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An ethnography of advice: between market, society and the declining welfare state

Team workshop 3rd - 4th October 2016

3rd October

11:00 – 12:00 *The dilemma of a social movement: are we brokers or activists?*

Ana Gutierrez-Garza

Discussant 1: Matt

Discussant 2: Ryan

12:00 – 13:00 *From Advice to Advocacy*

Tobias Eule

Discussant 1: Anna

Discussant 2: Ana

13:00 – 14:00 Lunch

14:00 – 15:00 *From Boudica to Bloody Mary: The UK citizenship test process*

Anna Tuckett

Discussant 1: Insa

Discussant 2: Tobias

15:00 – 16:00 *Culpable tenants, militant care and the moral economy of housing in London*

Matt Wilde

Discussant 1: Ana

Discussant 2: Insa

4th October

10:30 – 11:00 Project finances and budget update (see email)

11:00 – 12:00 *Resourcing debt advice: the voluntary sector and the financial industry in the provision of social welfare*

Ryan Davey

Discussant 1: Deborah

Discussant 2: Matt

12:00 – 13:00 *Profit and “payments” in the U.K.’s debt advice sector*

Deborah James

Discussant 1: Ryan

Discussant 2: Anna

13:00 – 14:00 Lunch

14:00 – 16:00 General discussion about Mexico conference and other matters

Workshop Proceedings

The dilemma of a social movement: are we brokers or activists? by Ana Gutierrez.

Discussant 1: Matt

Paper discusses the story of the social movement La PAH. Themes that crop up seem to come up in any social movement, especially the tension between very ideologically motivated political specialists and those whose participation is more transient. It strikes me that this is about a social movement organisation going into a new phase; after a flurry of activities and the establishment of a political cause, what are the nuts and bolts of how that movement institutionalises itself, and what that means for people who make up its core membership.

One of other main themes seems to be questions around how to collectivise problems, problems felt by many people but that are generally quite individualised, and the constant effort to collectivise these problems in order to strengthen the movement. There is a trade-off between getting problems solved efficiently and the desire to empower people to fight for themselves, which raises the question of whether people want to be empowered - because this involves certain obligations being put upon them. One of the only ways to solve these problems might be through collective mobilisation, that links to one of the questions I had. If there's an emergence of a 'specialist' i.e. people who have been through this themselves (who know the loopholes, legal issues etc.) and know how to get things done (legal issues, brokerage etc.), is any particular kind of model being pursued or is the movement still trying to work out what is effective?

Another theme is the kinds of issues that all social movements face around burnout, reigniting things, galvanising people, it gets very tiring after you have been doing this for a few years. I feel like the big theme hovering around this paper is morality and ethics. The dilemma of building a movement inevitably leads to questions about what to expect of people, questions of reciprocity and solidarity versus suspicion of free-riding. I think it's fascinating that a movement born out of a debt crisis and mortgage issues is dealing with issues analogous to those of payment, balance and equanimity. I wonder if those issues of debt and reciprocity are discussed within the movement. Engaging with Deborah and David's work would be fruitful.

Now some questions (more ethnographic):

What does someone defending himself actually mean in practical terms? We hear that they need to stand up for themselves but I wasn't actually sure what that means operationally? How long do to these cases go on for? Are they successful? What kinds of obligations are expected once their case is resolved?

I was unclear about the two different meetings. The first one sounds like a classic la PAH model, a person joins and tells his problems and the group comes up with a collective solution. What happens in the second meeting? I wasn't sure if this was another PAH meeting or a meeting at the town hall. It seems like some of the self-appointed brokers and specialists had accrued some power and authority, and I wasn't sure how that shift had occurred and if it was the same kind of meeting, had a sort of coup taken place? How passive are the non-

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leaders? You present Riccardo as quite a schemer but I wasn't clear about what his motivations are and how he made the manoeuvre to self-appointed specialist activist. Similarly, Chema, did his position as a broker building links with municipalities work? Or was he just a bullshitter? Because then there's the question of whether or not his model works, or actually does the movement have a more varied approach.

Ana: Your questions relate to gaps within the ethnography. Concerning the two meetings, they have this structure. In the past they only had one meeting a week but now they have two because of the number of people coming - they decided to divide it into two and this is pretty much the structure of all PAH chapters in Madrid. Some have meetings where they discuss different topics on a daily basis in Barcelona.

The first meeting on Thursdays was supposed to be the welcoming one, they come and present their cases in front of the group and are introduced to la PAH, it's very general. And then the Tuesday meetings are more concerned with revising old cases, people talk about where their case is at legally, lawyers come in and give specialised information. People also talk about actions and campaigning.

That was the idea but it hasn't worked. There has been a tension between different strategies of actions, whether or not it should be based around negotiating with the government or attacking it. There's also the issue of internal problems such as the scandal of leaders charging for advice. Chema and a group of people were actually part of that group and on the side of the bad guys. The group of guys who were charging for advice were expelled, well actually they left. That was a big problem. Two weeks ago they were on TV still using the brand each time la PAH has to come out and make a statement. It was basically two different groups fighting trying to get power over giving advice without actually giving advice. People who came to the meetings for advice were completely lost, people trying to say things were rebuffed. When they finally left, they set up another group, modelled on la PAH.

Discussant 2: Ryan

I thought the depiction you made of tensions within the group was really great and the variety of tensions you highlight. I also thought that the access that you have built up within the group allowed you to show how the activists' economic circumstances interrelate within advice giving practices. It was really interesting looking at the connections you made and just how their economic struggles tie in within the group.

Three themes I wanted to ask you about a bit more about:

Tensions within the group: You highlighted a variety of tensions for example generosity vs. entitlement, horizontalism vs hierarchy, individual benefit vs collective progress. With different members of the group at different points of time - how would they situate themselves between individual gain and collective progress?

Again the role of different kinds of mediators was interesting. There are people with different roles within the group - what are their commentaries on conflict and mediation? A lot of us are displacing the dyadic adviser/advisee relationship and we are looking at broader dynamics

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that fall into it. So if we are looking at advice as a particular set of social relations, one that conventionally revolves around adviser and advisee, how do group dynamics work into this?

The role of emotions within la PAH: you show the affective dimension of the tensions, how tension is displayed in affective ways: distrust, anxiety, paranoia. What is the role of emotions within the group, what are peoples' commentaries about emotions within the group? Are certain emotions considered to be conducive to radical action, and some to neutrality and negotiation? Is there any link between the effect of intergroup dynamics and the effect of the housing problems, do people talk about how they are feeling about their housing issues and the dynamics within the group itself?

Political economy of housing: I was taken aback by how property was transferred from municipally ownership to being owned by financial institutions, how did they justify that and how did they get away with it? The government sold what had been social housing to private real estate companies, how did his happen, what was the government's reasoning that accompanied that? And the large scale owners, the financial institutions, what motivates them to hold on to vacant properties rather than rent them out. I understand why selling them doesn't make sense because of the housing market, but why is renting out flats also a bad option? One of the reasons why in the UK in the 80s they liberalised the tenancy contracts was to make it easier for landlords to evict, and one reason given for that move was that landlords were sitting on vacant properties and therefore it was aimed at encouraging landlords to rent. I wondered what the scenario was in Spain.

Ana: I'm trying to look at these tensions in this paper. I'm interested in looking at these issues through the figure of these activists and trying to connect them to the broad themes of the crisis in Spain such as housing and unemployment and masculinity. I want to explore the figure of the alpha male; who through the role of the broker/mediator has found his niche in this social space giving him a sense of belonging. Using the excuse of advice, they become brokers but also they recover the role of breadwinner, of the man. I also want to link this paper to major problems in Spain such as unemployment, negotiating housing rights. That also links to major problems in Spain with unemployment, to negotiate these housing rights. I am trying to link the political economy of the crisis in Spain to the crisis that is happening in families that are experiencing these austerity measures that has left them without any resources. That fits into how it becomes so personal.

Insa: I like the idea of linking individual life projects of people in crisis against the backdrop of broader problems of masculinity, housing crisis, unemployment and economic precariousness, and linking what is possible for these individuals to the bigger political and economic picture of the movement. It shed a new light on these crazy characters like the man in crisis who feels he needs to be a breadwinner. And what is great is that you have data from outside these meetings like talking to his wife, there's a real strength of ethnography. I think there's more in it, in the tension between individual life projects and this movement they are trying to hijack to fulfil these personal questions.

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Deborah: When you talked about meetings going from one to two to every day in Barcelona I was reminded of South Africa; during the struggle all they ever did was have meetings and one wonders if they ever had time to do anything else.

Connecting back to what Ryan said, the idea of whether or not you should pay for advice is central to what we have been looking at. Is the best advice the kind you have to pay for? Or is the notion of free advice, which by one measure is the most ideal since it is the most egalitarian, ever going to happen? The very nature of this organisation seems to generate scarcity, linked to the housing crisis. In conditions of scarcity, you are going to get people charging for advice because they are to some extent making a living out of it. Linking this to the literature on brokerage, I was re-looking at something written by Gambetta, on trust - brokers are inserting themselves in interstices, if they weren't there, there might be a free flow of information. The fact that there is a bottleneck makes it possible for brokers to charge for it, but in a sense that's not the case, because if the brokers weren't there, there would still be a bottleneck and no one to help. Even the idea of shared knowledge doesn't really work out because the nature of the organisation itself creates a bottleneck. But people always expect that an unmediated reality ought to be possible.

Ana: One lawyer in the movement has this idea that brokers should be paid.

Matt: There's also a tension between different kinds of payment here, while they morally condemn financial payment they are still expected to pay hours in time, commitment and virtue which still a form of payment. Relating back to brokerage, they are cultivating the self through these spaces of crisis that are also spaces of opportunity; there are tensions that accrue when they accumulate this specialised knowledge and therefore authority.

