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FAMILY AS A SOCIO-ECONOMIC ACTOR IN THE POLITICAL ECONOMY OF WELFARE

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Introduction

Decades of market-driven welfare reforms have resulted in ‘the reconstitution of the nature of social welfare’, marked by ‘a shift towards more market-based, privatised and individualised forms of social reproduction’ (Roberts, 2014, p 235). This is increasingly manifested in what Smith and Rochovská (2007), described as the ‘domestication of neo-liberalism’, a process in which households “do not necessarily resist neo-liberalism (although they may under certain circumstances) but [make] attempts – sometimes unsuccessful ones – to find ways to make material life more tolerable” (p 1175). The process of domesticating neoliberalism coincides with the extensive neoliberal restructuring of the welfare state itself that, especially after the 2008 financial crisis, has led to the institutionalisation of austerity in nearly all advanced welfare capitalist states (Streeck 2013; Hermann, 2014; Farnsworth and Irving, 2015; Kennett, 2017; Dukelow and Kennett, 2018; Papadopoulos and Roumpakis, 2018). Under conditions of continuing welfare cuts, reductions in benefit entitlements, curtailment of socio-economic rights, stagnating wages (Vaughan-Whitehead, 2016), increasing inequalities (Milanovich, 2016) and ballooning household debt (e.g. Papadopoulos and Roumpakis 2013; 2015; 2017a; Hiilamo, 2018) the vast majority of households and families are now expected to act even more strategically as collective socio-economic actors to absorb the ever-increasing social risks and costs associated with their social reproduction in the era of financialized capitalism (Dixon, 2014).

For at least two decades the majority of comparative social policy literature had focused on the role that the family plays as a provider of care, its politics and its implications for gender relations and especially women (e.g. Lewis, 1992; Saraceno, 2004; Millar, 2016; Chau et al 2017; Daly and Ferragina, 2017). However, with few exceptions (see: Wheelock and Baines, 1998; Wheelock et al., 2003) less attention has been paid with respect to the institutional conditions that enable families as *collectivities* to generate socio-economic security and independence for its members vis-à-vis both the market and the state. In this chapter we argue that, given the scale of change under the neoliberal re-constitution of social welfare, it is imperative to expand our theoretical understanding of families as socio-economic actors to encompass strategies and practices that extend beyond care provision. Like Donati (2008) we view the centrality of the state in (re)producing ‘the family’ as being ‘at the same time necessary and problematic’: necessary due to ‘the practicability of laws and welfare entitlements’ and ‘problematic because of the fluid feature of relations it refers to’ (p.266). Indeed, the very boundaries of what is considered ‘private’ and what ‘public’ in terms of family rights and obligations are in constant flux, produced by – and via – the state and its gender

regime (Walby, 2015), always contingent upon the politics of what is a family and the policies affecting families, directly or indirectly. This is especially the case in contemporary political economy of welfare, characterised by the institutionalisation of austerity and the marketization of politico-economic governance (Berndt, 2015). Against this background, the theoretical challenge to articulate the family as a socio-economic collective actor leads us to rethink ‘the family’ as a ‘supra-personal subjectivity’ that is more than the sum of its members (Donati, 2008: 286), as a historically (re)constituted subjectivity that involves a relationship between spouses/partners (comprising different or same genders) and between generations (parents and children) regulated by the state but also conditioned by its interactions with both the state and the market.

Our chapter comprises three parts. First, we critically review existing approaches that address the dynamic between the family and the (welfare) state, mainly in comparative social policy literature. We review the existing analytical approaches focusing on ‘familization’ and ‘defamilization’ that have been used in comparisons of family policies across welfare states. We also borrow from the work of radical feminists who contextualise the importance of family as a site for the social reproduction of (welfare) capitalism, to highlight how employers and the state offset or offload the costs and risks of social reproduction upon the family. We argue that most of the existing approaches tend to narrowly focus on how policies affect the family as a care provider and neglect how the role of the family is (re)institutionalised as a collective socio-economic actor in welfare capitalism especially under conditions of permanent austerity, extensive recommodification and expanding refamilization.

In the second part, we revisit Karl Polanyi’s work on the economy as an instituted process. We particularly engage with his distinction between substantivist and formalist understandings of ‘the economic’ in order to demonstrate how narrow is the utility- maximising individualism of the latter in understanding economic action, especially within households. Following Polanyi’s identification of different types of economic practices (autarchy, reciprocity, redistribution, market exchange), we elaborate on the key role of the household as strategic co-ordinator of such practices in the political economy of welfare.

