

Learning from financial outsiders **Rethinking communication to resist labelling**

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Introduction

There is a significant group of people that are often considered social outsiders although they do not necessarily live in confined spaces or are decoupled from the wider society. We tentatively call them financial outsiders referring to people that are labeled as poor, or “at risk of poverty or social exclusion” by official statistics (Eurostat, 2015), and often as “outsiders” by scholars studying the labor market and industrial relations (Emmenegger et al., 2012). People usually included in such categorizations are often labelled in a way that subordinates them to other people (the financial insiders, such as employers, employees with good contracts and salaries, or relatively wealthy people), like “working poor”, “precarious workers”, “non-Western migrants”, etc. Such a labelling linguistically reflects their subalternity (Spivak, 1988), and is often equaled – in policy-makers’, scholars’, and NGOs’ rhetoric – to “social outsidersness” of some sort. The cause of this is often associated to a “lack of” a fundamental property, or a “dependency from” something else, on the part of the individual, such as lack of “human capital” (Becker, 1994), or “welfare dependency” (Huber and Stephens, 2001).

In this paper, we approach financial outsiders from an opposite perspective, both theoretically and empirically. Firstly, we theoretically argue for “financial outsidersness” to be a result of neoliberal capitalism and political practices. Certain labels, indeed, can be seen as an outcome of capital accumulation processes and are used by people in power – similar to moral entrepreneurs in Becker’s (1963) vocabulary – to define those who are at the margin or outside these accumulation processes. In this perspective, tools such as official statistics can be seen as ordering tools that construct and justify the labels rather than just being a form of expert knowledge, which simply represents reality (Pollner, 1978; Law, 1993). It is on such a presumed reality that policy-making is then based (e.g. how can public authorities intervene on the labor market?); however, it is on the production of the labels that we think there should be more accountability (Garfinkel, 1967). Labels, as we know from Becker (1963), are largely dependent on social perception (i.e., it is the label that creates deviance) and thus they may also distort what is in fact the actual social reality.

Secondly, on the basis of the empirical material gathered through an ongoing interdisciplinary project oriented toward the design of a digital space (commonfare.net) built in close collaboration with financial outsiders in three different European countries, we reflexively engage in the ethnographic act of learning from them, and changing our research and innovation action accordingly. Indeed, people resist common labelling, for instance by defining themselves as “neither poor neither rich”, even when confronted with the impossibility to cover for unexpected expenses of a few hundred euros. They refuse to reduce the qualities of their life to financial matters, and stress instead the wealth of their social relations. Whereas our project started with the language and narratives embedded in the vocabulary (of thoughts) of funding agencies, thereby resembling the production of outsidersness by statistics and policy-

makers, such fieldwork results pushed us to change the narrative and communication – reaching to the very name of the project – and collectively endorsing the production of a project glossary intended to uncover the dynamics of exclusion that permeate institutional thinking and classifying (Douglas, 1986).

The paper is therefore organized in two main parts. First, we present existing literature on labelling and outsidersness, thereby developing a theoretical framework. In doing so, we maintain a specific focus on financial outsidersness, also offering an account for its social construction. In the second part, after a short description of the project, we start with providing an ethnographic description of the experiences, narrative and opinions of financial outsiders living in Croatia, Italy, and the Netherlands. We then illustrate and discuss the process of change brought about by the reflexive rethinking of project communication. In discussing this, we also consider the multifaceted mediating role of the local organizations involved in the project, caught between doing fieldwork research with diverse financial outsiders and interacting with institutions ranging from funding agencies to academic institutes.

Theoretical framework

Concepts of outsidersness

The labelling theory is a social constructionist approach to deviance grounded in the tradition of the Chicago School and interactionist sociology. One of the most known contribution to this perspective is the book *Outsiders: studies in the sociology of deviance* by Becker (1963). At the beginning of the book, Becker mentions what were the common ways of defining deviance at the time. One is a statistical view, which determines deviance by what is the distance of certain measured behaviour with the average value of the population. A second one is the view whereby the deviant is someone which presents some pathological traits and thus needs to be treated in some ways. And finally a third definition considers deviance as failure to abide by the rules of a group. Becker strongly opposes to the first two definitions, and deems the third one as pointing in the right direction but emphasising too much universal rules, which are not subject to social construction. As we will see later, similar ways of defining “financial outsiders” exist and thus considering a labelling approach can be seen as a way of mitigating problems that may arise with such definition.

An outsider in Becker may indeed be seen as a person which does not abide by the rule set by a group, but this deviance is in itself “created by society” (ibid., p. 9). In other words, rules are entirely made by social groups (they are not universal) and their application by the group to individuals leads to the potential labelling of these individuals as outsiders. Outsidersness thus has a relative form and is the output of a “transactions” between a social group, the rules that the social groups as set and those that the group labels as deviant because they are perceived as violating the rules. Following Becker’s original ideas it thus may very well be that the “new poor” may be a socially constructed label whereby social groups categorise people which do not respond to a certain norm: that what is normal is to have a job, with a steady income.

