and also instilled in her a fear of social devaluation if someone knew where she was living. She had a roof over her head, but nothing that was her own which she could make into a home. What is more, it was a time void of security. Conditions at shelters often entail instability in terms of the other residents – people come and go, material possessions may be stolen, it is difficult to know who to trust and whether someone is a threat physically or psychologically. All of this can be exhausting both physically and mentally, which can make it difficult to get out of the situation.

Now, she lives in a municipality-owned building in an apartment assigned to her by NAV. It is not a place where she wants to live; she feels stuck there against her will, and to her frustration she has little say in the matter because NAV makes the decisions for her. She feels disempowered and dependent on others, unable to make the changes she finds necessary to escape a difficult situation (see 5.4.2 below). Her weakened autonomy is clearly related to her

dependence on NAV, where she feels she is not met with respect. This will be further discussed in chapter 5.7.

Several of the other informants also experienced a sudden change in their housing situation beyond their control. Informant 3's rent suddenly rose to a level which is almost the same as the amount she receives from NAV every month. NAV declined her application for help with paying rent. Her apartment is on the lower end of the average price range, and moving would not have helped the situation. She now has even less money for food and clothes, and cannot afford to pay other bills. In addition, her apartment is old and drafty, and the electricity expenses are high in the winter. She experiences tremendous insecurity regarding her living situation, and reacts with feelings of frustration, anger and disappointment along the aggressive spectrum, and hopelessness, sadness and a feeling that everything is a struggle along the depressive spectrum. Further, her autonomy is severely threatened as she has no influence over her situation and has nowhere to turn for help with the rent. Nor can she move to a less drafty apartment which would mean lower electricity bills and more money left over for other bills.

Informant 1 and her family also experienced sudden upheaval when their lease was unexpectedly terminated. She was seven months pregnant when they were evicted, and they had nowhere to go. It was only due to help from a civil society organization that they were able to find somewhere new.

5.4.2 Effects on well-being

Most of the informants wanted stable, affordable living conditions. When many other aspects of their lives are constantly changing and are beyond their control, having a good home could make a world of difference. It would be the one fixed element that would provide safety, security, stability, freedom, independence, privacy, belonging and be an oasis of peace in a world of unrest. It would be a place of social interaction, not isolation, and a safe haven rather than a prison. Unfortunately, this is not the case, and most of them are unhappy about the

place they live. They feel that the uncertainty and the lack of influence over their living situation affect them significantly.

Informant 2 lives in an area where many apartments are owned by the municipality. Her apartment in itself is not very homey. Living in that environment is not particularly conducive to improving her situation. Her living conditions impact her bodily well-being in terms of lack of sleep and lack of a sense of safety. She lives in an environment where there is a lot of noise, which is disturbing and makes it difficult to relax and prepare for the next day. Further, this interrupts the rhythm she needs to start leading a more stable life:

> … if you're going to work, it's very hard to live there, because I depend on sleep at night, right, at least after the times I've been through now, you depend on something more predictable and steady. (…) It's hard to lead a normal life (…)

> Informant 2

Socially, she feels that there is no sense of community like in the "good old days", which leaves her feeling discouraged. The neighborhood is also fragmented, and the people who live there are either from a different culture or struggle with drug addictions, which is not uncommon in that setting:

> I can't keep living there, there's [so many] municipality-owned buildings in one place… The neighborhood is very peculiar.

> Informant 2

Psychologically, her living situation is riddled with insecurity and lack of autonomy. In addition, she finds the area ugly and uninspiring. She is unhappy and feels stuck out there, unable to live somewhere a bit more cozy, private and personal. Her emotions regarding living conditions particularly fall into the depressive spectrum; sadness, helplessness, isolation and a sense of struggle. Although she has not completely resigned and still hopes for

a better future, there is an element of *learned helplessness* in her story (Underlid, 2005, p. 197). She has the will to make a change, but not the resources or opportunity to do so. Due to the objective lack of control over her own situation, she may perceive that the situation is in fact out of her hands. This would lead her to develop an external locus of control and the belief that her fate relies solely on external factors.

Combined with the social and bodily consequences of this environment, her living conditions have a tremendous effect on her well-being:

> But when it comes to living conditions, it's hard, because it keeps me from having a normal day. You know. (…) If I was living in a different place in this part of town, I think I would have been doing much better than what I am right now. And then there's something about my disposition too, that I like things that are pretty, and nice and cozy and stuff, that that gives me something (…). (*So if you could move and have better surroundings you think it would affect how you feel on the inside?*) I know I function much better then.
>
> Informant 2

The sum of her housing troubles is an undesirable neighborhood, insecurity regarding where to live, loss of autonomy and lack of a proper "home", not just somewhere to live. Her living conditions have such an impact on her well-being that she feels it is the biggest obstacle to changing her situation. She has repeatedly asked NAV for a new place to live or a change of scenery and environment for a period of time. Once, she was able to go out of town for recreation, but had to leave due to payment troubles caused by with NAV. A job and a new place to live is the solution to her problems, and is what she is working towards.

Informant 2 thus has somewhere to live, but feels that it is not conducive to a good life and does not provide her with opportunities. From a capability approach perspective, this can be considered capability deprivation. Many people around the world would deem having an apartment luxury, but when it does not help her to move in a productive direction, it has less value. She clearly states that her living conditions are in fact contradictory not only to a good

life in the present, but to obtaining a good life in the future – the life she has reason to value. It does not provide her with freedom, but rather represents "unfreedom" in terms of limitations of opportunities. She has access to resources, but they do not help her reach her potential; to do and be what she could have done or been. If someone else had lived in her apartment the results may be different for them, but she knows that if she had lived somewhere else, she would be able to reach her potential and thus escape poverty both in the material sense and according to Sen's definition.

5.4.3 Summary

A home is not only somewhere to live; it is a representation of safety, security, peace and belonging. This is not what the informants experienced, as they do not own their place of residence and are subject to the decisions of others. Rather than a safe haven, their apartment at times feels like a prison. The lack of a permanent home impacts their bodily, social and psychological well-being. Their stories of living conditions are full of concerns and worries, and a sense of being stuck. They experience physical and psychological insecurity and a lack of autonomy. Because they are in the NAV system, they have little control over their living situation, which is frustrating. None of them reported living conditions which were in compliance with their own wishes. They cannot decide where to live, who their neighbors are, whether the apartment is warm enough in the winter or safe to cook in, or whether the area is quiet or friendly. This unfreedom keeps them from reaching their potential and from leading the life they have reason to value and is not conducive to inspiring and lifting the informants out of poverty.

The focus will now shift from material to social deprivation. We have seen that economic deprivation leads to other types of deprivation or ill-being, and that they are all intimately connected. In the following, the social aspect and consequences of poverty will be analyzed.

5.5 Networks and social participation

In this chapter the connection between poverty, social networks and social exclusion will be further explored. First, there will be a chapter on challenges the informants face in terms of friendships. Then, concerns regarding children's participation and the effect it has on their future will be discussed, before the chapter is concluded with a look at the link between food and social participation.

In chapter 3, social exclusion was defined as limited access to institutions and social, political, economic and cultural arenas, characterized by isolation and discrimination (Narayan et al., 2000a, p. 229). Social exclusion can be experienced on an individual (friends/acquaintances), group (leisure activities, organizations) and political level (lack of political influence). Here, the focus will be on the first two, providing insights into the most relatable and everyday aspects of poverty. The connection between exclusion and shame will also be looked into.

5.5.1 The informants' social networks

In the previous chapters we have seen that food, appearances and living conditions all impact social participation in terms of limiting time, energy, options and access to different social arenas. Not only are the informants prevented from social participation due to lack of money, but due to a lack of the social benefits which come with purchasing power. They thus experience four types of social exclusion: (1) they cannot afford to have or make friends. (2) They cannot afford to participate in activities and various social arenas. (3) They exclude themselves in an attempt to camouflage their poverty and the shame that is associated with it. (4) They lack purchasing power which would provide respect, recognition and fellowship. All four types of social exclusion will be explored below and be presented as ideal types in chapter 6.

Underlid (2005, p. 22) uses the term *knapphetens tyranni* (tyranny of shortage) to describe relative deprivation.[16] It is a powerful expression which describes the situation many of his participants find themselves in – they are slaves of the empty bank account. They feel tied up

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[16] Originally coined by Stjernø (1985, p. 159).

and bitter, and no coping strategy can change their financial situation. Economic deprivation leads to other types of deprivation; they feel stuck, both in the figurative and literal sense, and there is too much of the mundane everyday life. To many of them, the worst thing about the shortage tyranny is not the lack of money in itself, but the effect it has on social participation. It is difficult to get anywhere without money – you cannot do anything, go where you want or need to, or have enough to eat, which is very limiting to expansion and maintenance of social networks. That is also the essence of what several of my informants said, succinctly exemplified by informant 1:

> If I had the money, I would invite people over, cook, buy gifts and stuff. Then my life would be perfect.
>
> Informant 1

Without money, she cannot participate – and to her that is the worst thing about poverty. She describes a reality of loss; of the network that is almost, but not quite, within reach.

The size of the informants' social networks varies – some have many friends; others long for more or intentionally keep to themselves. Poverty influences their social participation mainly in that it limits their range of action; they cannot afford to go anywhere or do anything. The informants experienced difficulties making or keeping friends because they could not afford to visit them, invite them over or keep up with their spending levels. Further, this can sometimes make it difficult to engage in conversation, as they do not have much to talk about. None of the informants have regular jobs, which limits their potential social arenas. Nor can they afford to participate in a lot of leisure activities; not for themselves or their children. They thus experience social exclusion both on an individual and a group level.

As mentioned above in 5.2.2, extra time spent on acquiring food and clothes also puts restraints on their social lives. The two informants with a foreign background have limited networks for obvious reasons: they have no childhood or student friends because they came to Norway as adults, and have moved several times. Further, they have trouble expanding their

networks due to lack of money, language skills, existing friendships which would make it easier to befriend others, and social arenas where they can meet new people.

Individuals who do not have the financial means to participate in society at the same level as the general population can be excluded – not because anyone is trying to make them feel unwelcome, but because "everyone else" is simply keeping up with society at large. Further, they may exclude themselves because of the shame of not keeping up with social conventions, or because they feel that they have little to contribute to a conversation because they never experience anything out of the ordinary.

