Special Issue Article

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'Sorting out income': transnational householding and austerity Britain

The reliance of welfare recipients on the state is classically demonised as a relation of dependency: one that foments passivity on the part of claimants. Critical voices in austerity Britain have drawn attention to government efforts to reconfigure that relationship, by 'reforming' welfare, remaking the grantee as a repaying loan-taker and turning dependents into responsible, autonomous citizens. This paper, based on research in the debt advice sector in England, shows that dependency may involve unexpected directionalities of reliance. (Those who appear as state dependents in one register can be those depended upon in another.) It focuses in particular on encounters with migrants, describing what the process of 'transnational householding' tells us about dependency. It discusses the relations between advisers and clients, showing how advice charities create a parallel system of care and support. A punitive and debt-based welfare system means that many clients owe money to the state as well as to commercial creditors. Austerity and welfare reform are rendering individuals' obligations to family members and others fragile and insecure. But given advisers' intervention between a hostile bureaucracy and debtors, the experience of reckoning, owing money and settling accounts can end up as something more akin to householding than to controlling discipline.

Key words debt, advice, transnational householding, welfare, United Kingdom

Introduction

The reliance of welfare recipients on the state has in recent times been demonised as a relation of abject dependency (Fraser and Gordon 1994). The UK government's austerity measures attempt to reverse that relation by 'reforming' welfare. Combining cuts to benefits with the expanding availability of credit, meanwhile, means that welfare dependents have been reconfigured as 'debt repayers' (Adkins 2017), thus transforming a social into an individual burden. Nor is this a matter that concerns only the unemployed. Because of 'an increase in jobs and a decrease or stagnation in incomes … at the bottom and the middle', both 'the government benefit cheque' and 'the living wage' are now supplemented by reliance on credit, turning the welfare state into the 'debtfare state' (Soederberg 2014: 3).

Critical authors have exposed the inadequacies of austerity and dependency narratives. Undertaken more as 'alchemy' than to fix the results of the financial crisis, austerity has been seen by Clarke and Newman as a political sleight of hand. The withdrawal of benefits in the name of 'good fiscal housekeeping' represents a bid to allocate blame for that crisis by laying it at the door of the 'unwieldy and expensive welfare state' rather than blaming it on the 'high risk strategies of banks' (2012: 300). In a different vein, Ferguson argues that we should revalidate dependency. Productive work worldwide has become the exception rather than the rule, and reliance on state payments, rather than being seen as parasitical, should be embraced for its promise

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of fostering an engaged citizenry that claims what is rightfully its own (Ferguson 2015). This view, however, endorses the 'welfare myth of them and us' (Hills 2015), reinforcing an unwarranted dichotomy between those who work and those who might never gain paid employment. John Hills' account of income, taxation and redistribution exposes the rank inaccuracies in that 'myth'. It contradicts the original idea of the welfare state: of 'a lifetime of shared risks – a world in which you could not neatly divide the population into those who paid and those who received' (Hills 2015: 4; see also Fraser and Gordon 1994: 323), and obscures the fact that many beneficiaries are simultaneously wage-earners.

This paper, focusing on encounters between 'debtfare' recipients and their advisers in a context of funding cuts, explores how these austerity effects are lived and experienced through a folk model of frugal householding – that of 'sorting out income'. Based on research in welfare/debt advice offices in London and southern England, it confirms the increasing prevalence of the debt/credit nexus as a prism through which relationships and obligations are experienced; both within advice encounters themselves and in advice organisations' pursuit of funds to sustain such encounters in the future. But it problematises the model of the passive and dependent welfare claimant. Despite austerity measures, transnational householders who hail from, and continue to have commitments to, families both locally and abroad (see Atfield *et al.* 2007; Datta 2012) were – with advisers' help – maintaining or intensifying rather than reducing their claims on the state, while simultaneously earning wages to contribute to their own households and to the tax base. The fact that these residents hail from abroad adds a novel dimension to debates about dependency. In this system of transnational relations, debt and welfare advice sessions reveal unexpected directionalities of reliance, juxtaposing families in far-distant countries and households dispersed across the world, on the one hand, with organisations funded by local government and other agencies in the UK, on the other. Advisers mediate the encounter between these debtors and the state bureaucracy and commercial creditors on whom they rely.

