

Systems of Provision - Ben Fine and Kate Bayliss

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From Addressing to Redressing Consumption: How the System of Provision Approach Helps

Devised some thirty years ago, the System of Provision (SoP) approach was created in response to the widespread limitations of consumption studies across the social sciences.ⁱ The approach initially drew its framing from observations of the UK housing sector (Ball 1983). It was inspired by the insight that housing is best seen systemically as a chain of activity from accessing land via construction and other activities, through to forms of tenure and financing, rather than examining these elements piecemeal and independently of one another. From there, this insight was extrapolated, alongside comprehensive literature reviews across consumer studies, first to consumer durables and then to clothing and food. Applications of the SoP approach subsequently addressed a range of areas of private consumption before being extended to public consumption. Most recently, the approach has been deployed to address issues related but not usually associated with traditional understandings of consumption, such as health and the environment (see Bayliss and Fine 2020 for a detailed exposition).

In this light of gathering case studies and broadening its scope of application, the SoP approach would appear to be ripe for devastating criticism along the lines laid out by Graeber (2011) – in simple terms, that conceptualisations around consumption have become a catch-all for a hugely diverse range of phenomena, presuming that they share something in common without interrogating historically how and why this presumption came about, let alone whether it is justified (see also Evans in this special issue). In these respects, however, the SoP approach can plead not guilty. It would be otherwise if the approach had generalised from housing to other forms of consumption, treating the latter as if housing-like. But, first and foremost, the SoP approach was founded on the notion that consumption outcomes emerge from the specific system by which a commodity is provided, rooted in historical and geographical context as well as material cultures. Hence each SoP is inevitably distinctive, and corresponding accounts of them cannot be generalised. This is so even when consumption is confined to capitalist commodity products let alone beyond them. In short, commodification is not a one-dimensioning of (the cultures of)ⁱⁱ consumption and, whilst there may be some homogenising of access to consumption by exchange value, the range and qualitative nature of use values, and forms and distribution of provisioning, is vastly expanded rather than reduced by a putative commodification.

Indeed, the SoP approach rejects intra-disciplinary approaches to consumption in which either particular factors – such as utility, emulation or signification – or particular items of consumption are taken as emblematic of all consumption. Breaking down such disciplinary siloes could be achieved by drawing upon determinants of consumption as they contextually attached themselves to particular SoPs that need to be identified as such. This is not to eschew the use of traditional, grand variables, such as structures, relations, agencies and processes (or class, capital, commodification), nor globalisation, neoliberalisation, privatisation, financialisation and the like, but to insist that, as far as consumption is concerned, they are integrally combined into differentiated SoPs, the food, clothing, transport systems, and so on, each in its own different way. These SoPs are considered to be distinct although they may be connected and often overlapping.

Significantly, the SoP approach can itself be used to qualify, refine and even question Graeber's own account of the rise and spread of "consumption" as increasingly applicable to the understanding of more and more phenomena. For he places considerable weight upon the shift in emphasis in the general conceptualisation of consumption from specific desires in mediaeval times towards present-day, generalisable satisfaction through consumption (as opposed to the latter's original meaning of destruction through use). But, from the SoP perspective, this raises considerably more questions than it answers not least because desire itself must not only be conceptually disaggregated into many different aspects which may or may not be present in particular items of consumption but also be acknowledged to be unlimited and expanding in the content and forms it can take. Nor is desire necessarily reduced to the mundane by being understood as consumption. Even if Graeber's account is true to some degree for some consumption if not all – that it stands in for and widens from earlier applications of desire – still several questions persist, for example, regarding the origins of these shifting meanings and applications of the consumption trope (where, when, why and how they apply). Clearly, commodification has much to do with homogenising (understandings of) desire into a general notion of consumption (even beyond market provision) – what is something worth? – but commodification (and its extrapolation to what is not commodified) is itself differentiated in scale and scope and, it should be added, content in what is provided for whom, how and with what meanings.

