Politics & Gender, 8 (2012), 25–49.

Confining Social Insecurity: Neoliberalism and the Rise of the 21st Century Debtors' Prison

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Conjuring up images of nineteenth-century London à la Charles Dickens, the *Wall Street Journal* recently featured an article entitled "Welcome to Debtors' Prison, 2011 Edition." The *Journal* was not using the term *debtors' prison* as a figure of speech but, rather, was documenting a recent spike in the use of arrest warrants by debt collectors to prosecute borrowers who cannot or will not repay small amounts of money. Indeed, over the past several years, and particularly following the most recent economic crisis from which the United States and the global economy have still not fully recovered, debt-buying firms have increasingly relied upon the state's legal system as a means of compelling individuals behind on their credit card payments, auto loans, and other bills to meet their obligations. In the past year alone, judges have signed off on more than 5,000 arrest warrants, incarcerating Americans for debts as small as $250.[1]

Far from being an anomalous phenomenon, as we argue in this article, the recent resurgence of the debtors' prison in the United States is one

1. Jessica Silver-Greenberg, "Welcome to Debtors' Prison, 2011 Edition," the *Wall Street Journal*, December 31, 2011.

Published by Cambridge University Press 1743-923X/12 $30.00 for The Women and Politics Research Section of the American Political Science Association.

doi:10.1017/S1743923X12000062

manifestation of a broader trend toward the coercive governance of the social insecurity generated by neoliberal social and economic policies. That is, as social welfare programs have been scaled back and rendered more punitive over the past several decades, and as levels of inequality and poverty have risen, collective means of governing social marginality have largely been replaced by individualized, privatized, and severe ones. States, in conjunction with the private sector, have carried out this set of social policy changes through a range of directly and structurally coercive means, many of which overlap.

As feminist political economists and contributors to the large and interdisciplinary body on the welfare state have documented, neoliberalism has entailed the scaling back and privatization of forms of social provisioning and has intensified inequality, generating a crisis in *social reproduction*. In this article, we argue that the contradictions and insecurities associated with this crisis have been contained, at least in part, through the use of various mechanisms of debt to meet daily needs and to maintain standards of living. At the same time, the counterpart to the "downsizing" and reorganization of the social welfare sector of the state has been the "upsizing" of its carceral sector and the rise of increasingly coercive forms of power. These policies have also played an important role in mitigating the crisis in social reproduction. Although it has generally been overlooked by political economists and welfare state theorists, the latter trend has been well documented by criminologists and sociologists, who have argued that prisons, policing, and other carceral relations have accompanied the rise of neoliberalism as a means of governing and attempting to contain social insecurity and marginality (Sudbury 2005; Wacquant 2009; Western 2006). As we document, then, rather than representing a spontaneous or anomalous phenomenon, the rise of the debtors' prison is part of a broader set of public policy shifts whereby poverty and the crisis in social reproduction are increasingly being managed through individuated, punitive, and coercive means.

While the economic and social policies that have characterized the rise of neoliberalism over the past three to four decades are multifaceted and complex, we are interested in developing a deeper understanding of two central and undertheorized components — indebtedness and incarceration — and the ways in which these dynamics have worked together to condition the rise of the debtors' prison in the United States. The article unfolds in three sections. In Section 1, we document the ways in which debt has been used to mitigate and manage poverty and forms of insecurity, arguing that the state has supported debt as an individuated, punitive, and profit-generating substitution for social forms of provisioning. In Section 2, we argue that a second means of governing the insecurities engendered by neoliberalism has been the criminalization and incarceration of the racialized and gendered poor. Rather than offering solutions to poverty, inequality, and social marginality, we argue, both the social relations of debt and the criminalization of poverty are highly contradictory strategies that perpetuate social insecurity and inequality. Section 3 continues this line of argument, exploring the complex and evolving interplay between these sets of social relations, evident, for example, in the fact that those with outstanding debts are increasingly prosecuted through the criminal justice system, while incarcerated people increasingly accumulate debts. This trend, we argue, offers a dramatic example of the contradictory and coercive nature of contemporary means of governing social insecurity as the legal arm of the state has been called upon to enforce private credit obligations, which have become increasingly unsustainable for the much of the population.

We argue that rather than operating abstractly, these trends are drawing classed, gendered, and racialized bodies into power relations in ways that reproduce and, at times, intensify particular economic and social inequalities and hierarchies. We thus build on feminist political economy (FPE) work that understands "markets not as natural forces but as socially and politically instituted" (Prügl 2011, 113), and extend interdisciplinary FPE work that has sought to demonstrate the ways in which neoliberalism has reproduced and perpetuated forms of social and economic marginalization.

DEBT AND THE MARKET-BASED GOVERNANCE OF SOCIAL INSECURITY

As critical political economists have extensively argued, a central feature of neoliberalism has been the deepening of levels of personal and public indebtedness and, subsequently, the intensification of the coercive and disciplinary power that debt creates between capital and labor as well as between states (Gill 2008; Harvey 2010; McNally 2011; Soederberg 2005). This body of work is important in drawing attention to changes that have taken place at the macroeconomic level in recent decades, which have made it increasingly profitable to accumulate capital through financial channels (e.g., through interest, dividends, or capital gains), rather than through the production or trade of commodities. This process of "financialization" has increased the power of financial markets vis-à-vis other social actors and created the conditions for the *supply* of cheap credit to U.S. consumers.[2] Less attention, however, has been paid to the ways in which a *demand* for credit has emerged as individuals and households have sought to mitigate the forms of social insecurity engendered by neoliberal social and economic policies. Paying attention to the latter set of processes offers a means of linking macroeconomics to the everyday relations of social reproduction, and draws attention to the ways in which financial markets do not operate abstractly but are, rather, socially embedded power relations that reproduce certain forms of inequality and insecurity.