These interweavings that connect family members with UK local government agencies and charity offices are not new. Countries from the former empire were linked to former imperial heartlands by histories of rights and entitlements. Metropolitan governments, recognising the unfeasibility of establishing European-style welfare states in these colonies, withdrew and 'granted' independence (Cooper 1997; Fraser 2014: 553–4). The subsequent migration of such subjects to metropolitan countries must be partly understood against this backdrop. The post-1980s structural adjustment programmes put in place in these and other settings further intensified the pull of people from the global south to the metropole. Some are former colonial subjects but others, such as the myriad illegal Latin American workers in London (Datta 2012), are from countries where there were commercial rather than governmental connections. In many of these, members of the middle classes have experienced status decline and fallen into debt: hence their movement to Europe as low-wage workers in menial jobs (Gutierrez Garza 2018). In a recent workshop presentation, Sopranzetti claimed that our understandings of migration, and of the circumstances that give rise to it, need 'to start from an analysis of … this much longer history of the use of colonies and neo-colonies as trial grounds for forms of governance later to be introduced in the metropole, and of the responses to these processes' (Sopranzetti 2016: np). By the time austerity measures were imposed in the UK, they had been tried out elsewhere. This trialling of methods on those from abroad was true even within the country, with 'successive home secretaries' imposing

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'performatively punitive forms of control' on asylum seekers in the 1990s and 2000s (Sayeed 2017). When austerity measures were introduced more generally in the early 2010s, the same approach was applied to working-class citizens, not only in order to reduce government debt, but also to train low-paid households to live without government support – to survive on less.

The advice encounter as method

The research for this paper was conducted in a series of advice offices. One of us sat in on consultations, the other conducted participant observation of the adviser training programme and trained as a 'generalist' adviser. We learned first-hand how withdrawals of and conditionalities attached to state funding have made advice charities ever more essential (see McDermont 2013); how they force discrete agencies of the state into dialogue with one another, often correcting mistakes they make; how they help people challenge and reverse decisions made by the private companies to which things like means-testing and evaluating disability have been outsourced. Many advisers, not uniformly fitting the image of the 'twin-set and pearls' middle-class volunteer (Treloar 2011, cited in Kirwan 2016), hail from abroad, as do many of their clients. While those whose status is not yet regularised are referred to other offices, those with permanent residence, like locals, are eligible for both benefits and advice.

Mirroring the geographic mosaic through which patients become eligible for state-provided services such as the NHS (National Health Service), clients were drawn from the specific localities – 'postcodes' – served by particular offices. Those in our study included Citizens Advice offices in Bristol, Kingston-upon-Thames, Hammersmith and Fulham, Hackney, Tower Hamlets and Newham, areas that are home to people of widely varying income levels and ethnic/national backgrounds. They come from the EU, South Asia, the Caribbean and various parts of Africa. Where linguistic expertise or a particular understanding of minority issues is required, clients may be matched with advisers from the same part of the world, but advice often bridges such divides. Alongside the unemployed, clients include workers in the so-called 'gig economy', on 'zero hours contracts' (low and/or hourly-paid wages), who were only partly welfare-reliant. The issues for which they seek remedy – including indebtedness, housing, employment and social security – have been noted as converging to form typically interrelated 'problem clusters' (Genn 1999).

Methodologically, the advice encounter is richly revealing. Concerns about confidentiality that made us reluctant to pry further into individuals' circumstances beyond the advice setting initially seemed to limit the study, but this restriction later proved to be an opportunity. It offered unexpected potential. Encounters, instead of providing a lens through which to view the varied life of householders, emerged as small moments of disclosure in which both parties came to understand matters which neither had previously grasped. Their interactions are certainly asymmetrical: advisers are better informed than their clients about how to tackle the inherent pitfalls in the interlocking systems of welfare and credit. Despite considerable empathy, they sometimes express frustration when clients withhold information essential to improving their situation. Clients, for their part, are indeed partial in what they tell advisers, often being reluctant to expose their activities to official scrutiny. Overall, in spite of the unknowability of the person on one side of the encounter to the person on the other, the meeting usually

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ends with the adviser finding out what she needs in order to do her job, and the client establishing what must be done in order to navigate the complex bureaucracies of eligibility and entitlement. These moments of shared understanding are nodal points where recurring events and features accrue and concentrate, albeit in different ways for each protagonist.

