

Coping strategies among low-income families in Sweden

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Most Western European countries are welfare states with various social insurance schemes, healthcare, labour market measures, etc. These countries have different ambitions, however, and can be divided into different welfare regimes. Sweden and the other Nordic countries often represent active and strong states with universalist ambitions and strong public sectors (see, e.g., Esping Andersen, 1991; for a brief overview of debate on the current Swedish welfare state, see Trygged, 2019). Despite these ambitions, in these countries some families live at a low economic standard and migrants from non-European countries are over-represented among those requesting means-tested social assistance. Why is this the case and how do these families cope with low incomes?

1.1 The Swedish context

From a global perspective, Sweden is a wealthy country with a high gross domestic product, comparatively low-income inequality as measured by the Gini index, a good reputation for transparency, and low poverty rates (World Bank, 2018). Financial support for families in Sweden consists of various forms of social insurance (particularly parental leave), general allowances (the child allowance is the most important), income-related assistance (e.g., housing benefits and maintenance when parents are separated and one parent is unable or does not pay to support the child), and care allowances (e.g., supporting children with disabilities) (Försäkringskassan [the Swedish Social Insurance Agency], 2014). Financial support can roughly be divided into support based on one's being *resident* in Sweden and support based on previous *work* (i.e., income-related support), with Försäkringskassan being the authority handling payment and administration. In addition to financial support, there are several forms of support services for people with disabilities, with administration mostly handled by Försäkringskassan.

A combination of employer demand for labour and a striving for gender equality has led to increased women's participation in the labour force over time. The tax system was reformed from being family based to individually based in 1971, making it more attractive for women to work. Conditions for maternity leave, later renamed parental leave to include men, were strengthened. Subsidized kindergarten, later called preschool, encompassing all population groups was put in place. Today a child can attend preschool from one year of age, and the dual earner model has been the norm for several decades.

Since the 1990s, there has also been a fairly strong focus on labour market activation policies for the unemployed, particularly young people, in both Sweden and many other parts of Europe (for a definition of such policies, see Eurostat, 2018). The main goal of these activation policies, which often focus on welfare recipients, is to increase self-sufficiency and decrease the cost of benefits. These policies seem to have two sides. One side helps people to become more active, to participate in education, training, and other job-related activities, in

what is sometimes referred to as social investment. The other side is more repressive, intended to force people to participate by exerting pressure on and control over individuals, for example, by cutting benefits for those who do not participate, in what is sometimes called “workfare”. (For a recent discussion of this dilemma in relation to work establishment among immigrants to Sweden, see, e.g., Ennerberg, 2019.) One Swedish study comparing the work of social assistance units in different municipalities found that the use of activation policies could reduce long-term dependency on social assistance if they focused on human resource development, targeted young adults, involved well-developed collaboration between the social services and the public employment service, and combined sanctions and high ambitions with overall systemized efforts (Bergmark et al., 2017).

1.2 The current situation

According to follow-ups from Försäkringskassan (e.g., Försäkringskassan, 2014), calculations indicate that without financial transfers from the social insurance system, the proportion of Swedish households living at a low economic standard would increase from 15 to 25 per cent. Transfers through the social insurance system thus contribute to reducing the size of the group living at a low economic standard by 10 percentage points. Couples living with children usually receive social insurance benefits, whereas some types of households, particularly single parents with two children, largely depend on income-related/means-tested forms of support. Later investigations, published by Save the Children (2019), confirm this picture – most Swedish families are doing well, but the redistribution of financial support to low-income families is rather weak.

Despite Sweden’s social insurance system, approximately 15 per cent of households remain living at a low economic standard – a significant proportion. Also, as forms of social insurance are primarily designed to mitigate risk and redistribute income over the lifespan, they are not meant to address acute poverty (cf. Rauhut, 2011). In general, it is known that low income in Sweden primarily concerns lack of employment and low pension levels (NBHW, 2006). Part of this “poverty problem” is exposed by Save the Children’s annual reports on child poverty in Sweden (see, e.g., Save the Children, 2018). In most cases, children live at a low economic standard when their parents have no or low work income. Save the Children’s definition of child poverty uses a combination of measures of children living in low-income families and children in families receiving means-tested social assistance. Measured this way, Save the Children estimated that approximately 9.3 per cent of all children in Sweden, i.e., 186,000 children aged 0–17 years, were financially vulnerable in 2016, representing a decrease from previous estimates (Save the Children, 2018). Female-headed single-parent households with children were the most vulnerable.

