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UNIVERSITY OF SOUTHAMPTON

FACULTY OF SOCIAL SCIENCES

Politics and international relations

Volume 1 of 1

**‘I know *my* economy’: a political ethnography of how everyday actors understand
‘the economy’**

by

Anna Killick

Thesis for the degree of Doctor of Philosophy

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UNIVERSITY OF SOUTHAMPTON

ABSTRACT

FACULTY OF SOCIAL SCIENCES

Politics and international relations

Thesis for the degree of Doctor of Philosophy

**‘I know *my* economy’: a political ethnography of how everyday actors understand
‘the economy’**

Anna Killick

This thesis is a political interpretivist ethnographic study of everyday actors’ understanding of the term ‘the economy’. Political scholars have neglected this subject despite its central relevance; often treating the economy as if it is an uncontested concept. I conducted fieldwork with sixty residents from two contrasting districts in a city on the south coast of England between 2016 and 2017. When people are asked to define ‘the economy’, answers are often thin, along the lines of ‘to do with money’, but using methods like participant observation, semi-structured interviews and focus groups reveals fuller and more nuanced understanding.

The thesis suggests that the dominant pattern in how everyday actors’ understandings of the economy vary is based on their economic circumstances. High income participants, regardless of their political beliefs, understand the economy to be an umbrella for potentially benign forces. Their distrust of economic expertise is growing but not deep-rooted. In contrast, low income participants, regardless of their political beliefs and despite expressing deep economic concerns, contest the official discourse on the economy. Most low income participants understand ‘the economy’ to be a rigged system in which wealthy elites, including politicians and economic experts, ‘write the rules’. They are three times less likely to use the term ‘the economy’ than higher income participants and less likely to label their own political behaviour in relation to recent political events as ‘economic’, even when their wider reasoning has been about issues that would usually be interpreted as economic in analyses of political behaviour. The thesis reveals that *both* high and low income participants entwine their moral and economic beliefs, which raises questions for how we as political scientists categorise what is economic and non-economic and interpret trends in current political behaviour.

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Academic Thesis: Declaration Of Authorship

I, ANNA KILLICK declare that this thesis and the work presented in it are my own and has been generated by me as the result of my own original research.

‘I know *my* economy’: a political ethnography of how everyday actors understand ‘the economy’

I confirm that:

1. This work was done wholly or mainly while in candidature for a research degree at this University;
2. Where any part of this thesis has previously been submitted for a degree or any other qualification at this University or any other institution, this has been clearly stated;
3. Where I have consulted the published work of others, this is always clearly attributed;
4. Where I have quoted from the work of others, the source is always given. With the exception of such quotations, this thesis is entirely my own work;
5. I have acknowledged all main sources of help;
6. Where the thesis is based on work done by myself jointly with others, I have made clear exactly what was done by others and what I have contributed myself;
7. Parts of this work have been published as:
 Killick, A. (2017) Do People Really Lack Knowledge About the Economy? A Reply to Facchini. *Political Quarterly*, 88 (2).
 Killick, A. (2018) What do UK citizens understand about austerity? in Rhodes, R.A.W. (ed.) *Narrative policy analysis: cases in decentred policy*. Cham, Switzerland: Palgrave Macmillan, Springer International Publishing AG.

Signed:

Date:

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I was a teacher for many years before I got the chance to do this thesis. Therefore I had experience of the world of work – meeting deadlines, being organised and confident in dealing with a wide range of people - which in theory should have made me an ideal PhD student. But I was almost certainly hard to supervise. Academic norms and practices had changed radically from when I last studied. I went from telling students to stop stressing about essays to being highly stressed myself, about whether I would adapt quickly enough or be intellectually energetic enough to meet the demands. I am grateful to Pia Riggiozzi and Justin Murphy who supervised me with rigour and patience. I realised early on that my thesis should be based on talking to people. I was lucky that at the University of Southampton there is what can only be described as an interpretivist gang, led by Rod Rhodes. He became my main supervisor as the thesis developed. At his suggestion, I used to tape our supervisions. I have a record of his background music and Yorkshireman jokes. I also have a record of his scholarship and good sense. He read and commented on more drafts than was reasonable. He was immensely supportive as well as an inspiration. I also benefited greatly from discussions with John Boswell, Will Jennings, Jamie Furlong, Yusuf Ciftci and Dan Devine at the University of Southampton, Ali Norrish at Economy.org and Deborah Mabbett at Birkbeck. Two of my undergraduate tutors, Steven Lukes and Alan Montefiore, helped me get back into academic life and I am grateful for their support and kindness. I thank my partner and sons, who always gave me useful advice.

I dedicate this thesis to the participants in this city on the south coast. I think most of you enjoyed the interviews and focus groups. You often thought this was a strange topic, but once you got going you were never boring. I hope you feel that the thesis reflects accurately what you said.

Chapter 1 Introducing everyday actors’ understanding of ‘the economy’

I interviewed Diane early evening in the summer of 2016 at the centre where she worked as a cleaner. She was on the top floor in an old fashioned kitchen and we talked in a corridor overlooking the housing estate where she grew up and where her mother still lived. She was in her early 30s, married with four children. She was composed and, at times, reticent. She described how just before the 2008 crisis her husband was earning high wages as a painter and decorator so they decided to buy a house. A few months later the crash happened and his earnings dipped almost straightway. They ‘struggled on’ trying to make the payments but realised they would have to sell at a loss to avoid repossession. Nearly ten years later she has been working at two minimum wage jobs, as cleaner and care home assistant, having to work ‘vice versa’ with her husband. ‘Vice versa’ meant because childcare was too expensive, when she was at work he looked after the children, and then, when she came home, he went out to work. They were still thousands of pounds in debt, in a debt management plan, chipping away at it. She described the debt as a ‘black hole’ and said they would never go back ‘that way’ to homeownership again.

A few weeks later, near the centre where I met Diane, I arranged a focus group with four women in one of the women’s houses. They were close friends and two of them, Linda in her 50s and Misha in her 30s, were mother and daughter. When they were talking about how people on low incomes or benefits like them managed, Linda explained that she knew people, alluding to her daughter sitting opposite, who prioritised spending their last cash on hair extensions rather than food. Misha replied that if she asked her mother or brother to borrow £20 for hair extensions they would say no whereas, if she got the extensions done and then asked them to lend her money for the children’s food, they would say yes. She added:

And if worse comes to the worst I am just going to have to let someone take me out on a date (laughter). If I go on two or three dates a day that’s lunch, dinner, breakfast and I get dessert in a fancy restaurant and presents! But I won’t get a date if I’ve got raggedy hair extensions (laughter). That’s the way I run my economy!

Misha later told me she did not think she would ever get out of debt or stop going further in.

In the autumn of 2016, in the same city a mile to the south, Rachel gave me tea in her kitchen prior to an interview. She said her upbringing had been frugal but secure. As a child she ‘knew that there was money behind us, if that makes sense, it just wasn’t an obvious thing’. She was still

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frugal and disapproved of debt, having no debts apart from her mortgage. However, she knew a lot about finances and was an enthusiastic and confident investor, with a small pot of savings to speculate with:

I think I've reached a stage where I know what [money] I have. I know where it is... I do have a few little shares of my own that I kind of speculate a bit on. That's money that I know if I lose it, that's okay.

Rachel said she was interested in the economy and followed interest rates, exchange rates, the private sector where her husband worked and the health sector where she had worked.

The puzzle: what is the economy?

These snapshots of three women's economic stories highlight one of the main themes running through this thesis; the gulf in economic experiences between Diane and Misha on the one hand and Rachel on the other. Diane and Misha were forced to move to the cheaper edge of the council housing estate where they grew up, into insecure private rented accommodation. Waged work is minimum waged work by definition. They are both in debt. They experience 'the economy' tangentially but powerfully. It hit Diane directly in 2008 and it hits them both, in the shape of minimum wage rates, in-work benefits and social services, relentlessly on a day to day basis. In contrast, Rachel is financially secure. She actively *follows* 'the economy', speculating on it. The puzzle is how people in different circumstances, like Diane, Misha and Rachel, understand the term 'the economy', such as when they hear politicians talk about it. How do they reconcile the depth of their emotions about their personal circumstances with the politicians' and economic experts' talk? How do their beliefs about the economy connect with their other beliefs? To what extent do they all share the same understanding of what the term 'the economy' means?

Part of the puzzle is why political scientists have not explored everyday actors' underlying understanding of the economy in greater depth. As political scholars we differ in our own understandings of it. At one end of the spectrum some scholars argue from a positivistic perspective that there is an objectively determinable reality and therefore an objectively determinable economy. Some political scientists share the formalist conception of neoclassical economists that economic actors are rational and self-interested and the economy is a set of largely impersonal forces operating according to laws similar to those in sciences like physics. They see the economy as a sphere that is sharply distinguishable from other human activity. At the other end of the spectrum are those political scientists who argue the economy is a social construction rather than an objectively determinable one. They consider how constructions of it might vary over time or within the population. Some of these political scientists may also be more

open to understandings of the economy as rooted in human relations rather than a distinct sphere.

However we as political scientists arrive at our own understandings of the economy, we recognise the economy is important and central to people's political beliefs and actions. We often distinguish people's economic beliefs and the importance they attach to them from their non-economic beliefs. But we have so far not conducted much open and discursive empirical research to map the terrain, from the bottom up, of how everyday actors understand the term economy and how understandings might vary. I start to address that neglect with this thesis. I do declare an ontological position of being on the end of the spectrum of political scientists who approach reality and therefore the economy as socially constructed. However in this thesis I was open as to *how* it might be constructed; whether the fieldwork would reveal widespread support for the neoclassical construction, a more substantivist one, some other construction not yet represented in the theoretical literature or a pattern of constructions varying within the population.

In the rest of this chapter, first I set out the research questions I developed. Second, I set out the substantive argument of the thesis. Third, I briefly touch on how the thesis contributes. Fourth, as well as making a substantive empirical contribution, the thesis makes a methodological one; I therefore introduce my methodological approach. I end this chapter by explaining how I have organised the rest of the thesis chapters and summarising their contents.

Research questions

I became interested in this subject when I was a teacher in a secondary comprehensive school and observed that students found it hard to delineate the economy from society or culture. For some students, the economy appeared alien or dreadful. It was too technical but at the same time mysterious to make sense of. I therefore started out the research with the aim of exploring young people's knowledge and understanding *about* the economy, including its components such as trade, employment and debt. As a political scientist, my focus was on how they understood the economy in political contexts such as when deciding how to vote rather than in economic contexts such as when deciding whether to save or borrow. When I discovered the lack of existing empirical research within the politics discipline, I decided to research participants from across all ages and social backgrounds. I adopted an interpretivist approach which uses broad research focuses rather than detailed hypotheses, in order to be receptive to what emerges from the field. My initial research question was therefore this open one:

What do everyday actors understand *about* 'the economy' of political discourse and how does it vary?

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I worked abductively (Schwartz-Shea and Yanow 2012), learning from and adapting to the fieldwork. It soon became clear that participants' understanding *about* the economy was so divergent that I decided it was important to explore their understanding of the term itself. I went back to one of my original observations that students found it difficult to define what was economic and delineate it from other concepts such as social or cultural. Therefore, I refined the initial research question to this even broader one:

How do everyday actors understand the term 'the economy' of political discourse and how does it vary?

The research question is open but does focus on the understandings of the economy of political talk, which often centres on themes dominant in the media such as trade or employment. It is not as open as an anthropological study of the kind that might contribute to exploration of understandings in their widest sense, although I do show that the understandings that emerge might have some relevance for more heterodox work of that nature.

The argument: how understandings of the economy vary

The epistemological and methodological approach of this thesis is important and I explain it in detail throughout. My political interpretivist epistemological approach leads me to believe reality is socially constructed (Berger and Luckmann 1971). In essence my aim is to test this theoretical perspective by exploring empirically whether and how people do construct the economy. The epistemological and methodological approach to empirical research I adopt in the thesis reflects respect for agency and therefore designs research to reveal understanding from the bottom up. The core argument of the thesis is therefore based on what that fieldwork reveals; that everyday actors do construct their underlying understanding of the economy in various ways.

I conducted ethnographic fieldwork of men and women aged 18 to 80 in two contrasting districts of a city on the south coast of England in 2016-2017. Most of the 60 participants, such as Diane and Misha, came from a low income district dominated by a large council estate. Some, such as Rachel, came from a wealthier professional district one mile south. Across the two districts, participants' economic experiences ranged from struggling with children on two minimum wage jobs whilst in a debt management plan, to living in a house worth several times the original sale price.

The first stage of my argument, which underpins the whole thesis, is the observation that participants distinguish, in talk about the economy, between '*my* economy' and '*the* economy'. There is a dualism at the heart of the concept of the economy. I argue that the distinction participants make reflects Kerkvliet's definitions of two of the levels of politics (2005). '*My*

economy' corresponds to Kerkvliet's 'everyday' level of politics, the place 'where people live and work'. What participants often call '*the* economy' corresponds to the official level of politics, where 'policy is made' (2005:22)¹. How participants see the connections between the everyday and official levels is complex and affects how they understand the official level.

I was open to the possibility that constructions of the economy might vary within the population but before I started the fieldwork I did not have a presupposition about *how* they might vary; for instance whether some patterns relating to political belief or demographic features might be more dominant than others. However the second stage of my argument is that the most dominant and striking pattern in variation that emerges from the field is according to economic circumstances.

The fieldwork reveals that for low income participants, such as Diane and Misha, everyday economies are intense struggles. The official economy affects their employment and living conditions in powerful ways but there are other aspects of the official economy, such as shares or even base line interest rates, which they believe do not affect them directly. Therefore, they do not feel strongly connected to the economy as a whole and the neoclassical conception of it as an umbrella for forces that interact with each other also does not resonate strongly. They have little self interest in following the economy closely and may even believe 'following' it will threaten their emotional wellbeing. Low income participants are more reluctant to use the term economy, reflecting greater unease with how it is used in the official discourse. Low income participants tend to perceive the economy as *personalised* rather than the impersonal forces of the neoclassical model, because powerful interest groups, often characterised as 'the rich', control it. Misha is one of many who say something along the lines of 'the rich write the rules'. Many distrust experts, who they believe help the rich to rig the economy.

In contrast, most high income participants in this study use the term 'economy' and 'economic' often and with ease and a sense of familiarity. Like Rachel, they sometimes talk about 'our economy'. The economy is more of an umbrella and a larger one; different aspects of economy such as interest rates and exchange rates interact with each other and they see their own everyday economies as connecting with the official version at many points. They have self interest in following the official version closely. They recognise the potential for the economy to be a positive force. While high income participants distrust some specific groups of experts, they do not distrust them as deeply as a group as low income participants do.

¹ Kerkvliet also argues there is a second level of politics, of advocacy, but as this thesis is primarily about understandings rather than actions it focuses on the everyday and official levels.

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I will argue that *both* high and low income participants in this study entwine their economic beliefs with the non-economic, albeit often in different ways or about different aspects of the economy, such as debt or migration. However even though all participants entwine their moral and economic beliefs, I will conclude that low income participants' greater scepticism about the economic forces being impersonal means they diverge from the neoclassical or formalist understanding of the economy to a greater extent than high income participants. In essence, the economy is a contested as well as a constructed concept.

How the thesis contributes

The thesis explores understanding of a key concept in politics and has relevance to a wide range of literatures. Therefore my approach in this section of the introductory chapter on what literature the thesis contributes to, is to give a brief indication of relevant literature which I then outline in greater detail in chapter 2, returning to elaborate on the strands which the fieldwork supports most closely in chapters 9 and 10.

The thesis is, first, making an empirical contribution in an under-explored area. It contributes most directly to everyday interpretivism. Political interpretivists have a strong track record for exploring beliefs of elites, street level bureaucrats and everyday actors' beliefs about specific policies (Rhodes and Bevir 2003, Yanow 2004, Corbett 2013, Boswell 2016). Interpretivist studies which, like this one, explore everyday actors' understandings more broadly, such as Cramer's (2016) study of political consciousness in rural Wisconsin, will probably become more common. However, there is no escaping the subject matter of this thesis is the *economy* in political contexts. Therefore as well as contributing to everyday political interpretivism, I am seeking to contribute to empirical strands of political economy, such as everyday international political economy (EIPE) (Hobson and Seabrooke 2007, Stanley 2014, 2016) which explore from the bottom up how everyday actors understand the economy and aspects of the economy. This study reinforces the case for qualitative methods by revealing how reliance on quantitative methods alone may lead to the misrepresentation of marginalised voices in particular. The EIPE research programme is at an early stage and I hope to contribute methodologically through my interpretivist ethnographic approach.

I contribute to political economy that advances knowledge about how everyday actors might be accepting or contesting government economic policies, in particular those political economists who are open to the economy being socially constructed and have theorised about what might be happening to everyday actors' understandings in the last few neoliberal decades (Bourdieu 2002, Mitchell 1998, 2008, Tooze 1998, Watson 2005, 2012, 2018). In chapter 2 I outline in more detail work on the possibility that we might be experiencing a backlash against poor economic conditions, rising inequality and the economic effects of depoliticisation.

Finally, and underpinning all these other areas, I want to contribute to the debate about how we as political scientists interpret what is economic. This is particularly important at the current time. The recent economic and political volatility has shaken up assumptions that were often made in the past about the importance of the economy or economic self-interest in motivating people to support particular parties, even leading some to argue ‘cultural’ beliefs are becoming more important relative to economic ones (Ford and Goodwin 2014, Inglehart and Norris 2016, Kaufmann 2017). The thesis therefore contributes by advancing knowledge about whether how we as political scientists interpret what is economic or non-economic corresponds to the understandings of everyday actors.

An ethnographic methodology

The second contribution of this thesis is epistemological and methodological. It demonstrates that ethnographic approaches which respect agency reveal understanding of nebulous and complex phenomena. They also enable the voices of those who are not usually considered to have agency to be heard.

I argue political interpretivist ethnography is the best approach for developing bottom up conceptualisation of this complex phenomenon (Bevir and Rhodes 2003, 2015, Rhodes 2017), a theme I develop further in chapter 3. Interpretivists argue that beliefs and actions are constitutive of each other, which is why they emphasise the importance of conducting empirical research into beliefs (Rhodes 2017:19). Interpretivists do not assume they can read off what people believe from study of their demographic features or their economic circumstances. Interpretivists also see beliefs as holistic, located in wider webs, which enables exploration of where the ‘economic’ begins and ends.

Interpretivists perceive agents as situated in contexts. Key concepts for interpretivists are traditions, beliefs and dilemmas. Actors inherit traditions, beliefs passed on in early socialisation. In our wider discussions Diane says she inherited a strong ‘anti-debt’ tradition while Misha did not. Actors face dilemmas which sometimes cause them to adapt those beliefs. Dilemmas, or circumstances, can be material or non-material. However, actors have agency in how they adapt their beliefs in the face of dilemmas; they use creative reasoning. Diane’s reasoning about the dilemma of the debt from the forced sale of her house leads her to work long hours to pay off a debt management plan and withdraw from any future financial risk. Whereas Misha struggles between her self-assessment of profligacy and her desire not to conform to something as deadening as a debt management plan. There are countless examples of creative reasoning in this study. The wealth of data that emerges, as in their cases, is usually nuanced and messy, what

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Rhodes calls 'complex specificity in context' (2016:211). However, patterns in the beliefs do also emerge.

Interpretivism is an approach to analysing data rather than collecting it, but in practice interpretivists often use ethnographic methods (Rhodes 2017: chapter 4). The advantage of ethnography is that researchers enter more into the lives of others. They see the economic conditions first hand; the dining room table, the children's toys, the damp, or the expensive photographs. Participants have more space to describe what emotions the economy stirs in them; the economy is about not seeing their partner because they have to work 'vice versa' or living with the economic logic of buying hair extensions rather than food for their children. The researchers hear the anger and confusion. Ethnography imposes a discipline on all researchers to take their own positionality² seriously and reflect on it.

In chapter 3 and 4 I elaborate on my approach to ethnography; what counts as ethnography and what counts as an ethnographic sensibility, and how I should behave as an ethnographic researcher. Here I argue ethnographic methods are necessary for exploring understanding of the economy for two reasons. First the nebulous nature of the economy means that when asked how to *define* the economy, many people find it hard to put into words (Norrish 2017, New Economic Foundation 2018). Misha, Rachel and Diane all defined it initially, similarly, as 'to do with money'. However, ethnographic methods such as asking about their economic life stories fleshed out their initially sketchy definitions, uncovering strong variations. The second reason for using ethnographic methods is that they help reveal, more than surveys do, the beliefs of those whose understanding is most divergent from that of most political scholars. McKenzie argues in her ethnographic study of working class Leave voters' narratives, that studies like hers are necessary because most political scientists either do not understand working class narratives or misrepresent them (2017).

Throughout the thesis I draw on quantitative studies such as surveys. However, it would be hard to design a survey which explored variation in understanding of the economy or how people distinguished between the economic and the non-economic. When researchers use qualitative methods they are able to explore people's reasoning *in context*. Gamson (1992) researched political awareness through listening to ordinary talk by groups of friends. He argued that as well

² Qin defines positionality as 'how one is positioned (by others, by ourselves, by particular discourses) in connection with many relational social processes of difference (such as, though not limited to, gender, ethnicity, class, and age, etc.), and also indicates that one is dissimilarly positioned in hierarchies of privilege and power'. (2016)

as the media, they drew on personal and shared group experience in ordinary talk and that the nuances of this would not have been revealed so clearly through survey. Cramer (2016) also listens to ordinary talk, in her study about politics in rural Wisconsin. She argues it reveals a rural consciousness she identifies as part of a politics of resentment, which again, surveys based exclusively on categories like social class or a dichotomy between culture and economy might miss. This thesis makes a methodological contribution by extending the reach of ethnography into political economy in a UK context, where it is still relatively under-used.

Organisation of the thesis

In chapter 2 I review the literature. This thesis fills a huge gap in the literature which means there is more to explain about the literature than if I was contributing to a more established subject. I start with the literature, broadly from political economy, which shares my approach that the economy is socially constructed and explore the classical, feminist and cultural political economists who held what Polanyi called a more substantivist conception of the economy. I also explore scholars from pluralist economics and the economic representations field. However I show, with the exception of pluralist economists and everyday political economists, that these scholars have neglected ethnographic studies which explore people's beliefs about the economy in a discursive and bottom up way. Secondly, I review the neoclassical economics view of understanding of the economy. Third, I review mainly political behaviour scholars' empirical work on aspects of understanding of the economy, again finding an absence of empirical studies that explore it in a broad or bottom up way. Despite not having an established literature I can draw on to add to, I nevertheless find much in the literature which helps me design research.

I am guided to a great extent by my interpretivist approach (Bevir and Rhodes 2003, 2015, Rhodes 2017) and by how ethnographers of subjects other than the economy have approached exploring understanding. I want the thesis to make a methodological contribution and use chapter 3 to elaborate on my epistemological and methodological approach. I explore further what research with an ethnographic sensibility looks like and how I write it up. I explain the rigorous quality criteria underpinning interpretivist ethnography, of accuracy, comprehensiveness and coherence, and how I will approach meeting them. I discuss how I generalise from the research.

Chapter 4, the Methods chapter, is detailed. I introduce the study's sixty participants and explain the choice of methods including how I asked about understanding of eight components of the economy that are dominant in mainstream political discourse; employment, debt, government spending, taxation, economic effects of migration, trade, banking and inflation as well as the economy itself. I explain the thematic methods I used for data analysis.

Chapter 1

In the findings chapters 5-8 I present participants' beliefs, as much as possible in their own words. I asked for their economic life stories. A powerful theme that dominated most of these stories and other aspects of the interviews and focus groups was employment; therefore, in chapter 5 I describe both beliefs about how they see their everyday employment and the more official picture. Beliefs about both everyday and official debt connect with beliefs about government spending and taxation, so I present them together in chapter 6. I was conducting the fieldwork in the aftermath of the 2016 referendum, so I asked about aspects of the economy that were dominant in their minds; economic effects of migration and trade. I present their views on those subjects in chapter 7. Finally, I draw on all the fieldwork in chapter 8 to return to the broad themes Diane, Misha and Rachel illustrate at the start of this chapter, of underlying understanding of the term the economy as a whole.

In chapter 9 I interpret the participants' interpretations. I highlight the complex distinction, following Kerkvliet (2005), between everyday and official. I reveal the three ways I argue understandings diverge from the neoclassical approach to the economy and make a case for economic circumstances shaping understanding more than other factors. I reveal the extent of contestation of the economy. I describe the participants' feedback from my provisional findings.

In chapter 10 I explore the questions the fieldwork raises for political literature. I argue the fieldwork broadly supports political economists in chapter 2 who approach the economy as constructed and are critical of the neoclassical conception of it. I also argue the fieldwork raises important questions for operationalisation of the term economic in political writing such as when it is set against other terms like culture. I argue that the interpretivist ethnographic approach has been methodologically fruitful and rigorous and could be extended further within political economy, pointing to the need for further research which gives voice to everyday actors, such as the three I introduced at the start of this chapter.

Chapter 2 The existing literature on understandings of the economy

‘The economy is a concept that seems to resist analysis’ (Mitchell 1998:84).

Some political economists theorise that the economy is socially constructed. I start this review of existing literature relating to understanding of the economy with them. My theoretical position is that of a political interpretivist, which I set out in chapter 3, but I share the theoretical position of the political economists in this section in as much as I share their belief that the economy is socially constructed. The first group I review could be described as classical, feminist and cultural political economists. I then move to more constructivist and critical scholars of political economy who also to varying degrees perceive the economy to be socially constructed. They have written extensively on *elite* understandings of the economy and how they have varied over time. However I find that within political economy as a whole, with the exception of the everyday IPE and pluralist economics strands, scholars have neglected empirical research into everyday actors’ understandings. In essence, in this first section of the review I am setting out the theoretical position that the economy is a social construction but showing that there is a lack of existing empirical research into *how* people construct it, hence why this thesis is necessary.

Within much of the rest of political science the dominant approach, which stems from traditions of positivism and neoclassical economics, appears to be to treat the economy as a given, an objectively determinable and distinct phenomenon rather than a social construction. I set out the neoclassical economics approach. I move on to review literature influenced by this tradition, from political behaviour in particular, in part to demonstrate how dominant that approach is. However, I also review it because political behaviour scholars have conducted a huge amount of empirical research, if not into everyday actors’ underlying understanding, at least into their knowledge of aspects of the economy. I need to be aware of the conclusions they have drawn from that mainly survey based research.

The literature in this review is disparate but provides valuable guidance for designing research.

The economy as a social construction

In this half of the chapter I review those scholars who see the economy as socially constructed. I divide them into four groups. I start with classical, feminist and cultural political economists. Secondly, I review political economists and everyday international political economy (EIPE).

Thirdly, I review pluralist economists or the economic literacy school, which is increasingly influential. Fourth, I review economic representations scholars.

Cultural and classical political economists

Political economists are interested in the relationship between the economic and political spheres. In this section I review the work of those political economists who have written about the nature of the economy more broadly; how it fits with *all* spheres of human activity including also the cultural, social or moral. Because these writers have not conducted empirical work this section is mostly theoretical. What kind of a phenomenon is the economy and how might these broad theoretical discussions help research design as well as providing a basis from which to eventually interpret what emerges from the field?

As well as being a nebulous phenomenon the economy is a relatively recent phenomenon. Many writers (Tomlinson 2017) point to how the term '*the economy*' with a definitive article, associated with each nation state and official statistics, only developed from the 1930s, hastened by the depression and then World War Two. For the political economists and historians in this section, the economy is a historically contingent, socially constructed concept (Mitchell 1998, 2008, Tooze 1998, Watson 2005, 2012, 2018, Tomlinson 2017). As Tooze says

'The economy' is not pre-existing reality, an object which we simply observe and theorise about. Our understanding of 'the economy' as a distinct entity, a distinct social 'sphere' or social 'system', is the product of a dramatic process of imaginative abstraction and representational labour. (Tooze 1998:213-4)

Essentially the writers I review here are reacting against the objectively determinable impersonal forces version of the economy of neoclassical economics, often considered to start with Ricardo and to have some kind of lineage with neoliberalism post World War Two (Watson 2005). These writers all in some way try to root the economy in culture or society, arguing the distinct non-human sphere the economists ascribe it to is artificial. Many of these writers trace their political economic approach back to classical political economists like Adam Smith (1999, 2000). Watson describes Smith as 'predisiplinary', writing before the establishment of economics as a separate social science discipline (Watson 2005, 2012, Glaze 2015) and he draws on Smith's 'Theory of Moral Sentiments' (1999) as well as rejecting what he considers to be simplistic readings of Smith's writing on the market. Watson argues classical political economists

Did not study 'the economy' as an enclosed and self-contained entity. Instead they studied the historical development of economic *relations* [his emphasis]. (2005:18)

Economic *relations* are between humans and contingent, unlike the abstracted version of the economy developed by neoclassical economists. Watson argues

There is no such thing as '*the economy*', if by that we mean a static set of institutions that always reproduce economic relations in their extant form. (2005:35)

Therefore this strand of political economy draws on other disciplines, like philosophy, ethics and politics. Those like the neoclassical economists who argue that the economy is a given, an objective reality, are reifying a set of economic relations, when in fact, economic relations are specific to the way in which knowledge is constructed about the economy at a particular point in time.

Some draw on anthropologist and historian Karl Polanyi as belonging to the classical political economic tradition (2001). Polanyi's central argument was that there were two main understandings of economy. Formal approaches such as the neoclassical assume that when acting economically people act rationally to satisfy their utility, choosing between scarce goods. In contrast, substantive approaches do not assume that forces are impersonal, people are rational or goods are scarce. Instead the economy is about provisioning, how people make a living from the environment around them. Early and non-capitalist cultures were substantivist economies based on social ties. Polanyi believed early cultures provided for the social life of their people a notion of 'the economy as *oikonomia*' that goes back to Ancient Greece. People relied on reciprocity and redistribution as much as on exchange and traded for social status, not profit. Polanyi's argument with neoclassical economists was that they claimed economic laws such as relating to supply and demand existed which were beyond human control. Instead, Polanyi argued the economic laws only existed because people believed in them (Thomasberger 2012). Concurring, Holmes argues

The material base of the economy is a reflection of the sociological and political ideas that we choose to understand it by. (2014:532)

As there are no 'physics-style' laws regulating economies or economic determinism and the economy is in reality always embedded in society or broader human relations, this theoretical 'classical' political economic approach ought to support the endeavour of empirical research into how people do construct the economy at any given time.

Feminist economists (Ferber and Nelson 2003) have drawn on the substantivist approach, as has Power in her understanding of the economy as social provisioning (2004). Social provisioning encompasses the human interactions involved in the widest conceptions of economies including unpaid work caring. She prefers the term social provisioning to provisioning to denote 'that at its root, economic activity involves the ways people organize themselves collectively to get a living'

(2004:6). Some feminist work such as on debt and austerity has explored understandings empirically (Brah et al 2015, Bassel et al 2017) but so far there is not an empirical study by feminist scholars into understandings of the term the economy as used in political discourse as a whole.

Economic sociology, cultural economy and cultural political economy have all undergone resurgence and development in recent years. Of these last three approaches I briefly focus on cultural *political* economy, because economic sociology and cultural economy tend to approach the economy for its own sake rather than in the political contexts that I am interested in as a political scientist. Proponents of cultural political economy, Best and Paterson (2010), argue that while cultural economists have had insights, they are not political enough, not systematically analysing understanding of the economy in the context of who has the power to allocate resources. They claim it is necessary to accept political economic phenomena as potentially having a cultural dimension due to their human element, but accept that how a writer defines one sphere, such as economic, may then impact on how they define another (2010: 21). While Best and Paterson think such difficult theoretical exploration worth doing, they have not conducted empirical research.

Many of these classical and cultural political economic writers do recognise the need for empirical research. Broome supports cultural political economy (2014:134) when he argues we need research on 'how cultural norms shape the constitution of economic rationalities' and Holmes is one of those in political economy to plead that we need empirical research into 'the discursive structures of 'the economy' traditionally understood' (2014:532). Economic historian Tomlinson (2017) documents how the lack of the right kind of empirical research means even governments have difficulty assessing whether everyday actors are accepting their economic narratives. This study may therefore contribute to classical, feminist and cultural political economy, by its holistic approach to beliefs, which I describe further in chapter 3, to exploring how everyday actors understand the economic sphere and whether and how they delineate it from the human elements. However, I recognise that particularly feminist political economists are developing understandings of the economy in their widest sense which might suggest an empirical approach that is more anthropological or broad based than I am attempting here.

Constructivist, critical and everyday political economists and elite narratives

In this section of the review I explore other political economists who see the economy as at least in part socially constructed. This group includes constructivist, critical and everyday political economists. Most of the writers concerned would categorise the previous decades since the shift from the neo-Keynesian paradigm in the 1970s (Hall 1986) as neoliberal ones. There is an intense debate within political economy about what neoliberalism is and how it might be changing which

is beyond the scope of this thesis (Mirowski 2009, 2013, Blyth 2013, Schmidt and Thatcher 2013). However, most of the political economists in this section are critical of the neoliberal decades arguing they have resulted in rising economic inequality (Piketty 2014), financial instability such as in the 2008 financial crisis, slow recovery and stagnating real wages combined with precarity (Standing 2011) and damaging depoliticisation.

Within the British strand of International Political Economy (IPE) that Clift and Rosamond describe (2009), some political economists reject seeing the economy as an objective reality. Like the classical and cultural political economists, they see the economy as a constructed concept and, particularly since the 'ideational turn' in political constructivists, are interested in how it is framed and how that changes over time. However, I show that with regard to their empirical work there are two main limitations. First, they focus on elite rather than everyday actors' beliefs. Second when they do research everyday actors their evidence base is narrow; they rely almost exclusively on survey and economic conditions for building a sense of how everyday actors accept or contest elite narratives.

I start with their work on elite economic narratives from recent neoliberal decades for three reasons. First, these elite narratives may have affected the everyday actors in my study. Second, the review of the literature on them helps to explain the strengths and weaknesses of the constructivist and critical approaches to everyday actors' understanding of the economy, in part justifying the interpretivist approach I adopt in chapter 3. Third, they provide some lessons for research design. I therefore review work on the three main recent elite narratives constructivist and critical political economists write about; globalisation, austerity and depoliticisation.

Globalisation narrative

First, constructivist and critical political economists (Coates and Lawler 2000, Hay and Rosamond 2002) chart how New Labour framed the economy as a narrative about globalisation, emphasising the need for openness and global competitiveness. Analysis of the globalisation narrative coincided with the development of the ideational turn in constructivism and broader debates about institutionalism which raises valuable methodological points. Hay and Rosamond (2002) for instance wrote about ideas about globalisation acting as 'cognitive filters' through which New Labour elites viewed the world, causing them to make policy changes that had material effects. The legacy of institutionalism's path dependency and down-playing of agency is evident in their focus on ideas rather than beliefs and, in this case, Hay and Rosamond's portrayal of those ideas as 'cognitive filters'. Constructivists tend to see discourse and ideas as being constraints on agency, epitomised in the use of terms like filters, paradigm, or episteme rather than as

interpretivists do, as a source of agency (Wagenaar 2011), a theme I will pick up in the next chapter.

In terms of methods used to conduct empirical research, these scholars often use methods like process tracing to track elite ideas, often through documents, (Jacobs 2011, Dellapiane 2015, championed by Hay 2016: 531) which cannot be easily applied to everyday actors. A recurrent theme is that few constructivists have empirically explored the ideas of everyday actors other than by extrapolating from survey beliefs.

Austerity narrative and everyday actors' 'common sense'

There is also a rich seam of literature exploring the austerity narrative³ the Conservative dominated governments developed after 2008 (Hay and Winncott 2012, Blyth 2013, Schmidt and Thatcher 2013, Gamble 2013, Stanley 2014). I explore the austerity narrative in depth because it is a good case study of the dangers of jumping to conclusions about everyday actors' beliefs without conducting empirical research into them. In addition, austerity is still a live issue for participants in this study, as I reveal in chapter 6.

The Conservative dominated governments from 2010 re-framed the banking crisis of 2008 as a sovereign debt crisis and proposed cuts to public spending as a solution. Political economists wanting to comment on everyday actors' reactions to the narrative drew on the only available evidence; surveys by bodies like the British Social Attitudes (BSA) (Park 2012) and electoral support in the shape of election victories for the Conservatives in both 2010 and 2015. These indicated a surprising degree of acceptance or acquiescence to austerity. Some political economists therefore proposed a thesis that the public accepted austerity despite its painfulness because it chimed with their 'common sense' understanding. 'Common sense' was presented in the singular not the plural.

Common sense was often portrayed as having two dimensions, a moral and a cognitive one (Gamble 2013, Stanley 2014). On the moral dimension of common sense, Gamble (2013) argued the historical roots of acceptance of austerity lay in the British political economic tradition of fiscal conservatism, a desire to 'balance the books', dominant from the nineteenth century onwards. The nineteenth century tradition harks back further to the ancient division of liberal political economy into three 'households'; private, state and corporate. Private households no longer

³ Most commentators perceive Chancellor of the Exchequer Osborne as carrying out austerity policies between 2010 and 2016 in the form of cuts to public spending with the aim of reducing the deficit and subsequently the historic debt. Blyth's definition of austerity is usually accepted; 'a form of voluntary deflation in which the economy adjusts through the reduction of wages, prices and public spending to restore competitiveness, which is (supposedly) best achieved by cutting the state's budget, debts and deficits' (2013:2).

make money in the same way they once did, but many people still believe the 'household debt analogy' - that the household is analogous to the state and that the consequences of debt for the state are the same as for households. Chancellor of the Exchequer George Osborne (from 2010 to 2016) used the household debt analogy, as Thatcher had done before him, to convince people that because they avoided their own households getting into debt, for moral reasons and to avoid the serious economic consequences of bailiffs or repossession, then the state should take the same approach⁴.

These claims that there was a 'moral' common sense on austerity were only empirically tested beyond survey by Stanley (2014). He sought to explain how elite discourse on austerity policy was legitimated, using focus groups to explore primarily how middle class homeowners perceived debt. His findings did show that the framing of 2008 as a 'debt crisis' and subsequent acceptance of austerity only worked because it chimed with the public 'mood of the times'. People were not 'duped' by austerity; they were already receptive to it. His study indicated they may have based some of their interpretation of the 2008 crisis on their own personal experience of debt and on strong moral beliefs about debt which made them receptive to Osborne's 'funnelling' of the household debt analogy. The lessons I draw from Stanley's important research are,

- First, that there may be a moral element to understanding of the economy
- Second, we need to explore understanding of lower income groups in greater detail
- Third, while it is clear his use of focus groups highlights shared understanding, it may be important to supplement focus groups with other methods such as interview in order to get a more accurate assessment of how to organise focus groups, a methodological issue I consider further in chapter 4.

Many of these writers also argued it was a feature of 'common sense' that people preferred the economic ideas that were the most simple. Pro austerity ideas were powerful in part because they were simple and easy for people to understand. Schmidt and Thatcher (2013) argued the fact that austerity was easy to understand gave it 'strength in public discourse' and Blyth argued that the narrative 'more debt doesn't cure debt' is 'seductive' in its simplicity (2013:10 and 32). Such claims were echoed by Hay (2010: 467) and Gamble (2013:72). However, these scholars did not conduct any empirical research into whether everyday actors did actually find these ideas simple, a theme I return to in chapter 6.

⁴. One example of Osborne (2010) making the analogy is his accusation that the Labour government 'failed to fix the roof when the sun was shining...It's like with a credit card. The longer you leave it, the worse it gets. You pay more interest. You pay interest on the interest. You pay interest on the interest on the interest'.

Depoliticisation narrative

The third elite narrative of recent years is a broader one that attempts to remove the economy and economic policy from the political realm, usually termed depoliticisation. Bourdieu argues that political neoliberal elites present globalisation as ‘an economic inevitability’ and ‘economic determinisms’ as ‘a fatal stranglehold’ in order to obtain the submission of citizens (2002: 31). Depoliticisation puts the economy beyond contestation. Governments claim they cannot interfere in the economy to achieve non-economic goals everyday actors may want. Burnham (2001, 2014), Berry and Lavery (2017) and Fawcett et al (2017) are among those who argue from a constructivist or critical political economy perspective that depoliticisation in economic policy is actually a political strategy adapted in contradictory ways by neoliberal governments.

Many writers are concerned that depoliticisation reduces everyday actors’ incentives to engage in politics, leading to a ‘hollowing out’ of democracy (Crouch 2004). Political economists and democracy theorists in the depoliticisation strand argue that decades of successive governments’ pursuance of a neoliberal approach of attempting to ‘depoliticise’ the economy may provoke some kind of backlash by everyday political actors. Some political economists argue the backlash against neoliberalism and depoliticisation came in the form of substantial numbers of lower income people voting Leave in the UK’s 2016 referendum, against the advice of most economic experts (Bell 2016, Berry 2016, Dorling 2016, Hennig and Dorling 2016, Wright and Case 2016, Hopkin 2017, Morgan 2017, Watson 2017). They feed into the debate I mentioned in chapter 1 between cultural and economic schools of political behaviour (Inglehart and Norris 2016), but on the economic school side. Some emphasise the 2016 referendum as in part a reflection of lack of trust in the economic experts; they have been given more control by depoliticisation yet failed to deliver a well-managed economy (Runciman 2016, Hay 2017).

There is a strong theme in political economic writing on these three elite narratives of globalisation, austerity and depoliticisation that everyday actors either acquiesce to or contest the narratives but little empirical research beyond survey evidence to test that. Stanley has rightly accused the political economy field of ‘methodological elitism’ arguing, ‘if you want to know how people make sense of world politics, then it makes sense to ask them’ (2016:232). Stanley works from an everyday IPE (EIPE) perspective (Hobson and Seabrooke 2007, Seabrooke 2006). He draws on Kerkvliet’s (2005) everyday politics approach of treating everyday as a site rather than a category of actor. He, encouragingly, initiates a qualitative empirical research programme in political economy. So far this programme has explored specific narratives such as on austerity (Stanley 2014) and migration (Tonkiss 2016). This thesis seeks to contribute to everyday IPE with a more broad based study of underlying understanding of the economy.

Pluralist economists

The economics discipline has become more diverse again in recent years after a period of relative consensus (Krugman 2012, Akerlof 2009, Stiglitz 2015). The main recent challenge to the neoclassical approach from within economics comes from the ‘econocracy’ strand centred on the movement started by former Manchester University economics students (Earle et al 2017). They refute the neoclassical sense of one objective economy governed by below surface laws and challenge ‘econocracy’ which they define as any

Society in which political goals are defined in terms of their effect on the economy; and the economy itself is believed to be a distinct system with its own logic that requires experts to manage it. (2017:7)

They argue the gulf in knowledge between neoclassical ‘expert’ and ‘layperson’ is exaggerated; economists could learn many useful things about economics from the public. Moreover they argue the economics discipline is in reality pluralist rather than a ‘science’ and should present itself to the public as such in order both to promote better understanding of economics and avoid the disillusion when the public do see that economists are divided. Their calls for economists to communicate better and listen more have been echoed by other economists in the aftermath of the 2008 crisis and Brexit, such as Haldane (2017) and Johnson (2017).

Pluralist economic scholars have conducted some valuable empirical research into everyday actors’ understanding of the economy. Economy.org used survey questions to ask respondents to define the economy. It was published after my fieldwork was complete (Norrish 2017). However they confirm a problem that economic psychologists Williamson and Wearing, who I will consider in a later section, allude to in their (1996) research; that if researchers ask participants to ‘define the economy’, answers are likely to be thin.

Economy.org also conducted more ethnographic interviews, asking participants what their impressions of the economy were and identifying models from the answers. They produce many valuable findings such as of the extent of disconnection from the economy, which I refer to in chapter 8. However, as their main aim was not to explore how understanding varied so much as what the barriers to economic literacy were, they did not analyse responses according to social background. Similarly, the New Economic Foundation (NEF 2018), an organisation to promote progressive economic policies, used a ‘cultural models’ approach in interviews to explore how people conceptualised the economy, again with the purpose of exploring shared models rather than variations in understanding within the population. The three models they find within the general population which explain why the economy ‘works as it does’ are the ‘system is rigged’ model defined as ‘manipulated by elites’, the ‘hidden agenda’ model, defined as ‘remarkable and

blanket distrust of news sources' and the 'greed=human nature' model (2018: 12). The NEF report was also published after my fieldwork so did not inform design or analysis, but their finding that some see the economy as rigged confirms my finding which I present in chapter 8. My research therefore complements the two economic literacy studies, in that it provides a more in depth consideration of how constructions of the economy vary within the population.

Economic representations

Representations of the economy are defined loosely as the images or beliefs people have about it and therefore the notion of 'representations' could lead to empirical research into bottom up conceptualisation that I could draw on. Empirical research is usually conducted by economic and social psychologists using Moscovici's⁵ framework. However, often the empirical work (Verges and Bastounis 2001, Darriet and Bourgeois-Gironde 2015, Roland Levy et al 2016) lacks a political dimension. The lack of a political dimension is highlighted by the fact that representations researchers tend to compare different cultures in cross national comparisons rather than variations within a population.

The economic representations writers who conduct empirical research often use word association methods rather than discursive interview (for an exception see Steinberg's study of the firm 2001). However, economic psychologist representation researchers Williamson and Wearing (1996) do use an interview method in their Australian study which I can learn from. They simply ask participants what they understand by the economy. When participants dry up, they introduce cue cards inscribed with concrete elements of the economy such as trade. I draw on Williamson and Wearing's approach in my research design.

Some more critical writers on representations want to develop their variety, including social variety within populations, and a sense of them from the bottom up which I could have drawn on. However, they have not so far conducted empirical research into beliefs, relying instead on analysing literature or media images (Ruccio 2008).

The economy as objectively determinable

In this second half of the literature review I explore the empirical work of those political behaviour scholars who have conducted empirical research into understanding of *aspects* of the economy. I also demonstrate that there is a dominant tendency within the political behaviour field to treat the economy as a given rather than as socially constructed. I explore the

⁵ Moscovici was a social psychologist who developed Durkheim's concept of representations and methods for exploring them such as by word association (1988).

implications of this for the interpretation of survey data on economic and non-economic beliefs. However, I start with a summary of the position in neoclassical economics.

A note about neoclassical economists' approach to the economy

Neoclassical economists are influential, both in their own right and also in their impact on political science (Backhouse 2002: chapter 8, Sandelin et al. 2014)⁶. Neoclassical economists have influenced political science schools like rational and public choice (Downs 1957, Riker 1968). I have considered the subject of neoclassical economists' approach to laypeople's knowledge and understanding more generally in Killick (2017). I provide a summary here, mainly to contextualise the approaches they have influenced within political science.

Neoclassical economists treat the economy as an objective reality. They follow a formalist rather than a substantivist approach to the economy. Their definition of the term the economy consists of three main elements. The first element is a perception of the economy as an *umbrella* term for macroeconomic forces which relate to production, distribution and consumption. The forces are interconnected. The second element is a perception of economic actors as being rational and driven by self-interest or utilitarian calculations. The third element is of economic forces as *neutral and impersonal* acting according to economic laws. Neoclassical economists believe economics is based on a body of economic laws similar to those in other sciences such as physics, which Lomasky (2008:471) characterises as 'below surface' knowledge. Examples of economic laws include the iron law of wages and the theory of comparative advantage. The three elements of the neoclassical approach mean they view the economy as distinct from the human spheres of society or culture.

Economists tend to want to explore empirically laypeople's understanding of the economy because they believe the closer laypeople's understanding is to that of the economists, the stronger the economy will become. They argue more understanding laypeople will make political decisions in the ballot box that boost prosperity (Mishkin cited in Japelli 2010:6). Therefore neoclassical economists and economic psychologists do conduct empirical research into how everyday actors understand the economy. It tends to divide into two streams. The first stream explores their factual knowledge, which is narrower than the empirical research I want to conduct⁷. The second stream of empirical research within economics is largely by economic psychologists. They use a wide variety of methods to probe the dimensions of laypeople's

⁶ I considered more alternative pluralist or heterodox economic scholars in the previous section.

