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Pierre Blavier

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Author: Pierre Blavier

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Abstract

The "yellow vest movement" that emerged in France in Autumn 2018 raises a serious question for political economy, because many of those who participated did not come from the most fragile sectors of the population. Based on ethnographic fieldwork, but also quantitative data, this article takes an in-depth look at the household budget of one "yellow vest" family. It reveals the increasing tensions lower middle-class peri-urban families are confronted with, and the different ways they address them. In order to understand how they make ends meet, various spheres like the labor and housing market, the transport system, and social mobility must absolutely be interconnected. Contemporary economic reforms impact heavily on these households, lending support to the argument of an "attack on household budgets", particularly as far as road transport is concerned. This approach also allows us to observe the gap between the socio-economic reality of these people and the overly unidimensional statistical indicators available. This budgetary data paves the way for a fair comparison with other contemporary political changes – Brexit for example – to see if similar mechanisms are at work in those cases.

Keywords: economic sociology – inequality – labour markets – France – poverty **JEL classification**: Z1 Economic Sociology; Z13 Economic Sociology—Social and Economic Stratification; I3 Welfare, Well-Being, and Poverty

Introduction

It is Saturday November 24, 2018, a week after the first demonstration by France's "yellow vest" protesters and the occupation is in full swing, on a roundabout on the outskirts of a mediumsized town in the Centre region of France¹. There is a sound system playing pop hits, a fire has been lit on the median strip, and the traffic is being "filtered", with barriers at the four branches of this major intersection. One of these is particularly well organized, essentially run by two brothers, José and Dominico, with a dozen tires and barriers laid out to slow down the cars and force them into single file. It is striking how easily these two brothers establish a friendly good-natured atmosphere.

¹ The full names of the participants, as well as any geographical information has been changed to protect the anonymity of the places and people involved. However, their characteristics are provided below.

Like others present, they clearly draw on various registers of familiar interaction and activities – barbecues at clubs or family reunions, community volunteering with food collection at supermarkets, and a knowledge of mechanics.

I first met these brothers through long informal exchanges on the roundabout, wearing vellow vests, and then later (having revealed my status as a researcher) during interviews. They are part of a broader research on the yellow vest movement, drawing on various sources. Here, I will elaborate mostly on ethnographic observations conducted on the roundabouts in this region from November 17, 2018 up until the evacuation of the yellow vest protesters in mid-January 2019. This research involved meeting with a large number of participants (N=320 participants, see below, Figure 1). In comparison with France as a whole, this region has several particularities (see Appendix, table 3). It is rural (low population density, high levels of car use for commuting to work, the nearest town of over 100 000 is over an hour's drive away), the population is elderly (over-representation of retirees, average age is older than the national average), from non-immigrant backgrounds (low level of immigrants), and working-class (over-representation of manual workers, under-representation of university graduates). The living conditions are below the national average, as can be seen through the poverty rate or percentage of households paying income tax (see Appendix, table 3). Over the last twenty-five years, the average income per resident has also dropped below the national average (Reynard, 2020). However, in terms of electoral results and voting turnout the region is not exceptional, nor is it in terms of the major industrial sectors present there. Given the potential diversity of the movement at the national level, it was very important to have geographical unity within the study and to do fieldwork from the outset, before the movement faded out in the following months. However, it was fruitful to extend these in-depth but localised qualitative observations through questionnaires (N=80). These questionnaires were conducted in connection with and as part of a collective study at the national level². This data provides valuable context for the case study presented here, through the lens of household budgets, understood as an ensemble of temporal, spatial, monetary, and non-monetary means, combining elements like work, transport, or tastes, which allows a yellow vest household like José's to "make ends meet".

Among the wide-ranging interpretations of the yellow vest movement several studies have picked up on the exasperation expressed in their demands and raised the central issue of "purchase power". This movement has sometimes been interpreted as the result of an overall degradation in living conditions, which is an approximation. But this put the theme of living conditions, seen

² This study was launched by the political scientist Magali Della Sudda, and taken up by more than eighty interviewers who interviewed a total number of 1350 yellow vest protesters around France. The refusal rate was practically zero, and this research was published as a report (Collectif d'enquête, 2019). However, the questionnaire focused particularly on the traditional opinions and experiences of the protesters, rather than on the socio-economic stakes of the protest, which are the focus here.

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through issues to do with taxes or unequal income, at the centre of the research agenda. This issue follows on from a long tradition of research from Le Play (1855) to work like Thompson's on the "moral economy" (Thompson, 1971). It has also been the subject of recent publications in the context of the economic crisis in southern Europe (Kentikelenis, 2018; Streinzer, 2016), but without focusing on family budgets as such.

The practical aspects of everyday domestic economic life for yellow vest protesters have been less well documented and are now suddenly more visible, revealing a fragile balance which successive governments seem to have eroded. The yellow vest protests thus reveal a crisis in the way the economy is represented, in which whole swathes of the domestic economy remain scarcely visible and unintelligible in the public sphere, or from the overarching perspective of those in government. Yet, it seems clear that for the yellow vest protesters themselves, their practices and choices in terms of household budgets contribute to their fears of downward social mobility and their critical representations of public policy.

The goal of this research is therefore to produce a realistic representation of these socio-economic arrangements and their trade-offs and evaluations (Cottereau, 2015). To grasp these latter, it is useful to adopt an exhaustive perspective looking at all the different aspects of one household budget, with context provided by the ethnographic research as a whole, and national surveys both from the questionnaire research at the national level, and from the French national statistics (INSEE). José's family budget was a kind of marker, a heuristic case in point of the domestic economies of the yellow vests and an entry point for us into that world. Rather than adopting a perspective based on "populism" or elaborating on the role of abstract economic factors, this article asks what this movement reveals about the socio-economic points of (im)balance that characterize the social spheres involved in this revolt. The goal of "tracking" these imbalances, according to their size rather than following a preconceived reading, was the point of departure for this empirical study and leads to various interesting issues.