Sorting out income

A recurrent trope in advice sessions is the insistence on the need to 'maximise' or 'sort out' income. This has two distinct implications which converge in paradoxical ways. On the one hand, it evokes images of an individualised *Homo oeconomicus* which maps onto austerity rhetoric about belt-tightening and fiscal responsibilisation and fierce rivalry for scarce resources (Brown 2015), and has echoes of double-entry book-keeping. On the other, 'sorting out income' so as to balance it against owings or outgoings calls to mind more relationally oriented ideas that foreground interdependence and centre on household obligations. Anthropologists emphasise that households are not bounded units but interlock with wider political and economic processes (Guyer 1981); that 'householding' is often (but not always) embedded in market relations but its boundaries 'are a matter of day-by-day negotiation as kin become others and others become kin' (Gregory 2009); and that locally generated ideas about the 'government of the house' (*oikonomia*) offer an alternative vantage point which allows us to question mainstream assumptions about the economy (de l'Estoile 2016; Hart and Hann 2009: 11). For those with families abroad, 'householding' extends transnationally. Given the readiness of advisers to intervene, and provide care to mitigate the encounter, between a hostile-seeming bureaucracy and the debtor, the experience of owing money and settling accounts can end up as something more akin to thrifty husbandry than to austere and controlling discipline or enforced repayment.

Austerity householding

Each of the clients discussed in this paper faced distinct but related problems. The 'presenting problem' is often not the most serious: 'people will come in with one issue, but it usually turns out to be several', noted adviser Yusuf. 'Mapping' the 'problem cluster' means allowing the client the space to divulge those issues of which they are most ashamed or fearful. The adviser seeks to compartmentalise problems, but without denying the intersections which cause them to 'cluster' together, especially when it comes to claiming benefits and dealing with financial debts. These intersections shape, and are shaped by, the obligations and dependencies of householding.

Having ascertained what the client owes to whom, the first task is to list the client's expenses and establish what her income is. This includes ascertaining which benefits the client is receiving (and at what levels), and suggesting others in order to supplement that income. Susan,[1] who arrived in Britain 20 years ago from her home in the Caribbean, comes in to the Citizens Advice Office, Hammersmith and Fulham. She

[1] All names have been changed, and amounts of money adjusted, to ensure anonymity.

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has fallen into arrears with her Council Tax, partly because the special allowance due to her, as guardian of her grandson, has been suspended (apparently due to an official error) some five weeks previously. Although she still gets child benefit, her Child Tax Credit has also been stopped because she was 'overpaid'. 'I will do a benefits check', adviser Jennifer tells her: 'I need to sort out your income'. She suggests to Susan that they take steps to apply for (1) Housing Benefit, (2) Council Tax Reduction and (3) Universal Credit 'because you are entitled'.[2] By phoning these various offices to establish eligibility, chase up outstanding benefits applications or payments, and correct official errors, Jennifer makes sure that Susan has whatever 'income' she can legitimately claim. Against that she calculates essential outgoings before entering the various debts and the levels at which they are being repaid. If expenses and outgoings still exceed her income, other remedies might be sought. Advisers' efforts to 'maximise income', however, may be at odds with clients' visions of householding. Unlike the popular image of the 'benefits scrounger', Susan has her own vision of what fiscal prudence involves and takes pride in her autonomy. 'I don't like dependency or anything – I cannot live like this', she says. 'I like to know what I've got at the end of the month. I feel sorry for people who cannot find the work. … I'd rather go and live in the hills, and grow my own vegetables, than live like this.' She is also reluctant to let them 'know too much about' her, but Jennifer persuades her to reveal what is necessary.

In the first stage of the encounter, the adviser thus acts as an intersection point between diverse branches of the state. Becoming reliant on the benefits system is presented as an essential aspect of householding, enabling as it does the construction of a balanced budget which will allow for debts – among which debts to the state often take priority – to be paid off.

It may appear puzzling from this case that state welfare presents as debt. Welfare beneficiaries, here reconfigured as 'debt repayers' (Adkins 2017), are pinned at the point where welfare and debt intersect, not only obliged to repay private creditors but also owing government agencies, often because of errors in the delivery of welfare benefits. Or, even if deemed ineligible to borrow from commercial creditors, they may nevertheless find themselves in debt to the state. In Susan's case, this latter takes two forms. She is being pursued by HMRC (Her Majesty's Revenue and Customs), for a Child Tax Credit 'overpayment' and by the Local Authority or council – the organisation officially responsible for public services and facilities in a particular area – for Council Tax arrears.

To understand this one must engage with the complex ways in which various benefits are delivered, on the one hand, and Council Tax charged, on the other. The social security system combines a range of funds, including Council Tax reduction schemes[3] and Housing Benefit administered by Local Authorities; Child and Working Tax Credits administered by HMRC; and a range of unemployment and sickness and disability benefits administered by the Department for Work and Pensions (DWP). Disparate state agencies make diverse payments in an uncoordinated manner (Forbess

[2] In those areas in which Universal Credit has been fully 'rolled out', Housing Benefit is included within it.

