

A Feminist Moral-Political Economy of Uneven Reform in Austerity Britain: Fostering Financial and Parental Literacy

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ABSTRACT This article draws on two empirical case studies to draw out the way in which the causes of poverty in austere times in the UK are inverted, from their socio-economic causes to making the poor themselves responsible for their misery but also responsibilising them for fighting their way out of poverty. We particularly focus on how austerity policy in the UK has involved a return of moral language of the ‘undeserving poor’. We highlight the way in which this ‘moral-political economy’ has gendered effects, targeting single-mothers and their children and families, through the lens of ‘literacy’. The first case study shows how promoting ‘financial literacy’ is seen to solve indebtedness of the poor and the second case study highlights how ‘parental literacy’ is employed to turn around ‘troubled families’. Indeed, these two studies demonstrate how the morality of austerity is shaped through deeply gendered practices of the everyday in which women’s morality is what ultimately needs reforming.

Keywords: gender, austerity, British politics, parental literacy, financial literacy

Introduction

The politics of austerity dominate contemporary discussions of the British economy. Every new set of economic figures published sparks another debate on whether the UK has finally recovered (Hutton, 2014; Parker, 2014). The sheer variety of opinions demonstrates the inability to discern whether the UK is moving out of—or into—a prolonged stagnation (Crouch, 2011; Hay, 2013; Sum & Jessop, 2013). It is problematic to ‘spin’ new sets of economic growth figures in order to support or oppose austerity as a policy agenda. Yet, it is even more problematic to accept that the policy-elites are locked into a politics of uneven reform that targets households as objects and

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2 J. Montgomerie & D. Tepe-Belfrage

subjects of ‘reform’ in order to continue not ‘reforming’ the structural problems of financialised growth. ‘Economic growth’ acts as a framing device in which highly stylised figures reporting positive economic performance serve to silence alternative voices for whom economic priorities mean something else entirely (Ferber & Nelson, 2003; Hoskyns & Rai, 2007; Stiglitz, Sen, & Fitoussi, 2009; Young, Bakker, & Elson, 2011).

This article explores how uneven reform is underwritten by austerity-led policies that develop a new policy language of ‘improving literacy’—inscribing a lack of education, skills and moral norms (not the economy) as a fundamental cause of contemporary poverty in the UK. Thereby, we are shifting the terrain of how to understand and investigate austerity away from a focus on economic performance to grasping the deeply moral way in which policy-making seeks to manage and control households’ everyday social reproduction under the auspices of ‘Austerity Britain’. We offer two detailed case studies of public policies that seek to reform individuals in order to solve the problems of the economy. Qualitative evidence is used to argue that successive packages of welfare reform forces austerity into the spaces of the everyday, which reconstitutes the gendered experience of poverty and indebtedness in Britain. While in practice these are two discrete case studies designed and carried out independently of one another—that is, they do not share a common research question or any common participants, making them different in terms of the object and subject of analysis—what is most striking is the similarity of the results. Both case studies highlight how welfare reform ensures that public policy touches down on the lives of ordinary people, allowing us to empirically investigate the ways in which households’ social reproduction is challenged and sustained through everyday gendered practices. It is this commonality of themes and issues that we analyse closely in this article.

Theoretically, this article speaks to the growing literature that explores austerity as a political agenda that enforces cultural processes of self-reliance and resilience (Bramall, 2013; Stanley, 2014). Our research is further informed by the large and growing body of feminist political economy literature investigating the way in which policy under neoliberalism seeks to shape processes of social reproduction (Bakker & Silvey, 2008; Bezanson & Luxton, 2006; LeBaron, 2010; Luxton & Braedley, 2010; Steans & Tepe, 2010). We seek to add to this literature with detailed qualitative research of how austerity in Britain is concomitantly enacted and resisted through the public policy process. Most importantly, we make visible the ways in which notions of ‘morality’ are simultaneously conjured and silenced to justify public policy. As such, we would talk about a feminist moral-political economy framework guiding our research. We point towards the gendered construction of such claims and processes. For example, poor indebted households need to exercise prudence and temperance while high-cost lenders do not. Similarly, ‘Troubled Families’ need to ‘take responsibility’ for their situation and turn their lives around while policy-makers do not take responsibility for their failures to turn around the economy in which these families must live. Moral virtue and vice offers a different perspective on how policy is deliberately obscured in contemporary Great Britain (Crouch, 2011; Hay, 2013).

