

Economies of Advice

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Summary: Because of academic divisions of labour anthropologists have come late to the study of the changing landscape of welfare and advice provision in Euro-America (and beyond). But it is crucial to understanding contemporary economies. Attention to the increasing informalization, hybridization, plurality and complexity of welfare/care/advice provision in the context of 21st-century austerity Europe challenges the widely-held view of how state bureaucracies operate. The corollaries are the difficulties in accessing what help is available (hence the increasing need for advice) and an increase in grassroots mutual aid and activism to supplement and in some cases even supplant state advice provision.

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Philanthropic counsel, emergency assistance, charitable intervention, do-good-ish interference: these are epithets applied (often critically) in the case of aid to the global south, but less often considered by anthropologists based in Euro-America with respect to ‘life back home’. Or at least, until the early years of the 21st century, when anthropologists began to engage with ‘economies of advice’. This is in large part because of a series of divisions, parceling out a terrain of study between the ‘west and the rest’. This article focuses on Euro-American settings (and in particular, Europe and the UK) where the current urgent need for advice is prompted by the need to secure access to what remains of the welfare state in conditions of austerity. It does so in three parts: first, we look at how austerity politics have reconfigured the landscape of advice giving and seeking in much of Europe and beyond; second, we turn to the Janus-faced nature of advice within and beyond state bureaucracies; and finally, we conclude by shifting our analytical lens to alternative regimes of care that are not frequently recorded. First, however, and by way of situating the analysis that follows, a few words on anthropology’s engagement with ‘advice’.

Advice: its previous neglect by anthropologists

Depending on where in the world one is situated, the term advice evokes different things. The UK provides an example of the idiosyncratic arrangements that mark the landscape of advice. There, the word conjures images of the ‘Citizens’ Advice Bureau’ (now renamed Citizens Advice). This agency, drawing on volunteer labor but with state funds, was established in 1939 in anticipation of the disruptions and deprivations civilians were likely to face during WW2 (Kirwan, McDermont and Clarke 2016). Although never part of post-war reformer William Beveridge’s ‘four pillars’ of the welfare state (Hynes 2012), its establishment reflected the post-war ethos of a more socially inclusive society. Thus, Beveridge in 1948 said: ‘The Citizens Advice Bureaux make the world appear to many citizens in distress to contain some element of reason and friendship. The adviser at a Citizens Advice Bureau is only a fellow citizen with time and knowledge and, if he is worthy of his position, with infinite patience’ (1948, 285; cited in Kirwan, McDermont and Clarke 2016:11). Elsewhere in Euro-America, a proliferation of charitable organisations, law centres, trade unions and church or community groups, often with partial or total state subsidy, have fulfilled similar functions (Alexander 2009, 2010). The services to which they help to give access, and the help they deliver, have until the early 21st century been considered the domain of social policy (Taylor Gooby 2013; Hills 2015) or— in the UK —empirical legal or socio-legal studies (Genn 1999; 2009; Hynes 2012; Hunter 2014; Mayo et al 2015; Moorhead and Robinson 2006; Pleasence et al 2004). This stands in stark contrast to other parts of the globe, most notably those formerly colonized by countries like Britain or France, where since the 1980s similar forms of assistance, delivered by single-country, bilateral or multilateral agencies as ‘development aid’ have been seen as the proper terrain of anthropologists (Ferguson 1997; 2012:495).

This carving up of distinct areas of study – the ‘Euro-American world’ that is studied by socio-legal and social policy scholars and the ‘other’ which is the proper domain of anthropology – is of course an arbitrary division. It is one which anthropologists have begun to challenge. As noted by Cooper and Packard, the world that gives and the one that receives development aid are tied together by virtue of their former colonial connections and by post-war decisions about decolonization (1997). Cooper further points out that metropolitan governments’ withdrawal from their colonial possessions, and their switch from colonial domination to the discourse and practice of development, were partly predicated upon a