In the third part, we review contributions from relational sociology advancing a theorization of the family as a relational subject; one that comprises ‘infungible’ and irreplaceable properties in nurturing trustful, reciprocal and responsible social relations (Donati, 2016), even when it engages in market-oriented economic exchanges. The epistemological argument here highlights the importance of treating the terrain of family’s agency as a separate level of analysis. Based on a critical review of selected literature we agree with Donati (2016) insofar as family represents an agent that comprises more than the sum of its individual members and that is more than a unit of production and consumption. We, however, radicalise Donati’s notion of the family as a relational subject by approaching it as a collective actor that, although it predates capitalism, its character is nevertheless (re)defined and fundamentally affected by its interactions with both the state and the market in capitalism, especially as the latter evolves under the pressures of financialization.

Effectively, our aim with this chapter is to elevate ‘the family’ as an analytical concept in social policy research to an analogous position of that of ‘the firm’ in management research, without resurrecting traditionalist or essentialist conceptualisations of (patriarchal) ‘family values’. We aspire to open a wider debate on the role of the family as socioeconomic actor in the social reproduction of welfare capitalism. Especially, in light of successive waves of austerity and

pro-market reforms that, while promoting the re-familization of social risks and costs, are undermining the family's capacities to protect its members from both state and market failures.

Family and social policy: de/familization and social reproduction in (welfare) capitalism

Reflecting on the role of family – and of women *in* the family – many social policy scholars writing from a feminist/gender-politics perspective have accurately highlighted the gender-blindness and implicit androcentrism in traditional mainstream comparative welfare state literature. For example, Esping-Andersen's (1990) focus on decommodification was heavily criticized on the grounds that it did not acknowledge women's unpaid caring work at home; work that allowed, in the first place, men to gain access to the labour market and, thereafter, to social protection and welfare rights (Pascall and Lewis, 2004). Unpaid work was not recognised as wage work and therefore women were not able to be independently 'de-commodified' (O'Connor 1998; see also Orloff, 1993). In addition, as an analytical term, decommodification did not capture the implications of the 'gendered division of labour' for the social reproduction of welfare capitalism (Sainsbury, 1999). Instead, McLaughlin and Glendinning (1994,) proposed the concept of *de-familization* as an analytical term to capture the extent to 'which people engage in families and the extent to which they can uphold an acceptable standard of living independently of 'family' participation' (p 65). In this context, defamilization can be achieved by transferring care responsibilities to the state (e.g. public childcare) and the market (e.g. private childcare) whereas (re)familization is achieved by transferring care responsibilities away from the state and back to families (see also Saxonberg, 2013). Leitner and Lessenich (2007) use the terms 'economic' and 'social' defamilization to distinguish between financial and care dependencies respectively, in order to highlight that the relationship between caregiver and care-receiver could involve a recognition on behalf of the state to absorb financial costs (defamilization) but also provide the opportunity for the carer (mainly women) to receive income for offering care within the family (familization)¹. Furthermore, numerous studies attempted to measure the diversity of family and gender support policies comparatively and internationally (e.g. Yu et al 2015; Lohmann and Zagel, 2016; Chau et al, 2017; Daly and Ferregina, 2017), with some analysing the differential strength of both familization and defamilization measures as indicative of the existence of different patterns and 'varieties of familialism' (Leitner, 2003; Keck and Saraceno, 2010; Saraceno 2016).

We have argued elsewhere (Papadopoulos and Roumpakis, 2017b) that there are key limitations with such conceptualisations of de/familization. To begin with, the family in these accounts is approached primarily as the micro-terrain where the responsibility for care is negotiated between genders, in a power-dynamic affected by state policies and cultural norms. The family's agency as a collective socio-economic actor is usually either underplayed or perceived as a remnant of pre-modernity; family is seen as an institution that fills the 'welfare gap', especially in residual welfare regimes. The substantial increases in women's labour market participation rates over recent decades have not been accompanied with similar trends of men absorbing caring responsibilities. Thus, care provision towards dependent members like children or the elderly as well as domestic work continued to be gendered. It has remained largely feminized, provided by other women, either close relatives (e.g. grandmothers) or from women outside the family who, often, are migrants (on migration and domestic care

¹ Similar to decommodification, the term '(de/re)familization' refers to dynamic processes and tendencies and not an absolute condition.

arrangements, see Degavre and Merla, 2016).² In short, the gender bias against women in care provision does not seem to have changed substantially despite the increases in women's participation in formal labour markets. Rather, it seems that it has been either 'externalised' to the extended family or commodified; especially during the era of post-crisis austerity, when most welfare states made substantial cuts in – or gave low priority to – the supply of care services, like public childcare or social care.