⁷ There is a parallel field within political science which empirically researches political factual knowledge, exemplified in the approach of Delli Carpini and Keeter (1996). For an excellent critique of this field see Rapeli (2014).

understanding more deeply and broadly than the fact tests do. Haferkamp et al's 2009 study of how everyday actors judge labour market interventions is a valuable example. They hypothesise that neoclassically trained economists should approach such reforms by considering whether they are likely to have economically efficient outcomes rather than considering whether they are fair. While they find some surprising instances of economists judging according to fairness rather than efficiency, in general their study confirms that economists consider fairness to be much less important than everyday actors do. Fairness, or one could say moral considerations, therefore exercise a powerful hold in everyday actors' economic beliefs.

Many of the economic psychologists work from neoclassical principles and interpret their findings according to whether they are more or less in line with the 'correct' neoclassical view. Because economic laws are counterintuitive and difficult for laypeople to learn they therefore categorise laypeople as naïve (Leiser and Drori 2005) or ignorant (Caplan 2008). They see them as possessing 'cognitive biases'. Some economic psychologists examine what they call 'cognitive biases' stemming from lack of understanding of the 'below surface' laws of neoclassical economics (Wagenaar and Sagaria 1975, Bazerman et al 2001, Caplan 2001, Caplan 2002, Leiser and Drori 2005 and Leiser and Aroch 2009). Some are interested in how everyday actors blame individuals or capitalism for the 2008 financial crisis when neoclassical economists see it as cyclical (Leiser et al 2010, Gangl et al 2012, but see social psychologist O'Connor 2012 for a contrast).

In summary, neoclassical economists portray the economic sphere as special and distinct, as an abstraction from human spheres, impersonal forces governed by below surface laws. Their understanding of the term 'economy' could be categorised as the dominant or mainstream approach among both social scientists and politicians. For instance, in the 2016 referendum campaign Remain side politicians, backed by the majority of economic experts, raised the economy in a proactive sense more than the Leave side (Moore and Ramsay 2017⁸, Shipman 2017:579-607). Their presentation of the economy tended to be as a neutral umbrella term for impersonal forces distinct from the human spheres, exemplified in speeches by Chancellor of the Exchequer George Osborne, the voice for the economy in the Remain camp⁹, such as in this one here:

⁸ The economy was the most covered issue on front page newspapers in the campaign, although in Leave supporting newspapers the content often contested Remain side claims (Moore and Ramsay 2017).

⁹ The top 30 results from a Nexis search conducted 30 January 2018 searching for UK national newspaper references for "Cameron" OR "Osborne" OR "Farage" AND "the economy" in the three months from 1st April to 1st July 2016 throws up many speeches mentioning 'the economy' by Remain politicians, including Labour and Liberal Democrat spokespeople, but very few with proactive mentions of the economy as a whole by Leave side politicians.

It's good news that Britain continues to grow, but there are warnings today that the threat of leaving the EU is weighing on **our economy**. Investments and building are being delayed, and another group of international experts, the OECD, confirms British families would be worse off if we leave the EU. Let's not put **the strong economy** we're building at risk, and vote to Remain on June 23. (Dathan 2016)

For Osborne and many Remain politicians the economy is treated as a given that does not need to be defined or broken into its component parts.

Political scientists, mainly in the political behaviour field

How does political behaviour, usually considered as dividing into economic voting, social, psychological and communication fields, with arguably an increasingly prominent 'cultural' field (Inglehart and Norris 2016, Kaufmann 2017) approach defining the economy? I argue most political behaviour scholars tend to reflect the neoclassical approach to the economy, treating it as a given. However, among schools of political behaviour, those in the 'economy as valence' and the economic voting schools pay increasing attention to what people mean by the economy.

I consider the valence school first. Valence theorist Stokes originally presented the economy as if it was in a category of its own as a valence issue distinct from most other political issues. He defined valence issues as

Those on which parties or leaders are differentiated not by what they advocate, but by the degree to which they are linked in the public's mind with conditions, goals, or symbols of which almost everyone approves or disapproves. (1992:143)

Stokes argued everyone shared the goal of a 'healthy' or 'growing economy' in the same way they valued honesty or competence. Therefore, without defining what he meant by the economy in depth, he appeared to be following the neoclassical economists' conception of it as distinct from other more contested areas of politics. Since he wrote, there has been more in depth research about what it means for an economy to be 'healthy'. Some scholars have conducted work on whether GDP for instance is a valid measure of economic health or wellbeing (Stiglitz et al 2010). The refining of the concept of economy by some recent valence scholars indicates a desire to be sensitive to changes in the economy itself and to the possibility of variation in perception of it among different groups. Some argue that, for instance, high income groups may judge a 'healthy economy' to be more about low inflation while low income groups may emphasise the goal of low unemployment (Palmer et al 2013). Recently Borges et al (2013) noted that cognitive and emotional reactions to the recent rise in inequality may have moderated perceptions of the economy as valence.

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Economic voting scholars have done considerable work, not yet managing to reach a consensus view, on whether voters' income or wealth affects which economic indicators they care most about and whether they make egotropic, sociotropic, retrospective or prospective evaluations about the economy (Palmer et al 2013, Lewis-Beck et al 2012). However, much of the empirical research in economic voting still treats understanding of the term the economy or 'national economic performance' as a given by focussing on key indicators; usually growth, inflation or unemployment (Duch and Stevenson 2008, Lewis-Beck et al 2013). For instance, Lewis-Beck et al say they are researching 'the nature of economic perceptions in mass publics'. However, they mean this in a narrow sense; they explain they are researching whether 'voters *accurately* perceive the economy [my emphasis]' by having correct knowledge of indicators (2013:525). There is little empirical research that explores more openly or from the bottom up using ethnographic methods what goes through people's minds when they hear or see the term.

More generally, political behaviour scholars tend not to be explicit about how they define the economy in their empirical research. They often treat it as a given that is universally understood both when they design and interpret surveys. For instance, surveys track what people believe about the state, such as healthy or improving, of the economy at any given time (You Gov Economic performance tracker 2017). The British Election Study (2017a) asks simply:

How well do you think the present government has handled the economy?

Survey respondents are often asked questions with the word economy or economic in them, such as in the British Election Study (2017a)¹⁰ which includes this question on immigration:

Do you think immigration is good or bad for Britain's economy?

Political behaviour scholars also ask which issues people rate as important in casting their votes. Here, many people voluntarily use the term the economy (British Election Study 2017b). Whether or not people say the economy is the most important issue tends to be taken at face value with high profile commentary if they do not, such as in the case of Leave voters following the 2016 referendum (Prosser et al 2016, Goodwin and Milazzo 2017, Hay 2017).

It could be argued that political behaviour scholars display less curiosity about the pictures that go through respondents' minds when answering questions about the economy than about other issues, such as migration. For instance, they use survey questions which ask quite simply 'do you believe migration damages the economy or culture?' to draw conclusions about whether

¹⁰ Natcen also asks similar questions in the British Social Attitudes surveys such as Ford and Heath (2014:80) 'On a scale of 0 to 10, where 0 is extremely bad and 10 is extremely good, would you say it is generally bad or good for Britain's economy that migrants come to Britain from other countries?'

opposition to migration is at similar levels for both economic and cultural reasons (Dustmann and Preston 2007, McLaren and Johnson 2007, Blinder et al 2011, Brady and Ferejohn 2016). Some writers explore what ‘pictures’ respondents have of migrants in their minds when they answer such survey questions (Wong, 2007, Ford 2011, Blinder 2015). Some conduct research into everyday understanding of beliefs about migration or nationalism using ethnographic methods (Skey 2011, Pilkington 2016). However, similar studies to decentre what everyday actors mean by ‘economy’ have not so far been conducted on the same scale.

This neglect is important particularly at present when political behaviour scholars debate whether cultural beliefs are rising in importance relative to economic, as I mentioned in chapter 1.

Inglehart and Norris (2016) are among those who identify two distinct strands of explanation for recent political behaviour. The first is ‘the economic school’, which emphasises a rise in concern about economic inequality and the slow recovery since 2008. The second is the ‘cultural school’, which argues some groups of voters resent the move of elites towards cosmopolitan values. In analyses of UK politics such as of the UK’s referendum result, scholars like Inglehart and Norris (2016), Goodwin and Milazzo (2016) and Kaufmann (2017) could be categorised as cultural school while in contrast many of the political economists mentioned in this review still emphasise the importance of economic conditions and beliefs. Some scholars do point to how everyday actors’ economic and cultural beliefs might interact. For instance, economic losers from globalisation may start to draw more on their anti-cosmopolitan cultural values (Clarke et al 2017); Garry and Tilley (2009) argue ‘[cultural] identity is conditional on economic context’. This thesis could contribute to the debate about whether cultural drivers of political behaviour are rising in importance relative to economic ones by providing insights into how everyday actors do actually perceive what is economic and therefore the relationship between the cultural and the economic.

Conclusion

The subject of everyday understandings of the economy in political discourse is an empirically neglected one that is crying out for attention. From within pluralist economics Norrish (2017) argues

The relationship of the public to ‘the economy’ is critically under-investigated...very little work measures how people relate to or understand the wider economic questions.

In this conclusion I first summarise how I can draw on parts of this literature in a general way. Second I set out the more specific guidance it offers for research design.

I note from this review the quantitative evidence for variation in the economic indicators different income groups attach importance to, suggestions that the perception of recent rising inequality

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may be making a difference to how people see the economy and an ongoing debate about whether people's understanding of the economy is primarily egotropic or sociotropic in economic voting. However, there is a gap, an absence of empirical research which builds understanding of the economy in political contexts broadly from the bottom up. Could such a gap be filled by a survey? Could anyone design a survey that revealed how people understand the economy? I suggest it would be a near impossible task. Therefore, the primary lesson from the review is that ethnographic methods which build understanding from the bottom up, using participants' own terms and expressions, are needed to explore what is a complex and nebulous phenomenon. Such ethnographic explorations may then enhance how scholars interpret survey evidence.

Unsurprisingly, much of the empirical work by mainstream economists is focussed on the economy per se or explores from a neoclassical perspective, where understanding is defined as what aligns with the beliefs of neoclassical economists. However, within pluralist and progressive economics there has been valuable empirical research which explores the broader understandings people have of the economy which this thesis adds to, by examining variations within the population more systematically than they have so far done.

Within political economy, cultural, feminist and classical political economists share my perspective of the economy as socially constructed and suggest the distinctions between economic and non-economic spheres are not as clear cut as in neoclassical formalist approaches. However, most of the empirical research they have done that builds understanding from the bottom up is either much broader than understanding how it is used in political discourse or it is confined to everyday IPE. In everyday IPE there is recognition of the need to respect everyday actors' agency by researching beliefs beyond survey methods. From everyday IPE I also took note of Kerkvliet's (2005) distinction between the personal and everyday which corresponded to what I observed in the field and Stanley's (2014) finding that understanding of the austerity aspect of the economy has a moral dimension. However, I will approach my research from an *interpretivist* ethnographic perspective rather than everyday IPE's constructivist one for reasons I outline in the next chapter.

Second, the specific guidance the research offers for research design of an ethnographic study into everyday actors' understanding of the economy is as follows:

- It is preferable to go into the field using the broadest term possible for what I am exploring, 'understanding', because terms like common sense are too specific and have been used without enough empirical research to back them in the past
- There is a balance to be struck between designing research that is open, such as the kind anthropologists like Polanyi or feminist or cultural economists might do on the one hand,

and research that will steer participants towards understanding of the economy *in political contexts* on the other; the pictures that go through their minds when they hear politicians and economic experts on the media or when they answer political scientists' surveys

- There is also a balance to be struck between just allowing people to talk freely about the economy which might lead to thin answers of the kind researchers tend to get when they ask participants to 'define' the economy, and structuring talk using devices that might generate fuller insights
- The range of structuring devices that might work to address the two previous points are; asking economic life stories, a classic ethnographic approach and/or following the Williamson and Wearing (1996) approach of asking about some of the more concrete features of the economy, trade and employment, as well as the economy itself.

Chapter 3 Interpretivist political ethnography

In the previous chapter I reviewed the work of political economists who see the economy as socially constructed. However, my theoretical position is not aligned with theirs because my overall theoretical position is that of a political interpretivist. This means I do not take a position on *how* everyday actors construct the economy, for instance as a distinct or non-distinct sphere, personal or impersonal forces, shared or diverging, until I study what the fieldwork, designed to respect everyday actors' agency and allow for the most open expression of their beliefs, reveals. In this chapter I set out my political interpretivist theoretical position and explain why in this case it leads me to adopt an ethnographic methodology.

Political interpretivism

The key feature of interpretivism is that beliefs are constitutive of actions, therefore there is an imperative to study what people believe. I largely follow the political interpretivist approach of Bevir and Rhodes which I introduced briefly in chapter 1. As Wagenaar (2011) and Gains (2011) attest, their approach is dominant in political interpretivism in the UK and they have also inspired a long established body of empirical research. Hay argues that interpretivists' approach to agency and commitment to understanding as explanation give them the 'empirical challenge' of attempting 'to capture and reconstruct the meanings to political actors of the actions in which they engage and the practices to which their behaviour gives rise' (2011:172). He adds, this is not easy and involves 'arduous, difficult and extensive primary research', embedded and ethnographic, which might prove a 'frustrating and time consuming process' (2011:173). But interpretivists believe it is important to undertake this arduous research and have developed ways to ensure it reveals insights, particularly about the beliefs of those from marginalised groups.

The five principles of the Bevir and Rhodes school of interpretivism that underpin this thesis are that

- beliefs and meanings are constitutive of actions
- agents are situated but use creative reasoning
- traditions, beliefs and dilemmas should be the focus of research
- to understand people's reasons for acting is to explain

- the researcher can only ever interpret others' interpretations.

Interpretivism has its roots in the anti-foundationalist philosophy of writers like Taylor (1971) and Gadamer (2013). They believe that, while the natural world exists independently of its constitutive elements, social life, including phenomena like the economy, does not (Berger and Luckmann 1971). They perceive human actions to be historically and socially contingent.

Bevir and Rhodes expound that the researcher should treat data

As evidence of the meanings or beliefs embedded in actions. Political scientists should not try to bypass meanings or beliefs by reducing them to principles of rationality, fixed norms or social categories. (Bevir and Rhodes 2015:18)

Meanings are constitutive of actions and therefore we can only understand why a person acts the way they do if we understand what they believe. We cannot understand why someone acts the way they do simply by considering how people with similar demographic or ideological affiliations acted in the past. In contrast to structuralist and some institutionalist approaches, interpretivists avoid what they call reification, treating the abstract as if it is material, and essentialism, identifying a set of characteristics as making people's lives what they are. In this thesis that means not assuming, for instance, that all women in their 30s on low incomes or benefits have the same beliefs.

While Bevir and Rhodes respect agency, they do not believe that people are autonomous; they are 'situated' in historical and social contexts. Their beliefs are shaped by traditions. Traditions are the beliefs people inherit, what some might describe as socialisation. At this point, a critical realist or constructivist might argue that the notion of a tradition sounds like reification of demographic features, such as social class. However, traditions do not reify. Unlike critical realists who might assume that social class is likely to be significant before they enter the field, interpretivists argue that we have to map the terrain on any given question. I approach the field using the bottom up research processes Bevir and Rhodes and Schwartz-Shea and Yanow (2012) and others advocate; intent on identifying the beliefs and traditions from what emerges from open questioning.

Economic experience or age or gender *may* emerge as either traditions or patterns of beliefs in this study, but in the form of expressed beliefs, not as objective or predefined categories or traditions. This is why my research question asks how everyday actors understand the term the economy and how understanding varies, rather than how it varies according to social class or to gender.

Critical realists and constructivists tend to perceive institutions, which can include social class or ideas, as more of a constraint on agency than interpretivists do. Where constructivists see social

class as an institution, they add the dimension of path dependency. Wagenaar argues this is not true of interpretivists because ‘although traditions shape the activities of individuals, in the end they are also the product of individual activity’ (2011:92). This distinguishes the interpretivist approach both from that of post-structuralists such as Foucault and constructivist institutionalists. There is also a difference in how interpretivists treat ideas. I noted in chapter 2 for instance that Hay and Rosamond (2002) treated ideas about globalisation as a context, an ‘ideational context’, and argued they acted as a kind of cognitive filter which suggests that ideas are a structure or episteme and an independent variable. However, instead of seeing ideas as filters, interpretivists prefer to talk about *beliefs* as expressed by people. Interpretivist Cramer (2016: chapter 1) says people look through lenses, but the lenses are their own personal experiences, not filtering ideas.

In interpretivism, actors are not autonomous but they have a considerable degree of agency in the sense that they have the ‘capacity to modify their inheritance’ (Bevir and Rhodes 2006:18). Dilemmas may arise that challenge their beliefs, and when that happens, they use creative reasoning to adjust them. Bevir and Rhodes define dilemmas as ‘when a new idea stands in opposition to existing beliefs and practices and so forces a reconsideration of these existing beliefs and associated traditions’ (Bevir and Rhodes 2006:36). Bevir and Rhodes argue dilemmas could be non-material circumstances, such as ‘an acquaintance with a philosophical argument or scientific theory, an encounter with another culture and so on’ (2003:37). But dilemmas *could* also be material, such as ‘experience of worldly pressures’ (2003:36). In chapter 9, I will argue that in this thesis, dilemmas in the shape of material forces appeared to affect understanding of the economy in powerful ways. Constructivist (Hay 2006 and 2011) and critical realist critics (Marsh 2014) have argued that, if dilemmas can be material, then Bevir and Rhodes let determinism back in. However, the point is that material dilemmas have to be identified, as with traditions, *in the form of beliefs expressed by actors*.

People’s individual beliefs are located in webs of beliefs; the approach is holistic. I design research which focuses on the economy but is discursive enough that where participants think their moral or cultural beliefs are relevant they can express them. This has the benefit of helping to reveal how they delineate the economic from the non-economic.

Finally, interpretivists do not attempt to explain in the sense that those observing the natural world might explain why X causes Y, predicting that X will always cause Y. For interpretivists, to understand fully is to explain. However because of the social construction of reality, all anyone can do is to interpret it, and therefore all the researcher can do is interpret others’ interpretations.

In summary, my theoretical position leads me to a design research which will allow for the fullest exploration of people's beliefs, which may be located in webs of beliefs or traditions, to respect their capacity to reason creatively about dilemmas which arise that affect their beliefs and to be conscious that all I can do is interpret how they interpret reality. Most interpretivists use ethnographic methods. In chapters 1 and 2 I explained why an ethnographic approach was necessary; to build understanding of this nebulous phenomenon from the bottom up, which cannot be done by survey alone, and to ensure marginalised voices are heard. In the next section, I set out my ethnographic approach and why it is trustworthy.

Political ethnography

Interpretivist ethnographer Cramer (2016) explores everyday actors' politics, the 'rural consciousness' and resentment of the cities she hears expressed in lunch and coffee clubs in Wisconsin. From a critical perspective, Mackenzie (2017) explores the beliefs of working class Leave voters. I contribute to this rich seam of everyday ethnographic scholarship with an ethnographic exploration of how people living in two contrasting districts of a city on the south coast make sense of the economy.

Defining ethnography and ethnographic sensibility

Anthropologist Raymond Madden loosely defines ethnography as a

Story about a group of people and their sociality, culture and behaviours... a narrative based on systematically gathered and analysed data. (2017:16)

Ethnography is a practice that seeks to understand people 'by having the researcher in the same social space as the participants in the study' (2017:16). Interpretivist ethnography is a shared process where the 'knower and the known are inseparable' (Rhodes 2017:42 with reference to Lincoln and Guba 1985). The shared interpretations have a story like character and, therefore, how the ethnographer chooses to analyse and write up is also distinctive; interpretivist ethnography is more than a method for collecting data. Later in this chapter I will justify some of the choices I have made about how I write up.

Rhodes argues that ethnography involves fieldwork where there is

Deep hanging out or intensive immersion in the everyday lives of other people in their local environment normally for a substantial period of time (2017:43).

Deep hanging out provides unparalleled authenticity and gives our stories 'texture, depth and nuance' so they have 'richness as well as context' (2017:44). But what counts as 'deep hanging out?' The gold standard is 'participant observation' where the researcher observes people in their 'everyday settings'. I explain in chapter 4 that I did some participant observation, but that the

balance of my methods is more towards semi-structured interviews and focus groups. Interviews and focus groups are not 'everyday' settings but many writers argue such methods can count as ethnographic if they are underpinned by an ethnographic sensibility which makes them closer to the everyday.

Pader describes 'an ethnographic sensibility' generally as

A feeling, an excitement, and a deep appreciation, maybe even a bit of awe, that human groups create the intricate, rich, and dynamic structures of living we call culture.
(2006:172)

In practice, an ethnographic sensibility requires many different skills and is hard to describe. It is also hard to judge whether a researcher has it, although the richness and freedom of participants' words in this thesis, speaking on an awkward subject, indicates I must have some. I set out the most important components of an ethnographic sensibility as follows:

1. The researcher should be aware of their own sensibilities, the experiences and theoretical knowledge that they are bringing to the research (Pader 2006). They should be aware of and critically reflect on how their positionality might be affecting either how they collect or interpret data.
2. The researcher should show 'intense respect for differences of opinion and of belief systems' (Pader 2006). They should try not to judge others.
3. The researcher should develop a 'profound ability to listen' (Pader 2006) and linked skills in asking questions and being able to analyse what people say they understand (Crewe 2015).
4. The researcher should be abductive, willing to adjust the research methods in the light of what they find, to change the questions and so on (Pader 2006, Schwartz-Shea and Yanow 2012).
5. The researcher should use thick description, because the intent to describe thickly 'signifies, publicises, testifies, proclaims' that the researcher is going to make an effort to understand (Geertz 1993).

Criteria to judge the research by

In this section I set out how I inspire trust in the research that I conduct with an ethnographic sensibility. Interpretivist ethnographers adopt different criteria from more positivistic based research because criteria such as replicability do not fit with the approach of openly acknowledging the role and positionality of the researcher.

Rhodes argues that interpretivist ethnographers should compare their research with rival webs of interpretation in debates in political science. Political scientists are likely to accept rival webs of interpretation more seriously when they are 'intellectually honest' following 'established standards of evidence and reason'. Rhodes argues the three main criteria that help researchers meet those standards are accuracy, comprehensiveness and consistency (2017: 30-33). I choose accuracy and comprehensiveness from his list but prefer coherence to consistency for reasons I explain below.

Accuracy

I try to be accurate in gathering and interpreting data and accurate in the sense of transparent about my methods and positionality. In order to be accurate I also have to be consistent.

I am hoping to provide the element of what Madden calls the sweet spot of 'storied reality' (2017:6) where I am writing what is 'rich and persuasive' (2017:157) at the same time. The accuracy with which I present my participants' voices is the key to making the research both trustworthy and 'rich and persuasive'. My research should not manipulate or distort participants' voices. I try to make questions open and not to lead. In focus groups I keep my role as moderator to a minimum so that the majority of the talk is conversation between participants, as unmediated by me as possible. I transcribe accurately including noting when someone laughs, sighs or pauses. I take field notes straight after a meeting, observing and describing venues and participants closely, which will help me remember and be as accurate as possible in the eventual write up. Such description sets the scene and helps to prepare me for listening attentively to the participants who live there.

In analysis, I pay close attention to all the voices. Where relevant or appropriate I either count¹¹ or use terms like 'majority' or 'few'. I check that illustrative quotes are drawn from the full range of sixty interviewees. In the findings chapters, I include as many participants' quotes as possible. In the findings chapters I do not interpret participants' interpretations, leaving the reader some space to judge how accurately I subsequently interpret them in chapter 9.

As an interpretivist, however much I might *aim* to be accurate, I bring predispositions to the field and am interpreting others' interpretations. Complete detachment is impossible. Therefore I need to establish trust by being open to the reader about my positions on issues raised by the

¹¹ Many qualitative researchers do not count on principle because they believe frequency is not the same as saliency or that it is less appropriate in qualitative research given participants have not been asked exactly the same questions (Braun and Clarke 2013:261). However, I follow Sandelowski (2001); *where appropriate* it may be more transparent to count and the reader knows the context and research design so can judge validity or relevance for themselves.

interviewees and describing what Pader (2006) calls the 'sensibilities, experiences and theoretical knowledge' I bring into the field. I critically reflect on my positionality. Schwartz-Shea and Yanow (2012) argue that developing critical reflexivity amounts to considering how our presence and role might be shaping data collection or analysis. One strategy is to keep a field diary which may even be intended to stay private to ensure the researcher is as honest as possible in it. Such a diary might include

The self-monitoring of the researcher's own 'seeing and hearing'...as well as of his or her own emotional reactions to events, people, sites, documents. (2012:101)

I chose to keep as much of my positionality and predispositions, such as my left of centre pro-European Union views, out of my relationships with participants as possible. This is not a choice all interpretivist ethnographers make. Interpretivist ethnographer Cramer (2016:20) starts her study of political beliefs in rural Wisconsin by outlining her positionality. She explains she grew up there and has a strong accent which her participants will recognise. She speculates that her rural upbringing may also help her interpret their beliefs. However, she knows participants are likely to see her for what she has become; an urban, highly paid public servant. She opposes Republican politician Scott Walker, who many of the participants support. She describes how she approaches coffee and other social groups to join in their conversations, her main method of research. These are social occasions and she offers personal details about herself, her positionality. In one visit she starts in a cow barn where her shoes get covered in cow pat. In the same day she meets a lunch club of women and goes out with her own friends to a luxury spa. She says

First and foremost, this research was personal. I got to know people. I spent time in their barns, at their favourite hang-outs, in their chairs. They asked to see pictures of my daughter, and I asked to see pictures of their families in return. I got manure on my toes. I got insulted, and I got and gave hugs. Also, I had to pay attention to my own identities and make sense of how they affected what I observed...I had to find a way to be authentic – be myself - without turning people off in this hyperpolitically charged atmosphere (2016:29).

The reasons I decide not to make a point of offering my own beliefs to participants, as Cramer does, are that she chooses to join existing social conversations where she has questions she wants to ask, but she is effectively gate crashing their socialising. Instead, as I outline in chapter 4, in most cases the first method I use is to knock on doors and ask people if I can interview them one to one. I am trying to recruit participants who might never have participated in academic research and believe they do not understand much about the subject and might find it an unpleasant experience. I decide to reassure them by being as approachable and receptive as possible. I state

whilst still on the doorstep that there are no 'right or wrong' answers and I present myself as a researcher who is just going to record their views in non-judgemental mode. Unlike Cramer, participants are one to one with me rather than having confidence through being with their friends, and we are in a more artificial situation which is also more formal. Therefore I think it more appropriate that at least initially I keep my predispositions out of the interviews. Once the interview starts, I do sometimes break the ice by sharing details of my story, such as anecdotes about children with a participant who has children of a similar age. This reduces the power imbalance that is an inevitable feature of interviews, but I never get the impression that participants are interested in hearing a lot about what I think. Instead they see me as a vehicle for reporting their views. Therefore I do not get as close as Cramer does to the hugs and sharing of photos.

However, I sometimes struggled not to state my own views or to prevent them colouring how I was interpreting. I reflected on my positionality in the field diary in part as Schwartz-Shea and Yanow say, to keep a check on myself. For example, I used the diary a lot to express what I felt about those participants who expressed racist or xenophobic views. I used to teach in schools so have had constant exposure to the full range of students' political beliefs, including over the years some articulate racism, xenophobia, sexism and so on. Nevertheless, it is easier to be hopeful students will grow out of their racism or sexism. I had avoided in depth conversations with adults in which it was acceptable to express racist or xenophobic beliefs. In this fieldwork, when I heard such beliefs I did a good job of hiding what I felt. I know I did a good job because the interviewees carried on expressing their thoughts. They showed no sign that they thought they might have offended me and we always parted on good terms. I thought that was important and part of my ethical responsibility as interviewer. I was asking to interview them and nowhere on the ethics form did it say I would judge them. However, I came home from some interviews upset, slightly disturbed. I felt as if a line had been crossed, a connection made between divergent and deep cultural norms. My cultural norm of being opposed to racism is based on strong emotions. At points I let off steam in the field diary and I include some extracts to illustrate this process.

Late summer 2016 field diary extracts

In many ways, X's certainty scares me because she is so confident that we give a huge proportion of GDP to those abroad and migrants coming in who automatically get benefits. Nearly all economic problems will be solved by ending migration and overseas aid. On the one hand she has a work ethic, on the other she has several children on benefits. However, when I transcribe her interview I realise how eloquent and in a way persuasive she is...

Y seems embittered but I feel sad about the fall from productiveness many recount. Not one person today has mentioned an ageing population even though they are all ageing and cared for often by Polish people. Not one has mentioned that migrants pay taxes that enrich the country, even to set that against other costs...

Having just done five interviews with older Leave voters today I do now feel overwhelmed by the xenophobia. I wonder if it goes like this; things have not gone well for you and your family, you are full of resentment and believe if you could hark back to an older time the pressures on you would be less, a less technological and competitive world. Also, send immigrants back and you will be appreciated again...

After a summer of discussing the referendum vote socially, in a particularly fraught and emotionally under-currented way with friends and members of my extended family some of whom voted Remain and some of whom voted Leave, I record this. Too many high income and educated Remainers are too quick to brand Leave voters either as stupid or racist. I have noted, in the months since, how the trope of 'they were stupid' or 'they were racist' comes up over and over again in gatherings of Remainers and how written into the DNA it is of the vast majority of political scientists.

The thesis changed my beliefs about racism and xenophobia. I do not think I became more racist, but I came to understand it better. As the year of fieldwork progressed, I began to understand the psychology of feeling others were preferred. One of the most telling moments was a high income interviewee telling me he liked to employ the 'lively, educated' migrants coming into the city in preference to the 'lazier' native born. I tried to imagine how I would feel if I was competing for minimum wage jobs with better educated people from abroad, who could relate to the employers on their own terms. The localised economics of supply and demand exerted a powerful force over many low income participants' reasoning. The population of the city's European residents increased by 200% between 2001 and 2011 alone (see chapter 4) and there were some neighbourhoods, shops and cafes where English was not spoken. Membership of the EU and acceptance of free movement meant that situation of a never-ending supply of labour stretched out indefinitely into the future with no prospect of change. One opportunity had been presented, in the referendum, and the Leave voting participants in this study took it.

I do not want to give the impression that the only issue for critical reflexivity was my being disturbed by racism, which was also expressed by some higher income participants. I was also aware that I came from a high income and educated background and had to avoid making assumptions or being condescending. I was often unsettled that I did not feel I fitted with the high income participants either. For instance I had not had the frugal tradition that many of them had

reported their parents passing down to them. While I have avoided reifying demographic categories, and discuss how participants saw their own social categories later on in this thesis, a general tension in any research is for the researcher to try not to put people into pre-determined categories. I had started off fieldwork expecting gender or age might be dominant patterns, so the fact that I ended up identifying the dominant pattern to be based on economic circumstances shows I must have been critically reflective to some degree in order to adjust my own beliefs in the light of what emerged from the field.

I leave this section on critical reflexivity by arguing I should not allow my recognition of my positionality to detract from the purpose of faithfully interpreting other people's beliefs in as accurate a way as possible. Rhodes is right to warn that the danger of too heavy an emphasis on critical reflectiveness and the 'confessional element' is that our reflections on our own beliefs will both stop us making efforts to 'see clearly' and squeeze out the participants' voices:

Critical self-awareness is essential but the danger is that the text becomes about the researcher; a diary of his or her involvement in the field. An excess of reflexivity spills over into the narcissism that is as unpalatable as it is boring (2017:52).

He argues that the researcher should strenuously attempt to overcome their predispositions so that they can be as open as possible to what emerges from the field:

The goal of remaining a 'professional stranger' balancing engagement, detachment and critical self-awareness is equivalent to searching for the Holy Grail – always out of reach. Yet, there is no alternative to trying – it's life as we know it (2017:52).

Comprehensiveness

The second criterion for establishing trust is comprehensiveness. Comprehensiveness means comparing my methods and interpretation with all other potential interpretations whether with other academics or my participants. Related terms used by other researchers are triangulation and intertextuality. A constructive challenging question might be 'How would you know if there were something else afoot in this situation that might be a better explanation of the puzzle you are seeking to explain?' (Schwartz-Shea and Yanow 2012:108).

I should compare my work with other possible sources of evidence, including ones that conflict. Examining other sources of data helps give a richer, more accurate story. Rhodes argues the constant process of debate and contestation within the politics discipline means that knowledge claims can be 'reconfirmed' and also presumably challenged, by 'encounters' with one's peers. Rhodes argues our interpretations should be 'judged by evolving knowledge criteria of the

relevant scholarly community' (2017:50). Many writers looking at the Bevir and Rhodes approach comment on how rigorous and comprehensive their approach to empirical research is, effectively what a high standard of judgement they set. This was reflected in the previously cited comment from Hay that, methodologically, interpretivists are 'more rigorous' than many other political scientists. He says they do not automatically believe witness testimony, they aim for comprehensiveness, consistency and the support of their peers, including considering quantitative evidence (Hay 2011:173-4). I attempt to do that throughout this thesis.

I also become more comprehensive by checking with my peers, the participants. Ethnographers closely observe and thickly describe participants in context and want to reveal insights from 'the bottom up'. Perceptions of power imbalances between ethnographer and participants get in the way of that. So I strive for me and participants to be on as equal a footing as possible which includes the research being 'co-produced' with participants to some degree. Some writers describe processes that ask participants to judge the analysis and interpretation in some way as 'member-checking' and build them into the data collection and analysis stages at many levels (Braun and Clarke 2013:283).

What forms could member-checking take? I could check either segments or full provisional findings with participants, singly or in focus groups. However, if I build in full member checking I may have problems with contradictory feedback and it may take too long. Member checking assumes that the participants are expert, but I am 'interpreting interpretations' and my voice must also be heard. Therefore I follow an approach which asks for feedback, but the feedback represents 'sharing and dialoguing with participants', leading to 'reflexive elaboration' (Tracey 2010) rather than some kind of validation. The method I choose is to incorporate focus group discussion of my provisional findings and include my own reflections on those discussions and evaluation of the effect they have (see chapter 9).

Coherence

Whereas a positivist would show that their research could be trusted using concepts like falsifiability, for interpretivists, because the goal is not to remove ambiguities but to immerse in human meaning making, there is a danger the ethnographer can become bogged down in the messy complexity of the data. However, as Schwartz-Shea and Yanow argue, there has to be some coherence for the work to have any point (2012:108). Coherence can be defined as representing participants' beliefs so that one achieves

integration while preserving nuances in the data. The understanding fits together to form a data-based story/narrative (Elliott et al 1999 quoted in Braun and Clarke 2013:289).

As Pader argues, the ethnographer must engage with 'underlying issues and their internal structures of meaning' rather than minutiae (2006). I explain further in chapter 4 how thematic analysis helps identify patterns thus contributing to achieving coherence.

Generalisability

If I can approach interpretive ethnographic research by applying the criteria of accuracy, comprehensiveness and coherence to ensure the reader trusts what I write, then what else do I want to achieve for it? It is important to raise the question of generalisability at this early stage. Critics of ethnography argue that the studies are too small scale to allow for generalisation to the population as a whole. Interpretivists do not want to develop predictive laws. Nevertheless I want my participants' voices to be heard on a larger stage.

There are two ways in which I argue the research is generalisable. First, I claim what Sandelowski has developed as 'analytic or idiographic generalisability' (2004:1380). I may not be able to make a direct statistical claim, but if there is a dominant theme in a small study, this can still point to the possibility of its existence at the population level, particularly if the theme emerges strongly from the context, which large scale surveys may miss. Deep interpretivist analysis from the specifics of the study can contribute to wider knowledge; 'small facts speak to large issues' (Geertz 1973: 23).

Second, generalisability should refer to the extent to which the research can be 'transferred' to other groups and contexts. If the research describes the specific contexts such as settings, choice of participants and researcher method and approach in sufficient detail, then *the reader* can judge whether it can be transferred in a hypothetical sense. As Braun and Clarke put it; 'the reader has to decide whether their circumstances and settings are enough like those of the original study to warrant a "safe" transfer' (2013:282).

Rhodes's solution to the charge that ethnographers cannot generalise from small numbers, is to identify the object of the ethnographer's research as a puzzle which the researcher is trying to make sense of in an evolving and iterative, abductive, way. He argues

Abduction reasons from its puzzle. The researcher does not make deductive, law-like generalisations, but infers the best explanation for the puzzle and asks whether that explanation 'works in context' (2017:49).

Interpretivist ethnography aims for 'complex specificity in context' (Rhodes 2016:211) that edifies (Rhodes 2017:50). My task is to persuade others that the complex specificity in context has been developed in such a rigorous way that it does edify and therefore I argue that I can generalise from the findings, both in the idiographic and transferable sense.

Conclusion

In summary, political ethnography is a fast developing research field. Interpretivism takes beliefs seriously and respects situated agents in the field. It keeps an open mind about how beliefs might be patterned according to social categories. It explores traditions, webs of belief, beliefs and dilemmas. Dilemmas can come in the shape of economic or material circumstances but they are expressed in beliefs. Dilemmas may lead everyday actors to adjust beliefs. For interpretivists, explanations lie in understanding beliefs. Interpretivists use many methods but in practice often ethnographic ones.

An ethnographic sensibility will help to reveal 'the taken for granted' and provide an approach to writing which presents a 'storied reality', where 'local knowledge, expert knowledge, and the researcher's or reader's own knowledge (among others)' have as equal a weighting as possible (Pader 2006:163). I am critically reflective about my positionality throughout the research process. In chapter 4 on Methods, I show how I apply the principles outlined in this chapter in the field.

Chapter 4 Going into the field

Armed with flyers, forms and my digital recorder I spent months, come rain and shine, knocking on doors. I developed an approach that was somewhere between an old fashioned door to door sales pitch and an appeal to residents' curiosity and sympathy. One man let me interview him purely because he had once done work like this himself and, as a lifelong member of the 'market researchers' masonic lodge' agreed to any requests on principle. He was unusual. Apart from sympathy for me, participants' motives for agreeing ranged from wanting the honorarium to wanting to express their views about how it really was to politicians and other elite actors. That latter motive was by far the strongest. Persuading people who had never taken part in research interviews or focus groups before and who were private or busy was a hard part of the fieldwork, but the fact that I did recruit so many participants who had never done any academic research before and did represent a range of social backgrounds is a key strength of the study.

This chapter describes how I applied the interpretivist ethnographic approach I described in chapter 3 in the field; the methods I used before and after the magic moment when the resident said yes. This kind of research has the potential to reveal perspectives that the political scientist might not even know exist; therefore it had to be an abductive, iterative process. I record how I adapted as I progressed. I set out the who, where, when and how of data collection. I set out the ethical decisions on anonymisation. As this thesis makes a methodological contribution, I explain my approach to interviewing and focus groups in some depth. I end by outlining the methods I used to analyse the data.

Data collection

Who

Locale

Locale is particularly important. If an ethnographer is exploring local knowledge in a bakery (Yanow 2004) or ritual in the Houses of Parliament (Crewe 2015), then the locale should be the workplace. But here, exploring public understanding of the economy when behaving politically, it made sense for the locale to be the home and neighbourhood. I was exploring how people understood the economy when they were trying to weigh up how to vote; engaged in activities like watching TV, going online, talking to friends and family. I needed to conduct the research in the place where people felt most free to express what they 'take for granted'. Their homes were also the centres of their everyday economic lives, what they went out to work to maintain.

Chapter 4

I chose to research residents of one city to reveal whether there were shared traditions and beliefs as well as experience of similar dilemmas, such as the effects of the decline of a port or car making industry. Focussing on one city would lead to deeper insights into how participants used creative reasoning to adapt to those same dilemmas in different ways.

The city

I chose to research in a city on the South coast of England. Despite being Southern, the city shares a degree of poverty and deindustrialisation with many of its Northern, Scottish, Northern Irish and Welsh counterparts. I describe the city briefly here using the official data. The participants' words in following chapters bring the lived experience of the city to life.

Southern city has a population of over 200,000, is Labour dominated politically and well within the poorest 100 of England's 354 local authorities¹². The city has a history of port and manufacturing industry. The city council's equalities profile from the 2011 census shows changes in the city's profile since 2001, including the following highlights:

- 77.7% of residents are white British (compared to 88.7% in 2001)
- The 'other white' population, which includes migrants from Europe, has increased by over 200% (from 5,519 to 17,461)
- An estimated 26, 929 residents' main language is not English
- The proportion of households in privately rented accommodation has increased from 15.6% to 23.4%. The city has low rates of owner occupation and high rates of social housing and private renting
- Compared with other English cities it has low proportions in managerial and professional occupations, high proportions in elementary occupations and low proportions of unemployed people.

The districts

I chose to research in two contrasting districts within the city in order to reach a range of people from different social backgrounds. The districts, each a 'ward' of about 14,000 residents, were only a mile apart geographically. I call one Hill district and the other Church district. The difference

¹² According to the Department for Local Government and Communities (2010) Index of multiple deprivation in England <https://www.theguardian.com/news/datablog/2011/mar/29/indices-multiple-deprivation-poverty-england>

between the two districts is illustrated by the figures on child poverty. Out of the city's sixteen wards,

- Hill district has the **fourth** highest percentage of children in poverty, at 37% of children
- Church district has the **twelfth** highest percentage of children in poverty, at 21%.

Hill district falls within the second decile of 'most deprived' LSOAs ¹³ in the UK while Church district falls within the fifth. In Hill district,

- income levels are lower,
- there are fewer people with university education and/or a 'professional' occupation,
- health is worse
- and there are lower levels of owner occupation and higher levels of social housing

than in Church district.

However, the official statistics underplay the differences between the two smaller neighbourhoods in each ward that I chose to focus on. Within Hill district, I chose a network of about five interconnecting streets, all in the more deprived section of the district. Within Church district I chose a neighbourhood, a couple of interlocking streets, which is one of the most affluent.

The participants

I have estimated from my fieldwork diary and schedule that fieldwork, including recruiting and transcribing but not analysing, took nearly 600 hours (see appendix A). The methods of recruitment I used included attending community meetings or tenants associations, which led to about ten participants. I gained access to a sixth form college which led to eight participants. For the rest, I posted letters of invitation to residents in key streets in the two districts explaining the project and giving my contact details (see Appendix A). I followed up a few days later knocking on doors and spent time in local shops and chatting on the doorsteps. I also used snowballing, asking participants to recommend others. I offered an honorarium of £10 which the majority accepted. My original target was to try to recruit 60 participants but to stop earlier if I reached saturation point. In the event, because I wanted to include participants from as wide a range of backgrounds as possible, I did keep going to 60.

¹³ LSOAs are Lower Layer Super Output Areas, geographic areas that are used by the Department for Communities and Local Government (DCLG) to measure deprivation.

Chapter 4

As I discussed in previous chapters, interpretivists do not assume people's beliefs will correspond to pre-defined social categories. Nevertheless, I believed it was important to try to recruit from people with a wide variety of economic experiences and also ages. So I adopted a 'sample frame approach' to recruiting (Ritchie et al 2014: chapter 5) using a rough grid of the proportions of age, gender and occupational groups spread across southern England. The grid gave me very approximate guidelines such as to recruit 50% women, 40% from occupational groups A and B, 60% C1-E and rough proportions from each age group. For instance, I quickly found I was recruiting too many over 60s, because they had time available, so I amended the invitation in the next street to include participants from 18 to 60 only. I found men came forward more readily than women and did everything I could to encourage more women to take part, including saying to them on the doorstep that there was a danger that men's voices would be disproportionately heard if more women did not take part. They often laughed at that point.

In the tables below I give the overall breakdown of participants according to gender, age, educational level, occupational group, political affiliation and how they voted in the 2016 UK referendum. I divide them into the two districts. Three of the participants had all been brought up in Hill district but recently forced out due to high rents and house prices. Their families and social networks were still in Hill district and that is where they identified their neighbourhood to be, so I included them as 'Hill district' participants.

Table 4-1 The 30 Hill district participants

| Pseudonym | Gender | Age (decades) | Educated until | Occ | Pol affiliation ¹⁴ | 2016 Referendum |
|-----------|--------|------------------|-------------------|-----|-------------------------------|----------------------------|
| Adam | M | 30s | School | C2 | Lib Dem | Remain |
| Amelia | F | 20s | School | D | Don't know | Not eligible ¹⁵ |
| Andy | M | 60s | Univ | C1 | Lib Dem | Remain |
| Azad | M | 30s | Some univ | D | Don't know | Leave |
| Beverley | F | 60s | School | D | Cons | Leave |
| Chris | M | 60s | School | E | Cons | Leave |
| Colin | M | 60s | School | C2 | Lib Dem | Remain |
| Diane | F | 30s | School | D | Non voter | Non voter |

¹⁴ I asked 'who do you usually vote for?'

¹⁵ Amelia is not a UK citizen. The other 'not eligible' participants are too young

| | | | | | | |
|----------------|---|-----|--------|----|-------------|------------|
| Doug | M | 60s | School | D | Non voter | Non voter |
| Elena | F | 30s | School | D | Labour | Leave |
| Elliott | M | 70s | School | C2 | Non voter | Leave |
| Frances | F | 80s | Univ | B | Centre Left | Remain |
| Gary | M | 40s | School | C2 | Labour | Leave |
| George | M | 70s | Univ | C2 | UKIP | Leave |
| Glenn | M | 60s | School | D | Labour | Leave |
| Jean | F | 70s | School | D | Labour | Leave |
| Julie | F | 60s | School | D | Labour | Leave |
| Lachlan | M | 20s | Univ | B | Cons | Non voter |
| Lidia | F | 40s | School | C2 | Labour | Remain |
| Linda | F | 50s | School | E | Non voter | Non voter |
| Martha | F | 40s | School | C1 | Centre Left | Remain |
| Martin | M | 50s | School | C1 | Cons | Remain |
| Misha | F | 30s | School | E | Non voter | Non voter |
| Mona | F | 30s | School | D | Don't know | Leave |
| Rosa | F | 40s | School | C2 | Labour | Remain |
| Ruby | F | 50s | School | C2 | Lib Dem | Remain |
| Ross | M | 30s | Univ | B | Centre left | Remain |
| Shelley | F | 50s | School | C2 | Non voter | Don't know |
| Steven | M | 80s | School | D | Labour | Leave |
| Trevor | M | 70s | School | D | Labour | Leave |

Table 4-2 The 17 Church district participants

| Pseudonym | Gender | Age (decades) | Educ until | Occ | Pol affiliation | 2016 Referendum |
|------------------|---------------|--------------------------|-------------------|------------|------------------------|----------------------------|
| Alan | M | 40s | Univ | B | Centre right | Remain |
| Alice | F | 80s | College | B | Don't know | Don't know |
| David | M | 70s | Univ | B | Lib Dem | Remain |

| | | | | | | |
|------------------|---|-----|---------|----|-------------|------------|
| Fawad | M | 40s | Univ | B | Labour | Remain |
| Gareth | M | 40s | Univ | C2 | Don't know | Remain |
| Harry | M | 50s | College | B | Cons | Leave |
| James | M | 70s | Univ | B | Cons | Leave |
| Jane | F | 70s | Univ | B | Lib Dem | Remain |
| Johnny | M | 30s | Univ | C2 | Labour | Remain |
| Joseph | M | 70s | Univ | B | Don't know | Remain |
| Mary | F | 70s | School | B | Don't know | Don't know |
| Michael | M | 70s | Univ | B | Centre left | Remain |
| Peter | M | 70s | Univ | A | Centre left | Remain |
| Rachel | F | 50s | Univ | B | Cons | Remain |
| Rebecca | F | 50s | Univ | B | Cons | Remain |
| Richard | M | 80s | Univ | B | Cons | Remain |
| Stephanie | F | 50s | Univ | B | Cons | Leave |

Participants from outside the districts

Before I settled on the two districts, I conducted five pilot interviews both to refine my methods and to explore different areas of the city. One was on the edge of Hill district (Robert) and four (Helen, Paul, Theresa and Milo) on the edge of Church district. Some of this data added great richness and nuance and I wanted to include the participants' voices fully in the study. When I quote them I give a footnote reminder of their 'out of district' status.

