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Exploring women's mutuality in confronting care-precarity: 'Care Accounts' – A conceptual tool

Abstract

Exploring scholarship in reciprocity, gift and gendered social capital, and drawing upon research and analysis across 15 years (2003-2018), this paper offers fresh theoretical insights into everyday practices of low-paid women with care responsibilities. Framing women's pragmatic mutuality in confronting precarity in their care arrangements, we propose the concept of 'Care Accounts', articulating a practice of collaborative workplace problem solving. Women lodge and generate good will with colleagues by swapping or extending their shifts to cover for each other; generating capacity and continuity of care across unexpected family events or crises. Systems of reciprocal workplace mutuality – care/work micro networks – build as women pool their capacity to respond. We highlight, however, an ensnarement effect of Care Accounts, as they further lock women into low paid jobs. We suggest priority attention must be given to the prevalence and urgency of 'care-precarity' and the dereliction in care planning that Care Accounts reveal.

Keywords

Care Accounts, Care Precarity, Feminist, Flexibility, Gendered Ensnarement, Interdependency, Mutuality, Social Capital, Theory, Women

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Introduction

This article discusses theoretical perspectives on women's patterns of mutuality, when addressing the ever-present tensions in balancing working and caring responsibilities. Amidst recent political and economic trends: creeping privatisation of essential services and cuts to public sector care budgets; and with a rapidly ageing demographic, managing care is an issue of continually growing urgency (Fraser, 2016). We highlight that care needs are by necessity a constant social and political landscape; one, in the absence of adequate support, still tended largely by women without financial recompense, and where multiple drivers towards a 'citizen worker' norm (Lister, 2003; Orloff 1993) introduce increasing day-to-day complexity. Previous scholarship has used a policy lens to discuss how low paid women workers balance caring and working roles; and valuable feminist work has highlighted the narrow spaces in which women still must manoeuvre (Fraser, 2016). This reality persists despite indefatigable work committed across the years to developing and achieving work life policies to support equality for women in the domestic and work spheres (Tinson, Aldridge and Whitman, 2016: 25-32). In light of a sharpening reality in which societies still fail to ensure citizens' care needs are provided for without disproportionate disadvantage to any population group (women, those on low income, immigrant and other marginalised groups, to whom this responsibility still currently falls), we pay attention here to the subjectivities, coalitions and networks created by women in the daily organisation of time, work and care. Reviewing research and analysis across 10 projects and over 15 years, undertaken in the UK and Finland (scholarship summarised in Bowlby et al, 2010), we observed that women's practical solutions present some common themes, sometimes drawing on complex social relational patterns. Underpinned by constrained financial

options for the majority of women, we locate patterns in three para-financial budgeting areas: of time and capacity, of giving and organising care, and of social capital with colleagues. The way that these three aspects interlock has led us to the concept of 'Care Accounts', which forms the focus of this article. The notion of 'Care Accounts' therefore refers here to a workplace social phenomenon, in which women build and exchange their good will and capacity with co-workers by covering each others' shifts, when their colleagues' precariously balanced care solutions fail, leaving them otherwise stranded.

The literatures we use as interpretative tools for Care Accounts include ideas on 'flexibility' in workplace policy discourses (Zeytinoglu and Muteshi, 2000). In the Care Accounts context we refocus this discussion to argue for our preferred term of '*responsive capacity*': to reframe the current notion of flexibility, describing rather women's own capacity to 'flex' according to the conflicting demands of paid work and care responsibilities. We draw also on scholarship exploring reciprocity and gift, and their motivations and flows (Gouldner, 1960; Offer, 2012; Vaughan, 2004); discussions of 'capital' (Bourdieu, 1986; 1980; Portes, 1998; Skeggs, 1997); feminist commentaries on women's everyday care and work practices, and applications of social theory analysis in this context (Fraser, 2013; Huppertz, 2009; Reay, 2004). We borrow from Ahmed's (2004) work on 'affective economies'; and Butler's (2009, 2012) and Worth's (2016) feminist, relational analysis of precarity and interdependency

Conceptual tools drawn from everyday practice

This text is a theoretical exploration, inspired by research and subsequent analyses conducted in research projects across almost two decades. Early ideas were stimulated by European Social Fund (ESF) work in 2004 (McKie et al. 2004), with women working in low paid food retail in Scotland, exploring evidence that women employees, in a sector with a predominately female workforce, appeared reluctant to apply for promotion or develop careers. The research data we draw upon is

predominately qualitative; semi structured interviews with workers and managers, and observations in workplaces. The scholarship focussed on a specific sector: involving women in low paid part time or shift work in shops of various sizes, and in a specifically UK and European retail context. Respondents were current or former carers, with caring responsibilities ranging from child to elder care. A quarter had multiple care responsibilities including combining care for children, a sick partner, elders, grandchildren or in some cases neighbours (Bowlby et al., 2010). There was amongst these women a strong sense that ‘family comes first’, whilst also ‘the store must be staffed’ (Backett-Milburn et al., 2008, p. 481, 486). These tensions recurred in our ongoing scholarship focussing on women’s work life issues in a range of sectors and across the age and career stage spectrum (McKie et al., 2009) .