While a full account of the social and economic shifts associated with the rise of neoliberalism in the United States exceeds the scope of this article, it is important to note that this period has been characterized by rising levels of poverty and inequality and major shifts in the distribution and accessibility of welfare (Bezanson and Luxton 2006; McNally 2011). Taken together, these trends help shape what many feminist political economists have called a *crisis in social reproduction*, whereby the ability of individuals and societies to reproduce themselves biologically (which requires adequate nutrition, health care, etc.) and socially (which requires investment in education and training, etc.) has become increasingly difficult (Bakker 2003; Bezanson and Luxton 2006; Vosko 2006). For instance, according to the U.S. Census Bureau, in 2010 an estimated 15.1% of the population and 22% of children under the age of 18 lived in poverty, with a poverty threshold of $22,113 for a family of four. The number of people in poverty in the United States, approximately 46.2 million, is the largest number recorded in the 52 years for which estimates have been published. More than half of all families living in poverty in the United States are headed by women (DeNavas-Walt, Proctor, and Smith 2011).

Upward redistributions of wealth under neoliberalism have also contributed to this crisis. The share of net wealth held by the top 5% of households grew from 56.1% in 1983 to 63.5% in 2009, while the share of the bottom 80% fell from 18.7% to 12.8% between 1983 and 2009. By 2009, the top fifth of households held 87.2% of all wealth, while the middle fifth held 3.3%, and the bottom fifth had negative net worth

2. A central concept of feminist political economy, *social reproduction* generally refers to at least three moments of reproduction: 1) human or biological reproduction, 2) the reproduction of the labor force in the household and community, and 3) the social (re)production of social systems in their totality through time (Bakker 2003). The crisis in social reproduction relates to the increasing inability of large sectors of the population (in the United States and worldwide) to meet their reproductive needs on a daily and generational basis. See Bezanson and Luxton (2006) for an elaboration of the trends associated with this crisis.

(meaning that they owed more than what they owned) (Allegretto 2011, 5). The forms of poverty associated with the crisis in social reproduction are both gendered and racialized. While in 2009, for instance, an estimated one in four U.S. households had zero or negative net worth (up from 18.6% in 2007), for black households the figure was around 40%. The median net worth of black households was $2,200 in 2009, compared with $97,900 for white households (Allegretto 2011, 10).

Exacerbating these forms of insecurity, since the 1980s those in power — including members from both political parties and economists of all mainstream viewpoints — have argued that welfare benefits must be reduced in order to prevent workers from "choosing" government assistance over low-paid wage labor. Subsequently, welfare reforms have made the program increasingly coercive and highly dependent on labor market participation in ways that have particularly disadvantaged single mothers. For instance, in 1996, the Temporary Assistance to Needy Families (TANF) replaced Aid to Families with Dependent Children (AFDC), transforming the program from one that helped single mothers stay at home to raise their children to a mandatory work program (Abramovitz 1996, 350–57; Orloff 2002). Designed to reduce caseloads and increase employment among recipients — particularly single mothers — welfare reform has meant that TANF beneficiaries, regardless of the age of their children, are required to participate in community service after two months of receiving benefits and must be employed within two years. Alongside other policy changes (such as changes in tax policy and other welfare entitlements), the reform of welfare in the 1990s signaled the rise of "workfarist regulatory frameworks," ultimately eliminating government assistance for the poor that is not conditional on labor force participation (Peck 2001). Through this process, the social reproduction of the poor has been individualized, (re)privatized, and rendered increasingly precarious.

The growth of indebtedness of U.S. consumers has thus taken place in the context of an emerging crisis of social reproduction for the poor and working classes, conditioned, in part, by an increasingly punitive, individualized, and privatized welfare regime. It has been further conditioned by broader changes taking place in the labor market, including the rise of precarious forms of employment, the relocation of production to the underdeveloped world, and the attack on organized labor that has sought to roll back union power, labor rights and employees' wages, benefits, and working conditions (McNally 2011, 42).[3] These trends have put downward pressure on the wages of workers in the United States and elsewhere, prompting a decline in standards of living and a rise in unemployment rates.

Amid these changes, individuals and households have attempted to maintain standards of living via personal debt (including credit card and mortgage debt) — a strategy that has been supported by the American state in a variety of ways. These include the creation of macroeconomic frameworks conducive to financialization, as well as the repeal of state usury laws and the deregulation of the credit card industry in the late 1970s. From the late 1970s onward, numerous administrations, Republican and Democrat alike, also created various initiatives aimed at extending credit and mortgage lending to poor and African-American communities. These initiatives, which were also promoted by advocates concerned with discrimination in lending practices, tended to be couched in a discourse that linked homeownership to freedom and citizenship. They ultimately operated, however, as privatized solutions to the gendered and racialized poverty and inequality in U.S. cities, as well as the crisis in housing that accompanied drastic cuts to social housing in the 1970s and 1980s (Dymski 2009).[4] In Hyman's (2011, 293) words, "Americans' personal debt problem resulted not from a choice to borrow but from the rising inequality of income and wealth that has occurred since the 1970s, as capitalist expansion relied on increasing consumption in an era of declining wages."