The other 'out of district' participants were 18 year olds from a local sixth form college equidistant between Hill and Church district. So again, in order to represent their voices, if, for instance, they come from a low income district similar to Hill district, I include their words in the Hill district section of the relevant chapter, footnoted to register their 'out of district' status.

Table 4-3 The 13 'Out of district' participants

| Pseudonym | Gender | Age | Educ until | Occ | Political affiliation | 2016 Referendum |
|---------------|--------|-----|------------|-----|--------------------------|--------------------|
| Callum | M | 18 | School | C2 | Not eligible | Not eligible |
| Clare | F | 18 | School | D | Not eligible | Not eligible |
| Helen | F | 40s | Univ | B | Green | Remain |

| | | | | | | |
|----------------|---|-----|---------|----|--------------|--------------|
| Howard | M | 18 | School | C2 | Not eligible | Not eligible |
| Lisa | F | 18 | School | C2 | Not eligible | Not eligible |
| Lucas | M | 18 | School | C1 | Not eligible | Not eligible |
| Lucie | F | 18 | School | B | Not eligible | Not eligible |
| Maxine | F | 18 | School | E | Not eligible | Not eligible |
| Milo | M | 20s | Univ | B | Labour | Remain |
| Paul | M | 50s | Univ | B | Labour | Remain |
| Phoebe | F | 18 | School | B | Not eligible | Not eligible |
| Robert | M | 50s | School | C1 | Labour | Remain |
| Theresa | F | 50s | College | B | Cons | Remain |

Occupation

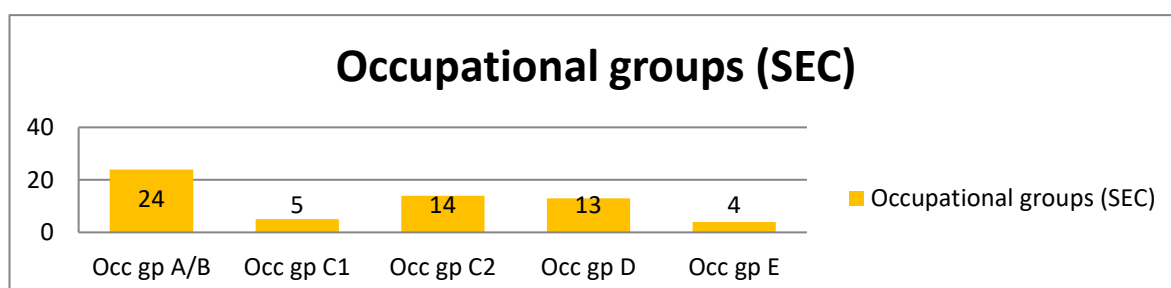
The occupational groupings I use are based on the six class SEC ones set out below¹⁶:

Table 4-4 SEC Occupational groupings

| Social grade | Description |
|--------------|--|
| AB | Higher & intermediate managerial, administrative, professional occupations |
| C1 | Supervisory, clerical & junior managerial, administrative, professional occupations |
| C2 | Skilled manual occupations |
| DE | Semi-skilled & unskilled manual occupations, Unemployed and lowest grade occupations |

Taking the two districts together, 36 participants fit occupational groups C, D, E and 24 fit A, B.

Table 4-5 Spread occupational (SEC) categories of participants



¹⁶ This is a well established measure of occupation, further details available at, for instance, <http://www.ukgeographics.co.uk/blog/social-grade-a-b-c1-c2-d-e>

Chapter 4

I do not want to list exact occupations next to each name in case it compromises anonymity, but I present them here in aggregate, broken into private and public sector. Where the participant was retired I use their previous occupation.

Table 4-6 Participants' current and former occupations

| | |
|---------------------------------|---|
| Hill district domestic/benefits | 4 carers, 1 foster carer |
| Hill district private sector | 4 drivers (taxi or fork lift), 4 factory, 2 catering, 2 administrative assistants, 1 mechanic, 1 landscape gardener, 1 charity, 1 cleaner |
| Hill district public sector | 2 education, 5 health workers or technicians, 1 administrative (finance), 1 university student |
| Church district private | 1 property manager, 1 executive manufacturing, 1 engineer, 1 ICT senior manager, 1 estate agent assistant, 1 bank, 1 ICT |
| Church district public | 5 health, 4 education, 1 university librarian |
| Out of district private | 2 accountants/finance, 1 researcher |
| Out of district public | 8 college students, 1 trade union manager, 1 nurse |

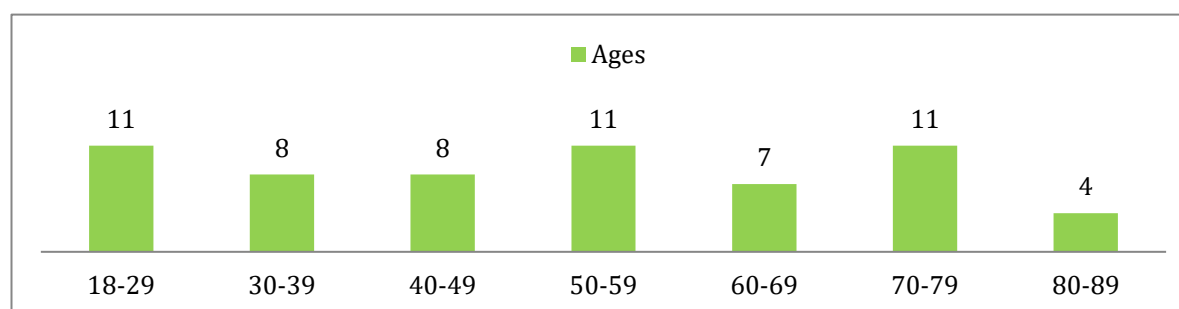
As I explained in chapter 3, interpretivists do not 'reify' factors like occupation or social class, instead exploring what participants say about their beliefs and how they describe the traditions they inherit. I analyse how participants interpreted and expressed their beliefs and traditions in some depth in chapter 9.

Gender

28 participants were women and 32 were men.

Age

Table 4-7 Age distribution



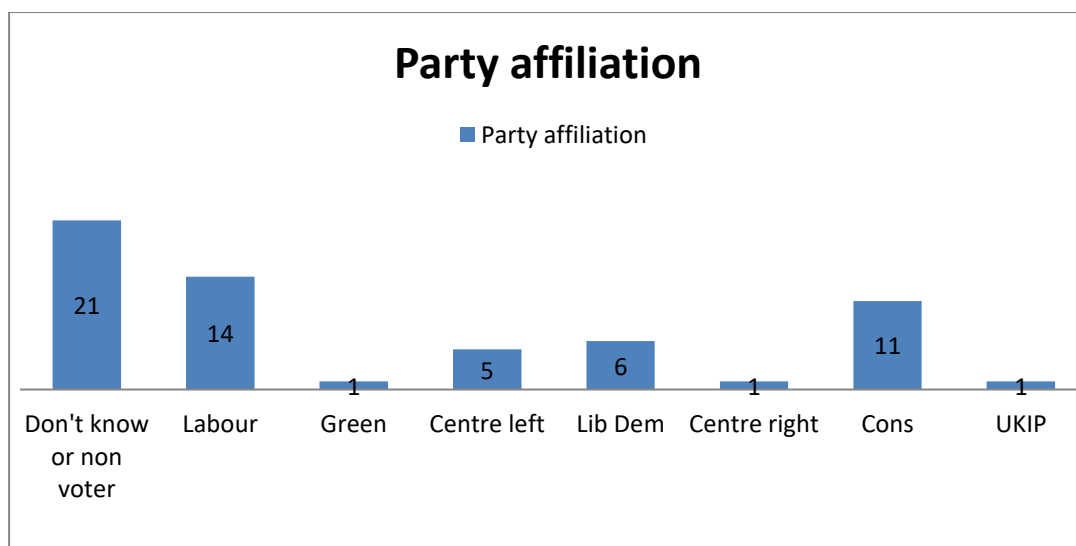
Ethnicity/nationality

I made efforts to seek out participants from the range of nationalities and ethnic backgrounds in the city. Two Polish women agreed to take part and where relevant I refer to this when presenting their beliefs. Seven participants were from black and ethnic minority backgrounds. The number of BAME and non UK born participants was small so I am reluctant to identify trends that might relate to ethnicity or nationality; follow-up research needs to be conducted to explore this subject further.

Political affiliation

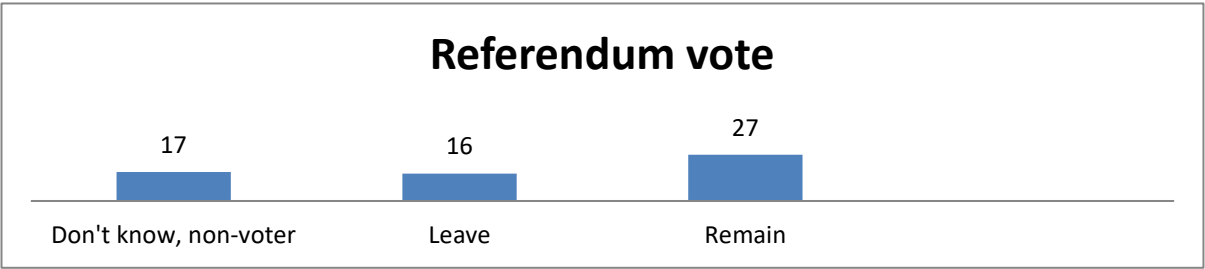
I asked participants how they usually voted in elections. One of the Polish participants was not eligible and all the 18 year olds were too young to vote in the preceding 2015 election and the 2016 referendum. On balance, the sixty participants were more left leaning than the population as a whole, although this may reflect that the city has at least in the past been a Labour stronghold. Four of the participants recruited through attending tenants associations and community centres could be described as particularly politically active and/or civic minded, although only three of the entire sixty were active members of political parties. One of the tenants' meetings in particular was more of a social occasion and inclusive so six of the eight recruited from there were not noticeably more 'civic' minded than the rest of the participants.

Table 4-8 General election vote



2016 Referendum vote breaks down as shown below. A majority were Remain voters, although the city as a whole voted Leave.

Table 4-9 Referendum vote



In summary, I did not aim to generalise from my sample to the population as a whole because the sample is too small, but it was still important that the sample represented a range of backgrounds. I started with a grid showing roughly what proportions of the city would be from each occupational group and age group and trying to aim for those proportions across the sixty participants. I achieved my goal of 60% of participants being from occupational group C, D and E overall and it is significant that 17 of the sixty were from occupational group D and E, reflecting their proportion of the population but also a marginalised group. I got close to 50% women, achieving 48%. On age, people in their 20s were under-represented and people in their 70s over represented, but the age spread was still nevertheless a reasonable one.

Where and when

I interviewed forty of the sixty participants in their own homes, the rest either in cafes, the university or their college in the case of the eight 18 year old sixth form students. Wherever I interviewed, I wrote up each one in my field notes, including describing the environment and participants ‘thickly’. I included my fieldwork diary description of the sixth form college and the first 18 year old participant I interviewed there:

The college is a quadrangle of a 1920s orange, brick, three storey building with white clock towers, some decorative touches and a view over a short stretch of flat, green playing fields. Much of the old playing fields are tarmacked or a car park and some of the quad has been filled with extra crammed buildings, with artificial grass in the few open spaces where students sit in breaks. But it’s still pleasant to walk around in the generous, light space that might not be a feature of a jerry built, modern version. The students are polite, open and helpful. One teacher tells me ‘they’re not the crème de la crème of the city’s youth.’ There is competition from other colleges and it is too small to achieve the necessary economies of scale that would lead to brilliant academic results.

My first interviewee is Clare. Her teacher escorts her down to a seminar room, formica grey tables and plastic chairs. She is tall, broad, with straight, blond, long hair, side parting, clear skin, direct gaze. She doesn’t use much make up, wears a plain grey sweatshirt and pale

blue jeans ripped at the knees, with Dr Marten type boots. She is a bit shy, but fairly confident for someone her age. The money problems, backdrop of life with her mum and fears of debt as she contemplates university alongside her determination are moving.

When I interviewed inside people's homes I gained great insights. For instance, I was struck by how many formal dining rooms there were in Church district. I described the interview with Joseph as follows:

House is not heated even though October and he seems frugal, quite smart, glasses, eyes very open and green. House tidy but slightly fusty smelling, like there are not enough people living there (there had been seven at one point he says and after children left he'd taken in student lodgers, but obviously feels too old for that now). House is double fronted detached, twenties style (like others in that road). He shows me into the dining room (yet again). We sit next to each other. Brown dark wood table with four chairs. Upright piano behind us with lots of children's photos. One arm chair in the room has lots of stuffed toys—for when grandchildren visit? Décor throughout is quite colourful. He is warm and friendly, has a sense of humour, very quiet voice. He asks me to stay for a cup of tea.

The venues for the three focus groups (of previous participants) were varied at their request:

- Focus group one of five Church district acquaintances took place on neutral ground, in a university seminar room which was a convenient nearby location for them
- Focus group two, of four close friends, took place in one of their houses in Hill district
- Focus group three, of three neighbours in Hill district, took place in the lounge of their over 50s' accommodation

I started the interviews just before the referendum of 24th June 2016 and finished them by the end of May 2017, on the eve of the 2017 general election. I also conducted two right at the end of the research and writing up period, May 2018, in part to check whether time passing had made a difference and to help me confirm the conclusions I had come to. I ran focus groups, with former interviewees, during September 2017. In this whole period the EU referendum was by far the dominant issue, but other peripheral strands came and went. For example, when Labour leader Jeremy Corbyn made a speech at the party conference or news came out about the winter crisis in Accident and Emergency wards, people often mentioned it in their interviews. I did not detect any substantial movement over the period in people's views on the EU. The three strong Leave interviewees in July 2016 were still adamantly Leave in the September 2017 focus group. There was more movement in belief in one of the other focus groups but it was by non-voters (from a

pro Leave to a pro Remain position), so maybe they felt more able to change. I analysed the interviews chronologically, but there did not seem to be any notable differences due to timing.

Ethical issues

There is a tension at the heart of ethnography, which is often not highlighted enough, on the subject of naming locales and other details. This tension, between providing thick description that names locales on the one hand and protecting anonymity on the other, ran through the heart of my research and I describe my solutions in some depth¹⁷.

The general ethical position that all researchers accept is that no participants should be harmed by research. Were my participants likely to be harmed by taking part? First, while I did not ask questions about medical or relationship matters, I did ask questions about their economic lives. They told me many personal financial details that they did not want others to know. They would have felt harmed if those details had been exposed. Second, previous writers on 'understanding' have commented on how defensive participants can be. Lane for instance noted in his research, that participants were more uneasy about his questions on what they understood about politics than any other aspects of their lives including their sex lives (1962: chapter 23). I found participants were often defensive because they feared they would expose themselves as *misunderstanding* or lacking understanding. Here is an example that illustrates a participant's defensiveness around understanding of the economy:

Interviewer: so could we move to the national economy...

Mary (80s): [laughs][From this point in the interview participant is less relaxed]

Interviewer: This is where...[Mary laughs] this is where

Mary: [interrupts] ...this is where you'll get the answer 'ooh, I don't know, I don't know!'

Therefore, I believed with this research topic, I had a double imperative to protect participants' anonymity; both because economic lives were deeply personal and because people could be defensive about what they believed others might interpret as their '*lack of understanding*'. The research would not become more trustworthy the more participants' details I revealed, so I took an ethical stance that I would interpret the commitment to protect anonymity on the consent form in as robust and extensive a way as possible.

¹⁷ I draw in part on Tsai et al (2016) for practical guidance on anonymisation in writing up.

How did this protection of anonymity work in practice? The participation information and consent forms (appendix A) made it clear I would use their words but that I would apply a pseudonym and change distinguishing features, such as very distinctive life experiences. I adopted the Braun and Clarke option of replacing specific information with generic descriptions indicated by square brackets, for example, instead of London, [large city] (2013:166,169). I also provided all participants with a pseudonym.

An additional problem was how to provide ‘humanising details’ about each participant quoted so the reader could become familiar with them and the ethnography read more like thick description or as Madden defines it, ‘*storied* reality’ (2017:16). It is particularly hard for the reader to feel familiar when, as in this case, there were sixty participants. However, humanising might lead to stereotyping. For instance, Misha was a single parent in her 30s, trained as a teaching assistant although not able to work due to one of her children’s conditions. What key aspects of her personality and story ‘humanise’ her? She was intelligent, honest, outrageous sometimes, perceptive and tended to see both sides of the picture. Calling her a ‘single parent on benefits in her early 30s’ throughout would not humanise her. But how could I remind readers which participant she was in her second or third quotes? If I varied the humanising details depending on the quote, so for instance it was relevant to one quote that, as she said, she was the mixed race child of a Jamaican father and white British mother, but in another quote far more relevant that she was a single parent struggling on a low income, then did such disparate descriptions of her help the reader? There was no easy answer to this and I did the best I could, with sensitivity to the participants foremost in my mind.

In summary, the anonymisation practices I followed when presenting participants’ words in the research were

1. In this chapter as reference, in tables 4.1-3 I list the
 - Pseudonyms
 - Gender
 - Age in decades
 - Educational level
 - Generic occupation
 - Political affiliation and 2016 referendum votes.

2. Throughout the rest of the thesis, when I am quoting participants' words or referring to them, I provide whatever details are most relevant to the context and will help the reader.

I also prioritise protecting anonymity when it comes to the naming of locales. When researching in a particular locale, naming it may bring it alive and allow for rich description, as well as allowing readers with local knowledge of it to measure the research against what they know. However, it also risks leading either to unease on the part of participants that they may be identified or to too much of a focus on the specifics of the locale. Therefore my approach throughout is to anonymise place and participant names and to describe as richly as possible within those constraints. Many ethnographers do this: Lane's study was of 'Eastport' (1962) and Cramer studies 'rural Wisconsin' (2016) - she does not name the villages and small towns.

How

Participant observation

As I mentioned in previous chapters, past ethnographers, including Polanyi and his team (1978,1982), used long term, fully immersed participant observation to study how people understood every day economy in the sense of their own local economies, markets and exchanges. Rhodes says it is the gold standard (2017: chapter 3). I used some participant observation; visiting schools, colleges, local cafes, attending tenants meetings, spending many hours hand delivering invitations, talking to people on the street, meeting gatekeepers and knocking on doors. Focussing even more on immersion in everyday settings in the two districts might have given me insights into people's everyday economics, but it would have been both time consuming and logistically difficult to arrange. Crucially, it might not have given me insights into beliefs about understanding of the economy of political discourse because people do not break into spontaneous discussions on that subject often. Therefore, the research design also included semi-structured interviews and focus groups.

Interviews

Interviews allow for agency (see chapter 3). They provide the potential for greater focus on the subject including the privacy and space for participants to tell their economic life stories. As Lofland and Lofland argue, 'face-to-face interaction is the fullest condition of participating in the mind of another human being' (1995:16). Most ethnographers use interviews in some form, making them as every day as possible and conducting them with 'an ethnographic sensibility' (see chapter 3). I designed interviews that were as close as possible to the everyday by

- In the majority of cases, interviewing participants in their own homes

- Setting the scene as 'everyday' by starting with asking participants to describe their own economic life histories
- In my style of questioning, showing respect for differences of opinion and beliefs and engaging with underlying issues and internal structures of meaning
- Choosing a semi-structured rather than structured approach, where I was open to being led by the participant
- Listening intently and asking individualised probing and follow up questions
- Keeping a field diary which contained both thick description and critical reflection on my role

In the previous chapters I suggested one of the main reasons for neglect of understanding of the term the economy was the methodological difficulty of researching such a complex and nebulous phenomenon. It might be possible to get one sentence 'definitions' of the economy but no more. Therefore my strategy was to explore understanding about different aspects of the economy as well as the economy as a whole. I drew on the economic psychologist researchers, Williamson and Wearing's (1996) approach, (chapter 2) of exploring understanding of *aspects* of the economy most participants would be familiar with. Participants' understanding of those aspects helped me to flesh out their understanding of the economy as a whole.

The main structure of the interview was as follows. Each interview lasted about an hour.

1. I started by asking for an economic life history, beginning with 'at the point that you were born what kind of job were your parents doing?' I gathered a detailed personal history for three reasons:
 - An economic life history contextualised what people subsequently said they understood about the broader economy, thus acknowledging their situated agency.
 - Telling a story that they were expert in reduced the power imbalance between interviewer and interviewee.
 - The stories helped me formulate questions relevant to that individual which might be useful in later sections of the interview.
2. Second, I asked about sources of economic understanding such as media use and understandings of the term 'economic' and 'economy'.

3. Third, I asked questions about eight key features of the economy which are similar to those chosen by Williamson and Wearing (1996). They chose the features; public sector (government), the private sector (businesses), households and trade unions, taxation, spending, prices/costs, inflation, unemployment, saving, investing, profits, work, work incentives, wages, debt, imports, exports, productivity, interests rates and the value of the Australian dollar. I thought there were too many. Some of their terms were too general, such as public and private sector. Some were too specific such as investing. So I chose taxation, [government] spending, inflation and debt from their list, changed unemployment to employment and exports and imports to trade. I added banking to incorporate a sense of 'financial sector' and the economic effects of migration because that was a dominant issue. In my original list I also had globalisation and quantitative easing. The abductive research design and process is iterative and recursive; after the pilot interviews I made changes to question technique, such as dropping questions on 'globalisation' and trying to get a sense of understanding of it in sections on trade, and dropping questions on 'quantitative easing' because so few knew what it meant. Therefore the final eight components I asked nearly all participants (a couple ran out of time) were

- What do you understand about taxation?
- What do you understand about government spending?
- What do you understand about debt?
- What do you understand about employment?
- What do you understand about inflation?
- What do you understand about banking?
- What do you understand about the economic arguments about migration?
- What do you understand about trade?

Drawing up this list was difficult; I had to leave out many important features of the economy, for example housing or unpaid caring, just to keep the interviews manageable. I noted in chapter 2 that I would have to strike a balance between strategies that would encourage participants to talk about a nebulous concept and allowing their understanding to emerge without too much steering from me and this epitomises the compromises that had to be struck. I did always ask if there was anything else they thought relevant and

some participants did for instance bring up health and housing, indicating they had a broad based understanding of the economy which I consider in chapter 8.

4. In the rest of the interview I asked participants how they voted in the EU referendum and in general elections and how they conceptualised their own understanding. I always gave an opportunity for them to say at the end of the interview whether there was anything they wished to add.
5. Before I started the fieldwork, I chose to use the term 'understanding' for what I was exploring rather than a more specific term like 'common sense' because I did not want to prejudge what the nature of the understanding that emerged would be (see chapter 2). 'Understanding' is preferable to 'knowledge' because it is a broader term and incorporates knowledge. However, initially in interviews I used the phrase 'know', such as 'what do you know about debt' in questions because I thought it was closer to ordinary talk than my preferred 'understand'. As the interviews progressed, however, I tried shifting from using the word 'know' to my preferred 'understand'. If participants reacted as if that was strange, I used 'know and understand'.

A full copy of the interview guide is in Appendix B.

Focus groups

My two reasons for organising focus groups were

- to explore any 'shared understandings' arising from the interviews
- and to discuss my preliminary research findings with participants.

Research to explore everyday understandings that relies *exclusively* on focus groups (Stanley 2014) may only provide limited insights. In this study the great defensiveness about 'understanding' might have inhibited focus group participants even more than when in an interview and led to an increased chance of domination by the more confident few (Morgan 2002). Also, one of the purposes of focus groups is to explore intersubjective understanding (Calder 1977). However interpretivists should go into the field with an open mind about what shared understandings will emerge and develop a strategy of composing focus groups on that basis, rather than *assuming* that, for instance, a focus group of people roughly the same age, or the same gender, will have a 'shared understanding'. I needed to interview people first to establish what potential shared traditions and beliefs there might be.

I was influenced by interpretivists' Agar and Macdonald's (1995) approach to focus groups. Agar and Macdonald iterate the advantage of running focus groups *after* interview. Talk in interviews built up what they called frames of interpretation, in the case of their research, by teenage LSD

users. They then explored these frames further in the focus groups and found some of them were confirmed and some thrown into question. They might not have been able to make sense of the focus group talk if they had not done the interviews first. Therefore I believed I would gain a stronger sense of both individual and potential 'shared understanding' to guide focus group design by conducting interviews first. I also wanted to gain deeper comparative insights in focus groups by inviting people I had already interviewed rather than new sets of participants.

Compared with an interview, focus group participants talk with one and another, thus revealing shared understanding. However, Agar and Macdonald (1995) mention the tensions and potential pitfalls including

- how to stimulate a conversation which is on topic but also natural,
- how to prevent domination by moderators or key individuals.

They paid a lot of attention to the transcript, more than for an interview, and were able to identify which sections of the focus group were like interview talk, where perhaps one participant spoke to the moderator, and which were more like conversations between participants without moderator involvement. I followed this practice when analysing and include many key exchanges in the findings chapters which were unmediated and flow as conversations, notably on 'the rich' in focus group two (see chapter 8). I also kept a check on my potential to dominate as moderator, using Nvivo. My share of the talk as moderator in the first focus groups was 16.17%. Some of my talk was in the section where I read out and explained my findings. Nevertheless, I attempted to reduce that share in focus group two. In focus group two my share of the talk was only 9% ¹⁸and the fact that I only made 46 interventions out of a total of 553 confirms that I facilitated an environment where a lot of the talk was 'conversation'.

The Church district focus group participants (focus group 1) were five neighbours. Morgan (2002) argues that acquaintances like neighbours may be more inhibited than they would be with strangers but not as relaxed as with close friends. The atmosphere was less relaxed than in either of the other two focus groups but still yielded deep insights. Second, a robust understanding of the economy that challenges the Osborne/Cameron version emerged from some of Hill district's lower income women interviewees. Some interviewees were close friends and shared many discussions on all sorts of issues. I therefore invited four of them to form what became focus group two. The third frame to emerge from interviews was of a perception of the economy as requiring the UK to leave the EU and, because I conducted several of those interviews in one Hill

¹⁸Percentages of focus group two talk from an NVivo word count

district block of flats, I invited most of those interviewees back for focus group three. They also fell into the category of 'neighbours', although they knew each other better than the participants in focus group one.

On the subject of domination by key participants, I did Nvivo word frequency searches to confirm my initial hunches as moderator. In focus group two, I perceived mother and daughter Linda and Misha to be dominating but, when I analysed, found that Shelley made a larger *number* of shorter interventions than Linda¹⁹. In focus groups one and three, talk was evenly spread.

The focus groups focussed on the economy as a whole. A full copy of the focus group guide is in Appendix B. I present insights from the focus groups interwoven throughout the findings chapters. The focus groups also 'member checked' my provisional findings (see chapter 3). I used the second half of each session to do this and responses were illuminating. I provide details in chapter 9.

Method of analysing data

Here I elaborate on the methods I chose to analyse, to interpret others' interpretations. The analytic method that I believe is best suited to meeting interpretivist and ethnographic research criteria is thematic analysis as developed by Braun and Clarke (2006, 2013). I chose it because

- it is a flexible form of analysis which they define as 'a method for identifying, analysing and reporting patterns (themes) within data',
- it '*minimally* organises and describes' [my emphasis] data in a way that allows for 'rich detail' (2006:6), thus maintaining the accuracy criterion set out in chapter 3,
- it allows for both description and interpretation of data which is important because there were times when interviewees' words are clear and unambiguous and other times when I think they are in need of interpretation.

The aim of thematic analysis is to

¹⁹ Number of interventions and percentages of talk by each focus group 2 participant, measured in Nvivo

- Linda 147 interventions amounting to 28% of total talk
- Misha 167 interventions amounting to 33% of total talk
- Shelley 151 interventions amounting to 19% of total talk
- Martha 42 interventions amounting to 7% of total talk
- Moderator 46 interventions amounting to 9% of total talk

Chapter 4

Produce insights into the meaning of the data that go beyond the obvious or surface-level content...to notice patterns or meanings that link to broader psychological, social or theoretical concerns (Braun and Clarke 2013:203-4).

Braun and Clarke argue it is crucial that researchers develop an analytical sensibility which is ‘the skill of reading and interpreting data through the particular theoretical lens of your chosen method’ (2013:201), in my case interpretivist. An interpretivist ethnographic analytical sensibility leads me to ask questions as I read like:

- How is this participant making sense of their economic life story?
- How would I feel if I was in their situation? What is my position here as researcher?
- What assumptions do they make in describing what they know? What kinds of words are they using or not using?
- What kind of world do they reveal?

The process of thematic analysis involves six systematic and lengthy stages of coding and developing themes as outlined in the table below:

Table 4-10 Stages in thematic analysis adapted from Braun and Clarke (2013:202)

| | |
|----|---|
| 1. | Familiarise yourself with the data, read many times and jot notes. |
| 2. | Generate initial codes – these identify semantic or latent features that appear interesting. |
| 3. | Search for themes – sort the codes into themes. |
| 4. | Review themes – they should be internally homogenous and externally heterogeneous. The researcher may have to move or discard themes, make a map of entire data set to check themes are accurate. |
| 5. | Define and name themes and sub-themes, writing detailed analyses for each, the story the themes tell and how they fit with the broader story the data set tells. |
| 6. | Write up giving a precise account of the story the data will tell within and across themes, using as much thick description as possible. |

Analytic stages

Analysis of over sixty hours of script was a mammoth task. I used Nvivo. I show below how I analysed at each of Braun and Clarke’s six stages in table 4-10, including some adaptation of their stages and a ‘pre-stage’ where I divided the data into subject areas.

Pre analysis stage – dividing data into topics

Many researchers research one subject such as distrust of politicians. However the economy is huge in part because of my strategy of decentring it by also asking about eight key features²⁰. Therefore, my first task when reading through all sixty interviews was to see what ‘subject’ patterns emerged which would help me to manage the analytical process.

Participants’ economic life stories often centred on their ‘employment’, so I analysed what they said about that one of the eight features of the economy, alongside their life stories. I then presented these findings in the first findings chapter, chapter 5, called ‘Meet the districts: everyday economies’.

Second, I noticed as the interviews progressed that participants seemed comfortable about talking about their understanding of the ‘taxation’ aspect of the economy, so it was a good choice for starting the eight features with. Often, as participants talked about taxation, they naturally mentioned government spending and debt. Therefore I started to ask about these three features together. When I read the interviews I saw that the connections between the three meant I could also *analyse* those sections of the interviews together. I present the findings in the second findings chapter, chapter 6, called ‘Not a club: understandings of austerity’.

Third, the other two features of the economy that were dominant in the news and linked with the referendum and its fallout were trade and the economic effects of migration. I analysed them next alongside any references participants made to the referendum. I then presented the findings in the third findings chapter, chapter 7, called ‘Trade and migration: ‘other people’.

Finally, I then analysed the interviews to explore understanding of the economy as a whole and this included analysing what participants said about the sources of their understanding and beliefs about expertise. I drew on the remaining two of the eight features of the economy, banking and inflation. The former in particular merged in to beliefs about expertise. I present these in chapter 8, ‘The word [economy] in itself is rather hollow’.

I interwove analysis of the focus groups into this process rather than leaving them to a separate chapter, although the focus groups contributed most to findings chapter 8.

I draw here on my analysis of the tax, spending and debt sections of the interviews as a case study to explain my methods of analysis.

²⁰ Employment, taxation, government spending, debt, trade, migration, banking and inflation.

Tax, spending and debt as a case study for analytical method

Stage one – reading and familiarisation

I was already very familiar with the transcripts through transcribing and having analysed participants' economic life stories and beliefs about employment. I read to analyse tax, spending and debt two ways. First I read the entire sixty interviews listed alphabetically. I did that to avoid overemphasising patterns based on the two districts. Second, I read the dataset divided into the districts.

Stage two – coding

I coded all sixty interviews (and later focus groups) for beliefs about tax, spending and debt in alphabetical order again so that I was not *assuming* a pattern based on the districts. Braun and Clarke say 'a good code will capture one idea' (2013:224) and be worded concisely so it captures what is in the data. I chose codes that were largely derived from data rather than latent. This is because, as I describe in the previous chapter, I wanted the findings chapters to reflect participants' voices, leaving my interpretation to the analysis chapter. I sometimes coded the same extract with several codes. Some coding was of a couple of words, some of several sentences.

One code name was 'fear of personal debt'. I coded many participants' beliefs with that code and give just a few examples here. Chris, on disability benefits aged 60s, described recent serious indebtedness due to non-payment of benefits:

And [debt's] horrible [turns to wife], isn't it? People knock on the door say 'I'm the bailiff!' And we used to say, 'we're not getting no money at the moment, how can we pay?' And they used to go away and say 'alright we'll get back to you' or 'you've got to pay this'. I said 'how can I pay when I'm not getting any money? Until I get any money I can't pay nothing'. I said, 'we're struggling'. I said, 'look in the food cupboard'. I said, 'it's empty'.

Diane, in her 30s, was on the minimum wage and still trying to pay off the debt from negative equity following the forced sale of her house post 2008:

I wouldn't go back that way [taking out a mortgage]...I just take every day as it comes now after what we've been through, that black hole (laughs)... It was out of our control.

In her late teens Elena inherited her parents' debts and council house as well as having to become the carer for her younger siblings:

They were [pay day loans], yeah, they were. Gas and electric, there was rent arrears that we had, credit cards were coming our way (laughs)... yeah, there was just so much, oh

catalogues and everything. Yes that's right, Littlewoods was another one. There was everything, just literally bombarding us. Definitely, it was horrible.

In her 50s and on benefits, Linda had taken out many pay day loans and said

I've been trapped in it for years and years and years.

Mary, now in her 70s and comfortably off, remembered the only time that she and her husband had been overdrawn, by a few pounds, and how disturbed they were by it:

No, that was the most debt we ever had, twelve pounds, but I remember that we did worry about it.

What process did I use to code those references? Two participants used the word 'horrible' so I considered calling the code 'personal debt as horrible'. I pondered whether there was a difference between mortgage and other personal debts. I noticed a quite common refrain of 'trap'. I considered whether, even though Mary was concerned, her debt was less 'serious' than the others'. I eventually decided on the code 'fear of personal debt' because fear is more general than trap and incorporates both trap and horrible. I decided that Mary's comment fitted better with the other code that was emerging where debt should be avoided and *can* be avoided; her reference did not carry with it any fear that serious debt was imminent. These kinds of decisions show how even when we try to be critically reflective there are times when we are just interpreting others' interpretations.

My aim was to have enough codes to capture any patterning and diversity in the data. I was so conscientious in my first proper coding that I generated an unmanageable 80 codes on tax, spending and debt and had to weed many out which duplicated or which only had one reference in them, eventually reducing them to 16. See Appendix C for codebook on debt and an example of one of many coding memos I wrote while coding in Nvivo.

Stages three and four - themes and revising themes

I then tried to group the codes into broader themes which contained more facets, as if the codes were the bricks and the themes were walls that build a house (Braun and Clarke 2013). Braun and Clarke define a theme as having 'a central organising concept', but containing 'lots of different ideas or aspects related to the central organising concept' (2013:224). I found other codes that were similar to 'fear of personal debt' including

- 'debt defined as personal or household'
- 'personal debt; sympathy that too many others are entrapped'

- and 'fear of university debt'

Those who defined debt as personal rather than national in response to my question 'what do you understand about debt' tended to do so because they feared personal debt. The second two codes above were also clearly related to fear. Therefore I decided to elevate my code 'fear of personal debt' to that of a theme. One of the reasons I was confident in doing this was that I had noticed many other participants tried to avoid debt, not because they feared it, but because of a more general revulsion towards it. These participants disliked debt but believed it was avoidable. I therefore divided all the codes on personal debt into two overarching themes of either 'personal debt is to be feared' or 'personal debt is to be avoided'.

When presenting themes I also ensure that I include illustrative quotes from as wide a range of participants as possible. Sometimes I paraphrase, but as often as possible I use their words.

Stage five - patterns and interpretation

Patterning and interpretation is in some ways the most complex part of the analysis process and I diverged from Braun and Clarke slightly here. They included their interpretation as part of writing up the participants' words whereas I wanted to present participants' findings fairly neutrally (see chapter 3 on accuracy) and leave my interpretation until the discussion chapter. Therefore, I approached the themes as a device for organising participants' voices in the four findings chapters. I then elaborated separately on what they might mean in the discussion chapter, chapter 9.

An open minded approach to coding fits with the interpretivist approach of not pre-defining people with certain characteristics. However, it is possible that people with particular features will hold beliefs that fit with a certain theme. I had chosen to research in two districts, whose distinguishing characteristics were that one contains mainly low income participants and the other higher income ones. I did find that a pattern often, but not always, emerged where Hill district participants tended to fit with one theme while Church district ones fitted with another. Obviously not all participants reacted in the same way to similar dilemmas and I tried to show as far as possible how participants used creative reasoning in different ways.

Braun and Clarke (2006) set out a fifteen point checklist to ensure good thematic analysis, which I use at the end of the process. They use terms like accuracy, comprehensiveness, coherence and consistency which fit with my criteria for trustworthiness (see chapter 3).

Table 4-11 Quality criteria checklist for thematic analysis, adapted from Braun and Clarke (2006:36).

| Stage | Quality criteria checklist |
|------------------------|--|
| Transcription: | 1 The data have been transcribed to an appropriate level of detail, and the transcripts have been checked against the tapes for 'accuracy'. |
| Coding: | 2 Each data item has been given equal attention in the coding process. |
| | 3 Themes have not been generated from a few vivid examples (an anecdotal approach), but instead the coding process has been thorough, inclusive and comprehensive. |
| | 4 All relevant extracts for all each theme have been collated. |
| | 5 Themes have been checked against each other and back to the original data set. |
| | 6 Themes are internally coherent, consistent, and distinctive. |
| Analysis: | 7 Data have been analysed - interpreted, made sense of - rather than just paraphrased or described. |
| | 8 Analysis and data match each other - the extracts illustrate the analytic claims. |
| | 9 Analysis tells a convincing and well-organised story about the data and topic. |
| | 10 A good balance between analytic narrative and illustrative extracts is provided. |
| Overall: | 11 Enough time has been allocated to complete all phases of the analysis adequately, without rushing a phase or giving it a once-over-lightly. |
| Written report: | 12 The assumptions about, and specific approach to, thematic analysis are clearly explicated. |
| | 13 There is a good fit between what you claim you do, and what you show you have done - ie, described method and reported analysis are consistent. |
| | 14 The language and concepts position of the analysis used in the report are consistent with the epistemological |
| | 15 The researcher is positioned as active in the research process; themes do not just 'emerge'. |

Conclusion

I applied the epistemological and methodological approach of interpretivist ethnography (see chapter 3) to research.

- I researched two contrasting districts within a Southern city

Chapter 4

- The 60 participants come from a range of backgrounds, including 17 from marginalised economic groups (SEC D and E)
- I researched in depth each interview taking about one hour
- I described thickly but within a context of strong anonymisation of names
- I conducted the research mainly over a fifteen month period from June 2016 to September 2017 when the referendum aftermath was dominant but I did not find any particular change between the start and end dates of the fieldwork
- I conducted interviews before focus groups which allowed for consideration of agency and prevented reification
- I conducted focus groups to explore frames that emerged in the interviews
- I analysed thematically, rigorously and transparently, to meet the criteria for trustworthiness set out in chapter 3.

Previous researchers may have been put off from researching everyday understanding of the economy in part because they believed it would be too difficult. I found the interviews and focus groups generated full, rich and varied data.

Chapter 5 Meet the districts: everyday economies

Shelley, well dressed in her early 50s, her back very straight because she has arthritis in her neck, pushes her granddaughter backwards and forwards in the pushchair to try to get her to sleep. She tells me I can start asking questions. My first question is 'what job were your parents doing at the point when you were born?' And because she has to explain that her mother never worked for long because she was a manic depressive and often could not even get out of bed, Shelley or her father having to stay with her and her father having to work very long hours at night and Shelley sometimes having days off school, she opens the door to the kitchen and asks the women in there to push the child to sleep. She needs to concentrate on the interview. She is in this sunny house in the Hill district of Southern city, part of a large inter war council estate, because she is visiting a friend who asked if she would come round so that I could interview her about what she understands about the economy.

In this chapter I introduce residents, such as Shelley, of the two districts where I did most of my research. I describe their economic life stories, in interpretivist terms the 'dilemmas' they have faced and continue to face, their situations and contexts. Their economic life histories are the first step to building understanding of their overall understanding of the economy and I started every interview asking about them, sometimes needing to ask a lot of prompt questions but sometimes finding participants just started a narrative and ran with it. Employment is key to economic life histories and to what Polanyi (1978, 1982, 2001) called 'provisioning'. Employment affects participants' 'local' economies profoundly and is one way that the broader national economy can affect them. So I also include in this chapter what participants say they understand about the employment aspect of the economy.

I focus on key participants from each district, such as Shelley, Beverley and Elliott from Hill district and Rachel, Alan and Michael from Church district, who have much in common with others from their district. I also show how some participants use creative reasoning to reach very different conclusions from others. I leave analysis of any patterns of themes that emerge to chapter 9.

Hill district

I originally consider recruiting participants in the west of the city, meeting the case worker in a community café there. She introduces me to a couple of people to interview but they never turn up. I contact local political parties as well as community centres and one passes me to a local UKIP

organiser who invites me to a tenants' meeting. The meeting is in Hill district in the north of the city and I choose this as one of the districts to base the research.

The tenants' meeting the UKIP organiser invites me to in July 2016 is held in a seventies built, four storey block of social housing for the over 50s, on the edge of an older council housing estate. It is one of the hottest days of the year and some residents are in the communal garden when I arrive, which is well designed for people to talk and sit on benches. The meeting is in the lounge off the garden. There are seven or eight in the room and it is chaired by Beverley who is expressive and organised. Before they start they chat and joke about health and the meticulous George mentions plans to change the bus route because they are in competition with the needs of students. They let me introduce my research and several agree times there and then to be interviewed, giving me the numbers of their flats.

Hill district is high up and has incredible views across the south and areas of wild common and woodland. As well as the seventies blocks, a road links into the huge council estate built in the inter-war period. This council estate is livelier. There are generous sized semi-detached houses with big gardens front and back, large living rooms with big windows, plenty of space and sound structures. People on the street shout out to each other. It used to have a functioning mixed shopping street which is now largely devoted to fast food for university students. Hill district has a high proportion of social housing and of people on low wages and benefits, although there is some resentment that the area is being gentrified so that younger families are being forced out to outlying estates in part to make way for student housing.

The degree to which participants perceive themselves as local and connected to the district varies. 30 year old Misha, born there and still connected despite having been forced to move to the outskirts of the district by high rents in the last year, shows the strongest sense of locality. She demonstrates also how there are distinctions between different segments within the locality that outsiders might not be aware of. She explains there is a 'higher' and 'lower' end to Hill district:

I'm quite confident in my own skin so it allows me to be who I am in front of anybody and everybody, so I can go from the lower end of [Hill district] to say the higher end of [Hill district] and still feel comfortable talking and engaging with people as I would anywhere. So I feel like I get a great understanding of how people view people; of being like 'oh no we don't like to go down that end of [Hill district], no we don't like to do that!' compared with people who say back to them 'you're stuck up, rich bitch!' I've got a good understanding of both in a way to be, like, okay.

However others have not lived there for so long. Lidia, originally Polish, finds Hill district friendlier than the one she lived in before, where nobody stopped their van being burgled in the middle of the day, but still only knows one of her neighbours and is scared of some of the others. Lachlan is a high income student who feels there are not enough other students in the area, although given gentrification, that is a matter of time. Mona and Azad have lived here nearly a decade but most of their friends are from the country they emigrated from, spread over the city.

When I start interviewing in July 2016, participants are shocked by the referendum result. As the months go on through dramatic changes in government and then a more settled process of preparation for Brexit talks, trade and the state of the economy dominate the news. I finish most of the interviews in February but do a handful just before the June 2017 election and then return to Hill district in September 2017 to conduct two focus groups and in May 2018 two interviews.

I interview 30 people in Hill district. I repeat the list I included in chapter 4 so the reader can re-familiarise themselves with participants.

Table 5-1 Hill district participants

| Pseudonym | Gender | Age (decades) | Educated until | Occ | Pol affiliation ²¹ | 2016 Referendum |
|-----------|--------|------------------|-------------------|-----|-------------------------------|----------------------------|
| Adam | M | 30s | School | C2 | Lib Dem | Remain |
| Amelia | F | 20s | School | D | Don't know | Not eligible ²² |
| Andy | M | 60s | Univ | C1 | Lib Dem | Remain |
| Azad | M | 30s | Some univ | D | Don't know | Leave |
| Beverley | F | 60s | School | D | Cons | Leave |
| Chris | M | 60s | School | E | Cons | Leave |
| Colin | M | 60s | School | C2 | Lib Dem | Remain |
| Diane | F | 30s | School | D | Non voter | Non voter |
| Doug | M | 60s | School | D | Non voter | Non voter |
| Elena | F | 30s | School | D | Labour | Leave |
| Elliott | M | 70s | School | C2 | Non voter | Leave |
| Frances | F | 80s | Univ | B | Centre Left | Remain |

²¹ I asked 'who do you usually vote for?'

²² Amelia is not a UK citizen. The other 'not eligible' participants are too young

| | | | | | | |
|----------------|---|-----|--------|----|-------------|------------|
| Gary | M | 40s | School | C2 | Labour | Leave |
| George | M | 70s | Univ | C2 | UKIP | Leave |
| Glenn | M | 60s | School | D | Labour | Leave |
| Jean | F | 70s | School | D | Labour | Leave |
| Julie | F | 60s | School | D | Labour | Leave |
| Lachlan | M | 20s | Univ | B | Cons | Non voter |
| Lidia | F | 40s | School | C2 | Labour | Remain |
| Linda | F | 50s | School | E | Non voter | Non voter |
| Martha | F | 40s | School | C1 | Centre Left | Remain |
| Martin | M | 50s | School | C1 | Cons | Remain |
| Misha | F | 30s | School | E | Non voter | Non voter |
| Mona | F | 30s | School | D | Don't know | Leave |
| Rosa | F | 40s | School | C2 | Labour | Remain |
| Ruby | F | 50s | School | C2 | Lib Dem | Remain |
| Ross | M | 30s | Univ | B | Centre left | Remain |
| Shelley | F | 50s | School | C2 | Non voter | Don't know |
| Steven | M | 80s | School | D | Labour | Leave |
| Trevor | M | 70s | School | D | Labour | Leave |

‘Whole buildings have disappeared’

Beverley, in her 60s, brings down some tea making equipment to the lounge when it is time for me to interview her. She is open and talks at great length, fast and with humour. Her experience of semi-skilled employment patterns may strike chords with many other women. Born in Hill district, her economic life history as a telephonist includes being made redundant at least six times, sometimes through health reasons but also because ‘whole buildings have disappeared’ around her due to industrial and technological change.

She says that at the point when she was born her mum was an usherette, later a cleaner, her dad was a bus driver, later working in the merchant navy. They inherit her grandmother's council house on the older estate next to where she now lives and she describes relatives living in the streets around them and how at one stage they move all their belongings in a wheelbarrow. She says

This sounds really ridiculous because you wouldn't think that nowadays, but they were taking the furniture from the old house to the new house, coming up and down the road with the wheelbarrow (laughs). So you can see we didn't have washing machines or anything like that.