recognition that they could/would not be in a position to establish European-style welfare states in these colonies (1997; see also Hahamovitch 2003:73). Subsequent transnational movement of former colonial subjects (and others) in search of work and access to such welfare has further narrowed what was an illusory gap in the first place (Datta 2012; Gutierrez-Garza 2018; Tuckett 2018; Narotzky 2012). However, those remaining in their home countries continue to be distinguished by the different kinds of aid and assistance (if any) that they receive. Whereas Euro-Americans' current need for advice exists largely in order to secure access to what remains of the welfare state in conditions of austerity, those who reside in former colonies, in other overseas countries, in parts of the former Soviet Union or Eastern Europe, or in more recent EU accession countries, continue to be thought of as recipients of various kinds of aid packages. Such packages, in the early years of the 21st century, have tended no longer to take the form of straightforward aid. Instead - often supplementing the more traditional route of remittances from migrants' family members - they have involved microcredit schemes (Kar 2018; Schuster 2015), cash transfers combined with credit (Diz 2016; Lavinias 2018; Soederberg 2014) or popular/grassroots responses to the cessation or reduction of state help (eg Caldwell 2016; Muehlebach 2012; Thelen et al 2017).

The examples given thus far speak of the problematic distinctions between the 'West' and the 'rest', between a Euro-American order and its 'other' (Comaroff and Comaroff 2012). But the academy has been much slower to break with the disciplinary divides that come with such distinctions, although important exceptions exist (Merry 1992; Nader 1992; Collison 2017; Koch 2018). As noted, advice giving and advice seeking in the UK - and the Euro-American world more broadly - has commonly been thought of as belonging to the world of social policy (eg Hills 2015) and socio-legal scholarship, and one to which anthropology has turned only belatedly. This is despite the fact that many of the inquiries pursued by socio-legal scholars offer precisely the kinds of fine-grained observational studies that speak to anthropology, and that do not easily fit the usual remit of law (Kinglsey and Telle 2018). Thus, for example, empirical legal and socio-legal studies have explored the existence of 'problem clusters' which often plague the less well-off, including in areas of debt, immigration, housing and benefit problems (Genn 1999; Moorhead and Robinson 2006; Pleasence et al 2004). These analyses have revealed a pluralistic landscape of advice giving where neat dichotomies between advice-giver and receiver begin to break down. Scholars explore in detail how interconnected problems are resolved by looking at 'spaces on the edges of the [legal] profession', and at 'border-workers' operating at 'the boundaries of the law' rather than in its heartland (McDermont and Kirk 2017:1445). Advice is a matter of shreds, patchworks and assemblages (McDermont & Kirwan 2018; Forbess and James 2017), advisers are engaged in 'translation' (McDermont 2013) between these diverse terrains, and advice-work becomes a 'process of co-production between adviser and client' rather than a simple one-way process of professionally-informed paternalistic tutelage that is normally associated with the dispensing of counsel in modern urban settings (McDermont and Kirk 2017:1445).

Building on this scholarship, the primary focus of this entry is on the UK and Europe (with some comparators in the US). It brings a distinctly anthropological lens to debates hitherto often dominated by socio-legal studies and social policy, by introducing an analytical focus on 'economies of advice' involving those who give and those who seek advice, and focusing on the encounters between them. Such economies centre on the different processes provoked by the simultaneous withdrawal of funding under austerity regimes and (in inverse proportion) the intensification of the 'care' aspect of advice. Care, broadly speaking, concerns 'the construction of new forms of relationships, institutions, and action', that may

(but do not always) ‘enhance mutuality and well-being’ (Lawson 2007). As a nexus of arrangements beyond state and market, care ‘directs the distribution and (mis) allocation of resources and hence becomes a central node for implementing governance across different social groups’ (Koch and James forthcoming). State funds have been cut, both those sourced by official agents of welfare distribution and those, increasingly important, that pay intermediaries who enable access to those official agents. Thus, analyzing ‘economies of advice’, in one sense, is about exploring and documenting the seeking and sourcing of the alternative funds that enable the continuing of such assistance in austerity times. This strand of scholarship has, itself, a double edge or Janus-face. On the one hand, some research emphasizes the Foucauldian/governmentality-oriented idea that advisers act as a non-agentive but subtle mechanism enabling the ‘productivity’ of an austerity regime by making people comply with what is in the best interests of governments and markets. On the other hand, however, such negative portrayals of the state and state-led initiatives also ignore the more nuanced work that advisers perform, as they take on the role of intermediaries who help otherwise disempowered people to navigate complex bureaucracies. Finally, economies of advice also means looking at everyday (often informal) practices of care, whether they operate within or beyond the state. This area of study involves drawing on a long history of Marxist, post-Marxist, and Maussian/Polanyian understandings of the relationship between paid and unpaid labour; and contract and reciprocal exchange (Fraser 2014; Graeber 2006; Narotzky 2012; Hart nd; 2015; Gudeman 2010), to highlight everyday or ‘grassroots’ understandings of the world of economic action (Narotzky 2012). Let us unpack these points now in more depth.