[3] 'Council Tax Benefit' was a national benefit administered centrally until 2013, when responsibility for administering assistance with paying Council Tax bills was devolved to Local Authorities. There are wide differences between Local Authorities regarding the help available for low-income households.

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and James 2014). Although the arrangement sounds complex, it was designed with progressive aims in mind; in this case the need to respond to the increasing flexibility of working patterns (Hills 2015: 2). Tax benefits, introduced by the 2007–2010 New Labour Government under Gordon Brown, were aimed both at encouraging people to work and at serving a redistributive function – a moderate but important one – in favour of the poorest households (Hills 2015: 226). Changes from 2010 onwards, however, have restricted or cut off many of these, making for an increasingly punitive way of delivering the complex mosaic of benefits.

In the restless spirit of continual reform, the 2010–2015 Coalition Government's Welfare Reform aimed to consign this complexity to the past. The 'legacy benefits' outlined above would be replaced by a new system, Universal Credit, administered centrally by the DWP, which would be more responsive to changing working patterns and easier for claimants to understand. Its introduction, however, as revealed in other advice encounters we witnessed, has exacerbated the re-framing of welfare as debt. Rolled out in certain areas from 2012 onwards, recipients of the new benefit have been subject to a six-week waiting period before any payment is made; new sanctionable offences; and, most worryingly for debt advisers, an aggressive attitude to recouping 'overpayments' coupled to the higher statutory levels at which they can be deducted from ongoing awards (Gustafson 2017). In addition to these innovations, a second focus of welfare reform was to eliminate the passivity of the welfare claimant: to transform the infantilised waiter in the 'dole queue' into a self-motivated and independent citizen (Brown 2015: 84, 110). This rhetoric belies the fact that, when considered together with claimants' other obligations, the additional requirements and punishments have taken a toll on the capacity of individuals to maintain caring obligations and other practices of householding (Brown 2015: 103–4). The requirement that they actively inform administering benefit agencies of 'changes of circumstances', and to deal with the consequences of errors, imposed extra labour on all parties.

Let us return to our first advice encounter. In the course of 'sorting out income', Jennifer asks Susan for the details of the household's earnings. As in many similar cases, this family is not entirely welfare-dependent: at least one of its members is employed. Susan's partner Trevor, who likewise hails from the Caribbean, is an Uber driver (see Table 1). He works about 40 hours per week and his take-home pay averages £1,000 per month but increases at peak times like Christmas – 'it could be less or more. It's a nightmare when you're self-employed.' The fact that his income dips and dives is one of the sources of 'changed circumstances'; it creates problems when calculating benefits since recipients must keep the authorities informed about their earnings. The fact that Trevor has employment mitigates or disproves the 'welfare myth of them and us' (Hills

Table 1 Maximising Susan's income

Income (some from the state)	Debts (to the state)
Special Guardian Allowance	Council Tax owed to Local Authority
Housing Benefit	Child Tax Credit (overpaid) owed to HMRC
Child Benefit	
Child Tax Credit	
Universal Credit	
Trevor's zero-hours pay	

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2015) as well as showing that reliance on grants is not irreconcilable with the world of work. The realities of zero-hours contracts, in contrast to more stable and regular forms of wage labour, nonetheless make the kind of accurate reporting documented above very difficult.

The other adult in the family, Susan, is undertaking care that, until recently, was partly subsidised by the state. As official guardian for her grandson, she has been relying on the Special Guardianship Allowance. It was recently suspended, pending the outcome of a review. The adviser, Jennifer, attempts to get it reinstated. She makes telephone calls, refuses to be fobbed off, and insists that the state officer in question call her back within the hour. Not only because of Trevor's erratic income but also because of Susan's obligations to her grandchild (and yet others to be described further on), Jennifer pursues sources of funding beyond his earnings. An important reason for doing this, as outlined above, concerned the money they owed the local council, in arrears, for tax. 'Sorting out' the family's income involves a kind of accounting or book-keeping exercise, in which sources of money in the left-hand column are balanced against – and used to reimburse – the sources of debt in the right-hand one (see Table 1).

