



**Gibson, H. (2012) 'Economic wellbeing: critical reflections upon policy and practice in English primary schools.' *Journal of Curriculum Studies*, 44 (5): 631-658.**

*This is an Accepted Manuscript of an article published by Taylor & Francis Group in Journal of Curriculum Studies on 22/05/2012, available online at:*

<http://dx.doi.org/10.1080/00220272.2012.675357>

## ResearchSPAce

<http://researchspace.bathspa.ac.uk/>

This version is made available in accordance with publisher policies.  
Please cite only the published version using the reference above.

Your access and use of this document is based on your acceptance of the ResearchSPAce Metadata and Data Policies, as well as applicable law:-

<https://researchspace.bathspa.ac.uk/policies.html>

Unless you accept the terms of these Policies in full, you do not have permission to download this document.

This cover sheet may not be removed from the document.

Please scroll down to view the document.

# Economic Wellbeing: critical reflections upon policy and practice in English Primary Schools

Howard Gibson

## Introduction

Economic Wellbeing (EWB) was the last outcome of New Labour's *Every Child Matters* (ECM, 2003) and had five 'aims':

1. Engage in further education, employment or training on leaving school
2. Ready for employment
3. Live in decent homes and sustainable communities
4. Access to transport and material goods
5. Live in households free from low income

This depiction of EWB is interesting for a number of reasons. First, it infers a link between education and a quest for social justice through increased materiality ('decent homes', 'transport', 'material goods'). The narrative supporting it suggested that education should furnish pupils with appropriate skills and attitudes that would ensure their employment, that work would raise their standard of living and by so doing reverse what the Conservative Party has more recently called a 'culture of welfare dependency' endemic in Britain today (Conservative Party, 2009: 11). The paper questions the assumptions embedded in this virtuous circle. Second, EWB has implications for the school curriculum. ECM referred to the need for pupils to become 'financially literate' (ECM, 2004 p. E4 2.9) that corresponded with a wider-ranging call for schools to develop pupils' 'financial capability':

Education for economic wellbeing and financial capability aims to equip students with the knowledge, skills and attributes to make the most of changing opportunities in learning and work. Through their learning and experiences inside and outside school, students begin to understand the nature of the world of work, the diversity and function of business, and its contribution to national prosperity. They develop as questioning and informed consumers and learn to manage their money and finances effectively. (QCDA, 2011. p.235)

The policy extended to enterprise and entrepreneurial skills: 'Policymakers have urged education at all levels to address the entrepreneurial capacity of learners through enhancing the learning environment, developing the curriculum and building stronger links with industry' (HEA, 2007, p.4; see also DfEE, 2000; DfES/DTI, 2005; FSA, 2006a & 2006b). It is a curriculum for EWB that the Coalition Government has declared it will carry forward and make statutory (DfE, 2010, para. 4.30). The paper will argue, however, that assumptions underpinning the case for these *particular* curricular initiatives are founded upon dubious assumptions. A third reason for examining EWB is that relatively little has been written about it or, more precisely, what has been written has often been insufficiently interpretative or critical (e.g. Cheminais, 2007; Knowles, 2009; Simon & Ward, 2011).

That the term EWB involves a complex array of diverse policies is evident in the first part of the paper. This section raises questions that challenge the way it is currently conceived: (i) the illusive meaning of 'wellbeing' and of its nuanced attachment to individual economic achievement; (ii) the harnessing of education to employment and the notion that work is invariably a way out of poverty; (iii) the status of EWB in the context of integrated children services; (iv) the ideological preferences underpinning the economics curriculum; and (v) problems surrounding OFSTED's inspection judgments about a school's provision. The second part discusses the outcomes of interviews with twelve primary school Headteachers, their reactions to these tensions and their reflections upon their role in providing for EWB. The final section takes a wider purview of economic education while the conclusion suggests alternatives.

## **Tensions within Economic Wellbeing**

First: understanding what wellbeing means is not straightforward. The idea of using new lexical items during periods of policy enactment is not uncommon. In the drive towards 'multiagency work', for example, some have suggested that it encouraged actors 'to think about issues that traditionally reside(d) within insular and sector-specific practices' (Barron et al., 2007, p.25). Others have supposed that hyperbole has too often been used precisely *because* of its illusiveness. 'Wrap around care', for example, a euphemism used to describe the extended school day, for some has inferred not so much a warm blanket as a blunt driver to 'force mothers back to work' (Morrison, 2008, p.1). The word 'effective', as in the School Effectiveness Movement, has also been said to encode a set of presuppositions that ignore the question 'Effective for what?' (Pring, 2005, p.13). And the word 'standard', as in 'Raising the Standard', means more than an issue of comparison with its overtones of flag waving and dubious allusions to questions of national identity (DfES 1991, cover; DfE, 2010, p.3).

The word 'wellbeing' is equally problematic. Not only does it appear arbitrarily capitalised, hyphenated or conjoined but some have argued, because of what Ereut & Whiting call its 'ambiguity and instability' (Ereut & Whiting, 2008, p.5; see Coleman, 2009, p.281), it is no more than a 'cultural mirage' in that 'it looks like a solid construct, but when we approach it, it fragments or disappears' (ibid, p.5; see also White, 2005; HM Treasury, 2008). While declarations of fixed meanings abound outside educational contexts, where various medical, sustainability, holistic and philosophical discourses have laid claim to the term, what is evident is that its employment has gained credence during a broad cultural shift towards increased individuation (see Goswami, 2008). In short, there is evidence to suggest that its use has corresponded with a growing cultural concern for personal identity and

individual economic achievement and thus, while the meaning of wellbeing may be illusive, it is not a wholly innocent term:

We saw in the wellbeing data traces of a general cultural move towards 'the project of the self', in which individuals were encouraged (and some say required) to assume increasing personal responsibility, say for their illness or wellness. We see this within the medical wellbeing discourse in constructs like 'lifestyle choice', 'self-help' etc. In DWP (Department for Work and Pensions) and DCSF (Department for Children, Schools and Families) texts we see wellbeing linked with 'independence' and 'skills', and indirectly to economic success. (Ereaut & Whiting, 2008, p.13)

Second: When wellbeing is collocated with 'economic' the potential for ambiguity is compounded. This is especially evident when the focus is on employment and poverty as in recent government discourses. The previous Labour government had contended that 'educational achievement is the most effective route out of poverty' (ECM, 2003, p.1) and that the way to achieve EWB was to be engaged in employment:

We have a clear strategy to provide work for those who can and support for those who cannot, recognising that worklessness is the main reason for poverty in working age. Our strategy is based on creating employment opportunity for all, by providing people with the support they need to find employment and develop skills. (DWP, 2004, p.5)

Conservative and Coalition Government policy in recent years has been essentially similar: 'Those who can work should work' (Cameron, 2008a, p.1); 'mass welfare dependency is a waste of the country's human resources and a huge drain on the taxpayer' (Cameron, 2008, p.1). Unemployment is 'one of the primary causes of low aspirations and social breakdown' (Conservative Party, 2008, p.1). 'The time has come to put an end to the culture of deliberate worklessness' (Cameron, 2008c, p.22), that is, 'the culture of welfare dependency that drives intergenerational worklessness' (Conservative Party, 2009, p. 11; see also Grayling, 2010; Osborne, 2010).