Emerging patterns of everyday relational pragmatism in these specific labour contexts led us to develop the conceptual tool discussed here: our aim was to explore theoretical dimensions explaining, in sociological terms, how these and indeed many other women are routinely anticipating and managing caring emergencies arising while they are in the workplace (McKie et al., 2009). The subsequent interdisciplinary conceptualisation of Care Accounts presented here may be, we propose, not context- or project(s)-bound, but of more general relevance; and we seek through our theoretical exploration to train focus on a series of questions reaching beyond the scope of this article, where further discussion may gauge any wider applicability and relevance of this conceptual tool.

Conceptualising care

Leading discussions on care have emphasised the social policy and welfare context, work-life balance, or organisational well-being and occupational health (Fraser, 2013). Much scholarship in the field is predominantly policy focussed (Hobson et al., 2011; Lewis, 2009; Rubery et al., 2016) with, we suggest, too little reference to the narratives of women’s everyday realities to enable clear-sighted analysis. Here, we focus upon an everyday practice in the dynamic choreographies of

women's working and caring lives. Michelle Brady, highlighting Australian single working mothers' strategies of 'gluing together complex jigsaws of care' (Brady, 2016:821) across formal and informal childcare solutions, similarly calls for attention to real, ordinary daily complexities, and asserts the negative implications for policy decisions, where such real life details are lost.

The extent to which women's engagement with working life still revolves around domestic and care issues is clear. Caring remains a cornerstone of the gendered social organisation of paid work, the choice of location, job type and hours: for example, getting children to school before work, or shopping for family tea during lunch break (Bowlby et al., 2010). Somewhere between what Gilchrist (2000) terms 'rigidity and randomness', between policies, practices, and relationships, there emerges a necessary and 'untidy creativity' (Gilchrist, 2000: 266) when it comes to moulding caring and working. This wider purview of women's circumstances and choices draws attention to three themes: 1) the constant precarity of the complex care arrangements women have to create to support their need to work; 2) their intuitive creativity in problem solving under pressure; 3) the intense interdependency shared with others in order to enact these arrangements. Nancy Worth (2016) investigates the affective social consequences of work; and frames women's experiences of working using 'feminist theorizing on relational autonomy, namely that the self is inherently social' (2016). Echoing Judith Butler (2012: 148) she claims interdependency as a 'shared condition' of the precarity many working women experience (Worth, 2016: 602), and one through which precarity itself reveals a value of its own, in deepening social bonds. We revisit this analysis later, reflecting on whether women use Care Accounts as a means for drawing social (or some other form of) capital, from the precarity of their domestic and work arrangements. Initially we wish to draw attention to the dissonance, also discussed by Worth (2016), between human interdependence – made evident and present through care dynamics – and the individualistic turn in much debate and analysis, both in social science scholarship (Elliott and Lemert, 2006), and in policy making (Cox, 2013). The stretch between workplace demands on the individual employee – with work-life policies responding to an individualistic handling of rights and needs – and the actual interdependence that forms the real

fabric of women's everyday solutions to working and caring, presents a chasm into which carefully designed policies can disappear, unknown and unused (Kowalski and Loretto, 2014; McDonald et al., 2005).

Care Accounts Patterns

In a common but often taken for granted scenario, women co-workers are found adopting apparently improvisatory trading practices, which we term Care Accounts, ensuring 'flow' and continuity (Brady, 2016) in care arrangements across times of crisis. To explore the Care Accounts phenomenon, we invite readers to consider the following everyday practices, as across low paid and part time labour contexts similar conditions and scenarios unfold:

Many women, in developed and less developed economies alike, have limited choices for work and care solutions given the inadequate affordable provision of elder and child care (beyond costly options at pre-school and early years). Part time or shift work allows women to retain maximum availability to undertake caring roles – for children, elderly or other adult dependents, even for neighbours (McKie et al. 2002, 2004). For many, involving formal care providers amongst their care solutions is a last resort: faced with the inflexibility (short hours, wrong hours); rigidity (have to pay whether used or not); and expense of such services. Many are unhappy to have their dependents looked after by unfamiliar professionals, echoing Karen Hansen's findings that any option involving those close – 'both primary and secondary caregivers such as neighbors, siblings, spouses, parents, friends, and baby-sitters (paid and unpaid)' (Hansen, 2004: 424) - is considered preferable.