These are issues that the SoP approach is well-placed to address through its development and attention to material cultures as set out in the "10Cs", listed below.ⁱⁱⁱ For example, does Graeber's account Conform to all items of "consumption" or are some Construed differently (although Graeber suggests that the corresponding cultures are tied for all consumption to the analogy of eating – and drinking? – although eating is itself highly practically and culturally differentiated). What is the Context which facilitates the shift, or not, and how does it relate to the Constructed, Contradictory, Contested and Collective changes taking place, across items of consumption and how they are conceived, not least through Commodification, and with new forms of Closure around ways of thinking and deriving meanings – can we think of the rise of consumption (scholarship) without the attempt to close out, or steer, discourses around basic needs, justice, human rights, inequality, poverty, etc? In short, the rise of consumption practices and meanings, and corresponding consumption studies, is considerably more Chaotic than Graeber would lead us to believe, and much of its differentiation across product, time and place, and intellectual discipline, can be teased out by the SoP approach – coals from Newcastle for the London domestic hearth play out differently to the sugar and spices from the orient, let alone energy and sweetness (systems) in modern times of climate change and obesity. Do they all follow the same trope, and timing, of shifting our understanding from specific desires to some amorphous consumption? Tellingly, on the disciplinary front even for (mainstream) economics, where everything from the 1870s is ultimately tied to its theory of individualistic consumption derived from utility maximisation, this only began to gain significant purchase beyond commodities after the second world war, with Gary Becker's economics imperialism in the lead, and only taking hold more fully with the rise of neoliberalism and the so-called "economics of everything" aka freakonomics, Fine and Milonakis (2009) and, most recently, Fine (2019).

Thus, the SoP approach allows for the teasing out of differentiated consumptions, their cultures, and their locations within academic worlds – with, for example, one of the

approach's earliest contributions offering a scathing dismissal of the notion of consumerism/consumer society, not least when it was taken as a generalisation derived from the consumption of Wedgwood pottery (see Fine and Leopold 1990). Those who are familiar with the approach will have realised that the 10Cs capitalised in the previous paragraph are drawn from the SoP's approach to the material culture of consumption – signifying how the meanings of consumption are formed and are as differentiated as the SoPs to which they are attached, and with which they are mutually determining. But, just as neither eighteenth century pottery nor the transformation of desire can stand as symbols for all other items or aspects of consumption, so there is a corresponding need to unpick the ways in which the contemporary neoliberal consumer has been both formed and conceived. To some extent, as the mirror image of the consumer sovereignty beloved of laissez-faire economics, postmodern inventiveness has rendered the consumer as the subject of consumption, as if in control of the meanings of consumption even though access to consumption is subject to, and reflective of, severe and increasing levels and causes of inequality that remain unexamined. On the other hand, the Foucauldian subject/object has taken the place of the clichéd stereotype of the consumer as the victim of hidden persuasion (and the triumph of false over real needs), with the corresponding stripping of the consumer of active engagement in, reflection on, and resistance to, modes of provisioning. For some, middle-class homeowners manage themselves as mini-investment companies, whilst the wealthier (1%) are indulgent on the backs of the poor who are uniformly perceived as having their consumption options limited due to being unemployed, homeless, or deprived of welfare provision through privatisation and subject to over-exploitation through indebtedness.

But this is to get ahead of ourselves. For, as indicated, the material culture of consumption as addressed by the 10Cs is integral to the specification of SoPs. Car, fashion, energy, food cultures are differentiated in how they are formed and so how they shift in light of the impacts of neoliberalism. Unsurprisingly, then, recent work for contemporary consumption, drawing on the SoP approach, as such and in application to case studies, has focused considerable effort on specifying the nature of neoliberalism within what is, inevitably, an extremely crowded field (see Fine and Saad Filho (2017) and Boffo et al (2018) for some contributions). Across these, emphasis is placed upon the role of financialisation as the key defining aspect of neoliberalism in the contemporary stage of capitalism, not least through its qualitative and quantitative, direct and indirect, impacts upon economic within social reproduction (Fine 2020).

Such an emphasis is not to deny other aspects of neoliberalism such as its authoritarianism, leaning towards austerity, shifting the balance between state and market (although the decline of the state can only be exaggerated other than ideologically), assaults on wages, working conditions and social provisioning for working people, growing inequalities, and ideologies of individual self-reliance and facilitation of (right-wing) populism. But each of these is heavily conditioned by financialisation in specific ways, and none is uniquely and heavily present in the current period to the same extent as financial factors and influence.