However, the interplay of concepts like 'worklessness', 'deliberate worklessness', 'unemployment', 'social breakdown' and 'welfare dependency' make this a complex and volatile area. The trend in policy discourses of late has been to classify those without work as *either* 'unemployed' or as 'workless'. While the terms were never used consistently, the previous Labour government regularly used 'worklessness' to categorise those who were 'out of work but who would like a job' (Booth, 2005, para. 8; see also Renewal, 2008). These sort of people were portrayed as those seemingly willing to take responsibility for their own un-employment or, in Conservative parlance, prepared to 'get on (a) bike' (Tebbit, 1981) or 'on a bus' (Smith, 2010) to find work. In Foucauldian terms it was a 'diving practice' (Rabinow, 1984, p. 208 & 28) that separated them from the

'unemployed', the work shy, the 'dole scrounger(S)', and the 'welfare bum' (Power, 2005, p.643: see also Ball, 2008, p.178; Conservative Party, 2009, p.11), who could then be cast as 'economically inactive' and enmeshed in a 'culture of welfare dependency'.

The limitations with this portrayal of unemployment are well rehearsed. Fraser and Gordon have shown how the term 'dependency' performs the ideological task of leaking 'a profusion of stigmatising connotations' (Fraser & Gordon, 1994: 4; see also MacDonald & Marsh, 2005: 198-9; Walker with Howard, 2000: 307). Lister and Bennett have suggested that it frames the problem of poverty as if was a problem of moral behaviour while reconstructing 'social security as a cause of poverty rather than as part of the policy solution' (Lister & Bennett, 2010). Kemp et al. have argued that by shifting the issue of unemployment from the state to the individual it not only sidesteps the problem of 'a 'low pay, no pay' cycle in which periods of low pay are interspersed with periods of unemployment' (Kemp et al., 2004: 30), but that it ignores the 'structural problem' of the economy's 'dependency on poverty-pay jobs and the high levels of in-work poverty it causes' (Hussain, 2010, p.1; see also OECD, 2008; Shildrick et al., 2010; Wilkinson & Pickett, 2009). It also discounts the need of capitalism to tolerate an 'industrial reserve army' where unemployment serves as a disciplinary device through the threat of dismissal and as an inflationary safeguard by curbing the demand for higher wages:

The industrial reserve army, during the periods of stagnation and average prosperity, weighs down the active labour-army; during the periods of over-production and paroxysm, it holds its pretensions in check. Relative surplus population is therefore the pivot upon which the law of demand and supply of labour works. (Marx, 2007, p.701)

How primary Headteachers perceive their role in making a pupil 'ready for employment' against this ideologically charged backdrop at a time of rising surplus population and growing income inequality are issues worthy of inquiry.

Third: another issue concerns the division of labour between the various children's services and the effectiveness of their statutory 'duty to cooperate', hold 'joint responsibility' for children's welfare (Children Act, 2004) and develop what was called a 'local vision' (ECM, 2005, p.9). In January 2003 the Laming Report had called for a more unified approach to child protection but clearly saw the various services (school, social, health, and so on) as having distinct roles: 'Each of these services has its own training organisation dedicated to its core functions and the specific responsibilities they carry. It may be neither desirable nor possible to change the fundamentals of these arrangements' (Laming, 2003, para.17). In his report, and despite references to 'money' (e.g. para. 4.68), Laming made no mention of EWB and only a single, indirect reference to poverty in its 405 pages. Yet the government's formal reply in September 2003 suggested that it would 'continue to tackle the

eradication of child poverty as a priority' (DfES, 2003, p.3), and thus, in the absence of a precedent for EWB in Laming, one supposition is that the government's response served in part as a Trojan horse to secrete an unrelated policy. Moreover, the practical problems associated with the duty to cooperate through 'integrated working', 'integrated processes', 'integrated strategy' and 'pooled budgets' (ECM, June 2005, p.4) have so far defied simple solutions. Barron et al. represent a substantial body of evidence suggesting that 'joined up services remain complex and highly problematic' (Barron, I., et al., 2007, p.25; see also Gasper, 2010; Fitzgerald & Kay, 2008). Indeed, five years after his initial report, Laming still 'despaired' about the extent of integration of the services to secure children's welfare (Laming, 2008, p.18; see also Laming, 2009).

Given this well documented problem of 'collaboration inertia' (Cassidy, 2009, p.39) it is unclear what a Headteacher might take to be their 'separate and distinctive responsibilities' (Laming, 2003, p.6) for achieving EWB especially with regard to issues relating to pupil materiality. It is possibly they see their responsibilities as less direct, involving longer-term intervention by raising the personal aspirations and skills of their pupils through sound education rather than tackling unemployment, poverty or poor housing within their school catchments. This, however, is an assumption, an interpretation of the legislation and, from current evidence of limited collaboration with other 'distinct' services, how Headteachers have responded to these complex issues is of interest.

Fourth: the nature of the school curriculum for EWB is contentious. In 2000 the Labour government published *Financial Capability through Personal Financial Education Guidance for Schools* (DfEE, 2000) that gave a clear signal of their wish 'to include financial capability as a topic at all key stages':

Financial capability is an important life skill for everyone: the ability to make financial decisions is the key to identifying and making best use of the opportunities in today's changing world... Developing financial understanding is the first step in ensuring that young people leaving school have the skills required to deal with everyday financial issues. (DfEE, 2000, p.3-6)

This was followed in 2005 by *Sex and relationship education, healthy lifestyles and financial capability* that suggested it would 'help young people move into adulthood with confidence in their ability to deal effectively and efficiently with the range of financial decisions they will have to make' (QCA, 2005, p.5). In 2006 the FSA argued: 'Individuals are being required to take on more responsibility for their financial decisions. Yet many lack the skills or knowledge to do so' (FSA, 2006a, p.2). In 2007 the Department for Children, Schools and Families talked of these 'essential financial life skills', that is, 'learning about risk and reward; investment and trade; personal budgeting; mortgages; interest rates; and balancing credit cards' (DCSF, 2007, p.5). And yet, despite recommendations by the MacDonald Review in 2009 that would

make economics education part of Personal, Social and Health Education - the 'E' part of the acronym PSHE changing from 'Education' to 'Economics' in September 2008 - Personal, Social, Health and *Economic* education has so far remained non-statutory at both primary and secondary school. At the time of writing the Coalition Government has confirmed that 'children can benefit enormously' from economic education and PSHE education looks set to become part of the statutory curriculum in 2011 (DfE, 2010, para. 4.30).