1.3 Social assistance

Since means-tested social assistance is meant to be a last resort for those at the end of their resources (Socialtjänstlagen [The social services act], 2001:453, chapter 4), it could also be seen as a measure of general social policy success. If large numbers of people receive their main income from means-tested social assistance, this would indicate that the social insurance coverage and/or level of support is low. Viewed in this way, means-tested support could be seen as a way to evaluate general social policy. In addition, long-term dependency on social assistance has been shown to be a marker of other types of social difficulties (NBHW, 2006).

Payments of means-tested benefits go to individuals who have little or no income. This group is dominated by individuals not established in the labour market, that is, young people and

newly arrived migrants. The proportion of foreign-born people is accordingly high among applicants for means-tested benefits (NBHW, 2017).

According to statistics from 2017, approximately 215,000 households received means-tested social assistance at any time during 2017, representing about one out of 20 households in Sweden (NBHW, 2018; statistics are primarily based on households, not individuals, even if a household consists of just one person). The most common client is a single male without children. If we look at the proportion of recipient households relative to all households, the share of female-headed single-parent households with children is the largest.

The law The Social Services Act 2001:453) specifies the costs for which a client can demand support, namely:

- food, clothing and shoes, recreation and leisure, consumables, health and hygiene, as well as daily newspaper and telephone; and
- accommodation, household electricity, work travel, home insurance, trade union membership, and unemployment insurance.

Though there may be options to request more support depending on individual circumstances, generally the amount of money one can receive should cover basic living expenses.

1.4 A brief summary

- Persons with the ability to work are expected to support themselves through income from work (i.e., employment or self-employment).
- If work income declines for a period or ends, the social insurance system covers income loss, for example, during illness, parental leave, and retirement.
- If persons have no income from work and are not entitled to social insurance compensation, means-tested social assistance remains. This support is paid for by the municipalities and is related to household, not individual, income.

This description of the construction and logic of the welfare system in Sweden provided background for understanding the situation of financially vulnerable families in need of social assistance. With this background in mind, the next step is to scrutinize what it means for families to live at a low economic standard, their experiences of contacts with the municipal social services, and, particularly, how they cope with low incomes.

2 Coping

The general meaning of “cope” is to deal successfully with a difficult situation (see, e.g., Cambridge dictionary (<https://dictionary.cambridge.org/dictionary/english/coping>)). Coping has an everyday, demotic meaning but has also been treated in research. Probably the most cited theory of stress was developed by the American psychologist Richard Lazarus and colleagues (Lazarus & Folkman, 1984; Folkman & Lazarus 1988; Lazarus, 1994; Lazarus, R & Lazarus, B 1994). Folkman and Lazarus (1988) distinguished between emotion- and problem-focused coping. Emotion-focused coping concerns dealing with the emotions that cause the difficulties, whereas problem-focused coping concerns dealing with the situation and obstacles that evoke the emotions.

2.1 Coping in Sweden

Coping is process oriented and context bound. In Sweden coping has been used extensively in a broad range of settings. Some recent examples regard coping with stress at work (Barck-

Holst et al 2019), coping with serious illness (Ahlstedt Karlsson et al 2020), and bereavement (Weber Falk, 2020). Coping strategies is a tool in this process. Coping strategies seems to be a relevant concept in this study, since families living under poor economic conditions are subject to stressful financial pressure and must learn to deal with them.

3 Research aim

Using how the financial protection system in Sweden works as a background, the aim is to understand how low-income families live, including how they experience contacts with the social services (“socialtjänsten”) and how they cope with their poor financial situation. This aim is operationalized in three specific *questions*:

- What does it mean for families to live at a low economic standard?
- What experiences do families have of contacts with the municipal social services?
- How do families cope with low incomes?