Beverley is matter of fact in remembering only one family holiday away, with only one photo taken of the children on the steps of a caravan. She leaves school at sixteen with the aim of training to be an audio-typist which she has to downgrade to that of clerk typist. However she loves her first job as typist in a factory until she gets made redundant when the factory closes. Beverley has many other jobs, such as for a tug company in the docks and in shops, but mainly she works as a telephonist. She is trained initially on the 'old fashioned'²³, where you need to be a certain height to be able to move the manual plugs around the connecting board. There are great embellished details in Beverley's story such as that in the tug company her co-worker is full-time, but only works part-time, 'because she was the fancy woman, she used to go out with the old boss'.

Beverley never earns a high wage and is at times a single parent with sole financial responsibility. She does not use the term working class to describe herself. But when she talks about her childhood and parents she is open that they never have money, that her father is one of the first to exercise the 'right to buy' a council house towards the end of her childhood but that even then it is always a struggle. She says she inherits a tradition from her parents of not getting into debt and of budgeting in a physical way. She describes how as a young adult

The council never paid your rent [direct] you know like they do now. You had your money and you had to sort it out. So I had seven tins, empty tins of Sun Valley tobacco, and I had gas, electric, rent I had everything labelled on these seven tins.

Towards the end of her working life she experiences ill health such as osteoarthritis which becomes apparent when she works in a store and when she tries to re-train to be a hairdresser.

Beverley laughs about some of the grimmer aspects of her employment history; for instance in a statement that encapsulates how much she uses humour to get across more serious points, she says:

But it was so funny, I had been made redundant so many times I actually asked them if they could make me redundant; because they said 'we can't sack you', but they said 'we

²³ Incoming calls come to one central switchboard where a switchboard operator connects the call to the appropriate person by inserting a phone jack into their extension.

could make you redundant'. And I said, 'yes please!' (laughs). It used to be a laugh, because when I see any of my friends they used to say, 'please don't come work for us!' because not only was I made redundant, but whole buildings have disappeared.

A common experience that emerges from her story, and that of all other Hill district participants with more than a couple of decades of employment history, is of deindustrialisation, forced occupation changes and increasingly temporary work. Several of the male participants start out in factories or breweries doing stable, sometimes skilled, jobs and end up driving lorries or cabs, often on an increasingly low paid, self-employed basis.

Elliott, now 76, experiences a drop in status and rise in the insecurity of his employment conditions during his working life. He starts in the navy as a 'marine engineer', repairing and refitting engines, but when the shipyards start closing he switches to decommissioning in the nuclear industry, heavy work handling the material in protective suits. He is made redundant from that due to technological change and is shaken by the unemployment he experiences after that:

Unfortunately, from '72 onwards I was in and out of work. One time I could pack in a job one day, walk to another company and get another job the same afternoon to restart the following morning. Well those days are long gone. Obviously... when they retired me from the [nuclear plant], I thought I'd walk straight into a job, but I finished up having to go to an agency. Because I've still got my HGV and all of that heavy goods licence, that's the way I managed to keep in a job, working for somebody who was taking a percentage of my work. They were paying me but they would get a big percentage. I finished up working as the nights operations manager for Y company, in their warehouse.

Colin, now in his 60s and a landscape gardener having worked in service, started off as an apprentice boiler-maker:

I wanted to go to Art College because I got CSEs and all that...in Art and I really wanted to do that, but my parents just couldn't afford it. So [my father] said 'go and get an apprenticeship, if you've got a skill you can go wherever you want'. And that's what I did. I went and got a skill, got an apprenticeship... But that was the days when you were outside, you worked outside even in the winter...The black arts as they say (laughs). Plating. Boilermaker you have to do everything. So it was very thorough you know, and you'd go from plumbing to plating and all sorts of things.

Robert, now in his 50s, finds training in printing led to a string of redundancies due to the rapid speed of technological change and he ended up driving taxis before 're-skilling':

So I ended up working on taxis and drove taxis in Southern city (laughs). Done that for about 10 years and sort of got fed up. The owner wanted more and more money, not making a living here so I ended up saying 'no, I'm not doing it anymore' and I ended up getting... I ...got a job through one of these employment agencies that get you work re-skilling. So I ended up going to work for a small family company... run their parts department and looked after the workshop, general customer service. Not exactly well paid. Small family business, they took more money out of it than they were prepared to put in. Too many bosses there... you had three people trying to run the business. So you got 'we thought we'd do this, that and the other', 'no, don't do that!' You ended up with too many bosses, far too many bosses, so it backfired. Eventually ended up leaving there because I found a better paid job running a workshop for a haulage company out at E.

Some younger participants, such as Gary in his 40s, who has spent years in the armed forces, retail and now the health service, also experiences many different types of jobs, including these in factories.

I worked in foundries, metalworking, all industrial stuff really for about a year and a half, different companies. Then I started to settle a little bit, I can't remember the name of the company...and it was making parts for electrical motors. I was there for a couple of years. ... I did my forklift truck training ...and then I worked for... it was washing metal parts to get rid of the chemicals off things. You needed a forklift truck to empty things into it. Did that for a long time, then I had a breakup with my partner up there and moved down to here and I worked then on the docks. ...I used to work with the car companies on the docks. I first started with a valeting company cleaning brand-new cars that come through. It was all right it was just the way the hours were, it was very strange hours. I thought 'I've had enough of this' (laughs). It was okay, the money was okay, and I came out of it and I started working in retail again.

In fact, whilst many of the Church district residents have experienced decades in the same job, such as of university librarian or doctor, only two of the Hill district ones have; Jean, as nursing assistant for 36 years and Ross, one of the few higher income participants, now in his 40s, who has always worked as a teacher.

'Managing'

Many Hill district participants have experienced childhoods where money was tight. Jean, now in her 70s says they knew money was tight

Because we had one pair of shoes for the winter, one pair of shoes for the summer and that's how it went on. When we sat to the table at teatime there was one loaf of bread and we used to have so many slices and if it had all gone we couldn't have no more because she had no more money to buy it with. She did make cakes, my mother, to fill us up. We used to come home to dinner at dinnertime so we had a cooked dinner dinnertime so it was only teatime that we had it yeah. Money was very, very tight. Some days my dad worked seven days a week for weeks on end.

Gary is decades younger than Jean, in his 40s, but also experienced poverty in his childhood:

Gary: Very. [Money was] Very tight.

Interviewer: Can you say a bit about how you used to notice that?

Gary: Umm lack of food, lack of treats, school shoes with paper in the bottom because we couldn't afford new shoes. So yeah, really tight, those sorts of things. Hand-me-down clothes, things like that. No electric, no gas, ice on the inside of the windows when you were a kid, so yeah.

Like Beverley, most participants over sixty in Hill district mention physical budgeting in the form of jars or tins for key bills. Few have been highly paid. Only a couple have been able to get on the property ladder. A dominant theme is that Hill district participants speak of life as managing, survival and a day to day struggle.

I analyse interviews for saliency rather than frequency for the most part, but frequency can sometimes reveal insights. A word frequency count using Nvivo finds 115 references to 'survival', 'managing', 'getting through' in occupational groups C1, C2, D and E, interviews but only seven in those from occupational groups A and B (see Appendix D). Diane, a cleaner and care assistant with children in her 30s, mentions 'struggle' or 'manage' several times.

Younger participants comment that they expect life to be a struggle:

Callum at 18 already says 'as long as I can manage okay...I guess that's all I want' about his future life²⁴.

Clare, aged 18, talks of struggle and things being 'difficult'²⁵.

Elena, in her 30s, hopes her family is going to 'be able to bear' the future.

²⁴ Callum does not live in Hill district but in a similar area

²⁵ Clare does not live in Hill district but in a similar area

The struggle manifests in food in some cases. Rosa, 40s, has had a lot of 'egg and chip dinners', Shelley, 50s, beans on toast for days. Several of the older Hill district participants express pride that they have managed. Steven aged 81 'got through' and a married couple use exactly the same phrase:

Jean (70s): We managed, we got through life (laughs). We still do manage now.

Husband Trevor (70s): We just live off our [state]pension, that's all.

I explore in more detail in the austerity chapter the belief that, given the difficulty of managing on tight incomes, many fear debt.

'Working to live'

Some say they feel work gives them status and self-respect and enjoy aspects of it. Elena says 'you lose yourself' without it, Lidia, in her 40s, says she loves to feel as a health worker that she has made a difference. However they both also perceive work as hard and needing mental and physical reserves to manage.

Most on Hill district talk of how hard and grinding work can be. Lucas aged 18²⁶ talks of his father working such long shifts for low pay that he was

Coming back to go to sleep, wake up and then go early for work next day...just working to live (Lucas, 18).

Callum's²⁷ mother was working in a care home but the shifts were twelve hours, his father's work is getting more physically demanding as he gets older. Jean found being a nursing assistant, a job she did for decades, physically demanding and often requiring un-paid extras.

It's hard work...Very hard work. You have a lot of people with dementia.

Elena remembers the conditions in one job are hard in the sense of being isolated:

Well the X shopping centre in town there was this tiny little alcove and I sold fruit and nuts and health foods and I was there for two years, but it was horrible because you always had to work alone and there was no toilet on site. It was horrible (laughs).

Some in their 30s and 40s have had opportunities to re-skill and train for higher paid work. Rosa, previously a factory worker, went on retraining courses provided by New Labour as a single

²⁶ Lucas does not live in Hill district but in a similar area

²⁷ Callum does not live in Hill district but in a similar area

parent. She then ran similar courses to encourage young women back to work and has also worked in Sure Start centres and schools. Gary now studies on top of a full-time job, but the stress of living on a low wage which means he and his partner never go out combines with the demands of his younger children when he is trying to study. He says

It's been very stressful financially probably. Stressful where we're always staying in, that can be really hard. When I'm studying the girls say 'oh don't study today, play with us instead', and I sort of think it makes me feel guilty for studying. At the same time I say 'I've got to do this. If I don't do this we'll suffer a lot more in the end'.

Diane has only ever worked on the minimum wage but is attempting a diploma to move up, again at considerable strain and, in her case, less of a certainty it will make much difference. Some in their 30s and 40s worry there will be fewer training opportunities for their children. Rosa fears the effects of contraction of the initiatives she benefited from, which she believes will lead to 'social breakdown'. At the same time, some express anger that some courses still provided for the young, effectively the raising of the compulsory school leaving age, will keep unemployment figures down whilst not being high quality enough to lead to secure jobs at the end. Linda is deeply pessimistic about the prospects for her grandchildren. She says poverty is already increasing and will continue to do so:

It's so sad to know that my grandchildren are going to be them people.

'Carrot and stick' beliefs about employment

When I ask 'what do you understand about employment?' many mention increasing job insecurity, manifest in zero hour contracts and 'self-employment'. Glenn, in his early 60s and unemployed, says he does know people on zero hour contracts. Three themes emerge. First, that they are unfair. George mentions a house down the road where several young single men are on them and that it is 'not fair':

The quality of employment is bad. The people who employ a lot of these people probably bring up the employment figures but it's not really employment is it? It's not what I call employment. It makes the Tories look good.

The second theme is that they render the worker powerless. For instance Andy says they are

Going back to the Victorian times. You know you stand at the door like down at the docks, 'we will have you for today and that's your lot'.

Gary echoes comments about the third theme that arises from living on zero hours or casualised contracts that they make people feel insecure:

They might work for some people but I would say the majority of people who are going for the jobs and are being put on these don't want a zero hours contract. They want stability to be able to know exactly what they're getting every week and things like that.

Martin, working in a security firm in his 50s knows people who have been forced by the lack of regular employment to become 'self-employed' but;

Actually, when you dig down underneath, they're not making any money.

On low pay they use phrases like 'everybody's got bills but it doesn't cover them' (Colin aged 60s). They often make a link between beliefs about low pay and unemployment. Martha and Glenn say the dividing line between unemployment and low paid work is too narrow. This is reflected in one of the Hill district focus group exchanges:

Shelley: a lot of people who are trying to get into work, it's not beneficial if they get into work, because they don't earn enough money as they would on income support.

Misha: job centre said to me, 'it will not benefit you to go into work'. She basically said to me 'don't go into the job - you'll be financially worse off'.

Shelley: people don't want to go to work for nothing and they get more money on benefit.

Gary says, 'I hate the idea of unemployment. It just scares me.' There is criticism of the tougher benefits and signing on regime. Colin now works as a landscape gardener but faced a difficult period of unemployment after his wife died and he had to leave service. He comments that being unemployed saps the confidence, perhaps particularly of the young.

Last time I was [unemployed] they'd just changed the rules. I think it was Osborne or that other guy. Anyway because everything's got to be online I said, 'hang on a minute, a lot of older people are not online. They don't have smart phones, they have a job using a normal phone let alone like that!' Bit difficult. And there's no buses round here, so you spend a fortune getting to the offices to sign on. I can understand why they want to get people back in employment, but some 58-year-olds are not going to get a job are they?

When I was younger, work was easier to get to find. I know I had a skill and all that, but I could leave on a Friday and I could start somewhere else on a Monday. But not now. I think you'd be off three or four months and that's really going for it. Every day I sat at that

thing [computer] for hours and hours. It drives you mad. I sent off hundreds and hundreds of CVs and things like that. What annoys you, you don't even get a reply, you don't get a thanks you know, and I think it's quite disconcerting. And that's for an older person, for a younger one it's even worse.

Glenn, in his early 60s, says

I'm unemployed. I was on ESA now JSA²⁸. I was unfit to work for physical reasons. I can now work, but the sort of work I've done previously I couldn't do. I think ...30 years ago I wouldn't really have been able even to think about what it really meant, but being unemployed now, I can understand it, and the exploitation of people in employment that sometimes happens. Sometimes people are better off unemployed than employed.

Some know people who are both 'too depressed' to work and too depressed to survive on benefits and there is real concern about the sanctions regime. Shelley, in her 50s, who volunteers in a food bank, says people need encouragement to get out of unemployment. She believes that all should work and it should not be easy to start on a road of claiming benefits. However, the current harsh sanctions approach to reducing welfare dependency will not help to achieve that goal:

I think people get so down they get so depressed because of the lifestyle. They need encouragement they need courses to go on, encouragement, not just say 'go out and get a job or your money is stopped'. People just go down. I know. I do a bit of voluntary work with my church here and ...we give food bags out, and there's so many people who've been sanctioned because they never went for an interview or they've missed an interview and they've had all the money stopped and they've got no food, they've got nothing. They've got to wait more than six weeks before the money gets started. They're really down people, they're really depressed, and they've got no encouragement to go out to work. I think if there was more encouragement and more like 'you can do this' instead of just 'your money is going to stop if you don't go out to work' ... People don't even care if their money's stopped; they just, they can't get out to work. (Shelley 50s)

Rosa argues that there are only a tiny percentage fraudulently claiming and that the media 'scaremongers'.

²⁸ ESA is Employment and Support Allowance, JSA is Job Seekers Allowance; both are names of benefits paid to the unemployed.

You are only going to get those people stuck on benefits with no way out. So they took the way out and now they're punishing them for being stuck there, whereas with the Labour before, they invested a lot of money into dragging people out of that poverty situation into a re-education, retraining, finding new values, education in healthy eating. So now I'm feeling it's all stick and no carrot. Whereas the carrot was much more successful at encouraging people to change their ways, now, just stopping their money creates a bigger problem rather than the solution to their problems. So it's going to cost a lot more in the long run again.

However some were brought up in families where accepting life on benefits was the norm and they have striven to work themselves. Elena, in her 30s took on her parents' council house, their debts and care of her younger siblings. She now foster cares and depends on in work benefits from her partner's job but hopes his promotion will mean that is not necessary. Some are ambivalent about whether to criticise the unemployed. Misha, now in her 30s, was also brought up by parents on benefits and says

So unemployment, at first I thought it was the greatest thing ever to get unemployment benefits; you could do whatever you want, you don't have to do nothing. And then, as I've got older, I feel like a lot more people are a lot lazier and I feel the government could be doing so much more to make people get into work. And you think, if they're not going to get into work then they have to do some sort of community service or some sort of voluntary work, otherwise you are not going to get your benefits. I feel like that would encourage people to actually do something they wanted to do as opposed to being forced into work that they don't want to do.

Clare²⁹ is only 18 but several members of her family are unemployed.

Unemployment. I know that it's very difficult. A lot of people in my family have the experience of unemployment. I've seen that through people. Like some of them don't make the effort, a few members of the family don't try and go out and do something about it, but it's devastating when you see the people that do actually try and they try a lot, and it's the same effect and they just don't get a job.

A few are more critical. Lidia disputes that there are no jobs.

I've been working all the time to be honest, and if somebody is unemployed I don't understand this, why? ...Like I said, if I could have a choice to work less I might just cut

²⁹ Clare does not live in Hill district but in a similar area

down my hours, but never be unemployed. I feel important when I'm working and when I go to work I've been doing my work for a long time and the specific job I'm doing in the hospital I know I'm doing it well. I've got a lot of good feedback from patients and other colleagues and that's making me feel important. So ...I know that there's a lot of unemployment in the area, our area as well, but this is something I can't see myself.

Diane says she notices mothers at the school gate, who she believes get pregnant again just as their oldest child reaches the age where government regulations would force them back into work.

Church district

The interlocking streets where I interview in the heart of Church district are among the most affluent in the city. They are in a conservation area on a hill just south of the University. They have a high proportion of owner-occupied housing and a strong association with the university and professional public sector work such as in education and health. In this section I start by describing the life stories of Rachel, a counsellor in her 50s, Michael, a retired university professional in his 70s, and Alan, owner of a property business in his 40s.

In table 5-2 I repeat the list of Church district participants that I included in the methods chapter.

Table 5-2 Church district participants

| Pseudonym | Gender | Age (decades) | Educ until | Occ | Pol affiliation | 2016 Referendum |
|-----------|--------|------------------|------------|-----|-----------------|--------------------|
| Alan | M | 40s | Univ | B | Centre right | Remain |
| Alice | F | 80s | College | B | Don't know | Don't know |
| David | M | 70s | Univ | B | Lib Dem | Remain |
| Fawad | M | 40s | Univ | B | Labour | Remain |
| Gareth | M | 40s | Univ | C2 | Don't know | Remain |
| Harry | M | 50s | College | B | Cons | Leave |
| James | M | 70s | Univ | B | Cons | Leave |
| Jane | F | 70s | Univ | B | Lib Dem | Remain |
| Johnny | M | 30s | Univ | C2 | Labour | Remain |
| Joseph | M | 70s | Univ | B | Don't know | Remain |
| Mary | F | 70s | School | B | Don't know | Don't know |
| Michael | M | 70s | Univ | B | Centre left | Remain |

| | | | | | | |
|------------------|---|-----|------|---|-------------|--------|
| Peter | M | 70s | Univ | A | Centre left | Remain |
| Rachel | F | 50s | Univ | B | Cons | Remain |
| Rebecca | F | 50s | Univ | B | Cons | Remain |
| Richard | M | 80s | Univ | B | Cons | Remain |
| Stephanie | F | 50s | Univ | B | Cons | Leave |

‘Not frivolous people’

Rachel is the twenty-seventh person I interview. It is a beautiful day in October. The surrounding streets contain a couple of classical grey stone spired churches and lots of huge trees, chestnuts and beeches, wealthy residential roads built from Edwardian times through the 1920s. The houses in Rachel’s street are double fronted, each with a front door that usually has a stone porch from which you can peer into the bay window on either side. The trees and gardens are well tended, the road is wide without much traffic, and there are birds and a common at the end of the road.

Bereavement counsellor Rachel is one of many on Church district who describe their childhoods as ‘professional’ but ‘frugal’. Like surprisingly many on that road she has family links with the RAF; her father had been a pilot who moved around and then ended up teaching flying on the edge of Southern city. She says

My parents were very much in the, still in the 1950s I would say...Although we had a nice house my parents didn’t spend money, they’re certainly not frivolous people in any way, shape or form so everything was ‘make do’... sort of you mustn’t be a spendthrift, you need to be quite careful and sure...My father was talking about a pension when I was still at school. And we were given savings certificates when we were younger every birthday and we knew that was there not to be touched.

Rachel’s theme of a ‘frugal’ upbringing is echoed by many others over 40 in Church district. Stephanie (50s) says as a child:

We knew that that we didn’t have a new hall carpet, which was threadbare. And I knew that was because money was tight, but my dad preferred to spend money on myself and my brother, on our education.

Harry (50s) echoes the theme of a frugal upbringing with his memory of pocket money:

With things like pocket money...I was only given very small amounts. I was given 1d for every year of my life, which wasn’t decimalised (laughs), so I didn’t get very much. So I

just tended to leave it and let it accumulate and take it all out at once, to make it worthwhile. So I did have a great sense of money being worth a lot.

Michael, now in his 70s, remembers his father. He was a bank manager but did not earn a high salary and had a large family so their lifestyle was 'thrifty' and 'frugal'. He says

We always had food on the table, and we always had clothes on our backs and shoes on our feet. But there were a lot of hand-me-downs.

Like the majority on Church district, Michael and Rachel went to grammar school. Fawad (40s) also says his childhood was frugal, poor even, but he is one of the only ones who went through the non-selective school system, then going into business rather than a profession, with a substantially higher income now than some of the others. All except one Church district participant have a form of higher education.

'Never any doubt we would be secure'

In marked contrast with Hill district participants, 12 of the 17 Church district participants have had the same careers throughout most of their adult lives. For instance, five have worked mostly in medicine, four in education. Even for those in the private sector, they have risen up career ladders within the same sector.

David underwent lengthy medical training to become a consultant and says

Oh yeah, there was never any doubt that we would be secure. And there was never any doubt that we would have enough to live on quite comfortably. There were no risks.

Michael chose greater security of public sector academic work over less secure banking:

Solvency was very important to my father I think, and it was also important to me... it suited me well temperamentally to be in a career where the job security was high and I'm conscious that, looking round today, if I'd gone into banking I would have made three times the salary. But I valued the lifestyle and that's the way it happened and my life worked out.

There were periods when Michael could not afford holidays but,

We've always been financially stable and I suppose from my point of view that's quite important...So yes we were extremely lucky.

Those Church district participants who work in the private sector feel less secure but value their work and believe they have the skills that will keep them employed at high wages. Alan comes

from a less secure background in that his small business-owning parents at one stage went bankrupt, so he is conscious from an early age of the swings of fortune involved in business. He went to university and then straight into business rather than a more professional route, although it took him a while to settle in the property business. He now owns a property letting business but despite it being in the private sector, says 'I guess I feel reasonably secure'.

Older Church district participants often feel particularly conscious that they have experienced a security the younger generations will not. Joseph, retired teacher in his 70s says

I just feel sorry for young people these days, you know. I had such an easy ride really my education was free, I walked out of university and I lined up six jobs.

Some younger high income participants do fear future insecurity;

Realistically, so many people now are going to have five or six jobs in their lifetime it's not going to be one fixed thing...it's going to be a really temporary environment which is, I'm not gonna say whether it's good or bad, but it's different, it's quite uncertain. (Phoebe, 18³⁰)

'Comfortable'

In an NVivo word frequency count of the interview transcripts there are 26 references to being comfortable or secure by participants from occupational group A and B but only six in those from occupational groups CDE. While some who perceive themselves as comfortable are still keen to be careful with their money, including assiduously learning about the best financial advice, others do not count their money as closely as on Hill district. Michael says 'I've got more interesting things to do in my life!'

Rachel and her partner have been able to retire early. Rachel believes it is important to be careful about money, using phrases like 'we've got to cut our cloth according to...', but she also has enough of an income to be able to speculate.

Retired engineer James says

I've almost never worried. There have been times when we moved, well we moved several times, and one time when we moved before we went to X and then when we moved back to UK, each time we sold houses. When we moved back and bought the house we're now in, it was a stretch, and there was a time actually after we'd been in a

³⁰ Phoebe does not live in Church district but in a similar area

few months that actually we were wondering, well 'are we going to be able to afford to do this?' But, well, we persevered and we survived and we had, I had, a reasonably good job with Y and we had a very good employee share scheme which actually worked out unbelievably well for us, it made a big difference to our financial situation. I can't believe how lucky we were actually to be in that place at that time and that was fortunate.

Most of the participants own their own houses which have appreciated hugely in value. Michael says:

But you know...with this house, we bought it in 1977 when we came here, five young children under the age of 10, not as some neighbours heard the rumour 10 children under the age of five (laughs). And if you remember in the 70s early 80s when Mrs Thatcher became Prime Minister during the period of very high inflation, we lived through that and of course what I saw was...my own salary in money numbers rocking upwards. I've also seen in recent years the notional value of the house has gone up by twenty times... In fact I think if I came here now...I couldn't afford this house.

As with all Church district participants over 50 he did not seem to have financial concerns in retirement. Alice, now in her 80s who says 'we've always been pretty safe most of our lives', also feels comfortable during retirement:

I am completely ignorant. I couldn't tell you what my pension is except that I get two, old age and my teaching pension, and it's enough to keep me going each month. ..No, we were both very protected, pension wise... My husband gets three.

Joseph says, 'my only financial worry now is how I can give as much as I can to my kids'.

'Tricky' beliefs about employment and unemployment

In response to the question 'what do you understand about employment?' Church district participants do not tend to mention problems with their own employment, but four mention the under employment or precarity of employment for those on zero hours contracts, coupled with at least a third mentioning problems of the low paid:

'I think the whole zero hours culture is totally pernicious it should never have been allowed... (Peter)

There is an increase in zero hours contracts which again is very concerning (Harry)

I know that people are working long, long hours and can't keep a family on it and they're afraid of unemployment... if they don't jump they're out of the job, and it's not good.

(Rachel)

I know [unemployment is] reasonably low at the moment although quite a lot of people have part-time jobs or have gone self-employed. (Gareth)

Stephanie worries that people work long hours and cannot pay bills.

Those in the private sector are concerned about skills shortages. Fawad is deeply concerned about the electrical engineering skills shortage, on a voluntary board to try to attract more graduates, upset that his own children have gone into finance rather than manufacturing, concerned at 'the more global competitive space' including China's huge numbers of graduates. He cites the example of his uncles in Fords;

They worked there for 20, 25 years and then cousins who started working there, they probably worked there for 2 or 3 years, then the whole thing closed and went to Turkey and Poland.

He argues for an industrial strategy, Jane for more 'active government' in this area. Peter who has worked on mechanisation and automation, echoes concerns about the effect that has had and will have even more on employment in the future.

On unemployment, two thirds have no direct personal knowledge of it and proffer that straightaway in their answers, often recognising they have had great security in their lifetimes. As Peter, retired executive in his 70s, says,

Unemployment is something I've never suffered so I'm very lucky.

One third of Church district participants have had some personal experience. This latter group includes those who have been forced to give up or scale down work due to ill health and two of the younger interviewees. Johnny (30s), who has been unemployed for some years, says 'there is no longer any stability in employment'.

There is only one explicit reference to the unemployed being work shy;

I think there are a lot of people sitting on doorsteps shops with a cap open, young people, who could probably go out there and get a job, I really do. (Alice)

Alan, an employer, is ambivalent about whether all unemployed people should be made to work because he says some of them are effectively 'unemployable':

You know, if somebody said to you, 'look, you can have this person to work for you free, the government will pay for them to come here', you'd say, 'I'd really rather not have that, because they are a disruptive influence, lazy, not getting on and doing anything and bringing the others down'.

While there is passing reference from about a quarter of interviewees to previously lax welfare benefit regimes, some of these comments reflect ambivalence. David, retired medical professional in his 70s, says

But at the moment we've got quite a tough line saying...you have to prove that you're unemployed for a reason, you can only be unemployed for a time. If we think you could go out to work we'll force you out to get a job and this is one approach. I don't like it, but I don't like the idea that you could be a total scrounger on the state forever.

Some recognise that the system has now become too punitive. Gareth, in his 40s, says

And from what I've heard, I haven't had to sign on for many decades, but when I used to sign on back in the 80s, you went in signed it and that was it, they didn't care, once a fortnight. But now, apparently, you've got to fill in loads of forms and prove you've been looking for work for about 40 hours a week so it seems much harder to sign on nowadays.

Johnny, an unemployed university graduate in his 30s and renting a room in one of the few HMOs in the street, finds the system Kafkaesque and dysfunctional;

So you've got, they'll send you on courses to improve your CV's and all that sort of junk, which costs, I don't know how much money but it's way too much, and they'll employ people to check that you are applying for jobs.

Some participants theorise about unemployment, mentioning terms like 'structural unemployment' or that unemployment can never be zero or that it is a 'tricky' problem (Alan). David says 'ours' has been going down, is a huge issue and 'relates to the economy'. Many of them talk of unemployment as a 'social' problem; a 'great social evil' (Michael in his 70s), leading to 'degeneration' (David 70s). Helen, an accountant in her 50s³¹, elaborates that

It does lead to a lot of social problems with people stuck in long-term unemployment; it affects the family and children I mean. Yes it's an economic issue, but I will always feel it's more of a social issue personally.

³¹ Helen does not live in Church district but a similar area

Jane broadens the effects on immediate family to consider the socio-political phenomenon of the 'left behind':

So unemployment, high levels of unemployment, are socially very destructive... it's not just the lack of money, although that can be extreme, but also the sense of being left behind and not being part of society anymore.

Widespread distrust of employment figures

Many participants from *both* districts mention spontaneously that they do not trust employment statistics and that this distrust is longstanding.

Church district participants' comments include

I don't know what the unemployment figures are, I am told they are going up, but I don't know what people are doing with the statistics they've got. (Rachel in her 50s)

I think there's a lot more, there's a lot more effective unemployment than is reported. (Peter, retired executive in his 70s)

I think [employment figures] are technically accurate in that they're not sitting around doing nothing, but they haven't got full employment, no, lots of people haven't. (Gareth, 40s)

I think our unemployment rate has gone down probably over the last 10 years but sometimes it's misleading because with any statistics they can change things, can't they? And it's a bit like swapping the figures, for example the unemployment rate might be a certain percentage and then the government, whichever government happens to be in at the time, decide that anybody who is a job seeker doesn't get put in the unemployment figures for example or anyone who is on short-term sickness or whatever it happens to be so maybe the unemployment figures fall, but actually sometimes it's just that a number of people are being categorised in a different way. (Theresa, nurse in her 50s)³²

Comments from Hill district include more direct references to family members for example who have been put on courses:

Oh yes, right that's another thing they say, unemployment. We've brought unemployment down, look at the figures. This is why I don't believe figures. So you look at the figures yes, that's brilliant, unemployment is come down, not many people are

³² Theresa does not live in Church district but a similar area

signing on! No, because the reason why is because you've told them they've got to go out and do these things, courses...So when you sign up for this course you come off the unemployment list. So you do all these different courses and that and what happens in the end? You don't get a job! You're unemployed so you go back on the list. So that's where these two lots of figures come in; they've got one lot of figures for unemployment, yet they take the figures off there and say you're doing a course... but really if they were to take them and put them in the proper pile they'd be unemployed. Can you understand what I'm talking about? Does that make sense? (Beverley, 60s)

Actually, unemployment, the figures are a load of crap to put it quite crudely, because it tries to fool us that they've accounted for everybody who can't get a job. It doesn't take into account all those who aren't allowed to sign on, all those who are being sanctioned, and all those where perhaps a husband or wife, they used to be both earning but now only one of them can because one has lost their job, but because of the income of one of them the other one can't sign on. So there's loads of reasons why we can't get a true figure of unemployment, so basically it's all a big lie whatever figure they come up with. ..It's all a big con, which one is it, it's on the QI I think, where you put the Joker up because nobody knows the answer? And I'm putting the Joker up (laughs). (Julie, 60s)

Again they're manipulated depending on how you look at it, depending on what you call employment, who is eligible for employment. So it's very easy to manipulate them, it's no different to an accountant, you can shuffle things around to make the books look good. (Martin in business in his 50s)

I don't think they tell the truth about unemployment as well because people will get, they'll say unemployment is this but a lot of those people will be sanctioned, so there will be 1 million people sanctioned, so they'll say 'there's thirty million people are unemployed or however many', but there should be 1 million more. (Shelley 50s)

Conclusion

This chapter can only scratch the surface of the richness and diversity of participants' economic life histories, deserving the status of a book on its own. It shows that research with an ethnographic sensibility both encourages participants to talk and enhances the researcher's understanding. Conducting interviews in participants' homes makes them more relaxed and helps me to understand their contexts. I could not have interviewed Shelley, caring for her grand-daughter, in a university room or even café.

The analysis of participants' economic life stories gives me the first sense of how much all participants rely on personal experience when expressing what they understand about aspects of the economy like employment.

There are marked differences between Hill and Church district participants' economic life histories and beliefs about employment. In Hill district nearly everyone's experience, except for those who have not yet entered the workplace, is of a fairly high degree of job change including a considerable amount of 're-skilling' and training. Incomes are low and only a couple have ever attempted to buy houses. There is much mention of terms like 'struggle' and 'manage'. Participants are acutely aware of the need to budget. There is fear of phenomena like zero hours or unemployment. Interpretivists characterise circumstances as 'dilemmas', arguing these can be either material or non-material, a theme I will return to in chapters 9 and 10. However, even this first findings chapter demonstrates material dilemmas have profound effects.

There is a spectrum of beliefs about those on benefits, ranging from a perception that the regime has become too harsh and is counter-productive, leading to misery and foodbanks, to a belief that some still avoid work for instance through having children. However, wherever participants are on that spectrum, they cite personal experience often.

In Church district, there is a pattern of retired professionals believing they are still comfortable and have been lucky to experience secure employment and rising house prices. Some are concerned about their children. For those below retirement age there is greater diversity in experience; a couple in their 30s and 40s have experienced periods of joblessness, a couple some illness. 18 year olds are convinced they will have less secure employment than their grandparents. Those in the private sector have more in depth understanding of employment, at least in their sectors, but some of Church district participants say they and their families and friends have not experienced poor employment conditions or unemployment issues themselves. They tend to theorise about it and look at the issue from the perspective of the whole of society, calling it in part a social problem.

It is striking that many participants, whether from Hill district or Church district raise their long standing distrust of government employment statistics; although on Hill district the distrust is more closely linked to personal experience.

Chapter 6 ‘Not a club’: understandings of austerity

Debts are crippling because it's so easy, so, so easy when you're unemployed and you've got no money and somebody says to you 'I'll give you £200 today you'll pay me back about £400 at £20 a week'. You think 'oh yes God, yes I can run and go and get a hundred pounds worth of shopping in the food cupboard. I can go and get the shoes that the kids need'. And then lo and behold that £20 a week never ends, it never ends...They'll say 'we'll top your loan up. We'll give you another £200 and you pay £800'. And you think, yes! You never hear what you have to pay back because you're so happy to count the money you're getting in your hand. I've been trapped in it for years and years and years... I can't see a way out of it. (Linda, aged 50s, Hill district)

You mustn't be a spendthrift, you need to be quite careful and sure... I don't agree with people being in a lot of debt and I do think, these days, people want things that they can't have. (Rachel, aged 50s, Church district)

These two extracts reveal a divide in what low and high income participants believe about personal debt. For Linda, pay day loan style debt to pay for food and bills is to be feared and is also unavoidable. For Rachel, debt could be avoided. Participants in this chapter, when talking about debt, reveal connections between their beliefs about the personal and government levels of debt. As I highlight in chapter 2, at the height of the 'austerity' period there was a strand of political economy writing that asserted there was a 'common sense' understanding about government debt that was based in part on a 'common sense' understanding about personal debt. Many writers presented 'common sense' in the singular as if there was one dominant 'sense' (Blyth 2013, Gamble 2013). However, apart from one focus group study, mainly of middle class homeowners, (Stanley 2014), the claims were not based on any fieldwork. Stanley found middle class homeowners were moralistic about both personal and government debt. This chapter contributes further ethnographic insights, supporting Stanley's argument about high income participants' beliefs but arguing they diverge significantly from those on low incomes, which may have been overlooked in the 'common sense' thesis.

In this chapter I explore understanding expressed about taxation, government spending and debt. Often, as participants talk about taxation, they naturally drift into beliefs about government spending and debt. Therefore I develop a practice of asking about these three features of the economy in sequence.

The question 'what do you understand about debt?' elicits heartfelt responses. I do not stipulate whether I mean personal or government debt because participants' interpretation of the question may itself reveal which is uppermost in their minds. If they interpret the question as being about personal debt, then I ask follow up questions about government debt and vice versa.

I set the findings out district by district because the responses of most in Hill district are so different from those in Church district, although I do highlight where patterns between districts are similar and how some individuals' beliefs differ from those of the majority in their district. I start with the findings on debt and government spending, where the differences between districts are most striking, and then go on to taxation.

Hill district

'Fear' of personal debt

Many on Hill district respond to my neutrally worded question 'what do you know and understand about debt?' by assuming I mean personal debt, not government or national debt. As Andy (60s) says, 'local debt is really bad around here'. I present what Hill district participants understand about personal debt in some detail because the contrast between how they understand personal and government debt is in itself revealing.

I identify the dominant theme that emerges as 'fear' of personal debt because it is an all-encompassing term that incorporates notions like 'trap' and 'horrible' and the pervasive sense that debt may not be far away. Some participants express their fear of personal debt by using words like 'thankfully' (Adam age 30s) to describe currently being debt free and Lidia, in her 40s, is 'so proud now because we haven't got any more loans, we paid it all'.

As I mentioned in chapter 1, Diane's life (30s) is profoundly affected by housing related debt. She has only ever earned the minimum wage, working long hours in respite care and as a cleaner as well as caring for her children. She and her partner, a painter and decorator, decided to buy a house when the market was rising. They saved all the deposits and fees, bought the house and then he lost most of his work following the 2008 crash. She says

We struggled along, kept trying to pay, finding all the monies, and then we said enough's enough. It was out of our control we were going to lose it so we had to sell it.

They were not profligate in their lifestyle, but were forced to sell the house after only a year at a loss, incurring a debt that they are still paying off eight years later. In this quote, Diane expresses optimism that in the end they will pay it off but also a weight of revulsion and perhaps shame that

'it' is still there. The quote also shows how the debt controls them because they feel they have to subject themselves to the debt adviser's direction;

Diane: We got into debt so we're still paying for it now but we'll get there. Yeah.

Interviewer: And did you get any help with that?

Diane: Not really no, just all out of our wages bit by bit what we could afford went into pay plan and paid off, then we got told to come out of that and wait until we had a bit of money behind us so we could keep on top of the bills, and then still pay bills off as and when we can. But there is still debt there.

Out of all the participants, Diane mentions words like managing or surviving most frequently, with several variants of the theme that she just lives from day to day.

I just take every day as it comes now after what we've been we've gone through that black hole (laughs). You know we just take every day as it comes.

She is vehement that they will never buy again, 'never go back that way'.

Most other participants who have got into debt have got into debt to pay bills. Linda, in her 50s and on benefits and therefore shunned by banks, whose words I include at the head of this chapter, can only borrow from pay day lenders. She believes debt is a 'trap'. In chapter 4 I already mentioned Chris who got into debt due to benefit non-payment and had no food in the cupboards by the time the bailiffs arrived. I also mentioned Elena, who inherited her parents' debts, along with care of her younger siblings at age 19.

Some who believe they have been too materialistic are critical of themselves such as Julie (age 60s) who says that when she was depressed she had an attack of 'havingness' consumer spending, and she was only able to clear the debt because she was made redundant. She says in the past people often had to pay up front for things such as electricity on a meter which reduces temptation to get into debt. She thinks there should be a legal upper limit on pay day loan rates

To actually protect people from themselves and also to make sure that there's more people in place that are easily accessible when people are starting to get into debt. So this is probably not what you wanted to hear about debt [she knows I probably wanted to hear more about government debt] but that's part of it. I am seriously appalled, they [pay day lenders] get 100%, 1000% and you think they're already seriously, seriously struggling. It's going to push people over the edge into suicide and God knows what.

Martin (50s) blames the broader social context because he thinks material pressures are strong and identifies the 1980s as the point when the 'avoid debt' tradition his working class parents had grown up with changed:

I think that [the 1980s expansion in credit] was the biggest change. We are all victims of corporate finance multinational companies especially around that time, it was around that time it was rammed that you can own your own house you can own your own car and everything else and that was what came from America. It was all on credit you know. And before that people didn't have overdrafts, you couldn't get an overdraft if you wanted one, the bank wouldn't do it, but now you can go into debt up to your eyeballs. You end up in a trap. It doesn't help that people are chasing the dream existence. I think they see it on telly all the time, Relocation [TV programme], you look at all the houses so they're always chasing that next goalpost sort of thing, but you become a victim.

Rosa brings in the broader financial system with her belief

It's what's sustaining the banks, debt. They like debt.

Martin and some other participants are even more fearful for the younger generation. Rosa has already had to pay her son's debts off twice because he was, in her view irresponsibly, offered credit cards too young. Debt exercises a particular hold over the 18 year old college students interviewed, some of whom are contemplating university. But even here there is a marked distinction between how Clare, from a low income background, talks about forthcoming student debt, compared with Phoebe, from a higher income background. Both seem passionate about their arts related subjects; Clare wants to study English, Phoebe wants to study Art. Clare, who worries about the debt her mother is already in, says of future student loan debt that it is

Something hanging over your head all the time because money pretty much stresses me out all the time and having that, it's just kind of an inevitable thing that we're going to have to deal with.

For a while, Clare's fear of future debt makes her question her desire to go to university. She has already had difficult conversations with her council tenant mother about the financial impact of her leaving because of the bedroom tax. These conversations and doubts are common in her friendship groups but not Phoebe's. Whereas Clare 'knows her own income', fellow student Phoebe who sees herself as 'quite privileged' does not even look at her part time job pay cheque. Phoebe worries about future debt but says

It's always been a conversation that we had but it was just 'do what you want to do' because [Art] is such a diverse degree you can really do anything with it and take what you want from it. So [future earnings and debt] has always been there but it's never been an issue is what I'm trying to say. (Phoebe aged 18³³)

Misha, in her early 30s, is less critical either of herself or society for getting into debt. She jokes about how she cannot curb her interest in 'shiny, new things' and, despite attempts of others to give her debt advice, she just accepts that her debt will probably be a permanent feature.

In summary, most Hill district participants believe life is a struggle and their low incomes and security (see previous chapter) make them fear debt. Even if they are not living with debt now, they can imagine circumstances where it might be impossible to avoid. They offer often grim narratives of debt as either a consuming addiction or a trap and have sympathy for those, particularly the young, who get lured into it. It is a striking pattern that all those who express 'fear' of personal debt and perceive it as hard to avoid are from Hill district. Contrary to the (Gamble 2013, Stanley 2014) thesis of a moral common sense repugnance towards personal debt, there is not a strong moral component to their comments on personal debt.

'What does government debt even mean?'

Many Hill district participants fear personal debt. What do they believe about government debt? Do they believe the narrative that government debt is a serious issue? Do they support the analogy Conservative politicians in particular often draw between household and government debt; that in the same way a household should cut spending to get out of debt, however painful, so should a government? Many political economists (Blyth 2013, Gamble 2013, Stanley 2014) believed the household analogy chimed with their 'common sense' beliefs about debt. But do participants believe that it is morally wrong, as well as being economically damaging, for the *government* to be in debt?

The first theme that emerges is that at least seven Hill district participants are not aware of government debt being serious or problematic, sometimes because they lack any knowledge of it. In response to 'what do you understand about government debt?' Beverley, in her 60s, says

I'm not quite certain on that I'm not certain on that.

Gary, a health worker in his 40s, says

³³ Phoebe does not live in Church district but a similar area

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I don't understand what the government's debt is to be quite honest. I don't understand enough of it. All you hear is we pay these people this X amount and those people that X amount of money.

Trevor, retired fork lift driver, says

I don't know a lot about government's debt you know.

Jean, in her 70s, adds an element of lack of concern:

Aaah. I don't know a lot about the debt of the government at all, not really, because I don't take a lot of notice of it.

Elena, in her 30s, is aware but unconcerned:

Interviewer: Have you ever been aware of the country being in debt, the government being in debt?

Elena: Oh apparently, yes apparently, yes everyone says that about borrowing and borrowing too much, yeah.

Interviewer: Does it worry you?

Elena: Not really, not really.

Misha supplies insights into how, when she is not seeking information and using a lot of social media, any information that filters through is likely to be unreliable:

Government debt? I'd say not really. Again, it's what you hear on social media and you can't always trust...social media and what the news tells you...So I tend to ...listen to what I've heard and then sort of like see the outcome myself as opposed to sitting there like 'we're in this amount of debt, we're all going bankrupt'.

Lidia assumes that the UK cannot be in as much debt as her home country, Poland:

I don't think UK have got that kind of problem, in my country I know...they spend more, specially now with new government, they spend more than they earn.

Linda, says in the focus group, in the context of a discussion about government cuts:

[Mimicking a politician] 'We don't want to leave this country in debt' - why? What does that even mean? Who cares?

In Hill district some are aware of government debt but blame the government for it. There are three 'levels of blame'. First, there are those who believe the government has exaggerated the debt for their own ends. Some, such as Martha, in her 40s, see former Chancellor of the Exchequer Osborne's motives as attempting to shift blame for the 2008 banking crisis onto the whole population:

So at one point it was the banks and now it's all us. So it's become more our responsibility and it's kind of the language seems to have affected our psyche in the fact that it's all our responsibility together.

The second level of distrust of government is based on a more generalised distrust of politicians as a class. Linda, in her 50s, distrusts politicians so much she has never voted and would like to start a non-voting campaign;

I'd love to say to the world stop voting. Stop voting let's see what happens. Let's see what happens when we stop voting for them arseholes to get rich.

Other participants have always voted. Beverley, in her 60s, describes herself as having inherited a Conservative voting tradition from her father and voted Leave in the referendum, which she is articulate and passionate about. Her civic mindedness is demonstrated by her role as a kind of citizen auditor for the council. Nevertheless, even though Beverley always votes, she often expresses distrust of politicians (see previous chapter on employment statistics). Likewise Colin (in his 60s) thinks government debt is 'all hidden away'. The government is directly to blame for the debt due to incompetence. Shelley (50s) echoes this, saying

Yeah I could understand about how bad the government debt was. I don't know, aren't they to blame, really, the government, for getting us in this situation?

An even stronger third level of 'distrust' is that politicians are lining their own pockets. Jean (in her 70s) says,

In [Osborne's] pocket yeah! (Laughs). They run around in these big posh cars don't they...they don't have to pay for it. That's right, this is how it goes along.

Elliott (in his 70s) says,

They're all right they've got their little contained package and a good pension at the end and handshake but the likes of Joe public, we never see any of that.

Even if they are aware, or are made aware in the interview, that the government is in debt, none express or recognise the Osborne narrative of the household debt analogy that it is as damaging

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for a government to get into debt as a household. Many on Hill district believe that personal debt is *more* serious.

In Hill district, there is less support for spending cuts than in Church district. Many feel they have been hit hard by government spending cuts and that these should be reversed. Those who are most concerned about personal debt and on low incomes are least concerned about waste in government spending and want spending to increase. Misha says

I don't think you could ever spend too much on schools and hospitals because I think that those are the main things that probably you should be spending [taxes] on, because everybody needs healthcare and everybody needs a fair education.

Rosa echoes participants from both districts when she says the government spends too much on bailing out the banks. Five participants from both districts believe privatisation and contracting out has wasted government money. Rosa notices in her community centre work that Capita is inefficient and unaccountable compared with the old local government employees and that the council has imposed political restrictions on their campaigning work. George, in his 70s, is explicit on the need to 're-nationalise' the NHS:

I think the NHS needs to be completely re nationalised and we should also be building more council houses.