However, what these 'essential financial skills' are has never been clear. They have varied from learning how to value 'contributions to charity' (DfEE, 2000, p.9), live alongside people 'that have different financial circumstances' (PFGE, 2011a, p.3), 'how to save for the future' (PFEG, 2011b, p.1), as for a house or (**horse**) pension, through to getting to know about 'bank accounts, spending, looking at mobile phone tariffs and how to access need' (FSA, 2006b, p.7). What is clear was that the reason given for pupils requiring these skills was that 'the economy is rapidly changing' and that the 'flexible labour market', 'short term contracts' and 'greater longevity' will 'all have serious implications for how we undertake financial planning' (DfEE, 2000, p.4). However, in this take on the need for financial skills assumptions are made about their neutrality in terms of their advent historically as well as their content. Skills connected with understanding 'the importance of saving for the future', as for a university education or pension, are fabricated upon the assumption of the planned withdrawal of the state in this regard (FSA, 2006b; DfE, 2010). Underpinning it has been an economic project characterised by the abolition of tariffs, the removal of controls on foreign investments, the deregulation of markets, the privatisation the public sphere, the reduction in direct taxation, and so on. These have been aligned with a social regulatory policy designed to prepare the public for a move from a 'culture of dependency' upon the state to a 'welfare to workfare' programme where it becomes the individual's responsibility as a self-regulating, self-interested unit to make judgements about their own or their family's needs and where the state's role is to provide 'a hand up, not a hand out' (Guardian, 2005). Education has become one of the carriers of this socio-economic project and has acted as a mechanism for ensuring that this vision of social regulation is congruent with the economics of neo-liberalism (see Gibson, 2008; Reifner & Schelhowe, 2010). Davies has argued, however, that pupils currently 'leave school with an inadequate understanding of their current economic system, and ... know even less about the economic alternatives among which they, as citizens, could choose' (Davies, 2006, p.22). How primary Headteachers view this politically rich backdrop to the curricular requirement that they teach financial skills and entrepreneurial activity is of interest.

Fifth: the inspection of EWB in primary schools is also of relevance. OFSTED currently assesses this by grading schools for 'the extent to which pupils develop workplace and other skills ... (that) contribute to their future economic well-being' (OFSTED, 2009a, p.26). Not only would this seem

selective of the broader aims of EWB as outlined above, as well as seeming to validate the 'sector specific' nature of the school's role, but the judgement OFSTED makes about the outcome is currently assessed solely in terms of pupils' ability to apply 'oracy, literacy, numeracy and ICT skills', their development of 'personal qualities such as working in teams', their 'punctuality', 'enterprise capabilities' and their 'understanding of managing money' (OFSTED, 2009a, p.26). However valid or questionable these inspection criteria may be, in practice there appears a dislocation between the explicit criteria for measuring pupils' EWB with what are reported as examples of commendable economic education in schools. A scrutiny of primary school reports (2007-10) in the south west of England reveals that the most common textual evidence to exemplify why a particular grade has been awarded entails reference to a school's commitment *only* to charitable or fundraising work. For example: 'They support a number of local charities with enthusiasm'; 'Fund raising for the 'Renewbridge' improvement project has enabled pupils to have a full involvement in their own community'; '...pupils have a good range of other ways of contributing to the school and local community, such as through raising money for a number of charities'; '...their fundraising events show that they have an exceptional understanding of their place in the local and wider community'; 'Pupils contribute extremely well to the wider community by raising funds for charities such as CAFOD and Barnardo's'; 'Strong support is given to help raise funds for a range of charities'; 'Pupils are proud of their fund raising efforts for others'; '...taking responsibility for charity events helps pupils to develop skills in planning, researching and organising'. Only rarely does a primary schools' inspection report make explicit mention of the development of pupils' financial or entrepreneurial skills and thus the following is an exception:

Through this work last year and the evolving work on trade and economy pupils gained valuable skills that were developed in their own version of Dragons' Den, where pupils' ideas for developing trade were tested out by other pupils. Through such activities pupils develop key skills that prepare them well for their future lives and enable them to make a large contribution to the community around them. (OFSTED, 2009b: 6)

The issue here is not simply whether a Headteacher is devoted or reconciled to the assumption that mimicking Dragons' Den is a valid educational aim, but their degree of commitment to reflecting *with* pupils upon the values and purposes that inform the self-evidential nature of charitable and entrepreneurial work. For Faulks the link between the education of the 'charitable citizen' and the broader political-economic agenda was most clearly manifest during the 1980s:

The active citizen of Thatcherism was a law abiding, materially successfully individual who was willing and able to exploit the opportunities created by the promotion of market rights, while demonstrating occasional compassion for those less fortunate than

themselves – charity rather than democratic citizenship was to be the main instrument of ‘active citizenship’. (Faulks, 2006, p.125)

What is unclear is the degree of commitment Headteachers may have to the implicit political nature of philanthropy as well as the extent to which they see their role in enabling pupils to question the complex political decisions that underpin economic choices that currently help shape, rationalise and condone neo-liberal assumptions.

There is, then, a wide-ranging and complex weave of questions surrounding EWB. These, it has been suggested, include a tacit but traceable preference in wellbeing for economic self-determination; the nature of worklessness and the problem of linking education to unemployment; the need to coalesce various agencies around the child to secure their EWB despite what Laming called their ‘distinct roles’; the ideological assumptions underpinning the economics curriculum; and the pressure OFSTED places upon schools by rewarding what appears to be philanthropic and neo-liberal routines. These issues were taken to twelve Headteachers.

## **The perspectives of primary school Headteachers**

Between late 2009 and the mid-2010, shortly before the current Coalition Government came to power, twelve Headteachers were interviewed from a variety of primary schools in the South West of England (Avon, Bath and North East Somerset, Bristol and Wiltshire). Schools of different sizes were chosen to represent a range of inner city and rural catchments. To enrich general background information a Head of Children’s Services, a member of the Personal Finance Education Group (PFEG) and two managers of local Children’s Centres were also interviewed. Semi-structured interviews lasting one to two hours were recorded, partially transcribed and qualitative data gleaned. The goal was to provide a broad purview of the position Headteachers’ have adopted in relation to the aims of EWB. Questions associated with the issues outlined above were grouped into three sets:

- First, the experiences Headteachers had of working with other agencies, the extent and nature of their ‘local vision’ and the degree of collaboration in providing for pupils’ material wellbeing.
- Second, Headteachers’ curricular provision for financial capability and enterprise education, as well as their preparedness for and response to their school inspection, and how this was evinced in their School Evaluation Form (or SEF, a requirement masquerading as an ‘expectation’ that OFSTED abandoned in September 2010).
- Third, questions about wider issues associated with EWB, such their understanding of the historical prescience for this policy, Headteachers’ ‘personal’ view of the economy, whether they saw their school’s response as a pragmatic, prudent or committed act, saw their actions as likely to ‘eradicate childhood poverty by 2020’ as the previous government had intended, and so on.