More specifically, we critically interrogate how morality permits at the same time as it cloaks a re-imaging of poverty as an inherently moral condition; therefore, a person is not poor because of the material conditions they encounter in a depressed economy, rather poverty is the outcome of a lack of moral virtues of hard work and prudence with the added neoliberal virtue of responsibility for self. In policy terms, these virtues become actionable as educational deficiencies; therefore the poor require (re)education—*further literacy*—in these key moral virtues because they lack these fundamental skills. Yet, while the concept of *financial literacy* is a well-established policy term, the concept of *parental literacy*, apart from being a well-

established practice, is not commonly used. This article highlights the ways in which acquiring literacy describes a process of learning skills that are considered morally superior, thus being more than just education and/or discipline. Indeed, policy-makers mobilise morality to question, discipline and potentially even criminalise the everyday practices of social reproduction in poor families. We provide the evidence to support this claim using two case studies: promoting financial literacy to solve indebtedness of the poor and parental literacy to turn around ‘troubled’ families. The two studies demonstrate how the morality of austerity is shaped through deeply gendered practices of the everyday in which women’s morality is ultimately what needs reforming. We show how poor women, especially those with dependent children, are the main objects/subjects of austerity-led reforms that seek to transform their undesirable (moral) behaviours with new forms of literacy, that is, financial literacy and parental literacy programmes.

Case Study I: Indebtedness and the Moral Vulnerability of the Poor

The first case study explores the on-going efforts to reform the high-cost consumer credit (i.e. payday and doorstep lending) industry and how the problems of this industry are recast in policy terms of the moral vulnerability of the poor, especially women and children. In particular, by promoting financial literacy and improving affordability checks by lenders, which essentially permits greater rationing of credit to lower-income groups. This case study reveals how a reform agenda materialises: growing rates of poverty and credit rationing create conditions that allow the high-cost credit industry to flourish. While there is widespread mobilisation for reform, these attempts are transformed into claims about the importance of greater financial literacy to combat payday and doorstep lending. In other words, knowing how to calculate the annual percentage rate (APR) on a loan is framed by policy-makers as the key skill needed to protect against the excesses of payday, and other high-cost, lenders. Drawing on evidence from semi-structured interviews from financial reform campaigners that details their experience of advocating for reforms with policy-makers at all levels reveals why substantive reform of retail banking is so elusive in the UK (Communities & Culture Network, 2014).

Beginning with the reality that finance is gendered and the resulting inequalities are manifest in debt relations (Griffin, 2013; Walby, 2009; Young, 2013), we can then move on to the debt as a safety-net: a well-recognised feature of the type of financialised growth UK policy-makers promote (Gibbons, 2014; Montgomerie, 2013, 2014b). In practical terms, 70% of people go into debt because they are either hit by an unexpected emergency (e.g. job loss or medical illness) or because they need to buy something unexpectedly (Traub & Ruetschlin, 2012, pp. 8–9). Welfare reform in the UK involves downloading public expenditure onto households; each new round of ‘reforms’ coupled with flexible labour markets and stagnating wages means that the social reproduction of households requires ever more debt to sustain itself. For example, the Coalition government’s welfare reform package is directly linked to rising debt levels of families piloted for the Bedroom Tax and Universal Credit; in short, these policies effectively forced participating families to take out high-cost short-term credit to make up the shortfall from benefits (Banks, Brown, Flaherty, Herrington, & Waters, 2013). This builds on a growing amount of research that exposes the direct links between rising debt with falling welfare provisions; ultimately, private high-cost debt directly substitutes public spending (Gibbons, 2014; Packman, 2012).

The UK’s main financial regulator, the Financial Conduct Authority (FCA), published a report in 2014 on *Consumer credit and consumers in vulnerable circumstances*. It focused principally on imposing an interest rate cap on high-cost ‘payday’ lenders at the same time as it advanced a policy framework for evaluating high-cost borrowers as ‘vulnerable’. Deploying key

4 J. Montgomerie & D. Tepe-Belfrage

assumptions from behavioural economics, the report developed a vulnerability framework based on key behavioural traits that are used to assess the ways in which the debtors are, ultimately, the cause of their own indebtedness. Financial regulators frame debt as a basic contract between a creditor and debtor, at an agreed interest rate over an agreed period; therefore if high-cost credit providers are subject to new regulation, so too should high-cost borrowers, specifically with better financial literacy skills. Framing the cause of debt problems as rooted in a lack of literacy and numeracy skills locates the ‘problem’ of high-cost loans with the borrower—not a flawed market or defunct financial products. Behavioural economic frames of ‘debt denial’ and ‘avoidance’ of problem debt levels pathologise debt as a psychological deficiency; while high-cost lenders are not subjected to similar forms of analysis. It seems the FCA is more comfortable analysing what makes debtors (so irrational they) take out payday loan than it is analysing what behavioural traits induce lenders to charge extortionate interest rates, raid debtors bank accounts and engage in psychological harassment to collect debts (Deville, 2015; Packman, 2012). The FCA calls to build better financial capability among high-cost borrowers involves improving numerical literacy levels, which in and of themselves are rather benign; however, what is more pernicious is a financial regulator that completely ignores the widely acknowledged external economic forces directly contributing to rising debt levels—light touch regulation of retail banking.