Whilst, then, in general, the SoP approach is based upon understanding the structures, relations and agencies that underpin the chain of activities linking production to consumption, correspondingly analyses have increasingly focused upon how SoPs have been (re)structured by financialisation. Central to such endeavours has been to address the processes, especially where the putative withdrawal of the state is involved, that have generally been discussed

under the rubric of commodification. But this has been done carefully within the SoP approach by unpicking this umbrella term into three different categories. One is Commodification, C, as such, most obviously represented by privatisation where other forms of (state) provision have been displaced by commodity production for profit. This, however, goes further than Commodity Form, CF, in which production for profit is not necessarily involved but monetary and financial mechanisms play a more or less prominent role – with a key example being the introduction of, possibly subsidised, user charges for health, education, and so on. On the other hand, Commodity Calculation, CC, is involved where commercial logic is imposed in provisioning but without necessarily depending upon financial transactions as such. This is often thought of as neoliberal logic in management, in deciding, for example, on which courses or degrees to offer in universities, or the use of pseudo “internal markets” within England’s public National Health System (Bayliss 2016).

These three forms of commodification, Commodification (C) as such (more narrowly conceived as private provision by capital for profit), Commodity Form (CF) and Commodity Calculation (CC), CCFCC, are particularly germane for unravelling neoliberal consumption because of the promotion of private capital in general and private finance in particular, although the process of CC is a transitional form. In this respect, there is a “natural” progression from CC to CF to C under neoliberal provisioning, and with C and CF at least, because streams of revenue are involved, these can be securitised as assets and traded as such, the purest form of financialisation. This is apparent in the privatisation of water in the England and Wales at one extreme, where CF has long been in place as people pay for water, although the basis of charging has been shifting with still half the population not having a water meter, and bills being based on imputed property values rather than amount of water consumed. Nevertheless, it was the process of privatisation (C) that gave way in some high-profile cases to financialisation in the 2000s, as financial investors boosted shareholder returns by securitising future revenue streams from water bills. In contrast, the health sector in England has undergone extensive CC as revenue for health providers is based on an imputed financial value attached to specific health interventions. However, the generally low levels of C (most of the health service has not (yet) been privatised) means that financialisation is limited to the fringes of the health system (as in some aspects of procurement and some specifically privately-provided but publicly funded elements such as dentistry and mental health).

Within these sectoral case studies, and as a matter of more general principle for the SoP approach, it is imperative to observe that SoPs themselves are highly differentiated from one another across time, place and sector, and even within them, not least for housing provision by different tenures for example. The latter is indicative of another important result, that there is not some linear progression one way or the other across CCFCC, as with many interpretations of (de- or re-)commodification in Polanyian terms. For, whilst mortgaged-financed owner-occupation can be interpreted as a SoP to be analysed in its own right, it is integrally attached to private renting and social housing SoPs. These are themselves increasingly financialised, not least with private renting unprecedentedly increasing in the UK and social housing decreasing, and subsidies to the former (i.e., landlords) ballooning across the EU as many renters are priced out of owner-occupation and, otherwise, affordable private renting.

Moreover, whilst the immediately preceding examples are predominantly drawn from sectors that remain or were previously subject to significant state provision, similar conclusions of differentiations within and across sectors prevail for private provisioning of consumption. SoP studies of food and eating proceed apace highlighting, for almost thirty years, the diseases of affluence, those associated with eating disorders in general and obesity in particular (even more prominent today in light of impact upon incidence of, and consequences for, Covid). Here, alongside energy (and climate change) and finance itself, the SoP approach draws upon what has been termed a political economy of excess. Against the general thrust of the financialisation literature that suggests it leads to pursuit of financial at the expense of real investment, these are sectors where financialisation has both extensively and intensively expanded levels of investment (not least with financialisation of the dieting industries, putatively environmentally-friendly energy supply, and varieties of futures markets for energy offsets). Thus, excess may not originate with neoliberalism and financialisation (especially given the long history of speculative booms and busts in particular markets or finance in general) but it can spread and feed it.

Within and across public and private sector provisioning, then, the SoP approach draws the conclusion that how consumption is provided is highly Variegated, capitalisation to be explained below. Such an insight has, for example, given rise to a scathing critique of the long-established and most prominent Welfare Regimes Approach (WRA) to social policy, in which countries are deemed to fit within different typologies. By contrast, quite apart from the neglect of financialisation in recent trajectories around social policy, the SoP approach emphasises that such typologies are insensitive to the ways in which the many different elements of social policy – pensions, health, housing, education, and so on – are differentially (re)constructed within and across countries according to their own specificities. These different and differentiated components of social policy cannot legitimately be fitted into off-the-shelf ideal types but need to be specified much more inductively in terms of both systemic imperatives and the contexts within which they operate.

