Introduction: The Violence of Austerity

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Introduction: The Violence of Austerity

Vickie Cooper and David Whyte

This book is about the devastatingly violent consequences of government policy in the name of ‘austerity’. It is about the toll of death and illness and injury that so-called austerity policies have caused. It is about the life-shattering violence caused by decisions that are made in parliamentary chambers and government offices. This book is about the violence of politics.

One decade after the Global Financial Crisis (GFC) and seven years since the Coalition government first rolled out a suite of public sector cuts it described as austerity measures, public sector cuts continue to devastate communities. Despite a widely reported softening of political rhetoric, as this book goes to press in early 2017, UK Chancellor of the Exchequer, Phillip Hammond has just signaled a further deepening of the cuts in setting out his plans to implement a further 18% reduction of government spending. The ‘Brexit’ vote to leave Europe is directly connected to ongoing austerity cuts and their devastating impact on communities. The claim that we cannot afford the EU has helped to construct a political solitude and severance from other countries that involves, first and foremost, the closing down of borders and ending of free movement (or at least the qualified right to free movement). This agenda has been amplified by the politics of austerity. Although it may come as a surprise to politicians like David Cameron and George Osbourne, the chief architects of the austerity package who then conveniently resigned when people voted to leave Europe, austerity has fanned the flames of a xenophobic politics, permitting powerful elites to reconfigure political alliances and forge new ones. What we describe in this Introduction as an attempt to permanently dissemble the protection state has been
consolidated by post-Brexit political rhetoric as we see the devastating effects of ‘austerity’ materialise.

The contributions gathered in this book collectively present evidence showing that people most affected by austerity cuts are not only struggling under the financial strain but are becoming ill, physically and emotionally, and many are dying. Several chapters in the book demonstrate how austerity is a significant factor in suicide and suicidal thoughts. They tell how key groups feel humiliated, ashamed, anxious, harassed, stigmatised and depressed. The chapters illustrate how austerity affects people in wholly undignified ways such as having to compete for their own jobs and unemployed people forced to comply with welfare conditions in ways that chip away at their self-esteem and self-worth. People have to scream, kick and shout to have their most basic needs met. Street homeless people are forced to compete for the most basic provision of support by demonstrating that they are more ‘in need’ than the next street homeless person. Disabled people are forced to perform degrading incapacity assessments in order to prove that they are not fit to work and are entitled to state care and protection. Young people cannot find work that lifts them out of poverty and are forced to live in hostel-type accommodation. Women who urgently need to move out of abusive relationships are forced to stay with or return to their violent partners due to lack of adequate shelter provision. The physical and emotional pains of austerity are real and the effects are violent. People are fatigued, stressed, depressed and ill.

In 2013, David Stuckler and Sanjay Basu published their groundbreaking book, *The Body Economic: Why Austerity Kills*, in which they forensically detailed the deadly impact of austerity programmes on public health across the USA and Europe. Amongst their conclusions they showed that the total number of suicides had risen by 10,000 since the beginning of the financial crash in 2007, and millions of
people across both continents had lost access to basic healthcare. In a series of hugely important analyses and testimonies, other writers, including Mary O’Hara, Kerry-Anne Mendoza and Jeremy Seabrook, have detailed the human impact of austerity in the UK.¹

The first aim of the book is to extend those analyses to show how the toll of sickness and death created by the politics of austerity has left none but the most privileged in the UK untouched. Moreover, this scale death and illness is simply part of the price that has been paid to maintain the basic structure of social inequality, whether measured by politicians as ‘collateral damage’, or by economists as ‘externalities’ (the unmeasured impact of financial transactions on bystanders who have nothing to do with the transaction). The upshot of those externalities, this collateral damage, is that attacks on the publicly funded services that are supposed to protect people in almost all spheres of social life have produced profoundly violent outcomes. The second aim is to reveal the intimate and intricate practices that generate this violence and to reveal the ordinary ways in which the violent effects of austerity are guaranteed by a range of public and private organisations. The violence of austerity is a bureaucratised form of violence that is implemented in routine and mundane ways. It is therefore a type of violence that is very different to those events we normally consider to be ‘violent’: being knocked down by a car, murder, assault, torture and so forth.

The book therefore seeks to make the reader more familiar with the violent capacities of those public and private institutions that have brought turmoil to the lives of those most affected by austerity: Jobcentres, the Benefits Agency, Local Authorities, housing authorities, the criminal justice system, third sector programmes, employers in the public and private sectors and debt recovery companies. The
chapters demonstrate how people’s everyday experiences of austerity unfold through these institutions – the assemblage of powerful organisations that make up the state. The authors of this book are concerned with understanding people’s routine and everyday experiences with public and private institutions in their lives as they try to make sense of the violence that has been inflicted upon key populations.

As well as pointing the finger at political leaders responsible for designing the policies that target marginal and vulnerable populations, we focus attention on the assemblage of bureaucracies and institutions through which austerity policies are made real. Not only do institutions help to convert policies from an abstract level to a material one, they are the very sites through which highly political strategies, like austerity, are de-politicised and their harmful effect made to appear normal and mundane. The routine order and administration involved in, for example, seeking asylum or determining whether a person is legally homeless can have lasting and damaging effects whereby the failure to properly support people exacerbates and reproduces other violent circumstances in their lives. These routine administration practices are not always understood as violent; but they are.

The evidence set out in this book leaves us in little doubt that much of the mundane, everyday business of austerity policies depends almost entirely upon the detached administration of violence. Where the state once acted as a buffer against social practices that put people at risk of harm and violence and provided essential protection for vulnerable groups, the contributions to this book show how the withdrawal of state support has the most devastating of consequences for vulnerable people. One key aim of the book is to identify where this violence comes from, its source and who is conducting it, because the institutional structures responsible for implementing public sector cuts resemble a complex morass of rules and policies that
is impenetrable and therefore un-opposable. The various chapters identify the politicians, the public and private servants and the institutions responsible for the violence of austerity and set out, in no uncertain terms, to demonstrate how these people and organisations have harmed key marginal groups whose welfare they are ultimately responsible for.

Before turning our attention to this task, this introduction will explore in detail what is meant by ‘austerity’ and how it has been used to legitimise a political process that we argue has comprehensively reshaped our relationship with government and the public sector.