While this trend has been a constant feature of neoliberalism, the use of debt to finance some of the costs associated with social reproduction has increased dramatically over the past decade. In the period between 2000 and 2007, as average household incomes remained stagnant, U.S. households doubled their outstanding debt to $13.8 trillion, bringing the

3. Although accounts of financialization differ among scholars, the essence of this argument is that the neoliberal growth of finance and the deepening of debt at the meso and macro levels began in the late 1970s, when, in response to the crisis of overaccumulation and declining profits in manufacturing sectors, capitalists began to invest heavily in the financial sector (see, for instance, Harvey 2010; McNally 2011). As macroeconomic policies were restructured in many states to allow for the free movement of capital across borders and higher (and more volatile) interest rates after the Volker Shock of 1979 increased the costs of investments in plant and equipment, investments in finance became the preferred means of accumulation (Krippner 2011). This, combined with the rise of new financial instruments, helped to fuel the explosion of credit to governments and consumers in the United States and elsewhere. These processes were dramatically intensified in the late 1990s and early 2000s with the introduction of securitization as loans (including mortgages, student loans, credit card balances, etc.) were bundled together and sold to investors, thereby removing the incentive for lenders to ensure that borrowers had adequate means of repayment.

4. *Precarious* employment refers to "paid work characterized by limited social benefits and statutory entitlements, job insecurity, low wages, and high risks of ill-health" (Vosko 2006, 4).

ratio of liabilities to disposable income to 138% (Baily, Lund, and Atkins 2009). This tendency can largely be attributed to the proliferation of mortgage-related debt, which accounts for more than 80% of household liabilities (Brown et al. 2010, 2). But rather than being used to finance the purchase of new homes and to build home equity, lending has increasingly taken the form of second mortgages, cash-out refinancing loans, and home equity lines of credit, and is being used to support the social reproduction of particular sectors of the population. Indeed, it has been estimated that close to 40% of the $2.3 trillion of equity that U.S. households extracted from their homes was used to finance home improvement or personal consumption, while around 17% of it was used to pay down other (nonmortgage) debt (Baily, Lund, and Atkins 2009, 3).

Insofar as a significant proportion of mortgage-related debt is used to finance social reproduction, so, too, is a significant proportion of credit card debt. For instance, in the context of a privatized health-care system dominated by large insurance companies and rising costs that are being shifted onto individuals and families, credit cards are increasingly being used to finance health care. This is particularly problematic for the poor and working classes who lack adequate health insurance or savings. One survey found that 29% of low- and middle-income households with credit card debt linked their levels of debt to medical expenses. Among the so-called medically indebted, the average credit card debt for those without health insurance was $14,512, compared to $10,973 for those with insurance (Zeldin and Rukavina 2005, 1). Medical indebtedness is also one of the primary reasons for the extraction of home equity through second mortgages and refinancing.

The deepening of medical indebtedness highlights the direct link between financial insecurity and the crisis in social reproduction that is generated through the increasingly individualized and privatized approach to health care. This development also highlights the highly contradictory and ultimately unsustainable dimensions of attempts to mediate the crisis through the extension of credit — not only by banks but also by medical providers themselves, who have begun to offer credit cards and revolving lines of credit to patients directly. These market-based solutions are unsustainable from the vantage points of both social reproduction and capital accumulation, as the total "bad debt" in the health-care industry was estimated to be somewhere between $45 billion and $65 billion in 2009 — between 8% and 13% higher than it was two years prior (Finn, Pellathy, and Singhal 2009, 42). In addition, more than 60% of all bankruptcies in the United States are related to medical debt (Himmelstein et al. 2009).

As with many of the trends associated with neoliberalism, the deepening of debt has particular class-based, racialized, and gendered dimensions. While the deepening of indebtedness has been ubiquitous in the United States, in recent years some of the most significant increases have occurred among the lower classes, as well as among blacks and Hispanics. Drawing on Federal Reserve data, Montgomerie and Young (2011) also demonstrate that women, particularly single women with children, tend to have some of the highest debt levels, with annual repayments amounting to $12,795 in 2007. Given the fundamental intersection of racial and gender-based inequalities, black women are among those with the highest levels of debt in the United States, and in 2007 the average amount of secured debt of black/African-American single-mother households was $113,000 — a 400% increase from $22,000 in 1992.

The dramatic deepening of debt among the lower classes, certain racial minorities, and women over the past decade is partially attributable to aggressive and predatory lending practices, whereby certain sectors of the population have been targeted by the private sector for high-cost loans and have often been misled and/or deceived about the lending conditions. This practice has been widely documented in the subprime mortgage sector where it has been found that women, blacks, Hispanics, the elderly, and others have been targeted for subprime loans that are estimated to cost between $85,000 and $186,000 more in interest than other loans (Fishbein and Woodall 2006, 3). Largely as a result of these practices, the poor, women, blacks, and Hispanics are overrepresented among those who have lost their homes in the wave of foreclosures that has taken place over the last few years (Bocian, Li, and Ernst 2010; Fishbein and Woodall 2006). Statistics of this kind illustrate that as structural inequality has been erased from policy and the public discourse, individuated and profit-generating strategies of provisioning have been particularly devastating and punitive for racialized and gendered populations.

These practices draw upon and reproduce social constructions of the poor, women, and certain racial and ethnic minorities as higher-risk borrowers, regardless of their income and ability to pay (Dymski 2009). They also have important longer-term implications for the overlapping relations of class, gender, and race as the rise of the two-tiered credit system has intensified social divisions and inequalities, creating, for many families, constraints on social mobility (Hyman 2011, 173). It has been found, for instance, that since home equity is a primary source of savings for the working classes, the loss of home equity that occurs for many of those facing foreclosure makes it increasingly difficult for them to fund business ventures, pay for higher education, or supplement retirement savings (Bocian, Li, and Ernst 2010, 4).