In this context, for those dual-earner family households that can afford it, care services are being bought from the market, mainly provided by low paid women who are often migrants. For those families who cannot afford private childcare or elderly care, the solution is the familization of associated costs resulting in, among other things, higher cohabitation rates with older parents and familial 'in-house' child care arrangements. The burdens of these are usually born by women whose income from paid employment is now a necessity for the family's welfare (Wheelock et al, 2003; Simonazzi and Villa, 2010; Sung and Pascall, 2014; Zhong and Li, 2017; Croucher et al 2018).

Against this background, the political pursuit of defamilization, while the neoliberal restructuring of welfare state was underway, had perverse effects. Originally, defamilization was advocated as a socio-politically progressive process whereby women could unburden their care responsibilities in order to be able to independently access the labour market and, similar to men, raise independent market income and accumulate socio-economic rights. Still, some of the arguments – made especially by liberal scholars of second-wave feminism – involved also a critique against the 'family wage' of the so-called 'male breadwinner' model. As feminist political philosophers like Fraser (2013) pointed out, neoliberal socio-economic policies were inadvertently sanctioned by such a critique: women may have been granted 'recognition' through the market but claims for 'redistribution' through the (welfare) state were silenced within a narrative that effectively legitimised neoliberal assaults on wages, employment rights and welfare security for both men and women. According to Fraser (2013, p 223):

Neoliberal capitalism's [...] indispensable workers are disproportionately women, not only young single women, but also married women and women with children; not only racialized women, but women of virtually all nationalities and ethnicities. As such women have poured into labor markets around the globe, the effect has been to undercut once and for all state-organized capitalism's ideal of the family wage. . [...] [T]he reality that underlies the new ideal [the two-earner family] is depressed wage levels, decreased job security, declining living standards, a steep rise in the number of hours worked for wages per household, exacerbation of the double shift— now often a triple or quadruple shift— and a rise in female-headed households. [...] Disturbing as it may sound, I am suggesting that second-wave feminism has unwittingly provided a key ingredient of the new spirit of neoliberalism (220-21) [...] After all, this capitalism would much prefer to confront claims for recognition over claims for redistribution, as it builds a new regime of accumulation on the cornerstone of women's waged labor and seeks to dis-embed markets from democratic political regulation in order to operate all the more freely on a global scale.

Supported by neoliberal states, the new world of post-industrial, post-Westphalian political economy of 'flexible' capitalism relies heavily on the low-waged labour and low job security

² Saxonberg (2013, p 33) argues in favour of using the term 'de-genderization' to better depict 'policies that promote the elimination of gender roles', rather than defamilization.

of both women and men. At the same time, under the pretext of encouraging individual ‘choice’ and ‘flexibility’ while privatizing decisions over the so-called ‘work-family balance’, neoliberal states, employers and businesses managed to unburden themselves from any serious socio-economic responsibilities towards supporting families as collectivities. Under conditions where secure jobs are diminishing and wages are stagnant, with private debt rising and welfare rights being curtailed, young people find it very difficult to start new families while parents (couples and lone parents) find themselves under ever-increasing pressure to secure sustainable livelihoods for their families’ members (see also Wheelock et al, 2003; Fine, 2014).

Against this background, the new political economy of ‘flexible’ (welfare) capitalism not only imposes more demands on working-age family members but offloads substantial costs and risks upon families as collectivities while undermining their capacity to act as socio-economic actors to secure their social reproduction and society’s at large. Here, we borrow from the scholarship of feminist political economy the concept of ‘social reproduction in capitalism’, an expanded concept of social reproduction that is not confined to the idea of ‘care economy’ but includes wider questions of power and production relations that are directly related to the conditions that shape capital accumulation. As Bakker and Silvey (2008, p 3) put it,

[...] the family and the state become important sites where the needs of social reproduction are linked to the need of accumulation and where the state intervenes to *offset* or *offload* the high costs of social reproduction *onto* or *away* from the family at different moments in different locales” (own emphasis).