**Austerity: a three-part deception**

Austerity is a word that is used to describe a period of fiscal discipline in which governments make significant cuts to public expenditure as a means of reducing public debt. The principle idea underpinning austerity is that governments, by cutting expenditure, will encourage more private consumption and business investment and therefore more sustainable economic growth. Austerity, then, is built on the logic of ‘expansionary fiscal consolidation’, whereby cuts to public expenditure are preferred over maintaining public expenditure and/or implementing tax increases. According to pro-austerity economists, Alberto Alesina and Roberto Perotti.  

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1 We are influenced by a number of authors who develop a similar argument, including Kelly Anne Mendoza, Barry Kushner, Mark Blyth, Richard Seymore and Chunky Mark whose film ‘Austerity is a Scam’ should be seen by everyone who wants to understand the violence of austerity.
successful adjustments are those which aggressively tackle expenditure side, particularly those components of it which are always thought of as untouchables: ‘social security and governments wages and employment’.

In this model of expansionary fiscal consolidation, ‘business investment is crowded in’ and ‘competitiveness improves’, whereas more ‘politically palatable policies’\(^{iv}\) (such as not cutting public expenditure) are seen to jeopardise the long-term aims and results of the fiscal consolidation model.

In what follows, we will demonstrate how this model of fiscal policy is underpinned by a series of deceptions that are designed to oversimplify the rationale for austerity and have misled the general public to believing that public sector cuts will bring about economic recovery. These deceptions together have constructed a ‘logic’ of austerity that legitimises fiscal consolidation. In the subsections that follow, we set out three major claims that underpin this deceptive logic of austerity.

*The first deception: we all played a part in the crisis*

In a key speech as opposition leader in 2008, David Cameron set out his explanation of the causes of the financial crisis:

The economic assumptions that Gordon Brown made in the last decade now lie in ruins. His assumption that a government could preserve stability while running a budget deficit in a boom … His assumption that we could permanently spend more than our income and build an economy on debt.\(^{v}\)
Thus began a consistent theme in political discourse that has endured for a decade following the GFC: that austerity can be understood as a rational response to soaring levels of both personal and public debt, which in turn have resulted from a combination of reckless government spending and debt-fuelled personal consumption.

Yes, it was the Labour government that authorised and designed the bank bailout, and this did make a major dent in the public deficit, but it does not follow that all of the problems of the ‘public deficit’ can be blamed on ‘overspending’ governments. Indeed, the idea that the deficit was caused by government overspending is not supported by hard data. The Blair and Brown Labour governments, on average, borrowed less than the Thatcher and Major Conservative governments. It is therefore not credible to simplify the problem as one of recklessness of Labour governments that had ‘maxed out our credit card’ even when we take the bank bailout into consideration.

The key problem is not that ‘we maxed out our credit card’ but that there was a global financial crisis we couldn’t control. To accept this means accepting that the problem wasn’t an internal government or ‘public’ failure but that it was located in the global financial system. This is not to say that governments had nothing to do with this problem. The causes of the GFC can be found in constituent elements of neoliberal capitalism that the leading governments designed and shaped. The trading activities that produced the GFC – subprime mortgage lending, hedge funding, toxic asset trading, the uncontrolled boom in financial derivatives trading, and the part that the slashing of ‘red tape’ played in allowing these activities to take place under the radar – all magically disappeared from major political discussions on public deficit and austerity policy-making.
Of course, locating the economic problems we face in the failure to regulate the global economy is a rather more complex and less palatable explanation than the idea that we simply ‘maxed out our credit card’. In a rather different, yet easy to digest, side-show explanation for the GFC, fingers were pointed towards some key individuals in the banking sector (in the UK, they included Fred Goodwin of the Royal Bank of Scotland and Bob Diamond of Barclays), and at some particular practices (for example, badly judged investment and lending practices, especially ‘toxic’ mortgage lending), but those individuals and practices were always described in pathological terms: those to blame were ‘rogues’ or engaged in deviant practices. Those rogue bankers were easily framed as the willing accomplices of the previous incompetent governments that recklessly ‘maxed out our credit card’. As a result, the systemic or normal machinery of corporate capitalism was not subject to any meaningful scrutiny or change, and was left untouched and, relatively speaking, unscathed.

Regardless of whoever you believe was responsible for the GFC, it is the general public who have paid the price. As politicians drafted the austerity agenda, the daily routine of the financial business sector was merely cast as a peripheral issue, not an enduring aspect of the self-destructive tendencies of capitalism. They were not seen as the responsibility of the dominant political and financial class, charged with leading our countries in the global economy. Social policy professors John Clarke and Janet Newman refer to an ‘alchemy of austerity’, where the problem of the financial crisis magically becomes a public sector problem. The huge sums of public money used to save the banks from liquidation following the financial crisis of 2007/08 effectively turned a private sector problem into a problem of public debt. When the global financial markets began to creek in 2007, the former New Labour government
in the UK presented a bank bailout package in the form of the ‘Bank Recapitalization Fund’, whereby the government provided cash payments, bought shares and set up bank loans to prevent the free fall of the banking economy. At its peak, the total debt owed by the banks to the UK taxpayer was £1.162 trillion. And, with much of the public shareholding of the banks sold off at a loss to the taxpayer, a substantial proportion of this subsidy will never be repaid. The author of *Global Slump*, David McNally, estimates that, globally, $20 trillion was handed over to the banks at the height of the financial crash.

It was not long before the financial crisis quickly became ‘our’ problem. Governments began appealing not to the banks but to the general public to tighten their belts and pull together in order to get us through these difficult times. On first announcing his ‘emergency budget’ in 2010, the former UK Chancellor of the Exchequer, George Osborne, preached that although the austerity economic policies are tough, ‘they are fair’ and that ‘everyone will share in the rewards when we succeed’.

This facade of ‘togetherness’ has played a key part in the ideological making of austerity. Not only did it help organise consent and support but helped deflect the blame for the deficit away from the businesses and private sector, framing it as a problem of the public’s making. In response to appeals to reverse or slow down the austerity measures, the government consistently blamed us, the general population, or the government elected by the general population, for not budgeting properly and not managing our finances. Pro-austerity governments have therefore perpetuated the myth that we created the deficit problem through our own selfish making or recklessness, that we were all to blame in going along with this ‘something for nothing economics’.
This deception was aimed straight at the heart of the welfare state and reignited the government’s vitriolic attack on welfare recipients:

‘the explosion in welfare costs contributed to the growing structural budget deficit’, stressing that reckless welfare spending was a major cause of a structural budget deficit and the reason ‘why there is no money left’.\textsuperscript{xvi}

The government had found its scapegoats for the financial crisis.