The first set of questions were designed to elucidate Headteachers' experiences of working with other agencies, the extent and nature of their 'local vision' and how they had collaborated in providing for pupils' EWB. All Headteachers had to be reminded of the five aims of EWB. It was not uncommon for them to smile at being 'caught out', as one amicably put it, insisting that she knew 'a *lot* more about Healthy Eating'. Another Head suggested that 'schools don't know what to do with EWB', saying that she understood other ECM goals better (being healthy, staying safe, enjoy and achieve, make a positive contribution) adding that her school already had a 'Healthy School' award and was preparing to win the 'Safer School Award'. When confronted with the five aims, all Headteachers suggested they were confused about how they might enact the policy to secure 'decent homes' for children, or give 'access to transport', or guarantee 'secure households free from low incomes', although one did say that 'if I was given the money I'd willingly put on a bus to get some of the kids to school on time - ease the pressure on some of our single working mums'. Headteachers acknowledged that they had little concept of a shared 'local vision'. They all mentioned in varying degrees that there was a marked absence of a joint understanding of pupils' needs alongside other agencies and that it was certainly not yet operating as the government had envisaged. One Head said that 'We really haven't had to move on it yet' while another admitted that 'It works badly - doesn't work'.

The majority referred to 'the lack of direction' from their local authority (LA) or as 'work still to do'. They seemed unclear who should set the ball rolling, the LA, the local Council or the school, and none of them had discussed the construction of a policy for integrating services internally within their own school. In the apparent absence of LA courses, training sessions or even meetings, only one of the twelve Heads at the time saw her role as one of leadership, insisted that even before ECM she took 'a proactive approach' and had managed to get her school 'all the support it needed' from agencies like health and social services. However, even this Headteacher admitted that the practice of collaboration to secure pupils' EWB was not entrenched or convincingly constructed - 'it's not embedded securely'. In deciding whether to support less well-off families and 'find funds' to enable a pupil to go on a school trip, for example, Headteachers acted independently. These were judgements they often made in isolation from other services as well as their Governing Body and teaching staff, with implications for the degree of integration of a policy for EWB within both schools as well as the locality. In short, Heads suggested they had little awareness of the five aims of EWB, appeared reticent to collaborate with other agencies on such issues and structural changes to pupils' materiality were clearly outside their purview.

The second set of questions asked Headteachers to reflect upon their curricular provision for economics education as well as their preparation for

inspection. Most Headteachers thought that EWB should be taught via an 'indirect' curriculum. By this they meant three things. The majority suggested that EWB in primary schools was best provided 'through teaching basic skills', as one put it. Literacy and numeracy were invariably mentioned as giving pupils the best chance of future employment. Another suggested that the 'indirect' curriculum for EWB was best approached through the creation of 'more general aspirations'. One, for example, believed it her duty to instil in her pupils what she called 'an ambition for employment', although what this implied was not clear. Another Head, a committed Christian, suggested that EWB was best taught indirectly so that his pupils developed 'moral understanding'. He explained by this that all children should learn that 'poor people can be successful and decent human beings', or, as he put it: 'I believe it's our job to instil good beliefs... that later the pupils can unpick it at their leisure ... further down the line of this materialist path'.

There was little evidence, then, of Headteachers' actively pursuing an explicit economics curriculum. It was the last and symbolically the least important of the ECM aims. However, while claiming to prefer incidental or indirect ways to teach economics education, Headteachers also often carried an implicit policy for EWB that eluded them. Because of its unspoken nature it was often not recognised as part of their school's curricular provision. For example, one school had a branch of a commercial bank run by parents that encouraged children to save, and yet there was scant acknowledgment that this was a significant move towards teaching financial capability on the part of the school. In the Headteacher's words, it was simply 'a good thing'. There were also other tacit economic lessons being taught like encouraging pupils to participate in saving schemes by collecting coupons from Tesco and Sainsbury's supermarkets, with over half the schools prominently displaying posters requesting vouchers that parents invariably counted and collated. None, however, volunteered the notion that this may have been part of economics education and, when this was pointed out, was not seen as particularly noteworthy. Only two Headteachers seemed to reflect more actively upon the construction of an explicit curriculum for enterprise capability and enterprise. One SEF stated:

The children make and sell craft products at the Christmas Fair. This activity has been developed to provide children with real opportunities to consider profit and loss, production cost and resultant pricing decisions, as well as market manipulation and advertising.

Another Headteacher said that since her inspection, when the school had been awarded 'Grade 3 Satisfactory' for EWB, she had re-written the school's SEF that now included: 'Our curriculum development work includes a commitment this year to involve every pupil in some kind of Enterprise project'. Thus, while many Headteachers had reflected upon the indirect benefits of teaching pupils 'basic skills' as the most obvious way enhancing their future employment prospects, most had not yet developed a concerted approach to economic capability and the skills of personal financial

management and, moreover, were generally unaware of resources such as those produced by PFEG for teaching them.

In a previous section the paper suggested that charity and benevolent donation was one of the most widely reported facets of EWB in school inspection reports and that OFSTED commonly referred to this as the *sole* discursive evidence for their grade for EWB. Headteachers' SEFs also frequently mirrored this preference by referring to their school's charitable or fundraising activities as pivotal evidence of economic activity with pupils. However, none of the interviewees indicated that they intentionally discussed with pupils some of the more complex questions that charity donation generates, such as how philanthropy that raises money to support health services – examples that Heads mentioned included CLIC, British Heart Foundation and Marie Curie Cancer Care – may be linked to the state's growing dependency upon such voluntary benevolence or upon public/private partnerships (see BBC News, 2008). One Headteacher said her school had accepted Barnardo's as its charity but acknowledged that she knew little about the quantity and mechanism of its funding from central and local government or that it now served in large part as a surrogate or proxy service-provider for the state (see Gibson, 2008. p. 63-4). One head commented disparagingly that a well-known charity had 'bombarded' her with requests for the school's support. There was an uncritical approach to fundraising for charities working overseas, and one Head whose school sponsored children in Ruanda openly acknowledged she was ill-informed of the political issues surrounding donations to 'countries with dubious leaders' or of wider issues like the moral position of debt relief (Mandel, 2007; see also Hertz, 2005). These were not issues raised as part of school policy and philanthropy often sufficed as the sum-total of explicit economics education with minimal recognition of the complex relationship charities may have with the wider polity.

