

On social and psychological consequences of prolonged poverty – A qualitative narrative study from Finland:

Supplementary information on the analysis process and the key excerpts

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Introduction

In this Supplementary material, we present the encoding process and 8–10 key excerpts to illustrate the contents of the accounts and the analysis process.

The material was categorised into three groups, based mainly on the respondent's subjective evaluation of the quality of the change in life. The categorisation was made in collaboration by three researchers (Anna-Maria Isola, Lotta Virrankari and Heikki Hiilamo) and two research assistants (Aatu Ruohonen and Henna Puromäki). Then, the material was coded following an analytical apparatus of meaning in life consisting of coherence, significance and purpose. Incoherence and insignificance were created as codes to address negative dimensions of the aforementioned. The analytical apparatus was chosen by Anna-Maria Isola (Researcher A). The encoding was conducted by Lotta Virrankari (Researcher B), who started the process by getting acquainted with the framework of meaning in life.

Table 1 illustrates the amount of passages in each encoding category, and the indicative relations between three groups and two points in time, 2006 and 2012. The information is from NVivo files.

The stage immediately following was conducted by Researcher A. It included in-depth analysis of the passages displayed in Table 1. Based on this analysis, three domains were created: sense of time; belonging; and participation.

- **SENSE OF TIME:** sense of freedom; survival; everyday pursuits; lack of financial resources; getting out of financial difficulties; (un)predictability; stress; contending health problems; existential loneliness; external pressure; longing for getaways; endless waiting; splurge days, outlooks on the future; voluntary penny pinching

The domain of sense of time contained experiences with regard to the rhythm of life, outlooks on the future and agency beliefs, on which financial situation, health condition and predictability of life have influence.

The following themes emerged from the passages dealing with significance and insignificance within the domain of belonging and participation:

- **BELONGING:** nature; family; neighborhood; communities; associations; communities; society; masses; peer groups; intergroup comparisons, existential loneliness; social powerlessness.
- **PARTICIPATION:** participation in market economies / exchange; participation in the labour market; participation in public life through communities / culture / education / political activities / doing voluntary work or other production of social value; criticising consumerism; public appearances; intergroup interaction; (lack of)

receiving recognition; recreational participation; achievements in life; creating new meanings

The domains of belonging and participation often supported each other, as sites of belonging provided opportunities for participation. Conversely, participation strengthened the sense of belonging.

Table 1. Amount of passages in each encoding category

Dimension	Accounts with a negative change	Accounts with no remarkable change	Accounts with a positive change
2006			
incoherence	40	59	37
coherence	10	20	15
insignificance	60	54	43
significance	38	16	44
lack of purpose	1	1	-
purpose	4	8	7
2012			
incoherence	45	43	19
coherence	8	30	46
insignificance	45	47	30
significance	26	52	72
lack of purpose	-	1	1
purpose	8	10	8
coherence and insignificance together in 2006	9	4	-
coherence and significance together in 2006	6	7	3
coherence and insignificance together in 2012	12	9	1
coherence and significance together in 2012	5	7	10
Total	319	369	336

In the following, comparative intragroup analysis of the passages concerning coherence, incoherence, significance and insignificance between the years 2006 and 2012 are briefly presented. That is followed by 8–10 key excerpts from the domain of 1) sense of time, 2) belonging and 3) participation from the three groups of accounts. Theme categories are displayed in parentheses. The translations of the key excerpts are made by a research assistant (Aatu Ruohonen) and researcher (Anna-Maria Isola).

The vicious cycle of poverty – accounts of negative change

Domain: Sense of time

There was no change reported in terms of financial difficulties. Generally, health problems and stress seemed to be deepened. Life was found to be more unpredictable than before. The sense of freedom shrunk and outlooks on the future shortened. Recreational needs were unmet.