In this context, vulnerability is made into a regulatory tool to identify social groups and communities in special need of regulatory intervention (Atkinson, McKay, & Kempson, 2006; Atkinson & Messy, 2012). Financial literacy education (FLE) is a coordinated policy objective developed at the Organisation for Economic Co-operation and Development (OECD) and adopted in the UK, which, according to Clarke (2015), creates an ‘irreconcilable gap’ between the empowerment discourse of financial literacy for ordinary people and the actual success of ordinary people in achieving security and well-being through financial markets (p. 258). Moreover, state-sponsored financial literacy programmes naturalise highly gendered form of financial knowledge and expertise. Zokaityte’s (in press) detailed analysis of the OECD’s financial literacy survey clearly demonstrated how:

thinking about gender inequalities in financial markets through the literacy/illiteracy boundary introduces limitations to understanding the complex environment and processes which shape and produce inequalities in the financial market. Yet more importantly, by misattributing gender inequalities to illiterate financial decision-making, the measure participates in the further marginalisation of women, lower-income earners, ethnic minority groups, and migrants in financial markets.

The institutional ethos of the OECD and the FCA seek to neutralise society in a way that makes visible their belief in the neutrality of markets.

In this context, civil society actors deploy everyday social reproduction to destabilise public policy assumptions that individualise debt as a credit contract between a borrower and a lender. This starting point recasts financial reform in terms of greater efforts to promote responsible credit (interest rate cap, affordability checks, mis-selling) for lenders and/or better financial literacy for borrowers. This particular reform agenda materialised as increasing poverty rates met credit rationing by high street banks after 2008. These conditions allow the high-cost credit industry to flourish with civil society campaigns mobilising to combat this in a variety of ways (Montgomerie, 2014a).

Interesting is how the market neutrality assumption and policy-fix recipe for measuring political success is continually challenged and subverted by the civil society participants in their engagement with actors directly responsible for regulatory change. Importantly, this is

accomplished primarily by mobilising morality and family-care responsibilities as evidence that ‘the market’ creates (not reflects) inequality and that debt is a form of poverty that requires more than better financial regulation to solve. In other words, these civil society participants recognise key feminist political economy concepts and use them in interesting ways to destabilise established knowledge about finance and its role in the economy. For example, many faith-based community groups articulate debt power relations in terms of the responsibility of lenders, not just borrowers. Concepts such as usury or loan sharking anchor credit practices in social and moral terms.

The household and everyday social reproduction, much more than market and commerce, anchor and make sense of the general idea that policy has got it all wrong when it comes to understanding how indebtedness shapes the wider economy. In more practical terms, it is obvious that the most effective policy to curb payday lending is to improve welfare provisions for Britain’s urban poor; however, this proves politically impossible. Civil society groups continuously reshape their intervention into the debates about the impact of indebtedness by focusing on the everyday experiences of the people they engage with.

In the household that’s got children, over December and January everybody talks about ‘they’re just spending money on presents for Christmas’. What they’re not taking in to account is that in those households, the kids are off school for two weeks, so they’re not getting school meals. Electricity meter is needed far more often and the whole household is just under pressure at that time. The impact of that isn’t just on that woman, because her first reaction is not ‘great, I’m gonna go and blow it on a night at the bingo’, no matter what our politicians think. Her first reaction is ‘oh God, I can go shopping and get some things. We can have a good Christmas’. (Credit Union worker)

Individuals providing services to those struggling with their debts know what policy-makers fail to acknowledge: debt is much more than a credit contract (Soederberg, 2014). Here, civil society deploys feminist political economy understandings of the economy, in particular around care and the family to politicise debt. Care is used to rupture understandings of debt as simply about banking or finance and linking it to wider economic issues. This is evident in the multiple ways debt is narrated as a ‘family issue’ in the sense that financial burdens and distress affect the entire household not just the person named on the credit contract. The everyday social reproduction of indebtedness in families is deeply gendered and directly related to the monetary and social costs of care provision within households. Framing debt in terms of care reveals the important gendered practices that shape the contemporary feminisation of poverty in contemporary Britain.

[the] story of a grandmother whose granddaughter had got in to £2000 worth of debt through Wonga and she’d had to use money that she was saving for her husband’s funeral, to spend on that, that she had to spend on paying off her granddaughter’s debt. So you know, very powerful story, able to capture what is going wrong in her community. (Community organiser)

Faith-based organisations command the language of morality and family more easily than secular policy-focused organisations; recent reports such as *God and the money lenders* and *The debt trap: End the damage to children* (Children’s Society, 2014) demonstrate how faith-based civil society groups challenge the market morality. Church-based community organisations seek to create a space for people to offer ‘testimony’ (in this case to testify is also ecclesiastical practice) on how debt impacts their everyday life. Secular community-groups replicate this testimony model in a public meeting-style. In both instances, the effort is to put the human experience of debt centre stage; in doing so, community organisers identify compelling family stories that anchor their political action.