Changing times: Advice under austerity and financialization

Across the UK and much of Europe, the history of advice has gone through several stages. Here it is important to acknowledge the specificity of different national traditions, not just in terms of welfare provisions (with varying degrees of emphasis placed on the state, church and informal bodies) but also the specific legal histories that pertain to them. The UK, once upheld as a progressive setting for access to legal aid, provides a case in point. There, in the 19th century, advice was typically dispensed through philanthropic help and friendly societies, including the ‘Poor Man’s Lawyer Movement’ which provided legal assistance to those facing struggles but with no recourse to public funds (Heynes 2012). Much of this support was *ad hoc* and dispensed on a discretionary basis, with large sections of the population being unable to access advice altogether. The advent of the post-war welfare state saw a fundamental change to these arrangements. The Legal Aid and Assistance Act 1949 instituted state-sponsored legal aid in both civil and criminal cases on a means-tested basis (Biggs 2011). This legislation reflected a broader post-war reworking of a social contract between citizens and the state central to welfare states across much of Europe and beyond, one which made access to public resources and services available to national citizens in return for their contributions based on work and labour (Kymlicka and Norman 1994), with the gendered and racialized implications that this entailed (Koch 2018). The decades that followed witnessed the growth of advice services that responded to the public’s need for advice and information on the raft of legislation in social security, housing, employment and other areas of social welfare law upon which the welfare state was built in the UK (Heynes 2013) and other parts of Europe. However, from the 1980s onwards, structural adjustment, neoliberal reform and financialization resulted in steady cuts to the advice sector. This happened, as already mentioned, at the same time as a growing need for advice, industrial decline and the concomitant rise in unemployment and welfare dependence destabilized livelihoods.

Most recently, in the 2000s, the introduction of processes commonly known as ‘austerity’ have further resulted in drastic cuts in the public sector and many areas of civil justice (Forbess and James 2014; Knight 2015; Muehlebach 2016; Theodossopoulos 2016). Across different settings in much of Europe, ideological work has gone into producing discourses of hyper-moralization (Muehlebach 2016) that recycle much older Victorian dichotomies between welfare dependents and the undeserving ‘poor’, on the one hand, and ‘the nation of “hard-working, responsible families”’, on the other (Clarke & Newman 2012: 312). This “myth of them and us” (Hill 2017) has further legitimized drastic cuts to the advice sector and legal aid. In the UK, the implementation of so-called welfare reforms that are pushing vulnerable sectors to the brink of survival (Alston 2018; Koch 2018) coincided with the passing of the Legal Aid, Sentencing and Punishment of Offenders Act (LASPO) 2012. This Act removed legal aid from most areas of civil law, with alarming effects. As recorded in both the academic (Hunter 2014; Hynes 2012; Prabhat and Handly 2017) and non-academic literature (The Bach Commission 2017; Amnesty International 2017; The Law Society 2016), the UK has witnessed the emergence of so-called “advice deserts”. Early advice is no longer available in many situations; there are declining standards where it is offered, ever tougher forms of means-tested legal assistance have exclusionary effects; and there has been a steep rise in so-called “litigants in person” who represent themselves in court, often because legal representation is no longer available to them.

However, austerity has not resulted in a straightforward abolition of the welfare state and advice provisions, as frequently assumed in dominant narratives of neoliberal governance. On the contrary, ‘the state of the welfare state’ is marked by an ever more complex reconfiguration of market, state and civic society that come to replace or in some cases supplant the services once offered by the state itself (Koch and James forthcoming). Often, what enables advice organizations to continue operating at all in times of austerity are creative funding regimes between the state and market (Alexander 2009, 2010), as government bodies, third sector organizations and businesses enter partnership agreements and multi-agency working relations that would have previously been unheard of. In parts of Germany (Eule 2014) and Italy (Tuckett 2018), a strong tradition of unions enables and funds advice to immigrants; although in the latter case the burden is being increasingly devolved upon communities and charities too (Muehlebach 2012; Pusceddu forthcoming). Meanwhile, in the UK, which has historically had a huge charity sector, neoliberal regimes have seen the emergence of efforts to audit and regulate that sector by bringing in quality marks (Prabhat and Handly 2017) and streamlining funding sources that make it increasingly difficult for smaller charities to survive.