Alice: What was Ricardo's role? Did he have more of a managerial role or did he do advice, what was the basis of his authority?

Ana: He does everything; he holds everything in the movement. He does give advice but not really on mortgages. He was originally in another chapter of la PAH but he was expelled. His value in the group is his morality: he's an activist. It's very hard to criticise him because he's so committed and he uses this as a tool to manipulate. He goes to every eviction all over Madrid and he's always showing his commitment.

Alice: Does he make the situation worse?

Ana: He's very efficient at solving things short-notice, patching up things quickly, nothing long-term. It also depends who you are negotiating with. Some banks are trying to find social solutions but some banks don't want to negotiate with him because he's in conflict with them so in those cases negotiation is blocked. So instead of negotiating the cases, the evictions are stopped at the door and not prevented, which is not the most effective method because it's horrible for the families. With him the solutions are very short-term and the cases are ongoing.

Matt: Is it the same as in the UK when in some cases you have a right to make a homelessness application?

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Ana: When people can't pay their mortgage, or they are occupying, they fill out forms for social housing and present them.

Alice: So he denies them negotiation?

Ana: In the worst cases, he uses the help of the lawyers in some cases for negotiation, but in others he makes them worse. He's very confrontational, he shouts, he vandalises banks. He empowers the political anger, the activist - but he's not allowing people to find other more sustainable solutions.

Tobias: It would be helpful to know a bit more about which of these different strategies are successful, in these conflicts what kind of legal claims can they make? Or it is fruitless? In these conflicts, are there actually better or worse outcomes in the cases? Pragmatically what is the best thing to do? The cases seem to be hijacked and the advice that is supposed to be given seems to get lost.

Anna: The term *affectados* is interesting, seems to reveal these dynamics and that hierarchies are still formed.

Ana: There is a distinction between the term activist and *affectados*. Most of the activists are perceived to know more, and the *affectados* are migrants - to be both is not something that many people can claim. You go through stages. If you arrive as an *affectado*, you are not a criminal, you are a victim of the system, you will be empowered and then become an activist. Some come directly as activists but few become them from *affectados*.

Regarding Ryan and his question about about political economy. In the construction bubble, they built lots of buildings and there is no real social housing. But they have this scheme that is sort of half-social housing and half-ownership with the State, with the possibility of eventually buying the property. In the social crisis, the banks needed to sell these properties to solve the bank crisis, they sold them to estate agencies; some are financial institutions linked to big corporations and politicians. This is the explanation. The people under this scheme, used to pay 400 euros then the building was bought and the rent went up to 800 euros - otherwise they would have to leave. She thought she would be able to pay for the flat and now she's trying to a sort of social rent negotiate with the State which would involve a bit of money from the state and then top-it up with either state benefits or something else.

From Advice to Advocacy by Tobias Eule

Discussant 1: Anna.

One of the things I found most interesting is that the SRC is the adviser of the advisers. In the classic advice setting it's more about stopping one disaster after another, whilst this organisation is about being offensive rather than defensive. It tries and makes things better on a political level that will impact a lot of people rather than just dealing with one case at a time, so it seems there is a difference between being defensive and on the offensive.

Interestingly, I got the impression the SRC felt almost frustrated by that role and they wished they were helping people on a more practical level. Another big point you make in relation to

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debt is whether or not you should be in cahoots with the state and how moral and appropriate it is to take sides. It would be interesting to know why the State is giving them money, how do they interpret this?

A few times you talk about things in the Swiss asylum system being surprising, it would be good if you could specify a bit more. Please could you talk a bit more about the public vote, who is this imagined public and its mood? Regarding the phone line, how do clients get this number, what are they calling about? Who can give advice? The fact that some people weren't required to make a record of the phone conversations is quite surprising. What is the background of the people who give advice? You talk about the SRC trying to change its position and get more access to the information that the State also holds. But what is that information and how does it work out in practice? You talk about the shift to free advice, but you say the concern about that is that it's less appealing - so what was it before and what has it become? Do they use the word adviser and advisee? Because they have that network and run training sessions but do they actually use those words? It seems they are behaving like researchers, accumulating data and using this information to challenge the state. In relation to that, why is the State giving them money?

Tobias: I need to think through my ethnographic material and flesh out my paper a bit more. For me it's a surprising and peculiar type of strategy; the Refugee Council presents itself as an organisation that addresses the general public and tries to lobby and influence parliament through big campaigns. It has been known for the past 100 years as this public voice for refugees in general. It's the best-known organisation but not known to be very technical and legal - but that is exactly what they do. They have access to this information through this phone line and advice networks. They call it the advice line but they are not allowed to take on cases and not allowed to give advice. However they still listen to the cases and collect information and try to act on the information they have collected through this advice line. Their relationship to advice is not related to the individual case but on a policy and decision-making level. In Switzerland any law that goes through parliament can be voted on by the public, you can also submit referendums (minarets, anti-immigration from Europe) and these public votes have tended to be very anti-immigration. That's where the Refugee Council is known - it tries to counterbalance this. The focus is on shaping immigration policy and not the technical details of cases that are still evolving. The relationship to the state, well this type of legal expertise and advocacy that I'm describing is relatively new and requires a different standing, and in order to do it they need to be much closely related to the State than before. In a way this requires being less politically outspoken in public, so that they can also take state funding to participate in this new asylum procedure that has been tested and has been very controversial. It involves free legal aid for every applicant and a kind of overall accelerated procedure for everyone, including accelerated access to education etc. with more institutionalised closely monitored type of housing. The SRC supported this and got money to participate in it. It was criticised by the left and the right.

Anna: Why were the left criticising it?

Tobias: Because of the institutionalised living aspect... they have to live in these centres.

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Alice: Who pays for the legal aid?

Tobias: It is going to be rolled out still, it's only be piloted in one state.

Alice: But why would they cherry-pick cases?

Tobias: Because the argument is that the relationship has changed. If you are employed by the state to give advice to asylum seekers it's different to the advice being given by an organisation that works outside the state. There's a pressure to be selective in what cases you choose and to focus only on the winning cases. For example the Lutheran church also has an NGO that gives asylum advice, they also cherry-pick the successful cases and advertise themselves to asylum seekers. I haven't done enough fieldwork to know that this is true, [...] means ending up only focussing on winning applications which is of course a problem and leads to constantly trying to stretch decision-making, constantly trying to stretch court cases and see if they can set some kind of precedent, on which they can find a template for every other case.

Deborah: That's an interesting point which also comes up in other cases, in what way and in what sense do particular individual interventions specifically aimed at helping particular individual cases get generalised into a more communal struggle? In this case it's highly legalistic, it's all about picking individual cases and arguing that they must be generalised. One of the reasons why the withdrawal of legal aid in Britain was so criticised was because ground-breaking precedent-setting cases can no longer be pursued.

Alice: It would be interesting to find out: does the state refuse to pay for any legal aid work on the grounds that cases are not winnable?

Tobias: There's a different between advice and legal aid, legal aid is what you get for taking on a case. A lot of centres collaborate with lawyers that can take on cases or have lawyers themselves. For that you have a kind of pre-trial so the court reads the case and then decides we might decide in favour, so we will give legal aid to follow through with the case. Sometimes they give less legal aid because they are trying to do something that has been attempted before, there's a sense of 'you're just copying and pasting from this application so clearly your effort isn't worth that much'. Coming back to the point on the relationship between the individual case and the group case, there's a lot of trying to find the one case (ideally a presentable individual with no criminal convictions or a single mother with kids) - they are trying to push the decisive factor. They can then say 'this case really sets a precedent' and then find a judge that is sympathetic. They are also trying to stall any other cases as much as possible until they have found this one case.

Insa: What is the force of precedent in Swiss law?

Tobias: The Court of Appeal does not usually take into account precedent unless it's on a technicality. They can say this would be something that needs a more general decision and then they can refer it on to the European Court of Human Rights that can then set a precedent. The Refugee Council copy-pasted the argument and made it available, they have a sort of

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internal Wikipedia. They set one standard type of argumentation for these cases and then they say that, because it has worked, they can use it.

Discussant 2: Ana

I saw this big dilemma between being non-political but being trapped in the politics. They are not acting on individual cases but constructing legal knowledge - but you are saying that this legal knowledge is not mandatory. So within their work they are trapped for legal reasons. I wonder how they deal with this dilemma? They cannot identify themselves as political but as legal, but even their legal work is not fully recognised. So what are they doing, how do they see this conflict? How does their State funding affect their autonomy and decision-making? As far as I have understood they have both private and public funding. In relation to the construction of legal cases, in the SEM section you mention there are interactions between the two of them, but when they present cases then the SEM changes its practice according to what it presents, is that the case? Is this one of the dangers of their highly specialised work, they are putting it out there for the State to use against them, and then they have to start a new strategy again, a new legal strategy which at end might influence the decision if you have a benevolent judge but it doesn't have any real legal precedent? They are not giving advice but they are advising the experts... you say that they make knowledge through advice but is that really the case or are they gaining knowledge through legal knowledge and using that as a way of advising people and constructing very complex legal documents that they hope will have some effect?

Also it is legal to contact lawyers and judges? How do they make use of these connections? This legal knowledge they are accumulating, you say it's not mandatory because it doesn't have any legal weight, but maybe that's the way in which they can negotiate... They are mediators but are they in this double-position: of mediating between the cases they receive and referring them to other organisations, but also collecting this data to construct this knowledge and then influence legislation?

Why don't they just go political? They just seem to be trapped in the middle.

Deborah: There are key elements of background that need to be illuminated. It does seem quite strange. One of the things you say is that the State is providing funds for them; all the other settings we are talking about are in austerity times but apparently not in this case. What's the relationship between this and other aspects of the advice world? Or is this so specific and particular that you can't really compare it?

Alice: I also wanted to know: this knowledge that is so crucial, why don't they log it in the database?