5.5.2 Children and social exclusion

Several of the informants worry about the consequences poverty has on their children's social participation. As mentioned in 5.2.3 and 5.3.3 above, matters related to both food and clothes are connected to social participation in general, and children are especially vulnerable. Informant 3 is concerned about how peer pressure regarding clothes may affect her daughter and other children. The study referenced in 5.3.3 concluded that wearing the right clothes (or in this case shoes) is essential to fitting in and making friends, as the children assessed the value of befriending someone based strictly on their shoes (Elliott and Leonard, 2004). They also wanted to hide their poverty by wearing brand shoes, to make sure they would not be seen as different, i.e. be picked on and bullied. Thus, because poverty influences appearance and access to clothes and shoes, it effectively puts children at risk for social exclusion both on an individual and a group level.

(1) *Access to leisure activities*

Children from low income families also experience social exclusion regarding access to different leisure activities. Informant 3 would like for her daughter to play handball and go rock climbing, and for her to experience the fellowship and empowerment that comes with it, but cannot afford to pay for it. She sees participation in these activities as key to social, physical, mental and creative development in children:

(…) a lot of people are lonely, and then there's a sense of shame connected to being poor, and when you're poor you can't be a part of the fellowship, all these leisure activities that link you to, I mean, your network can become limited, but that depends on your parents' initiative. But if you could afford it, then you could participate in this and that, where the children can feel this sense of fellowship and develop other things, and research shows that using your body, your creativity, you'll learn more in school, that it's very beneficial. So it's a win-win. Yes, yes. So a lot of people probably hide their poverty because it's associated with shame, and… become isolated and stuff. (…) That you just can't participate.

Informant 3

Generally, children from low income families participate less in leisure activities, especially sports, than their peers (Fløtten and Kavli; Ung data in Barne-, likestillings- og inkluderingsdepartementet [BLI], 2015). They are thus excluded from opportunities for interaction and development which has both short- and long-term effects. Research shows that participation in the Scouts, sports or music etc. contributes to a wide range of positive experiences such as empowerment, fellowship, friendship, social skills, better learning and concentration, motor skills, and improved mental and physical health (BLI, 2015 and Kvam, 2014). These arenas are important not only for their present wellbeing, but also influence their future health and prepare them for social participation as adults (BLI, 2015 and Kvam, 2014). Those who do not reap the benefits of social participation as children are thus vulnerable to negative consequences in the long term as well.

(2) *Friendship*

Informant 3 is worried about her daughter not being able to attend birthday parties. In today's society birthday parties are becoming increasingly money-focused, both for the guests and the hosts. This makes it difficult for children from low income households to be socially included. They may choose to stay at home, fearing that people will understand that they cannot afford a present. Some may even try to hide their poverty by saying that they do not want to go, trying to make it seem like a choice. To avoid that, informant 3 plans ahead:

But when I for instance have money and something's on sale, I buy for instance children's… you know, markers, color pencils, drawing stuff, toys, so that I have this

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box in the kitchen, so that when she gets a birthday invitation, then… then I don't have to say "you can't go, because we can't afford a present". Right, because that actually would have been the case if I hadn't been thinking ahead.

<div align="right">Informant 3</div>

Informant 3 takes control of the situation by careful planning and meticulous efforts, and her daughter does not yet know that this is an issue. Informant 3 buys birthday presents on sale for her daughter to give away throughout the year. In this way, she ensures her social participation by meeting cultural convention. The interdependence in the relationships between the children means that they want to oblige by the norms in order to maintain the status quo. Because her daughter can follow the unwritten rules which require the exchange of gifts, she is more likely to be included in the fellowship of her peers. In this way, her desire for acceptance and recognition will be fulfilled, and she will be free from the shame of "differentness" and the social and self-exclusion it may entail.

She would also like to take her daughter to the theater or the movies, but cannot afford to do so. In order to shield her daughter from realizing it, she makes sure not to make promises she cannot keep and uses time as an excuse:

> "oh, can't we go see that [movie], mom?", and then I say "yes, we'll see if we can find the time. "Find the time" is what I say, to go see it before Christmas, because I don't know if we'll have the money. (…) If I had had this business of mine, then I would have gotten this education sooner, then I could have said "yes, you can invite your friends, and then we'll go see it. Let's do that, let's find a day right away."

<div align="right">Informant 3</div>

She would also like to include her daughter's friends, which would possibly influence her daughter's social circle. Due to her low income she and her daughter experience a severely limited range of action, and this in turn affects their opportunities for social participation.

(3) *Comparison*

Informant 1 worries about her children's comparison to the Norwegian standard of life. Their friends participate in expensive leisure activities, are jetted off to long weekends in France and wear new brand clothes. Meanwhile, she cannot afford to get her children clothes or a bicycle, and could never dream of taking them out to eat or go to the movie theater.

> (…) sometimes I think it would be better for [my children] not to have Norwegian [friends], but they say "mom, we can't find other friends." The Norwegians are always talking about what they're doing, what they've bought, where they're going on vacation. "Mom, [a friend] went to Greece, or just with his dad to France, he bought all these cool clothes" and stuff.
>
> Informant 1

Children are extra susceptible to quick judgment, as discussed in chapter 5.3.3 above. In addition, it can be extra difficult for children to camouflage their lack of things or experiences. They may find it challenging not to have anything new to tell people, especially when many others frequently experience things that are outside their reach. The contrasts become very clear for informant 1's children, and she is sad to see them feel like outsiders and that they are lacking things that "everyone else" has. The spending limits of regular families are not at all attainable for her family, and her children suffer the costs of their parents' lack of money.

5.5.3 Food and social participation

Food is an important element in most social settings, and there are several connections between food and social participation. Inviting someone over for dinner, hosting a party or watching television with some snacks is something most Norwegians can afford to do. Individuals who do not have the opportunity to do so, may not only refrain from inviting others over, but also reject invitations because they cannot reciprocate. Informant 1 explained how she felt forced to choose self-exclusion for those reasons:

(…) I can't have people over. That's why I keep my distance with [fellow countrymen], I could easily have had many [of them] over, but if we invite them we have to cook two or three different dishes. If we throw parties we have to hand out gifts and buy each other gifts. That's why I find it better to stay at home, quietly, so no one knows. Everything depends on money. (…) If I had the money, I would invite people over, cook, buy gifts and stuff. Then my life would be perfect.

Informant 1

She is prevented from taking part in and maintaining a social network of peers because she cannot afford to uphold the social traditions of her primary group of reference. The conventional gathering is permeated with expectations of food and gifts, and she cannot stand the shame of not being able to fulfill her obligations as either hostess or guest. Had she been in a position to do so, i.e. had the money, everything would be different – her life would be balanced. Although her troubles would still exist, they would matter less and be peripheral rather than central to her life.

Informant 1's frame of reference is based on traditions from her own country which she brought with her to Norway. The expectations she feels are based on a different culture, and she is aware that it is different from Norwegian standards:

But Norwegians, you can just have some coffee or biscuits and that's enough.

Informant 1

There is a clear difference in her mind between the two cultures, and she knows that expectations would be lower if her friends were Norwegian. Still, her social life and opportunities for social interaction are affected also when meeting Norwegians. She cannot afford to go out and meet friends for a cup of coffee, and she makes up excuses for not going and effectively shuts herself out. Informant 1 is thus excluded from participation in two ways when it comes to food. Firstly, she cannot afford to participate in certain social settings, which is a limitation forced on her by financial deprivation. Secondly, worries about social devaluation as a result of not being able to comply with social norms leads to self-exclusion.

She cannot stand the shame of being poor, and places limitations on herself as a self-defense mechanism.

Sometimes people have to make a choice between food and social participation. Marianne Minde at Kirkens Bymisjon in Bergen states that many children go to bed hungry, and in some cases have to choose between attending a social activity and having dinner (Eliassen, 2013). This is an unexpected link between hunger and social exclusion. Food is e.g. made the priority because there is already too little, and thus there is no money left for social participation. This may be the case for informant 3. She has never had to go hungry, but cannot afford activities such as rock climbing, handball and the movie theater for her daughter. It can be inferred from this that she has had to choose, and food as the more basic need has been deemed more important. Thus, lack of food causes social exclusion.

This is in line with Townsend's definition of relative deprivation. Poverty forces people to make priorities, and food, along with other basic needs, is at the top of the list. This, in turn, means that everything else is optional and only included when possible. Lack of food can therefore be considered the foundation for the deprivation of many other needs, and in this way prevents the poor from partaking in "ordinary living patterns, customs and activities" (Townsend, 1979, p. 31).

5.5.4 Summary

The complex link between poverty and social exclusion is evident in the lives of the informants. Poverty can clearly lead to social exclusion by preventing people from entering various social arenas. Firstly, they cannot afford to maintain friendships. Secondly, they cannot participate in activities. Thirdly, they exclude themselves as a reaction to an actual or perceived notion of not fitting in, and fourthly they lack the fellowship and admiration which is accessible through purchasing power. They cover up their poverty and in the end choose loneliness over shame. Social exclusion may also lead to increased poverty because of the limited arenas the poor have access to. This unfortunate dynamic forms the basis for the vicious circle of poverty, leaving the less fortunate to keep striving to get out.

5.6 Strategies for dealing with social exclusion

In this chapter, the informants' different ways of dealing with social exclusion will be explored. Their personalities and situations influence how they see themselves in the present and the future, and whether they actively strive for change or passively resign to the status quo.

5.6.1 Gradually limiting contact

Informant 2 has limited contact with her friends due to their spending levels. The money she had was enough to get by, but not to participate at the same level as her friends. The ones she does have are from childhood and college, but she has not really been in touch with them for a long time. As she could not keep up, they did not slow down either. She is excluded passively due to economic deprivation, but also to some extent actively by letting go of the relationships over time.

> I haven't had [any contact with friends] in years, it faded gradually. I was alone with my daughter, and the responsibility was so massive for me. And then there was something about our finances compared to my friends'. So we couldn't keep up with the standards and do what everyone else was doing.
>
> Informant 2

She managed the situation partly by letting the relationships peter out, and partly by self-exclusion. The latter is also related to wanting to sort out some of her own issues before she will have the energy to maintain an extensive network. In the meantime, her strategy is to find joy in the little things, such as greeting people at the store or on the bus. At times she can sit down and chat with strangers at the pub for a while.

> If I want to get out and see some people and be sociable, I just have to get out the door. On the go, at the store, saying hi to some people, or… that's just the way it goes sometimes. And then… and then you get lucky sometimes, meeting the same people several times. That's my way of doing it.
>
> Informant 2

She has found a way to meet her own social needs by interacting with people she knows she will not and cannot have a deeper relationship with. That distance makes it easier to be open and sociable; her self-exclusion does not mean she has lost her need for human connection.