Key excerpts from accounts written in 2006

My illness is a deceptive one. You can live with it, but you can never be sure what is going to happen tomorrow. (contending health problems; unpredictability of life; outlooks on the future)

You can't afford any negative surprises. (lack of financial resources; unpredictability of life)

My hand is aching; I ran out of painkillers. I am afraid that I may have to wait for two hours, but then I also ran out of time and I can't complete my application for income allowance tomorrow. Today we had to go to the landlord's office to agree on the rent and get the papers ready. I'm running low on food and my cat has no food. [...] The two hundred euros from the social services would be greatly needed. It always tends to be like this before my unemployment benefits come. (lack of financial resources; contending health problems; unpredictability of life; outlooks on the future)

I know that I can certainly provide my son something that a few high earners cannot afford in this career-driven world - something you can't get with money. Namely, being present, providing quality time, homemade food and pastries, and bedtime stories. This helps me to take a moment at a time and then – fight for a better tomorrow. (sense of freedom; outlooks on the future)

Everyday life is really tough for the poor. I also classify weekends and holidays as *everyday* because they are just as dull. Every day I am forced to think about what I will eat tomorrow or next week. Depending on my financial situation, I buy or don't buy products. I run out of everything: food, clothes, hygiene products, furniture and every kind of necessary commodity. (outlooks on the future; longing for a getaway; lack of financial resources)

Visits to the Automarket a couple of times a year are like trips abroad. (getaway)

Unemployment never provides a break – or a vacation, one is constantly vigilant about being sufficiently pro-active. (outlooks on the future; unpredictability of life; longing for a getaway)

The unemployed has anything but time to wait. (endless waiting)

Key excerpts in 2012

At the time, my employment agency was on my neck pushing compulsory courses and assignments. They said, among other things, that I needed anger control. (external pressure)

Life is a constant struggle through every day. I need to take painkillers and have a good nap to keep up. (outlooks on the future; contending health problems)

In October we will have been married for 30 years if I don't die and we don't break up. We've been on no vacation during these decades. What do you call that? (outlooks on the future; longing for a getaway)

Life was a rollercoaster ride, financially too. (lack of financial resources; unpredictability of life)

Thanks to my fairly good salary and my husband's modest earnings-related benefit, we were no longer as tight as in 2006, but it was difficult to accept and tolerate that my husband's unemployment lasted so many years. For us, the period was quite a test. Besides working, I was left with the responsibilities of cooking and handling financial matters. Our daughters, who were in high school, required a lot of attention and support in their studies (...). I was always busy with something. (lack of financial resources; everyday pursuits; external pressure)

My resources are consumed by the obligatory parts of the day; it's a pity. (outlooks on the future; everyday pursuits)

In the autumn, we should come up with a new direction and possibly a part-time job. I don't think I'm able to work full-time if the disease relapses with the same intensity. My husband is looking for a new job, as well, so there are lots of open questions here. (contending health problems; unpredictability of life; outlooks on the future)

My life no longer matters; but so what? My dreams and belief in a better life have finally been destroyed. There were dreams in the past, but the dreams were destroyed by realities; all that remains is to minimise the suffering. (survival)

Domains: Belonging and Participation

The material showed that respondents tended to withdraw from public participation in 2012. However, the starting point in the year 2006 was similar. Experienced inferiority and inequality were reported both in 2006 and 2012.

Key excerpts from the accounts written in 2006

In nature, I am one with everything. I forget. (belonging to nature)

At least now we are living like the rest of the society. We have goals. The sense of recognition increased when the transition from unemployment to studying took place. (belonging to a society; achievements in life; receiving recognition; intergroup comparisons)

I'm happy that I might have supported peers and concretely helped them by lending or giving them something. (Belonging to a community; participation in public life by doing voluntary work; receiving recognition; participation in production of social value)

Caring for children is acknowledged as a less valuable activity than being unemployed. People who do not participate in the labour market are penalised [by the social security system]. In my opinion, I did valuable work with my children at home instead of just being a number in the unemployment statistics. Decision-makers seem to disagree. (Belonging to a family; participation in production of social value; intergroup comparisons)

It's ridiculous that I still hang on past school success, but definitely, it is the only way to prove my social worth. It is my evidence that society should see it as reasonable to invest in me. This is endless fear: Will I ever fit into a society designed only for perfect individuals? What if my new education doesn't yield a job? I do not even dare to think about it. There has to be hope. A job is the only way out of poverty and to become a full-fledged citizen. (belonging to a society; achievements in life; participation in the production of value; participation in public life through education and paid work; intergroup comparisons)