Consequently, we argue that it has become imperative to move beyond the rather narrow conceptualisations of the family assumed in the de/familization debate and engage with a broader conceptualisation of the family as a collective socio-economic agent embedded in the deep structures and politico-economic processes driving the contemporary political economy of welfare (LeBaron, 2010; Douglass, 2012, Dixon, 2014). Such an approach allows us to extend our understanding of the family beyond care and gender relations to incorporate how the family’s collective agency is conditioned and affected by both the (neoliberal) state and the market, enabling it to consolidate and mobilise the necessary resources (financial, emotional, symbolic) to protect its members.

In the next section we demonstrate how the work of economic anthropologist Karl Polanyi can offer fruitful analytical insights for conceptualising family’s economic agency in the political economy of welfare.

Theorising the family as an economic actor

In his essay ‘The Economy as Instituted Process’, Polanyi (1957a) drew a sharp distinction between two irreconcilable perspectives in approaching the character of ‘the economic’: the *formal* and the *substantive*. The formalist approach universalizes the ‘logic of economising’ for all economic exchanges - i.e. the utility-maximising rationale under conditions of scarcity – across time and space. It is an axiomatic, rather than empirically based approach which, with respect to the family, begins from the axiom that family and family members are individuals who will behave in a rational and self-interested manner, even when they are engaged in seemingly co-operative or altruistic behaviour (see especially Becker, 1981). Ermisch (2003) for example, emphatically argued that “when putting a social institution like the family under analytical scrutiny, it is helpful to assume that individuals understand their environment and act rationally to maximize their own welfare” (p.2).

According to such approaches, usually advanced by neoclassical economists, decisions regarding marriage, financial transfers to children, home production, or investments in children's education can be explained through models of individual behaviour/preferences and the different comparative advantages of men and women (Becker, 1981; for a critique of see Woolley, 1996). In short, economic formalism deconstructs internal family ties and approaches the family as a mere sum of its individual members motivated by self-interest. Actions internal to the family can be explained by reference to utility maximising behaviours where each individual is assumed to sustain the same capacity to assess needs and provide care (Tronto, 2013; see also Wrenn and Waller, 2018). With regards to actions external to the family, formalist accounts privilege the market-oriented 'rationale' over all other 'rationales' (e.g. reciprocity, redistribution, autarchy) in the family's economic practices vis-à-vis the extended family network³, other families and households, its local community and even the economy as a whole (see Waller and Jennings, 1991; Laamanen et al, 2018; Melhuus, 2018). Finally, when it comes to evaluating welfare state policies, formalist arguments adopt the well-known narratives of public choice theory that view socio-economic rights as posing restrictions to the exercise of individual choice in the market and responsible for welfare dependencies and labour market disincentives (Becker, 1981; Ermisch, 2003).

The substantivist approach rejects the 'economistic fallacy' (Polanyi, 1977: chapter 1) that all forms of economic action are driven by the individual's utility-maximising motive assumed in the formalist understanding of economic behaviour. Instead of starting from unproven axioms the substantivist approach begins by empirically grounding its analysis both at the present and, especially, in the history of how humans sustain their livelihoods and their associated practices. The 'economy' is not separated from its political and social dimensions but instead it is approached as the *instituted* process of interaction between men and women and their environment in order to produce the material means that facilitate their social reproduction. Polanyi (2001[1957]) eloquently argued that there is nothing pre-given or 'natural' in the way the economy is institutionalised (especially the contemporary market economy), instead it is essentially expressed through acts that represent and shape the 'political and cultural spheres of society at large' (Polanyi, 1977, p 35). For Polanyi, the societal effects of individual behaviour depend on the presence of particular institutional conditions and what he named 'forms of integration' (p 250) which, in turn, condition the 'economic' behaviour of individuals and collectivities. Against this background, Polanyi (1977, p 250-1) argued that 'the economy acquires unity and stability' through combinations of at least three patterns of integration, as he called them:

- *reciprocity*, which relies on organised patterns of symmetry in the movement of goods, circulating in 'acts of good will' – like gift exchanges – among a 'definite community' commonly present in relations of kinship and friendship but also in altruistic acts towards strangers (the practice of altruistic blood donation or organ donation are contemporary examples of applying this rationale at societal level)⁴

³ One could argue that the debate on 'intergenerational conflict' captures a similar logic. While often many scholars cite this 'conflict' to highlight new social risks or divert attention to issues of welfare sustainability, one cannot miss the underlying assumption of what is, effectively, a narrative of self-interested individuals. However, this is not always verified as there is significant evidence of an economy of intra-household transfers that include both financial and time resources that bridge this division (see Albertini, Kohli and Vogel, 2007; Blome, Keck and Alber, 2009).