4 Methods

Sample and implementation: The empirical data were drawn from interviews. Eleven families were interviewed, five from Sweden and six from the Global South (i.e., the Middle East and East Africa). The inclusion criteria for the interviewed families were: the family should be receiving social assistance from the local municipality where they live, and there must be at least one child below 18 years of age living in the family’s household. Only adults (parents) were interviewed. The study was conducted in two municipalities in the Mid Sweden region, anonymized as Midtown and Smalltown for ethical reasons. According to the National Board of Health and Welfare (NBHW, 2014), these two municipalities have relatively high socioeconomic risk levels, measured on a scale extending from 1 to 8, where 1 = very low risk and 8 = very high risk, i.e., 5 for Midtown and 6 for Smalltown. The higher the figure representing socioeconomic risk, the higher the number of unemployed people and people living on means tested social assistance.

We used two different ways of contacting participants through the social welfare offices. Information letters were sent to social service clients regarding the research and clients were also informed and asked in person if they would allow the social services to give contact information to the researcher so they could be contacted.

Questionnaire¹: The questionnaire used in the interviews included background questions about age, sex, household size, marital status, nationality, educational degree, profession, employment status and housing situation as well as open-ended questions allowing the interviewees to tell their stories about what it means to them to live on a low income. They described what normal weekdays as well as weekends are like. Altogether, the questionnaire responses give a fairly good overview of the families’ life situation in relation to their financial situation.

The interviews were recorded and transcribed. They were analysed with thematic content analysis, a common method for analysing interview data (Patton, 2014). The analysis, guided by Patton (2014) and Kvale and Brinkman (2014), was conducted in two steps beginning with

¹ The questionnaire was drafted by Prof Dr. Monika Többe Schukalla, Katholische Hochschule, Paderborn, Germany. It was used in a study comparing family policies and poverty in Germany, Finland, and Sweden (in preparation for publishing in 2020 by Budrich publishing house).

the researcher familiarizing with a “naïve” reading and further re-readings of the transcripts, looking for patterns of meaning and issues of interest based on the aim of the study. Secondly, to increase the validity of the interpretation, a colleague also read all transcribed interviews; themes identified during the analysis were repeatedly discussed and we looked both individually and jointly for coping strategies and representative quotations.

5 Ethics

Participation was voluntary, there was no undue pressure to participate, and all participants were anonymized. Non-Swedes are presented in terms of the general region they come from (East Africa, Middle East). When people are from different countries within the same region they are separated between Middle East 1 and Middle East 2, to further avoid identification. Ethical approval was obtained from the ethics review board in Uppsala (Regionala etikprövningsnämnden i Uppsala DNR 017/133).

6 Results

The result section starts with a presentation of participants and then responds to the specific research questions.

6.1 Descriptives

Altogether 11 households receiving social assistance were interviewed. In two cases, both the husband and wife showed up for the interview.

Table 1. Overview of participants

Sex	Age	Country of origin	Marital status	Number of children (age, years)	Education	Work	Housing*
Female	27	Sweden	Single; boyfriend in separate household	One (7)	Incomplete elementary school (grundskola), no profession, some work life experience	Adapted education and work training for three years	Rented flat
Female	26	Sweden	Single; boyfriend in separate household	One (4)	Commenced upper-secondary education, some work life experience	Adapted education and work training for two years	Rented flat, one R&K
Female	40	Middle East 1	Married	Four (18, 16, 13, 12)	Education for 12 years, seamstress, also some work in medical care	Studying Swedish for immigrants for about one year; the husband studies	Rented terrace house
Female	47	East Africa	Single (separated)	Five (but only three 10, 18, 21 still living at home)	Short education (seven years) in home country	Participates in social activities for migrant women	Rented flat
Female	54	Sweden	Single	Two (16, 24), one living at home (father dead)	Upper secondary school, nursing assistant	Work training in a shelter for women exposed to violence	Rented flat
Female	26	Sweden	Single	Four (2, 4, 6, 7), two living at home	Not completed elementary school	Adapted education/ training	Rented flat
Female	26	Sweden	Single	One (4)	Elementary school	Completing upper secondary school	
Male + female	45, 39	East Africa	Married	Seven (4–22)	M elementary school, bus driver, mechanic, welder; F no education, housewife	Subsidized “green” work; wife takes classes in Swedish for immigrants	Rented flat, four R&K
Male + Female	58, 56	Middle East 2 (Swedish citizenship)	Married	Six (14–27), five living at home	M military officer, mechanical engineer, military academy; F has also studied and previously worked as a teacher	Both are looking for work; both participate in courses	Rented flat, four R&K
Female	56	East Africa	Married	Four (22, twins 17, 14)	Illiterate, never attended school	Never worked in Sweden; taking classes in Swedish for immigrants; husband has temporary subsidized employment	Rented flat, two R&K
Male	44	Middle East 2	Married	Two (9, 15)	Master in economics; wife has also university degree (both from home country)	Takes university-level courses; wife has temporary work as language teacher (in native language)	Rented flat, three R&K

* R&K = room and kitchen. Since interviewers asked only whether the interviewees lived in rented or owned housing, we do not always know the size of the flat.

