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## Academic Reflection – The Matriarchs of the Home: *Unspeakable Subjects* in Times of Austerity

Insa Koch\*

August 2018, Monday morning: I was sat next to Denise at a desk in the open plan area of the Jobcentre (officially named the 'Jobcentre Plus'), which is the body responsible for administering government welfare payments. Denise was one of several case workers, who work for the local authority to help claimants (as welfare recipients are known) to transition to [Universal Credit](#) (UC), the name given to the new benefit system currently being rolled out across the UK.<sup>1</sup> Denise had given me permission to shadow an appointment with a new claimant, a woman called Claire. While we were waiting for Claire to arrive, Denise briefed me about the case: Claire was living in a local authority-owned house on one of the town's large council estates (social housing projects), together with her two daughters, aged 27 and six, and a 24-year-old son. Claire was registered as a full-time carer for her adult daughter who had a serious physical disability. As part of the government's sweeping '[welfare reforms](#)',<sup>2</sup> Claire had recently been moved onto Universal Credit, which combined her previous benefits (for housing, council tax, child tax credits and her carer's allowance) into a single monthly payment. Denise was unsure about why Claire had been referred to her, but a quick phone call to the local authority's housing team confirmed what she suspected: Claire had accrued rent arrears that had steadily grown over the last few months.

Claire arrived at 10 AM on the dot, together with her youngest daughter. Neatly made up with a pony-tail and smart clothes, she was a white British woman in her late forties, with a timid smile. Her face betrayed tiredness, however. Denise greeted Claire and asked her to explain what 'the issue' was. 'It's my son...', Claire said and went on to blame him for the rent arrears. Claire paid her monthly rent and council tax with the benefits that she received (under the 'housing element' of Universal Credit) from the government. But this was not enough to cover the full amount. The state reduces the amount of benefits where recipients have non-dependent adults (including grown-up children) living in the same household, the expectation being that the non-dependent cohabitant should pay their share of the rent.<sup>3</sup> Under UC, this is a flat reduction of just over 70 pounds per month. When Claire's son was in employment, he had been happy to contribute his part. However, he had been laid off work a few months ago and, lacking any kind of formal qualifications, he had struggled to find a new job. He also refused to apply for benefits because he could not face the 'stress' that comes with it. Claire and her older daughter had tried to reason with him, encouraging him to apply for training or welfare support, but to no avail. 'He won't do it, no matter how hard I try', Claire said.

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\* Assistant Professor of Law and Anthropology, Department of Law, London School of Economics and Political Science, UK. Email [I.L.Koch@lse.ac.uk](mailto:I.L.Koch@lse.ac.uk) Thank you to Gina Heathcote and to Arlie Loughnan for inviting me to be part of this special issue and for their helpful comments on an earlier draft. And thank you to Niki Lacey for inspiring and nurturing me over the years.

<sup>1</sup> The roll-out is happening in stages. In the local authority where my fieldwork is based, the roll-out started at the end of 2017.

<sup>2</sup> I use the term 'welfare reforms' in quotation marks to critically distance myself from the government's official language.

<sup>3</sup> This is called 'housing cost contribution' under UC.

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For Claire, the rent arrears compounded the financial strain that she was already under. Claire's benefits were already being docked by almost 80 pounds a month (for a period of ten months) to pay off a government loan. Like all new claimants, she had had to wait for over a month to receive her first payment after first registering for UC<sup>4</sup> and was forced to take out a government loan to tie her over. Now, there would be another 30 pounds deducted every month to cover the rent arrears which stood at over 600 pounds. Of the 1100 pounds that she had in her bank account at the start of every month, about half would be going straight on her monthly rent and council tax payments. Unlike many other people in her situation, Claire did not have any credit card debt. In fact, as she explained to Denise in the meeting, she was doing everything she could to keep 'on top of things': she had applied for a fuel poverty grant to help her cover gas and electricity costs; she was saving on the water bill by sharing baths with her daughters; she supplemented her shopping with trips to the food bank; and she kept a separate bank account with money for food expenses. Claire was proud of her budgeting and compared her own efforts to the failings of her son. 'The thing is, I am the matriarch of the family home', she said, 'I have to be alright because without me, nothing would work'.