Local Authorities: enlightened self-interest

The zeal with which the council, in particular, was pursuing repayment of money owed to it is explained by the fact that local government, as in this case, was involved in its own kind of householding. Costs (and cuts) devolve downward to the Local Authorities (see Sopranzetti 2016), on which advice offices partly depend. The cutting back of welfare payments under austerity, engendering new requirements for assistance, has also necessitated the search for funds to keep advice offices afloat, given that block grants are no longer awarded and that what remains must be competed for under a new commissioning regime (Forbess and James 2017; McDermont *et al.* 2018). The state, despite its role in enforcing these cuts, does not present as a monolithic site of domination, rather, it has a Janus face. Like others in Europe caught 'between … compassion and repression' (Bloch and Schuster 2002, cited in Fassin 2005: 365), it counterweighs fiscal prudence with the respecting of basic rights. Facing conflicting historical and contemporary demands, it combines extreme forms of control with a neglect that is sometimes chaotic and sometimes benign (Gibney 2008: 158). The division between 'controlling' and 'benign' tendencies maps onto that between the central government, with its fiscal discipline, and local government, left to deal with the more 'benevolent', welfare-providing aspects (Thelen *et al*. 2017: 9). It must do this while facing cuts to its funding (Butler 2018) which not only restrict the services it can offer but also place additional pressure on the collection of Council Tax (this, given the devolution of Council Tax benefit (Joseph Rowntree Foundation 2017: 49), has become the primary debt faced by Citizens Advice clients (Lane *et al*. 2018)).

While central government has long tended to try to control or cut back local government, it in turn has a history of acting pragmatically to offer help to local inhabitants. Besides giving 'core' funding to advice services, it also funds specific projects within them (Kirwan 2018). In what may appear as generosity but has an element of enlightened self-interest, several Local Authority-funded initiatives have continued or augmented their personalised, face-to-face advice offering. Local authorities aim to supplement their dwindling revenues by redirecting more central government resources

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into the community, in the process lessening the drain on their own resources. By helping people claim all the centrally-funded benefits to which they are entitled, and by assisting debtors in prioritising their debts,[4] Local Authority-funded advice can thus enable people to pay rent (often to itself in its role as social landlord) and Council Tax. While such management of household budgeting increases Local Authority revenue, it also reduces the amount these authorities would be obliged by law to spend on rehousing people should they face eviction or become homeless (Forbess and James 2017) in settings of limited state housing supply. Some, in addition to funding advice agencies, collaborate with them. Having retained control of its own housing rather than outsourcing it as many others do, Kingston Local Authority has recognised that its own best interests can be served, alongside those of these tenants, by offering them help. By bringing together, in its 'Welfare Reform team', the local (officers from the Council, the local Citizens Advice and other charitable agencies) with the national (a representative from the DWP to provide information on the cases and claims of defaulting tenants), it bridged the gap between these two tiers of government, ensuring that rent arrears did not accumulate and leave it out of pocket, while also offering support to vulnerable welfare beneficiaries. In such cases, advice practically 'pays for itself' (Forbess and James 2017). Enabling local citizens to maximise their income from central government benefits schemes administered by DWP and HMRC brings money into the local community and ultimately boosts Council Tax revenues.

The new regime of austerity, then, means that state operations are being outsourced to charitable organisations scrabbling for resources from various sources, including local government. Cost-cutting, tightening conditionalities and systems of audit (Patrick 2017) have reduced the flow of funds, forcing these organisations to bridge different regimes and liaise between diverse sources, most commonly by constructing 'partnerships' and creating new 'patchworks'. In this way, resisting the central government's top-down austerity regime, Local Authorities invest their (limited) funds to divert flows of payment from it towards their own coffers. What amounts to the 'benign' aspect of the state's work is here being done by non-state actors, sometimes funded by the local state as well as by a miscellany of other agencies.

Reporting residence and absence

We return to 'householding' in its more conventional sense. The cases discussed here concern families that extend across national boundaries. While depending on certain benefits payments in the UK, their members send remittances away, travel abroad to care for relatives who rely on them, or remain responsible for children living elsewhere. Earning insecure, low or hourly-paid wages, they may appear as state dependents in one register but are those-depended-upon in another: by the state for the tax they pay, the economy for the contributions they make or family members whether in Britain (Atfield *et al.* 2007) or in far-flung parts of the globe (Datta 2012).

Complexities of absence arise when one of us listens in on a Citizens Advice officer, Maddie, who gives help over the telephone. She gives a client a 'call back'. They have

[4] In practice this means prioritising payment of rent, Council Tax and energy arrears above those to consumer creditors.

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an existing record for him concerning an earlier immigration-related enquiry. Since he is now a recipient of Housing Benefit, he must have been granted 'leave to remain' and thus to have access to state funds. Maddie tells me 'he has had a letter asking for money back' because of a Housing Benefit overpayment of £7,000. He is employed, but qualified for this benefit in light of his low earnings. The 'overpayment demand', however, has been made because he failed to declare that the two children living in the household are 'non-dependent'. Maddie discovers that he is away in Qatar. She confers with his adult daughter, who maintains that her father has a letter proving that he *did* make such a declaration. Maddie asks when the father is due back in the UK. 'He needs to ask [the authorities] for an explanation as to why he owes this money. Does the letter say that? Does he have proof of the letter that he wrote back to them? Did he get a receipt for it? It might be official error.' It turns out that he will return in a few days, and still has a week's grace. She advises that he can call again, or alternatively be referred to the National Debt Line.