6.2 General reflection

The sampled interviewees could be divided into two main “groups”, namely, Swedish single mothers (though two had boyfriends) and couples of immigrant background. All households were long-term recipients of social assistance. “Long term” is defined as 10 months or more in the last year (NBHW 2019), but these households had generally been dependent on social assistance for several years.

None of the interviewees had a job on the regular labour market, but some worked in subsidized labour market programmes and/or educational/training programmes. Of the interviewees, at least one of the single mothers who participated in work programmes had reduced working hours. Of the immigrants, several participated in Swedish classes for immigrants.

Of course, it is difficult to be a single parent with full parental responsibilities and duties and be working at the same time. However, day care provision by the municipalities allows people to work if they can find a job, so lack of childcare is not the problem.

All interviewees lived in rented housing. Couples with children likely all lived in overcrowded flats, defined as several more family members than the number of rooms.

The educational status of the interviewees was heterogeneous, ranging from illiterate with no schooling to having completed university. However, two of the four with higher degrees also had health problems, which likely reduced their employability.

6.3 What does it mean for families to live at a low economic standard?

Since all interviewees were long-term social service clients, they could bear witness to what it means to live at a low economic standard and to try to make ends meet. Generally, they prioritized food and rent. They might experience difficulties and stress if unexpected costs arose, for example, for new medications or if something broke and needed to be repaired or replaced. They might also need to plan their expenditures carefully:

I count, I already figure out how much money I can spend every week, and if I run out, that's it for one week, and then I have to be very stingy until the next week. (Single Swedish woman, age 27)

As illustrated, the situation could be very frustrating:

I have no real power. Regardless of how much I try to balance all of this, with expenses for food and such things, and what the children need as well ... there is always a shortfall. (Married woman from Middle East 1, age 40)

Sometimes the interviewees described trying to be creative and make ends meet without spending too much money:

I personally ... do some fun things at home. When he has a birthday ... and his sister too, we try to do things to have fun. For example, last time we had some Japanese [food], so we bought a little, we had saved, then we bought sushi and I bought cheap things from these Thai shops to have some fun ... I cannot afford to invite friends home and lots of things, so I try to be creative. (Swedish single woman, age 54)

When asked what would they would change if they had better incomes, a few themes appeared. Those of immigrant background with relatives in other countries wanted to travel more to visit their relatives and friends. One couple mentioned buying a house or having a bigger apartment. Another wish was to own a car.

Parents step back in favour of their children

The parents believed that their children were adversely affected by the financial stress, especially when comparing themselves with other children. The results further indicate that the parents developed their own strategies to protect the children from being affected by financial stress, for example, distracting the children from the family's economic problems and ignoring their own basic needs in order to give the children more opportunities. It is quite obvious that the parents downplayed their own needs in favour of their children's. Two examples illustrate this:

Well, as I told you, I kind of try ... at first I need to arrange what my children need, such as clothes ... shoes for the winter. I have to use the money to buy that stuff first ... children first. (Married man from Middle East 2, age 44)

If I have leftovers in the freezer and let him eat them, I take a sandwich then ... I should be able to afford to get him a pair of jeans that are not the very, very cheapest or something like that. (Single Swedish woman, age 54)

Informal and formal financial help

The formal help families get could be divided between financial support and services. All studied families received formal financial help such as general child allowances, means-tested social assistance, and sometimes housing allowances. Regarding formal services, if the families have children under school age, they are entitled to subsidized childcare (i.e., preschool). In addition, the municipalities offer, for example, free school lunches to all children, healthcare for children at low or no cost, and subsidized dental care.