In her seminal book *Unspeakable Subjects* (1998), Professor Nicola Lacey alerts us to a fundamental point: how liberal policies and laws, implemented under the guise of generality, objectivity and neutrality, are suffused with fundamental power relations. Whether our starting point is anti-discrimination law, the criminal law or the welfare state, policies that appear to be gender-neutral at first sight, in fact affect men and women in fundamentally different ways, as they are modelled on conceptions of citizenship that often favour a male point of view. Take the example of the welfare state, which is highly relevant to the circumstances of Claire's life. As Lacey points out, 'the welfare state discloses a certain conception of citizenship – of the necessary conditions for membership of and participation in a polity and of what the polity sees as the most important interests of its members and their mutual obligations of provision and support' (1998: 59). And yet, when we look at the operation of welfare states, we all too often find 'that the egalitarian commitments which inform the idea of the welfare state are not realised in terms of equal eligibility for, let alone access, to, its benefits' (ibid.). Inequalities of eligibility and access are patterned along gender lines, where they frequently intersect with issues of race and class.

The history and legacy of the British welfare state illustrates the point so forcefully made by Lacey in her book. Built in the post-war decades with the aim of extending not only political, but crucially also social and economic rights to all British citizens, Beveridge's welfare state proclaimed to care for all its citizens 'from the cradle to the grave'. But this did not get rid of the system of gendered inequalities that was deeply entrenched in policy making. As Lacey reminds us, the welfare system was set up on the basis of the concept of the family wage. Hence, 'the presumed contributor to the welfare system and recipient of welfare benefits was the "head of the family" – i.e. the man, presumed to be the breadwinner' (1998: 60). In my own research I show how this inequality played out in terms of eligibility and access to what was defined as one of the post-war welfare state's most highly valued goods – namely its council housing stock. Women were treated as 'dependents' of their husbands for purposes of

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<sup>4</sup> UC payments are made in arrears to mimic wage payments. This means that effectively claimants are forced to pay out of their own pocket for the transition period, as the government does not backdate the first month of UC payments.

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eligibility, with single women (particularly those from poor or ethnic minority groups) being barred from access to council housing altogether (Koch 2018). What is more, gendered inequality persisted into the decades of welfare retrenchment that followed in the 1980s, even as most benefits were formally available to either men or women on an equal basis.

How, then, does the case of the most recent wave of ‘welfare reforms’ – implemented since 2010 under the government’s drive to ‘austerity’ fit into this picture? What are the gendered effects of these policies? And what solutions present themselves for times ahead? The [corrosive effects of austerity](#) on the lives of the most disenfranchised groups are well known. Less investigated, however, are the implications of what Lacey already alerted us to over twenty years ago: that it is ‘women (and children, for whom women still bear primary responsibilities) [that have] suffered disproportionately from the retrenchment in welfare provisions undertaken by recent administrations in Britain’ (Lacey 1998: 61). Here, I investigate the gendered effects of austerity politics with reference to one particular case: the working class ‘matriarchs of family homes’ that I have been working with for a decade now. Women like Claire find that ‘welfare reforms’ (themselves consisting of a range of different policies) are far from ‘neutral’. On the contrary, they target precisely those areas of life that working class mothers often remain responsible for: the family homes that constitute the domain for social reproduction. In these areas, ‘welfare reforms’ not only expose women to heightened risk of eviction but also confront them with difficult moral choices that potentially tear their families apart. It is here then that we see at play what Lacey identifies as a central move: a shift from ‘private to public patriarchy’ (1998: 59) at the heart of welfare provision. Let me unpack these points in more detail now.