An initial overview of this household budget will allow me to present the professional situation and income of the various members of the household (a couple and their adult son), as well as the overwhelming weight of "committed expenses" (I/). These are essentially linked to real estate commitments and help to understand why the expression "we have no room for extras" was so frequently heard on the roundabouts. Above all, this situation involves various tricks and techniques (II/) concerning the management of alternative forms of resources embedded in what they call the "system-D". The budget related to automobile expenses (III/) is also a central issue on which changes in public policy are focused, from new roadworthy regulations to speeding controls. In this sense, the mobilization of the yellow vests can be seen as a grassroots response to what is perceived as an "attack on the family budget".

I/ Presentation of the household budget and its issues

Table 1 provides a preliminary overview of the self-declared household budget of José (aged 50), his partner Sylvie (aged 47), and their youngest son Martin (aged 21). This first presentation is incomplete and imperfect because it is only based on José's declarations and only takes into account the monetary amounts declared, because the amounts are monthly, and because it conflates the parents' spending when in reality they each take responsibility for certain payments. To assess the representativeness of the case study family, we have used the French Family Budget study (INSEE 2017) although the comparison between this particular case and the broader data is not straightforward, due certain conventions in the INSEE study, for example the fact that it does not take into account savings.

In the context of this comparative data, the case study household is situated at the 40th percentile in the distribution of total expenses per unit of consumption, with 1290€ per month per unit of consumption (according to the modified OECD equivalence scale). If their adult son is not included in the household (his situation is different, see below), the household would be at the 65th percentile. In other words, it is indeed at the centre of the distribution and characteristic of the French middle class. To ensure comparability, the distribution of this expenditure has been compared to that of a similar household (a couple with or without children), who are also new home-owners, and whose expenditure level per unit of consumption is between the 40th and the 65th percentile inclusive (table 1).

José's household is within the national median for most of the budgetary coefficients (telephone, food, etc.), but this comparison highlights two points that deserve further attention. Firstly, it is striking that about a third (32%) of their expenses are dedicated to housing, which is substantial but similar to equivalent new-homeowner households. What is more unusual is that the family spend a smaller portion of their budget on leisure (5% versus 12%) and a larger portion on cigarettes (14% versus 0%, since at the national level most households are non-smoking). But cigarettes can also be considered as a sort of leisure expense. With this background in mind, Table 1 provides a good starting point for several central aspects of this kind of budget: the professional trajectories that determine the salary level available for the household, the striking amount of "committed expenses", taxation, and the residential situation of the family.

[Insert table 1 here]

Table 1: Monetary income and expenses declared by José for his household *Sources*: Fieldwork, November 24, 2018 – 8 September 2019; Family Budget Survey, *Enquête Budget de Famille* (BdF) INSEE (2017).

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 Notes: (*) households made up of a couple with or without children, new home-owners, whose level of expenses per unit of consumption fall between the 40th and 65th percentile inclusive. 804 households meet these criteria in the Household Budget Survey (out of a total of 15,944). (**) Health insurance, car insurance, and home insurance.]

Everyone has their own professional issues: different kinds of difficulty in the labour market

José's career: based on manual skills and physical labour

As we can see in Table 1, José currently earns an annualized net monthly salary of $\notin 1700$. For this, he works full time (8 AM to 12 PM and 1 PM to 5 PM Monday to Friday, equivalent to 40 hours a week, including five hours of overtime) as a mechanic in a truck garage belonging to a large automobile company, along with ten other employees. Professions connected with mechanics and the automobile industry – e.g. truck drivers, public transport drivers, mechanics, forklift drivers - were all very well represented among the yellow vest protesters I met (N=320), as can be seen in Figure 1. They were quite used to wearing a yellow vest; they often had wear one to on the job. Indeed, four socio-professional spheres appear overrepresented in this movement, making up 50% of those present: skilled workers (including mechanics like José), unskilled workers (in industry rather than artisans), sales workers, and truck drivers. In this respect, José clearly fits within the socio-professional make-up of the yellow vests, particularly the male element. Indeed, one of his colleagues, a 25-year-old warehouse worker on a short-term contract, was also very active on the roundabout, coming along with his girlfriend and their pitbull. José organised for him to bring palettes and tires from their garage. Several such relationships were observed on the roundabouts, which suggests that professional solidarity is one of the local sources of this activism.

[Insert Figure 1 here

Figure 1: Distribution of individuals met on the roundabout, by socio-professional category *Sources*: Fieldwork data, November 17 2018 – January 10 2019 ; FQP Survey, INSEE, 2017 Field: Active people whose socio-professional category could be identified.

What he considers a "good salary" today was achieved over the course of a professional career that began nearly 35 years ago, after "leaving school at 16" (in 1985). After various manual jobs, José worked for 20 years in a carpet factory. He was fired for "economic reasons" when the factory closed in 2005. He received €45,000 in severance pay (of which €30,000 was for "compensation"), which provided him with enough money to put a deposit on the house that they live in today (see

below). It is worth noting that if this had occurred today he most probably would not have benefited from the same amount of compensation, given the recent caps that have been placed on compensation in labour law by the French courts.³ José worked for a few years for interim agencies where his mechanical skills and knowledge acquired working on his own cars or on building sites (see below) meant he had no difficulty "finding missions". During this period, he made a "very good" living in return for the physical effort and long hours he provided. As a result, he began to suffer from pain in the shoulder and took several months sick leave which coincided with the yellow vest protests.

This is far from an isolated case. Indeed the answers to the questionnaire distributed the national level (*Collectif d'enquête, 2019*)– which did not initially have a specific question on this subject – showed that at least 5% of the yellow vest protesters on the roundabouts suffered from a handicap or illness that required them to take leave from work. It is hard to assess whether this percentage is high or low, but comparative to social movements in general it seems substantial, although we lack comparative data on this issue since it is less relevant for other movements. This kind of health problem, among people who are still old enough to be working, was frequent on the roundabouts and reflects the importance of physical labour among the demonstrators, which we will return to below.