⁴ Other economic practices integrated under an reciprocity 'rationale' are easily identifiable at the community level through voluntary contributions in terms of labour, services and goods (e.g. trade union work; charity and

- *redistribution*, which relies on organising patterns of centrality and is characterised by ‘movement of goods and money towards the centre and out of it again’ (welfare policies and progressive taxation are contemporary examples of applying this rationale at societal level)⁵
- *market exchange* which relies on an organised system of price-making markets and is defined as the ‘mutual appropriative movement of goods between hands at set or bargained rates’.

In his earlier work Polanyi (1957a; 1966) also included a fourth pattern of integration:

- *householding*, which relies on organising patterns of economic *autarchy* (aka self-sufficiency, that is, producing for one’s own use and consuming in a symmetrically reciprocal fashion) which archetypically is exemplified in the economic practices of extended pre-capitalist families and households (Polanyi refers to the Greek *oikos*, the Roman *familia* and the English *manor* as empirical examples);

Polanyi argued that given this plurality of forms of economic integration and practices, the economicist postulate behind the formalistic approach (which grants market exchange the status of the only form of ‘economic’ action) not only went contrary to historical and anthropological experience but constituted, epistemologically and ethically, a political attempt to suppress the substantive meaning of economic. As Polanyi (1957a, p 240) wrote

[...] there is no necessary relationship between economizing action and the empirical economy. The institutional structure of the economy need not compel, as with the market system, economizing actions. The implications of such insight for all the social sciences which must deal with the economy could hardly be more far-reaching. Nothing less than a fundamentally different starting point for the analysis of the human economy as a social process is required.

The most elementary societal unit where these economic ‘rationales’ co-exist and combine to serve the purposes of the social wellbeing of its members is the household, especially the family household. Their differences aside⁶, Polanyi agreed with Weber (1978 [1921-22], p 80) that the household (‘oikos’) was not a primitive form of economic organisation but a key unit of socio-economic life that not only predates capitalism but continues under it. They also both identified householding as being ‘the dominant [economic] form in most periods in the past’. Revisiting Aristotle’s proposals on economic institutions and economic principles appropriate

voluntary work; ‘soul kitchens’, ‘food banks’, etc.) as well as in the practices of the so-called sharing and social economy (for interactions between households and sharing economy see Laamanen et al, 2018).

⁵ Polanyi cites the taxation system as an example of redistribution in market societies that developed welfare states to describe the movement of goods and money towards the centre - understood as modern governments⁵ - and their movement out of the centre again via public redistributive welfare programmes.

⁶ Weber drew a sharp distinction between production of goods for consumption – a practice identified in individual households - and production for gain (profit), a practice that is primarily identified with ‘firms’ in a capitalist economy. For Weber, householding and profit-making are not mutually exclusive categories, with both economic actions being present at all times (Swedberg, 2001). He argued, however, that households do employ a variety of strategies that allow families to meet their consumption demands that may include exploiting opportunities for profit-making insofar as to meet these demands. Polanyi (1957a; 1960; 1966), refuted this point and argued that households, even when they were involved in exchanges, lacked the ‘logic of economising’ that Weber (1978) assumed. An empirical verification of this point was offered by Chayanov’s (1991[1919]) study of the Russian peasantry, where households prioritised their own self-sufficiency over profit-making or maximising their production, a logic that contrasted with the key economic aims of both market economy and Soviet-style socialism.

for a good society, Polanyi (1957b) agreed that “[t]he economy — as the root of the word shows, a matter of the domestic household or *oikos* — concerns directly the relationship of persons who make up the natural institution of the household” (p 81) .