Women like Claire are routinely stigmatised in the media and public discourse as ‘single mothers’: namely, as the feckless and irresponsible women who bear children in order to gain access to state benefits (including its council housing stock and benefits). In the press, the single mother not only appears as the anti-mother who fails in her duties of motherly care but also as the anti-citizen par excellence (Koch 2018). However, such portrayals could not be further removed from the daily realities that the working-class women with whom I do my fieldwork confront: as Claire said in the interview with Denise, she was the ‘matriarch of the family home’. Claire was both ‘dependent upon the state and depended upon by others’ (James & Kirwan 2018). Outside the walls of the ‘Jobcentre Plus’, Claire did not define herself as a needy claimant, defined by her alleged inadequacy or lack. She was a full-time carer for her oldest daughter, a mother of three, had informal caring duties towards her own elderly mother, and offered her neighbours informal support. Claire’s case was not unusual. As Skeggs (2011) has argued, in a situation where survival on your own is not an option, relying upon others becomes at once a practical resource and a moral mantra. Relations of interdependence not only ensured survival but also furnished a sense of value and self-worth, as being a mother, kin member and community member were highly valued roles.

And yet, austerity politics has entrenched a punitive welfare system that threatens precisely the basis of these social relations, by targeting the areas that are most important to women’s lives: their family homes and the various kin members, friends and family that they envelop. Successive policies of welfare reforms have exposed an increasing number of citizens to economic hardship, and as a consequence also, to increased risk of rent arrears and eviction. Policies like the [‘benefit cap’](#) penalise welfare claimants, particularly those in privately rented

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housing, by reducing the overall amount of benefits that they can claim, irrespective of the market value of rents in a local area. Meanwhile, the [‘bedroom tax’](#) – the name colloquially given to the government’s under-occupancy policy – penalises those in social housing. It works by reducing housing benefits by 14 per cent for having one spare bedroom and by 25 per cent for two or more, even where there are no smaller social housing properties available that tenants could downsize into. And the introduction of UC exposes those who are dependent on it to unexpected risks. In addition to [new forms of conditionality](#), sanctioning and ‘workfare’ requirements, the administration of UC also intervenes in intimate ways in family relations and homes. In Claire’s case, we saw that she had fallen into rent arrears because of rules relating to the co-habitation of those that the government considered to be non-dependant adults.

For the women I met, negotiating the risk of rent arrears and evictions often translated into impossible moral dilemmas that they confronted in their desperate attempts to keep family homes going. Take the case of Claire again. If her son refused to pay contributions in the future, her arrears would increase. This meant that Claire had two choices. Either to kick her son out of her house (to increase the housing element of her UC payments so as to cover the entire rent) or to take the risk of losing her family home, and having social services take her youngest daughter into care for being homeless. Either way, she would have to choose between her care for – and worries about – her adult son (her son also suffered from mental health problems), and her obligations towards the household as a whole. Claire was not alone; there were many such cases. Take, for example, Olifia, a mother of five working in a low-income job, who had been affected by the benefit cap. Her welfare adviser had told her that she should kick her 18-year old daughter out of the house to increase her benefit payments and hence avoid accruing more rent arrears. ‘But where will she go? She has no-one other than me!’, Olifia said. And there was Rose, a 50-something-year-old mother of two adult children, hit by the ‘bedroom tax’ for having a spare bedroom in her two-bedroom flat. For her, downsizing into a smaller flat would mean that she would no longer be able to host her grandchildren who came to stay with her when their parents were working nightshifts several times a week.