Despite the potential benefits of extending credit to previously excluded sectors of the population, the integration of these individuals into financial circuits of accumulation in such discriminatory and inequitable ways has led to a widening of the gap in home ownership between black and white Americans, which is now the widest that it has been since records began 16 years ago. In addition, the loss of home equity, combined with rising levels of unsecured (e.g., credit card) debt in the wake of the housing collapse and economic recession, has substantially increased class- and race-based inequalities in wealth. According to a recent study by the Pew Research Center, the average net worth of Hispanic households fell 66% between 2005 and 2009, from $18,359 to $6,325. The average net worth of black households dropped 53% during this period, from $12,124 to $5,677, and white households lost 16 percent of their net worth, which declined from $134,992 to $113,149. Although the wealthiest 10% of households within each group faced some loss of wealth during this period, their share of the group's overall wealth rose (Taylor et al. 2011, 5 and 32). Given that women tend to have their assets concentrated in home equity to a greater extent than do men, foreclosure and the bursting of the housing bubble has also had a disproportionately negative effect on women.

While the subprime mortgage sector offers some of the most dramatic examples of the uneven integration of particular social groups into financial markets, there are numerous other examples, including subprime credit cards, prepaid debit cards, payday lending, and check cashing outlets. These "fringe" banking services, which have much higher fees and interest rates than do more traditional services, are geared toward the poor and working classes and tend to be concentrated in low-income and inner-city neighborhoods where fewer and fewer banks operate (King et al. 2005). These services are also disproportionately used by the poor, blacks and Latinos, and women — the same populations that have been devastated by the erosion of nonmarket forms of social provisioning. For instance, women have been estimated to make up more than 60% of payday lending customers, and, according to one payday lender's business plan, "welfare-to-work mothers [are an] excellent opportunity for check cashing and cash advance businesses" (quoted in McGill 2004, 1).

The point is not simply that there is discrimination in credit markets, but that a central tenet of neoclassical economics — that is, the assumption that markets operate as objective structures that treat all individuals as formally equal, rational, economic actors — obscures the gendered and racialized dimensions of poverty and insecurity that have been conditioned by four decades of neoliberal social and economic policies, including the individualization and privatization of social welfare. In other words, marking a sharp departure from the redistributive aims of socialized forms of provisioning, the privatization of social provisioning has drawn particular individuals into market relations, including the social relations of debt, on highly inequitable terms and in ways that reproduce existing inequalities. Offering an alternative narrative to those mainstream perspectives that frame the extension of credit in terms of its "democratization," this trend has actually operated as a privatized and punitive means of financing social reproduction in the context of the intensification of social insecurity.

THE CARCERAL GOVERNANCE OF SOCIAL INSECURITY

While rarely examined in political economy analyses of neoliberal restructuring, the counterpart to promoting debt as a means of addressing the emerging crisis of social reproduction has been the use of increasingly draconian forms of policing and imprisonment to govern social insecurity and marginality in the United States and elsewhere. In the United States, the prison population has skyrocketed during the neoliberal era, increasing 450% between 1980 and 2009 (Pew Center on the States 2009). One percent of the U.S. adult population is now in a federal prison or local jail. Adding those on probation and parole, one in every 31 adults, or 3.2% of the population, is under some form of criminal justice supervision (Pew Center on the States 2009).

As a range of quantitative and qualitative research in the social sciences has demonstrated, these swelling incarceration rates cannot be explained by a growth in crime. Rather, these trends are linked to broader political and economic shifts taking place under neoliberalism, including shifts toward more precarious labor markets, the declining power of organized labor, reductions in welfare spending, and the discursive and material construction of poverty as an individual failure best addressed through privatized, individualized, and punitive means. The growing criminalization and incarceration of particular sectors of the U.S. population is thus part of the broader reconstitution of the nature of the state and society under neoliberalism as the insecurities and inequalities generated by neoliberal social and economic policies have been addressed through increasingly punitive means. But the paradox is that as with the attempt to manage the crisis of social reproduction through debt, the attempt to manage it though a punitive law-and-order regime actually deepens social and economic insecurities and inequalities.

While it is beyond the scope of this article to establish this link conclusively, a rich body of criminological and sociological literature that relates penal policies to social welfare policies views them as structurally related components of state-led responses to social marginality. Marxist historians Rusche and Kirchheimer (1939) were among the first to root specific forms of punishment in broader social and economic contexts, arguing that penal policies are shaped by the needs of the labor market: when labor shortages exist, punishment is more lenient, whereas in times of mass unemployment, harsher punishments prevail. More recent analysis has moved beyond this rather functionalist approach, linking shifts in penal policies to a wider range of economic, political, and social transformations.

For example, Western and Beckett (1999) have highlighted the complex relation between imprisonment and unemployment in the United States, noting that in the short run, incarceration reduces the official unemployment rate by keeping those with high unemployment risk (i.e., the poor, the under/unemployed, those with low levels of education) out of the labor market. At the same time, they argue, the penal system carries hidden unemployment because jobless inmates are not counted in standard labor force statistics. In a separate study that compared data from 50 states, they further found a negative correlation between incarceration rates and welfare spending (Beckett and Western 2001). Whereas this relation was only loosely correlated in the 1970s and 1980s, by the 1990s the relation was strongly correlated. This is due to the fact that rather than being functionally linked, politics and other factors also play a role in shaping the dominant response to governing social marginality. Thus, as Western (2006, 57) argues, insofar as transformations taking place in the U.S. political economy have created a pool of un- and underemployed potential inmates, many of whom are racial minorities living in the urban ghettos, “policy makers also had to decide that crime, and street crime in particular, deserved imprisonment.”