\textit{The second deception: austerity is necessary}

If the first deception has a distinctly moralising tone that pits the ‘good’ austerity against the ‘bad’ public deficit\textsuperscript{2}, the second deception draws upon a much more practical claim: that only fiscal pain can lead to economic recovery. In other words, it is only by accepting some harsh measures that we will get the economy back on its feet: there is no choice, no alternative; only austerity will lead to economic recovery.

UK governments have been remarkably successful in pedaling the deception that ‘catastrophe’ would ‘ensue if we failed to deal’\textsuperscript{xvii} with our deficit problem instantly and with an austerity model. In the same budget speech quoted above, George Osborne used the collapse of the Eurozone as a warning to the British public that if we don’t get our finances in order, ‘there will be no growth’.

Austerity, then, had been sold to the British people as the only game in town: as a credible and necessary fiscal policy where only public sector cuts will restore economic order. This view was way out of step with the dominant view of mainstream economists. Just as there is a consensus of economists who point to

internal economic causes of the GFC, there emerged a consensus of economists who appealed for a Keynesian approach that would maintain high levels of public spending to ride out the crisis.\textsuperscript{xviii} But successive UK governments have rejected any such proposals that challenge the fiscal consolidation model. As an illustration of the government’s dogmatic commitment to the austerity fiscal model, it is worth remembering the United Nations (UN) Housing Envoy, Raquel Rolnik’s visit to the UK in 2013 to gain an understanding of the depth of the housing crisis and the impact of austerity measures. Rolnik appealed to then Coalition government to reverse the painful impacts of austerity measures such as the bedroom tax and, suggested that the government should:

\begin{quote}
Assess and evaluate the impact of the welfare reform in relation to the right to adequate housing of the most vulnerable individuals and groups, in light of existing data and evidence; consider whether particular measures are having a disproportionate impact on specific groups.\textsuperscript{xix}
\end{quote}

Rather than responding with diplomacy, the Conservative Minister for Housing, Kris Hopkins, to whom a number of Rolnik’s recommendations were directed, dismissed these comments as ‘Marxist diatribe’.\textsuperscript{xx} Conservative MP, Stewart Jackson, called her a ‘loopy Brazilian leftie’.\textsuperscript{xxi} These responses summed up the arrogant and imperious mood of the UK’s political leaders and their blind commitment to the socially destructive impacts of austerity. Rather than listening to the persuasive body of mainstream opinion on how to mitigate the negative and violent effects of austerity, political leaders shut down all counter opinion and continued to push the line that austerity is a necessary evil.
One country that didn’t follow the austerity route was Iceland. Following the financial collapse in 2008, the Icelandic government initially developed a rescue plan to bail out the banks that involved compensating shareholders and foreign investors and putting the financial burden back on to the taxpayers and national bank. After several weeks of public protests, the government stepped down, the austerity package was abandoned and an alternative set of reforms were put on the table. In the end, Iceland did not bail out its banks, but allowed the losses of the financial crisis to fall more directly on to shareholders, foreign investors, bankers and the financial elite. Following two referenda in which the people rejected the International Monetary Fund’s (IMF) austerity package, Iceland brought about economic stability using a model that was very different to the austerity one used in the UK and other countries. Although forced to implement some public spending cuts, Iceland managed to safeguard its welfare state, healthcare and education system and shift the burden of taxation on to the shoulders of higher income families. Providing proof that austerity is not the only road to economic recovery, Iceland’s economy has rebounded and is now heralded as one of the first countries to surpass pre-crisis economic output. To put this in perspective, Iceland went from being one of ten economies critically spiralling into financial collapse, to being an exemplary model of economic recovery – all within a decade.

It is not beyond reason that the UK could have followed a similar route to recovery. The UK’s deficit is not especially large in relation to other economies. Indeed, if measured as a ratio of debt to GDP, the UK’s balance sheet was in a much stronger position than Iceland’s following the crash. Its debt to GDP ratio is now comparable to France, slightly higher than Germany, around half the level of Japan and substantially lower than the USA. Neither is it unusually large when placed in
historical context. The UK’s 2013 debt to GDP ratio has been higher in a total of 200 out of the last 250 years.xxiv

Yet the UK government has failed to consider any alternative economic strategies, ridiculing anyone that dared to suggest it could. George Osborne continually warned that the UK was ‘on the brink of bankruptcy’ and international investors would turn away from the UK if strict fiscal measures were not implemented.xxv While Theresa May, in her first speech as prime minister, rejected austerity as a strategy, her government has continued to implement public sector cuts at exactly the same pace as the previous government. In the first Autumn statement made by Chancellor Philip Hammond in 2016, none of Osborne’s planned cuts were reversed. Indeed, events in 2016 show that even after imposing such punitive public expenditure targets, the financial control and planned reduction of the deficit promised by Osborne have been placed out of reach by global economic forces. Towards the end of 2016 it became clear that the declining value of the pound following the Brexit vote has forced the government to abandon the same deficit reduction target that the absolute necessity of austerity narrative is based upon.

In this second great deception, then, austerity was cast as the only model that would lead us to economic recovery. It was a model that was prescribed by the same wise people in government who told us that it was the fault either of the previous government or our own reckless credit habits. The third deception is one that has come to characterise UK government talk about austerity using the familiar cliché, ‘we’re all in it together’.

The third deception: we’re all in it together
This political trope is difficult to square with the real, lived experiences of austerity and the effects it is having on targeted groups. Austere fiscal policies have been designed in such a way that target the most vulnerable and marginal groups in society, hitting them harder than any other income group. As former Labour Cabinet minister Michael Meacher put it:

We were not all in it together when the burden of the cuts was split 80 per cent on reduced benefits and only 20 per cent on higher taxes, and even the higher taxes were mainly the VAT increase which impacts highly regressively on the poor. Nor is it a fair carve-up of the post-crash cake that average real wages have fallen 7 per cent while the richest 1,000 in the UK population, according to the *Sunday Times* Rich List, have doubled their wealth over this short period to more than half a trillion pounds.\textsuperscript{xxvi}

Austerity is a class project that disproportionately targets and affects working class households and communities and, in so doing, protects concentrations of elite wealth and power. The policies leveled at working class households have barely touched the elite. Neither have suicide rates in the political class or amongst city stockbrokers risen in the austerity period. Cuts to the National Health Service (NHS) have barely affected those who can afford private healthcare. And elderly politicians and retired bankers have not experienced record rates of morbidity (for an analysis of record mortality rates in the general population, see Chapter 2 by Danny Dorling).