A further important point of Becker’s labelling approach is that there are individuals – so called moral entrepreneurs – who push for the adoption of certain rules and also exert some power in applying the label and making sure that those who deviate from the rule are sanctioned. Becker (1963) distinguishes between rule creator and rule enforcers. Thus the process of labelling an individual is also a power relation insofar as some people exercise power in deciding rules and enforcing them. When a label is applied to an individual, the individual may decide to embrace and fulfil it (what Becker calls Deviant Career), but also proactively act to reject it.

Labelling theory as we have pointed out presents a certain degree of scepticism towards official statistics, especially in association with deviance (Kitsuse, Cicourel, 1963; Garfinkel, 1967, ch. 7; Gove, 1975; Schur, 1979; Pfohl, 1981). One of the critique is that studies of deviance often take official statistics in a rather uncritical manner, by assuming that the statistics are a true representation of society. On the other hand, official statistics (on deviance) may be seen more as speaking of the organisations that produce them rather than of deviance. This very well includes issues associated with biases (e.g., crimes committed by minorities). Thus labelling theorists often argue that official statistics on – for example – crime do tell more about the agencies that compiled them (what matters for them, what constitutes deviance for them) rather than actually representing deviance. For our own work, this begs the question of whether representation of “poor” in official statistics are informative about poverty, or whether instead there is something beyond the data that we see. While admittedly we also started our research considering official statistics on poverty in Europe, it was when we began doing research with people that we realised that those same statistics which were our point of departure, did not adhere completely with the definition of themselves given by people.

A concept also associated with labelling is that of Moral Panic (Cohen, 1972), where an individual or group come to be defined as a threat to social order. This perceived threat is amplified by the media and, as a reaction, there is an increased public concern for the perceived threat. This in turn leads to an intervention of authorities and policy makers and to a subsequent change of the community. The emphasis here is on the social construction of deviance as something perceived by a social group, with negative labels attached to outsiders being amplified by the media. This study helps underlining how certain perceived properties of the poor may result from media amplification and how certain policy actions rather than serving people in need could be answers to perception of the vast majority. For example receiving from the media messages about NEETs (people not in education or employment) may amplify the idea that these people are just “lazy” to go out and find something to do (Toivonen, 2012).

In Goffman’s (1963) view, such a vast majority would be “the normals”, as opposed to the stigmatised individuals. There are two aspects of Goffman’s concept of stigma that are particularly interesting for the present discussion. First, the fact that stigmatised ones are considered, and consequently treated, as not fully competent social members. That is, the normative expectations we hold with respect to our fellow social members are partially suspended, or reduced, when in front of stigma bearers, like it happens when in front of children (i.e., people still in the process of being socialized). The question then becomes: What is about the poor that makes them being regarded as not-fully-competent social members? The answer may easily be that they are not able to consume, which is an obligation we all must fulfil in contemporary capitalist societies. Following the Goffmanian distinction between the discredited and the discreditable, we may think, for instance, about the homeless, on the one hand, but also, on the other hand, about the working poor who is invited by wealthier friends or colleagues to join a dinner at the restaurant. Indeed, Goffman conceptualises stigma as “a special kind of relationship between attribute and stereotype” (ibid., p. 4), thereby making room for a contextual and dynamic interpretation of outsidership. The second aspect we would like to highlight has to do with perceived self-identity (or “ego identity” in Goffmanian terms). “The stigmatized individual tends to hold the same beliefs about identity that we do; this is a pivotal fact. His deepest feelings about what he is may be his sense of being a ‘normal person,’ a human being like anyone else, a person, therefore, who deserves a fair chance and a fair break.” (ibid., p. 7). This allows to consider outsidership in relational terms, and to account for different reactions to the stigma – among which resistance – on the part of the stigmatised individual or group.

With a slightly different focus, Elias and Scotson wrote about *The Established and the Outsiders*. This work is not generally associated with studies of deviance and is more a study of the relations between more and less established social groups. Here the configurations of the social groups seem to be given, and the study is much focussed on the power relations dynamics between these groups. The

vocabulary and some of the dynamics brought forward by this study, however, appear rather relevant, where there is a focus on “stabilisation of this figuration over time through processes like stigmatisation, gossip, contact avoidance and exclusion from local institutions” (Hogenstijn et al., 2008). A second aspect is the interdependence of the groups: if established and outsiders do fulfil a need for each other, they are interdependent and connected (Elias even says “trapped”) in a double bind (Hogenstijn et al., 2008).

In the ethnomethodological tradition, Pollner (1978) offered a discussion of what he termed as the Mundane and Constitutive labelling, and the consideration that the core aspect of the theory should not necessarily revolve around labels attribution, as in Becker. For him, the processes by which groups arrive at the labelling seem more relevant than the label in itself. Pollner calls Becker’s approach Mundane version of the labelling theory, something amounting to the community reaction to an act which apparently breaks some rule. Pollner (*ibid.*, p. 270) recognises that the social group not only decides on the labels due to perceiving a rule-breaking behaviour, but also invents the rules in which deviant people, those who judge them and their worries find themselves. Thus he calls Constitutive labelling the process in which the community creates methods which sets conditions of possibilities for deviance to be labelled as such or not: “methodologies through which witches are constituted as detectable entities in the first place” (*ibid.*, p. 271). This perspective shifts thus the focus on the methodologies that a social group uses for sorting people according to labels. Pollner (*ibid.*, p. 280) emphasises that a Constitutive labelling theory is the study of “the procedures that members have establishing and sustaining the response as warrantable”. In other words, the focus is both on the *methods used for labelling* and *how the adequacy of the methods is accounted for* by members of the group.