Sutton (2004) advances a similar line of argument, claiming that incarceration rates are not simply a function of macroeconomic trends, but are rooted in policy regimes that are organized around fundamentally different institutional logics regarding, for instance, the nature of the state and society. Building on Esping-Andersen's regime analysis, Sutton analyzed data for countries following the Anglo-American liberal democratic model (Australia, Canada, New Zealand, the UK, and the United States), the Scandinavian model (Denmark, Finland, Norway, and Sweden), and the European corporatist model (Austria, Belgium, France, Germany, and the Netherlands). He found that while the association between labor surplus and imprisonment is not as causal as many of those following the Rusche and Kirchheimer model tend to suggest, when wider institutional frameworks are taken into account, a correlation does emerge between high levels of imprisonment and those countries that have adopted neoliberal macroeconomic frameworks and weak institutional means of containing social inequality (i.e., the Anglo-American liberal democracies). As Sutton (2004, 175) argues:

> Neoliberalism defers to the logic of the market: inequality, unemployment, and crime are treated as the natural results of competitive individualism, the state's prescribed role is reactive, and social policies are invidious, even overtly punitive. Corporatist societies are organized around the logic of cooperation, so the state plays a more active role in managing inequality and social policies are aimed at socializing economic risks and rewards.

In other words, high levels of imprisonment must also be contextualized within the ontological individualism and market fundamentalism that underpins neoliberalism.

Rather than attempting to identify one causal factor for the dramatic rise of incarceration in the United States, because we are interested in the broader conditions and forms of power that have given rise to the coercive governance of social insecurity, our concern here is to place this trend in the context of wider politico-economic transformations taking place under neoliberalism, which include the deepening of racialized and feminized forms of insecurity. In addition to the works noted previously, the works of sociologists Garland (2001), Gilmore (2007), and Wacquant (2009) are instructive in this regard. The important point for these theorists is that rather than being concerned with crime control per se, they see the criminalization of a growing range of disorderly behaviors, the incarceration of the poor, and the targeted policing of primarily low-income and racialized communities as features of the U.S. government's strategy to manage the social insecurities and disorders that have been generated by the neoliberal restructuring of labor markets, declining living standards, and the disintegration of Keynesian-era social welfare protections (see also Gordon 2006 on similar trends in Canada).

According to Gilmore (2009, 79) (and others writing in this tradition), mass incarceration has emerged as "the preferred public response to the problems created by poverty." This trend, however, must also be placed within a wider political-economic context that has entailed a shift away from the hegemonic social order that characterized the post–World War II era and toward a more directly punitive social order. The carceral strategies of criminalization, mass incarceration, and law-and-order policing came about alongside the broader redesigning of social and economic policies in ways that compelled dependence on increasingly precarious wage labor and financial markets for survival. While, on the one hand, the imposition of market dependence has emerged as a means of shifting some of the costs of social insecurity onto individuals and families, on the other, it has served an important disciplinary function, albeit one that is underpinned by the coercive arm of the state.[5]

To summarize our argument thus far, as the tension between capital accumulation and social reproduction has been exacerbated under neoliberalism, several overlapping strategies have emerged for governing the fallout. One has involved the individualization and privatization of social insecurity through the restructuring of welfare and the use of debt to finance social reproduction. This has been further underpinned by the carceral management of the classed, gendered, and racialized bodies that have been marginalized by this social order yet have failed to fall under the strict disciplinary regime of the market (Gilmore 2007; LeBaron and Roberts 2010; McNally 2011).[6] Rather than responding to increases in crime, the explosion of the U.S. prison population has largely occurred as the result of the criminalization and penalization of a

5. Between 1978 and 1988 the federal budget for social housing fell from $32 billion to less than $10 billion, amounting to a cut of 80% in real dollars (Wacquant 2009, 52). According to recent estimates by the U.S. Department of Housing and Urban Development, there are currently only 36 affordable housing units available per 100 "extremely low-income" renter households (HUD 2011). The lack of adequate low-cost housing disproportionately affects minorities, the elderly, the disabled, and single women who rely most heavily on government housing and programs.

6. Market solutions to poverty were institutionalized from the late 1970s onward as "governments and employers around the world launched a coordinated offensive to roll back union power, labor rights, and employees' wages, benefits, and conditions of work" (McNally 2011, 42).

greater range of so-called disorderly behaviors (e.g., panhandling, sleeping on park benches, loitering), many of which are associated with attempts to secure a livelihood outside of the formal marketplace.

Far from being race- or gender-neutral policies, laws have targeted and have been differentially enforced in relation to poor, racialized, and gendered populations, and particularly the able-bodied youth among them. Of all race and gender groups, for example, young African-American women are the most likely to be incarcerated for drug offenses (23%). In New York, black and Latino women comprise 91% of the women sentenced to prison for drug possession or sales, even though they are only 23% of the population (Smith 2008, 2). Rather than corresponding to drug use, this pattern was shaped by the highly racialized "war on drugs." The war on drugs is also highly gendered as, for instance, women are now more likely than men to serve time for drug offenses despite the fact that they are less likely than men to play a central role in the drug trade (Sentencing Project 2007, 4). In other words, the dramatic growth in prison populations is not related to growing crime rates but, rather, to the criminalization of a greater range of behaviors and the rise of a "get-tough" law-and-order regime backed up by "an invasion of ever more brutal and intrusive policing" targeting poor and racialized communities and those who are perceived as failing to lead the disciplined lives of the neoliberal era (McNally 2011, 116; see also Gordon 2006).

Indeed, as incarceration has been used to contain and manage racialized and gendered insecurities generated by shifting relations of production and social reproduction under neoliberalism, class and racial inequalities in prison admission have increased considerably (Western 2006, 75–78). While incarceration in the United States has always had a class-based and racial dimension, the number of African-American convicts has surged under neoliberalism. Increasing sevenfold between 1970 and 1995, the rate of incarceration for blacks tripled in only a dozen years to reach 1,895 per 100,000 in 1993 — amounting to nearly seven times the rate for whites (293 per 100,000). As of 2007, one in every three black men was under some form of correctional supervision (Pew Center on the States 2009, 1). Wacquant's major study, *Punishing the Poor* (2009), links this racialized pattern of incarceration to the racialized insecurities generated by shifting capitalist relations of production and social reproduction, arguing that the trend toward mass imprisonment in the United States has been directly related to the shift away from the welfare management of poverty and race relations, the decline of manufacturing jobs, and the de-proletarianization of fractions of the black working class.