A regular domestic and work routine is established, including a complex patchwork of care arrangements for when women themselves cannot be present (Brady, 2016) . Often almost every minute of each day is tightly scheduled as working time, transporting dependents between care or activity destinations, or care / family time. But however organised, women face recurrent challenges. While such patchwork solutions function smoothly in the day-to-day, everyday realities

and needs are constantly shifting: children move through school, older siblings move away, or elderly relatives (themselves often part of the care provider patchwork) have periods of dependency. These everyday narratives involve continual problem solving, with new 'gluing, catching and connecting' patches sewn in (Brady, 2016) . The changes mean altering regular shift patterns, with the effect that workplace shift rotas are constantly evolving to accommodate the new realities of the workforce's domestic and care responsibilities. Secondly, and of particular significance here, unexpected events or care crises present immediate challenges, and these are the trigger for Care Accounts activity.

In some workplace settings, patterns emerge in response to unexpected care crises amongst care-precarious workers: Women working part-time in a team with similar roles, familiar with the requirements and responsibilities of each others' jobs, develop informal micro-networks of mutual support and care-crisis cover. Asking for and responding to requests for shift swaps or cover amongst colleagues, deals that are active below the radar of HR or formalised rota management systems, can thus become a feature of the workplace culture; with the apparent straightforward simplicity of this practice masking its subtlety and complexity. The aim is clear. To achieve flow and continuity in care in these situations, and to avoid the high costs of emergency solutions (the financial cost of buying in care cover at short notice, or the social cost of asking last minute favours of other friends or relatives – see also Hansen (2004) on 'The asking rules of reciprocity'), women flag up emergency care issues initially with colleagues, seeking cover, often at short notice, releasing them to deal with the problem. For many women current workplace policies are no solution: their rights and options are unclear (TUC, 2017); policies involve paperwork; may provoke visibility, generate complexity and possible reputational risk as a problematic employee (McDonald et al., 2005); and above all they take time, as well as a level of confidence (Hobson et al., 2011) to initiate. For some then, currently the only viable option is swapping shifts amongst colleagues, flexing informally to help each other out.

Informal trading, and paying forward for the team

However, with everybody's daily routines so finely balanced it is not easy for colleagues to be flexible, swap shifts, or work extra hours, to accommodate each others' care challenges. The positive effort to help colleagues out in this scenario is not based on the prospect of gaining overtime payments, since these unofficial swaps do not register on paperwork, and no money changes hands. Nor is this a case of direct exchanges between two workers, incurring the 'the accumulation of obligations from others according to the norm of reciprocity' (Portes, 1998: 7). Rather this is a wider and less directly balanced, cooperative system, with no oversight or direct coordination, beyond the recognition – by a co-worker offering to help out – that 'somebody would cover for them' in the future (McKie et al., 2018). The practice described stretches Hansen's 'Asking Rule Two', that reflects the degree of affective proximity required between those needing favours and those agreeing to help. Hansen's research respondents highlight the cumulative pressure inflicted upon others by making requests, and contingent risks: 'Everybody's so stressed that if you were to ask them to fill in in a pinch, it would stress them more' (Hansen, 2004: 431). Instead, the Care Account workplace micro-network seems to mitigate the personal 'risk' Hansen flags up.

The motivations or underlying rationale for colleagues inconveniencing themselves for each other and their work team in this way drew our attention as an interesting phenomenon, pivotal to these women's care and work lives. In the Care Accounts context, women's '*responsive capacity*' – a form of flexibility – is a valuable resource. In workplace policy discourse terms, the asset-focused notion of 'enabling flexibility', whereby employers accommodate flexible staff working arrangements for their own purposes 'in order to retain valued employees' (Zeytinoglu and Muteshi, 2000:140), provides the landscape in which Care Accounts can flourish. (This is distinct from the notion of '*restrictive*' or '*numerical flexibility*' (Zeytinoglu and Muteshi, 2000), identified as employers' coercive strategies to manage payroll costs by regarding shift and part-time workers as a 'flexible' –

dispensable – workforce). The Care Accounts pattern reveals workers using their own ‘responsive capacity’ at one time to cover for a colleague, believing that when they in turn need to respond to a care crisis another colleague will cover for them. It is an employee-led, creative and collegial use of an employers’ ‘enabling flexibility’, through which women work within considerable constraints to increase their own and colleagues’ ‘responsive capacity’ to survive their care-precarity. Care Accounts thus constitute a pragmatic network, underpinned by a recognition of similar and familiar care-precarity challenges faced by co-workers: a practical manifestation of empathy, with potential benefits of community (Bessant 2011: 10-11). There is limited evidence of reciprocity violated in these patterns, given general awareness of the potential for exclusion. Space limitations preclude a discussion of the interpretation of these boundaries in this article. We note for example, negotiating time to shop for school shoes was unacceptable whilst shopping for an elderly parent was fine. It is important to stress however that these networks are certainly not identified as strategic, nor purposefully organised by those involved, so that for example tallies of offers are not evident, nor records of the patterns. Instead we note the intuitive, responsive quality of the phenomenon.