But it is not just the market and the ‘third sector’ that have come to colonize advice giving at a time of state withdrawal and public sector cuts. As Narotkzy reminds us, anthropologists ought to pay attention to the ‘grassroots economics’ of actors that may not fit any straightforward institutional mold. Applied to the field of advice, we can see the growth of community activists and social movements who offer assistance and advice to otherwise disenfranchised populations. These movements have been reported in a variety of settings, from Spain (Gutierrez forthcoming; Narotkzy 2018, 2016; Suarez forthcoming) to England (Koch 2016; Wilde 2017) and beyond. In Spain, for example, Gutierrez analyses how members of the social movement *La PAH* (Plataforma de Afectados por la Hipoteca) mobilizes those affected by the mortgage crisis through a political ethics of care that directs the discourse from self-blame towards a critique of the state’s own failures. Similarly, in the UK, Wilde identifies the ‘moral economy of care’ that housing activists put to use in trying to prevent evictions that have been exacerbated by London’s over-inflated housing market

(2017), while Koch considers the case of a local political party that mobilized votes around a politics of redistribution by bringing an everyday logic of mutual care and support into the realm of electoral processes (Koch 2016). Recent work on trade unions, including welfare claimants' unions, in the UK and beyond (Lazar 2016; Ness 2014) has similarly foregrounded the importance of mundane and daily 'case work' in mobilizing people around broader causes. However, grassroots activists also frequently struggle to build sustainable and long-term alternatives for the future, thus often reinforcing a deeper sense of democratic disenfranchisement that those at the margins feel (Gutierrez forthcoming, Koch 2016).

In short, pressures acting on the advice sector caused by financialization, neoliberal reform and most recently austerity politics have resulted in a partial withdrawal of state services, alongside an ever-growing pluralization of hybrid and often informal forms of advice-giving that cut across state, businesses and civil society. It is across these different settings that anthropologists can see different 'economies of advice' at stake as a variety of players dispense, seek and negotiate advice. But what exactly is the context for these shifts? The next section will turn to the Janus-faced nature of governance that marks the landscape of advice.

Bureaucracy, registration, audit: the state and its intermediaries

The work of advice, especially in the kinds of formal settings identified earlier, inevitably (and nowadays increasingly) involves collecting information about those to whom help is given. In this respect, advisers in charities, NGOs and what was until recently called the 'Third Sector' (see Alexander 2010 for a summary of debates) often mirror, ape, or duplicate those efforts at information-gathering more usually associated with the state. In the UK, for example, the use of the 'post code' to define, by area, who is entitled to medical treatment is mirrored in the charity sector when a given stream of donor funding may be used to help only those resident within a specific zone. To attend to this - the prevalence and necessity of data- and information-gathering in order to ensure the wide distribution of whatever help is needed—is to engage in a controversial debate concerning registration. Anthropologists and others in the fellowship of the international social sciences have been known for a 'pervasive academic scepticism' about bureaucracy and other state-driven initiatives (Breckenridge and Szreter 2012). In the same anarchist vein as Clastres (1987), Scott (1998, 2009) and later Graeber (2015), they have seen such activities as intrinsically coercive: as signaling the increasing control, Foucault-style, of a state whose power lies in gathering statistics about the population. Yet others have seen bureaucratic and other state-led processes as part and parcel of the making of a 'neoliberal state', the return of a Leviathan which governs through the exercise of coercion and top-down control by applying its punitive arms to the most marginalized sectors (Brown 2015; Wacquant 2008).

It is undeniably the case that anthropologists' (and others') antipathy to bureaucracy (and the information-gathering it implies) echoes and even embodies a kind of 'folk view'. If equitable welfare delivery was originally intended to be based on knowing and gathering statistics about the population, recent developments seem to have intensified the complexity of rules about access to such benefits, making for an increasingly complicated and fragmentary mosaic. This is perhaps nowhere better illustrated than in the UK government's most recent wave of 'welfare reforms' and the expansion of increasingly harsher forms of means-testing that not only subject their recipients to onerous bureaucratic rules that are often out of sync with their lived realities and life cycle rhythms (Mollona 2009; Kirwan 2018, 2019; Koch 2018). And yet, there are also reasons to be cautious about such singular negative assumptions about state-driven initiatives, not least because they ignore the fact that the best

that state provision can afford is often enjoyed by the middle classes and those with access to the right kind of cultural capital. ‘There seems to be a performative contradiction at work’, Breckenridge and Szreter point out, ‘between the glorification of escape and marginality for the poor while the wealthy in the industrial democracies ... scramble to secure access for their families to state-supported schools, well-policed neighbourhoods, properties, hospitals and universities (all of which function on the basis of civil registration systems) (2012:10). Further, they argue that ‘the determined Nietzschean scepticism about the intellectual aims of the modern state can, and probably will, very quickly dissolve into a glorification of the unregulated (because unregistered) market, or provide an inadvertent rationalisation for the preservation of an inequitable status quo’ (ibid.).