As with the majority of the work noted here, gender is not explicitly incorporated into Wacquant's analysis. It is possible, however, to identify a link between gendered patterns of incarceration and the gendered forms of insecurity that have been produced by neoliberalism. As we have argued throughout, as neoliberal social and economic policies have created a burgeoning crisis in social reproduction — undermining the ability of many people to secure adequate nutrition, affordable housing, and other means of life — criminalization and incarceration have come to operate alongside debt as replacements for social welfare instruments in the management of insecurity. In this context, it is not surprising that women — and particularly women of color who tend to be disproportionately employed in precarious forms of work and dependent on welfare services — constitute the fastest-growing segment of the prison population in the U.S. and worldwide. According to estimates by the Sentencing Project (2007), while the number of men in prison increased by 209% between 1985 and 2007, for women the increase was 404%.

Several explanations for this trend exist, including the "liberation hypothesis," which suggests that women's crime rates have increased as they have gained economic and social independence from men. Another hypothesis, the "decay-of-chivalry" hypothesis, suggests that as gender roles have changed, law enforcement has become less "chivalrous" over the past few decades and, hence, more likely to lead to the arrest of women than previously. A more convincing explanation, however, is offered by the "economic marginalization hypothesis," which suggests that the closing of the gender gap in crime is associated with the relative increase in the financial instability of women as compared to men under neoliberalism (see Heimer 2000 for a review of this literature). The link between gendered insecurity and criminalization is underlined, for instance, by a recent study where the majority of mothers interviewed — an estimated 70% of women in jail have minor children — correlated their criminal activity with their economic situation, which included the entitlement of needy single mothers to a meager cash benefit of $3,345, and a lack of low-cost housing, child care, and medical services for single mothers, among others (Ferraro and Moe 2003, 18). This hypothesis, as well as our broader hypothesis that incarceration is a means of governing social insecurity, is further supported by studies that have found that 60% of incarcerated women were not employed full time at the time of their arrest and 37% had incomes of under $600 per month. This compares with 40% and 28% of men, respectively. In addition, nearly one-third of women were receiving welfare benefits prior to their arrest (Sentencing Project 2007: 3).

Finally, it is important to note that in addition to managing the forms of insecurity engendered by neoliberalism through coercive social relations, mass incarceration has also worked to exacerbate and reproduce inequality and social and economic immobility in the free market. A Pew report found that, compared to those who have never been incarcerated, "former inmates work fewer weeks each year, earn less money, and have limited upward mobility. These costs are borne by offenders' families and communities and they reverberate across generations" (Pew Charitable Trusts 2011, 3). By age 48, the study found, the typical inmate will have earned $179,000 less than if never incarcerated, and serving time reduces annual earnings for men by 40% (2011, 4). In addition, a number of policies restrict those convicted of certain offenses — including, in many instances, drug felonies under the three-strikes law — from accessing education grants, student loans, welfare benefits, food stamps, veteran benefits, Medicaid, and public housing.

To date, about 65 million Americans — or 1 in 4 adults — have an arrest or conviction that shows up on a routine criminal background check. A recent National Employment Law Project (NELP) found that job seekers' historic association with the criminal justice system can effectively upend their search for work and put them out of a job amid one of the most difficult job markets in recent history (Rodriguez and Emsellem 2011, 1–2). In this light, it is not surprising that studies have found that inmates experience less upward economic mobility than those who are never incarcerated. Given that today 2.7 million children — or 1 in every 28 children (and 1 in 9 African-American children) — have a parent incarcerated (two-thirds of whom are incarcerated for nonviolent offenses), it is clear that the carceral management and containment of poor populations — particularly poor women and racial minorities — work to intensify particular economic and social inequalities and hierarchies for inmates and their families for multiple generations (Pew Charitable Trusts 2011).

NEOLIBERALISM AND THE RESURGENCE OF THE DEBTORS' PRISON

As we have seen, as structural inequality is no longer acknowledged in policy and the public discourse, and as the state has advanced individuated and profit-generating substitutions for social welfare spending, the social insecurity in neoliberalism has been governed by increasingly coercive forms of power. These trends culminate in the twenty-first-century debtors' prison, as growing numbers of individuals are incarcerated for failing to meet their debt obligations, further exacerbating their social and economic insecurity and inequality in the ways described earlier. While imprisoning debtors was a relatively common practice until the mid-nineteenth century in the UK and Europe — infamously documented by Charles Dickens in *David Copperfield* and *The Pickwick Papers* — incarceration was eliminated as a sentence for the nonpayment of debt in the United States in 1833, and by the Bankruptcy Act of 1869 in England. Yet in the face of a broader shift toward the punitive governance of poverty and insecurity in the United States, as the debt loads carried by individuals have become unsustainable, debt collection agencies have increasingly turned toward the state and its legal apparatus to recoup money owed by borrowers who are unable and/or unwilling to pay off credit card balances, auto loans, and other bills.

