

Radical Women: 50 Years of Feminism at Kent

“AUSTERITY, GENDER AND HOUSEHOLD FINANCES” Conference

University of Kent, Canterbury, Kent CT2 7NZ, UK

27-28 June 2015

CALL FOR PAPERS

In the current global and domestic economic crisis, the financial aspects of close personal and familial relationships have become more important and more strained than ever before. Many European countries and across the world are currently facing a time of financial crisis. This has supposedly brought with it a need for austerity in order to ride out the crisis. We have thus seen a reduction in public spending which in turn has led to a tightening of fiscal policies and an immediate impact upon the provision of welfare benefits and public service provision. The financial crisis has also led to other concerns such as unemployment, stagnation of incomes, access to credit, indebtedness, homelessness, etc. In such times of austerity, it is often the vulnerable in society, and particularly women, who bear the brunt of spending cuts. We aim to initiate a critical interdisciplinary dialogue to explore and interrogate the impact of austerity on households as well as the scope and effect of existing public policies and legal and regulatory measures on families and their financial circumstances. The plenary speakers include: Fran Bennett (Oxford); Professor Mary Evans (LSE); Professor Suzanne Soederberg (Queen's, Canada); and Professor Rebecca Tunstall (York).

Submissions from a broad range of disciplines including law, sociology, social policy, economics, psychology and gender studies are welcome for any of the following four thematic streams:

1. ***Austerity and Housing*** (stream organiser: Professor Helen Carr (Kent))

Austerity has intensified the exclusions and insecurities which have characterized UK housing ever since the 1980s when the ‘Right to Buy’ privatized the most desirable social housing, ‘residualising’ what was left, and private renting was deregulated. Home ownership has been increasingly valorised and ‘Buy to Let’, stimulated by the deregulation of mortgage finance, exacerbates the divide between those who own property and those who do not. At the same time London, in particular, has experienced extraordinary demand for ‘super-prime’ housing, stimulating a house price boom (only partially stalled by the financial crisis) which excludes an increasing proportion of its population from the benefits of home ownership.

Following the financial crash the Coalition government has ratcheted up the conditionality of social housing, enabling, via its Localism Act 2011, social landlords to offer fixed term tenancies instead of so-called ‘tenancies for life’. The ‘bedroom tax’ reduces Housing Benefit to social tenants deemed to be under-occupying and the welfare cap prevents families receiving benefits of more than £500 per week, which forces those dependent upon benefits to move out of areas where rent levels are high. The Coalition government has also responded to the difficulties people have faced accessing homeownership, introducing ‘Help to Buy’ and encouraging the provision of shared ownership.

Noting the disproportionate number of women who are social tenants, the reliance of women upon social housing when they flee domestic violence, and the persistence of women’s presence in low paid jobs which exclude them from the housing market, this panel welcomes reflections on the gendered dimensions of these changes and developments. It particularly welcomes work which explores resistance and creative responses to the contemporary insecurities of housing.

2. ***Austerity and Debt and Credit*** (stream organisers: Dr. Julia Gummy (Bristol) and Dr Simone Wong (Kent))

In the past few years, austerity measures stemming from the recent economic crisis have had an impact on the finances of many households. Cuts in public spending including welfare cuts, pay freezes, increases in salaries that are well below the rate of inflation and unemployment are just some examples of the financial concerns brought about by the current economic crisis. These factors have led to many households seeing a fall in their incomes in real terms which in turn will affect their access to credit and overall levels of debt. This stream would like to invite gender related papers on the impact of austerity on the following topics:

- Household and individual finances including savings, investments, pensions and debt
- Changes in levels of indebtedness of families and individuals: this includes topics such as access to credit; financial exclusion; over-indebtedness; the effect of reductions in public spending on household finances; employment patterns and earning capacities of family members; and standards of living
- Money management strategies and intra-household financial patterns (eg intra-household distribution of income; financial autonomy; consumption patterns etc)
- Financial literacy and capability

3. ***Austerity and Parenting*** (organiser: Dr Ruth Cain (Kent))

This stream focuses on the impact of austerity politics and the culture(s) of the ‘new austerity’ on families. The post-1990s emphasis on individual success, entrepreneurship and personal responsibility, intensified in austerity by cuts in public spending and social security which have disproportionately affected women and parents of young children in terms of employment and benefit income, has arguably created new parenting orthodoxies. The ‘good’ parent ensures that his/her children will grow up to be economically viable, skilled and responsible citizens. In terms of mothering, media constructions such as the ‘mumpreneur’, ‘alpha mother’ and ‘welfare mother’ (creator of the ‘benefit brood’, to use a term coined by the UK tabloids) personify polarised acceptable and unacceptable faces of neoliberal and post-austerity maternity. The ‘deadbeat dad’ who fails to look after his family, and the ‘new man’ who does, arguably set up the same polarised dynamic for fathers, emphasising masculine economic reliability - alongside emotional and caring ‘involvement’ surpassing the traditional authoritative/breadwinner role.