5.6.2 Resignation and fear of social devaluation

Informant 1 has a limited network consisting of a few Norwegian friends who are employees at a civil society organization. She refers to them as family. The others are neighbors and acquaintances she met at an activity for women. For the last few years she has been home with the children, and because she has been on sick leave for a while, she has not had the opportunity to expand her network through work or activities for the children. She explains how many social settings are beyond her reach due to lack of money:

> (…) I can't make friends with others, very close friends, very good, because you need money to make friends. You have to meet your friend downtown, for instance. If she invites you over for a cup of coffee sometime, you have to invite her too. And go shopping together. (…) I have to make up reasons why I can't come all the time. If I go, then I have to pay for a ticket. (…) It all costs money.
>
> Informant 1

It is not just the transportation, but also the type of activity that costs money. She is clearly prevented from social participation passively, as a result of poverty. There are thus objective reasons for her social exclusion. When she cannot afford to participate, she makes up excuses rather than telling others the real reason why she cannot come. By lying, she expresses a fear of social devaluation in terms of poverty. This active self-exclusion is in other words rooted in shame. If she had told the others why, they could possibly have adapted to her situation and made plans which would be cheaper, but she would rather stay home. Her need for recognition and acceptance is not fulfilled because she cannot abide by the cultural norms which require purchasing power. This leaves her on the outside of society, both on an individual and a group level, and she feels ashamed of her inability to participate.

Further, vacations and holidays are difficult for her because of the extra expectations of happiness, family, friends, presents and going away. She feels like more of an outsider during those special occasions:

> Vacations are the hardest for me (…), at home all day, we have nowhere to go (…).
>
> Informant 1

> (…) But now, [it's] Christmas, and everyone… But it's so massive, and my children say "mom, what do we have here? We can't have a party, we can't celebrate, we're alone. We have no one to visit; no one comes to us, and no group or community to celebrate with." But also, plus those Norwegian parties, we don't have any Norwegian people in our house to teach and show [us]. Holidays (…), I hate them (…). It's so hard for me during weekends and holidays because everyone goes away, everyone celebrates Christmas, buys each other presents. (…) it's a crisis for me.
>
> Informant 1

Poverty has an extensive impact on her social networks, and the end result is that she becomes physically and emotionally isolated from her existing and potential future networks. Due to the lack of extended family and old friends, she struggles with fear of social deprivation and feels very lonely. She cannot participate in celebrations with her fellow countrymen due to her budget, but also has a very limited Norwegian network to be with who can teach her the Norwegian customs. Again, she is doubly excluded.

5.6.3 Staying ahead and staying positive

Informant 3 lives with her young daughter and has a social network consisting of family and friends from different socioeconomic strata. When it comes to friends, quality is clearly more important to her than quantity. She seems to be happy about her social life, and does not express any discontent regarding her network. In addition to childhood friends, she regularly attends a civil society organization where she knows many people. Since she had her daughter, she has had less time to spend with friends, but still she sees them on a regular basis.

I have a few, about a handful, very close friends, and then a lot of them a little further out there on the periphery, but that was before I had a child, because my life was very different then from how it is now. So it's a pretty good Facebook number, but… thank goodness for the friends I have outside of Facebook, to put it that way.

<div align="right">Informant 3</div>

It seems that lack of money does not affect her social network to any significant extent on a personal level. However, she experiences social exclusion in terms of participation in leisure activities. She would like to go swimming and climbing with her daughter, which would be both fun and natural arenas for socializing. The implications of this were discussed in chapter 5.5.2 on children and social exclusion.

She also elegantly solves other issues related to lack of funds for leisure activities:

If I had more money, (…) we would go rock climbing (…), but when things cost money and you don't have money, you can't do that. Instead, you can go outside and climb a tree.

<div align="right">Informant 3</div>

Informant 3 demonstrates a will to keep going and take charge of the situation both practically and mentally. She is in control materially by staying ahead, but also mentally by changing her perspective. If she cannot afford to do things the way she wants to, she approaches the issue from a new angle and finds a different solution.

5.6.4 Social criticism – changing society from within

Informant 3's way of dealing with reality is infused with an attitude of searching for opportunities instead of focusing on the problem. Rather than responding to a cold and materialistic society with apathy or self-exclusion, informant 3 wants to fight social exclusion by being part of the solution. She wants to actively oppose negative social values by making a positive change for herself and including others in that change. Some of her plans for the

future are very specific, and she has clear goals to keep pushing her forward: owning an organic smallholding and running a business for people who would otherwise struggle to find employment. She can be characterized as an idealist whose main goals are to lead a good life and help others achieve the same, and this seems to be her driving force in life. Her aspirations appear to help her through the rough times, while also giving her the confidence to walk the necessary path to get where she wants to be.

5.6.5 Social criticism – withdrawing to a subculture

Informant 5's situation is the opposite of the former informants; her lack of money seems to be conducive to a large network. Due to moving a lot as a child, she does not have any friends from that period of her life, and almost all of her current friendships are quite new but deep. Her circle of friends is extensive and consists of people from all over the world, who she met through traveling, the Internet, and on the streets of Oslo. The one thing they all have in common is that they lead an alternative lifestyle. Many of them are mainly part of a fellowship of "outsiders", but she also has friends with regular jobs:

> (…) we have a lot of friends [who are in different situations from ourselves]. Because… me and my partner, (…) It's a way of life for us. All of this is a way of life for us. We're happy, and meet a lot of people, and maybe that's the beauty of it.
>
> Informant 5

It is possible that informant 5 takes refuge in being an outsider along with her other "outsider" friends. In this way, her life can be seen as a self-fulfilling prophecy. Being labeled poor at an early age brought her towards the edges of society. She did not feel that she belonged, because she was part of a "divergent" minority, and thus retreated even farther from the center of conformity. Her difficult relationship with her father, who was very preoccupied with money, may have fuelled her desire to withdraw from society at large. She has perhaps found it difficult to fit in among people who lead a more conventional lifestyle, and found a safe haven in the bond of "outsiderness". Instead of working hard to be a part of society, she discovered that there are others with ideas similar to her own, and decided to join their sub-community where she finds freedom and fellowship. She has bypassed the cultural norms of

Western consumer societies by meeting her need for acceptance and respect in a different way from what is socially dictated. She has found belonging in an alternative ideology, and the cultural values there are in line with her own. Ergo, the key to social acceptance is different in her sub-culture, and she therefore experiences little shame in not fitting in in the greater society.

Informant 5 perceives society to be cold and materialistic, but responds differently to what she refers to as lack of solidarity. Instead of looking to change society from within, as informant 3, she has chosen to withdraw from it and lead an alternative lifestyle. One interpretation of this is that in her opinion a deconstruction of social institutions, resulting in anarchy, would result in a much warmer society based on fellowship, much like the community she is part of:

> Plus, we have a much better fellowship in our group than (…) in the rest of society. When we came back to Norway in September (…) we got to stay for a night at this guy's place, who we barely know, he has 14 square meters to live in (…).
>
> Informant 5

This fellowship and the friendships she has gained are all founded in her alternative lifestyle, which is based on her desire to live a free life without money. Because she can get by through collecting bottles and some random work, she does not need a steady job and is thus free to travel and do what she wants to. In doing so, she meets people with similar ideas and friendships come easily. Her social critique and her strategy go hand in hand; her preferred lifestyle involving a withdrawal from society has led her to a community where she feels that she truly belongs.

5.6.6 Social criticism – wishing for a different era

Informant 2 is not happy about her place of residence, a municipality-owned building in an area populated overwhelmingly by non-Norwegians, where there is no sense of community. In general, she feels that the Norwegian society is becoming rougher and less humane, and that people care less about each other now than they used to. People no longer need help from

each other in the same way, and have things which enable them to keep a certain distance from others. Fellowship is no longer the glue that keeps society together.

> (…) I actually think that it's harder to be poor in a rich country than in a poor one; it has something to do with human closeness. I mean, here, it's cold in Norway, you know, and I have all these things, so I can just hang up the phone and not open the door.

> Informant 2

> (…) many times I've been thinking that I would like to have been raised in the post-war era too. Even during the war. In comparison to the times we're living in now. (…) Because there was a strong sense of camaraderie, we don't have that now.

> Informant 2

She compares present-day Norway to a former Norwegian society, feeling that she would have fit in better in the past. She places herself in a different era as a way of distancing herself from what she perceives as society permeated by materialism and a sense of disconnection from other human beings, making people cold and distant. As she has little access to the wealth which provides consumer goods which in turn are a means for belonging and fellowship, her criticism of the current cultural values is a good defense mechanism. The shame produced by not having the desirable ticket to social inclusion, is perhaps lessened by the conscious decision to distance herself from these social norms.

5.6.7 Summary

The strategies displayed by the informants point in different directions, and are influenced by a multitude of causes and effects. On one end, there is resignation, loneliness and self-exclusion as clear effects of poverty. On the other, poverty is a cause of both social exclusion and an inclusion into a subculture. The unfreedom in terms of social participation that several of them experience is a direct result of poverty, and leads to psychological ill-being in the form of loneliness, sadness, hopelessness, shame and resignation. They are clearly prevented

from the relationships and activities that they consider to be valuable, and which can be considered customary or average in the Norwegian society.

5.7 Meetings with the welfare state

This chapter will look into the informants experiences related to dependence on NAV. All five informants receive benefits from NAV, the safety net of the Norwegian welfare state. They have been in the system for several years for various reasons, but wish they had no need for it. Their experiences with the system have been mainly negative, such as lack of information, getting less help than they need, feeling humiliated and even feeling physically unsafe. Common denominators in their stories are a loss of autonomy, insecurity, shame and devaluation. The everlasting red tape of modern bureaucracy requires patience and time, is mentally exhausting and has negative practical consequences for the informants. It is difficult for them to plan and influence their own lives, and there is little understanding from anonymous, indifferent case workers who are confined by the strict rules of the system. NAV is meant to be an agent of help and change, but is instead perceived to be an active hindrance to the informants' escape from poverty. The informants deal with all of this in different ways, ranging from a promise to fight the system on all accounts to resignation and despair.