In a similar vein as Pollner’s, Gill and Maynard (1995) call attention to the label *application* in and through actual interaction, or “labeling talk” (Gubrium, 1988). They point to the vagueness with which previous literature, such as Becker’s work, described the labelling process, its actors – labelling agents and labelling targets – and its social context. In particular, they underline how labelling targets are often described as lacking “the capacity to respond or react except in ways the label would dictate” (Gill, Maynard, 1995, p. 13), whereas empirical studies showed how labeled people resist and counter labelling (e.g. Goffman, 1963; Becker, 1978). By following Gubrium, the two ethnomethodologists argue that people “exhibit awareness of the social forces that affect label acquisition and labelling outcomes. Accordingly, rather than naively being compelled by ‘social facts’, participants bring ‘social facts’ into play in conversation as resources to advance and resist labels.” (Gill, Maynard, 1995, p. 14).

From an ethnomethodological perspective, accountability is a fundamental property of action-in-interaction (Garfinkel, 1967). Social action is designed in such a way to be understandable, describable, reportable, explainable and justifiable – i.e., accountable – to our fellow social members. Such an accountability relies on methods shared and regarded as appropriate with respect to given contexts/situations within a particular social group or community (I acted that way because I was in that situation and therefore I applied that method). These methods are mostly taken for granted and do not ordinarily constitute objects of explicit discussion, as they emerge as appropriate “for all practical purposes” (Schutz, 1962) during social interaction, thereby building up to the knowledge and culture of the considered social group. Methods become part and parcel of our reality as they are the means through which we construct it and perceive it at the same time; they are procedures but also perspectives, they are ordering tools (Law, 1993). Yet the adequacy of a method can be questioned, as Pollner reminded us.

Looking at labelling processes as ethnomethods, which is also to say as accountable procedures, for sorting people allows to consider the role such processes play in (re)producing social order – the latter being the actual thing in danger, the threatened good to defend – and brings to the forefront issues of accountability that are overlooked in both Becker’s and Goffman’s approaches. This perspective thus adds an interesting insight to consider the labelling of “new poor”, particularly in relation to official statistics and the definition of the rules whereby people are assigned to specific categories, depending on their

material income/wealth. Statistics play an important role in centralised and bureaucratic classifications processes. Hence they are accountable procedures (i.e., methods) for categorizing people, which respond more to a bureaucratic principle of organisations of life than to their actual needs of people. Indeed, what is actually at stake is people classification, with hierarchy and centre/margins logic entering the picture. That is why we deem important to explicitly discuss the methods used for producing statistics and “the organizationally defined processes by which individuals are differentiated” (Kitsuse, Cicourel, 1963, p. 139), and to question the ways in which the adequacy of such methods and processes is accounted for.

Labelling and the financial outsiders

Summarising, we believe there are at least four important aspects in the labelling perspective described thus far which can help better framing who are the financial outsiders:

1. Approaches such as those proposed by Becker regard labelling as the process whereby a group stigmatises an individual according to his/her violation of a rule. Yet for the theory to be constructed, the attribute at stake must have been made *salient*. This highlights how labelling processes depend on a background-foreground dialectics of Schutzian memory.
2. Labelling exists in an interplay between insiders and outsiders, especially where moral entrepreneurs intervene in attaching labels as perceived representations of deviance.
3. Media representation contributes substantially to the building of outsidersness and to the diffusion in society of certain labels.
4. Official statistics are among the “social facts” that can be introduced to apply (more than counter) labels. As any other ordering tool, in fact, they do not merely represent reality, they construct it, as they create and legitimise labels.

We would like to discuss in more detail this last aspect with particular reference to financial outsiders, and the possibilities to resist labelling. As mentioned, when dealing with financial outsiders, we are mainly dealing with labels revolving around the category of “the poor”. This implies in particular international development agencies and organizations, with their policies, bureaucracies, practices, and labels (e.g., Moncrieffe, Eyben, 2007).

The construction of the financial outsiders

In this paper, when we refer to “financial outsiders” we are referring to all the ones who happen to be labelled, regularly or occasionally, as at risk of poverty or social exclusion or, more generally, poor. As we will illustrate, such labelling process includes – perhaps unsurprisingly – several of the aspects we outlined in the previous section, like official statistics, deviance from certain (often vague) social norms, media representation of new forms of poverty (e.g., due to the crisis) and policy formulations which very often are dependent on existing knowledge such as statistics. All these aspects contribute to the stabilization of a label of the poor which is somehow an outsider if compared to, for example, the abstract figures of the normal, working or middle-class person or even the wealthy one.