Since 2003, the bottom tenth of UK household income earners have seen their income fall by 8 per cent, compared to 1 per cent for those in the top tenth.\textsuperscript{xxvii} This widening income gap is a combined result of an increase in living costs, a sharp
decline in real wage income and withdrawal of benefit payments. Since 2003–13, domestic energy prices have increased by 150 per cent, water bills by 70 per cent and public transport by 88 per cent.\textsuperscript{xxviii} Between 2008 and 2013, food prices increased by 28 per cent\textsuperscript{xxix} (see Chapter 9 by Ruth London on fuel poverty and Chapter 8 by Rebecca O’Connell and Laura Hamilton on food poverty).

In stark contrast, we have seen a consolidation of wealth amongst the top income earners; the UK’s richest 1000 people saw their wealth increase by £138 billion between 2009 and 2013. As austerity policies were being rolled out, the Coalition government made sure that high income earners would be least affected and lowered tax rates for people earning over £150,000 from 50 per cent to 45 per cent.\textsuperscript{xxx} Since 2010, low income groups have found out the hard way what fiscal consolidation entails: it consolidates the income of the rich while ensuring that the poor pay for costly, and deadly, policies. Incredibly, there are now five times as many working families in the UK living below the poverty line than there were in the 1970s.\textsuperscript{xxxi} As the academic Jamie Peck has pointed out, austerity is always:

\begin{quote}
about making others pay the process of fiscal retrenchment. In the language of the Occupy movement, it is something that the 1%, who continue to accumulate wealth and power at an alarming rate, does to the 99%.\textsuperscript{xxxii}
\end{quote}

Such is the level of cuts directed at the working class that some have argued we are witnessing a throwback to the class conservatism of the 1980s.\textsuperscript{xxxiii} The effects of Conservative policies on working class communities in the 1980s, and the avalanche of reforms that gave way to free-market policies and post-Fordist labour relations, have ultimately resulted in the deeply entrenched and divisive class composition that
we see in the UK today. xxxiv With a hugely expanded precarious labour force and insecure housing landscape, communities are increasingly fragmented. This fragmentation is set to magnify as austerity policies take effect in communities already beset by high unemployment and dwindling community resources.

Contrary to the ideological churn that ‘work pays’, people in low paid, low skilled employment have about the same chance of moving out of poverty as their unemployed neighbours. Since 2008, real wages in the UK have dropped by 10.4 per cent, compared to a 14 per cent increase in Germany and 11 per cent increase in France. Employers are increasingly using zero-hours contracts to employ staff for less wages than permanent, secured workers. With approximately 1 million people currently employed on zero-hours contracts, such people can expect to earn 50 per cent less per hour than the average worker. Such insecure employment conditions make it difficult for people to pay for essential living expenses that underpin basic quality of life (see Chapter 6 by Emma Bond and Simon Hallsworth). xxxv

These precarious living experiences are made worse by a decline in housing security and housing quality, where both middle and low income groups struggle to find basic, affordable housing that matches their wage income. Adults at the bottom end of income earnings experience poorer quality, more insecure and more expensive housing than at any other time in the history of the welfare state. xxxvi But the housing landscape is especially grim for people in receipt of welfare benefits who are severely disadvantaged by austerity housing policies such as the bedroom tax and the ‘benefit cap’. xxxvii As the bedroom tax forces people to downsize, pay the rent shortfall or fall into rent arrears, the benefit cap puts families with children at the greatest risk of falling into debt - even when living in cheap, affordable housing. According to housing welfare consultant and housing activist, Joe Halewood, xxxviii families with
children are now deemed to be a ‘financial risk’ by a range of housing providers because the benefit cap leaves them with little or no income to pay their rent. Thus, the likelihood that families in receipt of benefits will fall into rent arrears and that housing providers will not receive their full rent payments pushes families further down the bottom of the list of ‘desirable tenants’. The extreme level of housing poverty is a direct result of austerity cuts which are putting families on the precipice of becoming homeless.

Since 2010, the number of children defined as living in absolute poverty has risen by half a million. It is projected that child poverty will worsen significantly over the coming years. The impoverishment of children as a direct result of austerity is accounted for by a combination of cuts to welfare benefits, the driving down of wages and poor housing provision. Poverty and deprivation affecting families with children further increases the likelihood of child mortality and premature death (see Chapter 7 by Joanna Mack). The children of this generation coming from the poorest households will fare much worse than children of the previous generation. Current adult generations already fare worse than their parents’ generation, especially in relation to housing, job security, pensions and personal debt.

Austerity has exacerbated all kinds of insecurities and uncertainties (on the effect of austerity on the peace process in Northern Ireland, see Chapter 12 by Daniel Holder) and we are already seeing the devastating effects on the mental health of the most vulnerable (see Chapter 1 by Mary O’Hara).

In this book, the reader will find some overlap between chapters where several authors refer to the same cases and discuss the same body of evidence. This is because no two people will share the same lived experience of austerity: sex, ethnicity, citizenship, age, disability, family size and geographical location all
determine the extent to which individuals and families are adversely affected. The homeless, will certainly experience the pains of austerity in ways that do not affect housed populations (see Chapter 18 by Daniel McCulloch). Journalist Kerry-Anne Mendoza claims that around two thirds of those affected by the introduction of the bedroom tax were disabled people, a group that has suffered particularly under austerity cuts (see Chapter 3 by John Pring). Moreover, as political sociologist Daniela Tepe-Belfrage has argued, gender is a key marker in determining the impact of austerity policies:

the largest drop in disposable income since the crisis has been experienced by women. Women are also more likely to be employed in the public sector or be subcontracted to the state via private-sector organisations (for example, in the form of cleaners or carers). As the UK’s austerity policy regime has especially targeted public services, women have been particularly affected, facing wage drops and job losses. Austerity also has a ‘double-impact’ on women as, by virtue of being disproportionately in caring roles, they tend to be more likely to depend on the public provision of social services such as childcare services or care provision.

Research published by the Northern Rock Foundation and Trust for London found that austerity has had a sudden and dramatic impact on services supporting women victims of domestic violence. Between 2009/10 and 2010/11 there was a 31 per cent cut in the Local Authority funding for domestic and sexual violence support. The report stated clearly that: ‘These cuts in service provision are expected to lead to increases in this violence’. The report noted that 230 women were being turned away by the organisation Women’s Aid because of a lack of provision in 2011.
The multiple and intersectional nature of class, gender, disability and race means that people that, for example black women, will be exposed to austerity policies differently to white women\textsuperscript{xlv} Social support for black women, already paltry, has been cut to the bone in the austerity period (see Chapter 11 by Akwugo Emejulu and Leah Bassel), just as support for refugees and people seeking asylum has been subject to the confluence of a range of policy prejudices (see Chapter 5 by Victoria Canning).