By the same token, across both public and private provisioning, it follows that there is differentiation over who gets to consume what and how, and with what corresponding cultures. For inequalities in levels and forms of access in material provisioning, the SoP approach brings the notion of consumption norms to the fore. This is an aspect that has been unduly neglected within much of the consumption literature (especially where individualistic) but was an early point of interest in the emergence of the SoP approach and is, equally, an important inductive starting point for specifying SoPs themselves. Thus, in its earliest studies, the SoP approach has both sought empirically to discover and explain norms in which, for example, single mothers should be more likely to have a telephone, other things being equal, and to rely upon video recorders than other households with similar socio-economic characteristics otherwise? And why was a male presence more likely to lead to car ownership?^{iv}

Answers follow from the socially constructed needs, both materially and culturally, of childcare and masculinity, respectively. But different considerations apply to other areas of consumption such as the more than proportionate increasing consumption of meat amongst poorer households, and the transformation of offal into a luxury for the better-off as opposed to the necessity of the poor. And, more recently, there is the gentrification of real ale, as if it were the new wine. And how is it that luxury items, such as central heating, colour

televisions and dishwashers, become standard items of consumption, alongside foreign holidays, electronic consumables (from Walkman to Apple) and wardrobes bursting at the seams with clothes of endlessly changing fashion, manufactured through the sweated labour of global production networks but distributed through mass retail and advertising. Such shifts in the patterns and cultures of consumption are exactly what is meant by (social) norms, not the normal or average as such other than by way of exception. Digital divides are emblematic across the worlds of consumption as a whole, sector by sector, but for the unduly constrained framing in terms of dualistic imagery as opposed to a continuum and hierarchy of differences, each potentially unique and uniquely constituted by what gets to be consumed by whom, how and when.

For contemporary capitalism, globalised, neoliberalised, financialised consumption, alongside the correspondingly reflexive consumer, is open to explanation through the SoP approach, with the how and what of providing underpinning the cultures of consumption, as can be examined through the 10Cs, previously listed. As also already signalled, this implies Variegated social norms of consumption both within and across different SoPs. Further, not least through financialisation itself (with availability of credit both enhancing the position of the wealthy at one extreme and indebting those at the other) and neoliberalisation more generally, such Variegation is subject to intensified Volatilities, as individual markets and markets as a whole move through cycles of speculation and crises, across housing, food, energy, and so on, with mixed policy responses where austerity and severity is the default (pandemic aside) if not universal option. Such combinations of Variegation and Volatilities give rise to Vulnerabilities that can reach deep and wide. For contemporary consumption, then, the SoP approach follows a thread of acronyms from glob(alisation), through NL (neoliberalisation), finn (financialisation), CCFCC, SNs (social norms) and V³ (Variegated, Volatile, Vulnerabilities) to MCCs (material cultures of consumption) and their 10Cs (too long to list again).

Paradoxically, having taken Graeber's critique of the expansion of interpretations of consumption beyond reasonable limits as our own critical point of departure, the SoP approach may at first sight seem to have fallen heavily into his original sin due to its wide-ranging scope of application. The SoP approach ranges across the public and private (commercial) sectors, their interaction and beyond (intra-household provisioning and consumption for example as with DIY, home-made, and entertainment). Essentially, we are in agreement with Graeber that "consumption" as a catch-all term to account for a huge array of economic, social and physical interactions is deeply unsatisfactory. However, the SoP approach requires that the full context of production and consumption and the corresponding sets of social relations need to be unpacked to understand why and how outcomes occur in the way that they do (including the shifting boundaries of what is designated as consumption).