5.7.1 Psychological responses to dependency on the system

Experiences of insecurity are varied and many, as all informants depend on – and are therefore subject to – NAV. They have to actively oblige by the system's decisions, but are also passively affected by lack of information, wrongdoings and lack of follow-through on NAV's end. This dependency also causes a weakened autonomy expressed as ideal role deprivation and limitations in range of action, choices, experiences and dreams. The result is resignation, apathy, hopelessness, humiliation and loneliness.

(1) *Missed opportunities for getting a normal life*

Informant 2 has been dependent on payments from NAV for many years, and has several examples of how little influence and power she has over her own life due to it. She lost her rights to financial support for finishing her degree due to a mistake by NAV. Although she had done nothing wrong, she was the one to suffer the consequences: she lost her chance to get her life back on track and now cannot even afford to get a bus pass to get out the door. The result is that she feels stuck in her apartment, in an area she does not like or feel safe in, with little chances of completing her education and having a normal life:

> They admitted to having made a mistake in NAV internally, but they had to take that money from me anyway. So I was at scratch when I came back to Oslo. So that's when everything fell apart. Because (…) then things were ready for me, facilitated, I was just going away for some recreation, got my AAP[17], and was going to keep getting that when I got back in order to finish my studies, and the goal was to start working after Christmas or closer to the summer. And then they take the money, and I'm back to scratch, and don't get any funds for school or anything. Or for a travel pass or anything, and then things just came to a halt when I came back to the city. And then I ended up back in this vicious cycle.
>
> Informant 2

Her life was on track for normalcy, and the life she wanted was within reach. She would be able to use her talents and knowledge, and feel useful, accepted and like a contributing citizen. All of that was taken from her due to a mistake, and her life unraveled yet again. After many years of insecurity, she has lost her balance and struggles to stay on her feet.

(2) *Resignation*

Informant 2 knows a lot about her rights, but because she has fought the system many times and lost, she has given up claiming what is rightfully hers. Her autonomy is not only weakened, but non-existent. The constant struggle is depressing, and she is resigned when speaking of dealing with NAV:

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[17] "Arbeidsavklaringspenger": unemployment benefits.

Well, I got used to [going to social services], but it's not really something I like, that's why my goal is to get back to work, because I see the possibility. But it's pretty bad. And another thing is that when you [get this education], you learn a lot about the law, and when I was in school I learned that you have a lot more rights than what I experience that I'm entitled to today. But I just figure that I'll take what I get now, I've fought them before, with appeals and [everything], so I don't do that anymore. I take what I get, and thank them before I leave, and I'm grateful to receive any help at all. Because some people actually don't. (…) it's taken me some time to be ok with what rights I have compared to what rights I learned that you have (…), so that part has been hard to take.

<div align="right">Informant 2</div>

It seems that all of this has had a profound effect on her self-esteem and sense of self-worth. She has gone through a process over the years, from an empowered professional who knew her rights and fought for them, to humbly accepting what little she can get. The purpose of the system is to provide help and support, which it in some ways has – she has somewhere to live and some money for food. But it has also had the opposite effect; it seems to have stripped her of her dignity, security and autonomy. She feels like just another faceless case who has little influence over her own life, expected to acquiesce and be grateful for being provided for. This is remarkably similar to the way the poor have been treated throughout history; they are responsible for their own situation, and therefore deserve no sympathy.

Informant 2's meetings with the system appear to have resulted in negative consequences both practically and emotionally. She copes by accepting that this is the current situation, hoping that things will change in the future and knowing that there are people who are worse off. Her resources such as education and persistence will, she hopes, bring her out of the system and back in control of her life.

(3) *A lot of work, but no results*

Informant 1 has experienced a lot of difficulties in her meetings with NAV and uses strong words to describe her last encounter with social services. Like informant 2, her life has become extra complicated due to mismanagement and red tape on their end:

> … I'm never going back, not even when I'm dead. (…) But three or four, almost three hours I waited with my young children, had the queue ticket and just waited, and then when you get in, they don't solve any problems. Every month I gather lots of papers, copies of applications (…). The application process is two weeks, but it's really been three months. (…) I got a notice from [my son's] day care, from the manager, that we had lost the place because it hadn't been paid for. And then I told the social services, and they said "Sorry, I/the case worker was sick. Now I'm back, after my vacation." And then every three months they change the case worker, every three months you have to tell [them] everything from the beginning. It's so exhausting, you go there and wait, and they don't have the time.

> Informant 1

Due to a lack of follow-up from NAV, her son had to stay home instead of going to day care. This impacts not only her time and activities during the day, but also her son's opportunities for learning Norwegian and making friends. Informant 1's autonomy is severely limited, and the people who do have control over her life do not manage it well. It is a frustrating and tiring situation which requires a lot of time and attention, and her hopelessness and despair are evident. In a similar way to informant 2, she has resigned to the current state of affairs, but has fewer resources to help her get out of the care of social services. As a foreigner with a limited network, knowledge of the system and education, the climb may be even steeper.

(4) *Ever-growing piles of bills*

Informant 3 does not like going to social services for several reasons. She feels that she does not get what she needs, and she struggles to keep up every month:

> I don't understand why these welfare benefits make you live on your knees, why they can't just increase the amount a little bit. So you can actually keep you head a little higher above water. Got to cut us some slack. Because it takes a lot of energy. Always having to choose between the bills.

> Informant 3

A vicious circle is the eternal procrastination of paying bills, which entails an enormous sense of insecurity. In informant 3's case, every month is a battle to make ends meet. Usually they

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do not. When the bills arrive in the mail, she simply has to make a decision of which one(s) to pay, and then put the rest aside. Interests are then added, and because she could not afford to pay them at the time, she ends up paying a lot more later. She is well aware of the consequences, and says:

> It's like they say, being poor is expensive, (…) it's money out the window every month.
>
> <div align="right">Informant 3</div>

Thus the continuous poverty caused by the ever-growing interests and debt, is in fact a result of the welfare system not providing her with what she needs to live. Her range of action is limited as a direct result of being unable to escape the system. She cannot get a job, because she is a student and a single mother. Education, she hopes, will be her way out of poverty, and if she quits, her current situation will last for many years. Quitting is therefore not an option. In the evenings she has to stay home with her daughter, leaving no time during the day for extra work. Hiring a babysitter is a possibility, but then she would have to pay them, and be back to square one. The state is thus partly responsible for her and her daughter's social exclusion. Although welfare does provide a safety net, there is always just too little to get out of a less desirable situation.

(5) *Humiliation*

Not only does informant 3 not get the financial support she needs; she always has to keep asking about her rights because too little information is provided:

> It's just that incredibly uncomfortable thing about going to NAV, and then you kind of have to go fishing, asking, I mean, there's something about the integrity you have. And then standing there and… I mean, you don't get any information. Why don't you get any information? (…) It feels like begging. I… I don't feel good about begging. I'd rather get by with what I have.
>
> <div align="right">Informant 3</div>

The humiliation caused by never getting enough money or information means that she would rather live with less, and rather than experiencing a positive meeting where she is informed of her rights, the meeting is negative with her having to be proactive. She feels stuck between wanting to maintain her dignity and needing the money, something she thinks is a common feeling among other NAV clients:

> I'm not saying that being on welfare is supposed to be so wonderful, (…) but in a transitional phase… they have to give you enough to survive, so you don't have to come here (…) to get food. Because you just can't stand the thought of going to NAV, that there's no doors at NAV, so that you actually (…) can give them your name and social security number, phone number, have a conversation that is really private. (…) A lot of people don't go there because it's just such an incredibly uncomfortable situation, so when people are already having difficulties, then the threshold for entering is so monstrously high, that people would rather keep living on their knees financially than… well, pride. That it's broken by going in there. Yes.
>
> Informant 3

The humiliation is not only a result of individual employees, but rather a response to the symptom of a system which is rooted in a cold and flawed bureaucracy – which we will look at below in 5.7.2.

(6) *Carelessness*

Informant 5 loves the free, nomadic lifestyle he usually leads, but is now in the system for health reasons. As a response to how she has experienced her dealings with NAV, she has taken it upon herself to challenge NAV on every account. As mentioned in 5.4 above, she and her partner live in a very small, unsafe apartment provided by NAV. Further, their health conditions have been given attention too little and too late by professionals, which has had consequences for how long they have been in the system. Another example of insecurity is this situation:

> Twice in a row they sent the money a week late, the result was that I was fined on the tram, I didn't have anything to pay with. The money was a week late. So I got a fine on the tram instead.

<div align="right">Informant 5</div>

Like the other informants, she has experienced what she perceives to be incompetence and carelessness from NAV, and the results are placed on her shoulders instead of the guilty party. She and her partner have appealed many cases on several occasions, and are willing to fight hard to get their views heard and affirmed. She states her loss of autonomy very clearly:

> [NAV] has taken away my chances of controlling my own life, and my emotional life too.

<div align="right">Informant 5</div>

There is a scale from resigned to fit for fight between informants 1, 2, 3 and 5. Informant 5 is on the opposite side of the scale from informant 1, who is resigned and does not know how to fight. Informant 2 has had a sliding position from fighter to resigned, and informant 5 is willing and able to spend time and energy on fighting the system. She will do what she can to get what she is entitled to.

5.7.2 The flawed system

None of the informants were positive to the system itself. In addition to the aforementioned challenges, the red tape is time-consuming and energy-draining. Having to get forms from different places, collecting bills and relevant documents, waiting in line and going to meetings takes hours, and is frustrating.

(1) *Lack of privacy and safety*

Informant 3 describes her opinion on the merger of NAV and the consequences it has had for her. She does not focus on blaming individuals, but rather the lack of a properly organized system:

> (*So it's really the system that is flawed, not necessarily the individuals?*) Yes, I mean, oh my god, merging NAV, what in the world was that? They don't even speak to each other, when you're in the one office in the one stall, then you have to go back out and get a new queue ticket and wait in line for the next stall to get one sheet of paper, and then go back to the first one. The whole point of this merger was for everything to get easier, for everyone involved; it's not, it's just plain… there's no privacy.
>
> Informant 3

Stepping back and forth between the stalls is not only time-consuming, but also entails a lack of privacy. Sharing personal information in an open space is perceived as degrading and intrusive, and leaves little room for a truly personal conversation to convey her needs to the employee. Further, informant 3 feels unsafe in the waiting area, as there is a mix of people with various needs gathered, some of whom are aggressive and potentially dangerous:

> Entering social services is an enormous step in itself, where there are out-of-control drug addicts walking around, swearing, spitting… really, the system they have at NAV is incredibly uncomfortable. People who need housing, unemployment and welfare are supposed to sit in the same waiting room, and then the stall is open. And then everyone who walks by, it's not like there's any privacy or anything. So it takes… a lot to go there, in my opinion. And people who are maybe more vulnerable, or who feel more vulnerable than me, they would never ever enter that place. They'd rather live… they'd rather eat oatmeal. So the threshold for entering…
>
> Informant 3

She is reluctant to go there herself, but knows that it is probably harder for people who need even more help than she does. By comparing her own troubles to others', she feels more resourceful and less in need. This strategy is a theme in several of the informants' stories, and will be discussed in chapter 5.

