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## **Austerity, Harm and Victimisation**

In the United Kingdom (UK), austerity is the main policy response to the financial crisis that began to unfold in 2007/8 and describes the expansion of a neo-liberal economic policy that positions the poor as the main 'debt burden'. It is important to situate discussions of austerity within studies of criminology and victimology because measures of fiscal discipline implemented in the post-crash period has resulted in significant financial, physical and psychological harms experienced by those most affected by it. Within criminology, it is useful to think about the harms of austerity within the context of the 'social harm approach' (Hillyard and Tombs, 2007). As opposed to simply focus on those harms defined under criminal law, the social harm approach moves beyond those conventional understandings of crime and victimisation and focuses on political programmes that create social problems and produce harmful outcomes such as 'inadequate housing and unemployment'. The social harm approach, then, is suitably apt for thinking about austerity as a harmful policy response to the financial crisis, as it encourages us to engage with the economic, physical and psychological fall-out caused by the chain of austerity measures.

Perhaps the first visible victims of the financial crisis were those victims of the 'housing bubble' and housing crisis. When the housing bubble burst in 2007/8, it overwhelmingly and disproportionately affected low-income households with mortgages. In the immediate aftermath 'empty neighborhoods, depopulated towns' became evident (Rolnik, 2013, p 1058) as banks repossessed hundreds of thousands of homes in North and South America and also across Europe. But the extent of victimisation caused by austerity is pervasive, affecting even those households without mortgages. From 2010 onwards, governments in those economies most affected by the financial crisis began to implement 'new rounds of fiscal discipline, local government downsizing and privatization' (Peck, 2013, p 3) as well as implement major welfare cuts and reform welfare entitlement

In the UK, the first set of welfare reforms to be made during the post-crash period came into effect in 2011. Since this time, new benefit terms and conditions have made it difficult for welfare recipients to prove that they are eligible for key benefits. Where people are deemed to be eligible, the amount of financial support available has since reduced and the former Coalition government has enforced stricter benefit sanctions for recipients who do not adhere to these new rules. Labelled as 'Britain's secret penal system', Webster (2015) argues that the number of financial penalties imposed as a result of benefit sanctions 'now exceeds the number of fines imposed by the courts'.

Austerity measures have reduced people and households to economic hardship and destitution, where many are left without money for food, gas and electricity. At worst, people have died. In the UK, in 2013, a welfare claimant died of acute lack of insulin as result of not being able to afford the electricity costs to keep his insulin refrigerated. A death inquiry found that he died while serving a benefit sanction and thus, had no recourse to financial support for his electricity costs. The coroner also confirmed that the individual died with no food in his stomach. In other cases, several people have committed suicide as a result of having their benefit entitlements withdrawn completely. The Department for Work and Pensions (DWP) has carried out 49 peer reviewed cases of 'benefit-related suicide' (although campaigners argue

that many more people have died / and or self-harmed as a result of benefit-related-activity). According to the government, benefit-related-suicide can be described as suicide or harm that 'is associated with DWP related activity' (House of Commons Work and Pensions Committee, 2015, p 54). In 2013, a victim of benefit-related-activity, Stephanie Bottrill, committed suicide by walking into a motorway as a result of having to pay for spare bedroom subsidy – 'the bedroom tax'. The coroner passed a verdict that Stephanie Bottrill committed suicide due to 'stress and anxiety'.

The harmful impact of austerity is not isolated to the UK but is occurring in other countries. In Greece, suicide mortality peaked in 2012, the highest recorded in 30 years and in Spain there have been several housing-related-suicides, as banks repossess homes and homeowners are forced to pay high interest payments on top of their original housing debt.

Almost one decade into the post-crash period, there is a painful awareness of the harms of austerity. Unprecedented levels of suicide mortality, premature death, social inequality and poverty all convey that victims of austerity do not fall within conventional analyses of crime and victimisation but are victims of a political and economic order - one that fails to protect citizens from the financial, physical and psychological harms of the financial crisis.

## References

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