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“You don’t own money. You’re just the one who’s holding it”: borrowing, lending and the fair person in North Manchester

Katherine Smith

Abstract

Based on ethnographic research in Harpurhey, Manchester, in the northwest of England, this chapter addresses the emergence of a moral economy of personhood amongst some of the poorest people in Britain today. Specifically, this paper opens up a way in which new conceptions of the viable and worthy person emerge in the practice of borrowing and lending money between neighbours, as a sort of “safety net” in times of financial precarity and social stigma. The humiliation experienced regularly by people who need state support to make ends meet is responded to in the local prioritization of what it means to “be fair” and express and recognize the worthy self in negotiating the terms of a loan. It is in the process of negotiation that we can see in a new light what is being responded to and fought for in the face of stigma and precarity. Despite experiencing an ever-increasing threat of poverty and destitution, we see worthy selves, fair persons, and the creation of an alternative space of hope in which social and personal worth can be expressed and recognized.

Key words

Welfare reform, fairness, money, poverty, Britain, moral economy, personhood

Introduction

In Britain, greater public welfare spending cuts are being implemented at a greater rate than has been seen in Britain since before the Second World War. The far-reaching production of structural adjustment policies and welfare reform are perceived and expressed in popular discourse as the lack of sovereignty and responsibility of government towards the well being of their citizens. The precariousness of situations of increasing poverty beyond the control of citizens themselves affects the everyday lives and subjectivities of those in need of state assistance to make ends meet in the most intimate of ways. It is not surprising, then, that, as Bolton and Laaser (2013) and others have noted, in the context of this “disconnected capitalism” and distrust of politicians, claims to citizenship and rights to a good life and human flourishing are framed as eminently moral ones.

In the context of increasingly rapid austerity cuts, material expressions of deprivation and dispossession are acknowledged from sociological and anthropological perspectives as shared, ethnographically emergent concerns. This article builds on the shared sociological and anthropological recognition that we must remain continually attentive to people's experiences of the demoralization of being in poverty and a recipient of state welfare provision. Based on two and a half years of research (August 2013 – March 2016) on a social housing estate in Harpurhey, Manchester, in the northwest of England, it explores how proximity to neighbourly networks of support allows for expressions of the worthy self in the face of poverty and demoralization. This is because it is within these contexts that particular moral economies emerge and are maintained, wherein collective and individual well-being can be achieved and discrimination, suffering and disadvantage resisted (Bolton & Laaser, 2013, p. 508-509; Macdonald, Shildrick & Furlong, 2014; Narotzky, 2016).

The ethnographic and analytical contributions of this article are situated within the broader project of understanding the changing dynamics of household economics in the context of austerity and what is being fought for when calls for social and personal worth are felt to be ignored in British public and political discourse. It explores the everyday lives and experiences of people and families in poverty, and the ways in which welfare reforms are dealt with in neighbourly relations. Specifically, this article looks at the ways in which new conceptions of the viable and worthy person emerge in interpersonal relationships by opening up the local practice of borrowing and lending money between familiar, long-term and newly arrived neighbours in and around a small cul-de-sac at the edge of the main housing estate. As the context within which "the balancing act of social life is carried out" (Rapport, 2012, p. 75), I explore specifically the moment of negotiation when borrowing and lending of money between neighbours takes place. It is in the process of negotiating the terms of the loan that the viable self of the borrower and lender is necessarily made explicit and intersubjectively recognized as a public form of personhood (Lambek, 2013). Negotiating the terms of the loan between neighbours involves the expression and recognition of

the capacity to take control over one's own self-management, assets and aspirations for the future, even in the midst of financial precarity. This process of recognition is expressed locally as "being fair", which is placed in opposition to the ways in which the state constructs an image of "the poor", and the necessary performance of "being poor" in the local Job Centreⁱ in order to secure state welfare provisions.

Here, I explore a theoretical framework whereby we see the power of the relationship enmeshed with the circulation of a material resource that is collectively at a shortage: money. This article qualifies the point that money and its scarcity is not a reliable index for an atrophy of the moral economy in Harpurhey (cf. Bloch & Parry, 1989, p. 8). Rather, the attention of this article is what the borrowing and lending of money reveals ethnographically; that is, a particular moral economy of personhood, the making explicit of what it means, socially and personally, to be a "fair person" in and through the recognition of the worthy, viable self. Being identified as a "poor person" and performing poverty in the eyes of the state in order to secure further state benefits, is negated when people return home to the cul-de-sac, through the expression and recognition of being a "fair person" in the eyes of one's neighbours and family. What we see in this article are some of the ways in which people themselves, who so often deal with a sense of lack of control over their own lives and life chances, take control over a transformational process which Ian Hacking referred to as "making up persons" (Hacking, 1986, p. 234). "Being poor" and "being fair" are, thus, two distinct performances intended for different outcomes, and for different understandings of the person and expressions of the self.