(2) *More trouble than help*

Informant 5 focuses on both the system and the individuals. The basis for her anger towards the system and its employees lies in mistreatment over longer periods of time, and she blames NAV for her financial situation. She was already a mother and done with school at 19, and that was her entry into the system. In her opinion, she was left with a lot of responsibility and no rights, and there was a build-up of debts which she has not been able to get out of since. There was little help and a lot of blame, and even an invention of "flaws" for bureaucratic reasons:

> I was done with school at 19. Didn't really have anything to do. NAV decided to send me to a course. In order for me to be sent to a course in those days, you had to have a 'flaw', as it's called (…). So he wrote 'alcoholic'." (*Which you weren't* (…)?) Right. I mean, I did some stupid stuff, I was only 19. But that has followed me for many years. (…) That's actually the only thing they managed to save, I mean, all of my résumés and paperwork that they got back in the day, they're gone. But right where it says that I drink, that has been following me. So it doesn't take much for stuff to get ruined.
>
> Informant 5

In her opinion, the system does no good – she has not been given the help he needed, but instead been dealt more difficulties. She feels that the entire system is flawed, and the root of the problem is that the employees are cold, distant, disinterested and protective over the municipality rather than the clients. It is as if the system is working in the wrong direction:

> I think the attitude among people who work at NAV is wrong. They just finish their job.
>
> Informant 5

> I've sworn to work against them on all accounts. Just for the treatment they've given us. (…) It's the entire system, it is. I'm not really going after individuals. [The greatest flaw of the system] is the people who work there. That they just don't care. After all, their job is to help people. To me it looks like they're just sitting there trying to protect the municipality's money, their budget. So… that's not the point. They exist for our sake. They don't exist for the municipality, to protect their money.

<div align="right">Informant 5</div>

She criticizes the general attitude of the individuals expected by the system, not the individuals themselves, and is on the same page as informant 1, 2 and 3 in those regards. They meet anonymous case workers at NAV, and are treated as anonymous cases. There is no true interaction where the employees can make decisions based on the real clients instead of another number in the waiting line. They all feel that they constantly have to prove their needs even though their situation has not changed, which is pointless and creates more red tape for themselves and the system. There is a sense that they are "guilty until proven innocent", meaning that the burden of proof is always on their side – they continuously hand in documents and make requests regarding the same things. They all wish there was more humanity in the system, which would allow for them to be treated better and more fairly.

(3) *Better than the alternative*

Informant 4 stands out as the only one with some positive experiences as she met a very helpful case worker, but like the others, wishes she did not need the system. On the one hand, she is in agreement with the others on the difficulties of being entangled with the system, but on the other, she recognizes that the alternative would be worse. She is grateful for the help she receives because she has seen what it would be like if the system did not exist:

> Because some people don't have a house, they have to pay each month, no one helps [them], but for instance if I don't have any money, they'll pay. (…) Because they look at your income, I don't have a lot of money, and if I [was] in my own country, I'd have to pay. If you don't pay, [you're evicted]. Who's going to pay for you?

<div align="right">Informant 4</div>

She joins informants 2 and 3 in their reflections that there are, after all, people who are worse off. They would all prefer not to be in the system, but currently they wish that they could just get what they need and that their interactions with NAV would be smoother and obstacle-free.

5.7.3 Summary

Mainly, the informants' feedback on NAV was overwhelmingly negative. They would all like to escape the system, and think that a lot of changes are necessary in order to make it work better for the clients. They experience a lot of insecurity and lack of autonomy as a result of being in the system. Further, the shame associated with NAV is dual; firstly because of the shame of not being able to provide for themselves, but secondly because of the way the informants are treated by the employees. Their responses to the lack of autonomy resulting from dependence on the system vary greatly from resignation to a vow to fight it for as long as necessary. The overarching coping strategy displayed was to focus on the fact that someone else is always doing worse. There is a sense of disdain when they speak of experiences in regards to NAV, and both an eagerness to get out and a hopelessness in feeling stuck. They have very limited choices and possibilities, and feel that they should be able to get by on their own.

6 Discussion

This chapter is a discussion of the findings in light of the theoretical perspectives introduced in chapter 3. Each perspective adds something unique to the debate because they focus on different aspects of poverty. First, the connections between material, social and psychological ill-being will be discussed. Then, the true value of money as the universal barter will be explored, leaning on Sen (1999 and 2005) and Underlid (2005). Money is, after all, at the core of all these ill-beings. Third, the significance of cultural context in determining social participation is discussed with Henriksen's (2005) theory on shame and desire in mind. This discussion leads to the creation of four ideal types of social exclusion, in the spirit of Max Weber (1995). Finally, the informants' coping strategies in the face of poverty are classified by six ideal types.

6.1 Ill-beings and its interconnections

The term "ill-being" from *Voices of the Poor* (Narayan, Patel et al., 2000; Narayan, Chambers et al., 2000 and Narayan and Petesch, 2002) brings an awareness of the dimensions of poverty as material, social and psychological ill-being. The findings presented in chapter 5 demonstrate that these distinct categories of ill-being can be experienced simultaneously or to various extents at different times. There seems to be a cumulative effect which originates in low income. The gravity of ill-being also varies, from superficial to serious. In informant 2's case, she at times lacked food, had limited social networks and experienced a lot of stress. She can be said to experience grave ill-being in all three dimensions. Informant 3 experienced severe stress related to bills and access to material assets, but had an extensive social network. Informant 5 had little to no contact with friends from earlier times in her life, and a relatively new, but large network. Thus, there is no automatic correlation between ill-being in one dimension and another, or between the gravity of ill-being in one dimension and another. However, ill-being in one area of life can influence or be influenced by or lead to one or several other ill-being(s), illustrated in figure 2:

Figure 2*: The interrelation between material, social and psychological ill-being.*
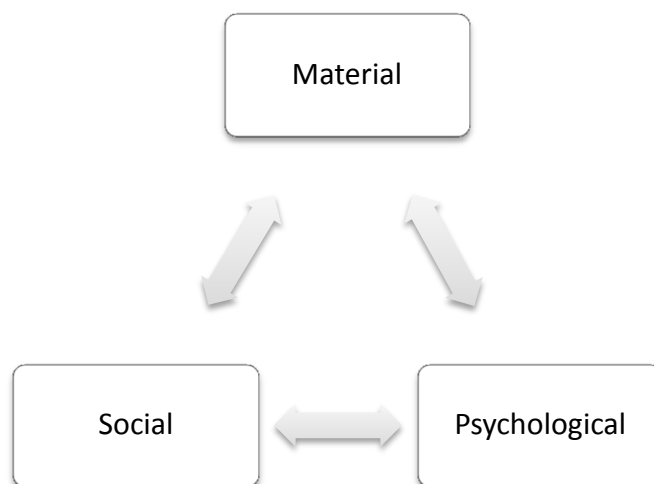
For instance, lack of appropriate clothes may lead to social exclusion due to not being able to comply with participation requirements. Sports such as e.g. handball require gear like shoes and a uniform. When an individual cannot afford this, there is an objective exclusion based on failure to meet certain fixed requirements. Prioritizing material well-being over social well-being is also a choice the poor may face, such as in informant 3's case. Her daughter wanted to g rock climbing, but they could not afford it. It is possible to infer from this that the money they had went towards covering basic needs such as food, leaving little for "optional" activities. In similar cases, one may imagine that a lack of social interaction may have an effect on psychological well-being. Or, as informant 1 said, the psychological stress of poverty makes it impossible to think about anything else – to some that may be work, to others that may entail self-exclusion, or a depression which makes it difficult to go to the food handouts to provide for the family. Limitations in one aspect of ill-being clearly place limitations on other aspects, like a sequential error in a mathematical problem. Poverty perpetuates poverty.

The informants were reluctant to define themselves as poor, but their experiences can be said to be representative of poverty as ill-being. Using the concept "ill-being" about poverty

allows for a wider understanding of *experiences* of poverty as a way of expanding on what poverty *is*. Poverty is not only deprivation of money or resources, but also the numerous potential consequences this may lead to in every aspect of life. This connection can be illustrated by the occurrence of a virus in the human body: a virus can be detected in the individual's blood as the cause of the disease. Symptoms, such as fatigue or nausea, are not only indicators of the presence of the virus, but also a part of the disease itself. Although the virus is the cause of the problem, the symptoms are the experience and manifestation thereof.

Because it is a social phenomenon, not an academic construct, poverty cannot exist in a vacuum, completely void of context and consequence. Any attempt at defining or understanding poverty must therefore include these consequences, or ill-beings, as they are manifestations of financial deprivation and as such are an integral part of poverty itself.

6.2 The value of money as the universal barter

We have seen that there is a clear connection between financial deprivation and other deprivations. One type of ill-being leads to another. Poverty expresses itself as ill-being, but the starting point is always a lack of money. Money can then be seen as the ticket out of material, social and psychological ill-being. Sen (1999 and 2005) discusses the value of money as the key to freedom to living the good life. The good life can be said to entail well-being materially and socially, but also psychologically, and the limitations financial deprivations place on the path to a good life are important to understanding what the good life is. Money can be seen as the "universal barter" which provides freedom and opportunity. Lack of money is therefore the opposite – limitations, lack of choices and opportunities, and this has severe consequences for psychological well-being.

6.2.1 Psychological ill-being as a result of poverty

Psychological ill-being is clearly a dimension of poverty, and according to Underlid, experiences of poverty in Norway today is characterized by insecurity, weakened autonomy, social devaluation and threatened self-esteem and –respect (2005). Further, his informants

displayed or conveyed implicitly that their emotions were strongly affected by poverty, along the aggressive, depressive or anxious spectrum, and in terms of shame and guilt. All these categories were very present in various ways in the interviews conducted for this thesis.