In nature, it is easy for me to forget about poverty, loneliness, our crazy society, the employed and the unemployed. I often feel I don't belong anywhere. I can't rebel or fight – even if I wanted to. This society is being torn apart. (Belonging to nature; intergroup comparisons)

I'm so exhausted with being unemployed. Summer times are going well with all the gardening and outdoor activity. Conversely, the long dark winters, isolation and walls of darkness are something else. All I want is to socialise with people and make beautiful things with my hands, not only for myself but for others as well. (Belonging to nature; belonging to a community; existential loneliness; participation in the production of value)

When doing crafts, I feel like I exist through my hands, as it is a way to create a connection from the inner world to the outer world. My hands work. Simultaneously, I am able to make beautiful and necessary things. (belonging to a world; receiving recognition; participation in production of value; creating new meanings)

Better-offs may consider me a marginalised person, but in fact, I consider myself an active citizen because I do my best to uphold my rights. (...) In my opinion, a citizen who is no longer capable of defending himself against extrajudicial decisions is being marginalised. (intergroup comparisons; participation in public life)

Key excerpts from accounts written in 2012

There is an impenetrable wall surrounding the poor. It glosses over them and sweeps them under the rug. You will get no justice. (intergroup comparisons; existential loneliness; social powerlessness)

A lot of work done, but recognition is nowhere to be seen. (lack of receiving recognition)

Many people express that they are fed up with the current state of affairs. This is then taken advantage of by right-wing populism, a latent form of fascism which provides no real change. It only keeps on pushing the agenda of the wealthy. (...) Ruthlessness increases in society. We are not far from systematic eugenics. (intergroup comparisons; social powerlessness)

In a society that is controlled by the well-off, you cannot climb up. You just have to stay down – or conduct an armed rebellion. (intergroup comparisons; social powerlessness)

Me and my son – we are a family, just the two of us. We must work together to overcome this. Learn to survive. (belonging to a family)

I have dreamt many times that I would single-handedly terminate my hike on earth, but then I have given myself permission to try to make a difference. I was nominated as a candidate for the 2008 municipal elections. I got so many votes so much that I became a deputy councilor. (survival; participation in political activities; belonging to a political community)

Of course I am grateful for having a job and that I got the opportunity to purchase a car. Until the end of the year, I have to make it through the car payments before I can say it is my own car. It is the biggest achievement of my life. (participation in market economies; achievements in life)

I received money from the social welfare office for a recreational weekend. I also got childrens' tickets to the theater through the association. (recreational participation)

We have also adopted the routine of trying to enjoy the surrounding beautiful archipelago as much as possible. It is free, at least. (recreational participation)

Balancing between ups and downs – accounts with no remarkable change

Domain: Sense of time

Generally, health problems continued to plague the participants. Financial difficulties remained more or less the same, as well as had unpredictability of life. However, there was a positive change in the sense of freedom and outlooks on the future.

Key excerpts from accounts written in 2006

Trouble was brewing when I paid the rent late and put off other bills. (lack of financial resources)

I've had problems with my back now and then. Sick days have become more common. The harder the workday was, the more obviously I got stuck in bed because of pain in my back and headaches. (contending health problems; outlooks on the future)

I've been wondering if the stress about financial difficulty was so intense that it led to [somatic] illness. (contending with health problems; lack of financial resources; stress)

I visited or phoned The Social Insurance Institution almost weekly to figure out where my money was. I always got the same answer: "Your application is awaiting an expert's evaluation." (endless waiting; unpredictability of life)

Poverty has its consequences. Illness and exhaustion were mine. What it will be with my children – only time will tell. (unpredictability of life; outlooks on the future)

While foraging for blueberries or pottering around in my garden, I manage not to think about my finances. (lack of financial resources; longing for a getaway)

At one point, I was sure there was no other alternative than to take out myself and my children. (survival)

Key excerpts from accounts written in 2012

I have had two abortions because I have seen my future as hopeless as a poor, single parent. However, I do not regret my decisions because life as a single parent would be hellish. If my financial situation was better and my future was secured, I would like to have a child. (lack of financial resources; outlooks on the future)

At the beginning of the month, I can live in abundance, I can buy pantries full of food and eat a little better. (splurge days; lack of financial resources)