But as we know from theory, that of labelling is a social construction process. By approaching

such construction from the statistical point of view for instance, we can see how the justification for such labelling stands in what are the material conditions of individuals, both financial (e.g., if they have savings or own a house) and work-related (e.g., if they are employed with a stable income or not). For example, the so-called AROPE indicator (at risk of poverty or social exclusion) in Europe, is built including three different sub-indicators, the risk of poverty, severe material deprivation aspects, and low work intensity, and those are defined as:

- 1) “The at-risk-of-poverty rate is the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income after social transfers.” (Eurostat¹);
- 2) “Material deprivation refers to a state of economic strain and durables, defined as the enforced inability (rather than the choice not to do so) to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments).” (Eurostat²);
- 3) “The indicator persons living in households with very low work intensity is defined as the number of persons living in a household where the members of working age worked less than 20 % of their total potential during the previous 12 months.” (Eurostat³).

Therefore, the statistical indicators describe certain categories of people as *low earners*, *ineffective consumers*, and *mostly unemployed*, combining a relative measure of income, and a presence/absence criteria on consumption and on work. There is of course relevant knowledge which is produced by indicators like these; however, as we will later see, there are also many aspects which these indicators fail to grasp.

The statistical description is not the only one that contributes to the social construction of the financial outsiders. In fact, both media description and culturally accepted constructs depict the financial outsiders as incomplete individuals, who are missing basic capabilities, like personal responsibility (e.g., Dodson, 2013) – often referred to as human capital (Becker, 1994) – sometimes culturally associated with a warmer behaviour (e.g., Durante et al., 2017); belonging to minorities (e.g., Dyck and Hussey, 2008) and engaged in overusing welfare (e.g., Roosma et al., 2016). The effect overlaps with other forms of negative descriptions, as shown by Ford (2016), who describes how negative descriptions of welfare recipients are interrelated with other social traits like migration, thereby reflecting forms of ethnocentrism, or by Smith, Allen and Bowen (2010), who show how being poor is often culturally associated with expectations of other forms of deviance, like infractions and crimes. That connects to the diffusion, documented in psychology (e.g., Rodriguez-Bailon et al., 2017), of the cultural construct of dispositional poverty, according to which the causes of poverty are not macro-social but internal to the individuals. The diffusion of such stereotypes is strengthened by the media, as even movies for children legitimate social inequality (Streib et al., 2017). Such convergence is visible in the way social policy are disciplining the behaviour of recipients, combining “the stick, the carrot, and the sermon” (Bemelmans-

1 http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:At-risk-of-poverty_rate

2 http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe_material_deprivation_rate

3 http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Persons_living_in_households_with_low_work_intensity

Videc et al., 2011): that is, regulations, economic incentives, and communication.

Looking at all these elements from a Goffmanian perspective (1963), we may consider how they all contribute to the stigmatization of the poor as incompetent and with deviant behaviours, and all these elements contribute to the stabilisation of such a stigma, trapping financial outsiders into a deviant identity (Hogenstijn et al. 2008). Following Pollner (1978), all these elements – statistical data, cultural constructs, media description, and policy instruments – could be considered the domains in which labelling becomes constitutive, and they are therefore domains in which resistance to labelling itself can take place. Indeed, “as Foucault points out, discursive domination is never total and [...] within every discourse exists the possibility of ‘strategic reversibility’ (1991, p5)” (Cornwall, Fujita, 2007, p. 61). Rebuilding forms of accountability that allow for the deconstruction of forms of labelling is the process through which such resistance/reversibility can become effective.

In particular, organizations (being media, policy-makers, or practitioners) frame, categorize, and label according to their organizational procedures, cultures, and needs, thereby producing classificatory and regulatory effects. This is particularly true with respect to forms of labelling in which people are framed as “cases”, e.g. poor, and “a range of behaviours, prospects, capabilities (and so on) are assumed to attend this position”. Moreover, “[i]n the process, the substantive and dynamic power relationships that underpin people’s conditions are normally diluted or flatly overlooked” (Moncrieffe, 2007, p. 2). With the “poor” in particular, the inequities of existing social and economic relations are hidden, thereby favouring a narrative that places the burden of poverty on individual responsibility (Wood, 2007). This also happens with forms of qualitative research, when they “simplify, decontextualise, homogenize, and hence deflect attention from structural conditions” (Cornwall, Fujita, 2007). The risk of simplification is indeed the result of structural elements as well as organizational practices and needs, and it is based on multiple forms of accountability the different subjects should be accountable to, e.g. funding agencies or people with whom fieldwork is conducted, and all these forms of accountability could be ambivalent, allowing for renegotiations, resistance, and not only for the acceptance of labels constituted elsewhere (e.g. Van De Mieroop, 2012). In the following part of the paper, we present a specific research project, in which the tensions among simplification, resistance, and multiple accountabilities are extremely visible and have been, indeed, considered as a productive research element rather than something to be hidden.