6 J. Montgomerie & D. Tepe-Belfrage

Personal stories are meaningful ways of unpacking the power relations constituting debt and show how family debts shape everyday practices of social reproduction. Community organisers from across the UK have taken up the issue of high-cost credit and indebtedness among poor communities; they explicitly focus on providing a platform to share personal stories of families struggling with debt. For example, the ‘Money Talks’ Campaign invited church groups to speak openly about money and debt problems in a community setting. This later-spawned *Shark Stoppers* initiative sought combat payday lending shops taking over high streets in deprived neighbourhoods by empowering local residents and church congregations to act locally. The deeply problematic practice of high-cost lenders in poor communities becomes a public issue. For instance, cases of debt collectors chasing family members for payment are well documented, though change is not forthcoming in terms of policy or regulatory action to curb them.

Rather, regulatory changes to address high-cost lending in poor communities have cultivated a new narrative of ‘vulnerability’ to frame policy. This ultimately justifies better financial literacy as an actionable policy response that requires no public investment and limited expenditure. This recasts debt as essentially about mathematical skills related to calculating interest rates or managing a budget. Significantly, this completely ignores the widely acknowledged causes of rising household debt: stagnating wages, deregulated financial services and welfare reform. In this context, austerity policies continue apace in the UK, and the degree to which policy was justified and evaluated in moral terms becomes increasingly clear.

The real problem here is that there has been an attempt to suggest that the personal debt crisis has come about because people aren’t prudent people. Dr. Richard Wellings, from the Institute for Economic Affairs, told me that there wouldn’t be such a thing as a payday lending industry if poorer people were more prudent. Those words! I think that there are a great many people, very important people in government, that think that’s true as well. (Civil society expert on payday lending)

Framing indebtedness as a form of vulnerability that can be addressed with better financial literacy exposes a wider morality that justifies current welfare reform efforts and shapes government inaction on indebtedness. Civil society groups and individual actors contest the market morality of politicians and policy-makers in different yet complementing ways. Through these forms of non-state political activities, civil society cultivates a deep socio-cultural distrust of attempts to cast debt as a personal failing, be it lack of educational attainment or moral traits such as prudence or temperance. By engaging directly with indebted communities—from debt advice services to church-based ‘Money Talks’, civil society creates a political space to articulate the deeply gendered inequalities of indebtedness.

Case Study II: Troubled Families Need Parental Literacy

The second case is an in-depth study of the Troubled Families Programme (TFP) in two Northern locales. It shows the framing of social, not economic, decay as the cause of poverty. The TFP offers a set of proposals that expose the everyday experiences of women, in particular single mothers, and how social policy does not (and should not according to the Secretary of State in charge of this programme) deem poor women as deserving of welfare provision. The TFP seeks to remedy the problems of urban poverty and lack of social provisioning for families with better ‘parental literacy’. In-depth interviews with 10 key policy-makers and care workers in each locale that implement TFP reveal the degree to which women and children become the objects of reform and how policy-makers internalise the objective to ‘turn around’ their lives through direct state intervention.

The TFP is one of the flagship programmes of the Coalition Government to tackle *Broken Britain* (Tepe-Belfrage, 2015). In Cameron's words:

I want to talk about troubled families. Let me be clear what I mean by this phrase. Officialdom might call them 'families with multiple disadvantages'. Some in the press might call them 'neighbours from hell'. Whatever you call them, we've known for years that a relatively small number of families are a source of a large proportion of the problems in society. Drug addiction. Alcohol abuse. Crime. A culture of disruption and irresponsibility that cascades through generations. We've always known that these families cost an extraordinary amount of money . . . (Cameron, 2011)

The TFP seeks to 'turn around' the lives of what was originally claimed to be 120,000 but was recently revised to 500,000 families in the UK by 2015 (Wintour, 2014).

The primary justification for this policy is to reduce the costs to public finances, estimated at £75,000 per year per 'Troubled Family' or £30 billion in total estimated direct costs and services (Department for Communities and Local Government, 2013a). These figures are hotly contested and come with very little by way of verifiable audit trail (Levitas, 2012). According to the 2013 governmental report 'The Costs of Troubled Families':

We spend disproportionately more on troubled families than the 'average' family. For example, in West Cheshire, the council is spending an average of £7795 on an average family in its area, compared to £76,190 for a troubled family. In Solihull, local services spend an average of £5217 on an average family, compared with £46,217 on a troubled family. The amount spent on a troubled family is estimated at nearly £100,000 in Barnet. This is not sustainable. (Department for Communities and Local Government, 2013b, p. 5)

Problematically, the implementation of the TFP is marked by the absence of consistency in the working definition of who qualifies as a 'Troubled Family'—and the very concept of being 'troubled' remains largely undefined. The initial scoping study defined and categorised a 'Troubled Family' as meeting five out of seven criteria: having a low income, no one in the family who is working, poor housing, parents who have no qualifications, where the mother has a mental health problem, one parent has a long-standing illness or disability, and where the family is unable to afford basics, including food and clothes (National Audit Office, 2013b, p. 16). However, it became clear that many of the seven are beyond the control of the families themselves. In 2012 a guide to the evidence and good practice of working with troubled families defined Troubled Families as meeting three out of four criteria: involved in youth crime or anti-social behaviour (ASB), have children who are regularly truanting or not in school, have an adult on out of work benefits and cause high costs to the taxpayer (Department for Communities and Local Government, 2012). This seems to also be the definition of a Troubled Family for the new phase of the programme (Department of Communities and Local Government, 2014a) surprisingly given the proclaimed focus on mental health of this phase of the programme.