If the adviser's role – assisting in the householding practices of managing creditors and balancing budgets – is one of care, she may also, while mapping out the transnational connections that constitute the household, need to intervene in those relationships. Informing the family of the legal status (for benefits and debt purposes) of 'non-dependents' holds an important correlative: the 'non-dependent' children must contribute financially to the household. An adviser is not permitted to fill in a 'Common Financial Statement'[5] including non-contributing non-dependents as it would not be accepted by creditors. The encounter also shows that the outcome of claimants' cases hinges on their having secured, and kept, 'proof'. If, as claimed, this client informed the agency administering Housing Benefit of his change in circumstances, he would be in a stronger position to challenge the overpayment. However, in the case of Housing Benefit, even where an overpayment is the result of official error, overpayments remain recoverable by the state unless 'the claimant could not reasonably have been expected to have realised that an overpayment was occurring',[6] a case that is difficult to make when there are large sums involved. The system, by putting the onus on claimants to report their circumstances, involves punitive back-loading rather than checking people's eligibility in advance. Where claimants are unable to fully navigate a complex system, this may create destructive consequences.

Similarly illustrating the imperative of 'reporting absence' in order to escape sanction is the case of Kojo, a man of Ghanaian origins. Resident locally and earning £700 per month, he comes in to Citizens Advice to seek help about overpayment of Child Tax Credit. 'They say I owe £14,000', he says, pointing out that he has no other debts. Characteristically for low-income-earning households, the family is entitled to various

[5] The Common Financial Statement (http://www.cfs.moneyadvicetrust.org) is an Excel-based budget sheet that represented 'a uniform approach to … financial statements … to encourage consistent responses from creditors' and enable 'a fair resolution'. It has been replaced by the Standard Financial Statement.

[6] https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/648843/hbopg-part-2-classification-and-recoverability.pdf. DWP estimates that 2% of expenditure is overpaid, a fifth of which is due to official error, and 1% is underpaid (DWP 2017). Recoverability in cases of official error is deeply contentious (Osborne 2014). While the Child Poverty Action Group won a Supreme Court case on this issue in 2012, the 2012 Welfare Reform Act (s.105) stated that all overpayments of Universal Credit, Job Seekers Allowance and Employment and Support Allowance would be recoverable (subject to discretionary guidance) (Child Poverty Action Group 2011). See also Housing Benefit Regulations (2006).

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other forms of state welfare: in addition to Child Tax Credit, they have been receiving Housing Benefit and Council Tax support (a benefit that is not uniformly available and has since been withdrawn in some areas). Kojo is married, with four children. His wife is out of work, though she previously had a job. During her former period of employment they found that their oldest child 'was not responding at school'. They took the decision to send three of their children back to stay with relatives and be educated in Ghana. He points out that he informed the school about their decision to send the children back, but 'it was my mistake not to tell the tax people', so the family continued to receive child benefit for all four children. The adviser, Stephen, says 'So you owe them money? That is your debt', but acknowledges that it is a 'non-priority debt'. 'You have to pay back – or go bankrupt. But if you do, you will not get credit again … It is a big sum of money that you owe – that is the problem', says Stephen. Kojo affirms that he is willing to make repayments, and is referred to Step Change, a debt charity offering phone-based specialist advice and non-fee-paying debt management plans. 'You pay what you can afford', Stephen tells him. 'The company is free – they will help you do this. You need to make sure that you have covered your essentials. For bankruptcy, you have to pay £700, but thereafter you would have trouble getting credit. You do owe the money, what Step Change will do is to help you.'

The case of a Pakistani couple, Faisal and his wife, shows the importance of a household's conforming to expected norms even where the transnational interdependencies belie these. They ask adviser Bilal for help because, initially enjoying a much higher standard of living and never previously claiming welfare payments, they now find themselves in debt owing to the illness of the wife (she refrains from telling Bilal her name) is causing her to work for fewer hours. Bilal draws up a Common Financial Statement in order to establish their income and set it off against what they owe. Quizzing them about the latter, he discovers that one of their outgoings is money sent abroad – £450 per month – to parents: they have all the papers testifying to this. More seriously, they have debts to a series of credit card companies that amount to almost £13,000. Their monthly income is one-tenth of that, at £1,300. Creditors have not yet demanded repayment. 'So,' Bilal calculates, 'you have only £70 per month in your hand to give all these people' but 'are paying £288. And this is all interest! You are not tackling the debt. My first duty is to stop all this. Our aim is not only giving information, but also to motivate and tell you how to save money', he says, offering the possibility that if the wife's illness persists she might be in a position to apply for disability benefit. He advises them to return the following week so they can pursue the 'sorting out' of their finances to its fullest extent.