Harpurhey: a post-welfare landscape

Harpurhey is a small suburban area in Manchester, just three and a half miles north east of the city centre. It is home to a large open-air market, a few locally run shops and large grocery store, several empty, derelict buildings, a police station, a well-established and well-attended food bank based at Harpurhey Community Church, and a small collection of pubs and social clubs scattered around the area, all within walking distance. Harpurhey also includes a

large social housing estate with visible poverty in localized areas. It is the case that Harpurhey is an area that suffers from ongoing welfare reforms and the evisceration of public sector services. The resulting landscape and local signs of physical decay reflect this structural disinvestment.

I have been conducting ethnographic fieldwork with neighbouring families who live in a small cul-de-sac at the edge of the main social housing estate in Harpurhey. Every person I have met, who is over 16 years old, is currently on some form of state welfare. The forms of welfare include Job Seeker's Allowance (JSA), Employment Support Allowance (ESA) and Child Benefit and Tax Credit or Disability Living Allowance (DLA), or are now on Universal Credit. They have also experienced the temporary sanctioning of their welfare income for various reasons. Their livelihoods, lifestyles and life chances have been significantly affected by both the rolling out of welfare reforms by the previous coalition and current Conservative governments, as well as the fear of more sanctions and cuts to welfare provisions.

Unsurprisingly, people in Harpurhey feel that their needs are being cruelly overlooked in governmental and bureaucratic decision-making, and that this indifference is due to unfair, negative categorizations of lazy, immoral, benefits thieves and scroungers, the stigmatization of their location, life styles and choices, and the image of the "type" of person to expect from places like Harpurhey. Such categorization of "type" that is enshrined in policy, frames the welfare recipient in wider social discourses as existing in a non-reciprocal relationship with the state, dependent upon its largess, giving nothing back to society in return.

While these familiar stereotypical assumptions about the type of person on welfare are understood locally as non-representative of the "good" people of Harpurhey, they are, nevertheless, assumptions that many people are quite familiar with. With Harpurhey and some of its residents appearing on the BBC3 television programme "People Like Us" ⁱⁱ in 2013, it is also unsurprising that every person I have met feels they are regularly "produced and positioned as

texts that facilitate the mandates of a didactic, profoundly brutal and mean-spirited political regime” and popular image of poverty and depravity (Adair, 2002, p. 451; Smith, forthcoming). Stereotypical images such as these represented in popular national television programmes serve to complete the image of a “broken Britain”.

Ongoing attempts to transform the state in efforts to fix a broken Britain (Slater, 2012) have involved the architects of welfare reforms echoing locally familiar stereotypical images in policies to deal with “troubled families”, the “chronically unemployed”, the Anti-Social Behaviour Order (ASBO) lifestyle of the welfare recipient, to justify the implementation and enforcement of harsh welfare cuts and sanctions. As a result, the behaviour and movements of welfare recipients are strictly monitored. They are required to maintain regular, often weekly contact with the local Job Centre, housing office and, if claiming Disability Allowance, doctor’s office to demonstrate ongoing qualifications for a particular welfare benefit. As government implements further cuts, it becomes more difficult to fit the required criteria to qualify for state and disability benefits. The loss or sanctioning of benefits that all of my informants in Harpurhey have experienced has resulted in homes having no heating or electricity, the use and expansion of the local food bank increasing exponentially, increased homelessness and in one case suicide.

It is well documented in sociological and anthropological research that the state of the post-welfare landscape in Britain today carries the legacy of (Conservative) policies since the early 1980s, a period of time recognized for its marked shift from older forms of governance of the state toward the class-based ideological project of neoliberalism, or “advanced liberalism” (Ferguson, 2009, p. 166; Hyatt, 2011; Rose, 1993; Tyler, 2007). As part of a constellation of shifts in governance and political technologies, which Nikolas Rose notably outlined back in 1993 as carried out through advanced liberal technologies, “advanced liberalism”, places an emphasis on particular constructions of values such as independence, freedom and individual choice, and today is couched in the

conservative rhetoric of a “fairer” and “smarter Britain” (see, Cameron, 2009; Duncan Smith, 2013; Osborne, 2010).