She has been a year in daycare (Single Swedish woman, age 27)

Yes, [we have] one child in daycare [Married couple from East Africa, ages 45 and 39]

Some complementary forms of temporary assistance are available, for example, from benevolent funds (e.g., Majblomman – the May flower – a fund addressing child poverty was mentioned), charities, and churches, but few interviewees mentioned them. Some interviewees periodically received informal support from relatives, for example, from brothers and sisters as well as friends and other relatives. One family mentioned that they sometimes asked their daughters to buy food:

“[They] help with money. They do it sometimes because they can” (Male from Middle East 2, age 58).

6.4 What experiences do families have of contacts with the municipal social services?

The interviewees expressed both appreciation and criticism of the social services. Several interviewees mentioned that they had irregular contact with the social services, usually submitting forms and papers without meeting a social worker (e.g., care manager).

On one hand, the social services provide economic protection, guaranteeing subsistence and housing: “Yes, it is great because it is a guarantee ... to live, to continue”; “The social services do as much as they can”; “The social services listen and show respect and try to help as much as they can according to the rules they have”; and “The social services are steered by rules and it is hard to get anything extra” (compilation from several interviewees).

On the other hand, social assistance comes with many strings attached. There were some complaints of being “under control”, for example, having to reveal one’s full economic resources or having to participate in labour market measures that never seem to lead to progress:

You have to all the time ... Sometimes I just want to sit at home ... but they say “have to find work”. (Married woman from Middle East 2, age 56)

To the question about what they felt about people having total access to their private economic resources, the same woman said, “I don’t know, but ... you can say that when you receive social assistance, you are not free”.

6.5 How do families cope with low incomes?

When people were asked about their financial situation and how they coped with it, there were responses about always keeping a tight budget, not being able to do what others do, and sometimes being dependent on relatives. The parents believed that their children were adversely affected by financial stress, especially when comparing themselves with other children. The parents developed their own strategies to protect their children from being affected by financial stress.

When reading the responses, it was possible to identify four coping strategies: *action*, *adaptation*, *avoidance*, and *submission*. These four categories could be further divided into factors related to the individual and family, such as education and health, and structural factors such as organizational factors, authority rules, and the labour market logic. However, this study limited itself to understanding coping in terms of whether the families (i.e., the interviewed adults) were active (i.e., had agency) or passive in relation to their financial situation.

Action means actively trying to change one’s situation, seeking a job on one’s own and being ready to move to another place to find a job. The interviews provide one clear illustration of this:

I’ve read articles about Sweden needing teachers ... If there is [work in another place], I will do it. If there is work in Sweden ... I have previously even sent my CV to Kiruna [i.e., a town in Sweden’s far north]. (Married man from Middle East 2, age 44)

A different form of action is for the migrant families to “invest” in their children. The parents want their children to succeed at school so that, in the long run, the children can provide financial support and help the family become more independent. Some interviewees mentioned they would go to courses and other activities to meet other people rather than always staying at home. Although this is an active strategy, it is not further discussed here since these activities are not related to family income.

Adaptation seems to be the most common coping strategy, in which people try to make necessary changes to existing conditions. People adapted to the rules and demands of authorities such as the social or employment services by attending assigned courses:

And I am waiting to get an *extrajobb* [i.e., subsidized temporary job] ... There are new rules ... I've been waiting, maybe about one month. (Married man from Middle East 2, age 58)

Avoidance refers to not doing certain things in order to hide poor economic conditions and avoid stigma. Avoidance also includes not talking much about money with the children, so as not to admit that one is poor:

I do not want them to feel that I have no money, that I have poor finances. (Married man from Middle East 2, age 44)

Children themselves also use avoidance strategies:

This girl is pretty smart and sometimes she says, yes, she asks me, and I explain that we do not have the ability. And I ask her how things are, and she says, "Mom, I would have done this for you, but economically we do not have the ability". She says, "Mom, it's not a problem – when I get older, I'll go and work, I will help you so you don't have to think about it". Then she also says, "Forgive me for asking this sensitive question". She often says so ... she responds in this way. (Single woman from East Africa, age 47)

Finally, *submission* refers to an attitude of "giving up". There may still be some lip service, for example, that there may be a job in the future, but our perception is that people using this strategy are not actively trying to make any changes. Including among such people was someone with multiple diseases and no hope for the future:

It will never happen to me. It is for him one hopes to say that things are going well. But for your own part, you do not have much hope – there is no means or way back to work. (Swedish single woman, age 54)

Dejection could also arise due to poor education and poor language ability:

For me, it is difficult (Single woman from East Africa, age 47)

We interpreted the interviewees' responses to financial stress as coping strategies. When analyzing the responses, four different coping strategies could be identified among the families, ranging from action to submission. Few people were very active and few had submitted; most had instead largely adapted to their situations. The identified schema of coping strategies is presented in Table 2.