At the same time, what we are witnessing is a much more naked form of class politics. Rapidly growing levels of inequality have produced some ugly political phenomena, not least the racism that has been linked to the Brexit vote. But in many ways, Brexit merely brought to the surface the tensions being felt amongst the most marginalised. And, of course, some of the groups who have suffered racist and anti-poverty attacks in the wake of the Brexit vote were precisely the same people that suffered the most under the axe of austerity (see Chapter 24 by Jon Burnett). Crown Prosecution Service (CPS) data, for example, shows that hate crimes against people with disabilities more than doubled between 2008 and 2014. This trend has been widely attributed to ‘benefits propaganda’.\textsuperscript{xlvi} Although it is estimated that around 4000 disability hate crimes have been prosecuted by the CPS since 2007, the Disability Hate Crime Network believes that up to 60,000 disability hate crimes occur every year in the UK.\textsuperscript{xlvii}

The fiscal policies implemented in the period following the 2007/08 crash have served as a pincer movement: to draw back even more of the social wage entitlements of the working class while at the same time ring fencing the elite wealth that remains intact at the top of the social structure. Nothing could be clearer: we certainly are \textit{not} all in this together and we have all experienced austerity differently and unevenly.
Ultimately, the purpose of the violence of austerity is not simply to stabilise the economic system in the aftermath of the financial crisis but to stabilise it in a particular form that enables the rich to sustain opportunities for wealth generation. As Mark Blyth puts it, “Austerity is not just the price of saving the banks. It's the price that the banks want somebody else to pay.”\[^3\] And this ‘somebody’ is pretty much certain to be poor or working class. The fiscal consolidation policies implemented in the period following the 2007/08 crash have ensured even greater levels of inequality, ideologically supported by a crude trickle-down rationale. The idea of the trickle-down effect is commonly associated with supply-side economics, a theory that sets out how economic benefits for all can be most effectively created by making it easier for businesses to produce (or supply) goods and services. In fact, there are very few economists who have ever actually been stupid enough to advocate ‘trickle-down’ economics, since there is virtually no evidence anywhere that can conclusively support trickle-down or supply-side economic theory, even when the research has been conducted by right-wing economists. Prominent neoliberal economist Thomas Sowell, has gone so far as denying that trickle-down theory has *ever* existed as a serious idea in economics.\[^{xlviii}\] Given supply-side economics is palpably revealed as little more than a convenient untruth, even the most die-hard of die-hard neoliberals are now ‘trickle-down’ deniers.

Indeed, we find a similar contradiction in the public statements made by the key International Financial Institutions (IFIs), the IMF and the World Bank. On the

one hand, speeches are made, and position papers are published that disavow austerity, arguing that it has had a negative impact on economic recovery. On the other hand, those IFIs continue to force austerity measures through structural adjustment programmes and loan conditions (see Chapter 19 by Rob Knox). This apparent contradiction stems from the inability of politicians to defend austerity on economic grounds, rather than on political or moral grounds. In other words, national governments and IFIs design and push policies that their economists cannot now credibly defend in public.

As we have argued, austerity is basically a strategy for the advancement of neoliberal policies that maintain and indeed worsen social inequality. For neoliberal governments and the various international institutions, dealing with public debt is not necessarily an intractable problem, but rather an opportunity that has allowed austerity to enhance the dominance of corporate and political elites. The winners and losers are clear. This book is mainly about the losers. However, we cannot ignore the fact that austerity has had its winners. As social theorist Andrew Sayer has noted, austerity policies imply a switch from taxing the rich to borrowing from them. A deepening cycle of indebtedness and the need to pay off the deficit exposes governments to private bond lenders (as well as to future repayment of government bonds). Of course, interest rates vary wildly so that, currently, we find the UK government paying interest rates of around a quarter those paid by the Greek government to service its loans. As the welfare state is squeezed and wages are forced down, this also places employers in a structurally strong position. The rich thus stand to gain either way: as employers or as lenders.

As an ideological set of ‘truths’, then, austerity enables governments and politicians to advance spurious truth-claims that economic consolidation leads to
recovery, to downplay the counter-evidence exposing these myths, to foreground the predatory demands of business, and to politically cut out marginalised groups who fail to adjust to the impossibly harsh conditions of austerity. If one fact stands above all others as an indication that austerity is not all it claims to be, it is that the UK’s national debt has risen by at least 50 per cent since the austerity programme began in 2010. It is this fact that demonstrates most clearly that the politics of austerity is less concerned with reducing the deficit than it is with preserving the wealth of those at the top.

The real politics of austerity 2: extending wealth by growing inequality and enabling dispossession

Of course, none of this is new; none of this deviates from the general path of economic development that the UK and the rest of the ‘developed’ world has followed for over 40 years. More than a decade before the 2007/08 financial crisis, philosopher John McMurtry noted that cuts to public services were attacking the ‘life-serving systems of social bodies’ in order to ensure public resources are ‘re-channelled to the expansion of money-to-more-money circuits with no commitment to life function’. The pattern of redistributing resources from public to private hands is so aggressive, he argued, ‘that the signifiers of its agents do not disguise the underlying violence of the appropriation – “axing social programmes”, “slashing public services”, “subjecting societies to shock treatments” and so on’. According to the geographer, David Harvey, state reform involving ‘corporatization and privatization of hitherto public assets’ represent the ‘cutting edge’ of accumulation in advanced capitalist societies. In his reappraisal of Karl
Marx’s concept of primitive accumulation, Harvey introduced the widely cited concept of ‘accumulation by dispossession’. It is a concept that is used to explain the connection between processes of ‘accumulation’ and ‘dispossession’ in the production of capital. Harvey claims that the transfer of state assets to private ownership always implies a process of dispossession and general loss of rights. Thus, aspects of neoliberal reform that we are all now familiar with – privatisation, commodification, financialisation and the recalibration of people’s entitlement to state services and funds – result in the redistribution and accumulation of wealth for some, while ensuring the loss of rights for others. Harvey claims that accumulation by dispossession is the driving force of contemporary capitalism, and that this process of capital accumulation has become more predatory and violent under austerity programmes.