Still, as Polanyi moved into studying the history and institutions of large, mainly archaic, economies, the concepts of household and householding (with its *autarchic* economic orientation) became marginal to his work (see Gregory, 2009). Indeed, apart from criticising the disastrous effects of disembedded markets in capitalism, Polanyi did not research how householding inter-related with the other forms of economic integration and practices within market societies (Dale (2010, p 141). As Stanfield notes (1986) this inadequacy has led to interpretations that perceived these forms of economic integration as mainly applicable to archaic societies. Along with a growing literature adopting a substantivist perspective in studying institutional economics (Hann and Hart, 2009; Maucourant and Plociniczak, 2013) and householding in particular (Laamanen et al, 2018), we agree that Polanyi’s work can and ought to be extended to the investigation of key aspects of contemporary political economy of welfare.

In particular, the household, as a collective agent that co-ordinates and practices different logics of socio-economic action, and its relationship to the moral imperative behind householding are of great significance in our attempt to re-conceptualise family as a socio-economic actor. Melhus (2018: 83-4) put it succinctly:

The household, in my usage, is not reserved for non-market economies. It is not a term solely applicable to pre-industrial societies [and cannot] be confined to autarkic, self-sufficient peasant production. Rather, [...] I view householding as embedded in market relations, straddling both the market and non-market domain [...] This will necessarily involve a double focus: on the one hand, on those relations and practices that contribute towards reproducing a particular economy (through relations of labour); and, on the other, on those relations and practices that contribute towards creating a livelihood. These two domains are mutually constitutive, if not overlapping, incorporating at one and the same time the transformative and integrative potentials of social life.

In this context, we link Polanyi’s insightful substantivist understanding of the different forms of ‘economic’ action to the discussions on the conditions of social reproduction in (welfare) capitalism, and especially in the role of family as a collective agent in it. This enables us to advance elements of a new research agenda both conceptually and empirically.

Key issues in this new agenda are to explore how and under what conditions is the family, as ‘*oikos*’, institutionalised in contemporary welfare capitalism and how its capacity to act as a collective agent is facilitated, or hampered, by both the state and the market (Polanyi, 1957, p 50). In this effort, an extra dimension in family’s agency needs to be taken into account. This dimension concerns a deeper and more complex layer of social relations in which the family’s economic agency is embedded. We need to theorize the family not merely as an economic actor (deploying different ‘rationales’) but as a distinct subjectivity combining simultaneously social *and* economic attributes and practices; as a *socio-economic* actor with unique qualities. Thus, we find it fruitful to engage with contributions from relational sociology, where family is defined as a ‘relational subject’ generating ‘relational goods’.

Theorizing the family as a relational subject

We borrow from relational sociology the concept of *relational subject* (Donati, 2008) to engage, ontologically, with the family as a unique collectivity whose social agency is the emergent property of its particular set of relationships and practices (Donati, 2016: 160). This view sees the family as “a system of relations exceeding the contingent interactions between individuals” (Donati and Prandini, 2007, p 219); “a supra-personal social and legal subject” (Donati, 2008, p 286) that involves “a *sui generis* nexus between freedom and responsibility” with respect to relationships between spouses/partners and between generations. The crucial difference between the family and other primary relationships (e.g. friendships) or other relational subjectivities (e.g. a labour union, a political party, a corporation, a firm or a foundation) is that it is unique in its non-differentiation of human life:

Empirically, the family relation involves *all* the dimensions of human life. Only in the family the human person is considered and addressed in her *full personality*, and not for a particular quality or function she performs [as, for example, in the work environment, the political life or the market]. (Our emphasis)
(Donati, 2008, p 286, own emphasis)

In addition, a key aspect of the family’s social agency concerns its capacity to generate *relational goods*. These comprise particular qualities of social relationships “which stem from the family-relationship and can be generated and enjoyed only by those that share it by acting together” (Donati 2008, p 287). Relational goods are immaterial, intangible, non-aggregative goods which due to the fact that they comprise qualities of relationships, cannot be generated individually.⁷ Instead, in the case of the family, they can be generated in, and enjoyed within, the collective, “as the sharing [of] the relationships from which derive both individual and community goods”.

Against this background, a deeper understanding of the family as a relational subject emerges. Due to its unique set of relationships the family represents a fundamental generative resource for society, pivotal for society’s material, symbolic and relational reproduction (in fact, Donati considers the family not only as a generator of relational goods but also as a relational good for society itself⁸). In highlighting the need to protect and support the family Donati (2016) goes as far as arguing for the extension of citizenship rights to families as collectivities. Still, he frames his advocacy in a context where the traditional heterosexual nuclear family is perceived to be the norm. We have reservations with this approach which, in our view, is predicated on an essentialist view of the family. It is a heavily normative approach, potentially exclusionary of other types of families, and underplays the politics of how the family has been *historico-legally* instituted as a collectivity.