Advanced liberalism simultaneously produces new understandings and discourses of the problem of poverty, and places privilege on local understandings and knowledge of that problem. As Susan Brin Hyatt (1997, 2011) and others have noted, this transforms categories of people from the *objects* of policy into the *practitioners* of policy who are responsible for renewing their own communities from the ground up (Hyatt, 1997, 2011; Rose, 1993, 2000; Shore & Wright, 1997). The poor, then, empowered to take control over their own advancement and given the freedom to take control over their own aspirations for a good life through entrepreneurialism, self-management and improvement, may then constitute themselves as particular moral citizens who live up to the social obligation of “giving back” to society (Hyatt, 2011). This form of “organizing logic” (Sassen & Van Roekel-Hughes 2008, p. 7) replicates itself through its own mechanisms as well as through the everyday practices of people themselves who are confronted with this image of the responsabilized citizen.

It is well documented and discussed that the democratization of knowledge and the notion of self-management as active citizenship characteristic of advanced liberal rule resonates with neither local perceptions of need, nor local perceptions of the responsibility of the state to its citizens (Ferguson, 2009; Hyatt, 1997; Narotzky, 2016; Rose, 1993; Skeggs, 2012). Street-level approaches in sociological research expose and problematize how advanced liberal policies and programmes align social relations in particular ways (McDonald & Marston, 2005; Sales, 2002; Wilkinson, 2010), and are, here, in conversation with anthropological approaches to the study of welfare reform which identify the production of poverty and inequalities at the center of the global system of advanced capitalism. A steadily growing body of sociological work has specifically identified the relation between the social and the personal in the post-welfare landscape, and problematized the restructuring, retrenching and the dismantling of the welfare state as generating new forms of poverty, inequality and stereotypes (Bolton & Laaser, 2013; Chase & Walker, 2012;

Lawler, 2005). Anthropologists who have asked how new categories of individuals to be governed are created, dealt with and resisted on local and interpersonal levels (Morgen & Maskovsky, 2003; Narotzky, 2016; Tyler, 2013; Shore & Wright, 1997; Smith, forthcoming; Wedel et al., 2005) have also raised new questions about the particular social relationships that might be mobilized (de L'Estoile, 2014) as people, in their everyday lives, are forced in and out of particular kinds of frames and valuations of the responsibilized, moral citizen by the restructuring and partial withdrawal of a faceless system. Both sociological and anthropological approaches to the production of poverty, inequality and advanced liberal policy reform allow us to track and document the intimacies of social policy (Hyatt, 2011), and the interpersonal networks of support in everyday life. We can further understand moments of conflict, tension, agreement, disagreement, between people, and between people and the state, as moments within which capacities to live up to obligations of citizenship and belonging play out.

In Harpurhey, contrary to the advanced liberal economic rationality underpinning ongoing welfare reform, the realities of poverty and the loss of state support are perceived as stemming from overwhelming systems of bureaucratic management reaching into private lives, rather than emancipation from dependency on state assistance. We can see this illustrated by one resident, Olivia, a twenty-three-year-old single mother of a three-year-old daughter. She explained to me one day as we sat in her living room,

If I work more than 16 hours a week and earn more than £100.00 a week while on Child Benefit the government wants me to declare it so they can cut my benefits accordingly. They want to make sure I'm on the breadline. It's the same if someone is living with you. And I don't mean like proper living with you; if they're staying on your settee for more than three days, you have to tell the council. By law you have to declare it. It's like the government is so far into your life to tell you what to do,

there's no privacy. They're in your fucking living room at 2am when your toddler wakes up to make sure there's no one there to help. They're in your kitchen in the morning when you want to make some bacon and eggs but you've only got some cereal but not enough milk. They're on your phone, if you even have a phone, making sure you only make evening or weekend calls. They're looking over your shoulder at your bank statements when the post arrives to make sure you haven't got any savings. It's horrible. Nothing's yours. And so when people fall on hard times, and I honestly believe everyone will at some point, people need help; you need a safety net. So it's about knowing who you can go to, how much you can help them and how much other people can help you.