It comes as no surprise that the women with whom I work describe ‘welfare reforms’ in punitive terms. Rose, for example, described the bedroom tax as a ‘punishment imposed on top of everything else’, as the social costs of the ‘tax’ were laid on top of the economic strain that had left her at the mercy of private lenders, charities like the food bank, and the local authority’s [‘discretionary housing payments’](#). It is precisely here then that we can see the shift that Lacey described as one from ‘private to public patriarchy’ at work. Working class women like Rose, Olifia and Claire, are no longer dependent on the private patriarchy of the male breadwinner that defined access to social citizenship rights (via the model of the ‘family wage’) in the post-war decades. As ‘single mothers’, they are surviving without a male wage, whether this was by claiming welfare payments (in Rose’s case), a state-paid carer’s allowance (in the case of Claire), or through a combination of low-wages and ‘top up benefits’ (in the case of Olifia). But the material support that they receive from the state also draws them into new forms of dependence with a ‘public’ patriarch in the form of officials and institutions who had the power to sanction their behaviour, to take their benefits away and to intervene in intrusive ways in their family lives. Tracey, a working class ‘single mother’, summed it up in the following words: ‘it is as if the state has replaced the man...But if the state pays, it is the state’s and nobody else’s rights’ (Koch 2015).



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‘Poor men get locked up whereas poor women get locked out’, Matthew Desmond (2016) has written in the context of America’s urban poor. Desmond’s statement might seem too dichotomous: certainly, in the working class neighbourhoods where I have worked, women face the threat of criminalisation, policing and imprisonment (not least for benefit fraud), while men too can be evicted from their homes. And yet, the statement also speaks to an aspect of state coercion in liberal policies that has tended to be overlooked. Much recent commentary on punishment has focused on how policies like the expansion of policing under the ‘law and order state’ penalise poor, often ethnic minority men. But state coercion has also always operated through the supposedly ‘softer’ arms of the state by re-arranging, modulating and even penalising working class homes and their daily processes of social reproduction. This is nowhere better illustrated than in the case of ‘welfare reforms’ which target the homes of working class people that are often presided over by women. They are the ones who not only bear the added pressures from benefit cuts but also the intimate moral dilemmas that these generate as women are desperately trying to stay on top of the pressures that they confront and provide safe homes and neighbourhoods for their families.

Starting with women’s actual and lived experiences of welfare means to offer insights into the gendered workings of ‘austerity’ politics. It also means to think critically about the case for political reform. In her work on experiences of austerity among shipyard workers in India, Laura Bear (2015) has suggested that an ethnographic focus on their daily household practices provides a window into an alternative, human economy – one that is not too dissimilar from the Greek oikos. This human economy, in turn, provides a starting point for pushing against the model of the abstracted and self-serving individual central to mainstream economics by foregrounding questions of human need and care. We can draw an analogy here to the working class mothers affected by the government’s ‘welfare reforms’: they too engage in alternative political economies of care in their daily attempts to keep together their family homes and even neighbourhoods. Acknowledging these political economies of care is not a matter of essentialising women as some feminists have sometimes been accused of doing, less even of imposing a universal model of care. It means, rather, to contrast abstract policies with actually existing processes of social reproduction and the demands for redistribution at a material level that such a contrasting exercise entails.

In *Unspeakable Subjects*, Lacey concludes her critique of theories of justice and the welfare state by putting forward a powerful statement: ‘in the first place’, she writes, ‘I have argued for a proper recognition of the social location of the individual: of the ways in which our communal ties and affective attachments, along with our cultural history, our geographical location and so on, fundamentally affect what we are like, our sense of ourselves, *who we are*’ (1998: 67). Lacey’s plea for a ‘proper recognition of the social location of the individual’ is directed, above all, to political theorists of justice who have started with an idealised view of the autonomous and choice-bearing individual rather than with ‘real, embodied, gendered, socially situated persons’ (ibid.) that inhabit the world. But her words are equally relevant as a critical commentary on – and alternative for – what have been the biggest reforms in the history of the post-war welfare state: the shift to ‘austerity’ and ‘welfare reforms’. Twenty years on from its original publication, *Unspeakable Subjects* continues to speak loud and clear indeed both as a critical diagnostic of gendered policies and as a plea for an alternative conception of justice in unspeakable times.

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