The third set of questions asked Headteachers to reflect more widely upon broader issues underpinning EWB such as the historical prescience for this policy and whether they saw their school's response as a prudent or committed act. One thing that emerged clearly from the interviews was that Headteachers in a 'personal' capacity were often politicised and held definite views about macroeconomic choices. They had opinions on 'the cuts', on taxation, on the cost of war, and so on, and so seemed aware of what we have seen Davies refer to as the moral and political choices underlying 'economic alternatives' (Davies, 2006). One Head clearly held 'private' views about the economy and implications of the cost of war and was quite vociferous in her judgements: '...don't get me started on Blair and the f\*\*king government's war in Iraq... as if we've got money and morals to burn...'. The allocation of scarce resources came up in other contexts too. The link between the economy and environment issues was an issue raised by some Heads. One was actively trying to engage her school in an enterprise initiative and had leapt at an offer

from her local airport to be part of a project in which Year Two pupils were to help design runway vehicles. As someone who was 'personally' aware her carbon footprint, she was embarrassed by what she now felt to be a contradiction, appearing to endorse air travel while 'condoning global warming'. Another Head had raised money independently of her school in order to acquire more playground equipment, but acknowledged that *not* making a purchase 'may have been a greener solution'. Another group of Headteachers had 'personal' views about what one called 'affluenza'. As if predicting an economic downslide he talked compellingly of the inevitability that 'the bubble will burst' and that the economy 'will have to change'. Another sighed as she delivered her verdict, 'we're all Thatcher's children now... aren't we'.

However, despite these 'personal' judgements, all were circumspect about raising similar issues with their pupils. They rationalised their personal-professional predicament in four ways. One Head suggested that she was 'unwilling to enter the political debate', that there was no concept of 'a planned progression' in this sphere and that it was simply 'inappropriate' in a primary school context. A second group thought it was unsuitable for 'primary-aged pupils to be exposed to such issues 'because of the complexity of the subject matter', while two others substantiated a similar position by suggesting that if their pupils had been subject to 'philosophy for kids first, the children would be more ready for such complex ideas'. Neither, however, offered an explanation why they had not therefore enacted P4C in their schools. A third group drew upon their knowledge of their catchment and the perceived unwillingness of parents to be persuaded by a Head taking such 'loud action', as one called it, while another suggested that he was now sufficiently accepted by parents to regularly 'mount a crusade' upon those who drove their children to school in 'Chelsea Tractors' - it's 'walking the walk and talking the talk that's the tricky thing'. A fourth category spoke in circuitous ways of their prudence, or possibly cowardice: 'Well if they stopped bombing Iraq and gave us the money instead then we wouldn't have to collect Tesco vouchers...it's not a good thing to say, is it... Can't say *that* in assembly...(laughter)'.

When asked if they thought the Labour government at the time would achieve its objective to 'abolish childhood poverty' by 2020 through the provision of childcare, incentives and training for employment, no Headteacher believed it was a policy that would succeed. All thought it was an appropriate aspiration but remained highly sceptical of it being realised. When asked how they might link this with their statutory obligation to make pupils 'ready for employment' and so abolish poverty, all Headteachers showed varying degrees of scepticism. One said firmly that such issues were 'not their concern' suggesting that this was not the role of a primary school. Another suggested that the government was voicing mere 'rhetoric' - just 'politicians bleating'. Another said that 'research tells us that poverty is

almost irreversible' saying that the 'class struggle isn't over', despite assurances from former PM Blair to which she alluded. Another approved of the aspiration but said that it was a goal unlikely to be met because of the dependence of the economy on global commodities and that 'fuel and grain prices won't allow this'.

## **Revaluing economic wellbeing**

Three principal issues emerge from these interviews with Headteachers. First, tensions are always present in government policy. The policy to renew neighbourhoods by combating crime and antisocial behaviour, for example, has vied with another that would encourage parents to choose a school for their child beyond the cohesive influences of their neighbourhood (Ball, 2008). EWB is also a policy with tensions. While education is now charged with breaking the cycle of deprivation and poverty, this is to emerge within a neoliberal economic context that in England in recent years has made 'earning inequalities wider' and 'the value of social security benefit for working age adults fall ever further behind earnings' (Palmer, et.al., 2007, p.1). It is a policy that has aimed at 'eradicating childhood poverty' while being 'intensely relaxed about people getting filthy rich' (Mandelson, 1998; Hutton, 2008); one that would sweep away class differences by redefining 'true equality' as 'equal responsibility' (Blair, 1999; cf. Smyth, 1999; Lawler, 2005; Gewirtz, 2001; Vincent et al., 2010); a policy that would sidestep what Keynes called 'involuntary unemployment' (Keynes, 2008: xxi) under capitalism and deem it part of a 'culture of deliberate worklessness' (Conservative Party, 2008, p.11). While primary Heads do not always voice these tensions in political terms, they experience a paradox where current policy on EWB distorts what they can do to limit unemployment and increase pupils' materiality. In such a context it may be expected that Headteachers are said to find EWB 'the most difficult aspect of the ECM agenda for primary schools to deal with' (Weston, 2011, p.1).

Second, the curriculum for EWB is also problematic. Primary schools currently seem lethargic in implementing non-statutory guidance on financial capability and enterprise education. The Macdonald Review reasoned that this was because of its non-statutory nature and that 'its status has been unclear', and so made a 'firm recommendation' that PSHE education should become 'part of the statutory National Curriculum in both primary and secondary phases' (Macdonald, 2009, p.5). However, despite these moves Whitty has suggested that an implicit form of economics education has been operating in schools for years: 'We have not yet seen the life and teachings of Adam Smith written in the school timetable, but we should not assume that the lessons of neo-liberalism are not being learnt' (Whitty, 2002, p.94). He implies that such liberal lessons often go undetected, like the value of saving when collecting supermarket vouchers, learning the importance of charity when raising funds through hunger lunches and sponsored runs, through the

merchandising of homemade goods at school fairs and by simulating Dragon's Den. What primary schools Heads don't do well is develop pupils' *critical* reflection upon the links between macroeconomic choices and the moral and political alternatives that they, as young citizens, should be learning.