The context of the project

The PIE News project, in which PIE stands for Poverty, lack of Income, and unEmployment, is an interdisciplinary research and innovation project funded by the European Commission under the Horizon 2020 programme, within the call “Collective Awareness Platforms for Sustainability and Social Innovation” (CAPS). Originally, the vocabulary of thoughts and the language within which the project was born did somehow reflect the framing we have discussed in the previous paragraph. Whereas original ideas, as initially discussed informally among colleagues, were distant enough to concepts such as “stakeholder” or “reputation system”, during proposal writing the mechanics of institutional funding forcedly invaded the scene, so to speak, and critical thinking shrunk dramatically. Thanks to fieldwork, we were then able to take into direct consideration people voices, to avoid hypostatization and decontextualisation (cf. also Cornwall, Fujita, 2007), hence to come back to critical thinking and change our words and concepts accordingly.

Indeed, informed by the Participatory Design approach, which includes ethnography and qualitative research among its foundational elements (Bloomberg and Karasti, 2012), the design process of commonfare.net is articulated in different iterations that involve fieldwork with people in Croatia

(particularly Zagreb), Italy (Milan and Rome), and the Netherlands (Amsterdam, Rotterdam, and The Hague). Starting in October 2016, we conducted multi-sited research activities, we reached out to different groups – including unemployed youth, precarious workers and the self-employed, as well as welfare recipients and non-Western migrants – and we did so through the various local “organizations dealing with outsiders” (call for paper) that belong to the project consortium, which we prefer to define as a “collectivity-of-practice” (Lindkvist, 2005). More specifically, they consist in two advocacy groups, Basic Income Network Italy (BIN) and Center for Peace Studies (CMS), based in Italy and Croatia respectively, and the two creators of an art project (Museu da Crise – MdC) in the Netherlands. BIN focuses primarily on income support, whereas CMS on minorities and, more recently, economic justice. MdC has a tradition of participatory art and digital storytelling. In total, we interviewed over 250 people, organized around 52 meetings with them, and aligned with existing practices of political resistance some of us were already participating to and observing.

Resisting labelling

One finding from the 252 interviews conducted in the three considered countries is the increasing widespread of the perception that the process of capitalist restructuring and the rise of new productive paradigms are putting people exactly out of labour, that is, out of the forms of citizenship that around labour has been built in the last century, today towards a sort of “relative citizenship” (Balibar, 2015). Over the last twenty years, the individual has gradually adapted to a new social framework that is exclusively and capriciously gravitating around the private enterprise and its demand for docile bodies and souls (Dardot, Laval, 2017). The subject is led to progressively lose memory and contact with a collective of rights able to impose the political plan of risk socialization – as it was the case with the welfare state.

In our research, this partially fits for a first group of precarious workers, who invested a lot of energy in the representations of the labour potential, absorbing many rhetorics related to the participation and creativity of new jobs. In the Italian context, it was estimated that the first generation of precarious workers – who were defined as post-Fordist – include a range of people aged between 36 and 50 (PIE News D2.1 Research Report, p. 48). They have experienced the beginning of labour transformations, that, on the one hand, came from the hubs of the Fordist enterprise and its organizational disciplines, meeting the wishes of autonomy of the subjects, on the other hand, it was loaded with new investments, passing from ethics “of the obligation” to that of “self-fulfilment” (Meda, 2016, p. 11). In this rhetoric between technological innovations and higher professionalism, labour gradually becomes the place of potential self-realization, the largest and most important field in which to use one’s skills, and aiming to self-realization brought to aggressive behaviour:

In order to cope with extreme job insecurity and intermittent employment we were facing; we were very aggressive and savage. It was as if we were ascetic-predators” (PIE News D2.1 Research Report, p. 49)

The imperative for freelance workers is the highly solipsistic ideal of *reputation*. Being “recognized” is yet another invisible contract with invisible employers. You are allowed to exist today because you may (perhaps) be paid tomorrow (Morini, 2015). Being recognized, creating a reputation, is a temporary – and highly contemporary – way of considering an individual a part of a virtual workplace, while all around that individual the collective welfare system is quietly crumbling.

The first precarious generation in Italy in the mid-1990s, already fully immersed in the tertiary production of bio-cognitive capitalism, does not perceive the marginalization but rather the intensive

exploitation to which it has been and is exposed, in terms of time, choices, quality of relationships and existence. The precarious of 1st generation see, if anything, an attempt of total inclusion in order to capture and subsume the whole human being: the firm becomes the engine of subjectivation processes.

Working becomes a full exploitation [...] I am totally servant of my master, of the firm I work for [...] work has totally bought me (PIE News D2.1 Research Report, p. 49)

Moreover, it is clear that a pact has not been respected, so, at the end of this kind of experiences, it is questioned whether this type of investment has been meaningful or worthless. So something is already opposed, something is already enduring:

For sure, today's work is mainly based on challenge and conflict with others: I succeed only if I lose myself in my work, thus resulting in isolation and absence of relations (PIE News D2.1 Research Report, p. 49)

This cluster is still part of a “social body”, even though this does not imply a perception of it in terms of “class”: it sucks the lymph, that derives from an experiential and relational bag that paradoxically contributes to strengthening its position, even within the labour places or within the networks of socialized work. By this, we refer to proximity and membership networks, including trade unions, experiences of militancy and activism that strengthen knowledge and confidence, the ability to position the subject in a context, making him able to feel part of a collective history, despite the imperative of individualisation introduced by precarity; in fact, it deals with a *precarious point of view*, referring to the need to create knowledge, able to make a diagnosis of the situation.