According to government figures, families in the 'Troubled Families' Programme face an average of nine serious problems (Department for Communities and Local Government, 2014a, p. 4). Against the background of a lack of an exact definition of what constitutes a 'Troubled Family', the TFP is set up using a 'pay for performance' model from national government to Local Authorities. Phase one of the TFP (until 2015) pays local authorities £2000 for every family that signs up and an additional £4000 for 'turning around' the lives of participating families. The programme encourages councils to appoint dedicated case-workers to individual 'failing' families helping them to change their lives. A family is considered to be officially 'turned around' when:

8 J. Montgomerie & D. Tepe-Belfrage

each child in the family has had fewer than three fixed exclusions (from school) and unauthorised absences on no more than 15% of schooldays, in the last three terms; as well as a 60% reduction in anti-social behaviour across the family in six months. In addition, the offending rate by all minors in the family must have fallen by at least a third in the same period. (Wintour, 2013)

Phase two of the TFP (which began late 2014) focuses on the 51 best performing areas to be followed by a national 5-year programme from 2015 (Department for Communities and Local Government, 2014b). The new phase of the programme aims to particularly focus on poor health as, according to government data, 71% of the troubled families have physical and 46% mental health concerns (Department for Communities and Local Government, 2014a, p. 4), at the same time as tackling ASB and getting parents (mostly single-mothers) into regular paid employment.

The culture of austerity (Bramall, 2013) shapes how the TFP is implemented but it is an intensification of New Labour's focus on family intervention as the solution to tackling ASB more widely. ASB orders are arguably the quintessential example of policy-making without empirical evidence on the nature and extent of a problem and a crucial cornerstone of New Labour's crime and disorder policy (Parr, 2011, p. 718). Here, as in the TFP, parental irresponsibility is identified as the root underlying cause of ASB rather than, for example, different families exposure to poor housing or poverty.

In fact, quite the opposite is true, the TFP takes up New Labour's focus on parenting skills as actionable behaviours that can be addressed to solve almost everything from poverty, social exclusion, crime, and ASB to poor health (Moran, Ghate, & van der Merwe, 2004). Steps towards addressing poor parenting through government-funded family support intervention under New Labour included the establishment of a range of parenting programmes, for example, the appointment of parenting 'experts' in 77 areas across England as well as the launch of a National Academy for Parenting Practitioners (Parr, 2011, p. 719). At the same time, the criminal justice system was readjusting to provide the backstop to state intervention in parenting—with the courts being given new authority to clamp down on parental irresponsibility including, among others, the Parenting Order (1998) requiring parents to attend parenting classes or counselling at threat of fines or even prison.

Intensive family support has become national policy if not before than certainly under New Labour's Respect Action Plan in 2006, leading towards 'the establishment of a national network of Family Intervention Projects' (Parr, 2011, p. 720).

The continuation from New Labour's family policy to the TFP is thus visible in policy terms but it also a continuity of management. The head of the national TFP strategy Louise Casey was heading the Anti-Social Behaviour Unit at the Home Office from 2003 and was appointment the head of the Respect Task Force in 2006, which was crucially designed by New Labour to tackle problematic young people's behaviour and to support their parents into taking responsibility for the impact of their children's behaviour (Burney, 2009, pp. 46–47).

Yet, New Labour's focus on good parenting as a route to societal development went beyond the focus on tackling ASB. It was accompanied by early intervention and childhood initiatives. Sure Start Centres, Health in Pregnancy Grants, more expensive school meals, etc. were designed to work hand-in-hand with Family Intervention Programmes of different sorts and intensities. Family Intervention in austere times under the Coalition government has diverted from these important 'support' mechanisms that were under New Labour considered crucial to deliver successful Family policies. As such, the TFP sits firmly within the discourse and practice of Family Intervention as established under New Labour, particularly focusing on the idea that effective and socially responsible parenting will help to overcome societal shortcomings. The absence of 'parental literacy' is, as was under New Labour, identified as the cause of

'trouble'. Yet, the current TFP focus on parental literacy moves away from tackling socio-economic causes of poverty and ASB to substitute social policy with literacy programmes based on what is deemed morally superior. Welfare cuts have particularly hit those institutions that aimed at embedding Family Intervention into a wider safety-net of early intervention. The widespread closure of Sure Start Centres throughout the country can serve as an example. As such, we argue that parental literacy has been given an even more prominent role under the Coalition Government in tackling what is perceived as root causes of societal problems. This is also where this case study connects to the previous one. *Increasing literacy* serves in both instances as a morally charged substitute to excuse government from supporting actual material change to poor people's lives.