More than a third of all U.S. states allow borrowers who cannot or will not pay their debts to be jailed, and since the 2008–9 financial crisis, there has been a surge in the number of arrests for debt collection purposes. Since the start of 2010 alone, judges have signed off on more than 5,000 such warrants, the majority of which are for small debts, generally between $200 and $4,000. In Minnesota — where arrest warrants against debtors have jumped 60% over the last four years, with 845 cases in 2009 — judges have issued arrest warrants for people who owe as little as $85, less than half the cost of housing an inmate overnight. Evidence indicates that debtors targeted for arrest in Minnesota owed a median of $3,512 in 2009, up from $2,201 five years previously, and some debtors have even been sentenced to "indefinite incarceration" until they come up with the money owed.[7] While the laws allowing for the arrest of someone with an unpaid debt are not new, according to consumer attorneys, arrests for debts are increasing in many states, including Arkansas, Arizona, and Washington, "driven by a bad economy, high consumer debt and a growing industry that buys bad debts and employs every means available to collect."[8]

The debt collection industry is certainly a highly profitable business that has grown steadily over the past several years, employing almost half a

7. Chris Serres and Glenn Howatt, "In Jail for Being in Debt," *Minnesota Star Tribune*, March 17, 2011.
8. "In Jail for Being in Debt."

million people and generating revenues of $11.4 billion by 2005 (Hunt 2007). One of the largest debt collection firms, Portfolio Recovery Associates of Norfolk, Virginia, earned $44 million last year and had a 16% net profit margin. Another major industry player, San Diego's Encore Capital Group, had a 10% profit margin last year (compared with 3.5% for Wal-Mart). Encore filed 425,000 lawsuits against borrowers last year, up 27% from 334,000 in 2009.[9] But far from being exclusively about recouping the very small amounts of money owed by jailed borrowers, the rise of the debtors' prison is one of many measures taken by the private sector, and facilitated by the state, to reinforce market discipline in the context of an insecure economy.

Indeed, the intensified disciplinary regimes of the neoliberal period are nowhere more visible or tightly intertwined than in the incarceration of debtors who are unable to pay. As neoliberalism has exacerbated insecurity for working populations, and mechanisms of lending and borrowing have been extended as a partial solution to these insecurities, personal debt has become a structural imperative, rather than a private choice (Hyman 2011, 283). Just as borrowing became compulsory, paying back what was borrowed proved increasingly difficult as wages stagnated, nonmarket forms of social provisioning were scaled back, and a range of public policy shifts individuated and coercively managed poverty and social marginality. At the same time, the rise of law-and-order policing and the carceral management of poverty has acted as a coercive ancillary on the labor market, criminalizing nonmarket forms of social reproduction and coercively managing the problems associated with rising levels of poverty.

These forms of market discipline reach their apogee in the debtors' prison, which impresses upon average Americans the moral obligation to honor their debts at a time when the debts of some of their creditors are being socialized through publicly funded bailouts. This is not to imply that the trends associated with the debtors' prison are necessarily coherent, as they often are not. Rather, it is to note that there is a wider disciplinary logic at play, wherein the insecurities generated by neoliberalism are dealt with through coercive and individuated means, and government resources are extended to reinforce market and social discipline. Epitomized by the rise of the debtors' prison, all of this reminds us that, in McNally's (2011, 116) words, "notwithstanding the force of economic coercion imposed by market dependence, capitalism

9. Ibid.

has always required an intricate web of social, political, and legal coercion organized in and through the state."

It bears noting that the trends associated with the debtors' prison go beyond the prosecution of borrowers for credit card debts. Rather, similar trends can be seen in the health-care industry, where rising health-care debt has triggered an increasingly coercive approach to collecting payment, whereby health-care providers are increasingly seeking payments and/or deposits from patients upfront before offering services. In addition, the industry has been using aggressive and punitive lawsuits as a means of collecting debt and deterring default (Seifert and Rukavina 2006). A study published in 2004 found that such aggressive collection techniques targeted the poor and homeless adults, suggesting that the purpose was not simply to recoup losses but also to deter patients from seeking further care from those providers unless they have adequate resources (O'Teele, Arbelaes, and Lawrence 2004).

Similar trends are also evident in the growing criminalization and incarceration of those individuals, primarily poor and working-class men, who fail to meet child support payments. Indeed, in the United States (as in numerous other countries in the Organization for Economic Co-operation and Development), the state's legal apparatus plays an important role in compelling the payment of child support, and the failure to meet these obligations comes with harsh penalties. Incomes can be garnished, driver's licenses revoked, tax refunds withheld, and cars impounded. Incarceration is also used to punish nonpayment, and each day thousands of fathers in the United States are incarcerated on charges arising from failure to pay for court-ordered child support. It has also been found that the failure to meet debt obligations that arise primarily from court or supervision fees, victim restitution, and child support accounts for 12% of probation revocations in the United States (Pew Charitable Trusts 2011, 23). In many instances, however, those who are jailed are indigent, lack full-time stable employment, and do not have any real assets, suggesting that the failure to pay child support is often intricately related to the poverty of fathers, rather than simply reflecting an unwillingness to pay (Patterson 2008).

Insofar as it is certainly essential to have a means of guaranteeing that single parents, who are overwhelmingly women, have sufficient resources to ensure that they and their children are cared for, the criminalization and incarceration of indigent fathers is a highly coercive approach to addressing this much broader social problem. The ways in which child support payments are enforced in the United States thus reflects the use of the law to implement social policy in ways that privatize and individualize the important goal of reducing poverty among women and children (Millar 2010). As with the coercive and disciplinary approaches to poverty noted in the previous two sections, this approach to social policy is also highly regressive. It is generally reserved for those with the lowest levels of income (under $20,000 a year), and it disproportionately affects blacks and Latinos.[10] As with debt and incarceration, this coercive approach to social policy also plays an important role in reproducing gender as, for instance, it reproduces the representation of (largely poor and racialized) men as "deadbeat dads," as well as the notion that women are (and should be) dependent on men versus other forms of socialized risk management. This approach to social policy also perpetuates poverty and social immobility since, as documented here, incarceration itself reduces one's future earning potential and reproduces the social and economic marginalization of those who are incarcerated and their families.