Exploratory Trails

Care Accounts may seem to constitute what Gilchrist (2000) terms temporary coalitions, which serve a purpose but can then ‘melt back’. However, the reciprocity at play in this system is not temporary, since, depending upon a woman’s circumstances, deposits – of capacity and assistance – may be made numerous times over a long period, and withdrawals (requests for the same) delayed, or held in trust for months or years; or vice versa. So while if taking a short view it may appear that an arrangement between colleagues serves to solve a specific problem and the collegial ‘coalition’ then ‘melt back’, in fact over the longer view these accommodations, and the trust invested amongst colleagues, appear to integrate into the collegial social climate.

Care Accounts mutuality as gift or reciprocity?

Implicit 'gift', 'reciprocity' and 'mutuality' qualities of Care Accounts merit further exploration to understand these dynamics. Women develop levels of trust through sharing common experiences of daily challenges, which in turn underpin their mutually supportive gestures. Briefly grounding our mutuality concept for this discussion, the term indicates 'both receptivity and active initiative toward the other' (Jordan, 1985: 2), but 'does *not* [original emphasis] include symmetry or equality' (Aaron, 2013: xi) in measurable exchanges, such as implied in reciprocity. In Care Accounts mutualities women draw on memories of their own experiences; projecting these onto current challenges faced by co-workers creates affective identification, and a context for offers of support - depositing physical and emotional labour in response to a colleague's call. The key to understanding this mutuality pattern is that any withdrawal (request for assistance) draws from a notional (though tacit) *group account*, rather than directly from the colleague initially requiring assistance and stimulating a deposit (contribution, gesture of collegial support). Whether - as with other kinds of investments - these, made to a notional group account, can accrue additional value is discussed below with the help of Sara Ahmed's work (2004) on 'affective economies'.

Literature in sociological and anthropological theory traditionally highlights integration and solidarity effects from reciprocity, and the symbolic essence of gift giving (Offer, 2012), encompassing tides of obligations, and subtle power interplay. In the instance of Care Accounts workplace micro-networks, the giving in play seems instinctive - responsive to and facilitated by shared experience. Since the networks are informal, and not specifically identified as purposeful by those involved, the social capital identified by scholars (e.g. Portes, (1998)) as ensuing from reciprocity might, in the flows of Care Accounts, be experienced simply as an ordinary outcome of working together. Indeed the loose, non-purposeful character of Care Accounts distinguishes these micro-networks - more improvised than strategic - from those reciprocity networks flagged up by Shira Offer amongst low-

income families battling poverty. This looseness perhaps protects Care Accounts co-workers from the burdensome webs of expectations that can lead to the social withdrawal and more treacherous exclusionary outcomes Offer cites (2012).

Feminist analysis of gift behaviours offers helpful insight, such as Ros Diprose's 'radical generosity': '...not reducible to an economy of exchange between sovereign individuals' (Diprose, 2002: 4); and Genevieve Vaughan's multiple reworkings of gift giving as an alternative to patriarchal capitalism (Vaughan, 2004: 2018). Traditional theories on gift are exemplified by Lévi-Strauss's 'skilful game of exchange [consisting of] a complex totality of manoeuvres, conscious or unconscious' (Lévi-Strauss, 1996: 19), and thus 'a propensity to give, but before doing so an inner calculus is made' assessing likelihood of repayment (Komter, 2007: 100); but the analyses of Komter and Lévi-Strauss are partial, in lacking a feminist perspectives on such interactions. Genevieve Vaughan's argument that '[t]he economy of exchange, quid pro quo, separates us from each other and makes us adversarial, while gift giving and receiving creates mutuality and trust' (Vaughan, 2018) more effectively explains gift behaviours in the Care Accounts patterns, where mutuality and trust seem fundamental, no direct exchange is traced, and the concept of 'repayment' seems at best hazy.

Alvin Gouldner highlights interesting counterintuitive social dynamics within the choreographies of reciprocity, observing that where time elapses between favours and return favours the bond between those involved seems to grow. He explores the 'mechanisms which induce people to remain socially indebted to each other and which inhibit their complete repayment' (Gouldner, 1960: 175). Drawing on Malinowski's notes on the significance of delayed repayments of reciprocal gestures, Gouldner identifies his second rule of reciprocity: that a person 'do no harm to those who have done you benefit... [and remain] constrained to manifest gratitude toward, or at least to maintain peace with, their benefactors.' (Gouldner, 1960: 174). The deduction that such reciprocities in suspense can help to maintain positive relations (by suspending animosities) adds further interest to potential readings of the sub-texts and background narratives underlying Care Account micro-

networks. Whilst space limitations prohibit wider discussion here, further enquiry might, for example, establish whether Care Account activity can be found in sites where co-worker relations are otherwise fragile or especially insecure including in the “gig” economy, zero hours contracts and working from home or diverse locations.