Detailed qualitative research into the adoption and implementation of the TFP in 2 locales and nationally involving, to date, 12 interviews with policy-makers, managers of family intervention practice and social workers are used to show how the programme is enacted at the national and local level. Both locales are among the councils considered to have the most 'Troubled Families' in the UK (Liverpool, Birmingham, Manchester, Essex, Lancashire, Kent, Bradford, Norfolk, Bristol, and Nottingham), yet, at least from the outset, seem to be face very distinct struggles given their demographics, especially regarding race.

The design of the interviews has reflected the implementation of the TFP. Given its ad-hoc, largely uncoordinated nature among councils in the UK, the questions asked were open-ended, fact finding rather than pre-structured. This more widely reflects feminists' deep suspicions against the problematic assumptions of conventional structured or semi-structured interview techniques and sought to emphasise the perspectives of the interviewees in order to live up to feminist's desire 'of involving the researched in the analysis of data' (Sprague, 2005, p. 143).

The findings as of today suggest that there are very limited data available on the composition of the 'Troubled Families' in the UK. Freedom of information (FOI) requests to central government and the ten councils for data on the racial and gender composition of the most 'Troubled Families' have suggested that none, except Bradford, even collect data on the gender and racial composition of these families. It is alarming that basic demographic information is not collated, making it difficult to determine the extent to which single female-headed households with dependent children are, in fact, more likely to be considered 'troubled'. The fact that these statistics are not being collated as part of the implementation and monitoring of TFP, with the exception of Birmingham City Council, which suggested that data might be available at a later date (FOI made in February 2014), reveals a shocking lack of 'evidence-based policy'. More shocking is that politicians and policy-makers evoke the single-mother when laying blame; like when Cameron (2011) claims absent fathers are a key reason families are 'troubled', thus implicating how single-mothers are unable to cope—we know now he makes this claim without reliable data to support it.

Despite the lack of reliable data, there seems to be a tendency, exposed in the discourse on absent fathers, that single-mother households are significantly overrepresented among Britain's 'Troubled Families'. An indication of these families being largely single-mother households seems to be that of the six case studies of troubled families compiled by the government, five are headed by single-mothers (Department of Communities and Local Government, 2014c). Indeed, interviews with Programme Directors of TFPs in the case study locales have confirmed, although anecdotally, the overrepresentation of female-headed single parent households, with one Director suggesting the number could be as high as 80%.

A key finding from the initial phase of primary research is the common discourse running through the very idea of the TFP: welfare provision per se is blamed for the situation in which families find themselves, as apparently welfare provision causes a lack of aspirations (Tepe-Belfrage & Montgomerie, *in press*). Welfare as the problem is echoed at the national level to justify austerity as a force for good because it enables greater welfare cuts. This marks a significant change in social policy objectives in which welfare provision was seen as policy tool to combat wider social problems, not the cause of them.

But it's also about linking them in and having them with aspirations, because we've found out part and parcel of the culture in . . . is that people have been in a benefit culture and we've worked with third-, fourth-generation and beyond of all being in benefits, and there are certain pockets of this city that are the most deprived or have been the most deprived in Europe, and therefore those people have no aspirations whatsoever. (Programme Director)

But we have, I think, a large number of single parents, predominantly women, who are the carers for the children, but I think that's something that's been supported by the legislation and the benefits system and by, as I say, housing, because go back a few years ago and the housing associations were actually told, don't bother building any one- or two-bedrooms, make them three-bedroom accommodation. So that supports women and children being in a home, does it? (Case worker)

In this context, parental and life choices of welfare recipients are questioned from the perceived 'moral high ground' of bureaucrats seeking to reform them. Throughout the interviews, participants routinely framed the problem in terms of the parental choices of the families deemed to be 'troubled' as morally wrong and, more generally, that the poor and welfare dependent do not have an ability to evaluate the morality of their choices—that they lack the parental literacy to make such choices. One case worker, for example, highlighted what she perceived as a morally problematic way of spending money, criticising that . . .

... there is a culture in the poor areas to demonstrate and evidence your love for your children by buying them the latest things, so they might not have any money at all but they get in to a couple of years' debt to buy the latest X-Box or the latest mobile phone because that's cool.

Similarly, a programme manager pointed to what she/he perceived as morally problematic relationships where fathers are not taking responsibility for their children and family, and women choosing to have children with several different partners,

So there'll be three different surnames of those children who are siblings, so there will be males who come and go . . . there hasn't been the accountability and fathers have come and gone as they've so chosen without taking on-board that responsibility.

In order to get the morally wrong poor to accept new frameworks of reference for parenting and to fulfil wider societal norms, disciplining even criminalising practices are widely accepted and perceived as right. It was largely believed that the need to provide parental literacy to these parents was so crucial that it legitimises these measures. Indeed, threatening families into participation in the TFP seems to be a widespread practice, with social workers and programme manager acknowledging the problems in getting families to accept being 'supervised' in the first place.