As journalist Aditya Chakrabortty has noted, even if it is rarely mentioned, privatisation in this period of austerity has enabled the government to ‘bring much-needed cash into the Treasury and make [the Chancellor’s] sums add up’. Perhaps the most significant privatisations since 2010 have been the selling off of Royal Mail, and the re-sale of the public shares of banks that the taxpayer bailed out. Other privatisations central to the austerity drive have been the privatisation of probation and other criminal justice services (see Chapter 20 by Maureen Mansfield and Vickie Cooper) and the 2015 sell-off of the government-owned Remploy. Remploy was originally established under the terms of the Disabled Persons (Employment) Act 1944 to employ disabled persons in specialised factories. It has now been grotesquely transformed to play a central role in driving the government’s welfare-to-work strategy targeted at disabled people. Remploy was sold to the US firm Maximus.
There is a more silent privatisation underway involving the drip-drip transfer of responsibility for delivery to the private sector as the space vacated by public sector providers opens up new markets. Those new markets that have been created as a result of welfare reforms include the creation of a significant new section of the labour market through the introduction of workfare placements (see Chapter 4 by Jon Burnett and David Whyte) and the recruitment of private sector providers to assess people as fit to work. The company ATOS that so spectacularly failed to implement government policy in this latter function walked away relatively unscathed, despite widespread public and political anger over the way it assessed people. The company that followed in ATOS’ profitable footsteps, Maximus (yes, the same company that now owns Remploy), has a contract reportedly worth half a billion pounds.

Following the 2010 ‘emergency budget’, The government warned that the welfare state must make do with cuts totaling £11 billion over the following five years, while the business community were offered a suite of reforms – including ‘lower [tax] rates, simpler rules and greater certainty’ – to ensures their prosperity and longevity in the market. Corporation tax has been cut from 20 per cent to 30 per cent since 2008, a direct policy translation of trickle-down economics that may not necessarily be attributed to austerity policies but is part of a wider package of measures supposed to encourage economic recovery.

Indeed, some sectors have been seen as a vehicle for economic recovery and therefore singled out for special treatment. This partly explains the lack of any meaningful regulatory change in the financial sector but also why some high revenue sectors, such as unconventional oil and gas – or ‘fracking’, are being singled out for special treatment (see Chapter 16 by Will Jackson, Helen Monk and Joanna Gilmore). In July 2013 the government announced that the fracking industry would receive a
major reduction in its tax burden. Shale gas producers were told that they would be asked to pay just 30 per cent tax on profits compared to 62 per cent normally paid by the oil and gas industry. In response, Andrew Pendleton of UK Friends of the Earth observed:

Promising tax hand-outs to polluting energy firms that threaten our communities and environment, when everyone else is being told to tighten their belts, is a disgrace.4

The security sector has also reaped the rewards, with private companies recruited to police evictions, repossessions and anti-austerity protests (see Chapter 17 by Kirsteen Paton and Vickie Cooper and Chapter 22 by Steven Speed). Private rental companies and landlords have significantly increased their share of earnings. The relatively unprotected housing market, which renders tenants vulnerable, has remained lucrative. While wages have stagnated and average incomes have fallen in real terms, private rents have risen at a steady pace, uninterrupted, since April 2010.5 As the author of Austerity Bites, and contributor to this book, Mary O’Hara noted, so-called payday lenders – the companies that provide high interest, high risk loans to people with low credit ratings – have been recording windfall profits. In 2013 Wonga, for example, issued £1.2 billion worth of loans to 1 million lenders, and had a total value worth more than three times the entire credit union sector5 (see also Chapter 10 by David Ellis).

Meanwhile, as a number of commentators have noted the major corporations that are not finding the opportunities to profit are simply sitting it out, and hording

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4 BBC News, ‘Generous’ tax breaks for shale gas industry outlined, 19th July 2013
large amounts of cash, as the public sector crumbles. Ultimately, the most powerful players in corporate capitalism have emerged from this crisis largely unscathed and intact. Since July 2011, the share value of FTSE 250 – the largest 250 companies trading on the London stock exchange – has risen by 60 per cent. The system of financialisation that has brought us to this point has been the standout beneficiary of austerity. Financial markets and financial institutions were prioritised for emergency spending protection, demonstrating that the reflex of the political system is to preserve and defend the key actors in the financial system even when those being preserved are the greatest threats to our social and economic sustainability. In other words, austerity has consolidated and maintained the pace of capital accumulation in dominant sectors of the economy.

*The real politics of austerity 3: permanently dissembling the ‘protection state’*

Underlying austerity is exactly the same model of fiscal purging that modern liberal states have been rolling out since the early 1980s. Austerity’s fiscal consolidation policy stems from the same economic model that promotes growth through private investment and freeing-up the movement of capital. Austerity policies enable governments to accelerate neoliberal programmes and advance modern capitalism like never before. Now, in austerity Britain, the scale of cutbacks has resulted in a permanent ‘disassembling of the state’ whereby the former Coalition and Conservative governments have introduced a suite of irrevocable reforms to welfare benefits, housing, pensions, higher education, privatisation and so forth. As economist Paul Krugman succinctly put it:

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the austerity drive in Britain isn’t really about debt and deficits at all; it’s about using deficit panic as an excuse to dismantle social programs … the drive for austerity was about using the crisis, not solving it.\textsuperscript{lx}\textsuperscript{i}

Around 631,000 jobs in the public sector have been lost since 2010. It is anticipated that an additional million public sector jobs will be lost in the UK before 2020.\textsuperscript{lx}\textsuperscript{ii} Such a sudden and brutal axing of public sector funding and jobs is unprecedented in the UK and probably in Northern Europe.

However, as austerity analyst Mark Blyth has noted, the cuts have not hit all parts of the public sector equally.\textsuperscript{lx}\textsuperscript{iii} Indeed, central government and centralised public services have remained relatively unscathed. Around 50 per cent of the cuts have been targeted at the welfare system and local government. In other words, the services most required by the vulnerable have been those singled out for disassembling. At the time of writing, the fallout of a decimated care sector has left many older people and the most vulnerable without even skeleton support provision. Indeed, one of the best estimates shows that 24 per cent fewer elderly people now receive support than in 2011, and those estimates project that an ever increasing proportion of people will be effectively removed from the care system for years to come.\textsuperscript{lx}\textsuperscript{iv} And of course there is a process of double victimisation in which the most vulnerable people living in Local Authority areas where needs are greatest will suffer disproportionately more than elsewhere. As commentator Tom Crewe has observed, in Liverpool the cuts have resulted in a reduction of council spending per head to £390 compared with £2.29 in Wokingham in the South East of England.\textsuperscript{lx}\textsuperscript{v} The patterns of wealth and poverty that the austerity agenda embeds are so predictable that
it no longer makes sense to talk of a ‘postcode lottery’; those patterns look more like a ‘postcode certainty’ in which your chances of winning or losing are greatly magnified by the determining factor of the Local Authority area in which you live and work.