Householding is here a transnational process rather than involving a bounded unit. Nonetheless, balancing the budget and drawing up a list of income and expenditure means conceptualising the household as discrete and self-sufficient. This satisfies both the injunctions of debt advice (and the eventual offering of repayments to creditors it involves) and the need for this couple to 'take control', and acquire awareness, of its own small domestic unit encompassed within a broader transnational *oikonomia* (de l'Estoile 2016). In this case, so far, the commercial credit sector has enabled the couple's householding efforts, but Bilal reassures them that, should circumstances permit, the possibility exists of 'maximising income' by having recourse to the welfare state. Bilal nods approvingly when he hears that the couple send money to their parents, but acknowledges that it might be difficult to list this for the sake of creditors if they try to hammer out repayment agreements with them or even opt for bankruptcy.

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(Such remittances may not be included in a Common Financial Statement, used to negotiate down Council Tax arrears or deployed as an excuse for failing to pay the water bill.) Bilal's advice, in setting his client's mind at rest, simultaneously involves a care-oriented element alongside its rational budgeting aspect.

If we return to our first encounter, we can see how various elements interlock. What appears as the responsibilisation (Brown 2105: 84) through which householders are required to report their circumstances to the authorities, on the one hand, is interwoven with a canny channelling of resources to keep the household viable, even in the partial absence of some of its members, on the other.

'Sorting out' the income of Susan and Trevor's family, if complex, initially appears as a circumscribed exercise. We described above how, despite Susan's misgivings about dependency, Jennifer persuades her, on behalf of the household, to apply for the various forms of income support outlined above: Council Tax reduction and Universal Credit (see Table 1). But a key point that Susan informs Jennifer is that her partner Trevor is away abroad, spending a month in his home country where he and his siblings take it in turn to look after his aged mother. (During this time, of course, he is not earning.) When Jennifer consults the office manager about whether Trevor needs to be here in order to co-sign the Universal Credit application, the verdict is ambivalent. They consult the Child Poverty Action Group handbook, often referred to as 'the Bible') (Kirwan 2016: 470), which says that both partners must be present in Great Britain. But in another place the book seems to suggest that one partner is permitted to be abroad for up to a month. When Susan returns a few days later, having visited the benefits office in person, she reports that the couple is indeed required to attend in person for an interview. Meanwhile, however, Jennifer has found out from her manager that Susan may make a separate claim, following which Trevor, on his return, may do so separately, and that the two may later be 'joined together'. 'A person may make a single claim, when the other one – the partner – is not present in Great Britain. So, go back, talk to the manager – say "I don't want to do anything wrong". Just tell them "I want to make a claim".'

Efforts are here being made to transfer funds from central government to Local Authority, with the adviser – and hence the client – acting as conduit in this flow of resources. Ambiguities in the law and difficulties 'in matching legal requirements with the social reality' mean advisers must base decisions 'on an orally transmitted tradition of learning the legal text and calculations of risks of selective and improper implementation' (Eule 2014: 19). Through tricky counter-flows and cross-subsidisation arrangements that advisers facilitate, low wage-earnings in the gig economy, while contributing to the tax base, are being supplemented by benefits specific not only to the employment circumstances of the claimants but also to the care of minor children of whom they are guardians. They are simultaneously underpinning the 'householding' efforts of this transnational family to provide for the care of the elderly in a faraway country.

We might switch from double-entry book-keeping to use a hydraulic metaphor. Rather than amounting to the shutting off of a stream of funding 'at the top' with immediate consequences for those 'at the bottom', the cessation of payments during austerity involves an intricate network of flows, with various subsidiary streams continuing to trickle while others are dammed, with some taps turned off while others remain open, and with small pools of payment collecting in a series of puddles along the way. It is between the source or wellspring of state funding and its eventual destination

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in the accounts of beneficiaries that the adviser is positioned. She finds ways to open new taps and ensure that droplets of payment can continue to leak through; or helps to 'close the flood gates' through which payments flow out, thereby reducing the cascade to a mere trickle. Sometimes, since advice concerning debt is so frequently inseparable from that concerning welfare, she does both simultaneously, seeking sources in one setting that can be siphoned into another.