We do have a bit of a problem with engagement. (Programme manager)

We have had quite a few (who did not want to cooperate, D.T-B.) and we're looking at kind of, how we get across to them the consequences of not engaging and what might happen in the future. And that's not to say it's a threat to them, it's a reality, really. If they carry on down this road, their children may end up in prison or whatever, so it's explaining the consequences to the family to try and encourage them to engage. (Case worker)

Indeed, while it is perfectly acceptable for everybody else in society to be wary of intervention from authorities, the same argument is questioned when brought forward by ‘Troubled Families’ for their lack of engagement.

That they don’t like authority; they think they’ll deal with their own problems. They don’t like being told what to do. They don’t like being . . . there’s just so many problems in that particular family’s life that they see a FIP worker coming in as just an additional problem . . . (Programme Director)

Indeed, this ‘infantilising of adults’ (Garrett, 2007, pp. 221–222) by questioning the moral integrity of their choices, is also highlighted by not telling the involved families that they are considered and called ‘troubled’ when signing up to the programme. Rather, as has been confirmed by interviewees, the families are approached and offered extra help without disclosure of information about why they are offered this help. Nor are they informed that they meet the criterion that allows the government (and potentially the wider public) to call them ‘Troubled Families’. Yet, especially among social workers and case-workers, what is recognised is that the material resources for families in need to make their life better are largely absent:

I mean, you’ve come in to the city centre now, you’ve got lots and lots of resources for families late at night, but you can go to certain areas in this city and there won’t be a bank, there won’t be a shop, there won’t be anything that’s a resource for a family. Because those sort of businesses have pulled out because people haven’t got money to spend on a day-to-day basis. And that’s quite dramatic, for a family. The basics for managing family life are not around them. (Case worker)

What became obvious in this research thus was the way in which policy was, just as in the previous case study, justified in moral terms. Furthermore, despite widespread insights that the difficulties the families in the programme faced (such as poverty, lack of infrastructure, bad and health impacting housing, etc.) are largely beyond their own control, the idea that parental literacy would solve these problems has become ingrained in the discourses surrounding the TFP.

The Moral Economy of Reform

Contemporary depictions of austerity suggest a rational policy programme of fiscal reform that reduces governmental spending and, ultimately public debts, albeit at some unknown date in the medium-term future. Blyth (2013) details how austerity is a ‘dangerous idea’ deployed at different times and in different contexts, as a means of providing political elites with a ready-made platform to execute their political will. Bramall’s rejoinder (2013, p. 13) details how austerity in Britain is a ‘complex ideological phenomenon’ that enables and reproduces cultural and fiscal policies (see also, Davies & O’Callaghan, 2014, p. 227). Our research further develops cultural political economy understandings of austerity by showing how the moral economy of reform is articulated in austerity-led public policies. On the one hand, the lack of public policy programme to deal with the ‘troubles’ caused by indebtedness in the UK is juxtaposed with the TFP which explicitly seeks greater control over the everyday social reproduction of households as a means to directly manage the lives of people, on the other.

Analysing these two case studies side-by-side reveals how austerity is at once evoked and silenced in order to meet the specific political goal of welfare reform. In the first case study, rising use of high-cost credit and subsequent indebtedness of poor urban communities is directly related to austerity-led reductions in welfare provision for poor families (Banks et al., 2013). Therefore, we can credibly say that austerity causes greater indebtedness among low-income families. The policy (non-)response is that poor families need greater financial literacy, the ability to better calculate loan agreements so that they understand the debt they are taking on. In the second case study, we see how ‘Troubled

Families' are framed as the cause of excessive welfare spending and, therefore, warrant a comprehensive policy package of direct government intervention, most interestingly under the auspice of improving parental literacy. In both cases, 'literacy' is the device that enables key public policy failures to be re-imagined as flaws in individuals or families.

What is more, the framing of literacy as a policy device makes visible the moral economy of reform that casts poverty as an inferior moral, not material, condition. It is only the ignorant that require greater literacy. The growing legions of indebted households lack prudence and temperance while 'Troubled Families' are cast deviant, anti-social and morally corrupt. Concepts such as anti-socialness, deviance and/or moral corruption are invoked and inscribed on women as the ultimate source of family problems, be they financial or otherwise. Again, it is mostly single (unmarried) mothers who are targets here and as we see from the evidence using high-cost credit to support their families. When policy-makers offer 'literacy' as a policy solution, women become (once again) ignorant and vulnerable beings in need of intervention. Here, the 'nanny state' takes on a different meaning where the 'infantilising of adults' entails casting women's behaviour as deemed in need of modification in order to limit public expenditure. In one case it is about reducing what are perceived as the drain on the public purse caused by 'Troubled Families' and their lifestyles, in the other case policy-makers are avoiding having to provide any investment or services to the indebted.