The informants' insecurity was rooted in worries about lack of stability and continuity. Access to food was not a given, and the informants spent a lot of time and effort on acquiring it. They did not always know how much they would get at the handouts, or whether they would have the money to pay for the bus fare to get there. Clothes were difficult to find, even at the most basic level. Informant 3, for instance, did not have the money to replace her daughter's worn-out boots to make sure she stayed warm and dry in the rough Norwegian climate. Housing conditions were questionable in terms of physical safety, as in informant 5's case, and informant 2 had even gone without a permanent residence for about one year.

Further, insecurities were linked to dependence on NAV. As recipients of payouts in one form or another, the informants' lives were dictated by an external authority, and were subject to their rulings and rules. Mistakes on NAV's end such as late or non-existent payouts, misunderstandings, changes in staff and lack of information affected the informants and had severe consequences for them, such as losing daycare for informant 1, and losing the chance to finish school and go back to work for informant 2. NAV did not function as a safety net, but rather caused problems. They all felt that they received too little money not only to lead a "normal" life, but also too little to escape poverty. As informant 3 said: "It's like they say, being poor is expensive, (…) it's money out the window every month." The informants could not plan ahead or save any money for unexpected expenses. Emotions triggered by these insecurities were anger, frustration, discontentment, disappointment, irritability, hatred and disgust (aggressive); worry, fear, nervousness and desperation (apprehensive); isolation, loneliness, sadness, longing and hopelessness (depressive); and a hurt pride and humiliation (shame and guilt). A lot of their troubles could have been avoided if NAV had functioned as a safety net rather than a prison warden.

Weakened autonomy refers to restrictions in regards to freedom and range of action; the informants could not afford to go anywhere or do anything. They experienced a lack of choice and opportunity. They could not always pay for public transportation, let alone own a car. Their geographical range was therefore very limited, but their personal range was also affected by poverty – due to their limited purchasing power they had little influence over their lives in the present and the future. A lot of effort was spent on looking for offers or sales, going to flea markets, acquiring food etc., and their free time was in this way limited in comparison to the general population. This was also a strategy which allowed a sense of control in the midst of the lack of autonomy.

They often found themselves in situations where they were the disempowered part on the wrong side of the desk, such as client, patient etc. As was the case with insecurity, dependence on NAV led to negative experiences like invasion of privacy, loss of control or humiliation. Social participation was limited, and their days were long and monotonous. They were experiencing ideal role deprivation: their dreams and aspiration in life were unattainable, and the gap between their current situation and the one they dreamed of was enormous. Weakened autonomy led to feelings such as aggression and frustration (aggressive); anxiety, worry and unease (apprehensive); helplessness, hopelessness and a general feeling of struggling through life (depressive); and hurt pride and humiliation (shame and guilt).

Social devaluation or fear thereof is vital to the informants' reluctance to being placed in the category "poor". None of them stated explicitly that they had experienced direct, negative comments in regards to their poverty from strangers or their networks, but informant 3 said that there was a general opinion in society that "it's your own fault". The informants were very aware of this, and therefore tried to camouflage their poverty. One strategy was to make sure their appearance did not give away their poverty; that they did not "look" poor. Another was to potentially stay home from the food handouts from fear that they would be seen there, and that others could infer that they were poor. Fear of social devaluation caused informant 3 to hide their poverty from her daughter, by for instance saying that they did not have the time to go to the movies or that their freezer was too full to buy more food.

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The informants had less access to social roles which are respected, to housing in good neighborhoods, to attractive jobs or to desirable things, activities or people, and had no sources of social admiration. Four out of five felt that they were met with judgment and carelessness at NAV due to their poverty. Emotions regarding social devaluation were anger, frustration, disappointment (aggressive); fear, nervousness, anxiety, worry and unease (apprehension); hopelessness, isolation, sadness and struggle (depressive); and a hurt pride and humiliation (shame and guilt).

The informants' self-esteem and self-respect were threatened by poverty, and were closely tied to social devaluation and shame. An acute awareness of "differentness" due to poverty was present in all the informants' stories. They knew that they were materially and socially deprived compared to the average Norwegian, which led to negative self-evaluation. As informant 1 said: "Yes, I'm poor (…) [I] think it would be better to die."

The fear of social devaluation influenced their self-image and also impacted their relationship with others. In informant 2's case, she had gone from being a capable, assertive person who knew her rights, to not having the energy to fight the situation anymore, humbly accepting what she received from NAV even though she knew it was too little.

6.2.2 The good life

The psychological aspect of poverty is pervasive, and the above demonstrates that the relative understanding of poverty is necessary to comprehend the wide range of experiences related to it. It is possible to look at poverty as lack of choices, opportunities and freedom, and as a force which limits life in every possible way. All of this can also be called unfreedom, the term used by Sen in his capability approach. Capabilities, as described in chapter 3, are those freedoms an individual perceives to be important in achieving the good life (Sen, 1999, p. 87). The good life can be said to include well-being materially, socially and psychologically, and the resources available to the informants are thus of little assistance in reaching the good life, however it is defined, as long as that life consists of ill-being in all three aspects. The value of money is then diminished when it does not provide the freedom to live a good life.

Sen's (1999) focus is thus not only on assets, but on the variations in how far those resources go in providing the good life under different circumstances. For instance, informant 3 received a monthly payout from NAV which would go much further if she had lived in a different part of the country where housing is cheaper. In addition, her apartment is poorly insulated, causing her to spend a lot of money on heat during the winter. The money available to her would thus buy her more somewhere else. Informant 5 has some health problems, and the necessary procedures may cost more than what she can afford. Thus, the amount she receives each month would not go as far for her as it would for someone else with the same income and the same other expenses.

Further, Sen (1999) evaluates the freedoms and unfreedoms related to money and the opportunities it provides for the pursuit of the good life. The value of money lies in how it functions as a means to an end. The informants continuously compared what they perceived to be objective poverty to their subjective experiences of poverty, and in doing so followed in Sen's footsteps. They recognized that they had greater access to resources than the poor in developing countries, but that this did not necessarily generate a better life. For instance, they had apartments to live in, but felt like prisoners because they were tied to them unwillingly or felt unsafe and out of options. Comments were also made in regards to the joys of fellowship and happiness experienced by the poor in developing countries. In focusing on that, the informants said between the lines that there is no such thing in Norway. Poverty in a poor country does not, following their line of thought, necessarily take away opportunities for a good life the way it does in Norway, access to basic amenities aside. This can be tied into Henriksen's (2005) theory on desire and shame in poverty and wealth. The fulfillment of mankind's innate need for fellowship, respect and recognition can be said to be a part of the good life. The objects or behaviors which are desirable and thus provide this fulfillment are culturally dependent, and in Norway, purchasing power is the key. Poverty then entails a lack of not only purchasing power which provides material necessities, but the deprivation of those items which are deemed desirable and therefore command social recognition.

Summing up the above, money can be seen as the universal barter to the good life consisting of material, social and psychological well-being. In addition, there is a cultural aspect to

consider, which influences all three areas of life. The poor are deprived of income, but also of choice, opportunity and freedom.

6.3 The cultural intersection between material, social and psychological ill-being

We have seen that Townsend's definition of relative deprivation is highly relevant to and an apt description of the informants' situations: they lacked the resources to acquire the material assets, living conditions and social participation that were considered average in the relevant society, and were thus "excluded from ordinary living patterns, customs and activities" (1979, p. 31). His definition reads like a summary of the informants' objective situations, but also takes a step beyond only material deprivation by including social exclusion. Lack of social participation turned out to be a prominent problem in several informants' lives. Townsend's wide, relative definition is suitable for the Norwegian context precisely due to the high living standards here. Its comparative aspects highlights that poverty can be found in every society, and that the average standard of living inevitably shapes social norms and expectations. Although there may not exist any fixed lines or lists, there are certain subconscious cultural and psychological reflexes in every society as to what constitutes "average", below and above. Those whose resources are considered below average are prevented not only from access to necessary material things, but also from social participation. Neither can they afford to participate, nor do they fit in. And the intersection between material, social and psychological ill-being is interesting: why do we strive for anything in life if not to fulfill our basic need for belonging?

6.3.1 Shame and poverty

The four ideal types of social exclusion which will be presented in 6.3.2 below are dependent on the social norm that dictates that purchasing power is the ticket which literally buys dignity, respect and fellowship (Henriksen, 2005). On the other side of that fellowship is "outsiderness" and shame. Like desire, shame is a universal human emotion, experienced in a cultural context, and what produces shame is related to what is considered desirable. The

dependency on others for recognition thus guides both behavior and emotion. According to Henriksen (2005), shame is not strictly based on the expectations of others, but on the individual's internalized self-evaluation based which is developed in interplay with others. Social context is thus essential to shaping shame triggers.

Money is thus the means to acquiring those objects which are deemed desirable and accordingly provide the end goal of respect, admiration and fellowship. Social inclusion can be purchased, and those who lack purchasing power are at risk for social exclusion in several ways. By expanding Henriksen's (2005) theory to include social activities or people who are considered desirable to be around, the close connection between material, social and psychological ill-being in the informants' lives becomes even clearer.

The relationship between desire, shame, money and fellowship can be illustrated like this:

Figure 3: *The continuance of cultural norms which dictate that purchasing power is the key to fellowship.*

Figure 3 illustrates the perpetual cycle where cultural reflexes are continuously reinforced as manifestations of basic human needs. In a culture where frugality is the key to fellowship, shame and outsiderness will be produced by exceeding accepted spending limits. The cultural norms then dictate that poverty, or at least careful spending, is deemed desirable and commands respect and admiration. Money as a determining factor to social participation is therefore clearly culturally defined, and shame will continue to be triggered by poverty unless the cultural norms change. A relative approach to the social phenomenon poverty is therefore helpful to understanding how closely linked experiences of poverty are to cultural expectations.

6.3.2 Four ideal types of social exclusion

From the analysis in chapter 5 and the discussion above, four tendencies regarding social exclusion can be found. In order to make these findings transferable to other research, they will be presented in the form of ideal types, a concept introduced by German sociologist Max Weber (Weber, 1995). The ideal types are useful for social comparison. They are not meant to be ideal in the sense of perfect, but rather an abstraction of certain distinctive qualities found in various phenomena, synthesized into one category. Ideal types are not necessarily found in real life, but make exploration of similarities and differences within an area of research possible.