The rehabilitation needs assessment by the professionals who worked with me convinced the social appeals board. I was granted a sickness allowance retroactively. The social services office of course took their share first, and the rest I spent to pay my bills and debts. A big stone fell from my heart. It was much easier to breathe. (sense of freedom)

Every cloud has a silver lining. No early morning wake-ups, no hurry and plenty of free time when unemployed. Over time, I've got used to a better life in this situation. (sense of freedom)

In summertime, poverty does not feel as bad as in the winter because in the summer I can enjoy the outdoors and warmth and it is also bright. (getaways)

In the end, nothing interested me, I couldn't manage to see my friends or keep up with the hobbies. Days passed by, grey and unchanging. It was like trudging in a marsh, like a spider web one gets caught in. I neglected my studies. I didn't care about my health or well-being. Nothing mattered. I was nervous and anguished. I couldn't see the future. (outlooks on the future; existential loneliness; see also social powerlessness within domains of belonging and participation)

Domains: Belonging and participation

Respondents made both downward and upward social comparisons in 2012 in their accounts. Passages dealing with belonging had a slightly gloomy tone. Receiving recognition and participation in the production of social value by doing voluntary work were reported in a positive way.

Key excerpts from accounts written in 2006

The work was very heavy and the trainer was a senior professional, so I got to run around like a dog all the time. S/he always summoned me: "Come here". I felt like a non-human. In the evenings, I cried because I felt like a failed person. (participation in the labour market; lack of recognition)

The occupational physician first doubted my willingness to work. I said I'd love to work if only my back would last. I have never abused the system or wanted to laze about. (participation in the labour market; lack of recognition)

The poor's life is pretty useless. The poor bring nothing but harm to society. The poor should be finished off. The poor person cannot be inspired by politics or culture, and they cannot get involved in them due to lack of money. (belonging to a society; participation in political activities; participation in culture)

And I thought I was making poverty a noble ecological way of life, in which materialism and consumption are minimal, I can even do quilts and wool socks and sell them at a flea market. It is totally desperate given that others who are poor, who visit flea markets, can't

afford to pay for them. Additionally, the flea market booth costs more than the return I get. (participation in public life by criticising consumerism; participation in the market economy)

I am also irritated when Finland has to assist other countries by sending out money when its own people are not doing well. Finnish citizens should be looked after first and others only after them. Excessive wages should also be tackled; no one is worth absolutely unreasonable wages. (intergroup comparisons)

What annoys me the most is that the state/The Social Insurance Institution helps all the social bums and drunks but not the ones who need it the most. (intergroup comparisons)

The second stage of poverty is denying it, trying by all means to act as if it were all nice. Then there is paralysis. After that comes anarchy and anger. (social powerlessness; participation in public life)

The most troublesome are the training days outside the physical workplace organised by the employer. I dare not to say I can't afford to eat out. I solved the issue by participating in only half a day. (participation in the labour market; participation in market economy)

They [bureaucrats] said that volunteering should have ceased immediately when I first realised that I will never be paid for, as the association I worked for could not afford it. But who would just leave a job the moment some difficulties arise? (participation in public life by doing voluntary work)

Key excerpts from accounts written in 2012

I especially feel pity for my offspring. (...) The entire life of my children has been shaken by the constant moves from one rental apartment to another, as I tried to improve my children's social status. On the flipside, I couldn't organise a permanent home for them. I also failed at that (intergroup comparisons)

I kind of got a good feeling from running away from people. I felt anxious. Now I'm happy: I sit on my couch and I can see big trees swaying in the wind from my living room window. (belonging to nature)

I believe I can identify a fellow sufferer in the streets, bowed down backs, emotionless faces and slender, gray appearances – worries and sicknesses leave marks as years go by. (belonging to a peer group)

The impoverished feel that they appear useless and futile in the eyes of the wealthy. This leads to disgust and contempt for the wealthy. [...] It feeds the circle of poverty and draws a line between wealth-based social categories. (intergroup comparisons; lack of recognition)

Thank you for your interest in our situation; you are the only one interested in it outside our family. (lack of recognition)

From January to February, after the company's bankruptcy, I joined a Friend service course and started volunteering. I have three lonely elderly people as friends whom I visit

several times a week. It is a wonderful feeling to help and bring joy to someone just by talking and listening. At the same time, you get to think about other things besides your own concerns. (participation in public life by doing voluntary work; participation in production of social value)