This also explains why both José and his partner took out "good health insurance", costing 120€ a month (5% of their expenses), and covering both his sick leave and his glasses. This is what eventually led him to negotiate a long-term contract with the garage he currently works for, where he had previously worked on an interim basis. The negotiation primarily centred on the salary; José wanted 1550€ per month with annual increases. His employers agreed on the first point, but not so much on the second; his request for annual increases was refused. José negotiated his pay on an individual basis without ever being represented by a union (in fact there are no unions in his workplace). At the café, he and his brother were proud to tell me, as a researcher, that they would not be hoodwinked by "the boss", with José linking his engagement with that of his father-in-law (now deceased) who was the "union representative in the tribunal". Listening to them, it is easy to understand that the context has changed, that it now seems difficult for wages to be negotiated collectively. The reasons for this include high unemployment rates, low union representation in small businesses (like the one José works in), foreign capital investments in major companies and so forth. In reality, workplace negotiations are individualised and directly negotiated between worker and employer, and depend on the issues in the field and the nature of the work (according to the number of trucks to be fitted out per week for example), the tools available (José has demanded

³ The reform of labour laws (ruling of 22 September 2017) set maximum limits in unfair dismissal compensation, such as José received.

a particular high-quality drill, for example, that is easy to handle and would ease the burden on his shoulders),⁴ and what José calls "*la perruque*" - working for oneself on company time, using the company's tools, materials, electricity and so forth.

If we have focused on the professional trajectory of José, it is because it is to a certain extent characteristic of many other yellow vest protesters, but also because it has to do with forms of precarity that are not so easy to grasp from the outside: on one hand it is marked by uncertainty and genuine physical toll, on the other hand it has enabled the acquisition of respectable income from labour.

The professional vulnerability of José's wife Sylvie and her son

The situations of the two other members of the household are quite different. Unfortunately, we do not have much direct first-hand information about José's partner Sylvie, since he did not introduce her, or their son. However, José explained that she was a postal worker in a neighbouring town but was not "a public servant" (as postal workers all used to be), which he sees as explaining why she is on the minimum wage (\in 1174). She had been subject to the various reforms rationalising workplace management in the postal service in recent years. For example, she was told that she would have to complete her rounds in twenty minutes less than before, which made her furious.

Their son Martin, aged 21, still lives at home, which constitutes a form of parental solidarity, also mentioned by other yellow vest protesters. Many children born into the working class use this period of adult cohabitation to save money. Martin worked for a while in the same garage as his father, but it did not last because of tensions with his employer, and eventually he was laid off with a severance package negotiated by his father. In winter 2019, at the time of interviewing, he had been receiving unemployment benefits (around €900 a month) for several months. Oddly enough he was not contributing to the household budget, which is why he does not figure in the "income" column of Table 1, even though he benefits from it. He has his parents' support in this. "He's a couch potato,⁵ we pay everything for him! He's saving to buy a car, but he mostly goes hunting with his friends, quad-racing or go-karting" says José smiling.

From professional perspective, Martin, having no formal education, is confronted with the lack of perspectives for unqualified workers, which are numerous in the department (Appendix, Table 3). The local labour market is characterised by youth unemployment that is much higher than the French national average (46% compared to 35% among 15-24 year olds), a larger portion of young people not in employment, education or training (NEET), and who have no or little qualification (only 18% of the local population have a higher degree compared to 29% of the French population

⁴ Several yellow vest protesters who work in interim also mentioned the issue of tools as one of their professional troubles.

⁵ In French he uses the term "ramier" which is a kind of pigeon, the term being synonymous with "lazy" in colloquial language.

generally). As a result, he now faces the issue of having to go "further and further away" to find work. At the time of interviewing, he had fulfilled two posts as an interim worker, one for only three weeks in an army workshop – which resulted in cuts to his unemployment benefits – and the second placement in a factory in a town 30 km away for a job that José described as "very hard" (because of the smell, handling toxic chemicals, and heavy loads). His situation must be seen in light of problems to do with unemployment benefits and the cost of car travel, which are sometimes substantial. In this respect, José is keenly aware that the reforms to both car travel and unemployment benefits⁶ are not in his son's favour.

Consequently, the mother and son in this household are both affected by different forms of what can be described as social "vulnerability". Actually, this expression is vague because it covers a wide range of factors, ranging from contractual situations (casual, interim, short-term), working conditions (pressure to increase production, taxing work), and remuneration.

This mother and son are by no means isolated cases. Indeed, among the yellow vest protesters on the roundabouts I observed a local unemployment rate of 23%, far above the average rate in the Centre region which is 9% (Appendix, Table 3). Among the yellow vest protesters who replied to the questionnaire I distributed collecting information on possible "professional difficulties", this issue of scarcity of work and an obligation to turn towards insecure work situations (interim, shortterm, or compulsory part-time contracts) was also mentioned several times: "It's hard to find [work], the companies have shut down, you have to know someone" (an unemployed forklift driver with a vocational certificate in butchery, aged 39 and in a relationship), "haven't found anything" (unskilled worker unemployed for a year, aged 38) "lots of interim", "bits of work cleaning and as a carer, but not enough hours, so not enough", "redundancy package at [a nearby factory], out of 135 workers laid off, only 35 to 40 found work", etc. More than half (55%) of respondents I met, replied in the affirmative to the question "have you struggled in recent years in relation to work?" Encouraged to elaborate openly about these struggles, their answers are characterised by a deep diversity in forms of professional vulnerability: redundancies, short-term or casual contracts, difficulties finding interim jobs or clients, difficulty finding work as a disabled person, or finding a job that is closer to home, difficult working conditions (under-equipment, forced night shifts, intense rhythms). The questionnaire distributed at the national level unfortunately did not have a question on this point, but by recoding the verbatim quotations relating to professional situation it appears that at least 13% of those on the roundabouts who are currently in work are affected by similar conditions, equally diverse. Of course, perhaps it is less this vulnerability that is striking -

⁶ This reform was finally adopted in November 2019, reducing unemployment benefits and increasing the duration of contributions necessary to benefit from them.

because it has already been widely documented elsewhere – and more its segmentation and the fact that these vulnerable fringes of society are mobilised even though they are not generally members of unions or political parties. This state of the labour market has to be kept in mind.

The weight of committed expenses, taxation, and insurance expenses

There are three other striking observations to be made on the household budget of this yellow vest family (see Table 1).