The dispersed nature of reciprocities across the group, and the delays in some co-workers’ ability or readiness to make support offers, may help to maintain an equilibrium for extended periods of workplace relations. Gouldner’s ‘peace-keeping’ effects of the norm of reciprocity in suspense might figure here: working as ‘a kind of plastic filler, capable of being poured into the shifting crevices of social structures, and serving as a kind of all-purpose moral cement’ (Gouldner, 1960: 175). The works of Gouldner, Vaughan and Diprose establish theoretical underpinnings to possible drivers (conscious or not) for women co-workers depositing favours even when themselves under pressure, or allowing imbalances in gestures of assistance over extended periods.

Care Accounts as an economy?

To further understand Care Account mechanisms, in particular their value, and how this value fluctuates, we draw stimulus from Sara Ahmed’s ‘Affective Economies’ (2004), discussing the circulation of emotion between people as a phenomenon she likens to a *flow of capital*, in the Marxian sense. She reframes emotions as ‘nonresident’ in human subjects, conceived less as ‘psychological dispositions’ and rather as a form of “binding” capital, ‘sticking figures together (adherence), a sticking that creates the very effect of a collective (coherence) ...’ (Ahmed, 2004: 119); in circulation between subjects, emotions produce affect, in turn cohering subjects together. Using Marx’s logic of the production of surplus capital through circulation and exchange, she takes an example of emotive white supremacist rhetoric, and the flows of resulting emotion between individuals and groups, that in the cited example work to increase affective coherence and to broaden and strengthen a tide of racist affect (the increasing surplus).

Borrowing from this logic, we can argue that Care Accounts offer an example of exchange in the non-fiscal assets of (rather than emotions) *women's responsive capacity*; which can also be framed as non-resident in the women workers themselves, but rather in a flow between them through Care Account activity. This flow in turn is a process through which greater responsive capacity for accommodating care crises accrues across the micro-network, whilst also binding the women together in collegiality. Women are actively creating this flow by 'depositing' responsive capacity occurring spontaneously for them, when it is *less costly* for them because they have capacity to spare. They cover a shift, thereby assisting another worker who is facing a potentially costly care crisis, and who needs responsive capacity, to be released from work to pick up her caring role. The value of such deposits increases for women as they are drawn upon, since the care gaps or issues that initiate a withdrawal (in a workplace with insufficient 'enabling flexibility' (Zeytinoglu and Muteshi, 2000)) will otherwise cost a significant amount. As noted earlier the threatened cost may be financial, in purchasing crisis cover, or in emotional debts to women's own close networks, incurred by requesting repeated favours from friends and relatives to take on last minute care on their behalf (Hansen, 2004). Thus by (intuitively) developing Care Accounts, women workers' responsive capacity, deposited when cheap to them, is worth more as it is withdrawn from the group fund; whether by them at a later point, or by another colleague. Acting as a group in this way results in accrued *responsive capacity* across the group as a whole to accommodate care crises, and still keep the workplace operating normally. According to Ahmed's modelling, the 'cohering' aspect of these flows builds group bonds; echoing reciprocity scholars citing such bonds as an observed outcome of exchange processes. Using this logic, through the flow of *responsive capacity* across Care Account micro-networks, as it circulates it accrues 'capital' of two kinds: in the form of capacity to accommodate care crises (economic: weathering the storm at no cost); and increased social capital for women workers, between themselves and other Care Account holders, building social capital as a group.

Returning to our earlier question of the significance of interdependency, precarity and agency in the Care Accounts context: we see how this manifestation of Ettlenger's 'precarity in the microspaces of daily life' (2007) makes visible the hidden opportunities and drivers for mutuality and solidarity between women, arising through mutual recognition of their common precarity. In this case recognition of shared care-precariety creates conditions of productive interdependency between care-precariety workers. So as women workers mutually acknowledge their own and their co-workers' common care-precariety, they both contribute to, and in turn benefit from, the flow and accrual of 'responsive capacity' produced by these swapping and covering interactions. This picture however belies a greater and bleaker outcome for women from these practices, explored as *the cost of Care Accounts*, below.

Care Accounts and social capital

Our analysis should be understood within the wider picture of persisting severely limited, gendered socioeconomic and domestic conditions, in which many women are propelled by constrained choices to accept low income, and often insecure, employment (Hebson, 2009) of the kind giving rise to Care Accounts mutuality. In reaching our analyses we drew upon a range of mixed method studies on gender, work and care across the labour market. With the evolution of the gig economy, zero hours contracts and atypical working, the experiences of low-paid and insecure workers, especially women with care responsibilities, are fast changing. With 35 per cent of workers in Europe reporting facing changes in their work schedule (Parent-Thirion et al., 2012), work-life reconciliation for those with limited autonomy and control is ever more complex, and our insights here are therefore increasingly relevant.