Some key decisions have been made to determine which public services are targeted the most. Compare, for example, cuts to the police budget with cuts to regulatory authorities – the bodies that we expect to police the business sector. Cuts to police spending since 2011 have amounted to 14–20 per cent of the total budget.\textsuperscript{lxvi} Contrast this with the Health and Safety Executive, facing a 46 per cent cut to its budget\textsuperscript{lxvii} (see Chapter 14 by Hilda Palmer and David Whyte). Moreover, some Local Authorities have been so decimated they are now left without any environmental health inspectors (see Chapter 13 by Steve Tombs). The Department for Environment, Food and Rural Affairs is said to be the most severely targeted government department, with a real term cut of 57 per cent.\textsuperscript{lxviii} The Environment Agency which sits within this department is facing paralysing cuts (see Chapter 15 by Charlotte Burns and Paul Tobin). Austerity, by targeting the areas of public spending that protect us the most from threats to our well-being and our lives, has wholly unravelled our system of social protection. In many ways, this is the ideological dream of neoliberal technicians: to unravel the ‘flabby’ sectors of the state that get in the way of enterprise.

It is clear that the axe has not fallen with equal force across public services. Cuts to the police in the UK since austerity measures were introduced do not come close to the level of cuts dealt out to Local Authority services and welfare support, and have by no means interrupted the expansive control functions of policing or the prisons significantly (see Chapter 23 by Rizwaan Sabir, Chapter 21 by Joe Sim,
The real prize that austerity offers neoliberal governments is the opportunity to complete the core project of the neoliberal governments of the 1980s: to simultaneously eradicate the areas of state provision and expenditure that are seen as a threat to neoliberal structural adjustment. The priority, then as now, is not the complete ‘rollback’ or eradication of the state but to diminish the parts of the state that stand in the way of structural adjustment. The effect of ensuring that the burden of cuts falls on Local Authorities and on essential social services that are locally administered is to concentrate the power and authority of whatever is left of the public sector in Whitehall and the Cabinet.

Austerity, then, is a political strategy based on myth, deception and misinformation. In this sense, it is a moralising discourse that supports a viciously immoral politics. Florian Schui’s long history of ‘austerity’ argues:

Arguments for and against austerity have undergone many permutations but the basic pattern has remained unchanged: proponents of austerity argue on the basis of morality and politics, while their critics use the language of economic efficiency to challenge their viewpoint.

The sophistication of the austerity narrative, then, is that it enables a kind of smash and grab politics to be supported by a deeply moral and ideological set of principles. Austerity is about class domination, but it is also about providing a narrative that is more apparently plausible and more complex than class domination; a narrative that
brings us all together around a common sense⁶: we maxed out our credit card; we are all in this together; and we all stand to gain after the dust has cleared.

As we have seen, twenty-first-century austerity policies in the UK cannot be defended on grounds of economic efficiency or necessity. However, in being able to see the real aims and desires of the political elite, and how those aims and desires are connected intimately to the interests of the financial and business elites, we begin to understand austerity as little more than a cruel and violent strategy of class domination.lxxi

**Institutional violence**

One of the consequences of understanding austerity as a profoundly violent set of policies is that we need to rethink how we talk about and respond to this violence. Violence committed at the institutional level is not always considered in the same way as ‘interpersonal’ violence. The violence of austerity is not delivered by ‘street gangs’ or by the individuals that are typically the focus of public anxieties and tabloid moral panics. The violence of austerity is delivered by smartly dressed people sitting behind desks. And if we are looking for people to blame for the violence of austerity, we may not get very far. In front of the very obvious rogues gallery of politicians who designed this agenda – and refused to change course when its human consequences were in clear view – from David Cameron and George Osborne to Theresa May and Phillip Hammond, stand the armies of civil servants, government departments and Local Authorities. And in front of them stand the armies of private officials in

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⁶ on this process, see Richard Seymour’s brilliant analysis of the politics of austerity as a hegemonic process in chapter 3 his book *Against Austerity: how we can fix the crisis they made* (Pluto, 2014)
companies like G4S and ATOS and public officials in benefits offices and housing trusts.

If nothing else, austerity reveals the ‘ordinary’ and ‘mundane’ bureaucratised face of violence. This is the common thread that runs through every chapter in this book. Each contribution has in some way uncovered the intricate relationship between political violence and institutions that are tasked with implementing and administering key political objectives. It is institutional violence. This is a form of violence that can be understood as a means of force which is not simply acted upon, but organised and administered through legitimate means.

‘Institutional violence’ therefore describes the ordinary and mundane violence that make up the lived experience of austerity; the lived experience of feeling humiliated, anxious and vilified. To talk about institutional violence means that we need to see violence not as ‘exceptional’ or ‘unusual’ events but ‘ordinary’ and ‘mundane’ processes that routinely and over time deteriorate our mental and physical health. Governments rely on the institutional machinery to translate economic reforms into policy and administer them in ways that achieve their main goals.

The very long line of twentieth-century thinkers that have exposed in detail the intrinsically violent foundations of the state’s political power include Walter Benjamin, Emma Goldman, Vandana Shiva, Max Weber and C. Wright Mills. Hannah Arendt, whose essay On Violence sought to dissect the relation between political power and the organisation of violence, argued that the use of force to achieve political ends had become so normalised that the ‘enormous role that violence plays in human affairs’ had become ‘taken for granted and therefore neglected’.
Perhaps we have become so accustomed to the ease with which people are evicted and made homeless, or to the food banks, the street-begging and the epidemics in suicides, that we do not make the most obvious of points: the age that we live in is one in which the political violence of the state is becoming normalised. One consequence of this process of normalisation is that the violent effects of austerity are not always immediately visible. Institutional violence does not always inflict sudden pain in the way that interpersonal violence might (although in some instances it does); the pain inflicted by austerity generally unfolds over time, at a deteriorative pace. In this sense, the violence of austerity is best understood as ‘slow violence’. Indeed, social policy scholars are now predicting that the most damaging effects of austerity will take years to be fully realised because of the time lag between the implementation of austerity policies and their impact.