At the end of the training, I bought my first car. Admittedly it was cheap Japanese, but the colour was fine and it worked well. I've had my driving license for over 20 years. Finally I got my own car. (participation in market economies; achievements in life)

Therefore, it is much easier to be in the company of other broke people. We understand each other and we can come up with free activities. (belonging to a peer group; recreational participation)

These people I know also think and act more ethically and consume less and more sensibly than most of the so-called 'normal' population, who think their own lifestyles and values are the only real and accepted way of life. (belonging to a like-minded community; participation in public life by criticising consumerism)

The virtuous cycle in prolonged poverty – accounts with positive change

Domain: Sense of time

Many respondents reported that their financial situation had improved. The amount of health problems had remained more or less the same as in 2006. Unpredictability of life had decreased, and respectively, a sense of freedom and outlooks on the future had improved.

Key excerpts from accounts written in 2006

Over time, inspection fees accumulated, and I couldn't afford them (...) And even though today my financial situation is a bit better, I pay off those debts to the transport authority. (lack of financial resources)

At the end of every month, I live in fear that something will go wrong, that the money from The Social Insurance Institution or social services is not in my account in time. It would be a complete disaster. (unpredictability of life)

The pain makes it almost impossible to sleep, and if I happen to fall asleep, I suddenly wake up again, for example, due to my old fridge's clicks - and I'm awake again. (contending health problems; stress)

Life could not be planned or seen at all. (unpredictability of life)

In the mornings, I don't bother getting out of bed before eleven o'clock. There is one simple reason behind this behavior: If I skip breakfast, I save some money. (lack of financial resources)

I was invited to a meeting at the social services office. Information about the appointment came the same day in the mail. The poor are always ready to come, wherever called, at any time. (endless waiting)

For the most part, my life is a battle, even for a little sleep at night. (survival)

So social services support me: If I am not capable of working, I would be on sick leave until there is another solution. (...) Social services support me financially – emotionally, I get along my own. (unpredictability of life; stress; contending health problems)

If we take the definition of *holiday* from the UN, it means that one can afford a week away from home. It means having a getaway from everyday life. According to this definition, I have been on holiday (...) in March 2009 (three years of writing), a week in Madeira with my wife. (longing for a getaway)

Key excerpts from account written in 2012

We are still poor. Occasionally, the vicious cycle disappeared. It means that there were months when the bailiff had no claims. The budget is still so tight that even a small cost sends the situation back to square one. Keeping my head above water is hard work. (getting out of financial difficulties)

We have faced setbacks along the way. At some point, the internship was a bit difficult to cope with. Producing events can be very stressful seasonally, and it stressed me out. Reluctantly, I had to resort to, among other things, sleeping pills. (stress)

The money, however, was mostly dwindling in rent, and sometimes the budget was so tight that I had to go to the university flea market to sell clothes and stuff (...). Luckily for me, my godmother gave me loads of clothes, some of which I sold and turned into cash. (getting out of financial difficulties)

The serene episodes even give you the strength to face poverty. Poverty does not cause me to suffer in the same way as it did six years ago (outlooks on the future; predictability of life)

However, at some point (...), I got a new part-time job for a few months. I earned 250 euros a month. This built confidence and enthusiasm for my studies. (getting out of financial difficulties; outlooks on the future)

However, even though there may have been enough money at times, I look very carefully at what and at what price to buy, whether it is food, clothing or goods. (getting out of financial difficulties)

Luckily, hunger is no longer here. We can go to the store without a shopping list and without counting every cent. I still make this kind of list, but now we are thinking whether to buy fresh meat directly from the farm or packaged from a grocery store. (sense of freedom; getting out of financial difficulties)

At the moment, however, I have a stable job and a salary that provides a much more carefree way of life. I do not need to worry about how to earn money to pay for our daily food, housing or, for example, sudden medical expenses or a bus trip. We were amazed at how carefree life can be in certain respects when more money is spent. (predictability of life; getting out of financial difficulties; sense of freedom)

Somehow, those things tended to get organised; maybe not always in the best way right away, but somehow anyway. (outlooks on the future)

Creativity is still booming and I usually come up with some inexpensive way to achieve my goals. It is strenuous when I cannot throw out broken or currently useless stuff, as I still think I might need it for something. (voluntary penny pinching)

Domains: Belonging and participation

There was a positive change in the sense of belonging and recognition. Moreover, participation in public life and particularly participation in the production of social value was reported to have increased. One implication for social value is that respondents started to create new meanings. For instance, penny pinching due to lack of financial resources was turned into a virtue.