We have argued that social capital – as conceived by Bourdieu – seems clearly to be in play in Care Accounts activity. However the extent to which the capital in the Care Accounts example can undergo 'conversion to power', or contribute to a 'trajectory in social space' for account holders – as

legitimated symbolic capital, in Bourdieu's terms – (Skeggs, 1997: 8) is less directly obvious. This reality is intricately bound up with the gendered social conditions from which Care Accounts originate, a point we develop further in paragraphs below. Alejandro Portes (1998) discusses the ambiguous territory between social, (cultural), and economic capital, in which we have so far situated Care Accounts as an experimental sociological concept. While Bourdieu 'insists that the outcomes of possession of social [or cultural] capital are reducible to economic capital' (Bourdieu 1980 cited Portes, 1998:4), Portes explains that the processes bringing these outcomes about -

'possess their own dynamics, and, relative to economic exchange, they are characterized by less transparency and more uncertainty. For example, transactions involving social capital tend to be characterized by unspecified obligations, uncertain time horizons, and the possible violation of reciprocity expectations.' (Portes, 1998: 4)

With regard to Care Accounts, uncertainty and fluidity in such transactions can be attributed to the altogether non-explicit nature of the transactions in play. Portes goes further: 'by their very lack of clarity, these transactions can help disguise what otherwise would be plain market exchanges' (1998: 4). In the case of Care Accounts, a direct translation here to the dark arts of market exchange is overstated. While practically useful to the women – their value expressed in helping to maintain the fine balance of women's domestic budgets, and sustaining employments which might otherwise be at risk – any economic capital *exchanged or produced* through Care Accounts activity is ultimately limited to preventing otherwise unavoidable emotional and fiscal expense for women facing care crises. In view of the limited scope for further converting this social capital into social mobility, women's dealings in Care Accounts exchanges resonate with Beverley Skeggs's findings amongst women working in the paid care sector, who made investments to develop small amounts of capital accessible to them; including, for example, investments in femininity. However these were 'taken on in an attempt to halt any losses. ... Femininity is deployed to halt losses, as a way of trying to

generate some value' (Skeggs, 1997: 102). Noting this resonance we reflect, in the final section of our analysis, on the limiting conditions of the gendered social context originally giving rise to Care Accounts, and its implications.

In conceptualising Care Accounts, we propose that social capital is clearly an outcome of women co-workers building workplace micro-networks: arising through the combination of their common care-precarity and workplace interdependency; and expressing itself in Care Accounts mutuality. In the analysis so far, we have used 'capital' and 'social capital' to indicate different resources at play within the flows and cycling of responsive capacity, generosity and mutual recognition between women in Care Account networks. We now explore these interpretations from feminist perspectives, with the question: to what extent do Care Accounts activities and their outcomes express, or indeed reproduce for these women, the gendered social conditions in and from which Care Accounts arise?

Feminist perspectives: Care Accounts playing out across time

In a feminist reworking of Bourdieu's concept of capital, exploring the field of paid caring work, Kate Huppatz (2009) highlights Bourdieu's failure to adequately discuss a relationship between gender and capital. Along with many feminist scholars her analysis echoes Leslie McCall's critique that Bourdieu 'constructs a male-gendered conception of social structure' (McCall, 1992: 839); leaving any gendered social dynamics and resulting challenges, noted by women in their lived experience, inadequately observed and explained in his framework. Huppatz draws attention to an absence of recognition of women's capital-accumulating strategies, (Bourdieu's emphasis rather upon women's value as objects in the accumulation of capital for men). Viewing women's trajectories across working and caring terrains over time indeed reveals women persistently developing progression strategies, particularly to overcome obstacles to careers, and social and economic advancement, for themselves and family members (Bowlby et al., 2010).

Such strategies are perhaps less visible than more standard accumulation of capital, since they may take indirect routes. Women may be working with 'emotional capital', proposed by Helga Nowotny (1981): a private or friends and family arena variant of social capital, in the form of 'knowledge, contacts and relations as well as access to emotionally valued skills and assets, which hold within any social network characterised at least partly by affective ties' (cited REAY 2004). For Nowotny this form of capital was a currency in which women are expert accumulators. Diane Reay, discussing mothers' daily care expended upon children's educational progress, also sees a relational basis for women developing capital: in the form of investments in others rather than in the self, hence offering an example of an indirect accumulation strategy. In interrogating the validity of an 'emotional capital' concept, Reay draws on Diane Bell's (1990) 'economy of emotion' in the hands of women; one main role of mothering being to 'balance the family's emotional budget' (Reay, 2004: 59). She points out that Nowotny saw emotional capital as 'developed in adverse circumstances – in response to barriers rather than possibilities' (Reay, 2004: 60). This in turn recalls Skeggs's assertion that the working class women in her study were dealing in forms of feminine capital in attempts to halt losses (Skeggs, 1997: 161, 102), rather than succeeding in making direct social (economic) progress.