Tobias: It's interesting because a lot of the things they do, don't set a precedent but do work and influence decision-making, because they find a type of legal argument that is safe and persuades judges... a lot of the examples are very technical which is why I didn't include more [...]

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Ana: So the strength of these precedents - is it based on other cases, even though they don't do case work?

Tobias: Yes, and that is why they need these networks and the phone line conversations. They succeed in this because they are using this very technical knowledge. [...] The state funding thing, I am struggling with this, because I haven't talked much to the people who work in these centres and because it's an ongoing thing. On the left-criticism of these centres, I haven't been able to verify that.

Insa: To what you said about how you find it surprising that there seems to be an opening for judicial activism... I have recently read quite a lot on post-democracy, people like Colin Crouch and Jacques Ranciere and people talking about the displacement in politics of class-based politics by technocrats' expertise, and decision-making is being taken over by experts and technocrats. But actually in your case technocratic expertise is offering an alternative or enhancing a political progress that isn't really going anywhere. It would be interesting to talk to these people in these organisations and to get a bit more of their voice, and what they think of judicial activism as a form of politics, and contrast it with the UK.

Matt: I have a question that follows on, about the Swiss political system. Doesn't Switzerland sell itself as the oldest democracy in the world? And the direct democracy element... And you call it a strong civil system with a politically neutral executive and a relatively weak judiciary, but then you have got a politicised judiciary even if it's relatively weak. So how do the strategies they are employing relate to the wider political climate? Didn't they vote on the universal income and the main reason they voted it down was because they were scared of migrants coming? It seems to be a strange combination of an egalitarian model and a concern with immigration.

Ana: Didn't they ban the burqa?

Tobias: One canton has, and parliament is now voting on it. I'm not Swiss so I'm not an expert on Swiss politics, but what seems to have happened in the last two years is that [...] exclusively taken up by right-wing claims and trying to restrict further immigration. There are a lot of left-wing policies like universal income, minimum wage, but all of these get voted down because of a) immigration b) they are said to be 'bad for the economy'. Switzerland has not been affected by the financial crisis at all and unemployment is at 2.5 %. And yet the focus is on these public votes and changing the constitution about 4 times a year. It happens all the time. Every party that sits in parliament is part of the government and can submit their number of judges. There is never really a change of government in that way.

Ana: If they have these right-wing policies against immigration, how come Switzerland is one of the countries per capita that has received the most refugees, how do they make sense of that in the Refugee Council?

Tobias: Living conditions are extremely high, there's this idea of Swiss exception and that it's the best country to live in [...].

Ana: Is there any pattern in the immigration? How do they chose?

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Deborah: Re: the people who were changing their evaluation of the political situation of Sub-Saharan states and no longer granting refugee protection to Africans. A lot of studies on asylum and immigration done on other places have pointed out the link between these places and their colonial past. Switzerland doesn't have an imperial past but they do have a strong mission connection. There were churches that went out to South Africa and I presume they must have missionized in other places. Does this play some role, or is it just random people who arrive in Switzerland for no apparent reason - and will they just accept random people?

Tobias: There's a lot of research being done on country of origin information. Experts are employed by the State to research the political situation in these countries, where is safe, unsafe etc. When people come, they check if their biography is credible and then compare these peoples' stories against that information. In these cases, it doesn't matter what changes in relation to the political or social conditions of one country, the Refugee Council collects information and then acts. For them it is in a way random, they react to the change in decision-making, not to particular groups or situations.

Ryan: Going back to Insa's idea - that this could be a new channel for societal change, with a lot of advice organisations there is an element of data gathering but it's interesting how, in this case, the advice is subservient to the data harvesting. It's quite revealing about advice as a set of institutional practices - and also institutionalises new channels for changes to be brought about in liberal democracies. Even though a lot of this seems weird and surprising, this is quite consistent with what seems to be normal in terms of practices of civil society influencing legal and political changes. For example, in the UK in the past 15 years, there's been a shift of ethos from ranting and railing and making demands, towards winnable goals and emphasising best practice. What they call soft influence. It would be interesting to get to grips with what is going on here.

Tobias: [...]

Deborah: I'd like to know more about where your fieldwork will actually happen? If the telephone calls are too specific and they are only just referring them on, and if no one really gathers any data, where will they get the data - and where will you do your fieldwork?

Tobias: I've been going to informal meetings set up twice a week and a couple of phone advice settings. But there's no real engagement with individual cases through the phone line. I follow up with things that are discussed in these meetings through the database so I see how they gather information and create this knowledge. I go to these network meetings in which they coordinate the exchange between all the advice communities and the institutions part of this network. Through this, I have access to the advice-givers so the next step for me will be to go into the advice situation and do fieldwork with them.

Ana: If you have that kind of access it would be interesting to get a sense of their politics.

Tobias: There seem to be very different ideas about what is a good and successful relationship between advisor and advisee: and it is different between French and German

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speaking parts. Some of these advice settings are offered by NGOs that give other type of advice.

Anna: Is the database open to everyone?

Tobias: Yes the information is provided for free but there is a vetting process.

Deborah: Have you read the book by Tony Good? The tribunal system here is much lambasted by Tony Good but there are empathetic case workers who end up working over time and not getting properly paid. It would be useful to have a point of comparison - because at this stage it seems like a unique situation. And what is the role of witness statements? In Britain with its adversarial system it's highly combative. Is there any of this stuff that we are used to hearing about, or is it actively different?

Tobias: All the expertise on these cases comes from this country information. They don't have 'country experts', they are fixed staff that do fact-finding missions in the different countries and come back. In the Swiss asylum process, the outside expert doesn't have a role. There's no type of intervention in problematic situations.

Ana: Sometimes in la PAH they refer some people to Caritas when they need a special report on a situation, would they do that?

Tobias: They rely a lot on this country information [...].

From Boudica to Bloody Mary: The UK citizenship test process by Anna Tuckett

Discussant 1: Insa. This is an ethnography about life in the UK classes, as well as the test centres where they pass the test which is required for them to be naturalised. In the class, a particular idea of what it means to be British is enacted and is removed from the everyday lives of these migrants who already live in the UK.

I want to ask some ethnographic questions and then come back to the wide narrative of this particular idea of what it means to be British. You provide a narrative of what happens in the classroom and the role of the teachers in translating this quite abstract information to the people who sit in the classroom, and you frame the teachers' role as one of cultural translators. I liked that idea, but you can do more unpacking. What does it mean to be a translator, you think of it as the job of translating from one language to another, which is supposed to be neutral and objective. In your case, these translators do so much more than conveying these abstract ideas - you describe an atmosphere of laughter, humour and conviviality, so they not only transmit knowledge through humour and laughter but they are also placing themselves at a critical distance to what they are conveying. You can develop this idea: what exactly is being done by these teachers, and when they are doing this, is there an idea of being a good translator or a bad one, is there a moral quality to it? I was thinking of brokerage literature, and about how brokering isn't just about helping people get a job but also about humanising this process and critiquing it by creating a space where people can engage with the information in a more ironic and jokey manner. When you talk about the test centre, there's a similar dynamic going on. The people running the centres have a lot of

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empathy. Although the whole atmosphere is quite punitive, these guys joke and try and make them feel at home. Tease out the social and affective qualities of this act of translating.

In terms of the bigger narrative, this is not just an ethnography about what happens in these test centres, it's a narrative about what it means to be British because transmitting information to non-British people about British culture involves creating an image of what an idealised British system looks like. You could engage with that much more explicitly. What is interesting is the shift from how the test was conceived: more practical information was included but now it is much more about essentialising culture and history. So citizenship is being reduced to some kind of essentialised cultural identity. This raises a paradox: immigrants are meant to be British but this is something they can never achieve. This is never their culture or their history, so it is completely unobtainable. You could tease this out a bit more.

In terms of the literature, I kept thinking about Adam Kuper's *Return of the Native*: The argument in the post-colonies that there was a shift in identity politics and the idea that the idealised subject is an ethnic cultural subject. Kuper's argument is that if we look at liberal democracies there's also a return of the native and that to be British means to be a cultural subject. And in these processes, even if it's not in a blatant racist way, the kinds of information considered to be valid knowledge communicate a very particular idea of citizenship that reduces the person to identity politics.

Anna: In the final article, I will use less ethnography. I did try and make that point - that what they are learning in the handbook about Britishness is something that is unobtainable but at the same time the teacher teaching about Britishness doesn't even have citizenship. The stuff about translating, the class, in this case isn't about trying to create a different narrative to colonialism. The teacher actually fully thinks that African countries became independent too soon and that's why they are behind and he uses that narrative all the time. Other teachers wouldn't do that so it makes it harder to write about.

Discussant 2: Tobias.

I have similar points to Insa. The conclusion stuck with me most, questioning the relationship between 'Life in the UK' and life in the UK, and the limits of what it means to have citizenship because that type of Britishness is never achieved. And that leads to the question, do people actually want to become British and what perceptions of Britishness do they have? Because this is very symbolic, this should not lead us to forget that they are very economical reasons behind this. The position of the teacher is interesting but you weren't quite clear on what the position actually is. Are they on the side of the tutees or are they additional gatekeepers? How far do they create an additional gatekeeping, how far are they actually creating their own economy of advice. They do other things: what is the relationship between the test and the other services they provide? Do these services overlap? Finally there is literature on citizenship outside of the UK - lots of people say that citizenship tests don't matter anyway because everyone passes it so it's just symbolic, but in the UK this is different. What are the parallels? In other places, it is easy so it is merely symbolic. Why is there this

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gap? Maybe linked to a colonial representation of citizenship, and that it is much more historically situated in the case of the UK, but it would be good to compare it to other countries.