A more nuanced account of how state and state-like processes operate in the advice sector, beyond their merely repressive or disciplinary functions, comes into focus when we consider more closely the actual work that advisers engage in. Advisers can be seen as intermediaries or brokers (Koster 2015) for they help clients and advice-claimants to navigate complex terrains, moving between domains normally kept separate, and ‘translating’ on behalf of others (Forbess, forthcoming). People may need to seek help because of lower-level civil servants who are increasingly inexperienced, as in the UK (Forbess and James 2014). These bureaucrats may also increasingly make decisions based on deeply felt but idiosyncratic moral criteria, as in France (Dubois 2009, 2010). Alternatively they might exercise discretion because of ambiguities within the law itself combined with the ‘difficulty in matching legal requirements with the social reality’, in the face of which officials base decisions ‘on an orally transmitted tradition of learning the legal text and calculations of risks of selective and improper implementation’, as in Germany (Eule 2014: 19). Issues of redistribution are often left to low-level or ‘second-order’ decision makers who have to deliver ‘local justice’ (Elster 1991). Even when these decision makers are well-informed there is no magic bullet or right answer when it comes to redistributing resources in large and complex states. But the relationship between ‘first order’ and ‘second order’ decision makers can also be reversed in other situations. Thus, under certain circumstances, ‘first order’ decision-makers also come to act as intermediaries in unexpected ways where lower level bureaucrats are unavailable. This is the case in the UK, where the rise in litigants in person caused by the recent cuts in legal aid is requiring judges increasingly to dispense practical assistance and advice to those who turn up in court without adequate legal representation. While the morale is reportedly low among the judiciary who are struggling with increasingly stressful work conditions (Lord Chief Justice Report 2018), judges can also be seen as intermediaries par excellence in a situation where other forms of advice have been severely cut.

The supply of advice is not only directed by those within easy reach. Many advisees also hail from abroad and are transnationally connected to those back home through family ties. As if continuing to fill the ‘overseas/foreigner slot’, anthropologists studying advice--alongside geographers and those in cognate disciplines—started off studying the help given to im/migrants and asylum seekers. These bodies of work, in Europe and the UK, drew on--or paralleled--similar work by legal anthropologists in the US with an interest in countering the exclusion (and promoting the integration) of recent immigrants to that country: in particular from Latin or Meso-America (Coutin 1994) or Asia (Rudrappa 2004; Ong 2003). This US-focused research often highlights a concern that advice given by paralegals has a double-edge role: it enables resistance but also has a ‘capacity to oppress’ by forcing applicants into narrow straitjacketed categories (Coutin 1994). Studies in Europe and the UK have shared such a concern, showing how, in struggles with ambiguous immigration regimes, advisers encourage incomers to adapt culturally specific modes of behaviour: by learning to navigate

the immigration bureaucracy, migrants become cultural insiders (Tuckett 2018, 2017) or conform to local norms of family life (James and Killick 2012). Contradictorily, exclusionary laws can transform this social and cultural learning into the very thing that endangers their right to live in the country (Tuckett 2018). Those who have – or who see themselves as having - a lesser claim may hide from the authorities and from advice-giving intermediaries altogether (Humphris 2017, Gutierrez 2018). But these same studies have also taken seriously the compassion and empathy of voluntary advisers (Coutin 1994, Tuckett 2018, James and Killick 2102), pointing the way towards an interest in issues of care: a central theme that, as noted above, has come to define studies of advice in the 21st century.