There is a theme of comments from Hill district in particular that show strong opposition to austerity and the principle behind austerity - that we could somehow all be 'in it together'. Instead, any version of austerity that includes cutting spending on social services is seen as endangering the social fabric of the country. All those on benefits, including tax credits, report having been hurt by the cuts, Elena (30s) feels 'dread', Gary (40s) 'a sinking feeling', some that government is squeezing people who are most vulnerable such as the disabled. Rosa (40s) argues prevention such as Sure Start should not be cut because it is cheaper than remedial measures. A few talk of returns to previous historical times when the division between rich and poor was stark.

In considering spending cuts, Hill district participants are more likely to express frustration that politicians are out of touch. Gary says,

They have it all backwards, they're not in touch with people you know.

Misha is one of several to urge politicians to live at least for a while on lower incomes so that they can become better at directing social policy;

Because I feel like they grow up in such a different world than that which they're trying to impact. 'Okay you lot need to do this, you lot needs to do that.' Have you ever met people like this before? Have you ever experienced what they're doing with their lives? Like, how can you say how they need to live if you have never actually lived in that sort of environment to know whether it affects you or not?

Church district

'Prudent' beliefs about personal debt

In the previous chapter I show that many Church district participants had 'frugal' childhoods. What do they believe about personal debt? In contrast with Hill district, only one, Mary, admits to ever having had a non-mortgage related personal debt and that was for £12; even though it was such a small amount her worry about it is underpinned with moral repugnance. Fawad, in his 40s and now in business, and Peter, a retired business executive, say they learned to be prudent:

So you know money was always precious, you had to be prudent. (Fawad)

I was brought up to be prudent and thoughtful and so on. (Peter)

Theresa³⁴, in her 50s, says it 'rubbed off on her' being taught to live within her means.

Rachel in her quote at the start of this chapter when she says 'people want things that they can't have' brings in the notion of profligacy. Stephanie, a medical professional in her 50s puts it more strongly in her introduction of a moral element:

My philosophy would be to decrease the amount that you are in debt because you're a slave to the person to whom you owe money.

In terms of the personal experiences underpinning this perception of debt as profligacy, participants perceive mortgages of an appreciating asset to be distinct from non-mortgage related debt:

But anyway I never had any debt except a mortgage obviously for this place which is now paid off of course. (Joseph)

I'm not very good on debt, the only debt I have is my mortgage, never had a loan. (Rachel)

³⁴ Theresa does not live in Church district but a similar area

The previous chapter shows they are awed by how much money they have made from their 'debts' in property and conscious their own children may not be so lucky. When they talk about undesirable personal debt they mean debt due to excessive spending.

'Our country's debt is too high'

Church district participants talk more about government debt in their answers than Hill district participants do. They often assume by my question 'what do you understand about debt?' that I mean government debt and only mention personal debt when I subsequently prompt them.

Unlike Hill district participants, they make strong connections between personal and government debt, supporting the household debt analogy. David, retired medical professional, says

There is a view that you shouldn't spend more than you've got, which logically would certainly apply to me as a private individual. We've never bought anything, except our house, with a debt. If we want a new television we saved the money to get it, if we want a new car everybody said take out a loan. We didn't, we paid cash, we've never owed anything and to my mind, at a simple level I could say it would be nice if the government was in such a situation that they never spent more than they got.

Rachel (50s) says

...And I've always been brought up, you don't have hire purchase, you pay for what you have and so I think perhaps my gut reaction is the country shouldn't be on too much debt actually. To be honest, yeah, probably I would come down on that.

There is much talk of 'cutting your cloth' and how 'we as a household' would discuss reducing our debt. Fawad (40s) says that not 'living beyond your means' is common sense:

Everyone knows that's good practice, that's the first thing you tell a child, if you want to buy something you save up.

Helen³⁵ (40s) says

Yes I do I think it's good not to have any debt. I suppose I tend to think of it like myself; it's important to be a more sustainable economic model and so living within your means is good. So it's a good idea to try and reduce the government debt.

³⁵ Helen does not live in Church district but a similar area

Again in contrast to Hill district, all except three say the level of government debt is serious. With comments like

It's such a big deficit. (Rebecca)

It's huge (laughs). And not being paid off. Servicing the debt is, well I couldn't give you any figures, that kind of number in money terms, but it's unimaginable to me. One billion, one thousand million. (Joseph)

Well it's into trillions, I know that, and increasing because of government spending. (Rachel)

Alan is one of the few with detailed knowledge of the level of government debt:

60 billion a year, which is enormous. If you go back before ten years even, ten billion deficit per year was seen as very poor but what [Osborne] has done is manage to convince the financial markets that this country is very serious about getting the deficit down, and they've given him the benefit of the doubt, which has kept long term interest rates down, which has benefited business...but it could be big problem, could be a real problem if we can't get it down.

Most who acknowledge its size or seriousness support attempts to reduce it:

Yes, I think so, personally I think it needed to be squeezed and I think [Osborne] did the right thing. (Fawad)

Yes, yes I think he was right in that...and it still makes me feel uncomfortable, even though I think we've halved it and not quite sure what we've done but we've made some inroads...but yes we did need to get deficit down. (Harry)

I ask participants what they understand about government spending to contextualise their beliefs about austerity. There are many comments that reflect a desire to reduce expectations of what the government can achieve. This is sometimes linked with the belief that excessive personal spending and debt reflects unrealistic expectations, as in Rachel's comment;

I think overall we have to reduce our expectations of what is possible in order to reduce our [government] debt, we can't have it both ways.

This is echoed by Stephanie (50s) on government spending that

Our expectations are greater than they ever have been... I think our country's debt is too high.

Chapter 6

In contrast to Hill district there is far more spontaneous mention of waste in response to my question 'what do you know and understand about government spending?' Alan (40s) shows unease when he says,

I'm not opposed to... government spending rising, if I was sure it was being spent wisely, but I don't think it is.

and James (70s) thinks

There are things that the government needs to do, but it seems to be wasteful.

Fawad says

There's a lot of inefficiencies like I said in the scheme of things and personally I think the NHS could be better run.

Rebecca echoes this theme on waste; as on a recent hospital visit she thought

Couldn't they do this a bit more efficiently?

However, despite the beliefs of some that government spending is too high and wasteful, leading to support for cuts in spending, there is also unease about cuts. Some mention that Osborne promised everyone would be 'in it together' in his version of austerity but in reality it affects the poor more than the rich. Harry comments 'the idea that we were in it altogether was important', but

I don't feel that was carried through, because the difference in wages is showing that it's...become rather impossible for some people at the bottom of the pile. I'm not sure that's really been understood....The way in which austerity hits the poor is very regrettable and ... we're going to get a lot of very alienated people with impossible situations. (Harry)

Teacher Rebecca, in her 50s, echoes concerns about long term costs of austerity

I thought it was quite a good thing, but then to get the deficit down you have to stop spending so much on other things and when they're things like Sure Start or whatever, then you kind of think well those kind of things might seem like a good economy, but actually the repercussions are...those children, those families, are not supported perhaps further down the line. There will be family breakdown and then the state will have to pay.

Rachel (50s) and some other older Church district participants identify the problem with austerity's implementation as a lack of social cohesion more generally. The British people no

longer unite to sacrifice for the common good in part because class divisions have become more acute:

Because I don't think we feel part of the club, because we are a class society we don't have this feeling of we are in this together...

Nevertheless however uneasy, Rachel concludes

I do think, I do think we should have had austerity.

Stephanie (50s), after expressing similar unease also ends with

But I still believe the government should be balancing its books and not borrowing.

'People know how to fiddle the taxes'

Beliefs about tax are relevant to debt and government spending because raising them is an alternative to spending cuts as a debt reduction measure. Answers to questions on tax are less patterned according to district than on spending or debt. Not all participants pay income related taxes even though they do all pay direct taxes such as VAT. However, whilst people who pay income tax complain more about 'rip off' taxes (Rosa) than those who do not, there is a dominant pattern of criticism of tax avoidance.

In answer to the question 'what do you know and understand about tax?' over twenty participants from both districts voluntarily mention unprompted tax evasion or avoidance by companies and individuals. It is dominant in the news, particularly in the early part of the interview period. Therefore there is a theme running through many interviews that some government debt could be reduced by clamping down on tax avoidance.

From Hill district Chris, 60s now on disability benefit and previously a taxi driver says,

But people know how to fiddle the taxes, you know, even with self-employed taxi drivers...and I think to myself I don't know how they do it.

Other comments include

The people at the top, because I used to work for them, don't pay any or they try to get away with paying zero. They do as little as possible for the country most of them, it's all in their pocket...I do know people that don't pay any and they're absolutely minted. It's disgusting. (Colin 60s)

Rich families... are not paying the tax and this is not a good policy for the poor people. (Mona 30s)

Chapter 6

And then you got the whole debacle of tax avoidance. (Martha 40s)

Church district participants are also outraged:

I mean they're supposedly getting away with paying little or no tax on a certain part of their income. (Mary, 70s)

And I know it's very difficult to say what is reasonable arrangement of one's affairs in the light of the whole taxation situation of the country and what is aggressive tax avoidance, but I do think that there are moral issues. (Michael 70s)

Where I feel very upset about taxation is the fact that in recent years corporations have been able to drive a coach and horses through the laws and avoid paying taxes so they benefit from society, they benefit from all the things that are provided by society but they don't pay towards it and that seems to me fundamentally unfair. (Peter 70s)

Nearly as many of the total sixty participants, seventeen, believe that the tax burden has shifted too far from the rich and that they should be liable to pay more. This comment by Hill district's Julie reflects that view;

I think years and years ago the really rich people were well and truly hammered, in the old money every 19 and six I think went on tax and the six pennies they kept. Well, never should that have ever happened, but at the same time it's gone too far the other way now and there's too many loopholes and the very rich seem to know how to use them. Quite frankly the country needs all of the money! The very rich people, there's only so many houses they need whether they like it or not. They would say they've been gifted to earn so much money, why don't they just put up what they should be paying and that's that! (Julie 60s)

Some, more on Hill district than Church district, argue that the level of tax is too low:

The rich people are taxed for a certain percentage. I know they say they've got to protect them around London because otherwise they'll move abroad and everything else. How true is that? We don't know. (Martin 50s)

The people that actually do the work get taxed more than the people who don't, which I think is wrong. (Colin 60s)

Rachel is among those on Church district who worry that tax is still too high for those on low incomes which will disincentivise work:

I do think that the base rate [threshold] should be much higher... for people who are working and on low incomes, because I know salaries haven't gone up for a long time and people can't make ends meet.

Whilst not all participants advocate increasing taxes on the rich, only four out of the sixty participants explicitly oppose doing so.

'Borrow to invest' support for Keynesianism

There is a group composed of participants from both districts who *explicitly* reject Osborne's household analogy; a group of ten who reject it because they support the Keynesian alternative. They argue that government debt, particularly if it is to finance infrastructure investment, should not be perceived as a problem and they are explicitly Keynesian in a combined rejection of the household debt analogy and the spending cuts prescription. They argue from a basis of economic knowledge of the Keynesian alternative and therefore undermine the thesis (Blyth 2013, Hay 2010:467) that people find it harder to understand than 'simple' pro austerity arguments (see chapter 2). Paul³⁶ (50s) says

I think as individuals we are always reluctant to be in debt but for the country, you know, it's a way of building the economy.

Jane is another example:

I know that there is an economic theory which says that if you are in low growth you should spend your way out of the difficult situation by going into debt to finance, for example, infrastructure projects in order to create employment, so that people will earn money and spend that, and that will somehow boost the economy. I suppose on a personal level running your own budget going into debt and having a deficit is always worrying, but I think that on a national level it is a completely different matter.

All ten, from both districts, see themselves as left of centre and show throughout their interviews that they are politically engaged.

Only a couple of participants support the Hay/Blyth thesis that Keynesianism is hard to understand. They are uncomfortable with austerity because it hits the poor and want to believe in the Keynesian argument, which they are vaguely aware of, but they express a lack of confidence in their understanding of the detail of it. This view is expressed clearly by David who mentions

³⁶ Paul does not live in Church district but a similar area

These economic mechanisms which I really don't understand, you know the idea that if you spend more and borrow more you can borrow out of debt.

He knows some economists dispute the 'austerity' approach but 'that's when I begin to not understand'. He also expresses anxiety about this division between economists in itself, a theme echoed by many others throughout the interviews which I cover in chapter 8.

Conclusion

Many participants over 40, whether from low or high income backgrounds, inherited a tradition to be prudent and avoid debt. However, adult life has thrown up economic dilemmas which particularly in the case of Hill district participants, has forced a readjustment. Most Hill district participants have some experience of personal debt in their families. In some cases it is through consumerism but in others because they inherit it, are affected by 2008 or do not have enough wages or benefits to pay essential bills. Their debt often takes the form of pay day loans. They fear personal debt as something they may be forced into.

Some political economists (Blyth 2013, Gamble 2013) have assumed that there is a dominant pro-austerity 'common sense' based on everyday morality and economic understanding. This chapter supports their argument *for the higher income groups* (Stanley 2014). However these interviews show that there are differences in the content of the moral and economic everyday understanding between the two districts. Hill district everyday economic understanding of personal debt is different; it is far less 'avoidable' and also hard to reduce. Their moral understanding of personal debt is also different. They do not use much moral terminology in their discussion of debt. They see personal debt as more of a problem than government debt. They are also less keen to cut government spending and they distrust austerity compared with those in Church district.

In short, these interviews show that many Hill district participants do not have the common sense that Blyth and Gamble describe that supports the need for spending cuts to reduce morally repugnant government debt. These findings show the importance of conducting in depth interviews with people from lower income backgrounds, whose voices are often not heard as strongly by political scientists.

In contrast, Church district participants have a different 'common sense' and one that is similar to that described by Blyth and Gamble. Most in Church district do see debt as profligacy, and for the overwhelming majority the only debt they have ever accumulated is a mortgage on what has turned out to be a safe and ever appreciating asset. The debt that other people have that worries them is debt due to spending which they do see as profligate; expectations need to be reined

back in, both of standards of living and of what governments can provide. Church district participants are far more likely to recognise and express support for Osborne's use of the household debt analogy than in Hill district. They are also more likely to believe that some spending cuts, particularly as there is some waste in the system, are necessary. However many are uneasy about the scale of the cuts and the perception that the rich have not shared the pain with the poor. This unease may have grown over time as the cuts progressed, outweighing their original unease about the debt.

Gamble (2013), Hay (2010) and Blyth (2013) also argued economic ideas appealed if they were 'simple'. There is only limited support, from a couple of participants, for the argument that participants found the Keynesian argument about austerity less simple than Osborne's approach. Instead, participants fall into three broad groups. The first have not considered the issues of government debt, the second have considered them and agree with Osborne so strongly that the complexity of the Keynesian alternative might not make a difference and the third have made the effort to understand the Keynesian alternative without too much difficulty.

These findings on the debt, government spending and taxation sections of the interviews show that cultural and economic beliefs are entwined but that there are striking differences between Hill and Church district participants in how they are entwined. They demonstrate the importance of listening to marginalised voices and not assuming there is only one understanding.

Chapter 7 Trade and migration: 'other people'

Field diary entry two days after the 2016 referendum:

On a warm day in late June it takes me forty minutes to walk the back way to the park, along small Victorian terraces, a large proportion looking rented out. The park is a mix of children's playground, tennis courts and a walkway with some lawn, lots of well-kept tropical plants. The café is in the park. It is billed as a community café, has only a small inside area with a large outside wooden patio. While I drink coffee on the patio two men approach, probably father and son, who look as if they have been drinking. They are waiting for something, turns out to be a taxi. The father points, to indicate they should sit down on two of the café chairs and the son says 'we can't just sit there'. But his dad says 'yes we can, England for the English!' He then follows this with an argument loud enough for me to hear; that the café has been set up with lottery money but that it is expensive, too expensive for people like them. Then a taxi pulls up and they get in.

After meeting the café's community worker, I walk from the park in a different direction, now between high rise, grey pebble dash council flats and then along the local High Street. There are flags hanging out of windows, both St George and Polish. There are a couple of young men who seem menacing. The shops are mainly charity or discount supermarket. There is not much soul. After fifteen minutes I pass three prosperous looking and well organised Polish shops, butcher and grocer – and a post office with beautiful photos of the Polish countryside emblazoned on its shopfront.

This extract from my field diary two days after the referendum just as I was starting fieldwork captures how much of a shock the referendum result was. People who did not usually talk about politics were engaged, excited or scared. The referendum followed years of high levels of migration from Eastern Europe into the city (chapter 4). There were Polish and Russian neighbourhoods and Polish shops. There were some native born who resented it. However, there were others who welcomed it. Employer Alan stressed what he perceived as the greater desirability of migrants as employees. He was pleased that migration from Eastern Europe had brought in 'lively, educated people' and he now sometimes overlooks long term residents, 'because there are other people who are more employable in the marketplace'.

The three themes of this chapter are; first, understanding of trade, second, understanding of the economic effects of migration and third, how people evaluate their own political behaviour as

economic. The referendum aftermath is a backdrop to this chapter but the aim is to explore underlying understanding of the economy, not to explain why participants voted the way they did in the referendum.

Trade

When I ask interviewees ‘what do you know and understand about trade?’ they say less about trade than on any of the other seven components of the economy I ask them about. Using Nvivo I find the length of their answers is *half* that of their answers on employment or migration for example. In addition, with a few exceptions, they do not draw on personal experience in their answers.

Hill district:

‘I’m not sure about trading’

Several Hill district participants say they do not understand much about trade. Jean’s only response to my question is to talk about whether there are foreign tomatoes in the shops. Misha (non-voter but Remainer), in her 30s, says ‘I don’t really know much about it’. Adam (Remainer in his 30s), says he knows nothing about trade even though in the rest of his interview he talks about how Brexit will damage the motor manufacturing sector’s prospects; he does not connect the two concepts. Shelley (non-voter aged 50s), says

I don’t know really a lot about Europe and trading. I know we trade a lot to them so I don’t know if we can still do that [post-Brexit]. I’m not sure about trading to be honest.

Rosa (Remainer aged 40s) also says she knows nothing, despite having a lot to say on nearly every other economic concept.

Most of the 18 years olds also respond saying they do not understand much about trade. Lisa aged 18 excuses her lack of knowledge about trade by saying;

I think it’s just because it doesn’t have much of an impact on my life. It probably does, but, in my eyes, not much impact on me.

18 year old Clare³⁷, who gives full answers on other issues, flounders when she says the only mention she heard of trade was her uncle who owned a shop but said we would still be able to trade post Brexit. She comments:

³⁷ Clare does not live in Hill district but a similar area

I thought that might have been a bit not necessarily correct because if we left the EU then how willing would members of the EU be to trade with us?

Possibly because interviewees do not have much underlying understanding of trade, those who do express more in depth understanding focus on the only trade issue to have been prominent in the news; the UK's trade prospects post-Brexit. I divide the rest of the Hill district participants' comments on trade according to whether they are broadly in favour of maintaining the current EU based trade regime or not.

Non-EU states 'don't actually make what we want'

From Hill district, the majority of the interviewees who express support for staying in the EU trading regime, all Remainers, are qualified or pragmatic rather than principled. Colin (60s) has a narrow conception of the benefits of free trade within the EU when he stresses the benefits of it 'to the UK'. He also has some criticisms of the EU trade regime, saying it worked when it was a union of twelve nations but now poorer EU nations drag it down. Martin (50s) is also pragmatic; he quotes the figures that show we do a far greater proportion of trade with the EU than the USA and comments that Leave supporters 'said we can trade with all these other people but, no you can't, because they don't actually make what we want'. He and several others argue that there is no point in looking to the Commonwealth nations for deals because they are either too small or have moved on. Lidia (40s), a long term resident originally from Poland, echoes how positive common EU standards are; she is conscious that the UK 'shares norms' with the rest of the EU on subjects like workers' rights that other non EU trading partners might not respect. It is interesting that she is the only participant to refer explicitly to Europeans sharing norms.

Non-EU states 'are lining up to do trade with us'

Apart from Julie who acknowledges it will be an 'uphill struggle', most Leave voters are positive about trade prospects post-Brexit, including believing American and Commonwealth deals will be lucrative. The most positive about the effects of Brexit on trade include George (70s) who believes that because the UK is a net importer from the EU, the EU will not impose tariffs for fear of retaliation:

When it comes to trade, I don't think there's going to be any problems; we've already got countries lining up to do trade with us.

Steven (80s) echoes George's optimism, believing the UK will be 'better off' out of the EU due to its skills and talent. Elliott (70s) says trade was killed off by the Thatcher government closure of the manufacturing and heavy industry which has led to us being flooded by cheap Chinese imports and becoming a 'satellite' of Europe. Whilst not explicit, he blames the EU for the flooding component of that argument. Beverley (60s) says those who argue other countries will

not make trade deals with the UK are talking 'rubbish...you don't know what's going to happen'. Gary (40s) describes the single market as 'mates' rates discount' and says we will not get such a good discount with the EU after we leave but

We can make new deals with other people. There are a lot of countries in the world who would be happy to deal with us.

Beverley, George and Elliott, when they meet in a focus group several months later, are still optimistic about trade deals post Brexit.

The comments by Leave voters who do not believe UK trade will be significantly damaged by Brexit because it will trade with the Commonwealth nations are worth quoting in full:

- Beverley (60s): 'Remainers are wrong to say 'oh well, when you come out you won't be able to go to, like New Zealand, and different places like that'.
- Elena (30s): America and New Zealand 'want to trade with us'.
- George (70s): 'We used to have, we used to be part of the biggest trading bloc in the world which was the Commonwealth, and now we're the fifth or sixth biggest. I don't know, but if you go back to the Commonwealth we'll be the biggest again'.
- Trevor (70s): 'Before we went into [the EU] we used to trade a lot with the Commonwealth, New Zealand, Australia, South Africa'.

Nearly all those mentioning the Commonwealth are over 50. Points to note about these comments are that

- participants who want trade with the Commonwealth do not tend to mention wanting trade with China, Indonesia or other non-Commonwealth countries,
- there is not much explicit reference back to any history before World War Two in the interviews; these interviewees, nearly all over 60, are referring to the Commonwealth as they personally remember it.

Church district

As in Hill district, Church district participants also lack understanding of trade, whether Leavers or Remainers. Only a couple mention issues like services or the longstanding trade deficit. Again the preoccupation with post Brexit trade deals may reflect what is uppermost in the news, but the lack of in depth understanding of the place of trade in the economy, even among supporters of the current trade regime, is striking.

Free traders

Out of the 15 interviewees who broadly want to keep the current trading situation, only a few express belief in the principle of both trade and free trade as positive. Church district's Alan (40s) is an economic liberal strongly committed to the principle of free trade. He is one of the few who offers in depth factual knowledge. He sees the EU customs union as 'a very positive element'; even though he criticises the EU's high external tariff on agricultural imports from less economically developed countries, he thinks the EU has been moving in the right direction to rectify that. He also believes the European customs union has the potential to be transferred to a global stage leading to the desirable prospect of global free trade. He wanted a 'tariff free world where everyone's incomes were more the same and hopefully... rising to a level as they are in western countries at the moment'.

Fawad, also in his 40s and directly involved in the manufactured exports business, shows a similar degree of commitment to international collaboration and the need to export and is in despair about what he sees as a lack of government awareness about how tough trade negotiations are likely to be. David (70s) may not have been directly involved in trade but has a liberal commitment to the principle of trade as 'a good thing'. Paul (50s), a trade union employee, conceives of trade as positive but differs from the liberals in perceiving one of its virtues as naturally requiring a lot of regulation, such as at the EU level with food and employment standards.

A few others also express reservations about trade deals with authoritarian regimes. At least three have in depth awareness of TTIP³⁸ negotiations between the US and EU. They believe aspects of it have damaging implications for democracy which highlight the dangers of doing trade deals with authoritarian regimes post Brexit.

Brexit opportunity

Those against the EU trade regime, Leave voters, tend to emphasise how speculative economists' warnings are about leaving the EU. James (70s) says the EU's external tariffs on imports are low and says the devaluation of the pound may make our exports cheap enough to offset it. Harry (50s) says 'we *could* get much better deals [my italics]' outside the EU and, like the Hill district Leavers, mentions the Commonwealth:

³⁸ The Transatlantic Trade and Investment Partnership negotiations between the US and the EU were prominent in the news and controversial because perceived as increasing corporate power to reduce the scope of government policy.

so trade I think there's immense potential, immense opportunity and that, provided we don't talk ourselves out of confidence, that could be a very great opening out as a result of us not being controlled by European government. (Harry 50s)

Stephanie, also in her 50s, echoes these comments:

We have links with the Commonwealth and the rest the world and I believe we should be free to strike any deals we want, we're the fourth largest economy in the world.

(Stephanie 50s)

Their comments are usually couched within the overall thesis that, as Harry comments, we must not 'talk ourselves out of confidence'. The context for the comments is that even if there is a small amount of damage to trade, it will be worth it. In other words, the impression is less of a hankering back than a desire to rationalise putting sovereignty above economics, again reflected in Harry's comments about the 'opening out' as a result of not being 'controlled by European government'.

Migration

Hill district

In Hill district there is a variety of beliefs about migration. 14 of the 30 Hill district participants, mainly older, believe migration has negative economic effects and express this consistently. They include four black and ethnic minority participants and some Remain voters. Eight participants are ambivalent or non-committal or believe that the economic damage from migration is slight. Eight Hill district participants, mainly the higher income and younger ones, believe that migration benefits the economy, which is a lower proportion than on Church district.

'They're taking our kids' jobs'

Nearly all Hill district participants expressing economic arguments against migration mention migrants competing for jobs and resources. Mona and her partner Azad, who emigrated to the UK ten years ago and are two of the Hill district participants most aware of the value of trade and believe the EU customs union benefits the economy, are nevertheless so concerned about the negative economic effects of migration on competition for jobs and housing that they voted Leave in the referendum.

If [migration] carries on like this lots of people won't be able to have a better life. Based on that, I said no [voted Leave] because it [migration] wouldn't be carried on forever.

It's not going to be practically possible to accommodate everyone here. (Azad 30s)

Many spontaneously bring up migration in their responses to my 'what do you understand about employment?' question, and see employment and migration as linked. Chris (60s) says 'my

son...he can't find work because of all these foreigners that's coming in and taking jobs.' George (70s) says 'when we've got less people living here we'll have a bigger percentage of them in work'. Howard³⁹ (18) says 'if there's more people there's going to be less jobs' and Jean (70s) says 'they're just taking our kids' jobs'.

Some participants argue that migrants 'take jobs' because they are prepared to work for lower pay, not because they are better qualified or have a better work ethic. Linda disagrees with claims that migrants are better workers or 'do jobs that other people don't want to do'. She says there are many British born who, with encouragement, could do those jobs, but migrants are employed because they are prepared to live in poor conditions for a few years in order to send wages home that are far in excess of anything they would earn there. She says

It's just that I think rich people take advantage of the poor people in ways of cheap labour you know... We don't get the opportunity to have the jobs because we have to work for a proper wage to live and they don't want anybody to do that, they want cheap labour.

Many interviewees believe there is a link between migration, low wages and the growth of zero hours' contracts (see chapter 5). Martin (50s) thinks migration has 'partially' reduced low skilled wages and businesses are 'clever'; 'so if you've got a guy willing to work for £6 why are you going to pay somebody £8?' Andy (60s) argues that

The local people [long term or native born residents] don't want minimum wages they want a liveable wage, whereas the Eastern Europeans, to them it's probably a lot more money they're getting abroad. So they're obviously thinking, 'this is not bad we can live with this, still send money back'. And I can sympathise with them, but, by the same token, we gotta look after our own.

A related theme is that migrants from the rest of the EU may be benefiting from welfare services and job opportunities without intending to make a permanent commitment to the country as a whole. Ruby says of her co-workers from other EU states that they often talk of the land they own and houses they are building back home.

I mean they work hard here to send money back home...I think the majority of the guys I work with at work, they will eventually go back.

In this exchange in a Hill district focus group, one of the strands in the argument is that migration is 'making' UK born workers lazy:

³⁹ Howard does not live in Hill district but a similar area

Beverley:... [Migration] is making our people lazy. Our people think, 'oh well, we'll get the Polish, get the whatever.. They will work [hard]'. Because my nephew was the manager of a hotel...he knew that the people coming in would work harder and they would get the job done properly...

Elliott: this is why you employ them, to do a good job...

Beverley: the lazy [UK born workers] should be made to work for their money and to pay taxes.

Elena, in her 30s, volunteers a distinction that skilled migration is more welcome than unskilled. But most Hill district participants who perceive migration as competing for jobs talk only in terms of low skilled work.

'Draining resources'

Many Hill district participants who believe migration overall is economically damaging, and even some who think overall it is beneficial, are concerned about pressures on resources of social housing, school places, health care and benefits.

It is hard to disentangle anecdotal exaggeration from more direct experience. Beverley (60s) says 'people *were* coming over here and getting houses' [my emphasis] but she knows, because she is part of a council citizens audit group, that 'we've now made it' so they have to be here three years before they get social housing. Nevertheless, she still opposes migration because of her personal experience of continuing lack of resources, including children and grandchildren on social housing waiting lists. Her final comment on the issue is 'we can't house our own people, how can we house thousands?' This suggests even the three- year rule is not enough to reassure her that migrants are not taking scarce resources she would prefer to go to native born.

Chris, in his 60s, also has daughters on the waiting lists and it makes his 'blood boil...when you see the amount of foreign people in council places'. He observes how many buildings locally are also being turned into student accommodation, a preoccupation shared by Linda. Chris contrasts the current housing shortage with

When I was young there was loads of council houses being built and all that and they're not building council property anymore...and a lot of these council houses now have been sold off to these coloured people and they rent them out to students and all that.

A few mention school places and overcrowded GPs' surgeries, but apart from housing, the other competition most people mention is for resources in the shape of benefits. Many are aware of media coverage claiming that migrants send a high proportion of child benefit received in the UK

back home. There is little support for migrants being able to claim benefits. Misha (30s) describes herself as even-handed, the child of a Jamaican father who can see that tougher migration controls might have prevented him coming here. However, she says

I can understand how financially it could drain the system willy nilly, letting people come in and letting people just claim from us and use the resources that we have, like, sending it off back to home.

In her other comments, she could hardly be interpreted as being racist or xenophobic. Similarly, Gary (40s) has many non-EU migrant friends where he works and does not make any other comments that indicate he opposes migration on socio-cultural grounds, but he says in principle

Same as if I went to another country I'd expect to work hard and not [for the government] to say 'there you go, there's some dole money.'

Shelley (50s) echoes the opposition to paying migrants benefits when she says in answer to whether migration has damaged the economy economically:

Yeah, 100% yes. I don't know all the ins and outs and I don't know if obviously the people who come in to work they pay taxes... but there's so many that don't, there's so many that come...and claim benefits for the kids that are in their country as well. That's got to do some damage economically really.

'An island nation'

In a Hill district focus group George is anxious that opposition to migration should not be perceived as racist because 'it's actually pure mathematics'. As Elliott agrees; 'the thing is we are an island nation'. There is a distinct group who dwell on the physical overcrowding of the island. It is striking that they are mainly over 60. They often use the phrase that migration is 'swamping' the island. I interpret this response, in part, as an economic understanding because they perceive migration as leading to overpopulation and strain on infrastructure. Some would counter that in this virtual and technological globalised age a rich economy would still be able to provide, but these participants disagree. Glenn (60s) says 'you can't get a pint into a half pint... there's not enough land for a dear old grandma to take a dog for a walk or the children to kick a ball around'. Elliott says

They are trying to push people in here, we are only an island, there is only so much of an area where we can produce food and everything else, because the more we are buying in the more it's costing us the money that could be saved...There's got to be a cut-off point at some stage. (Elliott 70s)

George (70s) says

Unfortunately, it's just sheer numbers now that are defeating the infrastructure...it's nothing to do with nationality it's to do with numbers of people. We're an island we've got to remember that, we can't cope.

Julie (60s) reiterates the strain on the infrastructure. Maxine is the only younger person who echoes this theme when she talks about there not being enough 'space'. However her comment is brief and not as heartfelt as those of older people.

'Older people...tricked by their own fears'

In the interviews, I phrase the question 'what do you understand about the *economic* effects of migration?' specifically to focus on any economic beliefs interviewees may have about the issue. What pictures do participants have in their minds when they hear the word migration? Possibly because the referendum debate was about EU migration and the city has had a big increase in EU migration, most relate my question to migration from the EU rather than, for instance, war torn Syria. Nevertheless, some Hill district participants mention these *cultural* anti-migration beliefs, mixed in with their economic ones:

The Muslims, they come over, they've been living here for years and then they're trying to tell us how to live in our country because it doesn't suit their religion. That is all wrong as well. Obviously we welcome them and have done for years, but they seem to tell us that we are doing it all wrong and if we don't change then they're going to kick us out. I just don't see the point. (Elliott, 70s)

When I was younger I think we had two families living in our street [in London]. They were coloureds and they were great, lovely people, but when I moved out... who you see over there now, you've got every creed. People from Saudi Arabia, they've got cafes along the road, on the pavement, X road, took it over! All cafes, all foreigners you know. They walk past you as if you shouldn't be there you know and that is wrong. That is wrong. I wouldn't like to see any trouble start, but I can see it. (Steven, 80s)

I don't mind letting some in, not loads of them, as long as they abide by our rules. What annoys me, and I know my wife too, is they come in here but they want to carry on as if they're still living in their own country...and some of them don't speak English, so you think they should learn English. (Trevor, 70s)

And because my dad was always against them because he fought in the war and all that, he said that's what we fought for you know. (Chris, 60s)

If they stay here, are they going to be taught different languages? I don't mean like we do now, but [my grand-daughter] will come home talking something I won't understand.

(Beverley, 60s)

All these participants are over 60. Younger Hill district participants in favour of migration mention a recurring theme of older people, as Rosa says, being manipulated or 'tricked by their own fears' about the effects of migration into voting to Leave. The emphasis is on how they are afraid of migration, believing media stories of the effect on the benefit bill for example. Misha (30s) and Shelley (50s), despite themselves saying in places that migration is a strain on the benefits bill, identify older people as being in this 'anti-migration' category:

Shelley: yes definitely. I totally agree with that, that's why I'm on about, that's why a lot of people... voted to get out, like the *older generation* [my italics].

Misha: it's fear!...[they think migrants] get about 20 grand when they come into this country. What about, okay, the government's going to hand over to someone as they come into the country 20 grand; 'here's 20 grand babe, a BMW and a nice four bedroomed house'! (laughs) It's not going to happen, it's just unrealistic but *some people* believe that [my italics].

Some in Hill district believe the economic effects of migration are positive. Hill district participants Lidia and Colin mention that we need more migrants for health and social care. Rosa, in her 40s, states vehemently that she 'didn't get' the argument that migration damages the economy. She adds 'there were a lot of economists who have done the figure crunching and say actually, no, they're not draining the society'.

Of the 18 year old low income participants, nearly all believe migration is both economically and socio-culturally beneficial. Callum⁴⁰ is most clear that the economic arguments against migration are spurious:

When I took GCSE geography there was a lot of talk about migration so I am aware that the media makes it a lot more worse than it is. It's 'they're stealing our jobs', that kind of thing. It's not like that.

Lucas⁴¹ (18) says migrants are 'not taking away from anything, they're giving back as well'. He and Clare both have an additional self-interest in opposing Brexit. Lucas wanted to study in Germany which is now in jeopardy; he believes older Leave voters are 'wasting an opportunity that's not

⁴⁰ Callum does not live in Hill district but a similar area

⁴¹ Lucas does not live in Hill district but a similar area

given to most countries... just seizing up the chances for the younger generation'. Clare⁴² (18) says her main reason for supporting Remain is educational, she wanted to benefit from the Erasmus scheme.

A common belief from the low income 18 year olds is that they did not pay attention to any economic arguments about migration because they just do not see migration as 'an issue'. Callum adds,

I'm friends with a few people who have moved here and we don't really talk about it because we don't see a problem in it.

Lisa⁴³ says

Where with the EU referendum they tried to make it 'oh we'll stop immigration' I didn't really see an issue with that. I don't really think there is an issue with migration and immigration...

She adds she has not considered the economic arguments about migration because

Immigration stuff doesn't scare me or anything. I think it is an older generation ...it doesn't bother me; I think it's a good idea.

Church district:

'Losing our Britishness'

Like Hill district participants, those in Church district also reveal a variety of beliefs. Several make comments about the negative socio-cultural effects of migration.

Alice, in her 80s, says

I don't mind migrants if they come to England and take on our ideas and our way of life but buying and selling wives and all that jazz is not British and I think we are losing our Britishness I really do.

Stephanie, in her 50s and a health professional, argues that there is an additional burden on the health service due to differing cultural expectations. Harry, also in his 50s, is torn because he values Britain's Christian heritage, including a tradition of welcoming refugees, but says

⁴² Clare does not live in Hill district but a similar area

⁴³ Lisa does not live in Hill district but a similar area

It has potential, particularly jihadist migration, of being incredibly disruptive and it will be interesting to see what effect having open borders has from that point of view. But this is an incredibly difficult subject.

However, some Church district participants who perceive migration as culturally damaging do so because they believe *other people* do not want it and, therefore, too much migration will impose a strain on society as a whole. This is evident in this focus group one exchange:

Peter: migration does worry me and I think unconstrained migration will cause social unrest and that's my main worry. It's not affecting me personally because I'm not in competition for a job with people who are migrating from other countries. I am quite happy to go and consider that I might go live and work or have a holiday in another country. So I think in general I'm not against migration...but I can see that uncontrolled and unrestrained migration could lead to very great social stresses and I'm very worried about that although it doesn't threaten me personally at the moment, but it could do.

Moderator: So in some ways, whatever the economic arguments about migration, for you there is quite a big social element?

Peter: I think it's mainly social actually.

James: there are economic arguments about how much can the infrastructure stand and so on but it's a political sociological issue mainly.

In contrast, some Church district participants are positive about the socio-cultural effects of migration. Alan (40s) says 'the idea of a world where people can move from country to country as they choose is very positive...we are one world, we are one people'. He would only baulk at the numbers if they were in the tens of millions. David (70s) is 'fairly pro-migration', as is Fawad (40s). Jane (70s) says it 'improves cultural diversity', Joseph (70s) says he is 'tolerant' because his parents came from 'penniless Ireland', Johnny (30s) has 'never seen a gain from divisiveness'.

Overloading the infrastructure and 'geographically small'

Some, including Remainers, in Church district do believe migration damages the economy. As James mentions, there are some concerns about the impact of high migration on the infrastructure; while the economy may need young workers they will grow old or bring families. When I ask Stephanie (aged 50s) what she understands about unemployment, she says 'that all comes into the migration discussions'. Richard (80s) mentions the smallness of the country and fears of an 'open door' policy; 'small country, geographically small, we've got a pretty high population already'.

Church district participants do not talk from personal experience as much as Hill district ones about the effects of migration on resources. Some interviewees (Peter, Rachel) from Church district are conscious that the area is wealthy enough that numbers of recent migrants moving in are low and services have not been overloaded, therefore that they do not have personal experience of recent low skilled migration, except as employers. Michael describes Church district as a 'white bubble...with some Asians...a conservation area'. Those who do move in to Church district, for example in university related jobs, are welcomed in part because their numbers are few.

'Lively, educated people': migration benefits the economy

A larger proportion in Church district than Hill district believes migration benefits the economy.

Those who elaborate on the economic benefits of migration tend to express beliefs that can be categorised either as economic self-interest in the free movement within the EU or the benefit to the economy as a whole.

On the self-interest side, several Church district residents have worked abroad, in Asia, America and East Africa for instance, and have children who work abroad including in Europe. Many of the younger interviewees echo Hill district participants' talk of lessons in geography or history which taught them that migration was part of a two way relationship. They want to be able to benefit from free movement themselves;

I wouldn't necessarily say [migration is] a bad thing. I think if there's people who are from different countries who have the right skill set I don't see why they shouldn't be allowed to work here, because, yeah...I think it's quite good to have a diverse society, yes. But I guess... I'd want to be welcomed somewhere else to work if I had the same skill set as somebody who lives there. (Lucie⁴⁴ 18)

On the benefit to the economy side, there is a broad theme of migrants putting back more into the economy than they take out. This has many aspects. Some, like Paul⁴⁵, argue free movement is the price to pay for a single market:

If you're going to be part of the single market then you had to comply with those rules and those rules are to allow free movement of labour from one country to another... they're bringing more wealth into the country, they are putting more money into the economy than they are taking out.

⁴⁴ Lucie does not live in Church district but a similar area

⁴⁵ Paul does not live in Church district but a similar area

David is one who sees skilled migration as contributing to the intellectual community and producing economic benefits; he says xenophobia against EU migrants is wrong and that when EU students leave the UK they spread a positive image of the country which ends up benefiting the country economically as well as politically. Joseph has had university lecturers and students as lodgers. He says they are 'world class' intellectuals who should not be shabbily treated. Others who have worked in the university such as Michael see migration as essential for what is a growth sector of the economy as well as for any cultural reasons. Fawad has an even more direct economic argument for skilled migration because he manages an electrical exporting company which spends money on UK-based recruitment of engineers but cannot find them, so is forced to recruit from outside. He relishes the multicultural vibrancy of his company's staffroom of Germans, Italians and so on. Fawad echoes Alan at the start of this chapter when he talks of how 'lower grade' work has become more competitive due to migration:

Where before [a lower paid job such as working in Costa] was more or less guaranteed, now you need to show even if you want a job in Costa coffee, you've got to fight for it, you've got to show that you're willing to go that extra mile. But is that a bad thing? If somebody smiles at you and says thank you instead of throwing the coffee at you?

Others recognise the economic benefits of low skilled workers given the demographics of the UK's ageing population. Referring to the NHS, David asks 'how much can the infrastructure stand if they have to go away again?' Milo⁴⁶, in his 20s, expands on this theme:

Yes, again, migration often results in growth just as a function of having more increase in the population often with young workers and people say that's one of the reasons why Angela Merkel welcomed so many people to Germany, because she needed more labour.

A common refrain overall is that migrants 'bring into the economy more than they take out' (Helen and Jane), 'add to an economy' (Gareth). Phoebe⁴⁷, like many refers to some awareness of academic or media research that assesses the overall impact of the economy as positive:

The economic arguments, I don't fully know them or anything, but [migrants] actually benefit the country in terms of culture and tourism and economic growth.

How 'economic' was your vote in the referendum?

How 'economic' do voters believe their vote in the referendum was? I ask this question towards the end of the interview. I ask it to explore how they understand the term economic rather than

⁴⁶ Milo does not live in Church district but a similar area

⁴⁷ Phoebe does not live in Church district but a similar area

as any kind of definitive answer about why they voted. The answers can be put in the context of their previous answers on migration and trade. However both Hill and Church district participants also sometimes claim one other issue has an ‘economic’ dimension, and that is sovereignty. These answers highlight interesting issues about how interviewees interpret the term ‘economic’ which I will explore in greater detail in the next chapter.

Hill district

Leave voters

When I ask Leavers why they voted to Leave, many answer that in part they wanted the UK to become more independent again, more sovereign. A lot of the commentary on the referendum result suggests opposition to migration and desire for sovereignty is strongly linked, but, many participants believe sovereignty is also linked with the economy.

It is surprising how few interviewees who mention sovereignty as a reason for their referendum vote do so in the narrow sense that it will enable control of migration. Leave voters Gary (40s) and Elena (30s) say they are not opposed to migration and so when they say their vote is partly desire for sovereignty they mean sovereignty in a broad political sense including control of justice policy.

For me it was changing EU law. Because I do think there’s a lot of things that have happened over x amount of years where we need to do something and they say ‘you can’t, because you’re interfering with blah, blah, blah, blah’.

Those who oppose migration also describe their desire for sovereignty in broad rather than purely ‘control of migration’ terms:

And we’re supposed to be our own country, England. I know it helps if I do this [makes hand movements on the table] we’re here, the [rest of the EU] are over there, we’re supposed to govern our own stuff, but we can’t do anything. They [the EU] might say, ‘oh no, you can’t do that, oh no’. We’ve got to ask them if we can do it...I want us to, all right I want us to run our own place, deal with our own money. I want the government, the law, so that we can have our own law back, not say ‘ah, we got to ask somebody else’. Because what’s the point in saying Great Britain if we are not really Great, because we are ‘yeah we’ll do that, but, please sir, can we?’ (Beverley 60s)

[In the EU] certainly everything, including trade things, it was all getting overly discussed by so many other people. I mean how everybody gets a chance just to say their point of view, I mean it could take you months to decide what you’re having for tea... It’s out of control. (Julie 60s)

Trevor, in his 70s, says migration affected his vote, but '*as well* [my italics] it was them trying to tell us what to do'.

Some interviewees who say sovereignty is important explicitly include what political scientists would categorise as the economic issue of the budget. Note that Beverley says 'I want us to...deal with our own money.' Elsewhere she argues we have contributed too much to the EU budget. Steven says 'we send millions out there to Brussels, millions lining their pockets'. Elliott says 'we seem to be paying a hell of a lot of money out to Europe and not seeing much in the way of return'. George says 'We don't control our own money at all and we should be.'

However, not surprisingly perhaps, participants find it hard to characterise how economic their own reasons for voting are. I include an extract from focus group three to illustrate this.

Moderator: ...thinking back to the referendum, do you think your vote in the referendum was economic? Or was it about other things?

Elliott: I think it was mostly economic because...we seemed to be, I mean you can only go on what you get from the papers and news on the TV, but we seemed to be the poor relation if you like, at the bottom end of the pile when they're committing these laws and all that.

Beverley: That's a good way of putting it Elliott.

Elliott: They're paying very little back.

George: in my part it was economic pure and simple. Migration actually played quite a small part in it because although I'm a member of UKIP I only joined UKIP when I realised trade unions were messing up the Labour Party, started looking for another middle of the road party. UKIP is not right wing and not racist, they're middle-of-the-road.

Moderator: what was your economic argument then?

George: the fact that we were giving so much money to the EU not getting it back properly.

Elliott: like I just said we are the poor relation.

George: if we said where the money is being spent in this country we would be better off all the way round. The hospitals would be better off, they wouldn't be going privatised the way the Conservative government is making them go, housing would be better

basically if we spent that money ourselves instead of giving it to Europe. We would all be better off the whole country would be better off...

Moderator: [addressed to Beverley] do you think yours was quite economic or was there anything else?

Beverley: yeah and migration.

Elliott: yeah, well migration.

In his interview some months before, George had said his Leave vote was 50% 'economic' and 50% 'migration'. Here, several months later in the focus group, George has thought through a position where he clearly and consistently relates his Leave vote to the economy and wants to avoid accusations of racism or xenophobia. But Beverley remains consistent in the focus group as she had been in her interview, in distinguishing between 'economic' reasons for voting Leave and 'migration' ones.

While Beverley and George differ on '*how* economic', they do seem to have a sense of what they mean by 'economic', including not just trade but also the effects of migration on employment, housing and other resources, and control of the budget as an aspect of sovereignty. Gary, in his 40s, also has a clear answer; he says his vote was 50% economic and 50% sovereignty and argues Brexit will lead to an improvement in the overall economy. He wants Brexit to lead economically to 'something new, something different, something not thought about', which I return to in chapter 10.

However, other Hill district Leave supporters do not categorise as economic arguments political scientists might expect them to classify as economic. Glenn has included detailed arguments about East European migrants seizing jobs but when I ask him how economic his vote was, he says 'not at all'. Shelley says her support for Leave was based on 'immigration' and spending on the NHS [the £350 million promise]. Given the content of the rest of her answers on the economic costs of migrants to the benefits bill and increasing unemployment and the fact that there is an economic component to 'the NHS' she still denies that her vote in the referendum had *any* economic element. Neither expressed such strong opposition to migration that their reason for being reluctant could be that their cultural opposition is so much stronger. These responses show people may be unsure generally about how to interpret 'economic' which I return to in the next chapter.