The first one is the importance of "committed expenses" (Lelièvre, Rémila, 2018), in other words, outgoings that José knows in advance he will have to pay each month. These account for 93% of their combined salaries (Table 1), which means that the couple's "disposable income" is around 7% of their income. This includes their savings, any unforeseen events or emergencies, but also expenses that José cannot clearly estimate such as "holidays" or clothing. In other words, it is clear that any leeway in their budget is limited, to say the least. José says, "we can't put a foot out of line", a sentiment echoed by many others on the roundabouts.⁷

To what extent is this to do with taxation, which was central in the yellow vest movement? To tackle this issue empirically, we calculated all the tax and social security contributions paid by the case study family, (Table 2).

[Insert table 2 here

Table 2: Tax and social security contributions paid by the case study family *Source*: Fieldwork, November 24 2018 – 8 September 2019.]

As we can see in Table 2, these payments make up 44% of the pre-tax income of the household. This is probably what led the President of the Republic, Emmanuel Macron to declare that "we put an insane amount of money into social welfare", one of the many condescending phrases the yellow vest protesters criticise him for. The French social welfare model is a creation of the post-war period and is characterised by substantial public services (transport, education etc.) and broad social protection from the five social risks traditionally defined as being illness, workplace accidents, maternity, old age, and unemployment. These are funded by compulsory contributions deducted at the source (social contributions, CSG, CRDS, see table 2) representing up to 23% of the gross salary, to which must also be added the deductions from net income (income tax and other consumption taxes). This adds up to the overall tax rate of 44% which corresponds to the calculations by Landais, Piketty, and Saez (2010, 50-51) for those at the middle of the income

⁷ Similar budgetary stress has been demonstrated in American households: Morduch, Schneider (2017); Hacker (2006).

distribution. Their research provides scientific evidence for what José and many other yellow vest protesters express, that their compulsory social payments are very high, while tax on capital and wealth is limited. This sentiment is behind the criticism of the abrogation of the wealth tax (ISF) in 2018 by the Eduard Philippe government, in line with a campaign promise by Emmanuel Macron. This was a controversial measure accused of promoting a reduction in the tax base at the expense of redistribution.

But José's criticism is also levelled at the tax on net income, what we have called "directly visible taxation" (see table 2). From this perspective, it appears that the overall taxation rate on the wage-based income in this household (i.e. all taxes combined, VAT, income tax, property tax, etc.) is 27%. This rate is fully in line with other estimations for the French case (Amoureux, Guillaud, Zemmour, 2019: Fig. 5 p. 7), that also show that the overall tax rate on available income is progressive. However, it is interesting that José contrasts his situation with the "minimum wage bachelor" that he announced to us on the roundabout (8%, see Table 4). Indeed, from this perspective the tax rate in José's household seems rather high in comparison. Hence his comment, again widely shared on the roundabouts: "it's not living. What you're given in one hand is taken away in the other" (José, 19/12/2018). This comment is in keeping with the idea of taxation as "the symbol of injustice" (Spire, 2019), although that should be nuanced given that a whole aspect of their domestic economy is invisible to the tax administration as we will see below. Not taking that into account, focusing above all on the "social position and acceptance of taxation" overlooks the ambivalence of attitudes toward taxation and the amounts paid, for someone like José.

The distribution of the different payments is noteworthy in several respects. Firstly, it confirms that it is not the tax on fuel that has the most impact on the budget, because it only makes up 3% of net income. Cigarettes are in fact the biggest source of taxation, making up more than a third of the money the household pays to the state in "visible taxes". This is, of course, a result of the fact that José has a substantial consumption of cigarettes, as does his wife (one packet per day), but also of the decades of political choices to increase tax on tobacco, firstly for purely budgetary purposes and then above all out of a concern for public health after the 2000s. But this increase in taxation has a direct impact on the working classes because they are the biggest consumers. Although tobacco was historically consumed by the upper classes, it later became more democratic (Godefroy, 2003; Goffette, 2012). The objective here is not to challenge the public policy fighting against cigarette addiction and its effects on public health, but to note its substantial cost for people who are unable to change their addiction, particularly in the working classes. This is one of the limits of the policy in terms of (de)incentivizing (or "nudges") that aim to change behaviour by modifying the cost of certain goods such as tobacco, but also the goals of fuel taxes for environmental purposes (eco-tax in 2013, but also the increase in tax initially planned for January

2019). Taken one by one, these tax measures may seem rational, based on the "polluter pays" principle; this behaviour has a cost, for example on the health system to deal with the effects of cigarette smoking, and it seems legitimate that the individuals concerned contribute more than others. However, this logic does not take into account the context of these policies and their possible cumulative effects. Successive governments do not seem to have really taken these limits on board.

Finally, it is striking that for a household like this, insurance expenses (of all kinds, housing, health, mortgage) amount to 400€ per month, equivalent to 15% of their total expenses (excluding their at source contributions), which once again seems like a lot, and suggests that this would be an area to investigate further.

Upward mobility through home ownership?

The total cost of housing for this household is 828€ per month, their primary budgetary expense totalling 32% of the 2874€ they earn in wages (see table 1), which is substantial. Their home loan (600€) repayment is the main portion of this expense (around two thirds), for a loan taken out in 2005, and then a second loan for the purchase of "land" nearby (3000m2, at a cost of 5000€), that José hopes he will eventually be able to build on. He did not tell me the amounts of these loans, but said he bought his house for 110000€ (fees included) with an interest rate of 4.5% which he later renegotiated (to 3.2%). These purchases were helped, indeed were made possible by his severance package at the time (45000€, see above) and the loans should be repaid within two years. It should be stressed that homeowners paying mortgages were overrepresented among the yellow vest protesters, some 26% of them fell into this category, ⁸ higher than the national average (20%, source: INSEE 2015). By contrast, the rate of yellow vests who are outright homeowners (25%) is much lower than the national average (37%).

This household has a trajectory that led José, and his brothers and sisters to leave what they and the town call the "zup" neighbourhood (zone for priority urbanization), which has been in place since the 1960s. This zone was created through policies for high-rise housing projects to respond to increasing demand for housing. This was where José's parents, both Portuguese immigrants, lived when they arrived in the 1970s, and where he lived with his wife until 2005. This neighbourhood suffers from a poor reputation locally for being "rough", not many of its residents were involved in the yellow vest protests, which José explains as being because "they already have enough problems to solve." At this geographic level, the closest comparison is the neighbourhood (INSEE 2015) ⁹,

⁸ Estimation from the questionnaires that provided this information (N=234), mainly mine and those from Caen.