Anna: It has changed; it was really easy before the Coalition Government changed it. Tom Brookes who is a law scholar was very critical of it, he was on the radio, he said it was ridiculous and there was nothing British about it. As a result (there must have been other reasons too), but the handbook incorporated history and culture and the success rate has really gone down. It totally reflects who is in power and their idea of Britishness.

With regards to those who go ‘off book’, it provides variety to the teacher because the content is quite dry. It does lengthen the time, but they pay £250 and they can go to as many lessons as they want. Most of them are not that strong at reading and writing so they aren’t really reproducing their own economies of advice because they aren’t getting more money out of it. They do practice tests, you would advise them to not take the test but this helps the students not to fail the test. In a way they are gatekeepers but they are helping the students not to fail the test by telling them *not* to take it if they aren’t ready. In a way they are agents of the State - but they do want their students to pass. Why do people want to become British? It seems that it’s mostly because they want to travel, get the ‘red book’. And, yes, the test isn’t the only thing because you have to pay and you need to be earning enough money so the citizenship is never for life, it can be taken away.

Deborah: What this paper requires is not less ethnography but more contextualisation. Who are all these people, what is their status, how did they get their status? And for example, in the case of family reunification, if they have indefinite leave to remain, what hurdles have they already overcome? It would be useful to know a bit more about this corpus of people who take the test and how they relate to other migrants. It would also be interesting to look into this question of absurdity. These people are being required to identify with things that do not identify with them, there’s a mismatch between what they are required to do and what they feel. In the case of colonialism, some subjects really *did* identify with British values and were not just embodying some form of false consciousness (see Stoler and Cooper *Tensions of Empire*). There are also reasons why people might embrace the concepts about Britishness as laid out in the handbook. This contradiction is also at the heart of the whole asylum migration system in the UK. It is both informed by ideas of human rights and yet at the same time it’s trying to exclude people.

Anna: All the people I have spoken to who take the test and teach it think that the section on ‘your rights in the UK’ is good and should be there. None of them fail on that; they all fail on the history section. That is another reason why people want to live in the UK because of the rights you enjoy. It’s true that most people are in a better situation than people in the advice centre, but it’s also your classic immigration space because you have people who think they need to do the test when it’s clear they are not eligible to do it.

Ana: My informants never got to this stage but for them it was always the last stage, you had to go through all these loops of the legal system to get to this stage, so the people in your case

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have already got to this stage. I was wondering how the test relates to their feeling of becoming more British?

Anna: A lot of people do it because they have to; it's a bureaucratic thing. Because of the way it is, you have to submit all the application including taking the test at the same time so if they are not eligible they won't know until they do the test. Yes it's the last stage but you don't know your status up to that point.

Ryan: I like the way you present all the historical stuff in the syllabus. It would be good to look at what is included but also excluded in the handbook. Colonial history is not really part of the handbook, but the teacher talks about it. On the whiteness issue, there's a book by Katherine Tyler something like *Whiteness, class and belonging* that talks about how whiteness is produced through the silencing of colonial history. It would be interesting to know about the other materials used.

Tobias: It's interesting that they want citizenship for the 'red book'; they see it as a bureaucratic step. There's a paradox between how history and culture is incorporated in the test and the symbolic value of that shift and how for the people who take the test it has a very practical value, travelling for instance.

Insa: It's interesting as a narrative of what the state is telling itself.

Ana: This is the final stage, this is the cherry on the top, you have proven that you are going to be a good moral citizen.

Matt: It's a second-class citizenship test for them.

Deborah: Of the people that you have met, it isn't going to be necessary to find out about their individual circumstances? Is there a sense that some will never get it?

Matt: This is a classic case of 'It's not doing what it's meant to but it's doing something'. Belonging is not being created by the bureaucratic process but through all the things that cluster around it. It comes back to this thing about brokers and how some carve out a career. It's an opportunity for Daniel for instance to become a teacher.

Ana: These centres do lots of things; they do English classes, security classes, and many other things.

Tobias: So there aren't just immigration specific things but other forms of learning?

Ana: Yes there is training for jobs.

Deborah: But that is also part of life in the UK, whereas 'Life in the UK' is about abstract historical facts.

Alice: There's a tension between theoretical and practical knowledge.

Deborah: This raises the question: do they ever take the advice seriously, do they internalise it? Does one make it part of oneself?

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Insa: If you asked people they would probably give you banal answers, it's the kind of stuff you have to pick up from just being with people outside the classroom.

Anna: It is generally successful in empowering people: that is why, if they pass, they are happy because they have done it for themselves. They feel empowered.

Deborah: Have you followed what happens when they succeed? Like ask them about the ceremony.

Anna: I don't know about anyone who it has worked out for. Hopefully if it works out for some people, I can go.

Insa: Some people I met through my fieldwork who had gone through the citizenship ceremony all describe it as a major ritual. They felt so proud to be here, the ritual and the ceremony do transform the way people perceive this bureaucratic process.

Anna: When I talk about it as a bureaucratic thing, it's not a minor bureaucratic thing. It's very powerful; it's massive high status for them.

Deborah: Another part of the context that would be useful is the outsourcing of what are supposed to be these state initiatives to organisations run by someone else. This is happening on two levels, you have Learn Direct which is probably similar to something like Atos, but also the people who are teaching are part of this story and are acting like representatives of the State by teaching this knowledge to other people and getting some money for it. Do you have any idea of whether Learn Direct has always been the provider?

Anna: It has, but some centres are not Learn Direct - they have a contract with Learn Direct so it's double outsourcing. They do lots of training, and they then have a contract with Learn Direct.

Culpable tenants, militant care and the moral economy of housing in London by Matt Wilde

Discussant 1: Ana

First I want to ask some ethnographic questions around long-term solutions, do-gooders, if they have more radical actions or if they think they should engage in radical actions to achieve long-term solutions. How long can a system like this be sustained, does it have any impact? Maybe I'm wrong but I feel la PAH has been around for longer, they have had a big legal and political impact. Is this organisation having the same kind of impact? I know it is using the same model. And, this system of solidarity around a morality of care, caring for each other because the state is not responding and failing its citizens, how sustainable is this? What has happened to the people you talk about in your paper? How long do these systems of solidarity last, can it be sustained, what are the systems being put in place to sustain a movement like this? The people who are helping, why are they helping and what is the morality behind that, is it a guilt around migrants? Is there any stigma attached to benefit claimers?

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Also there's a difference with la PAH in that it doesn't fight private landlord cases. If you go to la PAH and say you cannot pay your rent to a private landlord they say they cannot help you, the whole political ideology of the movement is that it is against the State and not private landlords. The assumption is that due to the economic crisis, these private landlords might not be able to pay their mortgages either so la PAH don't want to engage with those cases because the political integrity of the movement might be compromised.

Deborah: If you read Palomera's thesis about Barcelona, in Spain there was a different state housing arrangement, poor people bought these apartments and then sold them on to others. So the landlord you are talking about could be a rural landlord from the south of Spain - it's different from these rich people who own 50 flats.

Matt: It also has to do with the political economy of deregulation in the UK, where private landlords -and more recently through buy-to-let schemes - can just buy places and charge indecent rents.

Ana: Right now the movement are working on finding landlords who have more than eight properties in a defined space, they are trying to push the State to tax them higher but they don't deal with individual cases. How are landlords perceived in your case?

Matt: All landlords are bastards for the London Housing Movement. The LHM is mainly made up of people who have been renting for a long time and their experience of landlords is awful. And that is partly because a lot of landlords have hundreds of properties. But even in the case of small landlords, they are charging exorbitant rates and doing very little. The atmosphere is very charged. In this case we are not dealing with a private landlord but with a housing association, so the anger is heightened because it's supposed to be social housing managed by the council. There's a complicated property arrangement in this case that makes it very interesting. You have the original homeless housing application to the council, the council found Gunita temporary accommodation but she thought it was her flat... she didn't understand how these things worked. The council used the housing association as a social landlord but it didn't own the property and it was leasing it from a private free holder. When the eviction came, the housing association wasn't able to offer her another property and because it's the private free holder that wants the property back she then had to return to the council to be rehoused.

This case I have been very personally involved in. I have chosen this case because there are so many institutional encounters going on. The Housing Advice Centre overlaps with the Kilburn Unemployment Workers Group because they are both based in Kilburn. KUWP rents office space from Advice4Renters which is a housing charity so there's an interesting relationship between the charity and this activist group and then you have the role of the council.

Around the issue of sustainability, most London housing groups are either private renters' groups or housing action groups that focus more around council tenancies and homelessness applications and homelessness issues. And then you have all the estate regeneration groups. You have three different clusters and all are part of the Radical Housing Network set up in

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2013. All those groups are modelling themselves on la PAH. KUWP is not a housing group; it was set up in 2008 and is part of the London Coalition against Poverty which was an outcome of the anti-globalisation movement of the 2000s and a response to the G8 protest. It was born out of a desire to do much more nitty gritty organising around benefits etc. KUWP deal more with benefits not housing but what has happened in the last few years is that so many benefit problems lead to housing problems so they have started to take on housing cases.

On sustainability, a lot of housing groups are struggling with sustainability. People leaving, people getting burnt out, people moving on, keeping people motivated. There's a tension between a core of dedicated activists and more transient people who come in and out when they have problems.

KUWP are quite exceptional, they have 25-30 people at their meetings every single Thursday which is a lot better than most housing groups and that's probably because most of them are benefit claimants. A lot of the work the group do is around return to work assessments. The group is old in its age, probably most are in fifties and because people are not employed they have more time to give over to these cases.

The model they have developed is that they have these two radical pensioners, long standing left-wing pensioners who come out of the unions and got involved in this group several years ago. So because they had time and the knowledge to take on cases they have become unpaid caseworkers. They accompany people to the job centre, GP appointments, work assessment meetings, help them do the forms etc. The wider group step in with other things such as petitions, letters, protests but they have to be quite careful because if you are claiming benefits you can't be accompanying other people to the job centre. That's when middle-class pensioners come in handy because they don't claim benefits.