At this juncture Sayer's (2000, p. 80) example of the analytical method of operationalising moral economy is most useful:

the study of the ways in which economic activities, in the broad sense, are influenced by moral-political norms and sentiments, and how, conversely, those norms are compromised by economic forces; so much so in some cases that the norms represent little more than legitimations of entrenched power relations.

In our two case studies of the unevenness of reform policy interventions, we exposed the entrenched power relations in which the state wishes to eliminate its services to citizens via the welfare state rather than dealing with the underlying socio-economic causes of poverty and deprivation. By doing so, policy-makers implicitly and explicitly endorse continued unequal access to affordable and decent housing, income inequality, class difference, misogyny and sexism, racism, unequal access education and health care. This becomes legitimate by casting poor families as lacking of essential skills to live in the world. This is determined by isolating key behavioural traits, a lack of financial literacy (in the case of indebted households) and a lack parental literacy (in the case of 'Troubled Families') as causes of societal and economic decline. A simple counter-argument would be that: poor women with children exhibit substantial survival skills in managing family budgets in the face of credit rationing, cost-of-living crisis and economic stagnation. Similarly, that 'Troubled Families' are examples of how addiction and mental health problems are still woefully under-serviced by social policy provision and thus causing untold 'trouble' to local communities.

Such a move enables ignorance towards the socio-economic causes of poverty let alone finding any sustainable solution to make the lives of the poor materially any better and/or more equal. Indeed, as our research shows, such policies invert the causes of poverty. These moves allow the framing of poverty as a moral not a material condition—allowing for discourses such as the 'absence of aspirations leading to social decline' obscures the underlying socio-economic causes. These case studies highlight how a moral economy framework makes visible the everyday practices of social reproduction by connecting different layers of analysis to individual agency, institutionalised structures of community and family, not to mention the power of policy work within the political economy.

Conclusion

By way of conclusion, we want to reassert the need for an everyday economy lens to interrogate Austerity Britain. Employing such a lens, we have investigated how poverty is framed as a moral condition and how the poor are targeted to acquire new skills and greater literacy to overcome this condition. We have drawn on two distinct case studies to substantiate this claim: one looking at the way in which financial literacy is considered to solve indebtedness problems and one looking at how parental literacy is seen as a route out of trouble for families. The cases highlight how the cultural morality of austerity is deeply gendered and is challenging everyday practices of social reproduction.

Attempts to understand the ongoing crisis of Austerity Britain as an interplay between structural accounts of a crisis of capitalist accumulation and temporal dynamics that manifest crisis fail to adequately consider the social and political content of ‘the economy’ that is (supposedly) in crisis. Using a feminist moral-political economy lens to interpret the implementation of some reform agendas and not others allows us to interrogate more closely their social content. More specifically, it allows us to examine how poor women, especially those with dependent children, are objects/subjects of these reforms. The TFP offers a concrete set of proposals that expose the everyday experiences of women, in particular single-mothers, and the changed perception that this group is no longer deemed deserving of welfare provision. At the same time, payday loans and other forms of high-cost credit proliferate to service the poor, especially women with children, and there is little by way of reform or regulation of the financial service providers in this market. Low-income families, especially those headed by women, gained little in the boom years and are now expect to disproportionately pay for the costs of recovery and fiscal consolidation. The failure to acknowledge the fundamental way in which economic crisis are constituted through practices of social reproduction is no longer sufficient. Be they structural accounts of a crisis of capitalist accumulation or conjunctural accounts that link financial crisis to a set of deregulatory practices in financial markets—by not accounting for uneven social dynamics of economic is to completely misunderstand what kind of crisis this is.

Yet, these policies and the way in which women are becoming subjects of reform in austerity Britain are not met without challenges, thus bearing hope for further initiatives of resistance. A recent example is the ‘Focus E15 Mothers’: a group of young women with small children that were targeted by the Newham local authority in Stratford, north-east London, for relocation to council housing outside of London. Living in the Focus E15 hostel, these women were on the council housing waiting lists for houses suitable for families with children, yet they were effectively denied access to housing in their local community because, they were told, of austerity measures. Under the banner ‘Social Housing, not Social Cleansing’, these women began a campaign including regular street stalls and a social media campaign to resist relocation, emphasising that the move would mean the uprooting of family and support networks. Nevertheless, until celebrity Russell Brand joined their squat in Carpenter’s Estate, a group of family-size council houses deliberately closed by the council and earmarked for sale to private land developers, the groups were completely ignored by Newham Council. Although the group was evicted from the four flats in Carpenter’s Estate in early October 2014, the ‘Focus E15 Mothers’ have not only been a vocal force in the current housing controversy in London, but following in the footsteps of East London’s Suffragettes, contributed to exposing the misogyny at the core of local and national governments that cast women as the source of problems in the area (BBC News, 2014; Belgrave, 2014; Ram, 2014).

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