Table 4: *Four ideal types of social exclusion caused by poverty, based on material or culture-dependent criteria for exclusion on an individual or group level.*

	Material criteria	Culture-dependent criteria
Individual level	**Material individual social exclusion** Cannot afford bus tickets Cannot afford to leave home Cannot afford warm enough clothes Home too small to have guests over Have no permanent residence	**Culture-dependent individual social exclusion** Cannot offer guests food or drinks Cannot afford to look "decent" Live in a bad neighborhood Cannot afford appropriate clothes for different social arenas
Group level	**Material group social exclusion** Cannot afford sports equipment Cannot afford membership fees Cannot afford birthday presents	**Culture-dependent group social exclusion** Cannot afford the "right" clothes Cannot afford to go on holiday Cannot afford experiences

The ideal types in *Table 4* represent an amalgamation of different situations experienced by the informants. Specific examples from the informants' stories are listed in the table, and other examples substantiate the descriptions below. The "material" criteria for social exclusion refer to the exclusion which is based on financial deprivation; lack of money results directly in inability to participate at the same level as "everyone else". The "culture-dependent" criteria are those which are relative and context-driven, and thus tied to the complicated relationship between the basic need for belonging, lack of purchasing power and shame (see *Figure 3* in 6.3.1 above). Cultural norms are in this way instrumental to social exclusion, and the same situations would not necessarily produce social exclusion in another context. The "individual" level means friendships and acquaintances on a personal level, and "group" refers to more general social participation which not only open doors to friendships, but provide opportunities for belonging and acceptance through purchasing power.

The distinction between material and culture-dependent social exclusion is not always clear. In the same way that definitions of absolute poverty carry elements of relativity, material criteria for exclusion are not strictly objective. For the purposes of these ideal types, the difference between a) material and b) culture-dependent can be exemplified with a) not being able to afford sports equipment and therefore being unable to participate at all, vs. b) not being able to afford the newest, most popular equipment, therefore being looked down on and excluded. So although there are connections between all of them, there are certain unique features to each ideal type.

Material individual social exclusion

This type of social exclusion occurs when a person is prevented from social interaction with other individuals as a direct result of economic deprivation. In some cases, they cannot leave their homes, because they do not have the money for warm winter clothes and would get sick. Even if they do have the opportunity to go somewhere, the transportation may be too expensive, or there may not be any bus stops nearby. If they have no say in where they live (i.e. NAV decides), and they cannot afford to own a car, they may not be able to go anywhere. Their homes may be too small for inviting anyone over, or there are too many people living

together to get any privacy with a guest. In extreme cases, they have no permanent home and are therefore automatically unable to invite anyone over.

Material group social exclusion

In this case, the individuals affected cannot afford to participate in activities "everyone else" can take part in, e.g. pay membership fees in clubs, sports or art. They cannot afford soccer shoes or buy the clothes necessary for the choir "uniform", leaving them unable to participate and build networks. Going out to dinner or a concert with friends or colleagues is out of the question, resulting in a noticeably lower than average level of participation. Especially for children, attending birthday parties will be difficult, because they cannot afford presents. This is not acceptable according to social norms, and is, although not in all cases, a cause of social exclusion. Material group social exclusion is thus experienced when individuals are prevented from customary social participation and opportunities for social interaction.

Culture-dependent individual social exclusion

This type of social exclusion is based on a fear of social devaluation and an internalization of the cultural norms the individuals perceive themselves to deviate from. Accordingly, they turn to self-exclusion to prevent themselves from experiencing the shame of poverty. Although they are not technically prevented from participation, it is debatable whether this is really a choice, as it is so closely linked to social norms. For instance, if they live in a bad neighborhood or a very small, aesthetically unpleasing apartment, they may feel that it is better to avoid inviting people over so that their poverty will not be disclosed. This is also the case when an individual cannot afford to offer his guests anything to eat or drink – she stays home so no one will know. When receiving a dinner invitation, she will decline because she knows she cannot reciprocate. In some cases, she cannot afford appropriate clothes for certain activities, such as going to the gym, and stays home due to worries about being judged.

Culture-dependent group social exclusion

Culture-dependent group social exclusion is experienced when someone has no access to those experiences, such as concert tickets or travels, material things, such as the right skis or clothes, or activities, like going to the gym, which are a means to generating respect and fellowship based on cultural norms. Instead, they experience actual or perceived social devaluation; they are left out from the fellowship created by certain encoded consumer goods. One typical example of this is the child who is targeted in the schoolyard for wearing the wrong kind of clothes. Further, someone who never goes on vacation is a lot less likely to gain admiration from her peers than someone who often travels somewhere exotic and has stories to tell. If a person can never afford to host a party, they will be unable to enjoy the respect and admiration that comes with it.

Social exclusion in the form of one or more of these types means that expanding already existing networks becomes difficult because maintaining the friendships one already has is too expensive, causing a negative snowball effect where loneliness breeds more loneliness. Further, friendship is not only important as fulfillment of the human need for connection and belonging on a personal level, but it is also a sign of social status. A wide social circle is considered a sign of success, and is likely to bring admiration and respect. Friendship also breeds friendship: the more friends you have, the more likely it is that others will perceive you to be interesting and strike up a friendship. In today's society, being busy and attending many different activities is considered not only a good thing, but something to strive for. Business leaders participate in triathlons, celebrities attend yoga classes, and the next door neighbor goes to the gym four times a week. Those who are active are admired and celebrated for their hard work and stamina, and gain respect through their efforts.

Henriksen (2005) proposes that in order to overcome these cultural consequences of poverty we must attach dignity to something other than purchasing power; we must change the cultural codes. Poverty would still exist, much like a dormant virus, but the impact on people's lives would be smaller. For the informants, that would mean a higher level of social participation on all four levels. They would be able to participate in activities by asking for reduced fees or gear sponsorship, and friendship would be easier maintained or forged by

asking to do free things, such as going for a walk nearby, rather than going to a café downtown. The symptoms of poverty would then be alleviated. The question of how to achieve this is difficult, as a conscious attempt to change social norms seems utopian. However, an increased public awareness of these mechanisms in various social strata and in a wide array of social and political organizations may be of some help, as this would secure attention both from a bottom-up and a top-down perspective.

6.4 Six ideal type coping strategies

We have established that poverty affected the informants materially, socially and psychologically, and that it was pervasive in their lives. Now it is time to look at their coping strategies; how did they deal with their experiences? From the data and discussion certain tendencies have emerged: they actively fought to change their situation and make the best of it, or they passively resigned to the status quo and gave up. The strategies below do not provide an exhaustive list, nor do they capture every aspect of the informants' experiences. However, they point to variations in how experiences of poverty has affected and transformed the informants' lives in terms of ideology and practicalities.

From the material it is possible to create a chart of different coping strategies regarding the material, social and psychological aspects of poverty, abstracted to an ideal type level:

Table 5: *Ideal types abstracted from the informants' coping mechanisms materially, socially and psychologically, divided by fight or give up.*

	Fight	Give up
Material	**Master planner** Food pantries Flea markets Bargain hunter Ask strangers for clothes	**Procrastinator** Go hungry Not take care of appearance Not get more clothes Not wash clothes Put bills aside
Social	**Self-includer** Greeting strangers Buy presents ahead of time Social entrepreneurship Alternative lifestyle Find free activities	**Self-excluder** Self-exclusion Make up excuses Avoiding the gym Staying home so no one will know they are poor
Psychological	**Redefiner** Redefine poverty Adjust aspirations Embrace poverty Place blame externally Anti-materialism Alternative value system Comparison Look to the future	**Resigner** Escapism Hopelessness Resignation Apathy Self-devaluation

The ideal type is not representative of one informant, but rather a synthesis of various strategies employed under each category. These are divided by whether the informants actively fought their challenges or resigned. In reality, the "fight" or "give up" categories run along a continuum and are not entirely "either or", but these six ideal types are meant to accentuate similarities and differences in coping with poverty. They are not representations of actual people, as there are as many ways of dealing with it as there are human beings. However, they are abstractions of tendencies, and as such they are transferable to other research as analytical categories for understanding poverty and experiences thereof.

The master planner

The master planner is an adept adjuster who plans ahead both long- and short-term. She actively takes control over the situation by acquiring clothes second-hand, standing in line at the food pantry, and stocking up when things are on sale. Advertisements are frequently scoured for good deals. She is not afraid to do what it takes to get by, and looks to the future and plans her path to getting there. In this way, she manages her life and makes the impacts of

poverty as small as possible. She makes sure she has access to the most vital items not only materially, but also items which are important for social participation, in order to avoid her economic deprivation spilling over into social and psychological ill-being. This type is particularly relevant to informant 3.

The procrastinator

When life has been hard for a long time, the procrastinator cannot gather the strength to take control. Instead, she resigns to the status quo and cannot find the energy or willpower to take care of herself. Exhausted from daily struggles, she no longer maintains her appearance or acquires enough food. She does not have enough clothes, and the ones she does have are dirty and worn out. Because she does not see any possible positive changes in the future, she has a tendency to put things off for just a little bit longer. She is afraid of going to the mail box because of the bills that may be there, which she knows she cannot pay. All kinds of paperwork are simply put somewhere where they are out of sight, out of mind. There is a large gap between her ideal quality of life and her current situation, and her identity is thus shaped passively by her procrastination. Informant 2 is the most relevant to this ideal type.

The self-includer

The self-includer takes an active role in the shaping of her own life. Her awareness of a need for social connection leads her to come up with strategies which will ensure social participation and thereby avoid exclusion and potential social devaluation. She actively seeks out ways to participate by brainstorming and asking around. She knows how to get her social need met, and finds access to society and relationships by attending free activities, inviting friends over for a cup of tea, buying presents on sale ahead of time or participating in volunteer work. If the self-includer does not find belonging in those arenas, there are two other strategies available. One is to think big and be an agent of social change – to create not only a community where she herself will fit in, but which will also change the society she lives in. This is an active approach to social exclusion: if she does not find somewhere to belong, she solves the problem by forming a network where she and others can find fellowship. Typically informant 3. The other strategy involves withdrawing completely from

society into a subculture with an alternative ideology. These groups often display anti-social tendencies, and consist of people who have sought refuge from the average society where they did not belong. This is self-exclusion in order to self-include. Her withdrawal from society is thus transformed from a passive response into an active decision. The self-includer then finds that her "deviant" views are considered mainstream, and that there is fellowship in a common "outsiderness". Typically informant 5.