In terms of sustainability, this group is more sustainable than others. There is a problem with piling on more and more work on the caseworkers and so they had a burnout workshop in August when they brought in a specialist and mediators and they are going to train up more people to do casework and people who are ethically committed to help out. The whole ethos of the group is not judging people.

Ana: When Gunita refused the flat, were there any moral judgements around that decision? What has happened to her since?

Matt: She came to the group after she made that decision. The comments are more about exasperation and everyone wishes she just hadn't done it like this. She was in various hostels for months. She is Hindu and goes to a mediation centre in Wembley that lent her the deposit for a studio flat. She's working to save money to get a deposit on a one-bed but she doesn't want to work too much otherwise she will lose her benefits. She's caught in between the landlord, the council and her employer, all of whom are extracting money from her and she's still in a very precarious situation.

Alice: What is the issue with the kids' benefits?

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Matt: The kids are with the father.

Alice: Shouldn't she get a portion?

Matt: Apparently not - because the dad is the main home.

Alice: We came across a case when a couple separated and they divided it, or the husband had to pay some of it to her.

Matt: What is interesting is the way women on estates have networks of support and reciprocity, networks of knowledge of how to use state benefits and navigate your way around them and that is precisely what Gunita doesn't have. It's a more disembedded form of poverty. She's particularly vulnerable because of the breakdown of her marriage she has lost a lot of family support. She's incredibly isolated so she lacks the support and knowledge that you might otherwise have.

Alice: When she made the second housing application what was the basis of her vulnerability?

Matt: She has mental health issues but the original basis of her vulnerability still made her eligible because the council accepted a duty of care and they wouldn't then discharge duty unless your situation has changed significantly.

Anna: What is amazing is that he has custody of the children when she left the marriage because of domestic violence.

Matt: Well he didn't originally. She still has legal custody of the children but the social workers in 2011 wrote saying that her kid was behaving really badly but she didn't have any support so she thought that maybe she should share custody with the dad. But in some way the dad fixed this so that they were staying enough days with him so he could get the benefits. Due to that, the council switched duty of care to him and of course she didn't have a clue about any of this.

Insa: You divide this paper into two parts; you start off by describing the discourse of legal deservedness and you contrast that the practices of militant care by the activists. I had a few questions about how these sections actually come together and about your general argument; about how this militant care constitutes a form of resistance and to what extent I'm buying it.

I'll start off with the picture of legal deservedness, the kind of ideal and moral person. You talk about the way that the authorities deal with this person Gunita - in terms of the discourse of deservedness that pushes the responsibility onto the individual away from the state. I wonder if you could deconstruct that a little more because the processes you are describing are very complex. From what I remember she is affected by three separate processes. There's the initial eviction that she wasn't aware of, then she went through divorce and the breakup of her relationship, and then there's the final disaster of the localism act that absconds local authority of responsibility if you refuse a house. You could unpack your argument a bit more in relation to these processes. Is it always the same idea of deservingness or rather

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undeservingness that comes through in these policies, if it is the same idea could you give your argument a more general framing? What is the bigger picture that you are telling us about deservingness? My sense is you're saying that by virtue of being on benefits, by virtue of what the State considers to be needy and vulnerable citizens, they are considered to be less deserving. That status of being on benefits already makes them less deserving which enables the State to put them in these very vulnerable and precarious conditions and if that analysis is correct you can tie it into the literature on neoliberalism and the transformation of welfare policies in the 1980s.

You could unpack this more just to get an idea of how these policies fit together, or don't fit together, and that's important because in the second part you try to contrast this practice of militant care to this dominant ideology, but I wasn't sure how they map onto each other. And if you break it down into ethnographic detail I wasn't always sure what this amounts to. For example, in relation to housing activist what is their idea of deservedness, is housing a basic human right by virtue of being a human being? In terms of this idea of responsibility, you show us in relation to policy that the reason you can you can shift the responsibility onto the tenant is because they are less deserving. Is there a similar reasoning with the housing activist, if they are saying that housing is a basic right it becomes the basic responsibility of all? You talk a lot about mutual responsibility but I wasn't quite sure to whom... You need to expand with more ethnographic detail on how this idea of deservingness and collective responsibility is mapped out.

My final point is, how do these two come together? You portray it a bit like good versus evil, society versus the state, and I believe that is how the housing activists see it but it's a bit too simple, a too easy narrative to buy into. The reason why I am saying that is that I thought that some of the data you gave us depicts a more complicated picture. In some ways at least I would have thought that the council and the housing associations are in some cases very much on the side of the tenants. And the same could be said of these housing activists. What are the different motives, tensions and power relations within the group? In the case of the two caseworkers giving advice, it very much seems to me like the confessional practice that surrounds claiming benefits. And that confessional practice can be constructed in itself as a power relationship especially as you mentioned some of them are middle-class.

I was wondering if, with the monitoring and punitive control you attribute to the council, whether there is an element of that in the way those housing groups operate. You could trace these continuities between these two different sites that you portray as being on opposite sides. They end up fighting each other when the enemy is the crazy neoliberal out-of-control housing market.

Matt: Very useful comments especially in relation to the three different processes and unpacking them in relation to accumulation. I to frame this around the political economy of the London housing market. There's just been a special journal of this in City that traces the history of the housing market since the early 80s, it's a set of articles around key pieces of legislation and key moments that have created these problems.

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I think it's true to say that being on benefits makes them less deserving so by being dependent on the state you are expected to take what they give you. I think it is true to say that housing officers more or less say the same thing, 'we would like to do a lot more and we wish we weren't so hard on people'. And the punitive element, well they frame it in different ways according to whom you are talking to, but they do mostly say we have to be tough on people because we have to find out who is more deserving because of lack of resources. They will talk a lot about what activists call gatekeeping and housing officers call preventing homelessness, and really what they mean is preventing statistical homelessness so they encourage people to find solutions with friends or family rather than making a homelessness application because that means for the council they become part of the statistics and that becomes a problem. Housing Officers say housing solutions can be found rather than making housing applications because temporary accommodation is grotty and outside the city, and we simply don't have the resources to cater for all. But you are right - I could bring in a more nuanced point of view. In relation to the KUWG, I genuinely think they are an ethical community, and the practice of going round and saying what benefits you are on is designed to do the exact opposite. Talking about benefits is seen as something positive because of the openness, and encouraging people not to be ashamed.

Insa: But they are making this a condition to be helped, what about if you really don't want to talk about his traumatic situation and just want to be helped?

Matt: They need the information to help people...

Insa: Yes but it needs to be done in a group setting...

Matt: Well yes, they like it if people will speak in groups but you could probably say I really don't want to discuss this publicly.

Ana: In my case the Moroccan community really don't want to talk about it, with some people they cannot deal with the shame.

Matt: In its design the meeting seems egalitarian but it may have unintended consequences. The meetings are very emotionally charged and a lot of people have mental health problems. Overarching that, there is a very strong sense of community, there's a real sense of shared solidarity of being benefit claimants. There are lots of little things they do... in every meeting they do apologies for the two people in the group who died. There's a real sense of history and solidarity and remembrance.

Matt: And in my newspaper article, I tried to make the argument that Housing Officers are not necessarily individually taking the view that these people are to blame, but in virtue of having to be forced to be tough they structurally reproduce this method. Although there are Housing Officers who are definitely bullies.

Alice: The law lets them off in the case of duty of care. Do the housing officers get the discretion to make a decision? Did she have no help on the appeal?

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Matt: She lost the appeal... Essentially she was offered a property that she turned down but the crux of it is whether she made an informed decision. And knowing her as I do, she didn't understand the complexities of these economic and political forces acting in this case. She really struggled to make sense of it.

Deborah: What struck me in this paper is how these set of expectations made by these middle-aged pensioners are formed and shaped by the years of the *trente glorieuse* when you could make all these demands of the State. There's something interesting about Gunita and some of the other people we have been hearing about and their expectations of the State. How did she come to occupy this flat for ten years with such ease in the first place? What was her consciousness of being in this flat and thinking 'I'm going to be in this flat forever' and then suddenly being dislodged from it? I was in a benefits meeting once and a woman who had been living in Pakistan for three months came back and suddenly had 5 letters waiting for her and was being threatened with eviction. I remember thinking 'this woman is actually living in two places'. I wonder where this sense of entitlement comes from?

Ryan: I wanted to go back to the point on the expression of regret that goes along with some of the Housing Officers' decisions. There's a strong parallel between that and the justification given by central government agents about austerity. That's not to say that they are all the same but there is a consistency of narrative there.

Insa: On the point about where people get their expectation from, I think we should move away from this idea that entitlement can only come through this dialectic relationship with the state. What I found a lot is that people thought of themselves as entitled to benefits because they thought they were good family or community members. There's this idea of this moral economy of rights that doesn't come from a horizontal relationship with the State but a more vertical one with the community. I wonder if that as a framework can be used in another context in term of immigrants and how they have struggled.

Matt: In Gunita's case, she came in 1995 and she got married, it was an arranged marriage. Her husband sorted out all the housing and financial stuff then their marriage broke down and she left. So her first experience of seeking support from the State was very positive, she was put in a refuge and then she was rehoused for nearly 10 years. So up until this crisis she had been given support. Then when her entitlements were taken away, she switched to another moral register which is more about being a good mother, she just wants to care for her kids etc. and there is a contrast between those two moral registers. She doesn't understand why this had changed and she just wants to live her life.

Ana: It would be interesting to know about some of the other people who attend these meetings and if there is a sense of empowerment and how they activate that. In la PAH, the South Americans have this idea about activism - for them it's in their blood. But the Moroccans don't even get what activism is. So there is a sort of whole taxonomy around who can become an activist and what are the different steps to become one because there are different communities of migrants. There are different ways of thinking about solidarity and who can become an activist and people have different views.