Second-Generation, Financial outsiders

Twenty years after, the second generation of precarious people, or natives, are confronted with an economic crisis, they are far from the social body and its current needs, who does not know what to produce and why to produce: it is an economic system where for these workers it is not very clear upon what to base own *human capital* accumulation (“Even if you get an idea someone has already done it”). Labour *performance* appears to be devalued and standardized. The skills necessary to the creative freelance activity in the first generation are now – for the second generation – reduced to homogenous training procedures, consistent with market criteria. What emerges is then work impoverishment: in Italy, according to the research’s results, most young people, aged between 18 and 24 years, only earn between 1,000 and 5,000 Euros per year (ibid., p. 50). What seems to emerge then is a political economy of the labelling. While from the perspective of official statistics, for example, it seems reasonable to label people as poor according to certain indicators, what these indicators do not acknowledge is the poverty on relations of production where material poverty also is an effect of a much wider reorganisation of society.

The new subjectivity of outsiders tries to rethink their status, progressively seeking alternative strategies on which to base identities, survival and desires that are out of the jerseys of labour:

I know people who have accepted bad job offers, without any rights and with absurd working hours. I do not want that for me and above all I do not want to do the same job all my life as well as I would not like to do a job that does not interest me. I wish I could turn down a job offer that allows me just to survive (ibid., p. 50)

We could witness the creation of a new un-working class. This “useless class” will not just be unemployed – it will be and it is unemployable. Precisely even if in presence of the crisis the second generation precarious represents a potential extreme endurance of life, which gives an energetic blow

against the ideology of labour or, generates “financial outsiders”.

Over the years the media rhetoric has described the precarious young people as increasingly crushed by the obligation to do (perform), without complaining, “manual and humble work”. If the sirens of merit and recognition were used until yesterday, today what is explicitly seen is the spectrum of exclusion behind the disadvantage. In the midst of the development of bio-cognitive capitalism and of the potential of technological innovations, in the face of increasingly skilled and educated generations, Italy has witnessed the tendency to repeatedly mark the precarious generations to bring them back to the workfare context. There was a “sacrifice”, while stigmatizing the youth's disadvantage (the choosy young people who do not accept any job), lazy and bumpy, as a weight to society. This is a work rhetoric in circuit in which labour in general maintains its own quality as such: a sort of moral imperative. A vision that put the legal abstraction of labor before the right to existence. It proposes a sort of ranking with at the first place there is the economic performance, finely reachable through availability and adaptation. In our interviews, especially young people seem to reject such a systematization imposed by the top: they, reject the label of the *poor* and of the disadvantaged who is not able to leave the home of the parents. From the analysis of the answers to the questionnaires, it is clear that the majority of Italian young people still live with their family of origin and that they believe that lack or inadequacy of income together with the too high prices of homes constitute an obstacle to their own independence.

Precarious of 2nd generation perceive the sedimentation of rejection elements that tend to shift *from being put out to decide to stay out*. They do not assume the active form of the insurrection, but the posture of refusal, invention of other value systems:

The mass casualisation of employment involves the end of the centrality of work; home, income, time, recognition of civil and social rights, these are some of the common needs expressed that may trigger a new political discourse” (ibid., p. 50)

From work to life, and to human relationships (commonfare)

If inclusion becomes a privilege and poverty is the label assigned to those which are not included, with all its corollaries of shame and social stigma, the breakup of this label probably becomes possible outside the perimeter of the social stigma itself. Thus, according to the people we interviewed for the research, the lack of economic resources may not be the worst of the disadvantages if other and alternative value systems (time wealth, wealth of relationships, wealth of knowledge) are emphasized and can play the role of a form of antagonism and reaction. The absence of work, or the conditions under which work takes place, lead us to reconsider marginalization as the true social context to be reorganized: a space centered on the quality of life and relationships, which is “out” of the symbolic meaning of mainstream economic models, which very well lead to labelling people as poor and as financial outsiders. Far from the persistence of the *embeddedness* (Fraser, 2011) of economic dynamics as the key dimension of the logic of the capital. We do not come to theorize the absolute capability of subjects regardless of categorization, but the impression is certainly that there is a tension that explains the normative significance, the excess of subordination of the norm. This can be transformed into a space of autonomous subjectivation.

In the focus groups discussion, most people define themselves “neither poor nor rich”, despite the progressive (and in some cases obvious) economic difficulties. It seems to us, first of all, that this is a form of resistance to the stigma of one own's poverty. But it is also accompanied by the desire to rediscover a “measure” of what is sufficient for a decent living (“what I gain is little but enough”) compared to the consumerist and productive imperatives of the past decades, and to indicate other areas of existence where deprivation processes can be more risky and more serious: time, relationships, affections, social contexts. In the overcoming of the economic crisis, the contradictions between the

irreducible non-alignment of life forms and the continuing need to bring them back into abstractly universal categories, grow. From this point of view if the *workfare* was the model implemented over the years, with all its obligation tool to work, merit, success within an atomisation of society, the *Commonfare*, based on “commoning”, appears to be more innovative to express these new forms of individual and collective research.