⁹ I refer here to https://www.comeetie.fr/galerie/francepixels2019/#5.7/47/2.3, which displays socio-demographic statistics at the finest level.

and the contrast between their former and current neighbourhoods is striking, even though they are only a dozen kilometres away. The former has the highest unemployment and poverty rate in the departmental area, and the second has indicators that are slightly above the departmental average.

Nevertheless, José has an ambiguous attitude to the "zup", as we can see in the way he describes his housing trajectory: "it was great, the best years of my life, we knew everyone, but in [he gives the name of their current suburban area, where they bought their home in 2005, around 10 km away], it was an investment, so later we can come back to live in town [the district where the zup is located]." Their social situation in their new neighbourhood is entirely opposite to that in the zup; José knows almost no one in this newly built suburb and the bar that he and his brother go to on Sundays is "in town". The move in 2005, which marked the shift from renting to home ownership, was explicitly part of an "investment" strategy which was not possible in any other neighbourhood in the area because it was "too expensive", especially to have "a bit of land". Hence the construction of an "individual house" (Bourdieu, 1990) in a nearby suburban neighbourhood ("we're having it built"), with the perspective of being able to eventually "return to town". In addition to the cost of the loan repayments, they put 150€ aside each month in savings. In this respect, José appears emblematic of a both a certain pattern involving the departure of low-income families from the town centre, and also an upward trajectory, in the sense that they moved out of the "zup". The land they bought and the outdoor spaces they have at their disposal around their suburban house, and then the second plot of land, give rise to manual maintenance jobs (gardening, mowing) but also various paid activities that might be seen as unimportant but actually play a structural role in the household's economy – cutting and storing wood for heating, stocking waste metal to be sold to a metal yard, a car yard, and tools used on building sites and to repair and maintain vehicles, as well as an attempt to grow vegetables and raise chickens (this failed due to repeated thefts). All these things require certain manual skills, such as for the DIY maintenance of one's home¹⁰ and cars, but are also a way to reduce associated expenses, and constitute a way of life.

II/ Tips and tricks to manage the budget, for both expenses and income.

Many yellow vest protesters talk about these budgetary constraints with a certain fatalism: "you have to accept that by the end [of the month] you'll be in the red", "it's impossible to save, or you have to accept you'll dip into your savings". Those with fluctuating income (those who work

¹⁰ One yellow vest protester who arrived at the roundabout at 7pm explained, "well yeah, I'm late but I was installing my mains electricity connection, it takes time but it means I don't have to pay for a technician."

interim, short-term contracts, or are unemployed) try to spread their expenses over the month to avoid the roughest periods. However, this situation leads many of them, including José to adopt certain budgetary practices; in terms of expenses, the expression frequently heard on the roundabouts is having to "be careful", which in practical terms corresponds to various moneysaving measures. As far as income is concerned, the yellow vests have several different activities that enable them to increase their resources. A common factor of what could be called "expedients", is that they combine monetary and nonmonetary aspects, which makes them difficult to measure, but added together they allow these households to "hold on". The budget associated with cars, which we will look at more closely in the next section, is probably the area that best illustrates this approach.

Use of resources: limiting expenses

A couple like José and Sylvie are "careful" in their spending to the extent that they force themselves to not spend too much, without necessarily depriving themselves of things they need. The amounts they spend on their leisure activities remain small (they do not have any cultural outings, for example), as is their food budget, which José estimates at 120€ per week for three people. He says "of course, we buy at big supermarkets, we often go all three of us together, because it is cheaper, but we do not deprive ourselves, particularly of meat for the boy and me. But we don't buy organic, because that is really way too expensive." (José, interview 15/01/2019). This echoes the broader environmental concerns at the heart of the yellow vest protests and the response of one respondent to our questionnaire on "tips and tricks" used to make ends meet: "we buy patés and crappy meat at [supermarket equivalent to Walmart]" (questionnaire, 13/12/2018). Another sign of the yellow vests' food consumption was seen in the food available on the roundabouts: pastries, chips, sweet drinks, cured meats, all typical French working-class fare (Gojard, Plessz, 2014). Similarly, José's clothing expenses remain limited, to the point where he does not remember the last time he bought clothes. Visible wear and tear could be seen on many of the yellow vests protesters' clothes, but it was difficult to gauge systematically given that they were on the roundabout. Some of

those present told us about similar difficulties when it came to replacing electrical items (a washing machine, a refrigerator, etc.), or doing home repairs (broken tiles or damaged shutters), expenses that this kind of household puts off as much as possible.

The amounts allocated for holidays are also reduced by using inexpensive transport (José's brother goes to Portugal in a bus) or relying on accommodation with friends (family in Portugal, a daughter on the Atlantic coast). Similarly, heating expenses may be restricted; several times on the roundabout I heard people say things like, "well, I'm careful, I'll put another jumper on rather than

turn it on". All these practices demonstrate both moderate consumption and the way in which the tension between price and quality is resolved in favour of the former rather than the latter. These are restrictions rather than deprivations as such, which reflects the practices already identified elsewhere as being characteristic of vulnerable low-income households (Mckenzie, 2015; Schildrick et al., 2013).

Another way of saving money consists in resorting to less expensive ways of buying things. Traditionally, this means buying during the sales period, which implies sharing information (José and his brother notify each other of where the "good bargains" are) and going to the shops frequently. But it also means they go to Portugal each year via Andorra, where they can buy alcohol and cigarettes more cheaply, even though José exclaims "oh man, it's become so much more controlled now." Other yellow vest protesters I spoke to also mentioned this possibility, but they deplored the fact that it had become less advantageous due to the increases in the cost of petrol. The idea of "buying more cheaply" also leads many yellow vests to buy online; the French website "*le bon coin,*", an online notice bord for all kinds of second hand purchases between individuals, seems well-known and practical for more or less regular purchases like computers, telephones, sports or garden items (Pasquier, 2019). This "bon coin" economy is also used to sell unwanted goods, or even to run small businesses, like for example one person I spoke to who sells "scooter parts for between 50 and 1000".