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Matt: Because claimants are usually making a benefit claim on the basis of health, there's a very strong sense that people should be contributing what they can. So it's ok for middle-class pensioners to do lots of casework because they have volunteered to do that and they can, but it is not expected of someone with serious health issues who is about to get evicted to do loads of work. It's more about creating a community which seems to be better at getting people to come back.

Ana: Isn't that a bit patronising?

Deborah: Yes like fostering dependency in a way? Gunita does sound like quite a dependent individual.

Matt: She is sort of looking for a patron ...

Deborah: She is not being empowered.

Anna: Maybe that's not even the goal of the movement?

Matt: There's not the same emphasis on people being empowered. If you want to help that's great but if you can't that's fine as well.

Resourcing debt advice: the voluntary sector and the financial industry in the provision of social welfare by Ryan Davey

Discussant 1: Deborah James

The paper gave us some useful things to think around, especially the absurdity that seems to go with austerity. There's a surplus of things that need to be done and a scarcity of resources to do it. You've got things that are unachievable but yet have to be done. I liked the way you talked about the fact it wasn't a conspiracy, to a degree there's an ideological logic coming through but there are a lot of cases where that doesn't match up. It's not just neoliberalism with everyone's activities pre-ordained by an inexorable logic, instead you are talking about people who are constantly negotiating between incompatible demands. It doesn't have a deterministic feel. You talk about a managerial logic but it's not the result of a pre-determined political modality, rather they are coming out of the interface between management assessments and viability and different economic models. You have a nice way of conceptualising a framework for the agents and the activities they are doing.

You talk a lot about the rent arrears and debt owed to local authorities and I found that interesting that that was coming through in the 70s. I was interested in the way you discussed the phenomenon of care, compassion and conscientiousness and how the broader constraints seem to inform individual action but also that individual action plays its role in challenging the broader constraints. I like the church people and how they escape the logic of the commoditisation of debt because they are somehow outside it and they don't have to abide by it. But I imagine that they must also get burnout even though they are not being paid. Or is it that a form of commitment to a religious ideal makes them think only not in term of their job as debt advisers but advisers of more spiritual activities? What I got from your paper is the

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very different ways that people who owe money are always made to feel responsible for all the broad systemic issues.

Ryan: I would be interesting to explore more of the questions you flagged up, are they prone to burn- out etc. because there is one guy who volunteers in the church as a benefits advisers and he used to do debt advice but he hates it, it really messed with his head partly because of that issue of not being able to help everyone. I haven't managed to get him to speak about it so I don't know if it is about a sense of [faith], but it would be good to speak more to some of the people in the church and the connection between their faith and what they do there. There never has been an issue of burnout.

Deborah: I'm trying to think about any anthropologists who have written about the absurd.

Matt: It's interesting to think about what makes something absurd, is it the mismatch between policies and design or is it the narrative of policies and the actual reality of how these things play out.

Deborah: But something makes it almost funny, no-one sees that some of these projects are impossible so let's stop talking about ways to do it.

Insa: Navaro Yashin in her book *Faces of the State* talks a lot about make believe and how people suspend belief [...].

Matt: I wonder if part of it is to do with the way politics has gone in the highly media-fied age, politics is now very much about triangulation and focus groups and sound bites and controlling the narrative - often to the extent that it's completely out of synch with what is happening on the ground. So I think the media-type landscape gives it a particular colour.

Deborah: I heard on the radio about this kind of media politics, previously people would be building up for a speech on parliament and that would be the place where they would be making their point. Now they are waiting for Andrew Marr to interview them and that is where they make their point.

Discussant 2: Matt Wilde

I liked the point you were making about the complication - the way anti-austerity discourse presents these issues, showing how the way things are working out is often very piecemeal and improvised, and how the provision of advice at the surface level is also piecemeal and improvised, rather than trying to necessarily trying conform to a set of coherent set of policies or political agenda. And part of the absurdity is this target-based audit culture that is supposed to be ad-hoc to the delivery of these services but then all these people start panicking because of numbers or because they have to cook the books in one way or another.

The phrase that stuck out for me was 'clients' best interests' and I wondered if you could unpack that a bit because it seems like the buzz word used by creditors and advisers - it seems very morally charged because that's what they both have to say they are doing, but obviously raises a whole lot of questions about the client who may not know what their best interests

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are. How can that possibly tally with the interests of the creditors, and how can creditors claim that is what they interested in? I was quite interested in the MALG meeting, I wondered if pay-day lenders allowed them to portray themselves as an ethical and reputable service and if the regulation of pay-lenders will change this.

I also had questions about the church volunteers. I'm struck between the parallels between religiously and politically motivated people and that very strong sense of really trying to provide a completely different moral sphere in which people can receive support. You mention the fact that there's a pre-existing community that gives volunteers their drive to give time and energy to help solving other people's problems.

Ryan: You were talking about the connection between policies that are made and the realities on the ground and it would be interesting to look at what those policies are responding to. Regarding the audit culture...

Matt: It's just the way that these advice agencies have to shift their services in order to meet requirements set out by this audit culture and the difficulty to meet targets. And that's part of the absurdity...

Ryan: About the clients' best interests, I'm trying to get a critical handle on what might be happening with that but it's tricky. I do think it's morally charged. It would be good to look at that process a bit more closely to see what gets excluded when people are formulating an idea about clients' best interests and what moral claims making when they are considering these issues. I definitely think the idea about 'we have to comply with our clients' best interests' is linked to the professionalization of debt services rather than a more intuitive notion of 'does this person need a cup of tea and a chat?' which is hugely old-fashioned.

A few of the papers have highlighted the tensions between the individual's needs and the needs of the collective social movement and my sense with debt services is that, when the clients' best interest is the be-and-end all, you forego any commitment to society and that becomes secondary. You stop having that dilemma about 'what would be good for the individual might not be good for the group'. The way it's going with debt advice is just looking at individual remedy, even though some organisations have social policy teams who will try and bring about more wide-scale changes. But it's more tweaking than anything structural. And that brings me back to what you were saying about who will be the new villain of the credit industry when the pay-day lending industry is regulated... There's this discourse of good and bad practice, and highlighting good practice in the industry, and having dialogue with the social welfare of the person who might be involved in this [...]. And as a result businesses and corporations start to be imbued with moral qualities, corporate responsibility stuff, and are expected to act as moral agents. You have volunteers or activists and then you have philanthropic businesses... it does just seem very Victorian to me.

Tobias: I have two questions. The first one relating to the emergence of unpaid Christian advice set-up, [...] church-based services are better because they provide continuity but are the same time they are based on free work. [...]. There seems to be a preference for not being paid over the precarity of being paid for a while, because he knows he's not being paid rather

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than being paid and not knowing for how long. And secondly the shift from professionalism to community I found interesting.

Ryan: On the second question, it did come as a surprise. In 2011, advisers were worried about all centres closing down and then, a year later, the government announced by surprise that most would be kept open. There have been lots of closures... But then, it was happening at the level of policy decision, the government was saying 'we have a white paper on the funding of debt advice centres, we're going to make cuts to local authorities and cuts to legal aid so what you think we should do?' There was a flurry of reports and people putting forward funding models and one of the popular suggestions at the time was a bank levy. They were responding to different ideas about how to get the money other than through general taxation. I think the reason why this one was chosen was because the IMF made a recommendation, to tax liabilities that banks hold as a way of disincentivising risk and risky deals in the financial industry.

On your first question, are you saying that one aspect of what it might be is that Colin feels more security being a volunteer adviser? The fact that there's no funding there is part of the reason that they say it's a totally different kettle of fish, seeming like a more worthwhile exercise even though they are not getting paid.

Insa: I have three comments. I want to come back to Matt's point, how the picture is quite piecemeal and improvised. I would disagree with that, there's an amazing coherence. What I found interesting is the shift from the politics of antagonism to this more consensual culture of advice giving and decision-making. It showed a remarkable consistency and coherence across these areas and I wanted if you could unpack that a bit more. You attribute this shift to different actors and different institutions - how are they related? You have it in terms of people's individual biographies, you then give a more historical analysis of how the advice sector has changed from the 80s onwards to today and the shift in policy, and then on a third level you describe how the antagonism has been displaced through these models of hierarchy where more senior members of staff might be pushing for more consensual decision-making and people who work on the frontline have different experiences. And one quick point; everyone seemed to think these church people were so friendly, I actually found them quite creepy. They keep going on about vulnerability, they make them look like they are victims of no agent - is there a sort of depoliticisation going on here? Because they are such mirror images of each other. The church you are working in, there are all these people doing lots of other stuff, including the street pastor, I don't know how much you have looked into this. The street pastor is a partnership with the criminal justice system. Here you are describing it as a partnership between the church and the advice sector but it also works in a punitive capacity. They are in direct contact with the police, if they see any trouble, any anti-social behaviour, they will contact the police through walkie-talkies and whilst the police arrive, they calm them down and talk to them about Christian teachings. Whilst one of them is out patrolling the streets, there's one in the church praying at the same time.

Ryan: I agree with you about the victimisation function, it reduces the blame. I think in the second paper of this project, I'd like to focus on mental health and vulnerability in a debt-

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advice setting, because they struggle with this. In the Church, they are all very keen on mental health, and everything is seen through mental health. They prefer to help people who have mental health issues because people who have mental health problems are more vulnerable. Vulnerability is a word for a person who doesn't get well-catered for by the well-mechanised, target-driven debt advice centres.

Insa: Is also about this new idea of deservingness and to be described in terms of your lack and inability to be a normal person and to be sane. You are in a position where you have to prove your deservingness but the only way to do that is through lack.

Matt: People use the term themselves as well. I've had a lot of people telling me 'I'm a vulnerable person'.