Writing across three decades to develop and test concepts of feminine and female capital, these feminist scholars are challenging gendered limitations and assumptions in social theory throughout a period of immense social change for many (though not all) women. For us their ideas illuminate interpretations of Care Accounts as an indirect form of social and emotional capital accumulation: a workplace-specific example of investment initially in others, possibly emerging as a form of female capital (Huppertz, 2009) in which women are responsive particularly to a micro-network of female colleagues with similar (care-precarious) experiences to their own. Account holders are thus working this capital into their family's emotional as well as financial budget, to halt losses that otherwise accrue (both emotional and financial) from needing to source emergency care cover. We have noted that strategic work with social capital is evident in women's caringscapes journeys; and Greti-Lulia

Ivana's assertion that: 'while all capital *can* [our emphasis] be reduced to economic capital, attempting to do so is misleading as it obscures other important dynamics which structure the social world' (Ivana, 2017: 63) resonates usefully here. Meanwhile Huppatz's observation that gendered capitals are 'tactical rather than strategic tools... (which) operate within constraints' (2009) chimes with the questions we encountered, in seeking to understand how Care Accounts play out within the gendered social context in which they emerge.

The costs of Care Accounts

We have stated throughout the significance of the gendered social context in which the women we focus upon – particularly, though not only, working class women – are operating. The very fact that care responsibilities and organisation in the domestic arena still fall largely to women is evidence enough of this as a terrain marked by gender inequality and subordination; and for women the implications of these enduring inequalities are multiple. Low paid working and caring women are seen, in our analysis, using their shared experience of care-precarity and gender subordination, striving to solve immediate care issues collectively. However as noted the extent to which women co-workers' efforts through such mechanisms truly *advance* them socially and economically is limited. We suggest that Care Accounts behaviours prove ultimately ambiguous in what they offer women as outcomes, when comparing the micro-level realities of the everyday with the longer view. We identify, for example, disincentives to career advancement in workplaces where Care Accounts are active – offering subtle insights in response to Paula England on stalled social advancement amongst working class women (England, 2010). As outlined previously, Care Accounts micro-networks were noted primarily amongst employees with similar roles, so that covering a colleague's shift without disruption to the smooth running of the workplace is feasible. Shop assistants in our studies spoke of being encouraged to apply for a supervisory role, but declining; chiefly to maintain maximum control over time and the ability to negotiate work and care articulations with co-workers.

We recall here the binding effect of reciprocities, and the 'adherence' ('sticking figures together') Ahmed cites as an effect of the flows in her 'affective economies' (Ahmed, 2004: 119). Low paid working women can indeed sustain some control over their finely balanced working, caring and emotional budgets by rejecting workplace promotions that move them outside their Care Accounts micro-network. Along with jeopardizing the autonomy and collegiality gained through their Care Accounts, by advancing beyond the micro-network they also stand to lose the very survival mechanisms they have developed to sustain their precarious care patchworks. They then face a new and likely more threatening care/work precarity.

Women's caringscapes are fraught with such contradictions. Throughout gendered, lifelong working-caring, women in their everyday practices are constantly juggling contradictory systems of time-value, in which for example their economically *invisible* carework time (Folbre, 2006), nevertheless holds value in a '*relationality* (time and energy with and for others)' system (Skeggs, 2011: 14).

Women with limited choices, using Care Accounts, are prioritising the relational time-value system, at minimum cost in economic value terms.

So women's pragmatic Care Accounts activities work well on a daily and medium term basis at micro and meso levels, but do little to challenge economic macro inequities. Care Accounts incur longer term *charges*, limits and disincentives, and illuminate layered and interlocking mechanisms of oppression. Care crises, whenever they occur, lay bare the day-to-day precarity of care, since the daily balancing challenge then becomes overt. While Care Accounts offer collegiality, and creative solutions to practical dilemmas on the latitudinal axis of the day to day; they paradoxically constitute an obstacle to women on the longitudinal axis of career advancement. While appearing to constitute an inventive and fruitful trade in essential *responsive capacity* between women, as it plays out this works tacitly to bind them: to each other, and to a gendered, ensnared employment status quo.

This theoretical analysis offers insights on Care Accounts as an axis of precarity, interdependency, reciprocity, and female organisation of flows of social capital amongst working colleagues; ultimately revealing a jarring juxtaposition of ingenuity and ensnarement for those enacting Care Accounts.