Increasing the household income: the "system D", difficult to measure but necessary

If we look at the purely monetary aspect of José's budget, as presented in Table 1, we are faced with an enigma. This is similar to the problem encountered by Edin and Lein (1997) in understanding how poor single parent families in America could make ends meet based on only their income for work and welfare payments. On one hand, we have seen that the household's leeway is very limited, even when taking into account the ways of reducing expenditure mentioned above. On the other hand, it is even more restricted given this budget must also cover expenses linked to holidays in Portugal, all unexpected expenses, and Sylvie's other "personal spending" that José doesn't know the exact amount of. It also includes 150€ per month that José says he puts aside to save for his real estate project (see above). In other words, this budget seems too tight to be really balanced and viable in the long term.

This is what led José and his family to resort to what he calls the "system D", a less visible aspect of their domestic economy. He said, "I am telling you, we don't get help like those Maghrebin immigrants do, for us it is the system D" (interview, 12/04/2019). By this José was referring to a group of activities that are difficult to identify because they do indeed constitute a system, are very diverse, and because our attempts to describe them in more detail, particularly by

listing the costs and resources associated with them, came up against a blunt refusal that led to the provisional breakdown in the interview relationship. This aspect of the domestic economy is traditionally described as "informal", but this term is problematic because from the perspective of these people, there are many different elements that should be taken into account (actors, constraints, orders of magnitude, etc.).

Firstly, José does his own maintenance and repair work on his four cars, and his properties (a house, and two parcels of land, see above), which allows the household to make substantial savings. "If I am able to make ends meet, it is because I am constantly making repairs". He buys parts from a local dealer and does the work himself. But this is also a foundation upon which he can base a whole range of other types of work. For example, he collects all kinds of metal, particularly car batteries, copper wire, cast iron radiators, which he transports in what he calls his "truck" (a white utility vehicle)¹¹, and stocks in his garden before selling to a scrap metal dealer. That is how he "made \in 80", selling a pile of used batteries, and bought himself a new pair of glasses, a month before the yellow vest protests began.

But this kind of activity in fact echoes others that are all broadly embedded in a network of friends and acquaintances. From the terrace of the cafe where we met on Sunday morning (26/05/2019), the countless greetings that José and his brother Dominico shared with passing drivers demonstrates the density of this territorial connectedness, which makes any project of geographical mobility complicated. The cafe/betting agency that they frequent is a space for the activation of this local embeddedness, in a masculine and working class form, and has been constituted over the course of their professional and residential trajectories (within the zup neighbourhood for example) and is reinforced through his family ties. The work José does for private individuals is done in cooperation with his brothers.

José's family history

José's parents arrived from Portugal with the wave of immigration to the Centre region of France in the 1970s. His mother, who was a housewife, is now dead, and his father, who worked as a "builder on a minimum wage" all his life, is now retired in Portugal. They lived in the "zup" and were clearly poor, both in Portugal which was still very rural in the 1960s, and then in France where, according to José and Dominico they "only had a mandarine at Christmas and that was all", and "we had to pass around the sardine to rub it on the bread for flavour". This provides an idea of the real improvement in living conditions that the family has experienced over the decades. The

¹¹ The French national family budget survey (Bdf, INSEE, 2017) allows us to observe the spread of vehicles like 4-wheel drives or utes in certain groups of rural or suburban homeowning working class, which are used for this kind of activity (but also for hunting). They therefore combine necessity (productive investment, capital) and dispositions or desire along with the feeling of power, or even jubilation that it can provide.

parents had five children, four sons and a daughter. Along with José, two other brothers were involved in the yellow vest protests, Dominico, aged 55, a worker in an industrial laundry who has been "on a minimum wage since [he] was 32", and Toni, also in his 50s, with a slight mental disability for which he has received welfare payments since he became an adult (\notin 750 a month). The fourth brother, who we briefly met at the cafe is a worker at a local metalwork factory, and recently retired. They do not seem to have much contact with their sister, who is a home help worker.

These family connections are valuable, both in obtaining requests for work and carrying them out, like those we were able to identify during the research: car repairs (preparation for roadworthy tests, servicing, clutch changes), garden work for an elderly person (mowing, pruning), building a veranda or a wall, laying concrete for a pool or a gate. These are all what could be called "odd jobs" often carried out by the brothers themselves on the Friday afternoon or Saturday. José's land and "truck" enable them to store and transport their tools (cement mixer) and materials (concrete blocks, sand). This is also where the workshop that José has access to via his work becomes so valuable, and is the object of a degree of tolerance negotiated with his employer (see above). This is a good example of Magri and Topalov's conclusion that "the social relationships at work, and particularly the working-class responses to pressure from employers for productivity, cannot be fully analysed if we ignore what happens outside work." (Magri, Topalov, 2000).

This is associated with the practice of collecting and chopping firewood, which is bought from the owner of several plots of land nearby. This takes a lot of hard work, but not much money, and means they can resell some onto other households and save what would otherwise be spent in gas or fuel heating (the cost of which has increased substantially in recent years). For this activity also, the "truck" and the land, but also the brothers' help is indispensable both in terms of capital and labour.

Finally, it is important to understand that this "system D" in its various components is widespread among the yellow vests. Some might object that José and his family are only one case among others in this "side economy". That is possible, but it shows that such households cannot live decently, in other words manage to meet the expenses associated with their situation or their upward mobility, without resorting to this kind of revenue and domestic economy. Is this a question of poverty? Not really, because this kind of household cannot be described as poor, given that they work and are above the poverty threshold (defined as 60% of median income) and even have some savings and assets. However, in the current situation, they are forced to resort to the practices described here.We will now look more closely at these practices through the example of their cars, which are symptomatic of them. What the yellow vest protests fundamentally question is precisely 16

 the regulation and possibilities to continue conducting such activities, in terms of constraints, efforts, taxation and thus ultimately available resources.