Until three years ago when her daughter was born, Olivia lived at home in a two-bed roomed council flat with her mother and stepfather. When Olivia became pregnant at the age of 19, she applied for a council house and was put on a twelve-to-eighteen month waiting list for one, which never transpired after her daughter was born. So with the financial help of her parents and Universal Credit, she now rents a privately owned two-bed roomed ex-council property in Harpurhey. Olivia is home most days after 3pm, during which we would drink tea in front of a silenced television in her living room. During our conversations, she told me that she works sixteen hours a week answering phones for a local business. Making ends meet is extremely difficult for her as the "juggling act" of paying bills whilst restricted on benefits from earning more money means she cannot get ahead financially. For Olivia, working does not equate to being better off financially, and working more hours becomes a criminal pursuit if not declared. She explained that for her, it would be easier to give up work, receive benefits and stay at home with her daughter. But because she feels she *can* work and she recognizes the financial strain she is putting on her parents, staying out of work would be as fraudulent and immoral as working a few extra hours a week but not declaring it to the benefits office. To become a "benefits fraudster",

she feels, is not simply a matter of choice for her. Rather, she feels she has to work very hard to remain vigilant to the risks that exist for her while on state welfare.

Olivia's "safety net" includes her mother and stepfather, and her friends and immediate neighbours, to varying degrees. The ways in which she is reflecting on what she feels is the encroachment of the state on her everyday life and waking hours is not an uncommon perception amongst welfare benefits claimants in Harpurhey. The ever-present, far-reaching arms of the state reach in on the lives and pockets of people who are at the frontline of welfare reform and technologies of emancipation, often expressed in Harpurhey as "the government giving with one hand and taking with the other".

Olivia points out her experiences of being on benefits and her perception of the state invading and stifling her everyday, financially, socially and into the future. Yet, in the quote above Olivia also discusses issues that go beyond both individual necessity and the encroachment or withdrawal of the state from society. She is not simply referring to the failure or "unfairness" of the state's interferences or the significance of having access to financial support. And she is not simply making the argument that kin and neighbour relations of support come to fill in a gap left by the withdrawal of state support. She is also pointing to the importance of *knowing to whom you can go* for help. She goes beyond explaining relationships of reciprocity or dependence, but rather addresses the significance of knowing *how much* one can help and be helped. She is discussing the knowledge and mobilization of the multiple-interdependencies of everyday social and familial life, which are taking on a new relevance in this context of precarity and stigma. She is also raising questions about her own and others' feelings of political powerlessness as she constructs the concept of the state "through the medium of [her] own experience, and in ways which are heavily influenced by [her] own circumstances" (Cohen, 1996, p. 146). She discusses these points with the awareness that, paradoxically, the sense of lack of ownership of assets and of decision-making, and the devaluation of the person

who needs to be “managed” to such a degree into a responsible person is coupled with the systematic removal of state support. As Olivia went on to explain,

[w]e used to have social and emergency loans we could get from the government. But they’ve stopped those now. We lend off each other around here. If we’re stuck, if we’re short and we need some help, it’s how we get by. And you know the kind of person they are then. You know that they’ll be fair and they’ll understand you’re stuck. People need each other more nowadays. It’s about making sure you and the people you’re close to are OK.

There is a balancing act of financial survival in Harpurhey. However, it is not simply the acquisition of money that remains in the balance. There is a history of social security that people as young as twenty-three-years old recall and can feel being stripped away without recourse to additional support. As a producer of knowledge, Olivia articulately explains the significance of *knowing* who to go to and the extent (and, indeed limits) of help that can be provided and received. If the government is stripping away certain financial support, the importance of knowing who one can go to for help takes on a significance that points to both the social relationships that might be mobilized in times of crisis, as well as the ways in which one’s relationship with the state is changing. Below, I take the latter as a point of departure to discuss firstly what it is like to “be poor” in Harpurhey, before I go on to address the particular social relations that are mobilized in response.

“Being poor”

In Harpurhey, the ways in which people deal with recent and ongoing benefits sanctions and the increasingly remote and commercialized policy-making process is often explained to me through stories about having to regularly return to the local Job Centre to fill in more forms, make another case for their poverty and lack of employment, and prove once again that they are

indeed still in need of income support. Stories of their interactions with the Job Centre's intermediaries (whether a person or a computer screen) feature the Job Centre's staff displaying the objectivity of their work and the indifference of their institution, justifying a sort of social authority, as many in the cul-de-sac perceive it. Equally, they understand how they are to present themselves in the context of the Job Centre – the particular kind of person they need to “be” in order to secure further benefits without sanctions; it is a familiar, routine performance.