Third, primary schools are muted in their role as appraisers of the moral and political assumptions that underpin economic decision-making, and this can be illustrated through enterprise and entrepreneurial education. In January 2007, a UK-wide scheme called 'Make Your Mark with a Tenner' was launched in which participating pupils were loaned £10 and given a month in which to make a profit. In launching the idea Barrett announced he was confident that he would see 'a huge array of innovative, inspiring and profitable businesses flourishing' (Barrett, 2007; today called 'Tenner Tycoon', 2011). The endeavour was widely heralded as a novel instrument for realising enterprise and entrepreneurial education, in keeping with both Davies' recommendations (Davies, 2002) and the government's wider economic goals. But within this and related discourses on enterprise education are secreted values and normative assumptions. Caird, for example, has made a distinction between 'enterprising people' and 'entrepreneurs': 'Examples of enterprising people who are not associated with business may include such people as Baden-Powells (sic Powell), Bob Geldof, Emily Pankhurst, Martin Luther King, Margaret Thatcher, Ronald Biggs, and Erin Pizzy' (sic Pizzey) (Caird, 1990, p.137). Not Hitler. The point here is that if Davies is correct in his description of such individuals as those who are able to 'handle uncertainty', 'respond positively to change' and 'create and implement new ideas' (Davies, 2002) then Hitler was quite certainly 'enterprising'. What Caird encodes is a set of preference for the '*psychological* characteristics of entrepreneurs and enterprising people' (Caird, 1990, p.137, my emphasis) that assumes the consequences of their action. The only way out is a conceptual shift from psychology to philosophy, from personal characteristics to ideational ones, so that judgements about what forms of enterprising activity are right or wrong, good or bad, just or unjust can be made. In dialogue with alternatives, the process would open up complex political, ethical and epistemological issues, but only then could Hitler be denied his accolade.

## Conclusion

Headteachers are currently expected to work with a particular form of economic education. In Jessop's terms 'they are operating within a specific economic and political conjuncture dominated by neo-liberalism – a conjuncture that they appear to take for granted -- and ... make the continuing neo-liberal transformation acceptable and sustainable rather than to question or challenge it' (Jessop, 2000, p.2). In its dismissal of alternatives EWB currently looks Weberian in its assumption that the increasing rationalisation of society is an 'irresistible force' (Weber, 1930, p.181), an

'unalterable order of things' (Weber, 1930, p.54) in the pursuit of a more dynamic economy sustained by instrumental reasoning (see Gibson, 2011). In other words, financial capability, entrepreneurship, enterprise education and employment require the learning of skills and values for use in a socio-economic context cast as unalterable, one where macro-economic choices are presented as illusory or absented from the curriculum. In talking to Headteachers there is a clear disparity between what some think about the politics of the economy in a 'private' capacity and their lack of commitment to reflect with pupils about alternatives. Despite guidance for 'teaching about controversial issues' (e.g. Teachernet, 2011) none in the sample seemed prepared to enter the complex and potentially hazardous territory of questioning economic choices that currently masquerade as inevitabilities.

And yet there are alternatives to current economic policies that do not hinge upon technical-instrumental solutions to global problems concerning the environment, inequality and poverty. These alternatives would possibly involve the critical investigation of the self-evident benefits of entrepreneurialism and market forces and what Hamilton has called the 'fetish' for relentless economic growth (Hamilton, 2003). Here pupils would consider the values inherent in dominant economic policies and critique the social constructedness of wellbeing that currently underpins assumptions about what 'the good life' is: 'Economic discourses ... indicate that current levels of consumption cannot be maintained. So there are big questions being asked about what does and might constitute 'wellbeing'' (Ereaut & Whiting, 2008: 8). In Layard's terms: 'The fact is that, despite massive increases in purchasing power, people in the West are no happier than they were fifty years ago' (Layard, 2006; see also NEF 2011; Dolan, et al. 2011). It would be a curriculum in which pupils learnt to question the nature of the contemporary state where economic globalisation has impacted upon modern democracies and limited their political influence (Hertz, 2001; Anderson, 2002). In such a curriculum pupils might encounter alternative economic models (e.g. Schumacher, 1999; Porritt, 2005) or ideas emerging from the New Economics Foundation designed to 'challenge mainstream thinking on economic, environment and social issues' (NEF, 2011). It would be an education in economics that encouraged pupils to become judgemental about inconsistencies in government policy, such as the impulse for economic growth through the expansion of UK airports (DfT, 2003) while adopting what some have described as 'delusional' policies to reduce carbon emissions (Watt, 2007). It may be one that encouraged pupils to continue with philanthropic acts but that also taught them about the politics of foreign aid, of 'odious lending' and of 'debt relief as if morals mattered' (Mandel, 2007), as well as the preferred role and extent of the state in providing for medical and social care. In essence, through a curriculum that exposed 'the values and assumptions implicit in each discourse' (Davies, 2006: 25), it would be one in which pupils were taught that choices underpin the working of the economy and that these alternatives were necessarily *their* concern as future citizens.

## REFERENCES

Anderson, J. (2002) Questions of democracy, territoriality and globalisation. In J. Anderson (ed.) *Transnational Democracy: Political spaces and border crossings* (London: Routledge), 6-38.

Ball, S. (2008) *The Education Debate: Policy and Politics in the Twenty-First Century* (Bristol: The Polity Press).

Barrett, O. (2007) *Welcome to Make Your Mark with a Tenner*. Available online at: <http://www.youtube.com/watch?v=pkLhW0kNOTk/>, accessed 31 March 2011.

Barron, I., Holmes, R., MacLure, M. and Runswick-Cole, K. (2007) *Primary Schools and Other Agencies (Primary Review Research Survey 8/2)* (Cambridge: University of Cambridge).

BBC News (2008, June 23) 'Charity props up NHS cancer care'. Available online at: <http://news.bbc.co.uk/1/hi/health/7424169.stm>, accessed 31 March 2011.

Blair, T. (1999, September 28). Labour Party conference speech. Available online at: [http://cdnedge.bbc.co.uk/1/hi/uk\\_politics/460009.stm](http://cdnedge.bbc.co.uk/1/hi/uk_politics/460009.stm), accessed 31 March 2011.

Booth, M. (2005 September) *Definition of Worklessness – for discussion*. Middlesbrough: Economic Regeneration and Transport Scrutiny Panel.

Caird, S. (1990) What Does it Mean to be Enterprising? *British Journal of Management* 1, 137-45.

Cameron, D. (2008a, January 8) *A real plan for welfare reform*. Available online at: <http://www.conservatives.com>, accessed 19 May 2011.

Cameron, D. (2008b) *'Foreword' to Repair: Plan for Social Reform* (London: Conservative Party)

Cameron, D. (2008c) *A Plan for Welfare Reform*. (London: Conservative Party)

Cassidy, J. (2009) Integrated working in children's services. In *Educational Journal* 117.