Remain voters

There is also a spectrum of beliefs of 'how economic' the vote was for Hill district Remainers. Adam does not interpret 'economic' the way political scientists tend to; he says his reasons were not economic but the only reasons he does give are the potential damage of Brexit to the car manufacturing industry. The rest of the Remainers interpret 'economic' more like a political scientist would and say their reasons were mainly economic. Economics graduate Frances says 'practically all of' her vote was economic, Martin, in his 50s, says yes 'from an economic point of view yes we should have stayed in' and does not offer any other reasons, Rosa in her 40s says 'an awful lot'. Colin thinks there has been too much migration and that the EU is too large to function but 'economics' tips him to vote to Remain. Lidia is Polish born and voted to Remain both for political and economic reasons. When they elaborate, they mean economic in the sense of the overall economy such as GDP levels and trade.

Some argue that their primary reason for voting Remain was not economic. Lucas and Clare, both 18, say their main reasons are what could be characterised as self-interested educational. Several have strong political or cultural motivations. Robert, Martha and Ross feel that culturally and politically they are European (and internationalist).

Church district***Leave voters***

There are only three Leave voters on Hill district. Two vote primarily for cultural reasons, to maintain the UK's Christian heritage, although they also mention economic costs of being in the EU including competition for jobs. In his interview the third, James, in his 70s, says he voted Leave because

The EU is both 'corrupt' and 'undemocratic' and therefore sovereignty is desirable on that basis. (James 70s)

Remain voters

Surprisingly, only about half of Remain voters readily acknowledge that their referendum votes were 'mainly' economic. Peter, who is critical of aspects of the EU, is an example of one who voted Remain reluctantly for fear that the economic costs of leaving would be worse than staying in:

Well that there will be a big hit to the economy of this country (through leaving). Certainly the way it's being phrased at the moment, leaving the single market and the European Court are retrograde steps and I think they will... We've already seen the first problem which is the reduction in the value of sterling.

Others who categorise their Remain vote as ‘economic’ are Richard who says ‘Yes of course...gosh it was plain as the nose on my face all the economic benefits, not only to me personally, but the country’. Gareth ‘most of the [reasons]’, Joseph ‘a large part of it’, Rachel ‘my biggest concern was the City’, Theresa ‘yeah I think it was economic’. When they elaborate, they mean economic in the sense of the overall economy such as GDP levels.

However, a surprising number of Church district Remainers argue that their primary reason was *not* economic. Several have strong political or cultural motivations. Jane says ‘I have a gut feeling that I am European’, which is echoed by Johnny, Alan, Fawad, Michael. However, even those who say their vote was mainly non-economic acknowledge the *validity* of the economic case. Alan says because he is such a political pro-European, by comparison his economic reasons probably only amount to 25%, ‘but that doesn’t mean I don’t think it’s important’. Helen⁴⁸ and Phoebe⁴⁹ are in a more sceptical position. They say their reasons for voting Remain were mainly non-economic because the economic reasons could not be assessed; ‘how do you know that? How can you predict it? It’s never happened before’. (Phoebe 18)

Other ‘less educated people’ are anti-migrant

However, what is also striking about many Church district participants is the common understanding that ‘other *less educated people*’ voted Leave because they were anti-migration. Hill district’s Lidia, a nurse originally from Poland, makes this distinction:

There were some comments, especially in the hospital. I can really see that clearly, because we’ve got different levels of people working, and, if you go to more educated, there’s less talk about Brexit and all that. If you go a bit lower, like cleaners, they like to talk about it and as soon as it all happened they started saying to the young nurses from Poland or any other countries ‘are you packing your luggages now?’ (laughs)... Like they said, it was open season. Yeah, they call it that way in a bad way when somebody died and somebody was killed, but in the soft way, the way people spoke, some people I didn’t even think that they were going to turn so quickly and they were going to show their real face after Brexit happened. (Lidia 40s)

The 14 participants mentioning that ‘other’ less educated people voted Leave for ‘false’ anti-migration reasons in their interviews are all from occupational groups B and C. Alan (40s) says ‘the less educated bulk of the people’ are anti-immigration. Alice (70s) talks of ‘the ordinary people, the less educated...all went for Brexit because of the migrants’. Fawad (40s) says ‘it was a total

⁴⁸ Helen does not live in Church district but a similar area

⁴⁹ Phoebe does not live in Church district but a similar area

immigration vote, nothing more'. Frances (70s), who lives in an area with a lot of Leave voters, says:

They say they all have...a friend of a friend of a friend whose brother has a friend who knows that the council are letting houses to immigrants...it's all nonsense...because they're xenophobic to start with.

They did not 'understand' the different types of migrant (Theresa⁵⁰ 50s).

Peter, Rachel and Rebecca are high income participants who are more sympathetic to the low income anti-migration beliefs, perceiving it as in part due to justified economic concerns about pay and job security. They believe the economy generally has benefited but that any price for that has been borne disproportionately by lower income groups. Joseph says

I understand how people could feel in certain areas if they've got sort of bottom of the pyramid type jobs and they see people who come, these people who come are smarter than they are and they can do the job...I think that was the whole point about the Brexit ideas and that's very, very sad.

An added element is that these 'other' or 'less educated' people did not understand the economic arguments, and by implication did not care about the economy. Lidia comments that people did not understand the economic arguments about the benefits of the EU. Richard (80s) says 'they didn't realise...the immense amount of benefit we receive from the European Union economic community'. Fawad echoes this point; 'people didn't understand the economy and the guys who try to explain it did it very badly'. In David's view, lower income voters who voted Leave tend to read the Sun and their referendum concerns, 'about immigrants swamping the country and getting our sovereignty back', are what he defines as populist. He argues 'these phrases...are very attractive because they resonate with something, but [they] didn't have the word economy anywhere in them'.

Conclusion

This chapter reveals some complex reasoning. I conclude on trade first. Across both districts understanding of trade is sketchy, almost disinterested, whether participants are Remainers or Leavers. This finding raises the possibility that everyday actors feel more connected to some features of the economy than others. It shows that even high income participants who say they follow other aspects of the economy, unless they are directly involved with trade through their jobs, have less self interest in following this aspect than they do inflation or interest rates. Also

⁵⁰ Theresa does not live in Church district but a similar area

across both districts, a subsidiary pattern is those who voted Leave having faith in trade deals with the Commonwealth. However even this talk of the Commonwealth is sketchy and not well developed.

Second I conclude on migration. How much is opposition to migration in Hill district an economic issue? These findings reveal it is for two reasons. First, some scholars have argued that respondents may exaggerate their economic arguments against migration because they know the cultural ones are less acceptable (McLaren and Johnson 2007, Kaufmann 2018). This may be the case for a few participants here, but older participants in this study who do oppose migration for cultural reasons such as Beverley feel free to express that cultural opposition. And some who express economic opposition are from migration or minority ethnic backgrounds themselves or do not, in what are lengthy interviews, show any signs of cultural opposition. Second, the depth of participants' economic arguments against migration is striking. In some cases it is based on misinformation such as in the draining effect on the exchequer where there is some consensus by economists that migration makes a net contribution (Dustmann and Frattini 2014). However, respondents argue that even if migrants pay more in tax than they take out in benefits they still should not receive as much as they do in benefits. Some economists would agree with participants' reasoning that migration depresses *unskilled* wage rates (Dustmann et al 2008, Nickell and Saleheen 2015), although the overwhelming consensus among economists is that migration benefits the economy overall. How do the strong arguments in Hill district against migration on economic grounds compare with Church district? In Church district there is a similar age divide as in Hill district of older participants being more opposed to migration, and some of them are opposed for cultural reasons. However, generally, 'anti-migration' participants in Church district appear more 'detached' than on Hill district. They are not in competition with migrants for jobs or resources and do not make the same economic arguments against migration.

Is being in favour of migration an economic issue? In Church district some pro migration participants are self-interested in their support for migration because they say they benefit directly from free movement. Church district participants are more likely to acknowledge the benefits of migration to the economy overall, such as on GDP. Particularly in Church district, there is a perception that 'other, less educated' people voted to Leave for anti-migration reasons and because they did not understand the economic arguments. In both districts the young seem to be in favour of migration either for both economic and cultural reasons or more simply because they just do not see it as an issue.

Third, how do participants approach evaluating whether their referendum votes were 'economic'? In Church district, surprisingly, at least half Remain voters argue the economy was

not their primary motivation and some even express scepticism about some of the economic forecasting. Many of them effectively have cultural reasons for their vote. In Hill district some Remainers such as Rosa say their reasoning was in part economic. Ruby, Andy and Colin for instance, all voted reluctantly to Remain for the sake of the economy even though they were opposed to migration. These participants tend to be using 'economic' in the way many political behaviour writers would, in terms of overall GDP.

For Leave voters the evaluation of how economic their votes were is more complex. In Hill district some are inconsistent about the economic reasons they give or do not categorise what most political scientists would say are economic reasons as economic. I explore further in the next chapter whether there is a reluctance to use the term. However, while not many Leave voters argue that leaving will benefit the economy in the sense of increasing trade and GDP, instead emphasising we will not be damaged by leaving as much as official forecasters predict, they do attach weight to other economic benefits of 'taking back control'. They care deeply about regaining sovereignty. Sovereignty is not just about controlling migration but far more all-encompassing as a concept, including an economic element of saving the budget contribution and spending it more wisely and effectively at home. The three Church district Leave voters do not emphasise the economic benefits of regaining control of the budget again as on Hill district; one is more concerned about being shackled to a 'failing' EU and the democratic side of sovereignty and the other two are culturally opposed to the EU as a project.

Generally across both districts, there is not a clear cut divide of Remain voters saying their vote was economic and Leave voters saying it was not. This runs counter to the results of the 'what is the most important issue in deciding how to vote' polls conducted just before the referendum that I mentioned in chapter 1, which showed huge majorities of those saying 'economy' intended to vote Remain. It suggests the real picture is both more nuanced and complex. This chapter raises questions about how participants define the economy and economic, which is the subject of the next chapter.

Chapter 8 ‘The word [economy] in itself is rather hollow’

Rosa is in her late 40s and was brought up in Hill district near the school where she now works. She is deeply attached to it and volunteers in the local neighbourhood centre, but, like most people her age on the estate, when she left home she could only get housing on the outskirts of the city. As well as the school, she has also worked in factories and as a telephonist and brought up a son, partly reliant on in work benefits. I ask her how she defines the term the economy and she laughs.

Economy now? Bottomless pit. Rip-off Britain. I think the economy is built on being ripped off actually ... The trickle-down effect of the economy; I’ve seen little cartoony videos of that. I’ve said ‘oh yes, definitely get that!’ And at the start of the recession they say ‘oh we’ll have to be in a recession because we can’t afford the national health system, but, hey, let’s throw a few billion pounds into the stock market so the rich don’t get poorer, and we’ll just take all the money from the poor and let them be poorer’. I do feel that has been done in the last few years, big time.

Rosa is articulate and political. She talks fast and animatedly, expressing an underlying anger that alternates with despair. The other Hill district participants I interview are sometimes less confident, but many of them share her perception of the economy as rigged, where ‘the rich write the rules’ (Misha, aged 30). In contrast, Church district’s Michael talks about the economy in more benign terms:

I’m also very conscious that...the economy is very important. It matters a lot in our lives in all sorts of ways. Healthcare, social care and education and so on. And therefore I understand that what happens in this country, particularly to our young people, depends on whether we have a strong economy.

The economy is hard to define; as David comments, ‘the word in itself is rather hollow’. In this chapter, I first demonstrate how participants define the economy. Then, taking all their interview and focus groups answers into account, I explore, first Church district and then Hill district participants’ understanding of the economy, including their beliefs about sources of knowledge about expertise.

Thin definitions

In chapter 1 I mentioned Economy.org asked respondents in an online poll for an open ended 'definition' of economy and answers were quite thin. I get similarly thin responses. When I ask participants to define 'the economy' and 'economic', most of them pause, sigh or grimace⁵¹. Participants find it difficult to go into any depth or be precise about what the economy is. I group their responses into six, giving the district they come from in brackets.

The first three groups define 'economy' and 'economic' as a general umbrella term, similar to the neoclassical understanding I outlined in chapter 1:

I suppose it's the process of making money, that's the way I would look at it. The way of doing business and making money in our world. (Alan 40s Church district)

The economy relates to tangible wealth, money or properties or something. (David, 70s, Church district)

It's just the way the economy is working, it's how everything sort of fits together. (Robert, 50s, Hill district)

Stuff relating to the economy, jobs, GDP, trade - whatever. (Lachlan, 20s Hill district)

If you say the economy and economic matters well I suppose I think it is being about money, finance, the broad world of business. (Michael 70s Church district)

To do with finances and stuff like that, whether you're in profit or loss and things like export imports, so basically the implication on all of us. (Julie 60s Hill district)

The second group focuses on it being more about money or finance:

Finances and money. (Elena 30s Hill district)

I guess just how money works. (Clare⁵² 18)

Money and stuff. (Howard⁵³ 18)

The state of how the country's in financially. (Shelley 50s Hill district)

⁵¹ It does not make much difference whether the question is phrased 'how do you define 'economic'? or 'how do you define the economy?' In some interviews, when participants feel uneasy that they will be put on the spot, I find that phrasing the question as understanding of the term 'economic' generates *fuller* responses than phrasing it about 'the economy'. I can then follow up with questions about what their gut reaction is on hearing the word economy. But phrasing does not affect the thrust of the answers.

⁵² Clare does not live in Hill district but a similar area

⁵³ Howard does not live in Hill district but a similar area

The way the economy works, money, finance, banks, government, the Treasury. (Gareth 40s Hill district)

Isn't it like around money and if it's, if there's a lot or not like companies, I don't know (Maxine⁵⁴ 18)

Money stuff, yeah, (laughs) business and money sort of thing, but yeah. (Lisa⁵⁵ 18)

How people make and use money (Jane 70s Church district)

Probably something to do with kind of money and the growth of money in society. The economy links in with business as well. (Lucie⁵⁶ 18)

Yes (Pause). That's a really hard question. I suppose I define it as the sum of all the wealth that's generated and lost, something like that (laughs). (Ross 30s Hill district)

A third group, again from both districts, emphasises the government in some way in their definitions:

The handling of the state's finances I suppose, policies for how you fit into the world (Joseph 70s Church district)

What the government's money is spent on? (Mary 70s Church district)

Oh everything to do with money and the government and all that jazz. (Alice 70s Church district)

Is it about money and how government, for example, spends money? But I have no clue, to be honest. (Amelia 20s Hill district)

That's usually the state of the finances of the country or the local council or whatever. (Colin 60s Hill district)

A fourth group, who are all women, brings in the micro or household level:

Oh god, for me [economy would be] just if we could manage it ourselves as a family, you know, and yeah, I think it's just the everyday cost of living. (Ruby 50s Hill district)

⁵⁴ Maxine does not live in Hill district but a similar area

⁵⁵ Lisa does not live in Hill district but a similar area

⁵⁶ Lucie does not live in Hill district but a similar area

Well I would pluck out words that I don't really understand, but that's what I would do, so I would say I know that there's a micro level and a macro level. (Rachel 50s Church district)

I think there's two things. There's kinda, if you like, the big picture economy, macro level whatever. Apart from, I think of it myself on a more personal level, you know the household economy, live within my means and stuff. (Helen⁵⁷ 40s)

I suppose it's to do with the flow of money, the monetary situation, whether it's micro or macro scale. (Stephanie 50s Church district)

I was thinking very much of our family and the money coming into our family in different ways and how it's then spent and what it is at the end. It is like that, but it's not like that, because it's hundreds, thousands and millions of times more complex than that. (Rebecca, 50s Church district focus group)

Some 18-year-old sixth form college students perceive the question as relating to Economics as an academic subject, perhaps to justify why they find the question hard to answer:

Money, (laughs) global stuff I guess, international relations that sort of thing. It's a bit daunting as well because I wouldn't be able to define it, probably because it encompasses so many different things. It's quite, you think of it as quite an adult, grown-up phrase. I don't know, it's like I did history at A level last year. We did financial, social, political and economic and I was always focussed on the political and social stuff. The economic was 'oh it's numbers'. It's a bit harder to grasp maybe. (Phoebe⁵⁸)

I don't really do economics. (Howard⁵⁹)

A final group mainly from Hill district defines the economy as about efficiency, saving or cost of living:

Economic; stability, the value of something that's how I would define it. Yeah. (Gary 40s Hill district)

You have to be careful what you are doing you know, you must remember that you have to have the rent paid each week, my insurance has to be paid each week you know you have to be careful what you do with money you know. (Jean 70s Hill district)

⁵⁷ Helen does not live in Church district but a similar area

⁵⁸ Phoebe does not live in Church district but a similar area

⁵⁹ Howard does not live in Hill district but a similar area

I don't know what the word is, economic, economical you got to look at things and draw in a bit I suppose. Economical that's what I would say, they're spending thousands or millions and we can't afford it...just save it for when, then we can go from there. (Steven 80s Hill district)

Well I've not really thought a lot about it, to be quite honest. Just like, its economical to do so and so.(Trevor 70s Hill district)

Prices. (Chris, 60s Hill district)

Questions asking participants to 'define the economy' do not immediately reveal deep insights. So many participants have a default position of 'money, finances' that it is hard to extract much significance from the first three groups of definitions. It may be significant that the micro/macro distinction is raised by women. It may also be significant that this last group, all from Hill district, are furthest away from the neoclassical understanding of the economy as an umbrella term, seeing the economy instead as to do with efficiency or prices. The rest of the chapter contextualises these answers to develop deeper insights.

Church district:

The economy as umbrella or 'ship of state'

Church district participants share that aspect of the neoclassical understanding of the economy I outlined in chapter 1; that it is a neutral and umbrella term for interconnected forces.

In chapter 1 I introduced Rachel, who had a frugal upbringing and was still frugal although she also speculates in shares. Rachel participated in movements of monetary forces beyond her household. Some other Church district participants are directly involved in the economy as private sector workers and entrepreneurs. There is a particular *intensity* to the comments of those currently working in the private sector. Alan demonstrates that even though he is also interested in politics, he has to follow the economy closely to assess how general economic conditions like the level of employment or interest rates will affect his property business. Throughout his interview he acknowledges how one aspect of the economy can impact on another. One of his examples is

It's important inflation is controlled to a certain level. We certainly don't want deflation. If you've got deflation people put off spending until next month and that can send the economy spinning downwards (Alan).

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Fawad, who says knowing about the economy is a professional requirement for his job in manufacturing exports, is particularly anxious when contemplating the effects of Brexit and trade negotiations. He says

So I'm scared a little bit what's going to happen in the next couple of years, because we are a fit strong economy, but for how long? (Fawad)

However, the difference between Church district participants working in the private sector compared with those in the public sector or retired is in intensity of feeling rather than understanding of the economy. Those who work in the public sector or are now retired from it also frame a lot of their answers in both interviews and focus groups around a common assumption that there is such a thing as the economy and that it affects everyone. I take out the interviewer's words from interview transcripts and then conduct an Nvivo word frequency search for participants' use of the word 'economy'. All 24 occupational group A/B participants, 40% of all participants, make 145 references to the economy compared with the 36 CDE participants, 60% of the total, who make only 77 references. *Participants from occupational groups A/B are therefore more than three times more likely to use the term 'economy' in talk about the economy than those from C1, C2, D or E.* They appear to be at ease with and comfortable about using the economy as a term.

Most Church district participants are *positive* about the economy. Many older participants recognise they have 'lived through a golden age' (James) because of the benefits the economy has brought them in terms of job and housing opportunities. I characterise Church district participants as cheerleaders because, from the side-lines, they hope the economy will do well. Michael, who has worked all his life in an academic environment, eschewing a higher paid career in business for what interests him and the greater security, still says, as I highlighted at the head of the chapter, that a strong economy is 'important'. Retired teacher Richard takes this support for the economy further with an analogy of the ship as an economy and a sense of the economy as national. For him the economy is

The national state of play, largely. I think of what happened in 2008 the crash you know, that affected everybody and everybody's form of employment or their living was affected. ..Everybody became very aware at that stage that the national economy was terribly important.

I keep an eye on the economy, I'm interested in, as I said before, the movement. Some industries have flourished, some have sunk without trace and it's very sad for those people.

If I was a younger man I'd be terribly interested how the ship of state was going to fare you know, and you know I'd hate to see us go down or have serious difficulties (Richard).

The sense of the cheerleader who wants to hear good news is evident in Harry's comment. Wishing in some ways that he had gone into business rather than the auditing side of the health service, he says about the economic news; 'I think it's very interesting and I like to hear success, I want to hear success for everyone's sake'.

Most Church district participants therefore say they are *interested* in the economy. I ask participants whether they follow the news and economic news in particular, including what their gut reaction is when the 'economic news' comes on. I categorise 16 of the 23 Church district residents as regular news users⁶⁰ and 11 of the 17 participants who say they are interested in the economic news come from Church district. However, it is surprising that some who say they follow the news, listening to it and reading newspapers regularly, are unaware that the government is in debt and sketchy on trade issues, so the self-categorisation of 'interested in the news' may in some cases just reflect a desire to appear interested and a good citizen.

Some participants say they find aspects of economic news hard to understand, but they still make an effort to follow the economy. In some cases they are interested because they have shares. However, Michael does not have shares but still follows up his belief in the importance of the economy with a close following of its progress;

I try to get my head round the question, is the UK currently doing well or not? And that is closely related to analysing what the significance is of the fact that the pound is sinking like a stone and the FTSE 100 is in the stratosphere.

Rebecca finds it even harder to understand than Michael, who follows politics closely, but she still says, about the 'economic news' coming on,

I wouldn't think, 'oh whoopee'! If it was education or health I might be more interested than if they're talking about the economy, but I know that it is really important because it's the bedrock of everything else. I mean, basically, if **the economy** isn't doing very well then we haven't got any more money to spend on hospitals or schools.

Church district participants' frequent and familiar use of the term 'economy' implies they identify with it in some way. They appear to share an understanding of the economy as an umbrella term for inter-connected monetary, financial or business related forces or activity. Despite the

⁶⁰ The category of regular news users includes those who read newspapers regularly but also those who view or listen online.

comments of Richard about 'the national economy' many also highlight the effects of global forces on 'the national economy' (Fawad, Alan, Joseph, Rachel, Michael, Peter, Paul, Helen).

Impersonal forces and unease about how they are steered

In comparison with Hill district participants in later sections of this chapter, on the whole, Church district participants also seem to accept the third aspect of the neoclassical understanding, that the economic forces are impersonal. This comes through even as they complain that governments have not done more to steer the impersonal forces in recent decades. In this section I explore this aspect of their understanding and relatedly their beliefs about economic experts and expertise.

A few Church district participants could be described as anti-materialist and have reservations about an 'economy' divorced from social goals. They have chosen careers with lower salaries and want to live their lives according to faith or environmental ethics. Helen, trained as an accountant, is less concerned with money as she gets older and her faith becomes more important. She says growth based economies are not 'realistic'.

I think we need to build an economy that is sustainable, low growth or whatever, and try to build up people's lives and look at this quality-of-life issue. (Helen⁶¹)

Most Church district participants express less deep-rooted reservations about the economy than Helen but are critical of the way it has been steered in recent years. In chapters 5 and 6, some Church district participants are uneasy about the slow recovery since 2008. They do not believe they have suffered personally, but are concerned about the growing strains on low income workers. Similarly, when discussing the economy more generally, while a few Church district participants want the economy to be subject primarily to market forces because that will result in optimal growth, the majority are uneasy because they believe economic needs have become disconnected from social ones.

What does the unease consist of? Some believe there has been too much of the wrong kind of government intervention, skewed towards big business as in the case of the bank bailout. Alan is one example of a participant who not only describes themselves as free marketer and economically liberal, in favour of free movement and trade, but also believes that government should act to prevent abuses of the market. The post-2008 bank bailout was an unfair use of taxpayers' money. Instead, government should have briefly nationalised banks, imposed conditions and tighter regulation, including promoting competition and preventing cartels. He

⁶¹ Helen does not live in Church district but a similar area

also asks 'why are we paying people [top bankers] so much? I don't know the answer but do accept it's not right as it is'.

Others believe government should intervene more broadly for the sake of social aims. The difference between those who accept the economy can and should be separate from society and those who do not comes out most clearly in a focus group exchange between Jane and James. Jane has worked all her life as a healthcare professional, follows politics closely and describes herself as having centrist political views. She starts with a definition of the economy;

I think of the economy as a mixture of things, the balance of what's going into the country's coffers and what they're spending and how that is influenced by the current world situation, the state of those factors which are producing income such as manufacturing industry et cetera. All the things that are producing income balanced against all the things that are taking money out of the public purse such as the number of people needing benefits and the demography of the country such as the ageing population, the number of unemployed and so on. It's a sort of dynamic situation with all those factors.

She acknowledges the 'current world situation' and 'the factors which are producing income', but her definition, focussing on 'coffers' and 'the public purse' is quite government or public sector orientated. James says

You're thinking the economy is only government. The economy is the sum of all activities that take place.

Jane then characterises taxation receipts as 'credits' because they can be spent on goods such as health service. However, she is picked up on this by James who argues that taxation can detract from the economy:

You could argue it's taking money out of the pot. Taxation is a zero-sum game. The country takes money from me so I lose...taxation is moving money around inside the economy, the more I'm taxed the less economic activity I can undertake and the only way for the government to undertake activity is to raise taxes.

James is one of the few to express support for the discipline of economics, arguing

I would say I'm reasonably positive about [economics]. I think there are some aspects of economics as a subject that can tell us some things we need to know.

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He says he understands what one of the other participants depicts as the neoclassical economics representation of the economy as a 'black box...a machine that generates cash' (Peter), where a polluting employer can be perceived as contributing to the economy. Both Peter and James have studied economics in some form and show by their other comments that they understand, even if they do not always agree with, some of the tenets economists hold. However, Jane counters with

That is your way of looking at it [the economy], that's the way you look at it. But I'm looking at it in a different way... I'm looking at the economy as a central thing which is serving the country as a whole, and taxation is where the money gets put into that central pot.

...I'm trying to say for me the economy is the, your household economy is the way you balance your books and the amount of tax you pay is clearly something that is on the debit side but if you look at the economy of the nation as a whole, there's a lot of money going in a lot of money coming out and that is dependent, what's going in is dependent on the activities of all the *people* [her emphasis] in that nation,... taxation for me is on the credit side in that big picture. That's the way I look at it and obviously the purpose of this research project is to look at the way different people are looking at the economy so we clearly are looking at it slightly differently. (Jane)

She is backed by David who believes there may be a psychological element to people developing different mindsets, which make them support for instance a more planned economy versus a more market based one. At one stage he says that 'as a human', rights and poverty matters. He finds the concept of an exclusively disembedded economy hard to comprehend. He does not understand how there can appear to be a mismatch between people's wellbeing and perceptions of the health of economies:

In Italy for years, I get the impression that they just ran up a bigger and bigger deficit but nobody seemed to mind and everybody did all right. What's the economy of that country? Is it what happens to individuals, because they seem to be doing all right, or is it the debt that the country is running up that means one day, like Greece, it will implode?

Peter articulates the basis for his case that the UK should adopt a more neo Keynesian policy that supports social goals like employment and greater social equality. He says

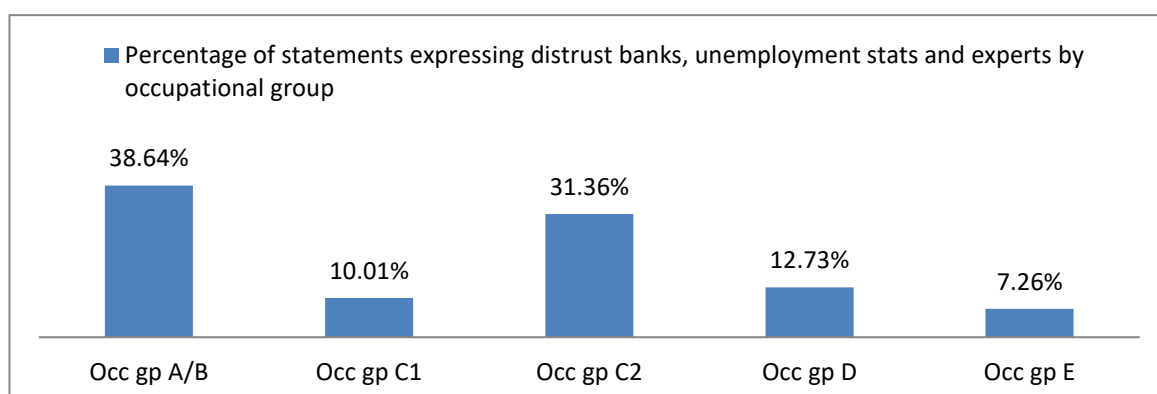
A number of American economists are famous for saying this, 'there is only money and in the end everything reduces to money and if you can make a profit out of it then great'. But I think in other societies, and I would hope that Britain's still one of those, we have a slightly different view, that it's the welfare, the happiness, the standard of living, the

quality-of-life the respect for the environment, things of that kind that are also important and should also be taken into account. But because they're traditionally not counted as monetary things they're dismissed by economists who then have other policies which may well maximise profits or wealth or income or benefit certain groups, but not to the benefit of the country as a whole.

Beliefs about sources of expert knowledge may help reveal how participants understand the economy. I discussed the high level of Church district distrust of unemployment statistics in chapter 5. Here I present participants' beliefs about banking, which reflect beliefs about sources of financial expertise. I also consider their answers to the broader question 'what do you understand about economic expertise?' which I reiterated in focus groups. Many participants voluntarily contribute further beliefs about experts in their discussions of the UK's 2016 referendum, where Michael Gove famously said the British people 'have had enough of experts' (Deacon 2016).

Church district participants talk at length about distrust. As table 8-1 shows, an Nvivo count reveals 38% of the amount of interview transcripts coded as distrust of banks, statistics or experts come from occupational group A/B participants who make up 40% of participants, which shows that they are *exercised* by this issue almost as much as those from C1, C2, D and E backgrounds.

Table 8-1 Percentage of statements expressing distrust by occupational groups



What are the parameters and features of their distrust? When I ask 'what do you know and understand about banks and the banking system?', few are positive. A couple in Church district have relatives who are high up in banking and want to make the point somewhat defensively that not all bankers are greedy. Rebecca is one of the only ones to make a favourable comment; she believes the Governor of the Bank of England calmed people down post-Brexit and hopes such top bankers make 'wise decisions'. However, many, such as David, Gareth, Ross, Helen, Paul, Milo, Peter and Fawad refer spontaneously to the 2008 crisis in their answers on banks.

The first theme in banks' fall from grace is corruption or greed;

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It is 'systematic' and 'they all collaborate in it. (Fawad)

[Banks] allowed one part of the banking system to infect the other.(Gareth)

[Banks] are run by human beings who are very fallible, who are greedy. (Jane 70s, echoed by Mary 70s, Richard 70s, Johnny 30s, Joseph 70s)

The second related theme is their power as huge institutions. There is quite sincere sadness that they have let other institutions and society down. As Jane says

You would have thought the banks know what they're talking about but they didn't and you still wonder whether they have learned their lesson.

Harry sums up a sense that they could be relied on more in the past, when he talks about doing the accounts in the NHS;

One time we used to say in the health service... 'we wouldn't expect to get this amount wrong in the banks so why would you expect it to go wrong in the health service?' But it has been slipping for a good 20 years now, so the whole ethos and the whole way that banking is done isn't as precise or as safe as I think it was at one stage. (Harry)

As well as saddened (Joseph), interviewees were 'horrified' (Jane), thought banks behaved 'abominably' (Rachel) and were 'totally discredited' (Peter) by 2008. Fawad contrasts the lack of bailout for Tata steel with the bank bailouts and Stephanie sums up the tenor of many comments with 'and they don't seem to have suffered from the crash...and the government seems to have bailed them out at everybody else's expense, with no real repercussions' which is 'unfair'. Michael says they have 'excessive power' and 'permeate government'.

I explore the understanding of broader economic expertise in depth in focus group one, asking 'Who do you think economic experts are?' The participants are stumped for an answer.

Peter: in the country today?

David: I go back to what I said at the beginning that you can get two different experts with completely opposing views and I find that very, very difficult, I really do. I just don't understand it. As a complete outsider I get the impression that Carney ...in the Bank of England is probably a wise man, although people have hated some things he's said and done. But I haven't got enough knowledge.

James: Carney made some really fundamentally political statements before the referendum about what a disaster it was going to be. It was going to be total collapse

immediately and he has now completely changed his tune and says it's an opportunity and so on and so on. So, I don't regard him as a sound economic expert any more. I'm struggling to think.

David: who is it? Boris? (Laughter)

Jane: these aren't economists. Boris isn't an economist. Isn't it true that people who have won Nobel prizes for economics say different things? You have a recession and you either spend your way out of it or you don't spend your way out of it. I mean common sense it's such a vast, vast topic...

David: it's quite interesting; you asked that question and we are a bit dumbfounded.

None of us are saying there's a giant of economics that we would agree this is the person that we wish would sort us out. It isn't there.

Some Church district participants believe we are listening to the wrong experts. Peter continues the thread above by saying:

And yet we would have done [known who the experts were] in the past; in the 40s and 50s we would unquestionably have said Keynes, in the 70s and 80s people probably would have said Friedman or Hayek.

Elsewhere in his interview, Peter, explicitly backed by a few others such as Michael, attacks the reliance on neoliberal economists, saying their policies have made many people worse off and are in part responsible for the Leave vote in 2016.

I think where people sort of suddenly sat back and said, 'yeah, it [the economy] is not working, if that's going to be how it is, let's go for it [vote Leave]'. And that was what I think motivated a number of perhaps rather ill-informed and perhaps inexperienced people to vote Leave, they didn't vote Leave from a rational perspective weighing up the pros and cons.

Peter's criticism of neoliberalism is partly pragmatic in that he believes neoliberal economic policies do not deliver sound economy.

Those assumptions were made and policies were decided on, on the basis they were reasonable. Did it turn out? ... And if it doesn't work then you should replace it, or move it on or do something.

Even among those not explicitly criticising 'neoliberalism', there is criticism of economic expertise and economics as a discipline. James, one of the most favourably disposed towards economics as

a discipline, acknowledges that there are 'very complicated macroeconomics' involved in trying to run a country, but in part because of the interaction between economics and politics, 'let's not try and pretend that we can solve all the problems using economics because we often get it wrong'. Many perceive economics as a 'pseudo-science' rather than a pure science like medicine (David). Economists are in reality divided and this reduces how much people can depend on them.

Comments on the nature of economics which affect perceptions of economic expertise include:

Economics is very subjective; it's not an objective science. You know you have monetarists and you have Keynesians, it's a matter of opinion largely. (Milo⁶² 20s)

And anyway, yeah experts and experts, that's what I mean by two people looking at the same problem, lot of experience and they take diametrically opposing views, and they get quite nasty in their condemnation of the other side as well. (Richard 80s)

It depends who they are doesn't it? One person says one thing and another person says another. (Alice 80s)

What confuses me is that you can hear economists who presumably are knowledgeable having completely different opinions and that clearly is confusing for a layperson. (Jane 70s)

You know, if you said to doctors, 'how do you treat pneumonia?', you wouldn't have great camps of people. They all know. But when it comes to the economy, you get the traditionalists and you've got all these words like Keynesian. (David 70s)

Therefore, many Church district participants believe economic experts are divided; this has taken place against a backdrop of distrust of bankers and statistics such as those on unemployment, compounded by strong criticisms of use of statistics by both sides in the EU campaign.

The focus group leave the subject of economic expertise hanging in the air:

James: on experts, not sure. In the hard sciences in general people, including the press, would say they trust experts. If you want to build a bridge you'd probably best go to a bridge builder, somebody who knows something about bridges. That's not true of economy.

Peter: (ironic). If you want to build an economy you go to an economist?

⁶² Milo does not live in Church district but a similar area

Hill district:

Less of an umbrella: '*the* economy' and '*my* economy'

Hill district participants talk in depth about the eight aspects of the economy I ask about in interviews and are voluble on how they manage financially and about the narrative of their economic lives. However, they are three times *less* likely than Church district participants to mention '*the* economy' in their interviews. The gap between real economic lives and the abstract or official '*economy*' is epitomised by Jean, who lives off the state pension without getting into debt and budgets efficiently and creatively for her and her family. I ask 'how much do you think you know about the economy?' She answers

I don't know a lot about *the* economy really [her emphasis]. [Turns to husband] Do you?
[No, no].

When I comment to Gary that he seems to understand a lot about the economy he says

I think I know about *my* economy and what relates to me. But for somebody else it might be a totally different thing, the way it relates to them [his emphasis].

Gary implies that he has a sense of his economy and the things that affect it which will be different for others. He is clear by his tone however that I am wrong in my assessment that he understands '*the* economy'. The two are distinct. In the first section of this chapter I noted that some Hill district residents define '*economy*' as '*efficiency*' or saving. 18 year old Clare highlights how people may not always associate the two as being part of the same phenomenon. She says 'talking about money and things,' her everyday economy, 'you don't necessarily think, "oh yes, this is the economy"!'. However, even for those who do define the economy broadly along the lines of the neoclassical definition of it as an umbrella term for forces, their subsequent comments reveal divergence from the Church district understanding.

The first difference is that low income participants tend to see the economy as less like an '*umbrella*' in the sense that their economic lives interact with the economy at fewer points than those from the higher income district. Linda, who is a carer living on benefits, spells out that she has not been on holiday abroad, cannot borrow from a bank and has no savings or mortgage. While the economy impacts on her family's employment, she is less self-interested in interest rates and exchange rates than higher income participants.

The economy being less like an umbrella links with a sense of being less connected to it than in Church district. It comes out in this comparison between two focus group exchanges. When I ask 'do you feel connected to or close to the economy?' participants in the Church district focus group

respond that they are 'part of it' (James) still 'involved', even though lacking 'control' (Peter). In contrast, the same question gets this far more 'disconnected' response in a Hill district focus group:

Misha: so I don't feel connected to it I feel like I'm a ...victim of circumstances of the economy so I feel like I just have to sit back and take it like...if taxes are being raised.

Shelley: yeah because there's nothing we can do. We're not powerful enough to be able to do anything about it anyway...we've just got to get on with things.

Linda: accept what the rich dish out to us...If you're just a regular person they don't hear it because you're nothing to it, you're not going to contribute or give nothing.

The crucial point Linda makes is both that they contribute less and are less connected. On the point of whether the economy affects them, some later imply that because they have no savings they will not be affected and that 'it doesn't affect us like it affects the rich'.

Robert describes an aspect of distance between everyday and official economies. He hints at how alienated 'average' figures make lower income people feel. The sentiment behind what he says is that many people feel distant from generalised statements and national indicators:

I don't think [the experts] actually probably see things from the grassroots. They commentate on the City's view and the City's view is nine times out of 10, not what somebody who is at the coalface how they see it. They don't see it like the price of milk going up or the price of bread or anything like that, they just see it as oh yeah, the average wage in this country is £25,000. Yes maybe, but in reality in [our city] it's not. And I think they generalise too much.

When Hill district participants mention the broader economy beyond theirs they differ from Church district participants in portraying it as less benign. They are more likely to believe either that the economy at best will not affect them positively or at worst will affect them negatively compared with Church district participants. The economy is for the benefit of others. For Martin the economy is a negative term because of inequality:

[The economy is] good, bad and indifferent (laughs). I think it varies. It depends how you look at it. You look at some people and you just wonder how they survive. They are living literally every day wondering where their next penny is coming from. And then you look at another side of people and they haven't got a care in the world. They probably wouldn't even know how much money they've got in the bank.

Linda interprets the eight aspects of the economy featured on the interview prompt cards [debt, government spending, taxation, employment, trade, migration, inflation, banks] implicitly as depressingly negative phenomena.

What I've told you about banks... it's the same as really with the debt thing, banks come in... it's all the same circle, all your little things you've got [the eight cards], that is a circle and there is a little human being in the middle of that circle and bit by bit he hits every single level of what you've said. You know he goes through that in his lifetime and he experiences every single bit, every word there [on the cards] he'll experience, and it's just so sad.

Hill district participants are less interested in the economic news than Church district ones. An illustration of this is in an exchange between Misha (30s) and Shelley (50s). In lengthy interviews and focus groups where there is open and wide ranging discussion, Misha, child of a Jamaican father, does not show evidence of any cultural opposition to migration. However, both previously expressed beliefs that many migrants receive benefits (although they later ridicule those who exaggerated the scale of that). In this exchange Misha is trying to convince Shelley to let migrants in fleeing persecution but never once mentions official statistics which show their contribution to the exchequer is net positive. She tells me elsewhere she mainly relies on social media for news, which is like 'Chinese whispers'. Therefore the strongest explanation at least in her case is not that she *rejects* the official statistics, but that she has not *heard* them.

Shelley: I do believe it's a bit out of control the immigration.

Misha: but then if it was the other way around wouldn't you want someone to let you in? Doesn't hate just breed hate?

Shelley: but we're only one little country... and the more we just let in, I totally get like why they want to come here, but the more people we let in, we've got to pay for every single person, so that's going to affect *our* economy [her emphasis].

Misha: [if world war three happened] I would want someone to let me in...I can only imagine what those families are going through over there. Shouldn't we be that country to be like 'come we'll offer you refuge, come'.

Shelley: but it does affect our economy.

Misha: isn't that worth it? As a Christian I'd want to say 'I'd rather we all share one loaf of bread together'...

Shelley: it's the fear that they put out about how much it would cost us to have these immigrants here, how much it affects our economy.

Some argue economic news is depressing. Elena finds the economic news depressing because of how cuts may affect her:

Yeah it's always full of dread isn't it? 'What are they planning now oh no, who's it going to hit first?'

Some say they make an attempt to understand economic issues only on a 'need to know' basis. Some Church district participants also articulate this view. For example, Rebecca says she makes an effort to follow the economy 'on a need-to-know basis, it's where it affects you, it's where it impacts on your life'. However, she was in a minority. In Hill district 'need-to-know' is more common and deeply rooted. Diane illustrates 'need-to-know' when she elaborates on how she tries not to learn about benefit changes, unless they are the in work ones that will affect her, in part because she works so hard she cannot spare the effort:

So until you're affected by it I don't think you really going to understand it. Yeah, that's really all about all...if I've got a real good focus on it then I get my claws into it but until it's affected you then I don't think... Like with benefit cutbacks and things, it didn't really apply to us. We've got people talking about it, like it's going on to universal credit so we were told today, but we don't claim [universal credit], so we don't need to know. Unless we need to know we're not really into it all.

Despite 'need-to-know', many Hill district participants do have a sense of the economy beyond their local economy. For instance, Shelley says

It's a domino effect. If someone hasn't got money to spend, money on getting their hair done, that affects that business, that business is not buying the products and that affects that business. It's then like a domino effect.

'The rich write the rules'

When directly asked to define the economy most low income participants, such as Elena, give similar answers to high income participants, that it is to do with 'finances and money'. Such answers imply they share high income participants' understanding of the economy as an umbrella term for impersonal forces. However, whereas in the rest of their interviews and focus groups high income participants flesh out the definition in ways that support the original perception of impersonal forces, low income participants reveal a different understanding such as when Linda says

I think it's about the rich getting richer and the poor getting poorer (laughs). That's how I see the economy.

Andy (60s) says

Unfortunately [the economy is] the working class people that tend to suffer and, dare I say it to cliché it, the rich get richer....when it comes to managing to live I've seen people in this area with children going around with ragged clothes, which even in this day and age is ridiculous. And you see people in their ivory towers and their mansions and their stupidly big parties.

Rosa perceives the economy as a whole and is one of those who mention it often, and as I showed at the start of this chapter, she elaborates on a feature of it as rigged against people like her. As well as believing the economy 'rips people off' she believes it represents itself falsely and is a 'ruse' because in fact the real work is done by 'grafters' who do not see the benefits.

Umm I would watch it [the economic news] obviously because I am interested in the pound and how it's depreciating and what you can't buy with it anymore and things like that, but not really interested in the stock markets and what's going up and what's going down because again it's like a ruse as it were. 'Oh we'll show you', but actually that ain't what it's really built, based on. It's built on graft, isn't it? Someone, somewhere, is grafting for those peaks and it ain't the managers. But I watch it because actually it's best to know than not to know even if you don't like what you know, or see. I don't really believe any of it to be perfectly honest, but you've got to see it to not believe it.

Linda says we 'accept what the rich dish out'. In another focus group of older low income participants Elliott and George make the same kind of comment to Beverley when she says she wants the government to spend her taxes where she wants:

Elliott: but they don't.

George: no they don't. They spend it where they're looking after their rich friends.

Elliott: where it suits them, look after themselves and then you're left with whatever is left down the line.

Many in Hill district believe the rich write the rules in the economy. Linda says 'I think money talks, that's a simple fact of life...'. Julie, retired clerical worker, says to add to her definition of the economy, that 'the bank thing's economic, all those years ago'. But she adds that despite the 'economic wrongdoing' banks were not punished. A focus group of low income participants takes it for granted that the rich write the rules:

Shelley: [the rich] are always looking at 'right, we want to keep our riches so we will make this rule, we'll make that rule'.

Linda: nobody ever wants to lose their money.

Misha:... majority of [the rich] are like 'what about my money? I inherited all my money and I want to keep it all...'

Linda: my parents worked hard for that (laughs).

Misha: how can me and my friends keep it all?

To recap, the four differences in interpretation of the economy between high and low income participants are that for the latter, it is less of an umbrella term, more negative and depressing, exerts more power over them and the rich write the rules for it. I argue a term that encapsulates these is 'rigged'.

I explore 'rigged' in more depth. Low income participants may see the economy as negative and not benefiting them and they also have less of a perception of it as 'impersonal' than high income participants because they believe powerful people play such a significant role in manipulating it. I counted in Nvivo across all of the interview and focus group transcripts of over 60 hours of talk about the economy for references to social groups including the terms rich, poor, better off, worse off, high income, low income, middle class and working class. The figure below illustrates that low income participants make many more 'personalising' references in their talk than high income ones.⁶³ This finding may reflect how much low income participants believe rich and powerful people play a part in the economy, reinforcing their sense of it as rigged. I suggest they therefore see the economy as both less neutral and 'impersonal' than higher income groups.

⁶³ CDE participants do make up a larger proportion of the sample as a whole; 60%.

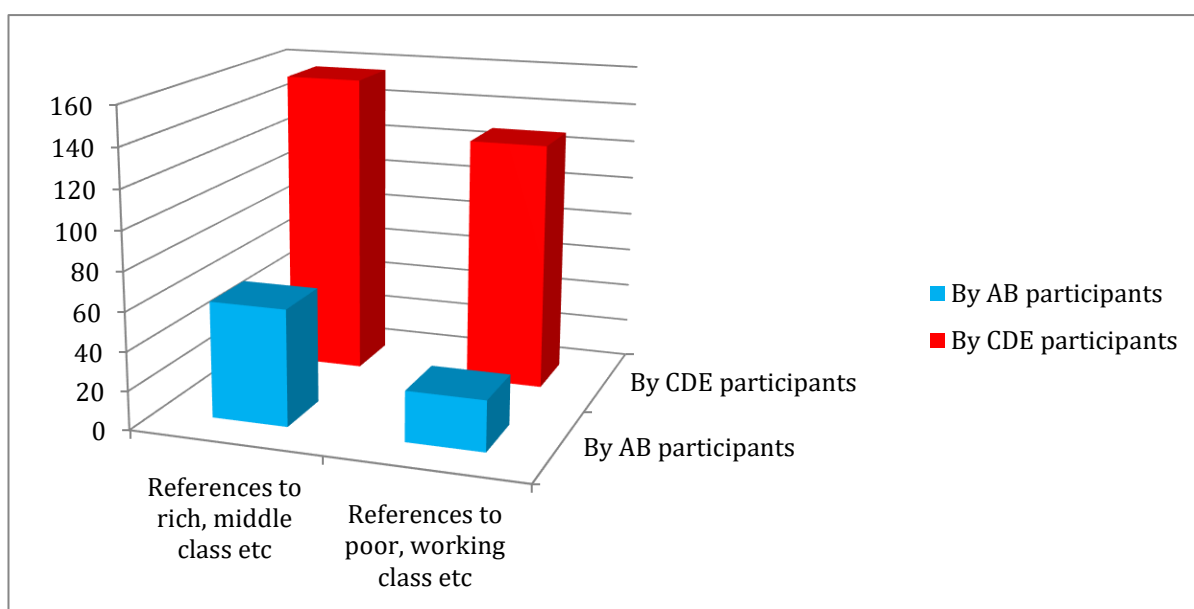


Figure 8-1 References to groups of people in relation to the economy

Of the personalising terms both high and low income participants use, 'rich' and 'poor' are more popular than others like 'middle class' or 'working class'. In addition, figure 8-1 shows that whenever participants mention social groups, they mention the rich, middle class etc more than the poor, working class. They see the rich as more central than the poor to talk about the economy.