Bernice, a 43-year-old mother of two, explains this performance of “being poor” in the Job Centre and how important it is to make ends meet. She stays at home with her husband who has been out of work for three years due to a fractured ankle when serving time in the military. He has been waiting for twelve months for surgery to repair bone and ligament damage and in the meantime has been living on what was Disability Benefits, now consolidated into Universal Credit. Bernice and her husband must remain in continual contact with the Job Centre to maintain the steady but meager income they receive. The threat of sanctions is overwhelming to them, as a family. Bernice explained to me over a cup of coffee in her kitchen one morning what it is like returning to the Job Centre and medical assessment clinics,

It's about being poor. We have to fill in the same forms over and over again, and they lose them. So you know you're going to have to march back over there and fill them in again, state your case again. Get assessed again. You have to every couple of months anyway. It's humiliating, but it's what you've got to do. You've got to pay your bills. But I'm not that person! They'll never know me for me, you know? They're not interested in who I am or what we're going through. It's just a constant reminder that to them, you're scum, really.

The feeling of being framed as “scum” and as the problem of poverty is a familiar experience for Bernice and her family. Equally familiar is the local

understanding that the extent of poverty and its individual experience is not given space for consideration when engaging with bureaucracy and the state. In order to become the self-managing, entrepreneurial, moral person in the eyes of the state, one must first perform poverty and “be poor” sufficiently in the eyes of the state. This is a complicated performance, which requires knowledge and navigation of forms and applications, as well as simplicity in their responses on those forms and in the Job Centre, about themselves and their personal circumstances. Introducing the complexities of everyday life can lead to misunderstanding, which can lead to the sanctioning or end of benefits. Bernice went on to explain that in the Job Centre, one is simply “poor and unable to work. Suggest *anything* otherwise, perhaps the ability to stand for a couple of hours a day without pain [as is the case with her husband], and your benefits will be at risk”.

Bernice and others in the cul-de-sac explain that on the one hand, the necessity to perform being poor in the context of the Job Centre (and in assessments with other intermediaries) is the result of the bundling of imagined qualities of poverty, but is separate from the unrepentant persons who Bernice and others feel themselves to be. She recognizes that she is categorized as “poor” and “dependent” and “unemployed”, so “giving nothing back to society”. Being confronted with this image is a familiar price to pay for making ends meet with state assistance. However, this systematic humiliation has produced a struggle, in Bernice and others, to change the moral frameworks in which making a life and being a particular kind of moral person acquires value and meaning (Collins & Wright, 2007; Narotzky & Besnier, 2014). “But I’m not that person! They’ll never know who I am in myself”. Bernice is not the person she performs in the Job Centre.

Therefore, I treat the concept of “the person” as an analytical category that addresses the “art of becoming” (Carrithers, Collins & Lukes, 1985) in and through interaction and mutual acknowledgment. This is an art of becoming for which Bernice demonstrates her own level of expertise. For instance, navigating the forms and knowing what to screen out of information shared with the Job

Centre staff creates the image of a poor person, a *public* side of personhood that serves a particular purpose in particular routine moments.

This public side of personhood is an achievement in social role-playing: a performatively instituted idiom, a matter of practice (Butler, 1997). Following Lambek (2013), my emphasis on the “social” in social role-playing is two-fold: firstly, that one’s personhood draws on social criteria, concepts and models as vehicles for the recognition of one’s personhood (2013, p. 838); in the context of the Job Centre, a person thus recognizes and performs a way of being which includes the limited exposure of one’s own life situations and capacities. My informants often explain this to me as “being poor” in the Job Centre. They recognize that they need to be recognized as such. Secondly, “the social is also the *interpersonal*; persons are only persons in the context of and in relation to other persons” (2013, p. 838). In respect to the latter, mutual recognition and acknowledgement are central to personhood.

Bernice and others identify a distinction between “being poor” in the eyes of the state and what is locally referred to as “being fair” in the eyes of your neighbours and family as two distinct performances intended for different understandings of the person and expressions of the self. More than a response to the image of the “poor person”, there is a collective effort in making people valuable and worthy again upon returning home to the cul-de-sac in Harpurhey. In the interpersonal relations between neighbours, outside of the Job Centre, the recognition of personhood draws upon those very capacities for a worthy, viable self that are screened out in the Job Centre. In Harpurhey, when residents return to the cul-de-sac, they can “be themselves again”. The worthy and viable self that is screened out in policy and in engagements with the Job Centre are given a space, locally, for expression and recognition. As a matter of perspective, the social expression and recognition of the worthy self constitutes a moralized space of hope in this cul-de-sac, and is articulated through the local discourse of fairness and what it means to be a “fair person”. As we will see below, capacities for the expression and recognition of selfhood on interpersonal levels between neighbours emerge when they borrow and lend money with one another. The

creation of the conditions of possibility for obtaining basic resources while regaining a sense of dignity and self-worth in Harpurhey are explored below as a form of regained autonomy through the local idiom of “being fair”.