Conclusion

The women's narratives giving rise to our Care Accounts conceptual tool were of low-paid, part time jobs; gravitating to these workplaces through the need to generate income, and the imperative that their employment's proximity and hours meet their domestic constraints. They were dealing with an array of daily challenges in pragmatic and unsentimental ways, drawing upon past experiences, anticipations, and illustrations from others. For those building Care Account relationships with co-workers, each woman and her family maximised the chance of getting through the day, week and months, and surviving the longer-term perils of caring and working, in a labour context that persistently fails to adequately meet her needs. The irony is that these women's ingenuity – in creating systems of subtle mutuality that sustain their everyday survival in precarious structures of caring and working – itself recreates and supports the gendered and socioeconomically restrictive work/care dynamic in which women find themselves. A further irony is manifest in the reality that while helping to maintain their own oppression in this way, women's Care Accounts ultimately serve the commercial ends of their employers very well.

Our analysis in fact demonstrates a need for governments, employers / employer associations and trade unions to problematize flexibility as a policy driver. Flexible working policies generally concentrate upon enabling time and space, but for addressing care needs in ways that are planned days or weeks in advance. What are commonly termed flexible working policies have limited capacity to address everyday care gaps so prevalent in care-precarity, including those which are immediate, albeit not an emergency (such as a child who has to leave school due to sickness). Here we see women's need for '*responsive capacity*' highlighted, with work cultures and work-life policies

instead abandoning women in conditions of 'coercive flexibility': remaining forced to address the competing spheres of paid employment and care responsibilities with their own wits.

The entrapment reality evidenced by Care Accounts behaviours is a micro narrative with important messages at the macro level, underlining the daily interlocking oppressions of citizens already subject to social and political inequalities in their domestic and working lives. This is a framing we wish to bring urgently to the attention of analysts, employers, trade unions and policy makers, to demand deeper reflection on the responsibilities of these stakeholders to these women. We underscore the imperative that women's self-designed solutions, rather than simply entrapping them further in stagnant inequalities, instead are more effectively drawn upon to inform reality-responsive changes to policy and employment regulation, in ways that take account of their need for 'responsive capacity', as a hitherto unrecognised nuance of flexibility.

For decades feminists have called for a fundamental review of welfare provision, paid work and unpaid, informal care (Fraser, 2013). However, the financial crisis of 2008 generated demands for a reduced role of the state, with resultant austerity policies reinforcing a neoliberal agenda (Rubery et al., 2016), and the context for such questions has sharpened. Extending existing scholarship by focussing new attention on the subjectivities, coalitions and networks created by women to manage time, space, and working and caring roles under such pressure, we have offered Care Accounts as an experimental concept: expressing an informal practice of women co-workers, collaboratively managing their care-precarity. Training focus on these everyday practices foregrounds the role of temporalities and spatialities, memory and anticipations in the development of social patterns of informal care. With the Care Accounts concept we offer an example from the 'untidy creativity' of the everyday (Gilchrist, 2000: 266). Care Accounts patterns thus point to the imperative of understanding women's intuitive relational and social priorities, when attempting to design policies and practices to address complex repercussions of care-precarity, especially amongst low paid women workers. We have illustrated a perverse irony by which empowerment through autonomy

and control, experienced at the micro level, can mask a surely more significant *disempowerment* in terms of gender oppression at the macro level.

Meanwhile drawing on different literatures to discuss key concepts from a range of angles allows us a more nuanced scrutiny of the subtle behaviours at play, in everyday *responsive capacity* trading we term Care Accounts. We critique this as a practice that both suggests inadequacies in workplace policies for supporting care-precarious women workers, and reveals women's creative approach to surviving day-to-day care-precarity, ultimately to their own longer-term cost.

This significant initial conceptual contribution requires further scholarship, to determine how widely informative and applicable the Care Accounts concept we have developed might be. Pathways include investigating the concept's validity through different care-precarity contexts; in other international sites, and stretching beyond co-worker micro-networks to wider care support networks, across the commonly termed "gig" economy, to families and across generations, and exploring its relevance for women with different class, ethnic, employment and life-course experiences. We would value analysis of Care Accounts using scholarship on established alternative currencies and trading; and investigating with more focus the temporal-spatial dimensions of Care Accounts and how they play out for women's longer-term narratives. We posit, furthermore, that a feminist approach to sociological theory such as used here, drawing explicitly upon interdisciplinary conceptualisations and analysis, allows a clearer and deeper understanding of the complexities of the interlocking oppressions and ensnarement women face across their working and caring lifecourses.

Endnote:

We refer throughout to women; however, the feminization of care means carers male or female are subject to lifecourse constraints. Our discussion might offer insight also to men carrying domestic care responsibilities.

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