In a focus group, the depth of Linda's analysis of different districts of the city shows how wide she believes the gulf between rich and poor is. She describes stumbling on a very wealthy enclave in the middle of a council estate.

Linda: do you know the strangest thing happened to me yesterday I was going to B's house and I got lost and I cut down this little road off the main road off Z [lower income district of the city] and it's like, it's like I went in through a barrier into a different world. These were the most beautiful houses...it was mortifying, the grass was all beautiful, and every single car was a 17 or 16 number plate. Most of them had motorhomes. I was just driving up this one little road.

Shelley: yeah I know the road you mean, it is wonderful.

Linda: and it comes to this circle...and then the next road's bungalows, millions of little beautiful bungalows. Then I drove back out into reality (laughter). Yeah but they just look different don't they, they even smell different (laughter)...It's just, it was sunny and that street (laughs, puts her head in her hands), I swear to you I drove into it and there were people doing their gardens, and I thought 'I've got my heating on because I'm cold and they're in their gardens digging up and everything like'. And I'm like 'why did the sun

decide to come here? (Laughter) Why is this little road, this little circle, sat in this shitty place [near the larger council estate]? ...Do these people know they live here? (Laughter) do they know who lives across the road?’

It was just mind blowing... And I kept looking back at it thinking that’s really strange... like I’d gone into a time machine in my car and... this is what life could have been like. This is what you could have had, but you ain’t! ‘Get back out!’ (Laughter)

Shelley: ‘Get back to your council estate!’

‘Experts for the rich’

On Hill district, distrust of ‘experts’ runs deeper and is more long standing than in Church district, although there is also much reference to it having declined. In chapter 6, I explore how deeply some Hill district participants distrust politicians, so here I focus more on their beliefs about *economic* ‘experts’.

Elena is one of the only participants to speak favourably of economic experts when she says

I’m quite positive...The person who runs the bank I love seeing on the news...they can be quite genuine.

Others make the general ‘experts are divided’ point made in Church district. When I ask ‘who do you think are economic experts?’ they laugh:

Misha: But again I think it’s one of those things that goes down to each individual. What I could view as being good for the economy, Martha could have a completely different opinion about what’s better for the economy and Shelley could have a different opinion to that. Who can say they are an expert? An expert for what? For all, for who?

However, from this point in the focus group they continue in a way that diverges from those in Church district:

Martha: an expert for what system do you want?

Shelley: experts for the rich.

In this exchange, participants make the same point as the Church district focus group about the divergent ideas of economic experts, but there is an extra dimension. The division is not just as it was in Church district, between beliefs such as Keynesian and neoliberal or, as Martha later adds the underlying ‘standards’ experts are basing beliefs on. In Hill district the extra dimension is that

experts are seen as representing the already powerful or wealthy. As Misha asks, *who* are they representing; 'an expert for what? For all, for who?' In another exchange she asks

Misha: who benefits from it [expertise]?

Linda: Only them.

When I ask whether the Governor of the Bank of England is an expert, Shelley answers 'for him and his lovely money in his bank'. When I ask another low income focus group what they would say to economists who argue that migration is good for the economy, they agree with Beverley that experts are backing employers' profiteering and casualisation of contracts:

Beverley: [The economists] say [migration is] good, because [the employers] don't have to pay so much.

There is an echo of this self-interested expert point in others' comments about why they do not trust them:

No. They talk as if they're only in there for themselves. (Jean)

Not really, no, because they've all got their own ideas, everyone that you listen to has got different ideas on how and when but that's only what *they* think ... over the years there's been so many lies and cover-ups and everything else. (Elliott)

The self-interested expert 'spinning' is also a more dominant theme than it was in Church district.

Well the thing is I think people have got ways of getting information. They can put a spin on it which sometimes makes it sound alright when it actually isn't, or perhaps things are going the wrong way and you don't know just how bad the thing is because they put a spin on it. So basically I don't necessarily trust the motives of the people that are delivering the information. (Julie)

They think they are [experts]. See they're people who... they must be brainy, mustn't they, to be able to flannel some people. (Steven)

The focus group two participants believe trust has declined. When I ask 'do you think people used to trust economic experts more?' they say:

Linda: than they do now, yes.

Shelley: because it comes back to, you don't trust anyone in the government or the bankers.

Moderator: but do you think that's got worse?

Shelley: yeah definitely.

Linda: because they don't have real people, they do not have real people.

Gary comments on how much distrust of banking has increased, which echoes much of what Church district participants said:

Well basically they spend people's money they haven't got and then the people have to put money back in when banks are back to normal, so it cost people twice. I think they're getting more trustworthy because they're having to be open about things, but I still don't think they tell you everything that's going on. That trust is going to take a long, long time to get back.

There is also a lot of anger among Leave voters in particular about the role of experts in 'project fear' during the referendum campaign.

Well they keep getting it wrong, as simple as that. So, if you keep getting it wrong, it's not working. If somebody said this is going to happen, we're going to struggle, we're going to suffer, and the pound's going to be destroyed and that doesn't happen. The same as, anything to do with the future they predict doesn't seem to be true. They seem to be getting it wrong more often than they get it right. Surely you should just say, 'this is what's happening now, in the future it will either go up or down'. Nobody can judge that I don't think. (Laughs) But they're smarter than me, so what do I know. (Gary)

Well only that somebody's probably going to tell me a lot of lies or spin me a yarn because they're bluffing and like the Brexit thing. (Julie)

However, there is acknowledgement that the Leave campaign also massaged statistics, as in the £350 million claim⁶⁴, which even UKIP sympathiser George criticises. From outside the focus group, Beverley articulates a distrust of the way all politicians use economic statistics in the referendum campaign.

Yeah well I think, okay, he can give me all these figures and everything, but I don't believe them. I don't believe them because I never do believe the figures. To me they sort of pick a number out of the air and they think 'that's a good figure!' It's like when UKIP, they were there and he wanted to say those 20 million this and 20 million that, but when it

⁶⁴ Some Leave campaigners claimed leaving the EU would make the UK £350 million a week better off.

came to it, he just plucked the number out of the air because nothing was down on paper. And another bloke, the Conservative or Liberal, they pick a number, but when you read it there's nothing written down like that. They do it to scare people. You can tell I'm an old-fashioned person.

It is not clear whether it is her distrust or antipathy to statistics that makes her, as she says, 'an old fashioned person'. During the referendum campaign, Beverley says she made a big effort to watch the debates and listen to the politicians' arguments, some of which obviously drew on 'economic experts'. But she concludes:

And after listening to them for several hours, I thought, they haven't said anything, they never said anything that would convince me to either stay or go. I just have to make my own mind up what I think. Them saying this and this and this, they were both contradicting each other, they weren't sort of saying things that I would have thought 'oh, you're telling the truth there!' Well I didn't think they were telling the truth anywhere so, when I hear things like that I think pah! (Sighs).

Conclusion

It is difficult to interview people about their understanding of the economy, which may be one reason why so few political writers have attempted it. As one of the focus group participants says, he can talk about aspects like taxation but 'it becomes more imprecise when you're using a general word like economy because it could mean different things and people could interpret it [differently]'. This chapter shows that there are many different interpretations, understandings or representations of the economy in people's minds. However, the answers to questions I outline in this chapter build on my findings in other chapters to elaborate on what people understand by the economy.

In Church district, the economy is an umbrella term for interconnected forces yet it is closer to their everyday lives. They use the term more. They have varying degrees of interest and understanding of its technicalities, but they all recognise it as a phenomenon that they contribute to and that broadly speaking benefits them. They are, to a surprising degree, critical of the turn the economy has taken in recent years, which many believe shows it is not working as it once did. They are critical of experts but mainly because they are divided, economics is only a pseudo-science and the economy has become too separated from the human element in the neoliberal years. Some want to return to Keynesianism. However, their distrust is of how experts, including financial experts, and those in banking have behaved rather than expertise itself.

Chapter 8

In Hill district, there are a few, mainly older, participants who do not conceptualise the economy as an umbrella term for economic activity. Many others on Hill district do perceive it as an umbrella term but feel less connected to it. There is more of a gulf between their everyday economic lives of working and living and the economy compared with Church district. They are more critical of the economy, which many see as benefiting the rich. Their distrust of economic expertise is deeper than on Church district.

Chapter 9 Interpreting the fieldwork: the contested economy

Facing conditions of low wages or benefits some will spend money on hair extensions as an investment, trading relatives' goodwill for their children's food, and some will spend it on the food. Without conducting ethnographic empirical research, economists and political scientists will not be able to imagine the range of economic dilemmas facing everyday actors, nor how their everyday economies might shape divergent understandings of the official economy. In this chapter, I draw on the four findings chapters to interpret how participants understand the economy.

First, I demonstrate that participants have both an everyday and official dimension to their understanding of the term the economy. Second, I outline the divergence in the two districts' understandings of the official economy. I organise this analysis around the three components of the neoclassical definition of the economy I identified in the first two chapters. I ask

- Do participants see the economy as an umbrella?
- Do participants keep their moral and cultural beliefs out of their beliefs about the economy?
- Do participants perceive the economy as a sphere for impersonal forces governed by laws that is distinct from the human?

I show that underlying understanding of the official economy is contested. I argue that understanding is shaped by economic circumstances more than other factors including political beliefs, gender and age. I describe what participants thought of my provisional findings.

Conceptual framework for analysing understanding of the economy

I did not assume at the outset that understanding took a particular form, such as common sense, because I used an abductive approach of relying on everyday actors' own descriptions of their understanding to guide me. Previous political ethnographers, from Cramer (2016) through Lane (1962) to Gamson (1992), argue that personal experience acts as a filter or lens through which people perceive the official level of politics, or in this case, the economy. In this study I find that people do have a strong sense of their own personal economic experiences when I ask them to tell their economic life histories. Their stories are heartfelt and even raw, with memories of hunger and of being made redundant several times. Present day economic experiences are also powerful, in some cases all-encompassing and overwhelming. Participants often answer my

questions about 'employment' or 'trade' by using personal examples. Even highly educated participants who have studied or read economic texts draw as much on their personal experience as the less 'expert' in their interviews and focus groups. This echoes the conclusions of Cramer and Toff (2017) who find elected officials and 'experts' draw on their personal experiences as much as the 'less expert'.

However, I argue the 'everyday' approach adds meaningful aspects to Cramer's and Gamson's term 'personal experience'. As I outline in chapter 1, for Kerkvliet (2005) everyday occurs where people live and work. Everyday is a site rather than a category of people who can be contrasted with elite actors (Stanley 2014, 2016); even a Chancellor of the Exchequer has an everyday understanding of the economy. On the nature of the scope of everyday understanding, Kerkvliet defines it as 'embracing, adjusting to, or contesting norms and rules regarding authority over, production of, or allocation of resources' (2005:22). This sense of contesting norms encompasses the entwined cultural and economic understanding that emerges from the fieldwork. However, Kerkvliet also makes the more general point that everyday understanding can 'convey people's *understanding* and appraisal of the system in which they live and work' [my emphasis] (2005:22). This is an important point, because this fieldwork reveals participants do not *just* embrace or contest norms that have been developed elsewhere in a reactive way; they appraise the system in which they live and work in the broadest possible sense.

Every participant in this study is conscious of the distinction between an everyday and an official level of economy as Kerkvliet outlines them. I illustrate this with Jean and Peter. Jean is in her 70s. Her understanding of her everyday economy is that she has budgeted closely, never getting into debt, and 'got through' a lifetime of hard manual work for secure but low wages. Jean and her husband rent a one bedroom flat, do not go on holidays and can only just afford to run a car. They live on state pensions. She does not follow the economic news because she says

We know we're going to get no more money than what they give us, the state give us, so what's the use of it you know? They say 'oh yes we'll give you £7 extra a week'. Well where does that £7 go? The rent and the community charge, it's gone - that's how it goes, believe me.

As I show in chapter 8, when I ask her whether she understands the 'national economy', trying to get at her sense of the 'official' economy, she answers; 'I don't know a lot about *the* economy really'. Nevertheless, while Jean may not follow the 'official' economy closely, she distinguishes it from her own life, even if just in the form of policy on pension rises affecting her provisioning. Peter, higher income but also in his 70s, follows the official economy more closely; he devours economic news and books from Hayek to Piketty. His understanding of his everyday economy is

that he was 'lucky' enough to go from grammar school to university, from university to secure employment in research and at senior executive level in the IT sector on a high salary and with an appreciating asset in the shape of a house. However, in his answers on employment, while he brings in his wider reading, he still focuses on his personal experiences at the top of a company at the forefront of automation. When I ask about migration, he responds with the general trends from the official dimension, but also mentions beliefs of family members and that he never felt it undermined his own job opportunities. Despite the differences in their economic circumstances and educational backgrounds, Jean and Peter each have a dualistic understanding of both their 'everyday' and of the 'official' economy, and they each to some extent see the official economy through the lenses of their everyday experiences.

Economic circumstances and 'everyday' economies

My interpretivist approach means I do not assume I can read off what people believe about their everyday economies from their economic circumstances. I find examples of participants diverging in how they interpret similar 'everyday' circumstances, such as the one I mentioned at the start of chapter 1 of two women with children and similar levels of income, Misha and Diane, who have different everyday understandings of personal debt. However, the divergence in the nature of the economic experiences participants recount between the two districts is strong and, despite instances of creative agency, the overwhelming pattern from the fieldwork is of economic circumstances shaping understandings of everyday economies.

Chapter 5 shows that in Hill district the common experience of low pay and a shortage of affordable housing means most understand their everyday economies to be a 'struggle'. In contrast in Church district, rising wages and appreciating house prices mean participants understand their everyday circumstances to be 'comfortable' and 'secure'. Church district participants' main everyday economic concerns are about their children. In Church district, everyday understanding of employment is different from that in Hill district; the majority of participants over forty have experienced more stable careers and control over them as well as higher salaries than those in Hill district. In contrast, in Hill district, participants have had less control over employment.

In chapter 6, everyday understanding of personal debt varies. Hill district participants fear it, often driven into it to pay essential bills due to the precarity of employment. For them, personal debt is of the nightmarish pay day loan variety since many more reputable lenders will not give them credit. If they are not in debt themselves they know others who are, and they are particularly fearful about young people getting into debt. Hill district's participants' fear of personal debt means some of the moral condemnation of it they may have inherited from their parents has

been worn away. In contrast, in Church district, everyday understanding of personal debt is that it is due to profligacy and materialism and can be avoided with willpower; they have been able to maintain the traditions that taught them to see it as immoral.

I therefore argue that economic circumstances shape everyday economic beliefs to a considerable extent.

Understanding of the ‘official’ economy

As I outlined with Jean and Peter above, participants from both districts do share an understanding of the everyday economy as about provisioning in the Polanyian sense of maintaining their lives. Participants all also have some awareness of the relationship between the everyday and official levels. This is a theme addressed by some political economists. Watson argues ‘economy’ has a double meaning for everyone; it means both the daily personal struggle for survival, what the Ancient Greeks called provisioning or *oikonomia* *and* the official level (2017). The official level of the economy is an ‘abstraction’, mysterious and technical forces increasingly of a globalised nature. This contrast between everyday and official levels may be greater and more complex for the economy than for other concepts like justice or immigration. Whereas everyday justice and justice at the official level are *both* about humans, the disjuncture between the everyday and official levels of the economy may be greater, because the everyday is human but the official is presented as non-human. I return to this theme of whether all participants do see the economy as distinct from other human spheres throughout this chapter and the next.

How do participants connect their everyday with the official and how do they understand the official level of the economy? Again, there is much creative reasoning and complexity, but nevertheless a pattern where understanding of the official economy diverges in significant ways between the districts based on their respective economic circumstances. Effectively participants’ everyday economic beliefs shape how they see the official economy. In this section I describe the two main understandings, one emerging from low income and one from high income participants. I argue the first theme that emerges in participants’ understandings of the official economy is the degree to which they see the economy as an *umbrella* both in the sense that their everyday is connected to it and in the sense that the economic forces under it are connected with each other. The second theme relates to the degree to which participants bring in other moral or cultural beliefs with their economic ones. The third relates to whether they understand the economy to be a sphere of *impersonal forces* distinct from the human.

The umbrella

The finding of '*disconnection*' is a dominant one in the recent study by Economy.org (Norrish 2017) which included 5,000 participants and a mix of online surveys and interviews. They conclude

That the vast majority of people feel disconnected from 'the economy'. They tend to perceive it as vast, distant, and too complicated to understand (Norrish 2017).

However, Economy.org do not explore in depth how disconnection varies between different groups. Furthermore, their focus is on how complicated the economy appears to be. My fieldwork indicates that lower income participants believe their everyday economies are more deeply disconnected from the official economy and the extent of the disconnection is not just related to how complicated the economy is.

How connected are participants to the umbrella? In chapter 8 I show that Church district participants may express some feelings of disconnection from the recently more disembodied economy of neoliberalism, but their belief that, generally, they are more connected is reflected in the fact that they are three times more likely to use the term the economy in their interviews than low income participants. They are more prepared to describe their referendum vote as 'economic', seeing no stigma in it. They are more positive about the economy than those in Hill district, which implies a greater degree of connection; they see it as 'the ship of state' and are 'cheerleaders' who 'want to see success' (Harry chapter 8). As well as the term 'economy', they use prefixes like 'our' and 'British' in the normal course of the interviews. They believe they contribute to the economy. In contrast, Hill district participants' are not only reluctant to use the term 'economy'; they are sometimes reluctant to describe their own political behaviour in the referendum as 'economic' (chapter 7). When they do use the term it is not prefaced by 'our' or 'British' and is often negative.

Church district participants also acknowledge interconnection between the forces under the economy umbrella which they see as encompassing more. On employment, Church district participants show how 'inter-connected' the official economic forces are in the way they talk about low pay as damaging even though they personally are not experiencing it. They are more likely to talk of the effects of technological change, the decline in manufacturing and global competition as part of the general impact of the economy on employment. They give examples of how inflation might cause interest rate rises, or the referendum the fall in the value of sterling. They recognise the government attempts to steer, such as in the drive to reduce the deficit, and that the drive came from concern about the impact on other economic phenomena such as reduced international credit rating.

Two examples of the greater *disconnect* expressed by Hill district participants relate to debt and employment. Hill district participants' understanding of personal debt affects their beliefs about government debt at the 'official' level; they are so concerned about personal debt that they see it as more important than government debt, which makes them less receptive to the household debt analogy. It could be argued that conducting these interviews in 2016-17 when government debt is a less salient issue than before, replaced by Brexit for instance, accounts for some of this lack of awareness of the seriousness of government debt in Hill district, but Church district participants *are* still aware of it.

This Hill district narrative of disconnection reflects the pattern emerging from their everyday economies, that they have a *deep but narrower* interaction with the 'official' economy (chapter 8). The economy is a less all-encompassing umbrella. Hill district participants do not tend to have shares, mortgages or savings and may only have access to pay-day loans rather than those based on compound interest. They interact with the 'official' economy intensely but at fewer points such as employment. They do not feel as involved or that they personally contribute as much to the economy as a whole.

Connection manifests in interest in the economy. Some Church district participants, such as Rachel and Alan, say they follow the news closely in part out of self-interest because they have investments or savings or mortgages. But there is also a greater tendency for high income participants to say they are 'interested' in following the economy more generally. However, these findings reveal some Church district participants who have perhaps heard the headlines or taken a lead from their daily paper, do not appear to have considered the issues carefully and rely on sketchy anecdotal evidence for some of what they say (see chapter 8). Nevertheless, they *claim* 'interest' in the mainstream economic news.

I highlighted instances of Hill district participants not being aware of mainstream news such as on migration in the case of Misha (chapter 7) and also in chapter 8 more generally. I have already mentioned two reasons; their sense of disconnection from the economy and fewer self-interested reasons for following it. A third may be, as chapter 8 shows, that many on Hill district say the economic news is 'depressing', a finding also echoed in Economy.org's study (Norrish 2017). This is not a glib statement. Hearing the national economic indicators reinforces feelings of how far one is from the 'average' wage or house price. Rosa is a highly political teaching assistant in her 40s who volunteers at a community centre, but she nevertheless comments in a despairing way about whether she should follow the economic news:

Is there any advantage in knowing any more than you already know? When you don't earn much you haven't got much to count. You don't even need Maths! (Laughs) Oh I don't know.

The official economy: distinct because participants keep cultural beliefs separate?

Interpretivism takes a holistic approach to beliefs. I phrased questions in neutral ways and the ethnographic semi-structured interview approach meant I was flexible about how they answered. The fieldwork suggests that in response to questions like 'what do you understand about employment, or debt?' participants often bring in what could be called moral or cultural aspects to their beliefs. Cultural and economic beliefs are therefore often entwined. I found that in general, both low and high income participants do this. In their economic life stories high income participants relate many cultural tropes and messages, such as the importance of being frugal and prudent. They are arguably more cultural in the sense of moral on the subject of both personal and national debt. There was less emphasis by high income Remainers on the economy than might be expected, and arguably more emphasis on it from low income Remainers.

This entwining of moral and economic beliefs has implications for debates on the relative importance of cultural and economic beliefs and I explore it in greater detail in the next chapter.

The official economy: distinct because a sphere of impersonal forces?

The neoclassical understanding of the economy presents it with the definitive article as a phenomenon in some way distinct from the rest of human life. It consists of impersonal forces in the sense that there are laws, such as of supply and demand, and global movements of capital and products, which are increasingly presented as beyond human control. In contrast, political economists like Watson (2005, 2018) stress that instead of viewing the economy as impersonal forces we should view it as economic relations which are socially constructed. Where do participants stand on these alternative approaches?

The fieldwork suggests lower income participants understand the economy to be less impersonal and arguably therefore less distinct from human spheres in that they believe the rich play a bigger part in controlling the forces than higher income participants do. In chapter 8 I show that low income participants make three times more references to social groups in their interviews and focus groups than high income ones. The most popular social groupings referred to were 'rich' and 'poor'. Of these references, more references are made to the rich than the poor by both high and low income participants which reflects which social group both think is most 'relevant' to discussions of the economy. Recent ethnographic research (New Economic Foundation 2018) finds that many of their 40 respondents believe the reason the economy is like it is because 'the

economic system is rigged'. NEF cites recent survey evidence from Populus (2016) that 75% believe the UK's economic system effective in providing opportunities for people from wealthy backgrounds, but only 5% believe it is effective for people from poor backgrounds. NEF are searching for 'shared' cultural models and do not break their rigged findings down according to income, but this thesis indicates perceptions of rigged are more extensive and deep-rooted among those from low incomes.

In chapter 8 I argued low income participants often understood the economy to be rigged because the rich write the rules. What do participants mean by rigged? Rosa, in her 40s, is articulate on the subject of rigged (see chapter 8): the economy 'rips people off' and represents itself falsely; it is a 'ruse' because in fact the real work is done by 'grafters' on low incomes who do not see the benefits. In chapter 5, rigged comes out in Hill district beliefs that they work hard but wages stay low, employment statistics mask the truth. In chapter 7, it emerges in beliefs that people on low incomes suffer more from the costs of migration in terms of pressure on unskilled wages, growth of zero hours and reduced social and welfare services, while not receiving as much economic benefit from it as higher income groups. In contrast, many Church district participants have a positive everyday understanding of the economic effects of migration because, on the one hand, many have worked abroad or have children who do and, on the other hand, as Michael says, not many migrants have been able to move into the wealthy Church district 'bubble' so they do not experience the same pressure on housing or welfare. Migration is beneficial to them as employers who welcome 'lively, educated people'. Therefore, differing everyday economic circumstances affect how much participants fear the localised effects of economic challenges posed by openness and increased supply of labour. Many Hill district participants believe elite support for free movement has 'rigged' the system against them.

In chapter 8, Hill district participants' 'rigged' manifests in anger at the banks who have not been punished for 2008 and, in chapter 6, at the 'lie' that we would all be in austerity together. In Hill district, even if there are some differing levels of criticism of the 'workshy' on benefits, they are united in their perception of austerity as having hit low income people disproportionately hard, through cuts in benefits, social housing or over stretched welfare and health services. Church district participants talk about austerity, even when they are ambivalent about the wisdom of it, in more detached terms and in the context of the need to reduce the debt for the sake of the economy (see chapter 6). The component of 'rigged' that the rich write the rules, is shared by some on Church district, who speak of the playing field becoming less level in recent times, but their sadness about that process is that the *excessive* degree of rigging has undermined the system and some tweaking will return it to equilibrium (see Rachel chapter 6 on the need for society to be more of a 'club').

I argue that Hill district participants' distrust of expertise should also be interpreted as part of 'rigged' since they perceive experts as helping 'the rich to write the rules'. There is survey evidence that indicates trust in expertise is declining (Edelman Trust 2017) some of which links the decline to the 2008 crash and deteriorating economic conditions (Torcal 2014, Wroe 2014, 2015). There is considerable survey evidence that distrust is higher among low income compared with high income people (Alesina and Ferrera 2002, Li et al 2005, Leiser et al 2010, Bennett and Kotasz 2012, Edelman Trust 2017). Runciman has proposed that sociological trends have led low income groups to perceive experts as part of the elite (2016, 2017). He argues expansion in higher education has meant that the entire UK elite, whether politician, civil servant or business person, is now university educated. Graduates are also more socially stratified than before, existing in their own bubble to the extent that he calls them a tribe. Whereas in the past low income people might have perceived elite status and vested interest as related to income and wealth, now they *also* see it as related to education. Therefore, they are less likely to perceive an expert, inevitably highly educated, as an independent or neutral boffin-like figure who can be trusted, and more likely to associate him or her with the rest of the elite. Runciman argues the fact that 'almost all the winners are educated... gives the impression that knowledge has become a proxy for influence', speaking 'for the worldview of the people who possess it'. It makes the privileged in an even stronger position because when they are promoting their own world view they can dress it up as 'expertise', which 'stinks of hypocrisy' to the less educated (2016).

Runciman argues that many Leave voters agreed with Gove in his dismissal of 'experts' during the campaign partly because they believe experts act for the rich who benefit more than the poor from membership of the EU.

Gove insisted that the voters should decide this [referendum issue] for themselves, on the basis of their own experiences, rather than listening to elite voices that had a vested interest in the outcome. Those voices came trailing educational qualifications, which had put them in their positions of authority – at the IMF, the Bank of England, the Treasury. Gove was asking voters lacking anything like the same educational qualifications to feel empowered to reject what they were being told (Runciman 2016).

What does this study, which allows people to explain their reasons and context for distrust, add to the surveys and to this line of analysis by Runciman? Throughout this section I assume 'experts' are a broad category, as participants do (see chapter 8); spanning from economists through financial experts in the banking sector to politicians backed by civil servants and statisticians. These participants support the Runciman thesis that there is anger at the hypocrisy and close relationship between elites and experts but his argument that the roots of the anger lie in a

general identification of the educated as elites is less supported. Participants only make a couple of references to intelligence or education when they discuss experts, such as Steven and Gary (chapter 8).

Instead, low income participants' anger is usually couched in terms of the experts' *record* of backing elite interests in recent years. Watson provides insights here about distrust of experts' records in his analysis of the 2016 referendum result when he elaborates on why many lower income participants did not trust the Osborne message to vote Remain for the sake of the economy (2017). Like Runciman, he argues the distrust is long standing, which this study supports; participants have distrusted employment statistics since Thatcher's time and are deeply angry at the banks' betrayal of trust in the 2008 crisis and the failure to 'punish' them. Watson claims that Osborne betrayed trust when he broke his 2010 promise that everyone would be in austerity together, again supported by these findings (chapter 5). In particular, he says low income voters could not trust Osborne's 2016 referendum campaign message from a Treasury forecast that every household would lose £4,300 from a Leave victory. When a household's income is only a few thousand above £4,300 such claims are less credible than when a household's income is high enough that £4,300 really could mean the difference between holidays or a new conservatory. Watson says focus groups in the campaign showed Osborne's £4,300 claim in particular was so *incredible* that the Remain campaign dropped it and dropped Osborne himself in the later stages. Referencing sources like the 2016 Joseph Rowntree Trust report (Wright and Case) he argues low income Leave voters, having experienced decades of relative deprivation, stagnating real wages and austerity, had little trust that their future economic prospects will improve;

These are people for whom rejoicing at the news that 'the economy' is successful seems to be an invitation to marvel at other people's lives, and for whom rescuing 'the economy' appears to involve talk of sacrifices that all-too-quickly land at their door.

The distrust is so deep that Watson's conclusion is that

The referendum result can be explained *inter alia* as a rejection of the political abstraction of 'the economy' as it had come to be used in the UK. (2017)

I add one further element from the findings to Watson's and Runciman's arguments about distrust of expertise. Economic experts are not engaging in debate with low income participants; the key battleground of the economic effects of migration proves they do not always provide answers to the questions lower income participants are asking. The everyday observation of the localised supply and demand effects of migration for many low income participants, including

those with no socio-cultural racism or xenophobia, leads them to reason that migration undercuts wages. What answers do economic experts have for them? They have conducted many studies, which show that at the aggregate level migration boosts GDP and that it either does not undercut wages or boosts them *overall* (Dhingra et al 2016, Jaumotte et al 2016, OECD 2014). However they have only done two studies that model the effects on different occupational sectors (Dustmann et al 2008, Nickell and Saleheen 2015). Those two studies do show a small negative effect of migration on the wages in one sector, the unskilled wage sector; however that aspect of the findings has been relatively under-reported or downplayed in the emphasis on the overall gain to the economy from migration. In addition, many low income participants in this study, conscious their city's EU population has expanded in recent years, believe continued free movement will lead to more zero hour contracts. What studies have experts done on whether they are right in their 'localised' reasoning? Economists have not so far conducted *any* research on the effect of migration on job insecurity or growth in zero hours contracts, because they say it would be impossible to model (Doherty 2016). The lack of localised research, reflecting local knowledge of conditions on the ground, fuels the perception that experts are out of touch and 'don't live like we do' and contributes to the reasons why low income participants either do not seek out their research or reject it (chapters 5, 7 and 8).

What emerges from the fieldwork on trust in expertise is therefore first, as I show in chapter 8, that high income participants are also distrustful. Second, lower income participants are more deeply distrustful. However, third, distrust and anger are not knee jerk reactions. Lower income participants *reason* about what they perceive as decades of experts supporting the interests of the elites at their expense. Distrust of experts as helping the rich to rig the system adds to a powerful sense on the part of low income participants that the forces of the economy are not so impersonal, while high income participants are prepared to consider they are to a greater extent.

Economic circumstances compared with other factors

Here I set out first, whether instead of using the term 'economic circumstances' I should use the term 'social class' and, second, whether understanding of the official economy is shaped by any other factors such as political beliefs, gender or age.

‘Social class’ or ‘economic circumstances’?

Critical or constructivist ethnographers tend to use the term social class⁶⁵ (Stanley 2014, McKenzie 2015, 2017) so why not use it in this study? An interpretivist would be more likely to use the term if they could identify participants describing their parents passing social class traditions on. Did traditions of social class emerge from the field? I asked participants to describe their life stories and sometimes they identified their upbringing using terms like middle class or professional or working class or poor but certainly this was not true of the majority. When I asked what messages their parents gave them about money they tended to answer with specific instances usually about prudence, saving or that happiness was more important. But it was hard to discern them expressing a strong and consistent web of inherited beliefs that could be labelled social class.

Webs of belief shaped by conditions in the workplace were easier to identify, even if some of them might have had hidden roots back to traditions I could not trace. For participants apart from the younger 18 year olds, adult dilemmas and beliefs were powerful and in some cases, such as Fawad who experienced a high degree of social mobility, adult beliefs were enough to wipe out all but vestigial traces of earlier socialisation. The fast changing pace of economic conditions even between decades had profound effects. For instance, some participants had had to move from beliefs predicated on steady manual work with good conditions and security to a more precarious and less predictable set of beliefs based on the need to constantly adapt experiences. I therefore found it hard to identify traditions and could identify beliefs and dilemmas with much greater confidence.

When spontaneously describing themselves or other social groups the most popular term, as I showed in chapter 8, is rich and poor rather than working class or middle class. Participants perceive the gulf between rich and poor to be wide. They also consider educated ‘experts’ to be out of touch. This implies, despite the baldness of ‘poor’ that they perceive ‘poor’ to encompass more than economic circumstances alone. Nevertheless, I think it goes too far to argue that by using the term rich and poor and being conscious of economic conditions and their impact, the majority are identifying social class as a tradition.

Some commentators argue education is becoming relatively more important than economic circumstances (Kaufmann 2016). However, because most low income participants in my study are not university educated and nearly all high income ones are, it is hard for me to judge the impact of education separate from economic circumstances.

⁶⁵ Even among those who use the term there is a wide ranging debate about what social class is which is beyond the scope of this study (Evans and Tilley 2017, Savage 2015)

Therefore, for all these reasons, I make the thinner claim that participants' underlying understanding of the economy is shaped by economic circumstances rather than any thicker claims about concepts like social class.

Political belief

The reason this thesis makes an original contribution is that it asks an original question. What is it that we do when we ask participants how they define the economy and what they understand about it and its component parts? The questions are not putting participants on the spot by asking them to come up with coherent responses about policies or support for parties. The discussions may therefore be in some ways more open and revealing than discussions aimed at gauging partisan support. The approach in this thesis has revealed insights into how participants perceive the economy and the use politicians and experts make of it in political talk.

A further sign that economic circumstances shape underlying understanding is that they seem to do so even when participants support parties with different economic policies. Economic circumstances in each district tend to produce a common understanding of the shape and nature of the official economy, even when participants go on to express divergent beliefs about the most appropriate policy options. The insight that people from similar economic backgrounds share an underlying understanding of the economy despite supporting different economic *policies* is an important insight. It is often overlooked in surveys which ask participants to select which left right policy options they support without exploring their underlying understanding of the economy itself.

I illustrate this finding with Hill district Martin's beliefs. As a Conservative he is opposed to what he sees as excessive taxation for people on his kind of wage as a junior manager in a security firm. He believes the NHS is 'a bottomless pit' and that Labour is too 'frivolous' about public spending and government debt. However, despite his support for Conservative economic policies, he shares much with other more left-wing low income participants about how he understands the underlying nature of the official economy. He believes his own everyday economy has not been rewarded for the effort he puts in:

It's always been about hard work. It's go out and earn your money but then it's whether you've got the money to spend at the end of it.

He distrusts economic experts and politicians arguing that the economy is 'extremely manipulated, by politicians'. He expresses anger at how rigged the system has been post- 2008 saying

There's a great saying in a recession the rich get richer which definitely happens, you see it all the time, people are scrimping and saving, scraping to buy anything and you've got people buying supercars, paintings worth millions of pounds because they see it as an investment...It's an upside down pyramid in wealth. The top 1% have got pretty much the whole wealth certainly if you look across the world the top 5% own 90% of the wealth. How can that be justified?

He also has a localised perspective, suspecting that London drives the economy.

Similarly one of Hill district's other Conservatives, Beverley, shows her support for a Conservative perspective on social class when she counters former Labour voter (now UKIP), George, who talks of the 'ordinary working class suffering' by arguing that anyone, including the rich, should be counted as working class. She supports low tax policies and tough benefits yet she still shares with other Hill district participants deep distrust of political and economic elites and makes statements like 'I never do believe the figures' and 'I don't like listening to the news at all because I think, oh no, it's so depressing, it depresses me'. In the same way, left wing Church district participant Peter still shares an underlying understanding of the economy as largely impersonal forces with more right wing Church district participants. Political affiliation made a difference in the case of the Keynesian ten (chapter 6), as all those who expressed support for Keynesian policies regarding national debt were left of centre, but as far as underlying understanding of the economy is concerned, political affiliation does not make as much difference as economic circumstances.

Gender

In the literature review I noted that some feminist economists are developing an understanding of the economy that is broad and close to social provisioning including unpaid caring work. They argue that women's understandings, in particular of the economy, are excluded by formalist or neoclassical approaches. My fieldwork suggests that even in a less expansive research design where the eight aspects of the economy I ask about are more mainstream ones heard on the media, women's understandings are different to men's.

First, I note that a lot of the literature on factual knowledge about the mainstream economy and attitudes to financial knowledge indicates women are less confident than men or see it as more of a male dominated sphere (Ferber et al 1983, Brückner et al 2015)⁶⁶. This finding is reflected in

⁶⁶ Political scholars have also explored the reasons for women's lower scores in most political knowledge fact tests: Lambert 1988, Delli Carpini and Keeter 1996, Mondak 2001, Frazer and Macdonald 2003, Dow 2008, Stolle and Gidengil 2010, Dolan 2011, Shaker 2012, Fraile 2015).

more talk of lack of confidence in the economy by female participants in this study; only 8% of participants who express confidence in their understanding of the economy are women.

However, women's lack of confidence does not accurately reflect the depth and complexity of statements they make in the interviews, another common finding of those who undertake mixed method studies (O'Connor 2012, Williamson and Wearing 1996). Women such as Jean have often been the chief 'provisioners' making the daily decisions about what food to buy and coping with emotional fallout and impact on family relationships (see Misha or Linda in chapter 6). Women's interviews are among the most animated, complex and sophisticated of all participants (see Rosa on the economy as a ruse or Jane on how it is not a 'black box' in chapter 8).

On the *content* of women's understanding of the economy, as chapter 8 shows, women are more likely to refer to the micro level or household in their definitions of the economy indicating support for the feminist position of a need for an even more bottom up exploration of what women mean by the economy. It may also be significant that, as table 1 below shows, the percentage of talk on employment and trade is dominated by men while women speak nearly as much as men on migration.⁶⁷

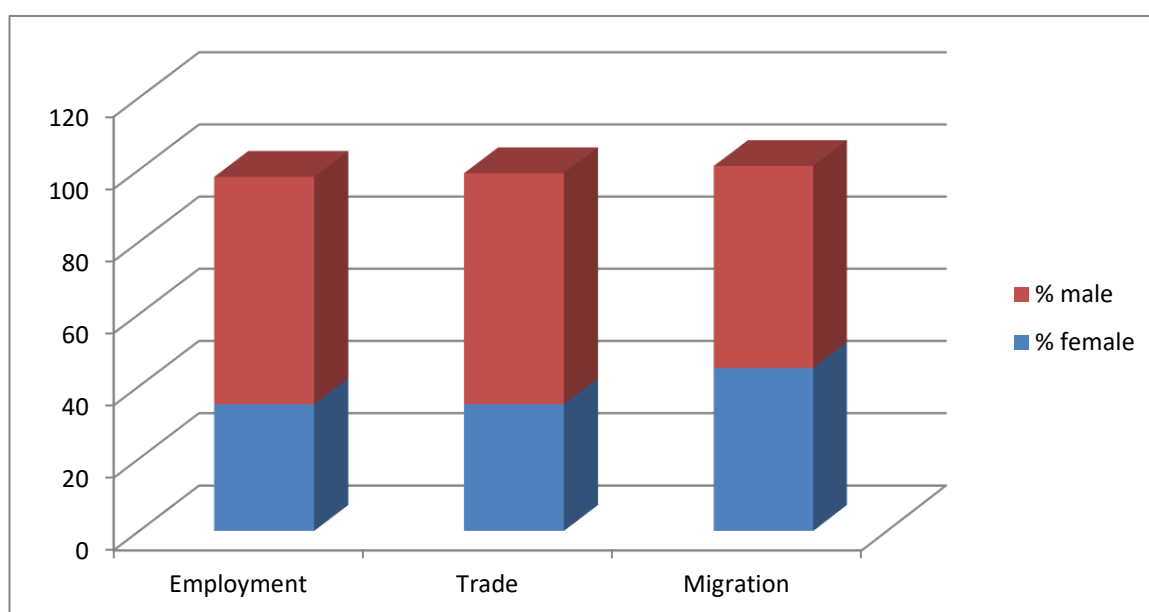


Figure 9-1 Percentage of all interview talk on employment, trade, migration by gender

However, despite the shared lack of confidence in understanding of the official economy and intensity of feeling about the provisioning, there are profound *differences* between the economic experiences of women in Hill and Church district documented throughout this thesis. Jane from Church district was brought up in a low income family and is the same age as Jean from Hill

⁶⁷ Women do make up a slightly smaller proportion of the total sample (48%), than men (52%)

district, both in their 70s. However, as an adult Jane has always had a well-paid, secure, professional career, owns a large house, has spent time abroad working and on extended holidays, has not had to budget or even follow tax policy closely and her only economic concern is how much she will be able to give to her grandchildren. In contrast, Jean has always budgeted on a low wage and has not had holidays abroad. While she 'manages' on the state pension she is more vulnerable to rent increases, utility price rises, changes in council policy on her housing, and her husband not being able to drive anymore because lack of buses mean she would depend on taxis she cannot afford. She worries about the quality of jobs that will be available to her grandchildren.

I argue that while more open ended research needs to be done into how gender may affect understanding of both everyday and official economies, it is still clear from this study that economic circumstances exert a powerful force in shaping women's understanding of the official level.

Age

Age shapes understanding of the economy in some key respects. Chapter 7 shows it is mainly older participants, from both districts, who express strong socio-cultural opposition to migration. In contrast, the 18 year olds in the sixth-form college, including those from low income backgrounds, tend not to see migration 'as a problem' on any level, socio-cultural or economic. It is mainly older participants who believe that the UK can benefit significantly from trade with the Commonwealth post-Brexit. Older voters are more likely to perceive the physical overcrowding resulting from migration as problematic, not acknowledging the perspective of younger participants that the capacity of a state's infrastructure to expand is more important than the numbers of migrants.

I note empirical research which suggests cultural beliefs such as on racism vary with age (Ford and Limperopoulou 2017) but am more sceptical about whether understanding of the economy does, despite the different eras people grew up in. However, as with gender, even though there are differences, there is also much common ground that transcends age in the actual economic circumstances, such as the experience of precarity and vulnerability to debt.

Participants' feedback

I discussed my interpretations with participants. In the second half of each focus group, I asked participants what they thought of my key findings. In retrospect, a twenty minute discussion at the end of a long focus group was not long enough to get meaningful feedback, but I consider the feedback I did get here.

Several in the Church district focus group came from a science background so were uneasy about making any conclusions from small samples. They had been interested in taking part in the research but thought deductions could not be made from it. I asked what they thought about my provisional finding that understanding of the economy varied according to economic circumstances. Some were concerned that I was distinguishing between the understanding of the economy of low and high income groups. One said he had learned from his working life ‘about how [not to make] assumptions about people based on their background’ and that ‘blue collar workers...think very deeply about many things actually and you could talk about some deeply philosophical subjects and they would have views and it’s very easy to underestimate that’. Another said I needed to be ‘extraordinarily careful’ about making any judgements about differences in understanding. In essence, they assumed that because I was talking about divergent understandings in some way this could be interpreted as meaning the low income participants understood *less*. However, another countered that there *was* a difference between ‘difficult economics’ and ‘easy populism’, by which he meant the non-economic messages that had been prevalent in the referendum about controlling migration. His interpretation was that in some way lower income participants might actually understand less.

In the two lower income participants’ focus groups there was a more straightforward agreement with my finding that understanding varied and less of a concern that it would be interpreted as meaning they understood less. Linda commented about higher income participants, that they do not know *more* but ‘they know what’s interesting to them’. The discussion on findings in that focus group led to a deep and wide ranging discussion about the gulf between the rich and the poor.

Conclusion

The main conclusion of this thesis is that economy is not only a constructed concept; it is also a contested one. The everyday framework of Kerkvliet (2005) helps us to explore understanding of the economy. Understanding of the economy has both an everyday and official dimension for all participants. Understandings of everyday economies vary greatly between the districts with their contrasting economic circumstances and experiences. Everyday economic understandings impact greatly on participants’ understandings of the official. The interaction between economic circumstances and understanding of the official is complex, varying both because participants adapt in creative ways and because age and gender may make a difference. However, there are strong shared understandings of the official economy in each district based on economic circumstances, surprisingly even for participants with different political affiliations.

High income participants claim to be interested in the economy, which they identify as an umbrella term for impersonal forces, even if they believe, for instance because they are Keynesian, that it has been off course or the wrong policies pursued. Their interest, apart from those politically interested, is in many cases self-interested and in some cases superficial. They see the economy as a distinct sphere of impersonal forces in the sense that they do not see it as rigged to the same degree as low income participants. They distrust financial experts because of the greed shown in the 2008 crisis and are frustrated that economists appear divided and unable to identify a clear path back to greater prosperity and social cohesion. However they are generally still more prepared to follow some elite cues. In essence, despite reservations, they share to a greater degree than lower income participants the neoclassical understanding of the economy as about impersonal forces distinct from the human.

In contrast, in Hill district there is recognition that the economy connects with them in a powerful way as workers, benefit recipients or consumers of services cut by austerity. However they are excluded from some areas of the economy such as on bank loans, tax, home ownership and national indicators that do not appear to bear much relation to their local lived experience. They may follow news media less closely generally and they dread rather than being interested in economic news. Many economic experts do not answer their questions and they rationalise their beliefs that experts are part of a rigged system rather than the neutral interpreters of impersonalised flows that government should not interfere with. Austerity, the banking crisis and bailout in particular and what they see as a one sided debate on migration reinforced their sense of 'rigged'. The complexity, depth, and intensity of low income participants' economic narratives amounts to profound understanding of the economy but there is a gulf between their understanding of it and that of high income participants. They do not tend to understand the economy as an umbrella term for neutral impersonal forces to the same extent.

In the concluding chapter I explore further the entwining of economic and non-economic beliefs and the implications of all these interpretations.

Chapter 10 Conclusion: ‘Economically, something not thought about’

Field diary entry three months after the referendum in a politics seminar

The afternoon is cloudy but stuffy and we are in one of the high rise blocks consisting of lecture and seminar rooms. There would be a good view of the city but from this angle I can only see the sky. Political scientists are discussing why Leave won. They are arguing about what role economic factors played either through people’s socioeconomic status as ‘left behind’ or their beliefs. There is a consensus that many Leave voters opposed migration. Someone says this reflects long held values of fear of the ‘other’ and socio-cultural resistance to change. The survey evidence shows that. Someone speculates whether that opposition to migration might have been in part economic. He says ‘maybe Leave voters believed migration would damage the economy?’ Another political scientist responds, ‘they might have done, but they were wrong’ (laughter).

Field diary entry October 2016

In his 40s with two young children, a former factory worker, welder and care assistant who now works in the NHS, Gary has decades left to go in the workplace and does not express the socio-cultural opposition to migration of some older Leave voters. He says ‘50%’ of his reasons for voting Leave were economic. He says he wanted ‘economically, something new, something different, something not thought about’.