Rethinking communication

The early results of the research activities previously presented are calling into question the ontology of poverty as delivered by official statistics or the media, and are unveiling the ways whereby participants resist labels which these produce to sort people, for instance by defining themselves as “neither poor neither rich”, even when acknowledging significant difficulties in facing unexpected expenses of a few hundred euros. Such resistance to words and provinces of meaning (Schütz, 1967) unveils a set of tensions between the depiction of poverty as performed by the narratives of institutions and policy-makers and the actual experience depicted by those who are labeled, thus enacted, by such narratives. Moreover, thanks to participatory design activities that promote a direct connection among researchers, organizations, and participants, we realized that several words we used to define the original research proposal as well as all our communication materials and media – such as website, Facebook page, flyers, press releases, posters, and face to face interaction – turned out to be troubling, if not displeasing, to the people who participate in research activities.

This issue concerns several words defining the project, starting from its very name: PIE News. We used the “PIE” acronym to point to the three social issues our action-research aims to confront (Poverty, lack of Income, and unEmployment), yet the participants involved in design workshops rejected it insofar it does not reflect the spirit and goals of the project (i.e., a collection of people doing things together) and because the word “pie” used to describe critical condition such as poverty and precariousness sounds offensive from the point of view of certain publics such as British people. Such feedback from early participatory design workshops resonated with the results of the field research activities that pilot partners conducted in Rome, Milan, Amsterdam, Rotterdam, The Hague, and Zagreb, according to which other words such as “users”, “stakeholders” and “reputation” emerged as contentious insofar they appear not to belong to the worlds and stories we are encountering. In other words, if the word “pie”, which originally pertains to the food language and indicates a crust of baked dough, reminds to a company selling pies according to the participants, the terms “users”, “stakeholders” and “reputation” have been questioned for reminding to technocratic and corporate domains, which are perceived distant from Commonfare in terms of goals and values.

These findings led the whole consortium to engage in significant discussions regarding the role of language and labels in building technical projects with democratic aims – such as Commonfare – thus fostering the participation of people living in critical condition. As a result, we decided to take “Commonfare” as the leading word describing the project, while necessarily keeping “PIE News” as a label to interact with institutional counterparts, mainly the European Commission that funds the project. Commonfare.net is in fact the name of the digital platform we are building in a participatory way, thus it seems the best language choice to shape the entire project when connecting with the people we meet everyday in the pilot sites as it underlines the positive aspects of our project: making things together. A similar change in the narrative of the project has indeed been triggered by the people who participate to design activities, whose feedback have suggested to focus communication on positive aspects (i.e., cooperation instead of poverty) and to simplify both language and design.

A second action derived from field research findings concerns the decision to build up a collective glossary that contains the sensitizing concepts (Blumer, 1954) informing the processes and actions whereby the project is articulated. To do so, we set up a wiki page with the aim to facilitate a participatory process for the creation of a shared vocabulary among the partners of the project. Among the terms elaborated in the glossary, there are, for instance, “precarious”, “poverty”, “user”, “platform capitalism”, “reputation system”, “solidarity”, and several others. As our early research findings certify, these words are not neutral descriptive tools to be employed in any situation as they remind to specific assumptions, cultural and disciplinary domains, explanations, and power relations, thus they enact different realities, which are not equivalent as they articulate different set of connectivities and circuits among subjects, objects, spaces, practices, and values. The word “user”, for example, has been replaced with the word “participant” in order to highlight the agentic and primary role of the people involved in the project. Due to its origin in software engineering and human-computer interaction (Norman et al., 1995), the term “user” (like “customer” or “consumer”) points those individuals, mostly without technical expertise, who use a computer or a technical system. In this respect, rather than emphasizing an attachment to the digital platform and the civic goals behind it, the word “user” was perceived as a dispassionate one as well as as a way of labelling people as objects instead of empowering them as real living and thinking human beings.

Accordingly, behind the demand of having a list of terms shared among the consortium, there is the assumption – empirically detected – that theories, concepts, methods – and the words used to deliver them – generate not only descriptions of reality, but also the realities those descriptions depict (Law, 2009). They act as labels, namely as ordering tools that produce and reproduce provinces of meaning which, in turn, articulate certain set of relations and, in doing so, open up space of agency and transformation.

Discussion and conclusion

At the beginning of this paper, we questioned the labels used to refer to people who are financially struggling due to a different set of reasons like precarious job contracts, limited employment opportunities, or other social conditions such as being single parents or migrants in absence of strong social support. In particular, we showed how labels like “poor” or “socially excluded” are indeed rejected by people in such conditions – as they do not account for a variety of experiences they have – and often contradict qualifications generally associated with being poor, e.g. a lack of skills allowing access to the labor market. What we have tried to show is not only how the lived experiences of people critically relate to such labels but also how, organizationally, the project we are part of has been first using and then questioning the labels themselves, on the basis of the empirical research practices we enacted.