- Cheminais, R. (2007) *How to Achieve the Every Child Matters Standards: A Practical Guide* (London: Paul Chapman).
- Children Act (2004). London. Available online at: [Legislation.gov.uk/](http://legislation.gov.uk/), accessed 31 March 2011.
- Conservative Party (2008, January 8) *Work for Welfare: REAL welfare reform to help make British poverty history* (London: Conservative Party).
- Conservative Party (2009) *Get Britain Working* (London: Conservative Party).
- Coleman, J. (2009) Well-being in schools: empirical measure, or politician's dream? In *Oxford Review of Education* 35 (3), 281-292.
- CPAG (Child Poverty Action Group) (2010 Dec) *Broad strategy and fair incomes needed to end child poverty*. Available online at: <http://www.cpag.org.uk/press/2010/031210.htm>, accessed 31 March 2011.
- Davies, H. (2002) *A Review of Enterprise and the Economy in Education*. London: HMSO.
- Davies, P. (2006) Educating Citizens for Changing Economies. *Journal of Curriculum Studies* 38 (1), 15-30.
- DCSF (Department for Children, Schools and Families) (2007) *Key Stage 3 Curriculum Review: Mastering the basics, creating greater flexibility, protecting the classics*. Available online at: [www.dfes.gov.uk/](http://www.dfes.gov.uk/), accessed 18 March 2011.
- DCSF (Department for Children, Schools and Families) (2003) *The protection of children in England: action plan - The Government's response to Lord Laming* (London: The Stationery Office).
- DfES (Department for Education and Science) (1991) *The Citizen's Charter - Raising the Standard*, Cm 1599 (London: HMSO).
- DfEE (Department for Education and Employment) (2000) *Financial Capability through Personal Financial Education: Guidance for Schools at Key Stages 1&2 and 3&4* (London: DfEE/QCA).
- DfES/DTI (Department for Education and Skills/Department for Trade and Industry) (2005) *Skills for Productivity* (London: DfES).
- DfES (Department for Education and Skills) (2003) *Keeping Children Safe: The Government's response to The Victoria Climbié Inquiry Report and Joint Chief Inspectors' Report Safeguarding Children* (London: Crown Copyright).

- DfE (Department for Education) (2010) *The Importance of Teaching: The Schools White Paper*. (London: Crown Copyright).
- DfT (Department for Transport) (2003) *The Future of Air Transport – White Paper and the Civil Aviation Bill*. Available online at: <http://webarchive.nationalarchives.gov.uk>, accessed 31 March 2011.
- Dolan, P., Layard, R. and Metcalfe, R. (2011) *Measuring Subjective Well-being for Public Policy*. (London: Office for National Statistics).
- DWP (Department for Work and Pensions) (2004) *Opportunity for all - Sixth Annual Report Cm 6239*. (London: The Stationery Office).
- DWP (Department for Work and Pensions) (2007) *In Work, Better Off: next steps to full employment Cm 3170*. (London: The Stationery Office).
- Ereaut, G. and Whiting, R., (2008) *What do we mean by 'wellbeing'? And why might it matter?* (London: Linguistic Landscapes/DCSF).
- ECM (2003) *Every Child Matters cm5860* (London: The Stationery Office).
- ECM (Every Child Matters) (June 2005) *Delivering Change for Children – Reference Guide* (London: Government Office).
- Fitzgerald, D. and Kay, J. (2008) *Working Together in Children's Services* (Oxon: Routledge).
- Faulks, K. (2006) Rethinking citizenship education in England: some lessons from contemporary social and political theory. *Education, Citizenship and Social Justice* 1 (2), 123–40.
- Fraser, N. and Gordon, L. (1994) "Dependency" Demystified: Inscriptions of Power in a Keyword of the Welfare State. *Social Politics* 1 (1), 4-31.
- FSA (Financial Services Authority) (2006a) *Financial Capability in the UK: Delivering Change* (London: FSA).
- FSA (2006b) *Financial Capability in the UK: Creating a Step Change in Schools* (London: FSA).
- Gasper, M. (2010) *Multi-agency Working in the Early Years: Challenges and Opportunities* (London: SAGE).
- Gewirtz, S. (2001) Cloning the Blairs: New Labour's programme for the re-socialization of working-class parents. *Journal of Education Policy* 16, 365-378.

Gibson, H. (2008) Ideology, Instrumentality and Economics Education: on the Secretion of Values within Philanthropy, Financial Capability and Enterprise Education in English Schools. In *International Review of Economics Education* 7 (2), 57-78.

Gibson, H. (2011 forthcoming) Instrumental Reasoning in Education Discourses: finding purpose and value in managerialism, skills and creativity in education. *Oxford Review of Education* 37 (6).

Goswami, U. (2008) *Mental Capital and Wellbeing: Making the most of ourselves in the 21st century*. London: The Government Office for Science.

Grayling, C. (Oct 2110) *Work Clubs scheme will help unemployed back to work*. Available online at: <http://www.conservatives.com/>, accessed 31 March 2011.

Guardian (The) (2005) *A hand up, not a handout* (2 November). Available online at: <http://www.guardian.co.uk/>, accessed 31 March 2011.

Hallet, C. & Birchall, E. (1992) *Co-ordination and Child Protection: A Review of the Literature* (Edinburgh: HMSO).

Hamilton, C. (2003) *Growth Fetish* (Sydney: Allen & Unwin).

HEA (Higher Educational Academy) (2007) *Networks ADM-HEA News 02/03*. Available online at: <http://www.adm.heacademy.ac.uk/>, accessed 20 March 2011.

Hertz, N. (2001) *The Silent Takeover: Global Capitalism and the Death of Democracy* (London: Heinemann).

Hertz, N. (2005) *I.O.U. The Debt Threat and Why we must Defuse it* (London: Harper).

HM Treasury (2008 November) *Developments in the economics of well-being. Treasury Economic Working Paper 4* (London).

Hussain, I. (2010 December 3) Child Poverty Action Group: Broad strategy and fair incomes needed to end child poverty. Available online at: <http://www.cpag.org.uk/press/2010/031210.htm>, accessed 31 March 2011.

Hutton, J. (2008 March 12) *The Progressive Challenge: Where next for New Labour?* Available online at: <http://www.progressionline.org.uk>, accessed 20 May 2011.