To sum up, while dominant representations of bureaucracy and the state may favour views of advisers as conduits for disciplinary or top-down modes of control, ethnographic perspectives on intermediaries reveal the double-edged nature of ‘economies of advice’: one where processes of information gathering and control co-exist alongside daily practices that enable advisers to make it possible for disenfranchised groups to gain access to information, assistance and practical support that would otherwise not be available to them. In the final section, we will continue with this theme by turning to an aspect of ‘economies of advice’ not considered yet: the extent to which the dispensation of advice is tied up with forms of informal or grassroots level care work that do not fit easily into logics of neoliberal governmentality or accumulation.

Beyond logics of neoliberal governmentality and accumulation: towards informality and care

The work of intermediaries and brokers is marked by yet another set of processes that deserves closer attention: the gradual ‘informalization’ of advice giving and seeking. Thus, although the bureaucratized character of government in the societies and countries in question means that advice is often given through highly structured agencies, there are limits to this structure and formality. Gradual ‘informalization’ now abounds in economic activities (Hart nd, 2015; Bolt 2012) and beyond them, in the terrain supposedly occupied by bureaucracy and law. At times, informalization is itself driven by a concerted policy effort and reforms and turned into an ideological virtue in times of public sector cuts. For example, in the UK, the delivery of ‘informal justice’ is the outcome of reform processes starting with the Lord Wolff reforms in the late 1990s, that intended to move the civil justice system away from its adversarial structure towards a supposedly more consensual and ‘informal’ culture via the introduction of mediation and Alternative Dispute Resolution or ADR (Genn 2009; Roberts 2000). This shift fundamentally reconceptualized the role of courts from being third party adjudicators to becoming active sponsors of settlement (Roberts 2000; see also Nader 1990; Merry 1993 for comparative perspectives). At other times, however, informalization is an accidental or unintended by-product of broader economic and political decisions. Thus, in the UK, the increasing complexity of civil justice – including in immigration and social welfare law – has meant that those needing to navigate their way around the law are often unable to access the necessary legal help (Prabhat and Handly 2017). Hence, advice is increasingly given via less institutionalized, and more personalized, arrangements that happen in spaces that formal institutions cannot always reach – including in people’s neighbourhoods, streets and inside their homes.

The informalization of economic life connotes sometimes idealized images of networks of support and care that break with the rigidity of institutional forms. Anthropologists have warned of such romanticization, especially in austerity conditions where care--in the shape of

voluntary/unpaid work—substitutes for or completely replaces state funding (Muehlebach 2012). Scholars in a neo-Marxist/Foucauldian tradition, following the trend outlined earlier, are inclined to see such work as both doing the state's work for it – hence aiding, for example, in facilitating the ejection of unsuccessful asylum seekers, as when 'episodes of compassion' are seen as little more than 'privileged moments of collective redemption eluding the common law of their repression' (Fassin 2005:375) or, in the case of humanitarianism, showing how it can 'end up hurting those it intends to help' (Ticktin 2016). A less pessimistic line of argument sees an ethics of care and informal labor as focusing our attention not only 'on the social and how it is constructed through unequal power relationships', but also as moving us 'beyond critique' and towards the enhancing of mutuality (Lawson 2007). Without sounding unduly Pollyanna-ish, it is this latter point to which we wish to give at least equal weight here, especially considering how far the former, 'critique'-oriented perspective has predominated up till now. As Kirwan et al demonstrate and as already illustrated above, activities at the boundaries of the law and of formal processes can counteract what would otherwise be the exclusion of poorer people from citizenship, instead reinvigorating debates about who belongs and how (Kirwan, McDermont and Clarke 2016). Charities such as the UK's Citizens Advice fit here, alongside a host of others: churches (Davey, forthcoming) and grassroots activist groups (Wilde, forthcoming) in England, the Red Cross in Spain (Arqueros, forthcoming), Caritas in Italy (Pusceddu, forthcoming).

However, alongside charities, company sponsorship in the form of CSR has come to play its role (Arqueros, forthcoming) – here there are hints of a self-interested aim to train new workforces and also to shape/exclude in addition to how official border agencies do so. Other smaller and more marginal, semi-formal businesses may also provide advice (Tuckett 2017; forthcoming). Those who are either not entitled to such aid, by virtue of their illegality (Gutierrez 2018), or who might otherwise be distrustful of the state and its various organs (Koch 2018), may seek advice in such quarters, or, as mentioned above, rely on each other for counsel and solidarity. This chimes with positive overtones, but those unable to navigate themselves through complex terrains of bureaucracy and ineligible for 'proper' funded advice often end up getting 'wrong' advice by those with a mercenary interest in giving it. Given the increasing need to borrow money in order to make ends meet, such counsel is often doled out—via product-placement or advertising in the guise of helpful counsel—by financial 'advisers' encouraging clients to use credit. In the case of Spain, workers from Central America were blithely lured into taking out mortgage loans (Palomera 2014; Sabate 2018; Suarez forthcoming). When Spain's housing bubble burst in the late 2000s and they had no option but to default, they not only lost everything but found themselves still owing even after their properties had been repossessed. In some cases they had no option but to leave the country, abandoning their 'middle-class dreams' of a life in Europe to return home (Palomera 2014; Sabate 2017; Suarez forthcoming). In short, even where they are meant to provide alternatives, informal modes of care can also end up reinforcing dominant regimes of accumulation.