In fact, what emerges by considering our case is a discussion of how labelling could take place in an EU-funded project like the Commonfare project, our empirical case. First of all, as any form of labelling is a form of knowledge production (however limited such knowledge could be), a project like Commonfare appears first of all as a collective-of-practice (Lindkvist, 2005), a temporary association of people and organizations which share a productive goal and rely on each other knowledge and activities as forms of distributed knowledge in a network. That appears clear looking at the different kinds of organizations constituting the Commonfare collective, from academic organizations employing actors with interdisciplinary skills (from the social sciences to human-computer interaction and technology design) to research and development not-for profit organizations in the domain of software development, being them big and public or small and private, passing through advocacy or engaged art organizations. The absence, or limited presence, of overlapping competences strengthen the goal-directed, trial-and-error

way through which knowledge of the people we have been working with is built among the Commonfare collective members.

For example, the goal of getting the project up and running passed through specific institutional channels, like the competitive EU funding schemes, and this influenced the initial narrative of the project that relied on official statistics definitions to frame the problem space and the goals of the collective project. At the same time, the different backgrounds of the partners, as well as their mostly shared political framing of contemporary inequalities, have contributed to opening up the project planning to different angles and, in particular, to ethnographically-inspired participatory design of digital technologies. Such methodological choice is what has made evident to the Commonfare collective the refusal of official labelling by the people we have been encountering in the field, being them individuals or organized groups, like the good practices we have been looking for as examples of bottom-up welfare initiatives counteracting critical conditions.

As previously discussed, the main finding emerged from early ethnographic research has been participants' refusal of the bureaucratic and technocratic-like language that the consortium used to develop the grant proposal and the grant agreement with EU institutions. Being Commonfare an engaged and participatory research project, which therefore aims to achieve a fruitful involvement of people in research practices, the unwillingness of these very people to see themselves described as "poor" has led us not only to reflect on the performative character of research practices, but also to follow up this reflexive stance with concrete interventions – in this case, by building up a collective glossary and a more empathetic language in order to reach out to people. In this respect, the collective glossary we have developed reflects our critical assessment of a stable knowledge (theories, data, categories) on poverty and can be seen as a concrete act of learning from participants in our research. In assessing the epistemic power of research methods, British sociologist John Law takes the case of a major European survey (a Eurobarometer investigation) as an example to discuss his argument about the performative character of research tools in social science. In his discussion, Law asks why it is worthwhile thinking in this way (i.e., methods as performative) and his answer makes the case that such an understanding of methods and knowledge practices takes exception to the idea of "universalism" and opens up a political space that allows us to explore a larger set of methodological tools and conceptual apparatus able to enact different realities and, in our case, to pave the way to novel policies on poverty.

From this viewpoint, and starting from the perspective of research participants, we have identified two main cultural answers to financial difficulties: whereas the older generation focuses more on political action related to the job market and their financial condition, the younger generation is concerned with cultivating their social relations while giving up to professionalism as a way to improve life conditions and/or to reach self-fulfilment. It is beyond the scope of this paper to fully explain the differences in attitudes and actions of these "two generations" in relation to the conditions of poverty and the label of financial outsiders. What is clear, however, is that there is not just a unique form of resistance to the labelling among social actors, yet resistance is in place. There is in fact a variety of critiques (of which in this paper we identified two) to a phenomenon which from the perspective of the "labellers" and the general public (through, e.g., official statistics or media representations) we often see as a monolithic one: there are people at the margin, which are somehow outsiders to a series of political economic processes and this makes them financial outsiders. Labelling theory – at least the contribution we discussed at the beginning – may not be of immediate help in understanding this. What we unheeded is twofold. On the one hand, the same label may be applied to people in a variety of different situations (e.g., people in search for work, free-lancers exposed to "gig economy" dynamics), and this may raise issues when interventions or policies are formulated and implemented around monolithic labels. Somehow, the accountability should possibly be reversed by starting with knowing people's perspective and understand their situational issues. Through our research, indeed, we observed that official statistics labels are at odds

with what labelled people say about themselves, about what makes their life something which goes beyond being financial poor (e.g., their personal network, life satisfaction beyond income). On the other hand – and this is something needing further reflections, particularly from a theoretical point of view – we found that not only labellers but also labelled people conceive somehow the label as monolithic: “financial outsiders” do resist label application, thereby contrasting the reduction of their life to financial matters only, yet they do not question the accountability itself of the label, they do not purport a critique of the logics upon/through which the label is constructed (e.g., they do not explicitly question official statistics methods or even usefulness). The critique is oriented towards the social reception of the label, so to speak, towards the way it operates in society, not towards the label itself. This raises not only theoretical questions, but also pragmatic ones, particularly in terms of the potential role of the “organizations dealing with outsiders” as intermediaries between the logic underlying official labelling processes and practices, on the one hand, and the opportunities for deconstruction and resistance on the part of the labelled people, on the other hand. Interdisciplinary endeavours gathered around a common ethnographic sensibility, we believe, may represent a good starting point to answer those questions, and foster the construction of different realities alike.

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