Key excerpts from accounts written in 2006

A couple nights ago, I watched a talkshow in which someone joked that one could be so lonely that they would spend a lot of time in public transport – well, that is how lonely I am. (existential loneliness)

Hopelessness already emanates from a man who is not taken [not employed]. (participation in the labour market)

This hell has lasted about eight years. If I'll be healthy enough and if I'll be employed, the rest of my debt will be settled in a couple of years. Will my dignity also be restored? (lack of recognition; participation in the labour market)

There's a little dried up pond somewhere out there and it is what is left of my pride. (...) we have a barcode on our foreheads [indicating that we are unnecessary people]. So then a quick 'pip' and you can see all the commercial value of the individual and the commensurate recourses in this society. (intergroup comparisons; lack of recognition)

Healthcare professionals do not have a holistic view. They only pay attention to one, at most, a couple of things. Things may not change if they don't start from the basics. People are mistreated and misrecognised. (lack of recognition; lack of interaction)

I am too poor to get even a sickness allowance! If I was an alcoholic or released from prison, I would probably be treated better. (intergroup comparisons)

There are many groups below the poverty line. And the state saves when a person does free [rehabilitative] work. And the money goes to Finland's elite, that's how the system works. It's no wonder that there are alcoholics, that families break up and that children are taken into long-term care. At least, authorities get jobs. Psychic burdens have increased among the Finns. (intergroup comparisons)

The door to a movie theater is rarely opened for me because tickets are expensive. In a few years, it is the same with television. Watching TV stops soon too, because I'm not going to buy a set-top box. (participation in culture)

Nobody asks why you have had payment problems. But it's like I have a stigma on my forehead. It says "this woman has no intention of paying for her supplies. Never." (lack of recognition)

Days at work with a poker face, and nights, restlessly asleep. So many cries I have cried, though tears can't help. (...) Anxiety, powerlessness and shame are all daily companions of mine. Will I ever get rid of them again? Or will the shame accompany me all the way to the last journey? (existential loneliness; social powerlessness)

Key excerpts from accounts written in 2012

Children do not judge or shame. Even the poor grandma's lap is a precious place. (belonging to a family)

Doing the work itself raised my self-esteem and was very rewarding. Surviving it made me believe in the future in a new way (participation in the labour market)

I have been able to ride during my life by getting myself to some country estate where I find a horse whom I can ride. In return, I take care of the horse or just for free. (participation in exchange; recreational participation)

I ask you one thing about your job: Have you ever gone to work happily? I do it every morning. And it's wonderful to work when you're happy to go there. And you can really give your life to others. But I have to tell you, I get more from them [clients at the service centre] than they get from me. But it's a nice feeling, when even one of them thinks they can give me something - so then they have had a good day, even just one good day. (participation in community; participation in public life by doing voluntary work; participation in production of social value)

Moving to a city was mentally liberating. Here, even the poorer person merges into the masses. In the countryside (...), all the differences were highlighted and the atmosphere was distressing. (belonging to a mass; existential loneliness)

I react very strongly to injustices, for example in the workplace, which can sometimes lead to difficulties for myself, but on the other hand it has also helped those who have been victims of injustice (belonging to a work community; participation in public life)

You may think that my intent was to give the impression that there was way more money. It wasn't – things have just got new meanings, like enjoying and appreciating relationships. Namely, we still rent our flat and dream of our own cottage, and we still make a monthly budget to pay the bills and play the lottery too. (creating new meanings)

Due to my barren and materially poor childhood, I found ethical and ecological thinking. Degrowth and reconciliation would work very well for me. (participation in public life by criticising consumerism)

Bathing in one of Finland's finest log saunas in a national park is also cheap. You would not think that the state [Metsähallitus] would provide such a framework for a nearly free holiday (belonging to nature; recreational participation)