In sum, then, clients entering an advice service experience both anxiety and confusion on account of their debts. There is a coagulated mass of moneys owed whose elements are difficult to separate. The adviser's role is to provide clarity about these converging obligations and repayments. In order to 'sort out income', that adviser must sift through a complex array of benefits/taxes/rents, rendering some of these as a means to fund or subsidise the others. The Local Authority sits on both sides of this ledger, being both a primary creditor and collector of income (in the form of Council Tax, as a social landlord and as administering agency for Housing Benefit) and the principal funder of advice itself.

Conclusion

Can we understand the way a family allocates its resources with advisers' help as a model for, or of, broader processes? Can the fiscal exercise of sorting out income be seen as extending from domestic settings, through local councils, upwards and outwards to the level of austerity Britain? Some reject such modelling as a sleight of hand. The 'tightening of the belt' that austerity proposes, claims Sopranzetti, is 'discursively predicated upon a flattening of scales, directed by a master-narrative that equates national economies to households' (2016: 4): a rhetorical flourish which served to pass down the financial burden from one 'scale of governance to the next one, in a game of hot potato', creating 'a trend toward the decentralisation of financial costs away from the national coffers to local institutions and scales – whether regions, provinces, municipalities, families, or individuals' (2016: 4). In Britain, the injunction to be frugal and reduce spending has doubtless had a similar effect of decentralised/downward devolution. Such discourses have also been seen as attempting to produce, in classic neoliberal fashion, 'responsibilized citizens' who must be made to 'self-invest' so as to enhance 'growth and credit enhancement' (Brown 2015: 84). Those who become a drag on this macro-economic project, rather than contributing towards it, are seen as potentially dispensable and vulnerable to abandonment, through benefits cuts among other things (2015: 109–10).

However, the complex hydraulics of funding flows mitigates against taking such a view. The husbandry involved – at the levels of local government, the charities it funds and transnational families – has effects that, although admittedly punitive, are more nuanced and less uniformly felt than accounts of austerity often suppose. By exploring advice encounters, we have shown how owing money does not simply, or entirely, transform the identity of the borrower to render her as nothing more than a 'debtfare' dependent (Soederberg 2014) or debt-repayer (Adkins 2017). In a delicate act of juggling, clients who originate abroad, and are continuing to bear responsibility for relatives there, endeavour to balance family members' dependence on them against their own reliance on commercial credit and the British benefits system. Advisers, positioned between potential sources of income and the demands and powers of creditors, are intimately involved with this balancing act. The 'sorting out' of income can serve

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the ends of redistribution and fairness rather than simply, without due consideration, implying an insistence on paying back what is owed.

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« Optimisation des revenus » : la gestion du ménage transnational au Royaume-Uni en période d'austérité

La dépendance des assistés sociaux à l'égard de l'État est en général diabolisée comme relation d'assujettissement mettant les demandeurs d'aide dans une position de passivité. Les critiques de l'austérité au Royaume-Uni ont attiré l'attention sur les efforts du gouvernement pour reconfigurer cette relation, en « réformant » le système d'aide sociale par la transformation du bénéficiaire en emprunteur qui doit rembourser et des assistés en citoyens responsables et autonomes. Le présent article montre que la dépendance peut emprunter des trajectoires inattendues d'assujettissement. Basé sur des recherches ethnographiques dans le secteur des conseils de gestion de dette en Angleterre, il se focalise notamment sur des rencontres avec les immigrés, décrivant ce que les processus liés à la « gestion du ménage transnational » nous apprennent de l'assujettissement et de la dépendance. L'article traite également des relations entre conseillers et clients, pour montrer comment les conseils des associations travaillant dans le secteur créent un système parallèle d'entraide et de soutien. Un système d'aide sociale punitif basé sur la dette implique que de nombreux clients se trouvent redevables financièrement à l'État. L'austérité et la réforme de l'État providence rendent fragiles et instables les obligations des individus envers leurs proches et d'autres personnes. Pourtant étant donné la médiation exercée par des conseillers entre une bureaucratie hostile et des débiteurs, l'expérience de tenir la comptabilité, de devoir de l'argent à l'État et de se mettre d'accord sur les comptes, finit par ressembler plus à la gestion du ménage qu'à une problématique de contrôle de soi. Ceux qui apparaissent comme assistés par l'État dans un certain contexte peuvent être ceux sur qui d'autres dépendent dans un autre.

Mots-clés dette, conseils, ménage transnational, aide sociale, Royaume-Uni

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