Our defence of the SoP approach allows for some final comments on its strengths and limitations on a broader canvas, one already sketched out by its embedding within the stream of acronyms from glob onwards. First, and foremost, as briefly indicated, the SoP approach is theoretically informed (across heavily contested theories and conceptualisations) but with a methodology that is highly inductive. Consumption (norms) and their cultures are traced back through the structures, relations, agencies and processes by which they are provisioned. This inevitably conforms to the Graeber-like questioning of all that is consumption, as we

interrogate the meanings and content in practice of water, housing, universal health care, malnutrition, transport, energy and so on, in terms of product for private use according to available income versus basic need, human right and other elements of people before profits. As the SoP approach has emphasised, consumerism as political activism is necessarily constrained by acting in principle on behalf of all (the consumer) against the select other (producer, government, regulator, bank, landlord or whatever). Such activism tends only to succeed when both identifying (with) its specified constituencies and tracing the need for change back through the SoP itself to conditions of production and distribution. Most notably, struggles for public or collective consumption become transformed into the creation of the welfare state as they are successfully realised and, subject to how it is governed and contested around CCFCC and new public management, no longer attached to the vernacular of consumer/consumption as opposed to citizen/patient/rights/free at the point of delivery.

That the SoP approach straddles the boundaries across public and private “consumption” is indicative of one amongst a number of borders that it has negotiated. A second concerns how to define the borders between one SoP and another. Is there a single food SoP or are there separate SoPs for, and/or within, dairy, meat, fruits and similarly for other foods and other sectors (eg housing SoP by type of tenure or not, bottled and tap water)? Being heavily reliant upon an inductive methodology, the answer to this issue must be teased out through the research itself (in terms of how SoPs are integrally formed) and by the goals or questions of the research. There can be no presumption that the SoP approach is fully applicable to all aspects of all consumption, although it might allow for some insights, especially where consumption is not predominantly underpinned by some degree of sector-specific CCFCC but cuts across mixed varieties of provisioning as, for example, in the family meal and festivals like Xmas (there are not family meal and Xmas SoPs although they will draw upon, if not be reducible to, mixtures of SoPs).

A third border that the SoP approach addresses, put more usefully than Graeber’s questioning of what is or is not consumption, is over the scope of research for which the SoP approach is applicable. After all, it deploys a set of methods, theories and concepts that are not confined to “consumption” alone – being systemic, engaging structures, relations, agencies and processes, contextually situating within neoliberalism, focusing on CCFCC and social norms and material cultures, etc. As a result, this has allowed the SoP approach to make major contributions to fields of study that have not usually been associated with consumption – as in the study of the environment (especially what and how energy is produced and used) and to infrastructure (similarly, what is in place, why, how and with what purposes and outcomes) (see for example, Brown and Robertson 2014; Mattioli et al 2020; Haines-Doran 2019).

Much the same applies to the renewal of interest in the study of social reproduction. The SoP approach contributes through its emphasis both on social norms across the population as a whole (so that social reproduction is not just about working-class reproduction and disadvantage by race, gender, or other category) and on how different aspects of social reproduction, far beyond domestic labour, are differentially provisioned, whether through the market, state or household. By the same token, the SoP approach has the capacity to address how intersectionalities (across race, gender, ethnicity and regionally) are differentially reflected in, and reproduced and transformed by, practices and cultures of consumption.

For Graeber, the expanding use of “consumption” to account for an increasing range of, often non-capitalist, interactions is a step too far. However, the issue is not simply the widening use of, or reduction to, consumption but that its study in social science is frequently generalised not just across commodities but also across locations and over time, when the realities of consumption drivers are highly case- and context-specific. The SoP approach provides a systematic research framework by which to address these limitations in the study of consumption.

In short, from its humble origins, the SoP approach has both drawn from across the social sciences and contributed to them. It has done so not only for case studies of particular items of consumption, how they are provided for whom and with what significance, but also in understanding the evolution of contemporary capitalism and its grand narratives (around neoliberalism, financialisation and the like). As such, it offers an analytical framework for situating the complexities of everyday lives, of which “consumption” and its cultures are a major part, in the systemic factors that underpin them.

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ⁱ The classic reference is Fine and Leopold (1992), heavily revised and updated in Fine (2002) and Bayliss and Fine (2020).

ⁱⁱ On one-dimensioning, following Marcuse, see Fine (2017).

ⁱⁱⁱ As Wheeler (????) suggests, the SoP approach can enlighten moral understandings of consumption; for this in the context of ethics more generally, and the application of the 10Cs attached to the SoP approach, see Fine (2013).

^{iv} See Bayliss and Fine (2020) for an account of these and other studies.