The self-excluder

In order to keep people from discovering their poverty, the self-excluder stays away from social gatherings, makes up excuses not to meet friends, and stays home to avoid the shame of poverty. The self-excluder denies herself access to personal relationships and group activities, with side effects which include loneliness and limited networks. She goes out of her way to keep to herself and not make friends, almost to the point where she feels that she has accomplished something great by staying home alone. There is a battle between shame and loneliness, and loneliness is considered the lesser evil of the two. Informant 1 is a typical self-excluder.

The redefiner

The redefiner is skilled at changing her perception of reality to protect herself from the psychological ill-beings of poverty such as depression, anxiety, aggression and shame. She chooses to define poverty as something other than what she is experiencing – she is not poor, because she is rich in immaterial assets like love, fellowship, spirituality, family etc. Poverty is then the deprivation of that, rather than economic deprivation. This keeps the difficult emotions at bay, leaving her free to lead a life where she defines the world. The redefiner does not strive for wealth economically, and has adjusted her aspirations to a perceived obtainable limit to avoid disappointment. If she does not have the money to buy something, she will sweep it under the rug and call it frugality. This defense mechanism allows the redefiner to feel better about her material deprivation, as it transforms a difficult state of affairs into a moral decision of frugality. By changing the interpretation of the situation, she is able to regain control and dictate the terms of her story. Typically informant 3.

The resigner

The resigner is tired of fighting a difficult situation and has given up. She knows that however much effort she puts into a strive for change, it will not happen. Bad luck seems to follow her wherever she goes, and there is no light at the end of the tunnel – it is all hopeless. In order to forget her troubles, she turns to alcohol or drugs, which makes everything better for a little while, but leaves her feeling worse in the long run. Feeling stuck in a situation of insecurity and lack of autonomy, her escapes are the only constant. Although she cannot control her life, she can control her response to it by creating those moments of freedom. Typically informant 2.

These coping strategies demonstrate how drastically poverty impacts the informants' lives on a practical and emotional level, but also how differently it is possible to cope with poverty. Some of it has to do with personality and natural inclinations, but a lot is the result of living a life of constant restriction and unfreedom for a long time. Those who fight and those who give up are not necessarily the strong and the weak; this rather depends on a multitude of other factors.

6.5 Summary

Poverty is a useful term for this thesis because historical and cultural connotations impact the informants' experiences of poverty. The relative understanding of poverty is therefore important as material, social and psychological well- and ill-being is experienced in and influenced by a social context which guides popular opinion and attitude. The type of deprivations which are considered abnormal and cause outsiderness will thus vary from one society to the next. The informants experienced ill-being on all levels to different degrees at various times, and were thus deprived of the opportunity to pursue the good life. Although the concept is individually defined, well-being in all three aspects can be said to be important characteristics of the good life. The limitations, lack of choices and opportunities experienced due to poverty are the opposite and an active hindrance to their pursuit.

Four ideal types of social exclusion was experienced by the informants, materially or culture-dependent, on an individual or group level. Six ideal type coping mechanisms in the face of poverty were found in the informants' stories. On the one hand, they fought back against this elusive enemy, and on the other, they had exhausted their resources and given up. The ideal types presented are useful as analytical categories to understanding the implications of poverty, thereby providing new insights into what poverty is. They are transferable to other research and can serve as inspiration for generating new theory and models on poverty in Norway and elsewhere.

7 Conclusion

This concluding chapter begins with a summary of the thesis, before a look at political, academic and organizational implications of this new knowledge. The research question posed at the beginning of this thesis was: How is poverty experienced in Norway today? I expected the data to provide insights into lives which were not too different from that of the average Norwegian. I thought there would be less of everything; less material, social and psychological ill-being, and wondered whether "poverty" truly was the correct term for the relative deprivation found in Norway.

The informants struggled financially, but four out of five did not see themselves as poor. They all defined poverty as lack of money, but also as lack of immaterial assets such as love, spirituality and friendship. In doing so, they were able to exclude themselves from the normative category "poor", which carries numerous negative connotations. The difficulties of reaching a definitive definition, measure or understanding of poverty are thus related not only to academic disagreements, but to reflexes from the poor themselves not to see themselves or be referred to as "poor". Their discomfort and reluctance underscores that poverty is indeed a useful term in understanding the informants' experiences. Relative deprivation is an academic term which is highly relevant to poverty research, but lacks the historical and social connotations which make poverty such a difficult topic.

Whether poverty exists in Norway is not a straightforward question, as it depends on definitions and measures employed. However, certain deprivations such as lack of food, clothes and housing can be universally agreed upon as indicators of poverty. This type of material deprivation was experienced by the informants, to varying degrees (see 5.2, 5.3 and 5.4, respectively). This was time-consuming and stressful, and a cause of social and psychological ill-being. Material deprivation represents the visible and tangible aspect of poverty which has distinct and measurable consequences, and it was surprising to find that the informants' experiences shared similarities with those found in developing countries. Poverty

in the strictest sense can thus be said to exist in Norway, although it is unlikely that someone will be as deprived in all areas as those living in absolute poverty.

Social exclusion has proven to be present in all five informants' stories. Due to lack of purchasing power, the informants lacked access to many social arenas (see 5.5). They dealt with this social ill-being in six different ways, ranging from self-exclusion due to shame, to a desire to change society from within (see 5.6). Lack of money led the informants to experience four ideal types of social exclusion (see 6.3). The material individual- and group social exclusion were on a practical, personal level, such as affording a bus ticket or participating in leisure activities. The culture-dependent individual- and group social exclusion were related to emotional and cultural aspects of poverty; they had no access to those material things which are a means to generating respect and fellowship based on cultural norms, e.g. brand clothes or fancy food. Instead, they experienced actual or perceived social devaluation; they felt left out from the fellowship created by certain encoded consumer goods. They feared social devaluation and had internalized the cultural norms they perceived themselves to deviate from, and turned to self-exclusion to prevent themselves from experiencing shame.

The psychological effects of poverty in the informants' lives were grave (see chapter 5 and 6). Lack of money led to limitations in all areas of life and a resulting lack of choices, opportunities and freedom. Emotions of insecurity, weakened autonomy, social devaluation and self-esteem and self-respect were present in the informants' lives precisely because of these limitations, and they triggered emotions along the spectrums of aggression, depression, anxiousness and shame. The psychological aspect of poverty was greatly influenced by dependency on others (mainly NAV and food handouts) and cultural norms and expectations, some of which were internalized.

Money can be seen as a universal barter which buys freedom to pursue the good life, which can be said to entail well-being materially, socially and psychologically (see 6.2). The informants experienced limitations in these three aspects of their lives due to their poverty.

The greatest good they were deprived of can be summed up in one word: freedom. The informants experienced restrictions in all areas of their lives due to poverty; they lacked opportunities, belonging, time, autonomy and security. They could not afford to leave their homes, take part in activities, make or keep friends, have decent living conditions, or to have enough food or clothes. Poverty was experienced as impractical and time-consuming, and limiting to social participation and psychological well-being. It led to dependency on others, and left the informants' fates in the hands of strangers. In itself, poverty was difficult, but the stigma attached to it amplified those difficulties. Shame impacted the informants materially, socially and psychologically, and was seen as one of the greatest obstacles to leading a "normal" life. The social, psychological and material aspects of poverty are in this way intertwined, and cannot be compartmentalized. Further, the cultural aspect of poverty is important, as poverty is not experienced in a vacuum.

The informants displayed six different coping strategies in dealing with their experiences of poverty (see 6.4). Some consistently fought against the effects of poverty and took an active role in helping themselves. Others had been struggling with poverty for so long that they had no more fight left in them. The ideal types presented provide an understanding of various coping mechanisms when faced with poverty, and as such they are transferable to other research.

Insights into the complexities of poverty, its cumulative effect in all areas of life, and the very real deprivation of material necessities such as food, clothes and housing, are necessary in order to induce political action. Living in poverty should trigger certain rights. The troubles of defining and measuring poverty have been discussed above, and it is clear that it is nearly impossible to agree on any one definition or measure. That does not, however, relieve politicians from their responsibility to the poor. They could, for instance, adopt the EU or OECD scales as an official poverty line and make a commitment to those who fall below it to help them up. The informants pointed to changes necessary on a structural level; the welfare system needs to be reorganized in order to better cater to the needs of their clients. The informants stated a need for more information about their rights, and a stronger focus from NAV in supporting material, social and psychological well-being rather than mere survival.

Many of them needed just a little bit more money in order to get out of the system, which would be a win on all accounts, and should be achievable by some planning on NAV's end.

Academically, this thesis is highly relevant as it presents new material which is discussed in conversation with academics from widely different fields. The informants' experiences have been analyzed using perspectives from economics, sociology, psychology and philosophy, in addition to borrowing from *Voices of the Poor*. This new insight is interesting in its own right, and also in terms of providing new analytical categories through the construction of ideal types. They are transferable to other research and can serve as inspiration to new theories and models on poverty in Norway and elsewhere.

For organizations working with and for the poor, this thesis demonstrates that their work is necessary and important. The welfare system is far from flawless in its interactions with the poor, and the organizations are in some cases the only beacon of hope in an otherwise hopeless life. Further, the findings may be useful by providing insights into the intricate interrelations between the different aspects of poverty, and information on how diverse the needs of the poor are. This may entail changes on a practical level, such as how often and *how* food is distributed, in order to limit the valuable time the poor spend waiting in line and being aware of the humiliation linked to the visibility that comes with that queue. On a more administrative level, the poor have here been proven to be resourceful individuals who have suggestions on how to best accommodate to their needs. Surveys or conversations with the poor on their needs materially, socially and psychologically and their own solutions and suggestions may help organizations be more effective in their work with the poor.

The informants' experiences are at once unique and universal, and relatable in more ways than we may think. They demonstrated that poverty is not only one thing, but a multidimensional web of restrictions and unfreedoms. At the same time, perhaps the poverty debate should really be a quality of life debate? The informants struggled materially, but had access to more material resources than the poor in developing countries. Still, their lives were riddled with social and psychological ill-being, and were not representative of the good life,

no matter how it is defined. The informants themselves pointed to this when they explained that they do not want to be millionaires, but to lead a life free from those consequences of poverty. They wanted autonomy and security in their own lives, which could only be purchased with money. They desired love, fellowship, spirituality and experiences, which they considered to be the essence of the good life. The basic human needs for acceptance, respect and fellowship are thus at the core of what they describe as the good life. To them, a rich life was more important than a life of riches. However, the good life cannot be obtained without riches, and therein lies the value of money.

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