⁷ However, as Donati rightly points out “the family can also generate ‘relational bads’, when it does not work properly” (ibid).

⁸ “The family is a relational good (i) in itself for its members, given the fact that it can generate what other life styles cannot generate, and (ii) it is a relational good for the society because it develops functions that no other form of life can fulfil” (Donati, 2016, p 160)

An 'oikos' perspective: towards a new theoretical synthesis and research agenda

Our reservations aside, what is really inspiring within the 'relational' approach is its ontological premise, which we critically adopt. Thus, as a tentative synthesis, we propose a view of the family as the layered reality of a unique socio-economic subjectivity, predicated on a social relation that is exceptional in its non-differentiation of life of the human persons in it. It is a social subjectivity that can generate unique relational goods and, simultaneously, an economic actor that co-ordinates and deploys different types of economic practices (i.e. householding, reciprocity, redistribution and market exchange) for the welfare of its members. Seen in all its dimensions the family is a *historically (re)constituted* socio-economic actor whose legal definition varies through time and between societies. The family acts in a context of intense power relations vis-à-vis both the state and market. It does so to secure the wellbeing of its members and its capacities to exercise agency are directly affected by the governance of social reproduction in the wider political economy of welfare. By exercising its agency it also "provides a mechanism for aggregating and redistributing resources among its members" (Allen et. al., 2004, p 116) with the aim to offer them⁹ socio-economic security and relative independence from both the state and the market (see also Moreno, 2006).

In previous empirical work we demonstrated how different welfare regimes institutionalised the conditions for families' role as both welfare providers and economic actors in the regions of Southern Europe, East and South East Asia (Papadopoulos and Roumpakis, 2013;2017b). In particular we demonstrated that the centrality of the family in welfare provision in these regimes reflected among other things how, historically, employers and the state shifted towards the family the responsibility to absorb social costs and risks for social reproduction. Families not only continued their pre-capitalist role as key agents in social provisioning – with women acting as 'compulsory altruists' (Land and Rose, 1985) – but also resorted to exercising extensive economic agency, as investors in real estate, education and human capital of their members and, often, as employers where reliance on 'family values' went hand-in-hand with the creation and running of family businesses. These experiences are not unique to Southern Europe or East/South East Asia. For example, Wheelock and Baines' (1998) qualitative work on the importance of nonmarket social arrangements for UK's small family businesses has remarkable resonance with our approach:

The empirical work [...] did uncover values of self-reliance within the small business family, but such values were not driven primarily by the external, market-derived incentives to be expected of an enterprise economy. Self-reliance was apparent as an internally created value, linked closely with family dignity and self-respect. It was a value based upon self-exploitation and dependency within the business family. The extent of self-exploitation and the sacrifices made by some individuals should be considered seriously. Business owners worked punishingly long hours for precarious rewards. Even so, their businesses often were sustainable only because other members of their families also adjusted their daily lives around the unpredictable workload characteristic of very small businesses.

(Wheelock and Baines, 1998, p 55)

⁹ In this context, although we agree with Falkingham and Baschieri (2009) that not all members of households share equally their resources or have equal access to welfare and labour market security, we also argue that we need to for more research on how families' pool and consolidate the resources that are later redistributed among its members.

Social policy research needs to explore in much more detail the extent and forms of families' engagement with various markets (ideally in comparative studies covering the global North and global South). In particular, we should examine how market exchanges affect families' capacity to act as socio-economic actors as well as how their capacity to exercise socio-economic agency intersects with class, racial, gender and generational inequalities. Furthermore, how families co-ordinate their multiple engagements with markets: as purchasers of care and welfare-related insurance products; as owners of assets and wealth (see Appleyard and Rowlingson, 2010); as shareholders in financial markets; as supporters of family migration projects and remittances; as investors in the human capital and education of their members or through family-run businesses. Although space does not allow us to expand further on the tensions between the 'oikos' logic and the market logic, suffice to say that as a collective actor 'oikos' embeds market exchanges in its deeper moral fabric of self-reliance, independence and trust (see Booth, 1991). For example in the case of family businesses it is worth highlighting that one of the key principles and most characteristic trait of family-run businesses is familial 'trust' in running the business, regardless if this refers to running a taverna in a Greek island, a farm in the UK or a 'super-car' empire like the Ferrari family firm (see, again, Wheelock and Baines, 1998; Pichler and Wallace, 2007).