Building a Safety Net

A network of support, or “safety net”, as Olivia put it earlier, is built and persists amongst neighbours and family who live in this small cul-de-sac through the borrowing and lending of money, goods and services. There is something particularly inclusive in the local process of borrowing and lending. When a new person or family is moved into a vacant house in the cul-de-sac, neighbours will greet the newly arrived tenants, and ask them if they need anything.

Transcending perceived racial, ethnic and religious boundaries, and without an awareness of the income or particular benefits, if any, a person or family receives, the only criteria to be fulfilled in the act of initially including new arrivals into this safety net is that of proximity. This practice of inclusion is mobilized in the formulation and compositions of local identities and a sense of belonging in the cul-de-sac.

Similar to the maintenance of the social and intimate relationships amongst friends and kin that Carole Stack (1974) has described amongst the families living in The Flats in Jackson Harbour, Illinois, the steady source of cooperative support given to one another in Harpurhey often stems from the perceived urgency of their needs (cf. 1974, p. 33). In Stack’s study, multi-household kinship relations are sustained through the cooperative “swapping” of goods, services and money that are often attributed to nuclear family units. The notion that “what goes round comes round” produces a sense of domestic organization that families rely upon for survival (1974, p. 70), and is an effective coping mechanism in the face of extreme poverty. Similarly, in Harpurhey there is a sense of reciprocal obligation in the exchange of goods and services. Residents exchange various objects generously: new or used things, they borrow and lend the use of cars, petrol money, food and services such as child care, shared meals and even a warm place to sleep if someone has lost or been evicted from their property. However, one can refuse to participate in borrowing and

lending just as one is entitled to choose not to belong. Obligation and the sustenance of household economies in Harpurhey in this respect are underpinned firstly by a particular history of state welfare provisioning that is being reformed radically and/or stripped away in Britain today. Secondly, in Harpurhey we can identify the emergence of a particular moral economy of personhood in the face of rapid austerity, and the active reproduction of conditions of possibility to take control over one's own assets, actions and future. Unemployment may be a shared experience affecting social and interpersonal relations amongst kin and neighbours in Harpurhey (cf. 1974, pp. 110-114); however, as we will see below, it is in the expression and recognition of the other's capacity to look after their own affairs, manage their own assets and prepare, in their own way, for the precarious future that underpins the reciprocal obligation in the borrowing and lending of money particularly.

The borrowing and lending of money amongst neighbours, friends and family in and around this cul-de-sac is a regular, daily occurrence. Whether it is money needed to pay a bill, buy food or to buy a packet of cigarettes to last you until you "get paid", the level of "crisis" a person finds themselves in does not necessarily dictate to whom a person goes for help. Here we explore the mechanics through which a sense of self worth is recognized in a social way, as much as it provides a safety net in times of financial crisis.

"Being Fair"

Money, how little people have of it, why they could do with more of it, and what they need but cannot afford is part of daily conversations in Harpurhey. On the one hand, one might expect to find that people are more frequently discussing what they are lacking, and that what people lack forms a particular kind of narrative that serves as a way of relating through shared experiences of anxiety and suffering. On the other hand, and as I will demonstrate below, as people borrow and lend money with each other more often, they express themselves, their situations and their anxieties for the future as they "negotiate" and agree on the terms of the loan.

April is a 39-year-old mother of an 18-year-old son who lives at home with her son and his father, Bob. April has lived in the cul-de-sac for just over twenty years. She is perceived as a figure of morality and balanced judgment in this cul-de-sac and is often the person people go to for advice – on parenting, debt consolidation, filling in forms, other forms of “know how” in the Job Centre, and gossip. She explained to me what happens when neighbours borrow and lend money and how they negotiate the terms of the loan. One afternoon sitting in her backyard, April explained why people talk about money and the importance of what she called “the negotiation” when borrowing and lending money.