- Jessop, B. (2000) *Good Governance and the Urban Question: On Managing the Contradictions of Neo-Liberalism*. Available online at: [www.comp.lancs.ac.uk/](http://www.comp.lancs.ac.uk/), accessed 4 May 2007.
- Kemp, P., Bradshaw, J., Dornan, P., Finch, N. and Mayhew E. (2004) *Routes out of poverty: A research review*. (York: Rowntree Trust).
- Keynes, J.M. (2008) [1936] *The General Theory of Employment, Interest and Money* (New Delhi: Atlantic Publishers).
- Knowles, G. (2009) *Ensuring Every Child Matters* (London: SAGE).
- Laming, Lord (2003) *The Victoria Climbié Inquiry* (London: Crown Copyright).
- Laming, Lord (2008 February 22) *What's Going Wrong with Child Protection?* File on Four: BBC Radio 4. Programme Notes.
- Laming, Lord (2009 March) *Protection of Children: Progress Report* (London: The Stationery Office).
- Lawler, S. (2005). Disgusted subjects: The making of middle class identities. *Sociological Review*, 53: 429-446.
- Layard, R. (2006) Happiness and public policy: a challenge to the profession. *Economic Journal*, 116, C24-C33.
- Lister, R. and Bennett, F. (2010) The new 'champion of progressive ideals'? *Renewal: a journal of social democracy* 18 (2). Available online at: <http://renewal.org.uk/articles/the-new-champion-of-progressive-ideals/P2/>, accessed 31 March 2011.
- MacDonald, R. and Marsh, J. (2005) *Disconnected Youth? Social Exclusion, the 'Underclass' & Economic Marginality* (Basingstoke: Palgrave).
- Macdonald, Sir A. (2009) *Independent Review of the proposal to make Personal, Social, Health and Economic (PSHE) education statutory* (London: DCSF).
- Mandel, S. (2007) *Odious Lending: Debt relief as if morals mattered*. Available online at: [http://www.neweconomics.org/sites/neweconomics.org/files/Odious\\_Lending.pdf](http://www.neweconomics.org/sites/neweconomics.org/files/Odious_Lending.pdf), accessed 31 June 2011.
- Mandelson, P. (1998 October 23) *Financial Times*.
- Marx, K. (2007) [1867] *Capital: A Critique of Political Economy* (New York: Cosimo).

Morrison, H. (2008) Parents 'forced back to work'. *BBC Radio*. Available online at: [http://news.bbc.co.uk/newsbeat/hi/the\\_p\\_word/newsid\\_7399000/7399326.stm](http://news.bbc.co.uk/newsbeat/hi/the_p_word/newsid_7399000/7399326.stm) , accessed 19 June 2011.

NEF (New Economics Foundation) (2011) *The Happy Planet Index*. Available: <http://www.neweconomics.org/projects/happy-planet-index> , accessed 31 March 2011.

OECD (Organisation for Economic Co-operation and Development) (Oct 2008) *Growing Unequal? Income Distribution and Poverty in OECD Countries*. Available online at: <http://www.oecd.org/> , accessed 31 March 2011.

OFSTED (2009a) *The evaluation schedule for schools - Guidance and grade descriptors for inspecting schools in England under section 5 of the Education Act 2005*. Available online at: <http://www.ofsted.gov.uk/> , accessed 31 March 2011.

OFSTED (2009b) *Freshford C of E Primary - School Inspection Report*. Available online at: <http://www.freshfordschool.org.uk/> , accessed 31 March 2011.

Osborne, G. (Oct 2010) On spending review: there is no plan B. In *Guardian (The)*. Available online at: <http://www.guardian.co.uk> , accessed 31 March 2011.

Palmer, G., MacInnes, T. and Kenway, P. (2007) *Monitoring poverty and social exclusion*. (York: Rowntree Trust).

PFEG (Personal Finance Education Group) (2011a) *My Money Week – Primary Activity Pack*. (London: PFEG).

PFEG (Personal Finance Education Group) (2011b) *Learning Money Matters - for secondary schools*. Available online at: <http://www.pfeg.org/Resources/> , accessed 15 May 2011.

Porritt, J. (2005) *Capitalism As If the World Matters*. (London: Earthscan).

Power, E. (2005) The Unfreedom of Being Other: Canadian Lone Mothers' Experiences of Poverty and 'Life on the Cheque'. In *Sociology* 39 (4), 643-60.

Pring, R. (2005) *Philosophy of Education: Aims, Theory, Common Sense and Research* (London: Continuum).

QCA (Qualifications and Curriculum Authority) (2005) *Sex and relationship education, healthy lifestyles and financial capability* (London).

QCDA (Qualifications and Curriculum Development Agency) (2011) *National Curriculum*. <http://curriculum.qcda.gov.uk> , accessed 31 March 2011.

Rabinow, P. (1984). *The Foucault Reader: An Introduction to Foucault's Thought* (London: Penguin).

Reifner, U. & Schelhowe, A. (2010) Financial Education. In *Journal of Social Science Education* 9 (2), 32-42.

Renewal (25 March 2008) *Worklessness: overview*. Available online at: [www.idea.gov.uk/](http://www.idea.gov.uk/) , accessed 31 March 2011.

Schumacher, E.F. (1999) *Small Is Beautiful: Economics as if People Mattered* (Vancouver: Hartley & Marks).

Simon, C. and Ward, S. (2011) *Does Every Child Matter?* (London: Routledge).

Shildrick, T., MacDonald, R., Webster, C. & Garthwaite, K. (Nov 2010) *The low-pay, no-pay cycle: Understanding recurrent poverty* (York: Rowntree Trust).

Smith, I. D (2010 Oct 22) Iain Duncan Smith tells unemployed they should get on the bus to find work. *Guardian*. Available online at: <http://www.guardian.co.uk/> , accessed 31 March 2011.

Smyth, J. (1999) Schooling and enterprise culture: pause for a critical policy analysis. In *Journal of Education Policy* 14 (4), 435-444.

Tebbit, N. (1981 February 26) Norman Tebbit: You Ask The Questions. *The Independent*.

Tenner Tycoon (2011) Available online at: <http://www.tenner-tycoon.org/> , accessed 31 March 2011.

Teachernet (2011) *Teaching about controversial issues*. Available: <http://www.teachernet.gov.uk> , accessed 31 March 2011.

Vincent, C., Ball, S. J. and Braun, A. (2010). Between the estate and the state: struggling to be a “good” mother. *British Journal of Sociology of Education*, 31, 123-138.

Walker, R. & Howard, M. (2000) *The Making of a Welfare Class? Benefit Receipt in Britain* (Bristol: The Policy Press).

Watt, N. (2007) Carry on flying, says Blair – science will save the planet, *Guardian Unlimited*. Available online at: <http://environment.guardian.co.uk> , accessed 17 May 2007.

Weber, M. (1930) *The Protestant Ethic and the Spirit of Capitalism* (London: Unwin).

Weston, D. (2011) *Embracing Every Child Matters for inspection*. Available online at: <http://www.teachingexpertise.com/>, accessed 31 March 2011.

White, J. (2005) *Wellbeing and Education: Issues of Culture and Authority*. Available: <http://www.philosophy-of-education.org/>, accessed 31 March 2011.

Whitty, G. (2002) *Making Sense of Education Policy: Studies in the Sociology and Politics of Education* (London: Sage).

Wilkinson, R.G. & Pickett, K. (2009) *The Spirit Level: Why More Equal Societies Almost Always Do Better* (London: Penguin).