Adding an additional dimension of the intersection between debt and prison, it is particularly troubling to note that the social and economic marginalization of the criminalized sectors of the population has been further compounded by the accumulation of debt in prison as inmates are emerging with substantial financial obligations, including child support, restitution, and other court-related fees. They are also accumulating interest on loans and credit cards that could not be paid down during incarceration. Inmates' debt loads are only poised to increase as state prisons and jails increasingly charge user fees to inmates in an attempt to offset the cost of incarceration in the face of fiscal crisis.

Indeed, while politicians across the political spectrum have championed fiscal austerity, the carceral management of poverty has, in fact, been an extremely expensive strategy. From 1982 to 2006, as budgets for education and social spending were being slashed, total expenditure on incarceration increased 660%, from $9 billion to $68.7 billion. Similarly, the cost of policing has increased 420%, from $19 billion in 1982 to $98.8 billion in 2006, steadily absorbing larger and larger percentages of public budgets (U.S. Department of Justice 2006).

These trends point to an obvious contradiction between the neoliberal ideological doctrine of fiscal austerity and the growth of imprisonment. The contradiction, however, is more than ideological. Rather, in the context of the recent global financial crisis, the fiscal crises facing states,

10. Barbara Kay, "Debtor's Prison for Dads," *National Post*, November 16, 2010.

and the significant opposition to tax increases on the part of the wealthy and the Republican Party, the costs of the penal governance of social marginality have become increasingly unsustainable. Policy changes and pressures brought on by the fiscal crisis led 24 states to reduce their prison populations in 2009, and in 2011, at least 13 states closed prison institutions or were considering doing so (Sentencing Project 2011). While this creates some space to advocate a reconsideration of the punitive governance of social marginality, it is far from being an inevitable outcome. Rather, states such as Louisiana, Florida, and Ohio have looked to privatization as a means of reducing costs despite a considerable amount of evidence pointing to the higher costs of private prison operations. Nor is it clear at this point how the closure of correctional facilities will contribute to a shift in the broader political-economic framework within which these carceral trends are rooted.

Although the rise of the debtors' prison and the growth of the debt collection industry are ignored by most political economists, many of whom reproduce the highly problematic assumption that liberal societies are characterized by a separation of political and economic power, these trends point to the central role that the state's legal/penal arm plays in managing social insecurity. As we have argued throughout, rather than leading to a retreat of the state, neoliberalism has, in fact, brought about a shift in state functions whereby it has promoted the governance of social insecurity through the capitalist market (i.e., by promoting wage labor and debt), and where that fails, through the law, prisons, and the police.

CONCLUSION

Neoliberalism, as we have seen, has been characterized by persistent and significant declines in standards of living. In the face of welfare restructuring and stagnating wages, this has threatened the ability of large sectors of the poor and working populations to secure adequate nutrition, affordable housing, decent health care, and other means of life, a dynamic that is generating crisis tendencies in social reproduction. Rather than more progressive social policies that address these forms of social insecurity, a range of coercive and disciplinary relations have become increasingly important means of governing poverty, and many of the social problems with which it is associated. Just as neoliberalism is not a single coherent project but a wide range of social and economic relations that are at times contradictory and have largely failed to meet the stated objectives of increasing wealth and well-being for everyone (through "trickle-down" economics and marketized forms of social provisioning), so, too, are the approaches to social marginality that are documented in this article. This work has sought to highlight these contradictions by pointing to some of the disjunctures between the claims of mainstream economists and policy-makers and the realities of actually existing neoliberalism, which is rooted in an *ideology* of economic and political freedom while being embedded in a practice of structurally and directly coercive power relations.

This article has sought to document these trends by exploring, in the first case, the ways in which the social relations of indebtedness have been used to mitigate and manage poverty and other forms of insecurity. This trend has been promoted by the American state as an individualized and profit-generating substitution for social forms of provisioning. The second main thread of our argument relates to the social relations associated with the criminalization and incarceration of the racialized and gendered poor, and subsequently, the ways in which the criminal justice system perpetuates their poverty and social marginalization upon release.

Finally, we have argued that the rise of a twenty-first-century debtors' prison needs to be understood not as an anomalous phenomenon but, rather, as a convergence and deepening of these trends. The resurgence of incarceration as means of forcing debtors to repay their debts, and as a punishment for those who truly cannot pay, is evidence of the use of state legal and penal mechanisms to facilitate capital accumulation at the expense of poor populations. As such, there is a need to revisit the ways in which both imprisonment and debt relations reproduce poverty and perpetuate social and economic marginalization in intersecting ways. In addition, this phenomenon needs to be situated as part of the broader privatization of social policy whereby poverty is managed through privatized and coercive social relations, rather than through centralized forms of redistribution. There is a further need to question how far and in what ways these extensions of carceral power have fostered social and labor discipline and have been geared toward permitting capitalists to overcome the barriers to capital valorization and accumulation by providing a more disciplined workforce that has yielded higher levels of productivity while accepting lower wages.

While this set of questions and dynamics have gone relatively unnoticed by scholars of the welfare state and the political economy of neoliberal restructuring, as we have attempted to demonstrate throughout the article, feminist political economy, in fact, provides a very robust analytical approach with which to come to a deeper understanding of the shifting nature of political and economic power. Given its long history of critiquing a host of social relations that are not recognized by most mainstream and critical political economists because they lie outside of the formal marketplace, and because it conceives of the material foundations of social life as the productive and reproductive activities of daily life, FPE offers a heuristic space to analyze a range of complex, overlapping, and at times contradictory relations of power, production, and social reproduction. Analyzing the global political economy through an FPE lens — as we have done — provides a space from which to analyze empirically and theoretically the social production of class, race, and gender and to centralize those violent and coercive relations central to the reproduction of capitalism.

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