It is the slow, deteriorative process of institutional violence imposed by austerity that gives it its force. It is precisely because this violence pervades people’s lives over long periods of time that the violence of austerity carries an ever present threat of physical and / or psychological harm. The various forms of violence detailed in this book (destitution, eviction, the seizure of possessions, homelessness, deportation, going without a meal or having electricity or gas cut off) have now become a very real possibility for a fast-growing section of the population, and, as a number of chapters in this book document, it is the threat of violence that has become absolutely central to the power that institutional violence wields over its targets.

**Conclusion: challenging the violence of austerity**
The violence of austerity does not have to be viewed as a natural or normal response of governments. Indeed, the first task of opponents of austerity is to ensure that its violence is not normalised or taken for granted as a legitimate political strategy. It is not normal to subject the most vulnerable sections of the population to such pain, humiliation and degradation. Elsewhere, political strategies have been successful in holding the political class accountable, rather than scapegoating and vilifying the poor. After the 2008 crash and following 16 weeks of public protests in Iceland, the then Prime Minister Geir Haarde became the first political casualty of the financial crisis. In January 2009, Geir Haarde announced his resignation after discovering a malignant tumour in his throat. Thus, a ‘great cannibalistic frenzy’ began within his party as other politicians and key players in the crisis also resigned, until finally the government was dissolved in February 2009.

To protect public expenditure, safeguard health, education and welfare systems and maintain dignity in the workplace and the home, we need to reverse the effects of the GFC and hold the main winners of financialisation responsible. It is imperative that we reverse the effects of the crisis. Indeed, abandoning the literally suicidal course that we are currently on and finding real ways of addressing inequalities and the concentration of wealth is our only hope of protecting against the coruscating violence that another economic crisis will certainly bring. And we hope that one contribution made by this book is to show that there is no shortage of opportunity for building solidarity around resistance to the violence of austerity.

An impressively diverse body of activist groups and campaigns that have directly confronted the government in the courts and on the streets include groups defending the NHS (Keep Our NHS public), housing, homeless and welfare organisations (Anti Bedroom Tax Federation for Greater Manchester, Radical Housing
Some campaign groups that have taken their anti-austerity demands to the
government are represented in this book (including Boycott Workfare, Fuel
Poverty Action, Disabled People Against the Cuts, the Hazards Campaign) alongside campaign groups who work closely with some of the book’s contributors (including Psychologists Against Austerity, Focus E15 Mothers and The Ark Manchester).

There is, then, no shortage of organised opposition to the austerity agenda and some of the chapters in this book shine a light on those anti-austerity strategies of resistance. It is in this spirit of resistance that the book asks how the violence of austerity can be turned back on its architects.

Notes


4. Ibid.

5. This speech, made at the offices of Bloomberg, the financial news and media firm, on 17 October 2008 can be found in full at: www.theguardian.com/politics/2008/oct/17/davidcameron-economy


8. A useful summary of this process, conceptualised as the ‘ubiquity of blame’ is set out in Steve Tombs, “‘After’ the crisis: morality plays and the renewal of business as usual”, in David Whyte and Jorg Weigl (eds), *Neoliberalism and the Moral Economy of Fraud*, London: Routledge, 2016: 31-44; on how an ‘ambiguous indebtedness’ has helped narrate a crisis of the ‘public’, see Liam Stanley, “‘We’re reaping what we sowed’: everyday crisis narratives and acquiescence to the age of austerity’, *New Political Economy*, 19 (6), 2014, 895–917.


14. The full text of George Osborne’s speech is available at: www.telegraph.co.uk/finance/budget/7846849/Budget-2010-Full-text-of-George-Osbornes-statement.html

15. For example, see David Cameron’s speech, 17 May 2012, available at: www.gov.uk/government/speeches/prime-minister-a-speech-on-the-economy

16. Quote taken from the 2010 George Osborne speech.

17. Ibid.

18. For indicative statements, see former US Treasury Secretary Larry Summers at: www.nytimes.com/2012/04/15/insane-in-spain/?_r=0; Nobel Prize-winning economist Paul Krugman at: http://krugman.blogs.nytimes.com/2012/04/15/insane-in-spain/?_r=0; and even the conservative The Economist at: www.economist.com/blogs/freeexchange/2012/05/growth


21. Ibid.; Stewart Jackson, by the way, is the MP who, when asked whether MPs should be entitled to a second home, said that cutting funds for second home entitlement for MPs would be ‘draconian and unfair’. See, for example, P. Sawer, ‘MPs’ expenses: MPs who milked the expenses system now complain about attempts to reform it’, *Telegraph*, 29 August 2009, available at: www.telegraph.co.uk/news/newstargets/mps-expenses/6112443/MPs-expenses-MPs-who-milked-the-expenses-system-now-complain-about-attempts-to-reform-it.html


23. Ibid.

24. Ibid.
28. Ibid.
29. Ibid.
42. And here she is referring to figures generated by the government’s own impact assessment; see Mendoza, *Austerity*, p. 63.
45. For an in-depth analysis of how women are targeted and held responsible for austerity measures in particular ways, see Johnna Montgomerie and Daniela Tepe-Belfrage, ‘A feminist moral-political economy of uneven reform in austerity Britain: fostering financial and parental literacy’, *Globalizations*, 13 (6), 2016: 890-905.
53. A useful analysis of UK Treasury data can be found at:
   www.ukpublicspending.co.uk/spending_chart_2005_2016UKr_XXc11i111mcn_G0t_Total_National_Debt
56. Ibid., pp. 137–82.
57. Aditya Chakrabortty, ‘Austerity is far more than just cuts. It’s about privatising everything we own’, *Guardian*, 24 May 2016, available at:
   www.theguardian.com/commentisfree/2016/may/24/austerity-cuts-privatising-george-osborne-britain-assets
58. From George Osborne’s 2010 speech.
60. O’Hara, *Austerity Bites*.
61. This calculation is made using the data analysis tool available at ft.com:
   https://markets.ft.com/data/indices/tearsheet/summary?s=FTSM:FSI
   www.nytimes.com/2012/06/01/opinion/krugman-the-austerity-agenda.html
64. S. Lavery, ‘Public and private sector employment across the UK since the financial crisis’, SPERI British Political Economy Brief No. 10, University of Sheffield, Sheffield, 2015.
73. See also Seebrook, *Cut Out*, p. 174.
84. www.facebook.com/NBTGM/
85. https://radicalhousingnetwork.org/
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98. http://lada.debtrresistance.uk/
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106. https://psychagainstausterity.wordpress.com/
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