The discussions on the roundabouts revealed that from the same perspective of increasing revenue, many yellow vest protesters described remuneration linked to different "bonuses" paid officially or unofficially by their primary employer – for example bonuses for technical work, or presence (when the worker is never absent over a given period, for example a trimester), capability, results, nightwork, working public holidays, weekends, and overtime more generally. Many of the yellow vest protesters are vague about this aspect of their income. Yet it is important because it determines monthly remuneration in a situation where their budget is tight, and some of these payments are tax-free. This should be taken into consideration in the steep decline in strikes in companies in recent decades, or the debate about tax exemptions for overtime promoted by Nicolas Sarkozy. But on the other hand, the yellow vest protesters I spoke to were critical about the fact that these bonuses are not taken into account in calculating benefits related to unemployment, workplace safety, and especially retirement, which leads to a drastic drop in revenue. One former roofer said, "retirement was a shock because I went from pretty much 1500ε a month with the bonuses and overtime, to 1160ε and that's it", he said he was happy he owned his own home. There are thus certain limits to this "system D".

Weaknesses within the system D

The first point of tension is related to the question of technical issues, and particularly the practices that need specific and standardized techniques and tools; changing tires for example requires specific tools and equipment allowing tires to be "balanced" and thus an exchange of services or money with a contact who is a salaried mechanic who has access to these things. This sort of path dependency particularly affects the automobile sector and challenges certain forms of expertise acquired.

More fundamentally, these activities raise the question of the articulation between money, leisure time, and work time. They indeed require time spent outside the primary job, as well as physical effort, which are considerable in terms of work commitment and time constraints (Lesnard, De Saint Pol, 2009), which may be a burden on both health and family life. The physical strain to José's shoulders or his brother Dominico's back, therefore potentially call into question the future of this organisation. The brothers say they have refused several projects for health reasons. In addition, José's weekly timetable is very busy because of these activities which can lead to tensions in his relationship. On the roundabouts, this kind of tension was clearly visible, particularly in relation to family life and marital issues.

Finally, this use and organisation of time is connected with what could be called "care work", looking after disabled or elderly family members (in this case, one of José's brothers who is disabled, whom he sees several times a week, and his partner's mother who has Alzheimer's disease). His mother-in-law lives with one of her sons and his wife during the week, with another daughter every second weekend, and with José and Sylvie on the remaining weekend, which forces José to stay at home then because Sylvie works on her postal rounds. This situation is a result of his mother-in-law's very small retirement pension which means they can't afford a retirement home according to José, which has led him to be more attentive to the issue of the elderly. He supports Jean-Luc Mélenchon's position on a "law to be able to die with dignity."¹² José is far from being the only yellow vest protester affected by this issue; this could be seen on the roundabout as some female drivers explained when they stopped to donate (often food) that they couldn't stay because they had to mind relatives.

III/ Car expenses: an attack on the household budget?

The withdrawal of the petrol tax was clearly the primary demand of the yellow vest protesters, and the one that was the most clearly identified in the media. But this must be understood in the context of the automobile budget as a whole, and the way that operates within the logistic and socio-economic organisation of a yellow vest household like José's.

The cost of fuel: the visible part of the automobile budget

From an accounting point of view, the effect of the fuel tax would have been minimal: $\notin 0.065$ more for diesel, $\notin 0.029$ for petrol (per litre). For an average driver of a petrol car who covers 48km per day (17,400 km per year, or 1440 km per month) and uses 6 litres per 100km, or 92 litres per month, this tax would have meant an monthly increase of $6\notin (921 \times 60.065)$, a real increase but ultimately a very small one. However, considering the cost of diesel is more realistic because this fuel increased from $\notin 1.161$ (VAT inc.) in June 2017 to $\notin 1.58$ (VAT inc.) in November 2018. For the same driver as above, this would mean an increase of $\notin 39$ per month (921 x ($1.58\notin -1.16\notin$)), six times the impact of the tax itself. These two effects increase proportionally with the number of kilometres travelled per month. The fact that the price of petrol is similar to that of diesel, even though the latter was up until recently promoted for environmental reasons, and even though it is

¹² Jean-Luc Mélenchon is a French far-left politician. He stood for the 2017 presidential election and obtained 20% of first-round votes.

proportionally more expensive to buy a diesel car that a petrol one, was also considered a "rip-off" because the government buyback bonuses were deemed insufficient. Moreover, the issue of diesel pollution is different between urban and rural areas, which do not have the same levels of atmospheric pollution, although that distinction is a little simplistic. Finally, the cost of the two types of fuel was particularly high and increasing in autumn 2018 (Figure 2). However, there have been levels similar to this in the past, for example in 2008 and 2012, which means that this does not fully account for the rise in the yellow vest protests, but in fact reflects other aspects of the automobile budget.

[Insert Figure 2 here

Figure 2: Price of petrol in France, 2006-2018 (VAT inc.) Source: carbo.com, accessed 26/07/2019, monthly smoothed average

Road issues at the heart of the sociological composition of the movement

The importance of the road, beyond simply the price of fuel, was clear in several respects in these protests, in addition to the omnipresence of professions that are dependent on cars and mechanics (truck drivers, mechanics, home help in rural areas).

Firstly, a significant majority of yellow vest protesters on the roundabouts (90%) owned at least one car, which is slightly above the national average (87%),¹³ a rate that is even higher given that these socio-professional categories less often have a car (Coulangeon, Petev, 2012). The questionnaires distributed in Caen (N=260) as part of the national-level survey, suggest a rate of two-car households that is particularly high (45% compared to the national average of $34\%^{14}$). José's household is typical in this respect, because they own four vehicles and two motorbikes.

Indeed, there were many bikers on the roundabouts, easily identifiable because of their bikes and clothes (leathers and helmets), or their actions (backfiring the bikes on the roundabout, parking them together on the median strip, organising "snail" slow-down operations). This echoes their involvement in the push against the 80 km/hour speed limit from the beginning of 2018, when they created most of the local "anger" groups (identified by the area's number, known as "Anger28" for example), which played a fundamental role in sharing information in November 2018, with videos filmed live on telephones encouraging locals to come down to the roundabout. I observed this directly during the fieldwork I conducted, but it has also been documented for France as a whole, according to the data collected by journalist Adrien Sénécat (Sénécat, 2019). Indeed, the local daily

¹³ Source: Statistics from the household resources and living conditions study (SRVC, INSEE), 2017.

¹⁴ Source: French family budget survey (Bdf, INSEE), 2017.

newspaper in José's area reported on the demonstrations by motorbike riders¹⁵ who rode toward the local police prefecture in protest against the 80km an hour rule on 3 February and 10 March 2018, in response to the call by the national automobile and motorcycle federation.