We also argue that we need to explore in much more detail how families practice reciprocity in, for example, forming intergenerational relationships of care among extended families, making intergenerational transfer of resources or goods. Evidence of these reciprocal relationships include (indicatively) studies like those of informal social capital (Pichler and Wallace, 2007), informal social relations of support (Kolhi et al., 2009) or family income transfers and proximity of residence (Blome et al., 2009). Still, familial practices of reciprocity (e.g. parent caring for young child, child caring for old parent) can be re-institutionalised into acts that promote different economic rationales as state policies can transform them into manifestations of redistribution (e.g. elderly care leave in Sweden) and even market exchange (e.g. wages to children that care for parents in Germany, see Keck and Saraceno, 2010; on England see Pickard et al., 2015). Interesting examples of how the state can mediate and facilitate these intergenerational transfers is the provision of tax-free cash allowances in Japan for grandparents to fund their grandchildren's education (Izuhara, 2016) or the financial incentives for children to buy homes in close proximity to their parents' homes in Singapore. Conversely, an increasing number of grandparents in the USA take out student loans to finance their grandchildren's education (CFPB, 2017), a demonstration of how even in the archetypical liberal welfare capitalist regime solidarity survives among the extended family. Additionally, there is a growing literature that explores the importance of intergenerational transfers to children and grandchildren (Heath and Calvert, 2013) in the UK¹⁰ but also in Europe (Hagestad and Gunhild, 2006; Albertini et al., 2007).

In addition, as far as householding practices (producing for own consumption) are concerned these may differ if their institutionalisation predates the institutionalisation of the market (on feudalism see Bloch, 1961), if they are established during periods of 'embedded' or 'disembedded' market economies (see Polanyi, 2001), or even during Soviet-style socialism. Regardless of the variation over time and place we need to explore in much more detail how

¹⁰ According to a 2017 report by Santander Bank "the number of people buying their first home who turn to their grandparents for help with a deposit has soared four-fold during the past five years". The report stated that "the move is part of a growing trend for first-time buyers to turn to their family for financial support, with 32% saying they will ask their family for a loan towards their deposit, something just 13% of existing homeowners did. Source: <http://www.zoopla.co.uk/discover/property-news/one-in-10-first-time-buyers-rely-on-bank-of-gran-and-grandad/#RdT5O3pqj9V24b3q.99>

householding as a strategy aims to provide family members with autarchy and protection from the uncertainties and insecurities associated with profit-making or production maximising logics and practices. As mentioned above, we are aware that householding may involve undesirable hierarchical and power relations, especially gender inequalities, but similar to Fraser (2013) and Nelson (2016) we argue that this should not prevent us from seeing also positive or even progressive elements in this familial strategy where they exist.

Conclusion

In this chapter we provided a new conceptualisation of the family as a socio-economic actor. We proposed a new research agenda that treats the terrain of family's collective agency as a separate level of analysis. This agency is nonetheless (re)defined and fundamentally affected by its interactions with both the state and the market in capitalism, especially as the latter evolves under the pressures of financialization. Our aim was to move beyond narrow conceptualisations of the family as a care provider by elevating the family as an analytical concept in social policy research without resurrecting traditionalist or essentialist conceptualisations of (patriarchal) 'family values'. We argued that the family is a social subjectivity that can generate unique relational goods. It comprises 'infungible' and irreplaceable properties in nurturing trustful, reciprocal and responsible social relations, essential for individual and societal wellbeing. At the same time, the family is an economic actor that co-ordinates and deploys different types of economic practices (i.e. householding, reciprocity, redistribution and market exchange) to secure the wellbeing of its members. Our approach challenges us to re-imagine the family's socio-economic agency in its intersections of class, racial, gender and generational inequalities within the wider political economy of welfare. This is an urgent task, in light of successive waves of austerity and pro-market reforms that, while promoting the refamilization of social risks and costs, have been undermining families' capacities to generate high quality relational goods and protect their members vis-à-vis both state and market failures.

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