Simultaneously, austerity has also been used to justify massive cuts in legal aid in the UK. Recent reforms in family law in the UK, Canada and elsewhere increasingly emphasise private negotiation to resolve divorce and separation-related cases and manage post-separation childcare and child support, and urge couples to keep their unruly disputes out of court. The reforms also offer sops to father’s rights movements and the rhetoric of gender-neutral ‘shared parenting’. These legal changes may have a pronounced, gendered impact on the usually female main carer, particularly the stigmatised single mother.

The stream invites papers on the financial/economic, legal, cultural and affective aspects of ‘austerity parenting’ and the mixtures of new and traditional orthodoxies which construct and result from it. Contributions might cover:

- New cultures of domesticity in austerity; family budgeting and domestic ‘austerity chic’
- Family law and redefinitions of the responsible father or mother
- The institutional governing and disciplining of parents through medical, legal, educational or other forms of regulation
- The specific socio-economic impact of social security, health and education cuts on parents and families
- The impact of austerity on parents with a disability or with disabled children

4. ***Austerity and Financialisation: What can we learn from the Global South?*** (organiser: Serena Natile (Kent))

In the wake of the global financial crisis, considerable attention has been paid to discourses surrounding austerity measures and processes of financialisation and the impact of such measures and processes on economically and socially subordinate groups. These discourses have increasingly invoked analysis of the dynamics of contemporary finance and the rethinking of the relationship between the Global North and the Global South as parts of an interconnected global financial system.

In response to the current crisis, feminist scholars have revisited the literature on economic development and reinterpreted it in light of new questions concerning austerity and financialisation. Feminist research in the Global South has long been investigating the gender dynamics of economic crises, analysing how gender norms and practices are constitutive of the complex network of relations that produces markets, households and consumers. Interestingly, development strategies and conceptual frameworks created in or for least-developed countries can be imported or reimported to developed countries in times of crisis, when norms, values and practices are reopened for discussion.

Inspired by these reflections, this panel aims to bring into dialogue feminist scholarship on economic development in the Global South and recent feminist discussion of austerity and financialisation in the Global North. The aim is to create new opportunities for reflecting on what a just financial system would entail. This panel welcomes contributions exploring the following themes: how austerity measures and processes of financialisation have shaped patterns of inequality, accessibility, poverty and mobility; how austerity measures and processes of financialisation have affected intra-household relations and transnational families; the “digitisation” of money and financial practices; the interplay between formal/informal and global/local financial systems; reflections on the space(s) of finance and the boundaries and meanings of financial inclusion/exclusion.

We also welcome papers addressing, amongst others, one or more of the following questions:

- How have families coped or managed household finances during these austere times? What effects, if any, might austerity have on financial arrangements within familial relationships? How has it affected paid and unpaid work of family members?
- To what extent has the recession had an effect on families in terms of encouraging/promoting enterprise and/or self-employment as a means to improving/sustaining household income?
- What impact has austerity had on public benefits such as social security benefits, housing, etc.? How have the changes in public policy affected household finances?
- The effect that austerity may have on individuals (e.g. men, women, ethnic minorities, migrants, disabled and elderly people). Are particular groups more vulnerable than others and if yes, in what ways?
- To what extent are the effects of austerity on families gendered and in what ways? Have the effects of austerity served to (re)produce economic (in)equalities amongst family members?

Conference organisers: Simone Wong, Ruth Cain and Serena Natile (Kent Law School) and Julia Gumy (Bristol)

The abstract submission deadline has been extended. Interested scholars are kindly asked to send an abstract of 200-300 words to: Kentausterityconference@kent.ac.uk by 21 November 2014. Notifications of acceptance will be sent in mid-December 2014.

We look forward to receiving your submission.