Currently, interest in empirical research into understanding of the economy is growing. The ‘economic literacy’ movement which wants to reduce jargon and improve confidence and understanding of the economy (Earle et al 2017, Norrish 2017, Haldane 2017, Johnson 2017) is one strand. The progressive ‘reframing of the economy’, reflected in the New Economics Foundation’s (2018) revealing existing cultural models and then testing new ways to counter them, is another. Within the politics discipline this interest is manifesting in everyday political interpretivism and everyday international political economy (EIPE). All these strands reflect a sense, perhaps because of the effects of the neoliberal decades, that underlying understanding of the economy may be changing or that its political relevance may be changing. This thesis maps the terrain of current understandings, focussing on how participants understand the economy *in political discourse* and exploring the variation in understandings, concluding that understanding of

the economy is contested. In this final chapter I consider the questions this conclusion raises for debates about political behaviour. Second, I consider what questions the thesis raises about methods. Third I set out how the thesis opens up new research topics.

The implications of the contested understanding of the economy

A recurrent theme in this thesis is how the neglect by political scientists of open ended research into understandings of the economy may be related to their acceptance of the neoclassical approach of the economy as objectively determinable and a given that is universally understood. Essentially they treat the economy as an uncontested term. This thesis conclusion that the economy is a contested concept raises questions, first for how we as political scientists categorise what is or is not economic and second for how and why understandings might be changing.

The entwining of economic and non-economic beliefs

In general, we need to be careful about any simplistic presentations of explanations as *either* cultural *or* economic, as some political scientists already warn (Garry and Tilley 2009, Hopkins 2017). The thesis suggests political scientists might be simplifying distinctions between economic and non-economic or applying categorisations without being clear about their reasons for them.

This problem can be illustrated in the case of beliefs about migration. Survey evidence from the regular ‘does immigration damage the economy?’ and ‘does immigration undermine culture?’ questions asked by British Social Attitudes and British Election Studies suggest there is an economic component to opposition to migration because people opposed to migration usually answer yes to both questions. Although there has been a decline in high income respondents believing migration damages the economy in recent years, there has been no comparable shift in low income respondents’ beliefs (Ford and Limperopoulou 2017), suggesting low income people do still believe there is an economic component that relates to issues like wages and competition for resources. This thesis also suggests there is a strong economic component to some low income participants’ opposition to migration (chapter 7).

However, Inglehart and Norris (2016) are among political scientists in the cultural school who appear to downplay evidence of the economic component to anti-migration beliefs by effectively re-categorising them as cultural. They follow the Chapel Hill Expert Survey 2014 of political party positions categorisation of being ‘against immigration’ as cultural rather than economic (2016:32) and even code whether respondents believe immigration is good or bad *for the country’s economy* as a cultural rather than economic attitude (2016:45). They do not offer an explanation for why they make that categorisation. One possible explanation is that because the belief that migration damages the economy runs counter to the neoclassical law of comparative advantage

and economists' consensus that migration will usually benefit an economy, then Inglehart and Norris assume it reflects cultural prejudice rather than economic reasoning. But if that is the case, they are re-categorising what they think is a 'wrong' economic belief as a cultural one.

Relatedly, political scientists should be careful not to problematise the practice of low income participants bringing cultural or moral beliefs into economic beliefs. Cramer, for instance, reaches the conclusion that low income participants entwine their moral and economic beliefs in her study of mainly low income residents of rural Wisconsin (2016). Her low income rural residents bring in their moral sense that urban areas get most of the benefits of welfare policies to their economic beliefs about how state money is spent. She says the entwining results in a 'politics of resentment'. Despite her sympathetic reading of their accounts, because she does not also study the high income residents of Wisconsin, she risks contributing to a tendency to assume that low income participants have a greater propensity to bring moral beliefs in or do it in ways that are more problematic. On this theme of problematising low income people's entwining of economic and moral beliefs, in a UK context, less attention has been paid to Remain voters' motives than Leave voters.

However, this thesis reveals that *both* high and low income participants entwine their moral and economic beliefs, which runs counter to the 'cultural school' commentary that emphasises how low income people are increasingly displaying growing attachment to cultural and moral beliefs, as evidenced in their support for populist parties. Is the reason for this over emphasis on low income participants' moral beliefs that we as political scientists are accepting moral beliefs such as internationalism as somehow less cultural because they accord with neoclassical economic beliefs, while we categorise xenophobia as more cultural than internationalism because it runs counter to them? This thesis suggests what counts as economic and non-economic in political science is highly complex and that we as political scientists need to be more cautious and critically reflective about how we use the categories.

Contestation increasing due to neoliberalism?

Many in the cultural school argue that cultural drivers of political behaviour are becoming relatively more *important* compared with economic ones (Ford and Goodwin 2014, Inglehart and Norris 2016, Kaufmann 2017). This debate brings in political economists, many of whom either implicitly or explicitly refute that claim, arguing instead that neoliberalism has resulted in the economy becoming a more contested term that some are reluctant to use.

The most striking example in recent years of an uncritical interpretation of use of the term the economy is the high profile commentary around the referendum based on word clouds produced

by the British Election Survey to show what issues were most important to people when deciding how to vote. The word clouds showed an overwhelming divergence; Leave voters, who tended to be lower income, chose immigration, while Remain voters, who tended to be higher income, chose the economy. This survey has been cited many times (Prosser et al 2016, Hay 2017, Goodwin 2017). Prosser et al say the word clouds showed that voters 'were fundamentally divided in what they considered important and relevant' (2016). They therefore imply that low income people, who made up a larger proportion of Leave than Remain voters, attached less importance to the economy than high income people. The Prosser et al judgement on the word clouds accords with broader arguments backed by additional survey evidence, such as of a strong link between cultural beliefs and votes, that culture is becoming relatively more important compared with economic factors (Kaufmann 2017). However, this thesis challenges the cultural school. High income participants follow the economy more closely, feel more connected to it and use it as a term often, but that does not mean economic *issues* are more important to high income than low income participants. In ordinary talk about the economy low income participants express strong concerns about employment (chapter 5), debt and austerity (chapter 6), the economic effects of migration (chapter 7) and the effects of financial crisis of 2008 (chapter 8).

What low income participants reject is not the economy per se but the official version of it, particularly as it has been presented in the neoliberal era. The real lived experiences of the economy in recent decades; the slow recovery from 2008, the economic inequality and perceptions of the economy as unfairly hitting some while it benefits the rich, may have fractured the connection between the economy in the aggregate and the everyday economic lives of low income people. Even valence political behaviour scholars such as Borges et al (2013) note survey evidence shows 73% now believe economic inequality is a serious problem in the UK. They argue that

Prevailing pessimism was coupled with widely shared beliefs that Britain is blighted by a toxic mix of corporate greed, excessive bank profits, economic inequality and social injustice.

They take 'cognitive and emotional reactions to the economy' into account to conclude;

Policy positions and equity-fairness judgments are supplementing and shaping key valence factors in the skein of forces driving party support in the present era of economic crisis and austerity politics.

There is a tendency, noted in recent commentary on the referendum by Clarke et al (2017:147) for low income people to be more pessimistic about their own economies than the national one in

surveys. Such survey findings indicate low income participants are pessimistic about their own economies; this thesis adds to straightforward readings of the survey evidence by revealing the scepticism about the notion of the official economy that underpins that pessimism.

Watson (2017) accords with this thesis, arguing that in the UK's referendum on the EU, low income Leave voters cared about their own economic lives, but rejected the arguments of Cameron and Osborne. In part their rejection was based on their records as architects of austerity, urging people to vote for austerity policies that all would equally share the burden of in order to help the economy recover to health long term. Several years into austerity politics low income voters felt they had paid a disproportionate price and the economy had not improved in ways that benefited them. Hence Watson argues low income voters rejected Osborne's calls because they

Do not respond positively to being told to do what is best for the economy, because the economy is not something they feel does right by them.

The experts' fears about the economy appeared to be 'speaking somebody else's language'. He argues many on low incomes voted Leave as a gamble because they could not believe their economic prospects could get any worse outside the European Union. This theme is also expressed by ethnographer Mckenzie (2017), who argues working class Leave voters felt 'fundamentally dissociated' from the Remain rhetoric to vote for the sake of the economy. On this reading of the word clouds, both sets of voters may have been affected by media commentary about their respective concerns and used the terms economy and immigration as short hand terms for things like status quo and change.

Low income participants' responses in this study, particularly hurt by the economy in recent decades, show they are also particularly angry that the economy they understand as rigged is presented so duplicitously as 'beyond contestation', which chimes with some writing on depoliticisation. Watson describes the process of reification of 'the market' in some detail (2018). He argues the market and the economy are reified so that the humans within it are no longer perceived as having agency. On the other hand, having reified the market or economy, the neoclassical approach then frames the economy as an actor on the global stage. The ascription of agency is not to individuals acting in a market/economy but to the market/economy itself. In this construction, the people who have power in the economy are not agents and therefore not responsible when things go wrong. In recent years, governments have attempted to present the *economy* as having agency in order to justify the lack of any alternative to a laissez faire approach (Burnham 2001, Bourdieu 2002, Crouch 2004, Flinders and Wood 2013, Watson 2018). These writers argue that successive governments' pursuance of depoliticisation strategies which present

the economy as beyond contestation was always likely to cause some kind of backlash, from those not benefiting from it (Hopkins 2017).

In terms of the form a backlash would take, some warned that it would result in greater distrust in politicians and the political process more generally, leading to anti-politics (Hay 2007). Certainly this thesis adds to the extensive survey evidence of rising distrust and of distrust being correlated with low income as I discussed in the previous chapter. However, deeper discussion about whether what participants describe in this thesis amounts to anti-politics would require too wide-ranging a debate about what anti-politics is for me to attempt it here. Instead I focus on the aspects of the depoliticisation thesis that are more closely related to understandings of the economy. This thesis adds weight to depoliticisation scholars who highlight the particular *anger* of low income participants in their rejection of the official discourse on the economy. I argue that while the lack of previous ethnographic research makes it hard to be conclusive, it seems likely that the anger I observed among low income participants in this thesis is greater now than it was.

To return to the questions this thesis poses to the cultural school. The strong indications are that the economy may once have been a phenomenon people could have shared goals for, but is now a more deeply contested concept. Cultural school writers should take into account the contribution of growing dissonance about the economy felt by low income groups to the 2016 referendum result and increased volatility in political behaviour. The link between cultural beliefs and voting behaviour may be more clear cut than the link between economic beliefs and voting behaviour, but such an emphasis may be ignoring both the extent to which underlying *understanding* of the economy is becoming more contested, in essence arguably maybe even becoming closer to a cultural belief, and how economic issues are still important to people even if they feel dissociated from the official rhetoric.

Strengths of interpretivism

What does this thesis contribute to methodology in political science, including political economy? I argue first that interpretivism is a valuable epistemological approach. Critical scholars also conduct qualitative research but interpretivists' focus on the importance of beliefs as constitutive of actions does mean they have an imperative to go into the field, setting themselves a high standard of rigorous empirical research. The interpretivist approach has merits because it is open-minded about the dimensions of traditions or beliefs and what their content will be for any given subject. Interpretivism seeks to webs of beliefs that people have and to replace simple, linear explanations, like class, with explanations that focus on complex specificity in context. People act drawing on a web of beliefs which are holistic and therefore research tends to reveal, as in this case, where non-economic and economic beliefs become entwined.

Interpretivism helps us understand what surveys reveal or how we could approach researching the beliefs people might have as a result of certain conditions. However, it could be argued that the interpretivist tool of traditions may not always be helpful. It was difficult to detect traditions in this study; instead I was more confident in identifying webs of belief which included the moral as well as the economic, and dilemmas which mainly came in the shape of economic circumstances.

The ethnographic approach was valuable. I recruited participants in a particularly scrupulous way. I did not rely on agencies, which may supply participants who cover the right demographic categories but by definition supply participants who are confident to express their views and may have become adept at answering surveys and interview questions to a point where they are less spontaneous. My painstaking knocking on doors meant the vast majority of my participants were taking part in research for the first time. I argue the thesis affirms that it is important to conduct ethnographic research in order to give voice to and attempt to understand people from all social backgrounds. In particular when trying to make sense of a complex phenomenon like the economy, ethnography is essential. More dialogue between ethnographers from different perspectives, such as critical, feminist, constructivist and interpretivist, would enhance methodologies and the impact of ethnography.

One weakness of ethnography is the claim some make that we cannot generalise from it. Despite the misgivings of some high income participants in this study (chapter 9), I believe the thesis is generalisable in the idiographic sense (see chapter 3). This study recruited participants from a wide range of backgrounds. I kept going until 'saturated', meaning I was not learning anything new. From the sixty eventual participants the theme of divergent understanding I set out here was a dominant and striking one. This points to the possibility of its existence at the population level particularly because the theme emerges from context, which large scale surveys may miss. In my case there are no equivalent ethnographic studies with which I can compare my findings. However some other studies confirm aspects of them:

- Economy.org (Norrish 2017) show ethnographic interviewing and survey evidence confirms a sense of disconnection from the economy, although they do not distinguish according to income
- A wide body of survey evidence on trust (chapter 9) confirms distrust of expertise is both growing and positively correlated with low income
- The New Economics Foundation (NEF 2018) affirms a wide perception of the economy as rigged, again from ethnographic interviews but without distinguishing according to income

- The two ethnographic studies that came closest in terms of methodology were Cramer's (2016) US based study and McKenzie's (2017) UK based study of low income Leave voters; Cramer's backs the moral and economic entwining of low income rural residents' beliefs while McKenzie's supports the theme of greater 'dissociation' from the economy.

Future research

The thesis demonstrates that ethnographic studies are valuable in politics. It opens up the following research possibilities; a geographical extension, a longitudinal extension and an even more bottom up anthropological approach.

This thesis could lead to a geographical extension. This study was limited to one city on the South coast. I interviewed until I had reached saturation point and do not believe interviewing more participants from that city would add much, but a geographic contrast, such as in Mackenzie's comparison of Nottingham and the East End of London (2015, 2017), would add insights. Some of my participants mentioned that I might have got different answers in Wales or the North of England.

This thesis could lead to a longitudinal extension. This study took place in one of the most dramatic years of British political history. I noticed that as events happened they were at the foreground of people's minds to give as examples and this emphasises the historical contingency of ethnographic study. It was frustrating that I had no previous ethnographic study to compare my findings with to help me reach stronger conclusions about how understandings might have changed over time. I hope future ethnographers will be able to use this study as a benchmark to track changes over time and that some kind of longitudinal panel based study could be developed.

Finally, there is also a need to explore the understanding of women more. The women in this study have vibrant and articulate understandings of the economy. What is at the root of their understanding and do they experience different economic conditions or have a different relationship with them compared with men? The literature on the nature of the economy which includes writing by feminist scholars (Ferber 2003, Power 2004) often draws on the Polanyian claim that the economy is rooted in social ties and relationships. I found some differences in how women understood the economy, but an even more bottom up approach based on participant observation or more open questioning that included what they believed about the place of unpaid caring within provisioning could reveal more.

In addition, my original intention had been to explore how young people understood the economy. In the event, in the case of 18 year olds, I found their understanding compared with older groups sketchy because they felt they had not experienced it yet. However, that does not

mean there is not a need to conduct studies that focus on generational divides or explore how young people have been affected by growing up in more virtual and unequal economies in which there is much pessimism about their futures.

What do people want the economy to be like? My thesis focussed on how the economy is now rather than how people wanted it to be. There are glimpses of desire for something different, reflected in Gary's quote at the start of the chapter calling for 'economically, something new, something different, something not thought about' and a statement by Misha who was one of the people I started the thesis with, that the economy should be 'the savings but also civility'. People's ideal economies should also be explored in future studies.

Conclusion

Participants had many motives for taking part in this thesis, but there was a subtle difference in how low and high income participants viewed the *point of the research*. The purpose of the research was hard to explain in a couple of sentences on the doorstep. However, generally high income participants were keen to take part first, because they thought the economy was an important issue and second, because they thought it was important for the nation to gain higher levels of understanding about the economy in order to achieve a healthier economy and polity.

However, lower income participants' motives were different. They were keen to talk, specifically *so their voices could be heard by politicians and others*. In the case of Leave voters, or those opposed to migration, there was an extra edge because they wanted to explain they were not racist or stupid. However generally, lower income participants felt they had a duty to educate experts and others who were not in touch with their economic conditions. For the higher income the motive was to enhance a pre-existing and given economy, for the lower income the motive was to take part in a discussion about a contested and misunderstood economy.

This thesis is about understanding. Political writers ought to try to understand and by understanding be able to explain (Rhodes 2017: chapter 2). As Cramer and Toff argue, the job of a political scientist is not just to understand others' beliefs, but to also understand why those beliefs make sense to them;

Why political perspectives different from one's own provide a different lens through which the facts of politics are understood. (2017:758)

By the end of the thesis I understood more about the lenses through which people from backgrounds different to my own understood the term the economy and how the way they reasoned from their perspectives took them to different conclusions from ones I held, or to

Chapter 10

similar conclusions but for different reasons. I started the thesis as a left of centre supporter of remaining in the European Union, including fully supporting the free movement of people within the European Union. By the end of the thesis my desire for socio-cultural diversity was still intact but I had changed my perception of benefits and costs to the economy and my beliefs, more generally, about what kind of phenomenon the economy was.

Appendix A Recruitment materials

Interview Invitation letter posted through doors

June 2016

Dear resident

Everyday knowledge of economic policy project⁶⁸

I am writing to invite you, and the other residents in your street, to take part in research into [southern city] residents' views on the economy. This ground-breaking study, approved by the University of Southampton (see next page), aims to improve politicians' and economists' understanding of what the public knows about the economy.

- The research takes the form of an hour long interview.
- The process is confidential and anonymised; when the interview is written up I remove your real name or any details that could identify you.
- I will conduct the interview at whatever place is convenient for you, whether your own home or a public place like a café.
- I will provide £10 on completion of the interview.
- In the interview I will ask you questions about your life experiences of jobs, housing, and the wider economy; you can answer the questions any way you want and it is not a 'test' of knowledge.

The people I have already interviewed have found it a positive experience, a chance to express what they know and what their experiences have been. Please note I am seeking participants from all backgrounds and levels of knowledge about the economy aged 18 plus. If you are interested in taking part please email me, Anna Killick, or **phone XXXX** to leave contact details.

Yours sincerely Anna Killick, Doctoral researcher

⁶⁸ I entitled the project 'everyday knowledge of economic policy' in my ethics approval application in May 2016 because I thought it was a general enough title for an abductive approach where the focus of exploration changed in light of what emerged from early fieldwork (see chapter 4)

Participant Information Sheet

Study Title: Everyday knowledge of economic policy project

Researcher: Anna Killick

Ethics number:21355

Please read this information carefully before deciding to take part in this research. If you are happy to participate you will be asked to sign a consent form.

What is the research about?

The Everyday knowledge of economic policy project aims to find out about people's childhood and adult experiences of money and what they know about the wider economy. The research includes interviews with a cross section of people from the South of England.

Why have I been chosen?

You have not been chosen for any particular reason; just that I need eighty people from the South of England from a range of ages and backgrounds to participate.

What will happen to me if I take part?

I will ask you where and when it is convenient for me to interview you. It can be in a public place or at your house. The interview will probably take about one hour. At the end I will discuss whether you would like to meet at another time to discuss anything further. I can provide £10 to you on completion of the interview.

Are there any benefits in my taking part?

It will help gain a much better understanding of what British people know about the economy.

Are there any risks involved?

There are no risks and you can stop the interview at any time you wish.

Will my participation be confidential?

I will be audio-recording the interview, but this material will only be available to me and my supervisor. No information about you will be shared with anyone else. Your interview material will be stored securely on computer in compliance with the Data Protection Act and University of Southampton policy.

When I publish any material from the project I may include quotes of what you have said but I will make sure that your identity is protected. I will use a made up name instead of your real name, and will take any other necessary steps to disguise your identity. If you wish, I can send you a draft copy of the report.

What happens if I change my mind?

I will ask you to sign a consent form when I interview you, which says that I can use the material from your interview. You can, however, withdraw from the project at any stage and I will not use your interview, up to the point of writing and publication (approximately 12 months after your interview).

What happens if something goes wrong?

In the unlikely case that you have any concerns or complaints about this study, please contact Head of Research Governance.

Where can I get more information?

If you have any questions about the research project and your participation please contact me using the email details below. I will be happy to answer your questions, either by email, phone, or by arranging to meet you if this is convenient. I can let you have a summary of the findings if you are interested.

Anna Killick [contact details]

Interview consent form**CONSENT FORM****Study title:**Everyday knowledge of economic policy**Researcher name:**Anna Killick**Ethics reference:**21355*Please initial the box(es) if you agree with the statement(s):*

I have read and understood the information sheet (June 2016 version information sheet)
and have had the opportunity to ask questions about the study.

☐

I agree to take part in this research project and agree for my data to be recorded and used
for the purpose of this study

☐

I understand that my responses will be anonymised in reports of the research

☐

I understand my participation is voluntary and I may withdraw at any time without my legal
rights being affected

☐**Data Protection**

*I understand that information collected about me during my participation in this study will be stored on a password
protected computer and that this information will only be used for the purpose of this study.*

Name of participant (print name).....

Signature of participant.....

Date.....

Focus group invitation letter delivered to interview participants

6th September 2017

Thank you for the interview you gave me a few months ago. As a follow up, I am inviting some interviewees to take part in a focus group.

You and the other 59 XXX city residents I interviewed have provided great insights into how people understand economic issues. However the interviews also raised further questions which I would really like to explore in a small group setting. It will also be a chance for me to get your views on the conclusions I have drawn so far.

The focus group will

- last two hours maximum including all introductions and refreshments
- consist of me and between five and eight other residents from your neighbourhood
- be held at a venue convenient for you
- none of the questions will be personal and they will be addressed to the group as a whole. I will record on the same basis as the interviews; during transcription participants' names will be anonymised and any quotes used in the final report will be anonymised. We can offer £20 for participation. I attach a participant information sheet giving more detailed information.

If you are able to take part, please, preferably within five days of receipt of this letter, tell me all the possible time slots you could do from the list at the bottom either by

- phone, leaving a message
- or email

I will contact you back to confirm which time and date has been chosen.

The report will be completed by the end of this year. I feel that the political events of the last year show that research on how people view economic issues is more important than ever!

Yours sincerely

Anna Killick
Doctoral researcher

Focus group participant information sheet

Study Title: Everyday knowledge of economic policy project

Researcher: Anna Killick

ERGO number: 21355

Please read this information carefully before deciding to take part in this research. It is up to you to decide whether or not to take part. If you are happy to participate you will be asked to sign a consent form.

What is the research about?

The Everyday economic knowledge project is a doctoral research project which aims to find out about what people understand about the wider economy. The research includes focus groups with a cross section of people from XXXX.

Why have I been asked to participate?

You have been asked to participate either because you have already been interviewed for the project and/or because you are a XXXX resident.

What will happen to me if I take part?

I will arrange a time that is convenient for you and about eight other XXXX residents to meet in a public place in your neighbourhood such as a community centre or university room. The focus group will take not more than two hours. Some light refreshments will be available at the start. I can offer £20 on completion of the focus group. You may know some of the other participants. The discussion will be audiotaped. We will agree ground rules at the start of the focus group but these will include that the discussion will be confidential and that participants will treat each other with respect.

Are there any benefits in my taking part?

It will help gain a much better understanding of what British people understand about the economy.

Are there any risks involved?

There are no risks and you can leave the focus group at any time you wish.

Will my participation be confidential?

I will be audio-recording the focus group, but this material will only be available to me and my supervisor. No information about you will be shared with anyone else. Your interview material will be stored securely on computer in compliance with the Data Protection Act and University of Southampton policy.

When I publish any material from the project I may include quotes of what you have said but I will make sure that your identity is protected. I will use a made up name instead of your real name, and will take any other necessary steps to disguise your identity. If you wish, we can send you a draft copy of the report.

What should I do if I want to take part?

Appendix A

Respond to my invitation by emailing **[contact details]**. Once the venue and time of the focus group have been confirmed, turn up to the venue, allowing for two hours there.

What happens if I change my mind?

I will ask you to sign a consent form at the start of the focus group, which says that we can use the material from the focus group. You can, however, withdraw from the project at any stage and I will not use your contribution to the focus group, up to the point of writing and publication (approximately 12 months after the focus group).

What will happen to the results of the research?

You will receive a copy of the results and the chance to make comments. The report may be published. The anonymised research data may be made available for future research projects. The research data will be stored for a minimum of 10 years for staff and postgraduate research students, as per University of Southampton policy.

Where can I get more information?

If you have any questions about the research project and your participation please contact me using the email details below. I will be happy to answer your questions, either by email, or by arranging to meet you if this is convenient

What happens if something goes wrong?

In the unlikely case of concern or complaint please contact the Research Integrity and Governance Manager.

Thank you.

Anna Killick

Focus group consent form**Study title:**Everyday knowledge of economic policy project**Researcher name:**Anna Killick**Ethics reference:**21355*Please initial the box(es) if you agree with the statement(s):*

I have read and understood the information sheet (June 2016 version information sheet)
and have had the opportunity to ask questions about the study.

☐

I agree to take part in this research project and agree for my data to be recorded and used
for the purpose of this study

☐

I understand that my responses will be anonymised in reports of the research

☐

I understand my participation is voluntary and I may withdraw at any time without my legal
rights being affected

☐**Data Protection**

*I understand that information collected about me during my participation in this study will be stored on a password
protected computer and that this information will only be used for the purpose of this study.*

Name of participant (print name).....

Signature of participant.....

Date.....

Schedule fieldwork

Fieldwork as detailed here took nearly 600 hours. I have estimated 8 hours for each interview to include time transcribing. I have not included time spent analysing at the end which was a lengthy months long process. Time spent delivering letters also involved usually chatting on doorsteps and in local shops. Some administrative time amalgamated. All entries from field diary and interview schedule.

| Date | Activity | Hours approx |
|------------|--|--------------|
| May 2016 | Planning fieldwork materials, initial emailing etc | 15 hours |
| 24/05/2016 | Interview 1 | 8 hours |
| 25/05/2016 | Planned, met followed up gatekeeper (councillor) | 4 hours |
| 26/05/2016 | Interview 2 | 8 hours |
| 28/06/2016 | Visit gatekeeper | 3 hours |
| 04/07/2016 | Interview 3 | 8 hours |
| 04/07/2016 | Interview 4 | 8 hours |
| 04/07/2016 | Interview 5 | 8 hours |
| 08/07/2016 | Phoning and emailing gatekeepers | 4 hours |
| 13/07/2016 | Interview 6 | 8 hours |
| 15/07/2016 | Attended tenants association meeting | 2 hours |
| 15/07/2016 | Interview 7 | 8 hours |
| 18/07/2016 | Interview 8 | 8 hours |
| 18/07/2016 | Interview 9 | 8 hours |
| 18/07/2016 | Interview 10 | 8 hours |
| 18/07/2016 | Interview 11 | 8 hours |
| 18/07/2016 | Interview 12 | 8 hours |
| 19/07/2016 | Hand delivered letters of invitation | 5 hours |
| 26/07/2016 | Interview 13 | 8 hours |
| 28/09/2016 | Hand delivered letters of invitation | 4 hours |
| 29/09/2016 | Interview 14 | 8 hours |
| 29/09/2016 | Interview 15 | 8 hours |
| 29/09/2016 | Interview 16 | 8 hours |
| 29/09/2016 | Interview 17 | 8 hours |
| 06/10/2016 | Interview 18 | 8 hours |
| 06/10/2016 | Meet gatekeeper Deputy Principal College | 4 hours |
| 11/10/2016 | Interview 19 | 8 hours |
| 11/10/2016 | Interview 20 | 8 hours |
| 14/10/2016 | Hand delivered letters of invitation | 3 hours |
| 14/10/2016 | Interview 21 | 8 hours |
| 14/10/2016 | Interview 22 | 8 hours |
| 14/10/2016 | Interview 23 | 8 hours |
| 18/10/2016 | Interview 24 | 8 hours |
| 18/10/2016 | Hand delivered letters of invitation | 4 hours |
| 24/10/2016 | Interview 25 | 8 hours |
| 01/11/2016 | Interview 26 | 8 hours |
| 08/11/2016 | Interview 27 | 8 hours |
| 14/11/2016 | Interview 28 | 8 hours |
| 14/11/2016 | Interview 29 | 8 hours |

| | | |
|------------|--|----------|
| 14/11/2016 | Interview 30 | 8 hours |
| 15/11/2016 | Interview 31 | 8 hours |
| 15/11/2016 | Hand delivered letters of invitation | 4 hours |
| 22/11/2016 | Interview 32 | 8 hours |
| 29/11/2016 | Interview 33 | 8 hours |
| 07/12/2016 | Interview 34 | 8 hours |
| 07/12/2016 | Hand delivered letters of invitation | 4 hours |
| 10/01/2017 | Interview 35 | 8 hours |
| 10/01/2017 | Interview 36 | 8 hours |
| 10/01/2017 | Interview 37 | 8 hours |
| 16/01/2017 | Interview 38 | 8 hours |
| 16/01/2017 | Interview 39 | 8 hours |
| 16/01/2017 | Interview 40 | 8 hours |
| 17/01/2017 | Email correspondence and phoning gatekeepers | 2 hour |
| 18/01/2017 | Interview 41 | 8 hours |
| 24/01/2017 | Interview 42 | 8 hours |
| 24/01/2017 | Interview 43 | 8 hours |
| 24/01/2017 | Interview 44 | 8 hours |
| 25/01/2017 | Interview 45 | 8 hours |
| 25/01/2017 | Interview 46 | 8 hours |
| 31/01/2017 | Interview 47 | 8 hours |
| 01/02/2017 | Interview 48 | 8 hours |
| 07/02/2016 | Hand delivered letters of invitation | 5 hours |
| 07/02/2017 | Interview 49 | 8 hours |
| 08/02/2017 | Interview 50 | 8 hours |
| 09/02/2017 | Interview 51 | 8 hours |
| 09/02/2017 | Interview 52 | 8 hours |
| 09/02/2017 | Interview 53 | 8 hours |
| 30/05/2017 | Interview 54 | 8 hours |
| 30/05/2017 | Interview 55 | 8 hours |
| 07/06/2017 | Interview 56 | 8 hours |
| 07/06/2017 | Interview 57 | 8 hours |
| 07/06/2017 | Interview 58 | 8 hours |
| 01/09/2017 | Organising focus groups | 4 hours |
| 11/09/2017 | Focus group 1 | 16 hours |
| 13/09/2017 | Organising focus groups | 2 hour |
| 18/09/2017 | Focus group 2 | 16 hours |
| 29/09/2017 | Focus group 3 | 16 hours |
| 09/05/2018 | Interview 59 | 8 hours |
| 11/05/2018 | Interview 60 | 8 hours |

Appendix B Interview and focus group guides

Interview guide Everyday understanding of the economy

ARRIVAL: time available, place

PRE INTERVIEW: consent form purpose of research, publication of research (confidentiality) age, employment, household composition, education (have you ever been taught anything about politics or economics), political affiliation if any

There are no right answers, don't answer any you feel uncomfortable about

In-depth interview/discussion topic areas:

Approach to money/provisioning on a personal level, partly to build confidence that they do know something and to provide context

1. Going back to your childhood, how were you provided for? [Subsequent possible prompts; what kinds of jobs did your parents have? Did they own their own house, would you describe your childhood as comfortably off, do you remember them having financial pressures, did they talk about them?]
2. How have you provided for yourself as an adult? [Subsequent possible prompts: What jobs, housing, financial pressures etc]
3. What/how much do you feel you know/understand about money and your household economy?

Beliefs about 'economic' and 'economy'; is economic in a different realm from political or social

4. Thinking about the national economy, what words or images spring to mind when the word 'economy' is mentioned? What do you think it means? [Subsequent possible prompts: If the news presenter says 'coming up on the lunch-time news today we will be hearing from our economics correspondent' what is your gut feeling? Why? Could you say more?]
5. Thinking about your understanding, where would you say it MOSTLY comes from [if prompts needed eg friends and family, politicians, media, life experience?] Question newspapers read, relevant TV and internet sources used and whether they talk about the national economy much
6. Who do you think economic experts are/what do you believe about expertise?

Understanding of key components of economy

7. What do you understand about each of these – give as cards, encourage as much talk as possible including about related policy and only ask probing questions, don't give answers

Inflation Employment Trade

Debt/deficit (include probing of household analogy) Banks

Gov't spending Taxation Migration (include probing questions on economic information during EU referendum campaign and how they voted and how economic they think their vote was)

8. Final question: How much (in your own words) do you feel you understand about the economy?

Focus group guide

As they come in participation form and consent form

Introduction

Remember me, introduce my assistant

This is a focus group there are different kinds of focus groups :

- Market research eg chocolate biscuits,
- Political eg lots of clips of May saying strong and stable, Corbyn saying the many not the few

This is academic, qualitative, I have interviewed sixty, hope to conduct focus groups with twenty of those – subject is public understanding of the economy

Purpose of the focus group:

- Questions have cropped up from the interviews and maybe if you talked about them in a group it might help me answer them.
- Also I want feedback on my main conclusion second half of the focus group.

Introductions; name cards

Ground rules:

- there is no right or wrong,
- respect,
- don't talk over to confuse the tape,
- need for comfort break or want to withdraw get up and go.

Starting questions – defining economy

1. How do you define economy?
2. How close do you feel to the economy?
3. Are
 - Employment
 - Trade
 - Inflation
 - Taxation
 - Government spending
 - Debt
 - Banking

Economic issues? [Use cards]

4. What other important issues would you add?

Is migration an economic issue?

How economic was your vote in the referendum?

How positive are you about 'the economy' and economic experts?

5. How positive do you feel about the word 'economy' or 'economic'?
6. Who are the economic experts?

Appendix B

7. Which do you trust?

Here are my findings what do you think?

- Most people's understanding of the economy is based on personal experience
- Understanding of the economy varies with income; higher income people may interact with the economy in *more* ways but do not necessarily have a deeper understanding of it
- Higher income people are more positive about 'the economy' and use the term more often

Closing

Did you have any other thoughts on the economy you wanted to share?

What has it felt like to participate in this focus group?

Thanks and follow up draft report summary at some point

Please let me know if you would like to claim expenses.

Appendix C Coding memo and code book

Example of coding memo

This was one of many memos I wrote whilst analysing.

March 2017: So on reviewing the content of all the codes again it seemed that the main themes I could identify starting with an understanding of debt were

1. **Common sense personal debt** as profligacy
2. **Common sense personal debt** as trap
3. **Austerity necessary**
4. **Austerity not necessary**

Some codes were repetitive, such as the government debt was 'serious' and 'very serious'. Some only contained one reference, perhaps a belief that too much was spent on the military. They did not contribute to the overall thrust and I deleted them. Once I got 80 to about 60 I also read each node to check the references in them still made sense and to highlight quotes that encapsulated the code or were particularly vivid. I was already noticing a huge difference in the interviews according to income. The word 'managing' or 'surviving' or equivalents only came up in three higher income interviews and all about their poorer childhoods, also none of the higher income interviewees feared debt and while they mentioned mortgages as 'the only debt they had had' mortgage seemed a fundamentally different type of debt, particularly when all of them had benefited from rising house prices. The higher income interviewees were more likely to be aware of the government debt and keen to reduce it and less distrustful of government generally. So I developed these four candidate themes each with about four sub-themes and reduced the codes still further to the 16 shown above. I highlighted the codes accordingly in the code book. As Braun and Clarke state these themes fulfil the function of 'capturing something about the data in relation to the research question' and representing a patterned response (2013:224). They each expressed a central organising concept and arguably the four as a whole answered the research question in summary form. I thought I could identify the boundaries of the themes although some contained quite disparate sub-themes. All the themes and subthemes contained many rich examples of data. Given the two stage nature of the Osborne argument, interviewees who tended to say personal debt was unavoidable would also be likely to refute the household debt analogy, whilst those who perceived debt as profligacy would be more likely to accept the need for government debt to be reduced through cuts to spending. A striking pattern was how those who used terms like managing and surviving about their economic lives also tended to be lower income and to fear debt, whereas those who were comfortable or secure about their economic

lives tended to support government debt reduction more, unless they had developed left wing beliefs which made them research and be confident in the Keynesian case.. The extent of the patterns surprised me. The final codes are below; essentially the two overarching themes are personal debt to be feared (shared by most in Hill district) and personal debt is avoidable (shared by most in Church district).

Debt themes and sub-themes

1. Personal Debt is to be feared

1.1 Life as survival or managing

Personal managing, knows own income

1.2 Debt as entrapment

Personal debt is to be feared, personal fear university debt

1.3 Not enough government spending on the poor

Spend more on the NHS, self-professed lack knowledge government spending

2. Personal Debt is avoidable

2.1 Life as comfort and security

Personally comfortable

2.2 Avoids debt

Avoids personal debt

2.3 Debt due to excessive expectations of government

Cut spending on unemployed not disability, knows how much government spending, reduce scope and expectation of government spending, government spending too much elsewhere

3. Belief in the household debt analogy

3.1 Belief government debt serious enough to need reduction

Debt serious enough to need to be reduced, knowledge of level of government debt

3.2 Spending cuts the main method to cut debt

Pays too much tax, overall tax burden too high, tax should not be wasted, do not tax rich more

3.3 Belief possible to all be in austerity together

Austerity only if 'all in it together'

3.4 Unequivocal support for household debt analogy

Debt supports household analogy

3.5 Support for Blyth Hay thesis that Keynesian beliefs would be stronger if less complex

Debt supports Blyth Hay complexity theory

4. Rejection of the household debt analogy

4.1 Lack awareness or concern about government debt

Lack of concern or knowledge of government debt

4.2 Distrust government

Distrust or blame government on debt

4.3 Solve problems through the tax system

Tax evasion by others, tax personal doesn't pay, tax the rich should be liable to pay more, reduce debt through tax rises

4.4 Austerity damages not possible to all be in it together

Austerity damages, austerity ideologically driven,

4.5 Refutes household analogy

Debt not a problem supports Keynes, refutes household analogy

Appendix D Example Nvivo count

References to managing and surviving

CDE participants

115 references to NVIVO query asking for “struggle, struggling, struggled, manage, managing, managed, manageable, survive” income group CDE participants

Amelia: could be better, we **struggled**, could be better I think

couldn't stay there so we **managed** to get council place but

my uncle and his wife **managed** to get a council place

mum and dad moved to, **managed** to move to, X road

about 14 that my dad **managed** to get the money, the

a great big car. They **struggled** so my mum always had

made redundant and so I **managed** to get a job for

in Townhill Park. But I **managed** to do a swap with

tins (laughs). That's how I **managed** until when my son was

to be unemployed so I **managed** to get a job working

understand that and we do **manage** it's fine.

R-Callum-18

18-C2: It's okay it's **manageable** I think.

R-Callum-18

As long as I can **manage** okay and be well I

getting harder but he's still **managing** okay sometimes me and my

pay nothing. I said we're **struggling** I said look in the

mum, I've been aware mum's **struggled** financially for years, she still

and the paperwork she really **struggled** with because there was just

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more funding because it's just **struggling** so much and it doesn't
only this year that I **managed** to get a job and

couple times but luckily I've **managed** to move on. When my

I moved back up here, **managed** to get this which is
worked evenings so we could **manage** childcare.

R-Diane-33-D

lost the home but we **managed** we got back up we

month. So that's where we **struggled** and yet we saved up
times bad times we all **struggle**. Yeah.

R-Diane-33-D

half two years (yeah). We **struggled** along kept trying to pay

and private but yeah they're **struggling** at the moment big cutbacks

how some of them are **struggling** and giving money out or

that so they've seen us **struggle** but they got they've always

I don't know how they **managed** to get in there and

to get in there and **managed** to take coins out of

went doolally then I finally **managed** to get my head sorted

he wanted to see me **struggle** because I don't belong. So

at the age of seven **managed** to track down [my] work

that was working with us **managed** to quash some of it

not all of it but **managed** to send it back to

back to them but always **managed**, it was easy.[Compare with

wages who are going to **struggle** a little bit more.

was the only thing I **struggled** with was the mortgage
 and that's the way I **managed** to keep in a job
 tax credit it's been a **struggle** it really has you don't
 point where it was not **manageable** any more. That would really
 concern me, I would really **struggle** because I would probably have
 got other areas that are **struggling** to meet the needs of
 few years ago but it's **manageable** and I've got my mortgage
 got my mortgage which is **manageable**.

R-Gary-45-C2: I

to happen, we're going to **struggle** we're going to suffer, and
 very hard yeah anyway I **managed** to do that. Then I

R-Jean-71-D: We **managed**, we didn't go over the
 worked overtime.] That's right. We **managed** we got through life (laughs
 life (laughs). We still do **manage** now. [We just live off
 really did go up. We **managed** we got through with it
 for food and I could **manage** on 5 pounds for food
 think they're already seriously seriously **struggling** it's going to push people
 a little bit of a **struggle** that I remember I had
 I think financially they couldn't **manage** both. Yeah but no I
 daughter and I just couldn't **manage** because it was around more
 after a while I did **manage** to get my own recipe
 had to just try to **survive** and then we were waiting
 was for a while we **survived** and slowly, slowly we knew

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everything worked and how to **manage**. And then I went to your business is going to **survive** and I was like I took personal loan. My husband **managed**, we bought the machinery and 4000 so they're really, really **struggling** and when all this happened I can't ever remember them **struggling** I think it was more don't know if they ever **struggled** really. They were never well in all it was a **struggle**, big struggle. Their dad didn't it was a struggle, big **struggle**. Their dad didn't work so know it was really a **struggle** for them growing up and you know it was a **struggle**. But I think it's getting you back you're going to **struggle**, you're going to struggle. So to struggle, you're going to **struggle**. So I think a lot do you think you could **survive**? He'd probably cry and power because they know the **struggle** they know what they've been service roles, some companies were **struggling** and in those sorts of told, particularly when people are **struggling** to get on the housing you just wonder how they **survive** they are living literally every own for the sake of **survival** really. But again you can good like if you do **manage** to come in and get mum is the one who **managed** all the finances in the

Misha-30-E: How to **manage** it? Not at all, not

growing up I've still not **managed** to get that little grout

was to be able to **manage** my money in a correct

I'd probably be able to **manage** my debt and wipe it

have no control over money **management** and my debt is just

doing and there's this debt **management** scheme down at the church

them to be able to **manage** my money so I can

show my kids how to **manage** their money. So fingers crossed

actual real someone who is **struggling** as opposed to being like

thing it's like they're obviously **struggling** over in their country. Surely

didn't suit me, so I **managed** to come out, I managed

managed to come out, I **managed** to get myself an apprenticeship

UK and we've sort of **survived**

are an island, we can't **survive** on what we produce in

got to trade. We can't **survive** off of nothing and I

I don't think we can **survive** going back to the 1950s

there who are earning, they're **surviving** on £7000 £8000 a year

empowered. You did see the **struggle** between your parents when mum

you just wonder how they **survive** they are living literally every

to get back into a **manageable** place for him so they're

own for the sake of **survival** really. But again you can

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women on valium every day **struggling** to cope but that is

then you have other women **struggling** to cope who might smoke

in a mess yeah. Really **struggled**.

that we have got we **manage** it we can live off

it. You know it's a **struggle** every day is a struggle

struggle every day is a **struggle** but we do okay you

C2: Medium. I know we're **struggling** with unemployment I don't think

of guy But he always **managed** to get a job somehow

she cooked economically so they **managed** on a relatively small income

money to save but they **managed** their money and they had

junior copywriter but I did **manage** to go from job to

my wages we seemed to **manage** reasonably well you know

incredibly unwieldy very difficult to **manage** a global economy you don't

to make ends meet. We **survived** anyhow then we moved down

that lasted well then I **managed** to get another car so

AB participants

82 references to NVIVO query asking for “struggle, struggling, struggled, manage, managing, managed, manageable, survive” income group AB participants

7 Highlighted yellow if managing or surviving in the present (rather than parents) and in the sense of struggle. The remaining 75 are either about the past or manage as in management in a job. quite well there. They did **struggle** to pay the fees. I

quite wisely told me retail **management** was the thing I should

was very good because I **managed** to mix and match it

half the houses we’d still **survive**. There are challenges, things like

what he has done is **manage** to convince the financial markets

Southern rail region who are **struggling** to get into work because the council officers who always **managed** to fight everything and stop

for Balfour Beatty under better **management** and they didn’t want to

in insurance, he was a **manager** of an insurance company in

low salaries but they could **survive** in India with those salaries

caught ... My parents had to **struggle** to help me until the

realised how my parents were **struggling**, they came back on 3400

then she was the bank **manager** of the house and you

so. I mean the HR **manager** was a very nice guy

tenure there I was actually **managing** the whole site, which in

probably about 40. I was **managing** the whole site and the

was that the guy was **managing** the site, his boss and

he said out of my **management** team there is no one

they did diplomas in business **management** things like that, it wasn’t

complete joke. I mean I **struggle** to see why people owe

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all be sub- 500 to **survive**, that's the sad thing, and

I think it's just badly **managed** and you look at that

given 30 thousand pounds to **survive** on after that, I think

paying to them I'm just **struggling** with that. Pay the EDF

ended up at as some **manager** of what was called the

you could talk to the **manager** and now you can't even

unemployment benefit but they always **manage** to go to all of

helpful, particularly things like risk **management** and so on and so

aren't well for instance to **survive**.

of working in health service **management** for instance there's pressure at

can run a deficit and **manage** debt in a way that

being some sort of Assistant **Manager** of the computer system which

part time because I was **struggling a lot with my health**

charity anonymised]I run a **management** course and stuff are so

people would be better at **managing** that than others, being on

do remember that my parents **struggled** to pay for the school

well, we persevered and we **survived** and we had, I had

hopeless at spending money at **managing** projects. I used to think

Canada I was the project **manager** for a frigate refit, and

reduced and NHS is always **struggling** and so on. And expectation

so its got to be **managed** has to be managed migration

be managed has to be **managed** migration apart from the EU

a good economic policy that **manages** to steer you through the

I guess it's about having **manageable** debt in that sense. Again

B: I don't think they're **struggling** for money, I don't really

but, I don't think they're **struggling** for money at all.

quite poor. I think I've **struggled** with some of these words

in Southampton hospital and she **manages** it's now called the minor

walk in centre and she **manages** that and she says about

years after became the bank **manager** he retired in 1962. My

families do, but we've never **struggled**.

R-Michael-78-B: Yes

dollars so that I was **managing** at the end a budget

trivial. And I had to **manage** departments. So I did have

of them. I think I **managed** to get rid of them

My parents, they could barely **manage**... I remember my parents struggling

manage... I remember my parents **struggling** to pay the mortgage I

that. And I really did **struggle** when it came to buy

economic situation as similar to **managing** a household or personal finances

so on and you wouldn't **manage** personal finances like you would

at how economies have been **managed** in the past the best

with this country we couldn't **survive** currently without migrant workers working

scientist, private sector mainly, high **management** level

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Family: Grown up children

research groups and I had **management** over grant funds which I

but it has to be **managed** and it wasn't managed, it

be managed and it wasn't **managed**, it was a free for

LTC and long term capital **management**. It was shocking, it was

be careful and sort of **manage** on what you have, but

B: (Laughs). That's one I **struggle** with (laughs). 'A balloon came

doing a commando course. I **managed**, I made sure I wasn't

the middle. (Laughs). And I **managed** to complete it and then

going into teaching. Anyway we **managed** to survive that, a lot

teaching. Anyway we **managed** to survive that, a lot of colleges

closed couldn't cope but we **managed** to keep open and after

say it's ever been a **struggle** like I wouldn't say I've

I need the areas I **manage** my finance in if you

in terms of getting mortgages, **managing** the bills and that sort

to work here usually do **manage** to get some kind of

in its current form can **survive** but I think my feeling

and being asked can you **manage** on your grant? Knowing that

the EU but still trade **managed** to do that, Switzerland I

really expect to be the **manager** or leader of the team

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