Table 2. Coping strategies.

Problem solving	Emotional
Action	Avoidance
Adaptation	Submission

The four identified strategies have been elaborated on in accordance with Folkman and Lazarus (1988) concepts of problem solving and emotional coping. Action and adaptation

may help improve one's financial situation whereas avoidance and submission are more passive strategies. Results are further discussed in the next section.

7 Discussion

This article started with a background presentation and then asked what it meant for families to live at a low economic standard, about what experiences they have of contacts with the municipal social services, and about how they cope with low incomes.

Some findings indicate major similarities with other countries in Europe (Haly 2011) and probably worldwide. For example, children living in single-parent households have a higher than average risk of poverty, and large families (i.e., with three or more children) have a higher risk of income poverty, although there are variations depending on the structure of additional support. Migrant families face risks of income poverty and social deprivation, often in connection with low educational levels, and the low work intensity of the parents intensifies the families' socially deprived living conditions. This article focuses on Sweden, but the general findings may have great relevance to other countries that also have work requirements for receiving social assistance.

Immigration to Sweden has increased, especially in recent years. There are many reasons why people immigrate to Sweden, including home country conflicts and instability that have often forced people to flee. Despite Sweden's extended safety net with financial support and social services, many migrants risk living at a low income standard due to a lack of work opportunities, and if one is not working, one is ineligible for income-related social insurance. Language proficiency is often a major barrier, and without language skills and/or good information channels, people may not know what opportunities are available. Sometimes the dual-earner norm can improve incomes. Since it is common in Sweden for women to work, there may also be opportunities for immigrant women to earn money on their own. However, if these women take care of their children for several years, not working during this time, it may be more difficult for them to find employment later. The combined situation of labour market functioning, welfare system construction, lack of relevant competencies, lack of employer contacts, and sometimes family norms requiring that women take care of the children may together hinder advancement and preserve a low standard of income.

A report from Statistics Sweden (SCB, 2013) on integration shows that foreign-born persons face an increased risk of economic vulnerability. According to the report, foreign-born persons from Africa and Asia have the worst economic prospects. Another finding from SCB was that "foreign-born persons who have a short duration of residence in Sweden have a greater risk of economic vulnerability than other groups of foreign-born persons" (SCB, 2013, p. 129). These are structural problems that call for structural solutions, and it may be difficult for social work to influence them. The interviews give a complementary perspective helping us better understand these clients' situations and prospects. The interview results are meant to give a picture of what it means to live on a low income, not to transform structural problems into individual problems with individual solutions.

As to what it means for families to live at a low economic standard, the frank response is that clients need to struggle, start over, and educate and/or re-educate themselves before there can be a positive outcome. Parents must sacrifice many things to support their children. This was the case for all persons in the sample regardless of national background. The Swedish women in the sample were single, had children at a young age, and, on the whole, had rather poor

schooling, which they were trying to improve. Since all but one of them were still young, there is good hope for progress in the future even if it takes time. The immigrant families subsisting on long-term financial support seem to be very far from entering the labour market. Despite several years in Sweden, their proficiency in the Swedish language is poor, indicating they are not well integrated in society. What both the Swedish and the immigrant clients share is a *lack of relevant education*. In Sweden today, it is almost a requirement to have at least upper secondary school in order to find a job. Very few so-called “simple jobs” remain; in fact, Sweden has the smallest proportion of jobs needing no or very low qualifications in the EU (Ekonomifakta.se, 2019, referring to Eurostat). None of the Swedish women had completed upper secondary school. Some immigrant families had very little education and those few with higher education may not have education that is relevant to the Swedish labour market.