You have to talk about money. It never used to be this way. But when you ask someone to lend you some money, you have to negotiate the terms. We’d have to talk about it. I’d have to explain where I’m coming from. Usually, I’d explain what the money’s for – whether it’s for food or a bill or whatever. But because that person knows and understands that you’re approaching them for help for good reason, you then negotiate the terms... We’d reach an agreement on when I can pay it back, and when they need it back. Or whether I can pay it back, like, weekly, or all at once. Then the ball’s in their [the lender’s] court. And whatever we negotiate, whatever we agree, I stick to. And I stick to it because I don’t want to let them down, but I also don’t want to let myself down, you know?

April explained that this practice of borrowing and lending money, and negotiating the terms, occurs between neighbours in this cul-de-sac, as well as between family members who live apart. The importance of talking about money and making explicit the reason for the loan is a practice in both sets of relations. Looking at the negotiation between neighbours, she goes on to explain that she does not want to let the lender down, but she also does not intend to let herself down by not living up to the terms of agreement. It is in this space of borrowing

and lending that the crucial process of negotiation emerges. April's occasional use of financial language as she discusses what she calls "the negotiation" stayed with me. It seems to come so easily to her until she goes on to explain that it is in "the negotiation" where one really shows that they know and understand someone in their current situation and circumstances, and so are "being fair".

You have to negotiate the terms of the loan. It's not like going to a bank either. It all depends on letting the other person know your situation. It's about being fair. Being fair is about understanding that people are in hard times right now. And whatever situation they're in, you just know it's complicated. They'll tell you what the money's for, but really it's about just, you know, understanding that the other person is stuck – that they're a good person, but they're just stuck. You're never going to know all the details of what's going in or out of their bank accounts. They tell you what it's for so you can put yourself in their shoes. You know? You can see where they're coming from. But then they can show that they're good for it. It's just what we do.

April is expressing the significance of the recognition that a person is "good for it", that they can be trusted. But in order to reach this point, there is the necessary process of allowing the borrower and lender to "put themselves in the other person's shoes", to express this intersubjective awareness that each are mutually engaging on their own terms and with their own attendances to and interpretations of that intersubjectivity. What is at issue here is a social arrangement that safeguards a "kind of moral space that locates individuals beyond any existing relation and identity such that they might be free to fulfill their capacities for self-creation, to 'come into their own'" (Rapport, 2014, p. 56). Borrower and lender may have similar financial circumstances including the sanctioning of their benefits, but each person will deal their circumstances differently. That diversity of self-management in financial precarity is recognized

and appreciated in the negotiation. “Being fair” is recognizing the other as worthy of a loan that could potentially put the lender in problematic situations if unpaid. Being fair in the negotiation is about making explicit one’s circumstances so that the other person can recognize those circumstances not as insurmountable but rather experiences that can be overcome, thereby expressing the recognition of the worthy self in their own complex circumstances.

To “be fair” is to express a comparison between, and the necessity to take into account another person’s subjectivity – their circumstances, experiences, personal histories, and their intentions in interaction and for the future (Smith, 2012). Even if there is a lack of agreement on an issue between neighbours, to “be fair” involves being willing to appreciate the complexities of another person’s life and therefore their standpoint in any given moment. Fairness involves making a connection between circumstances and how one thinks and it expresses those thoughts in interaction. The expression and recognition of the viable self who can self-manage and is put to the test as they borrow money makes manifest a fair person in both borrower and lender.

“Being fair” in the context of the negotiation may be seen as a particular response of opposition to the necessary stripping away of one’s personal complexities and circumstances in the context of the Job Centre, and that is experienced in category thinking about “the poor” benefits recipient. Even more significant is the way in which re-introducing and recognizing the complexities of the personal lives of people who experience at times overwhelming poverty serves an important moral purpose. We can see in Bernice and April’s explanations a kind of theoretical framework for understanding and thinking through the worthy self and the expression of the “fair person”. Within the space of the negotiation is an effort to put into moral terms what is otherwise problematic and risky when dealing with the state: the expression and recognition of the complex, worthy, capable and viable self, despite their circumstances. As a new moral economy of personhood, the expression and

recognition of the self serves to connect the self to society and society to the self on one's own terms.

The process of making explicit one's circumstance is crucial, as it allows for recognition. It is a process of self-externalisation akin to what Lisette Josephides (2008) has discussed as "elicitation", how people pragmatically create their selves and their worlds in the act of making explicit particular cultural forms of relating – here, in negotiating the borrowing and lending of money. She explains that the elicitation "denotes the contestability and negotiability of meanings and intentions" (2008, p. xix). In the context of the negotiation, the elicitation reveals the existential context of the lives of the borrower and lender, and what has led up to that moment of asking to borrow some money. The elicitation that is necessary in the negotiation allows for recognition of potential risk, but also need and the trustworthiness and self-management of the other. The lending of money is laden with the power to regulate and change a relationship depending on how the loan is handled. The self-managing, worthy recipient, who henceforth has the opportunity to live up to that recognized expression exists within a new moral economy of personhood.