Ana: In this description of these people that were radicals, who said that they changed their views, did they talk about this change in terms of ... maybe one option was caring for the person they were working with. In the church they don't talk about care, but it seems like they are trying to convey a morality of care towards the poor. What about those people, it appears that they just grew up and became adults and maybe less idealistic. But was there anything else? The morally negotiated decision is proportionate to different economies of care, so maybe you get the same result in the end but you are going to be having different effects on people - that might be counter to what you want to achieve. So, these changes they talk about, might they have to do with the way they treat the advice and talk about their clients?

Ryan: I don't think there's a specific language of care - maybe partly because of it having become a more professionalised, more bureaucratised environment rather than this church based, community-based setting. So maybe it would be perceived as too sentimental to use that type of language. That aside, I do think there still is an ethos of care in the way they talk to clients. The way it would be expressed is more in line with 'oh you're not helping the client or the client is losing out here because we are more bothered with fighting creditors than doing what's right for the client' but it would be interesting to look back at the magazines from the 80s to see if there wasn't more a language of care there, and if there has been a transition from this more care-based language to a more technical-based language.

Alice: The whole clients' interest thing - it seems it was used to justify the shortcuts but the legal profession was saying 'the clients don't know what they need'. There is tension between the more universal legal discourse and the discourse of care from medicine that involves prioritising people in terms of need.

Ryan: Regarding Insa's point about unpacking this shift from cultural antagonism to collaboration, and that it seems to have happened through several channels at once (like people saying that they have gone from being immature to being grown-up and dropping their radical politics, see also Brexit and the Labour leadership and the 'oh we're back in the eighties' and militants invading Labour). I guess I'm presenting it as if all those things happened in perfect consistency all along the way, but I would question it as being a bit too neat. I would say the transformation of the debt advice sector precedes Third Way politics and I might make that a bit more explicit, a lot of this was happening in the early 90s.

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I think that the sample I've got that has produced this consistency, all the people I've been interviewing are the people who have been producing narratives about how the debt advice sector has changed and they are all senior managers now. I'm not interviewing the people who worked in it the late 80 and 90s and then quit because they were sick of it and didn't like the way it was going. You might get a different set of stories from those people - that's the limitation of the people I have interviewed in the sense that their personal careers and their seniority has coincided with the change in the sector.

Insa: You could bring out how they all agree that the present moment is one of collaboration, of consensus making, of the lack of antagonism or a lack of politics. That might vary historically according to which sector you are looking at, but I think, in terms of what is happening today, there is a really interesting consistency. I don't see the church as outside of that narrative and register.

Deborah: If you can't get hold of the individuals who quit because they were sick of it, the mere observation that some might have done that seems like a reasonable qualification of any teleological narrative about the automatic change into this specific kind of politics.

Alice: When they do the DRO is that like a mini bankruptcy?

Ryan: They have to have virtually no spare income, less than £50 a month. If they do over the course of that two years, which is the probationary period, start to have more than £50 disposable a month, the insolvency is reversed.

Alice: That was interesting to me because the intervention in debt advice is mainly to set up the recurrent payment plans that have to renegotiate every 6 months - so the DRO is one kind of tool to try and gain some kind of closure.

Matt: What is the difference between DRO and straight bankruptcy?

Alice: The DRO is quicker and cheaper lasts for less time with less stigma.

Ryan: The DRO costs £90.

Deborah: Then there's the IVA.

Anna: Can't you get funding?

Matt: Yes - British Gas. Because there's a cap on their profits, instead of reducing utility gas bills, they pour it back into the British Gas Fund to help people with bankruptcy payments.

Profit and "payments" in the U.K.'s debt advice sector by Deborah James.

Discussant 1: Ryan Davey

I'm interested in the way that debt advice organisations are facing payment problems, there's a weird kind of analogy between the sites that we have been looking at, like insecurity of

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housing and housing struggles and for instance in the case of la PAH, the meetings became an arena where the domestic problems became replicated and the way the alpha male roles got replayed in that space, and debt advice seems to be an arena in which not only the clients are having repayment problems but the organisations are struggling themselves. I'm wondering whether debt advice organisations in their quandaries on how to get funding draw parallels with their clients or are those things kept separate? Why not identify the analogy?

You make this proposal about the concept of payment as specifically apt for discussing the scenario you are looking at. In my work the term payment was absent and infrequently used. People were talking about funding models and income generation and revenue generation, grants donation and contributions and I thought it would be interesting to reflect back on this concept in terminology as well as in kind of economic practice, what is the difference between payments and other kinds of monetary transfers such as grants and contributions and donations? What is the difference between money in the flow and money in the transfer like repayments? Can we maybe start to critique the simplicity connoted by the word payment if we start to consider all the faffing around involved in making a payment, waiting on the phone or having to find a pay point in a shop or doing it online (which I guess is a result of the technologisation of payments which you mentioned.) And in what situation do people find payments appropriate and in what situations do they find other forms of money flows more so? Benefits claimants I've spoken to talk about benefits as payday or 'when I get paid', and speak of housing benefits as 'they pay my rent' but when I have spoken to what I consider middle-class people they use the term payments to describe such things - so what could account for that discrepancy? Like why does it seem odd to middle-class people that you would talk about benefits as 'payday'?

There's a sociologist called Lisa Adkins who has made a similar call focused on payments as opposed to debts. She's saying that in contemporary modes of financialised accumulation debt matters less than payment streams because payment streams can be securitised and traded as financial derivatives. Those payment streams included not only monthly repayments on credit cards but any regular payments such as council tax, electricity and water bills etc., and when you set up a direct debit there's a value for the recipient of any direct debit, not only because of the money they are going to receive, but also because the regularity of that payment stream is in itself valuable as it can be traded as a derivative. There's been a proliferation in the recent decade of things that you pay monthly like mobile phones and Netflix.

I don't want to go off on too much of a tangent but I think it adds to the case of looking at payments as opposed debt problems only and I think the discrepancy might be really revealing. When I spoke to Debt Advisers they often attributed the rise of debt advice to the credit explosion in the eighties but the story you hear a lot less often is the rise of payments problems a bit before that in the 70s when rents were really starting to increase and council tax started to increase and so I thought it would be interesting to reflect a bit more on the difference between debt repayment problems and payment repayment problems. I think a lot is written on debt problems in terms of financial and consumer debt but less on what a lot of advisers call priority debt such as council tax arrears - basically when you can't pay your

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bills. This doesn't mean there hasn't been studies on fuel poverty, rent arrears, council using bailiffs for unpaid council tax - but it seems to me that whenever we talk about those things we don't have to identify them as debt, yet those are the things that debt advisers are spending so much of their time dealing with. There's something contained in the logic of the word debt in English. I was reading a paper that made me think 'is a debt less of a debt because it's an unpaid bill rather than an unpaid loan? What is that about and why are we still lumping them together? Is there even scope to challenge the way financial debt has tended to be foregrounded in the study of payment problems and the way that masks a number of processes?

A couple more questions. Regarding *Quarterly Account* which is an advice sector publication, I thought it could be useful to hear what its role is in the debt advice world and how long it's been around for, the social context of its use. I also appreciated the way you show the crux of how debt advice works; the practices the debt collection agencies are using to collect debts and how compliant or uncompliant regulations are, as well as what debt people have and what's going on in the credit industry in terms of the debts they collect.

Deborah: I don't know whether I'm tending to extend the use of the word payments to spheres in which it's not that much discussed or used in the actual sector itself. The notion of 'paid for' tends to be used quite a bit, I might have imaginatively extended it. It's useful to think about how that comes through. The debate I was discussing here and the idea of 'paying' or 'payment' or 'paid', are about who pays for the advice. But there's also the question of how the funding for the advice is coming through, I found less on that. It does seem that the logic of debt and debt payments is spreading across the sector.

Is debt just the financial thing that you owe to a bank or a money-lender? I started to realise this in South Africa, you can be in debt for so many things not only financial interest bearing loans but also services of life. The failure to pay the debt is part of individuals being made to pay the burden of every aspect of these austerity cuts. They are being made symptomatic of the nature of austerity. It's as though austerity isn't the problem more broadly, austerity is when specific individuals don't pay their rent, and they only repay their debts. I'm tracing the levels of regulation in the sector and because there's been so much emphasis on regulating payday lenders which for a long time was a big thing, now it has removed a certain safety net so the nature of priority debt has become much more stark. Because I can no longer borrow from a payday lender, I owe the money to the council, the intersection between the two things is interesting.

The *Quarterly Account*, I planned to join the institute and try and go to their conference next year and try and get a little bit more on the nature of the journal. You do see the same names coming up. They start out very much more jokey, short stories and cartoons which have little to do with debt and as it becomes more professionalised it becomes more and more serious, much better produced and easier to read but it loses this sense of being a cosy world of people just being good guys.

Discussant 2: Anna Tuckett

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I mainly wanted to review the point you make at the start of the paper about the peculiar nature of debt advice and why this is different from other types of advice. You make the point about shame and how from the adviser point of view it might be different because you have these moving strategies and you have to deal with them - which is different from dealing with the State even if it is an issue related to debt. The State has to pretend that it can be held to account and has to follow certain laws in theory and can be held accountable in the way that other bodies and organisations won't be. I guess what I was interested in was the way in which debt advice is peculiar or different to another form of advice - immigration or benefits of some kind. Is it that, when people come in with a housing, benefits or immigration problem, and the adviser might not always be able to solve that problem in the case of immigration, but the relationship is that the adviser is going to give him something or not; while it seems with debt advice you are not getting something? It seems like you are getting help to manage your future life if you do so in a way that makes you a better person - a more middle-class person who manages their finances better. So you see why people leave off getting debt advice - because it doesn't solve your immediate problem, what would solve your problem would be going to a payday lender. So debt advice is also about creating a new kind person which is interesting.