Conclusion

How, then, can we highlight the complexities of care work undertaken by a hotch-potch of paid and voluntary workers, funded by a 'mixed economy of welfare' (Cunningham 1998: 13), driven by complex motivations that may encompass careerist self-interest alongside empathy and compassion, and subject to state-like auditing processes that may be at odds with their own motivations (Power 1999; Strathern 2000)? How can we do so in a manner

that does not simply reduce what they do to by-products of neoliberal governmentality? And what new perspectives on bureaucracy does such an approach open up? As financialization and precariatization have become engrained, and as austerity politics has further marginalized the vulnerable and poor, the number of those in need of advice has been steadily growing. However, because of academic divisions of labor anthropologists have come late to the study of the changing landscape of welfare and advice provision in Euro-America (and beyond). And yet, such a study is crucial to understanding contemporary economies. We have argued that anthropologists are well-placed to join the terrain of study so far occupied largely by empirical legal scholars and those of social policy by ethnographically recording both difficulties in accessing what help is available (hence the increasing need for advice) and the increase in grassroots mutual aid and activism to supplement and in some cases even supplant state advice provision.

Attending to the different aspects of these ‘economies of advice’ requires that we challenge or combat overly deterministic accounts which insist that all economic action under a capitalist system involves extraction and accumulation (Harvey 2010, see Bear, Yanagisako and Tsing 2015). These accounts have often dominated views of neoliberal rule and more recently also austerity politics. An ethnographic analysis of ‘economies of advice’ also means acknowledging the corrosive impact of funding cuts and austerity policies that cut access to advice and often legal representation for the most marginalized sectors of society, while uncovering alternative ‘moral economies’ of care (Palomera and Vetta 2016; Alexander et al 2018; Fassin 2016) that are emerging or that continue to exist in a variety of different spaces and that involve diverse actors across the state, society and private sector - including charities, corporations and social movements. At a time when the institutional and political channels for turning daily struggles into a basis for broader movements have been weakened (Narotkzy 2016), although not wholly extinguished (Wilde 2017; Koch 2016; Gutierrez forthcoming; Lazar 2016; Cohen et al 2017), ‘economies of advice’ can then reveal the complex pattern of both domination and resistance across a range of ethnographic sites.

As the examples discussed here shown, such processes often play out in bureaucratic settings. Seen from a non-anarchist point of view, if bureaucracy - at least in the best of possible worlds - is what enables fair distribution (Elster 1991), then we might see advisers as part of a state apparatus and as embodying the more benevolent aspects of bureaucracy. But if we take this perspective even more seriously, and subscribe to the idea that the state is not simply the embodiment of capitalist interests (see Breckenridge and Szreter 2012) but that it and its adjunct institutions may bestow genuine care, then we can also highlight the various ways in which advisers strive to keep resources flowing to their clients. We need to explore how state regulation, markets and the voluntary sector combine and how this hybridly-funded and -sourced workforce shapes and is shaped by the advice encounter. We should remember the increasing importance in various ethnographic studies of coalface/street-level bureaucrats who, faced with often difficult choices (Elster 1991) use creative work-arounds and rely on ‘interpretation’ (Dubois 2009); interact with clients to ‘co-produce’ outcomes (McDermont and Kirwan 2018); convert between spheres of value (Forbess forthcoming); moralize the economy when forced into impossible decisions (Wilde 2017, forthcoming); and adopt ‘economic’ models that are nonetheless more like ‘folk’ ones (James and Kirwan forthcoming). In this sense, anthropologists’ interest in ‘economies of advice’, in the spirit of ‘grassroots economics’ (Narotsky 2012), encompasses the world of the advisers and advisees in equal measure.

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