The interviewed couples with children lived in over-crowded flats, and most of them expressed hope for their children rather than for themselves. One parent with university education clearly saw the importance of education, and wanted his children to go to a “good” school. Parents quite naturally want their children to succeed for their own good. Some interviewed parents also expressed hopes or even expectations that their children would contribute financially to them when they eventually earned their own money, possibly differing from how Swedish parents reason regarding finances. (In the Swedish social security system, redistribution through social insurance and pension schemes means that there is most likely not the same strong demand for financial reciprocity between parents and children, at least among elderly with both general public pension and job related pension (e.g. Wells & Bergnehr 2014)

The social services seem to have rather passive role, at least in this selected group of long-term clients, who often submitted forms and papers without meeting a social worker. The Social Services Act (Socialtjänstlagen 2001:453) gives social workers a strong mandate to require that clients work and participate in activities that may lead to employment; this has been shown in previous research (Trygged, 1998) and does not seem to have changed since. It is important to find labour market activation methods that are not just demanding and repressive but that can also have positive effects. As mentioned earlier, some studies have identified what works in activation policies (Bergmark et al., 2017). From our interviews, it is impossible to conclude whether or not Midtown or Smalltown implements such systematic and productive policies.

The social services are still there as a last resort. Dependency on social services comes at a cost, however, and the downside for the clients, as shown by the interviews, are such things as being controlled, not feeling “free”, having social workers ask one to do things (e.g., participate in courses and training programmes), and relinquishing privacy (e.g., giving social workers full insight into one’s economic resources). This well illustrates the paradoxical balance between support and control present in activation policies.

The final research question concerned how families cope with low incomes. In the diligently cited work “Coping as a mediator of emotion” (Folkman and Lazarus 1988), coping refers to problem solving and the handling of emotional stress. According to these authors, some forms of coping are associated with increased positive emotions and other forms with increased negative emotions. These findings were elaborated on both by these authors themselves, for example by including new groups such as the elderly, (Lazarus 1994, Lazarus & Lazarus 1994, Lazarus & Lazarus 2006) and by numerous followers (see e.g. a review by Bejrot &

Gillet 2011). Bejrot and Gillet make use of the findings from Folkman and Lazarus (1984) and develop coping in relation to stigma and how people cope with threatening situations.

As shown, suffering from permanent low income can be a great stressor. Participants may feel forced to look for a job when they want to stay at home. They may want to hide poor economic conditions and avoid stigma. As was told in the interviews, parents avoided talking much about money with the children, so as not to admit that one is poor.

Although there is some overlap between dealing with problems and with emotions, it seems reasonable for analytical reasons to separate the two. Action and adaptation coping strategies at least offer the potential to improve one's financial situation; in contrast, avoidance and submission seem to be more "passive" strategies that are related to stigmatization.

These four strategies were identified here based on a single interview occasion, so it is impossible to know to what extent these are static strategies and to what extent they change with time. A person may start out as very active but fail and later become more passive. Another person may perhaps find inspiration and support, and change from being rather passive to more active.

Discussion of methods- limitations

Client participation in this study was voluntary, and there may have been gate-keeping procedures and other selection processes within the social service administration that we do not know of. We do not claim that the present sample was statistically representative. It is important to recognize that the selected families were all living with long-term dependency on social assistance. In addition, by identifying and interviewing clients at a certain point in time, there is always the risk of over-representation of long-term clients since they frequently appear in any cross-sectional sample; for example, the most active people may succeed and quickly become independent of social assistance, and not be included in such a sample.

8 Conclusions

From a social policy perspective, it seems difficult to support long-term social assistance recipients with general policies only. The interviewed clients had mixed feelings about receiving means-tested social assistance. They expressed gratitude for financial support but also disliked the various demands and control mechanisms associated with the social services. The interviewed adults of migrant background with long-term dependency on social assistance seemed to be rather poorly integrated into local society despite having lived several years in Sweden. The families' efforts to handle the pressure from their financial situation were interpreted as coping strategies, which could be seen as individual responses to structural problems. The coping strategies were divided into the subcategories action, adaptation, avoidance, and submission. Of these, adaptation to social service demands was the most common strategy, this being the case for both Swedish and migrant families. Some migrant adults also expected to receive support from their own children when they grew older.

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*NBHW = National Board of Health and Welfare [Socialstyrelsen]

**SCB = Statistics Sweden [Statistiska centralbyrån]

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