In the case when they are able to wave a magic wand and break down these payments you make it sound as if it is quite easy, could you say a bit more about how these advisers manage to strike these deals with the creditors. And if it is quite frequent that clients don't always follow through with these payments, how come these advisers can continue to strike deals with the creditors? I was also interested in insolvency versus payment and why insolvency might come across as the more moral thing, a better path for some of these people to take. Could you talk a bit more about what insolvency and bankruptcy might mean? Should you make a payment plan or not and what are the cultural implications around those ideas?

More ethnographically, I couldn't quite understand the case about the cheat, could you talk about that a bit more. Could you also explain your last two sentences a bit more and how they relate to debt being a peculiar form of advice.

Deborah: Some of these things, I'm trying to get more information about and what I have realised is that it's extremely hard to get access to the debt advice sector, some examples might quite idiosyncratic like my friend Mahmood who reckons he can always strike a deal. When you read *Quarterly Account* (QA) you realise that every time that someone does strike a deal of that sort with creditors, it becomes problematic because after a while people stop meeting their payments and then creditors start harassing them again - so it doesn't always sound like Mahmood suggests.

Ana: Have you asked your friend Mahmood about what happens when these creditors start preying on people?

Deborah: I have to do that. Basically asking Debt Advisers about some of these things that I have been reading about in QA. About the question of insolvency, these things are so morally complicated especially as QA presents it there's always going to be people advocating for

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one thing and people advocating for something else, it's never a clear cut situation. There are people who say that insolvency is better and they have brought in a new version of it. I have been reading stuff from the past 10 years and there used to be only one type of insolvency, now there are 3 to suit different types of individuals. With DRO, If you fully disclose everything, all you can have is a very simple bank account, your credit rating will be affected. I haven't really followed through enough cases to see what happens to people who take insolvency versus those who don't.

The feeling I get from the people I have listened to, some of them are actually saying I will go bankrupt, I can't see any other way out - but it would be interesting to see how that follows through later. Although we think about credit as such a terrible phenomenon, with the huge rise of credit since the 80s, there are so many people trying to address the problem: they sit there and debate and discuss and invent solutions and try them out and if they don't work they try other ones - I'm amazed by the level of commitment in this world.

Matt: Regarding all these people trying to solve the problem of credit and none of them being able to do, why is it that they are not able to do so? Is it simply because the kind of political economy which is shifting is too large and too great a force for people at the level of advice to manage and even to get their heads round conceptually? Or is it the kind of institutional frameworks that are at work? Or maybe it's a combination. And relating that to the extent to which advisers talk about shifts in the economy, do they talk about the Fordist compromise and the decimation of industry in this country and therefore the growth of job insecurity which must be related to the need people have for credit? Or is there just a kind of finger in the dike where they do everything they can to help people losing their homes or getting into further trouble?

Deborah: Speaking more generally - and this relates to what I have found out worldwide - the subprime thing which led to the financial crisis, those are the broader structural features - it's too big for the advisers to get their heads around. There is this constant running to keep up with the latest strategies, but it's much more about patchwork solutions - specifically some of those ones I mentioned where you have these incredibly innovative creditor scams being invented and then you have people finding out about them and then writing about them in the journal to alert other people about them - so there's a sense of always trying to keep abreast of the latest scam. The advisers I have spoken to - not only don't they talk about the broader economic stuff, they don't even see some things being about debt at all. One of them, Shajida, if you ask about priority debt, she says 'that's welfare, I don't do welfare'. She compartmentalises her job in such a way. It's also about targets, she's supposed to refer a certain percentage of her cases to Payplan and you think 'well how are you supposed to do that? Just take the first 20%?' So that kind of very target orientated environment mitigates the way people think about broader shifts. She has a psychology background so she tends to think of these people as deficient in some way.

Matt: that seems to be a common feature...

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Deborah: Yes, as with Ryan's paper, these problems are all being placed onto the people, the problems lie with these people's inefficiency and inability to be financially responsible and good saving individuals.

Insa: I was quite interested in something you flag up and then don't really explore - the question of why people stay clear of free advice and why people prefer paying for debt advice services. Could you unpack that? For example I could imagine that people wouldn't want to pay for debt advice services when it's about overpayment or underpayment of benefits but more about the kind of financial type of debt arrangements. What kinds of advice would people be more willing to pay money for and why? And could it have something to do with what Anna was saying - about debt advice being different to other forms of advice in that's it about creating a form of moral person who can manage themselves independently. Maybe by paying for it you acquire that sense of independence because you become a consumer of services, you've paid your money for it so you can demand something from it and it creates a form of distance from that moral judgement that might be otherwise be attached to you. Could you explore that in light of wider academic debates... people arguing that this idea of moral citizenship that we've moved to in a neoliberal era is that of the ideal consumer, no longer the productive worker, the consumer citizen is at the very core of what it means to be a citizen?

Ana: These advisers who need to project an idea of professionalism, do they have any sense of how... since the crisis, do they see a change in the kind of debts clients have in terms of benefits or consumer debt? Does their judgement vary according to the type of debt; say if clients have fallen into debt because of credit cards is that different to the person who has mortgage payment arrears?

Deborah: There is a strong element of paternalism, especially with a few people I've dealt with. They think of these people as being slightly like victims and feel judgemental that their clients know so little about their own affairs. This woman comes in with a bag full of papers and he sorts them out and says 'you don't even know who you owe money to' and he calls one lot up and finds out they've sold the debt to someone else. Even with the best will in the world it would be harder to find out what is going in these cases - as opposed to someone with benefit overpayments for example. Probably the fact that it is so complicated mitigates that sense that they would have about that person being wilfully ignorant.

One of advisers would use himself as an example - 'I don't even have a credit card', a little a bit like teaching, although I don't think anyone really listens to that. The consumer element is evident in the common financial statements that, in the period I've been reading the journal, became highly streamlined. They became an accepted phenomenon that you could use in a piece of debt advice. You state everything you spend. I was quite surprised to see how much people spend on mobile phones contracts. That is really one of the things that struck me.

Tobias: What's the role of technology in managing debt? In these debates and in these journals is there anything about that? In Germany, financial institutions are providing apps and software to help you manage your own finances, aim to make it easier to get money and

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pay for things and see how much you are spending by providing estimates and alerts of when you are overspending. Is that something debated in this field at all?

Deborah: Not really, but there's a bit of a debate around the question of whether certain things should be automatically deducted. In theory the idea is that people shouldn't just have money flowing in and out of their account, they ought to be sitting there and making decisions about it - but of course that's so unlikely, and these people don't have that much money to be making decisions about anyway. So there's still that moralistic thing saying 'oh we don't want people have their rent taken out automatically, we want them to be sitting there and making calculations'.

Matt: I was struck about the comments on page 8 about overpayments... that is something that I have come across a lot. The way they have been tilting the benefits especially in the last 5 years and this idea of making work pay which means they set the weekly payments for JSA at the lowest possible and also capping housing benefits so that encourages people to do a 40 hours job even if it's low-pay and that sort of gives them a little bit more money. The other option would be to get your JSA, work 15 hours a week, get your housing benefit and then you wouldn't have to contribute to council tax or rent.

Actually when you are on that lower income it's easier to have the predictability rather than the uncertainty of benefits and getting a letter saying 'your benefits have changed, you need to provide us with payslips by that date or your JSA and housing benefits might be cut'. People are always on the knife-edge of getting into quite serious problems. I was wondering if that point could be highlighted a bit more maybe because there's a real disjuncture between policies on benefits and the vernacular understanding of how people manage money when they are on very low income.

Insa: One of the things I found with the women I worked with is that, if you're contracted, so many employers don't respect basic labour laws, no contract is signed and you don't know how many hours you will work. It's just the craziness of an unknown labour world...

Ryan: How much is the rise of debt advice linked to the rise of consumer credit and the fact that people now have lots and lots of monthly payments they have to meet and yet income has become so volatile?

Deborah: And people have so many different obligations.

Insa: When I was doing my PhD fieldwork people would always give me the same example, how do you expect me to work when you are putting me in such a precarious situation.

Deborah: My daughter's boyfriend who works in a charity says the same thing, if you start working you have to send all these papers and then they recalculate... In theory the Universal Credit was supposed to cope with this, and even if it did work properly, which it doesn't, I don't know if it would.

Insa: One of the other problems is that every time you register a change in your circumstances it can take up to 8 weeks for your benefits to change, so in that time you fall

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into debt because your housing benefit won't be covered and then you have rent arrears and by the time you have sorted that problem out you've got debt problems you can't catch up on. It leaves a terrible problem with cash flow. I've seen cases when people have had all their benefits stopped because they worked more than 15 hours and they fall into rent arrears and other debt problems.

Deborah: I don't know the answer to this yet but I'm interest in the question of the difference between debts that you owe to the State which aren't interest-bearing debts. The State is supposed to be paying you for things, but you have to pay the State, sometimes there's a mismatch between the amount you are giving in and putting back, is that debt? I'm thinking about it.

Matt: I think that counts as priority debt. When I've gone through this with advisers, people who give advice because of housing problem,s priority debt is anything where you can be put into prison or lose your home.

Deborah: I know, but I'm still wondering about the classification and what does it say about our relation to the State?

Insa: I've never heard anyone use the word debt about benefits. They sometimes use the words underpayment.

Matt: For people who've always had their rent paid and who have never had to deal with out other than maybe fill in a form with somebody, and then they get this letter saying you owe us £15,000 and there will be this moral outrage 'I don't even pay my rent' and then the adviser will say 'well you don't pay your rent but legally you are liable for it'. And that's the crucial thing. I witnessed these quite angry exchanges between adviser and advisee and the advisee suddenly realising that it's a different situation than imagined.

Anna: it seems that when people talk about debt they think of something they have some agency over it and some choices that they have made.