Conclusion

This chapter has demonstrated how an anthropology of personhood contributes added insight into the sociology of advanced liberalism. It has explored the power of the relationship enmeshed with the circulation of money and the centrality of making persons valuable again in social and individual terms. In the post-welfare landscape of Harpurhey, the responsabilized citizens in this small cul-de-sac are well aware of what it means to "be poor" in the eyes of the state. As people deal with the necessity and humiliation of performing poverty in the context of the Job Centre, they strive to strip away the complexities of their everyday lives and subjectivities in order to maintain the income of benefits. It is a deliberate and well-versed performance; one in which they are both dependent and compliant. However, when residents in this cul-de-sac return home, they pursue a practice of inclusion into a safety net based on domestic, lived proximity. Re-introducing into social relations the complexities

of the personal lives of people who experience at times overwhelming poverty serves an important moral purpose. As neighbours borrow and lend money on a regular basis, they make explicit the complexities and complications of everyday life as they face them. In the space of negotiating the terms of a loan, a kind of theoretical framework for understanding and thinking through the worthy self and the expression of the “fair person” is maintained. The negotiation is an effort to put into moral terms what is otherwise problematic and risky when dealing with the state: the expression and recognition of the complex, worthy, capable and viable self. As a new moral economy of personhood, the making explicit of circumstances and subjectivities allows for the expression and recognition of the worthy self who manages their own circumstances and is socially valued as such.

There is a risk, however, of assuming a harmonious network of support in this cul-de-sac whereby local residents come together and live cooperatively in the face of austerity measures, precarity and stigmatisation in Britain today. Unsurprisingly this is not always the case. Conflicts and unfairness persist in and beyond the cul-de-sac. There are family conflicts, arguments between neighbours, unresolved tensions within and between households (Smith, forthcoming). However, when we look at the local significance placed on sustaining a safety net, on the humiliation experienced regularly by people who need state support to make ends meet for themselves and their families, and on the prioritization of “being fair” and the expression and recognition of the worthy self in negotiating the terms of a loan, we can see in a new light what is being responded to and fought for in the face of stigma and precarity. Despite the requirement to perform the “poor person”, and experiencing an ever-increasing threat of poverty and destitution, we see worthy selves, fair persons, and the creation of an alternative space in which social and personal worth can be expressed and recognized.

Beyond a sense of collective responsibility for the well-being of others in the cul-de-sac, what neighbours maintain is a space of hope in a post-welfare landscape. As they borrow and lend money, it is in and through the negotiation that they regain a sense of autonomy in the face of an overwhelming

bureaucratic encroachment on their lives, a sense of social and individual worth, and the recognition of that self worth framed in the local discourse of “being fair” and a “fair person” – a discourse that is deliberately placed outside of discourses of the state and bureaucracy. “Being fair” in the exchange of money is as much about the individual subject regaining a sense of autonomy and social and personal worth as it is about the social relations that recognize it. It begins by “knowing who you can go to, how much you can help them and how much other people can help you”. And it is maintained by being fair, asserting the value of the person and recognizing, as I so often have heard residents in the cul-de-sac explain, that “you don’t own money, you’re just the one who’s holding it”.

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16 January 2017

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ⁱ A Job Centre is an employment agency and social security office, after merging with the UK Benefits Agency in 2002 (now called Job Centre Plus). Job Centres can be found in most cities throughout the United Kingdom. While Job Centres do not communicate directly with central government, but rather with local councils, they are funded by central government and provide services directly set out and provided by the Department for Work and Pensions.

ⁱⁱ "People Like Us" was a BBC 3 Documentary Series that filmed local residents in Harpurhey and televised the behaviours and situations of a select few local residents to represent what life is like on benefits in the UK. The documentary aired from January to June, 2013 and received contemptuous criticism from local residents throughout Harpurhey for what they perceived as the gross portrayal of Harpurhey and its residents. As a result, the BBC crew decided not to return to Harpurhey for a follow-up series. For more information about the programme, see: www.bbc.co.uk/programmes/p0100b56 (Accessed 23 May, 2016).

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