This mobilisation, which did not bring a change in policy at the time, was interesting because it nuances the presumed spontaneity of the yellow vest movement, as it began (more than six months before the first recognizable yellow vests appeared. But it also corresponds to other issues that are very frequently mentioned on the roundabouts and which go well beyond the price of diesel.

The car budget for yellow vest protesters

One of the first of these issues relates to speeding checks in general, and particularly those using automatic radars. These have become the symbol of a feeling of being persecuted by the state, particularly when it concerns the route taken to work in the morning, or late afternoon on country roads, specifically those affected by the recent 80km an hour speed limit. The statistics of the radars themselves corroborate this impression because more than 90% of speeding infractions are under 20km an hour over the limit.¹⁶ Speed checks on the way to work are considered particularly unfair: "it is not normal to have to pay so much to go to work" (a skilled worker in the aluminium industry, 43 years old). Secondly, blood alcohol tests and the suspension of drivers' licenses they incur also give rise to these objections, partly due to the increased penalties for driving and traffic violations from 2004.¹⁷ In a household like José's, this has a big impact because if his son loses his license for drunk driving, that further reduces his ability to find work. A permanent radar set up on the road to the neighbouring town was vandalised in November 2018, like more than half of the automatic radars in the region.¹⁸

The second issue relates to "increasing roadworthy requirements", an announcement made by the government for 2019. This reform attracted much less media attention than the petrol tax, but it was hotly debated on the roundabouts. This is a key issue because it is throws into question the roadworthy certificates of many second-hand cars, in particular the older ones like those used by many yellow vest protesters. The heart of the matter here is to know whether these vehicles can still pass a roadworthy test, or whether they will have to be replaced by more recent cars, which rely more on electronics and are therefore more difficult for non-professionals to repair. José's cars are

¹⁵ In the photos, many of them are wearing yellow vests.

¹⁶ Source: Bilan annuel des radars, Sécurité routière, 2017.

¹⁷ On this subject see circular 36943 of March 11 2004 extending the law of 2003, and endorsing the cumulation of "lost drivers licence points" http://circulaire.legifrance.gouv.fr/pdf/2013/05/cir_36943.pdf.

¹⁸ Source: Anonymised local newspaper, November 29, 2018.

all old, all bought second hand at least five years ago. He has a Peugeot 205 that he uses every day to go to work and that he thinks probably "is around 30 years old", a Clio that is over ten years old that Sylvie uses, an Opel Vectra that is more "a family car", bought eight years ago, and the "truck" also bought more than ten years ago. The reform to roadworthy tests would also make it impossible to "modify" one's vehicle, for example, to make a van into a camping car for low-cost holidays. The government's decision to suspend this reform on December 10, was therefore seen as the right one.¹⁹

Thus, although automobiles and the regulations surrounding them have been a subject of research within the study of social inequalities (Froud et al., 2005), the issues raised by the yellow vest protesters are more about usage, or socio-spatial or even political organization. My hypothesis is that this issue constitutes a crystallization of the "attack on household budgets" by successive governments, in other words reforms that concretely reduce *individual* autonomy²⁰ in the socio-economic organization of lower-middle class rural households like José's.

Conclusion: public policy seen from the perspective of the yellow vests' family budgets

The goal of this article was to investigate and document the different choices faced by yellow vest families, and the ways they organise their budget, as we have defined it, "to make ends meet". This was not an easy task due to the diversity of these decisions and the factors influencing the budget, both in this particular family and in the yellow vest movement generally. However, we have tried to situate this example of José's household in relation to the broader yellow vest movement, which has allowed us to see that he shares several characteristics with them in terms of his professional situation, his vehicles, and his consumer practices more generally. Any household has its own particularities, but this one has allowed us to observe most of the budgetary issues it confronts and to gain an understanding of their extent. Given the state of the labour market they can access, their remuneration, the overall tax rates on their consumption, a couple like this, who both work full time, is forced to resort to a domestic economy operating around a range of practices that allow them to "hold on" to their lifestyle (independent homeowners, several cars, etc.), and attempt to transmit it to their children (intergenerational social reproduction). We can clearly see that these people are not in a situation of poverty as such, at least not if we rely on indicators like monetary

¹⁹ It was nevertheless introduced in August 2019.

²⁰ The question of the collective cost (political, economic, environmental) of this autonomy in rural lower middle classes remains to be seen.

income or living conditions. What is at stake here is the question of social mobility, which explains the stark negative opinions of people in social housing, who accept charity, rely on food banks, or live on welfare, etc. Here aspirations are inextricably connected to physical constraints (geographic and spatial, but also constraints to do with health and age), the state of the local labour market in this part of central France, as well as commercial strategies. These connections appear to structure popular working-class economies, which have not been well documented in recent decades.

This brings us to an exercise in political economy. This approach provides a different perspective on yellow vest protesters' perceptions, or more exactly on their (ambiguous) evaluations of public policies, which they see as hindering what they consider to be their legitimate scope for action. Cars are a paradigmatic example of this opposition, because of the policy reforms discussed above. But it also concerns the level of taxation, perceived as being all the more unfair because of tax reductions for the extremely wealthy (abolition of the wealth tax, the ISF), along with fuel, cigarettes, changes to retirement policy and challenges to benefits from employment and unfair dismissal. These issues are ambiguous and are associated with the opening and promotion of private markets for issues like health insurance (complementary insurance), transport (privatisation of freeways) aged care, or more recently, retirement.

Finally, the objective here was not to characterise José's political position, but any attempt to do so would lead to puzzlement. Questions like "is he left or right wing? Or "who will he vote for?" seem clearly disconnected from his concerns, and above all are only an imperfect reflection of them. On one hand, he has always voted left-wing (Communist in the last European elections in 2019) in spite of the excellent far right (FN) scores in his town,²¹ and he likes the far-left candidate Jean-Luc Mélenchon. On the other hand, on 3 December, 2018, in a yellow vest protest action blocking a semitrailer carpark he encouraged protesters to "let the French trucks through and block the foreigners who are competing with us". We have also seen that he can be critical²² of the "North African immigrants in the zup", with whom he lived until 2005. In relation to the current mobilisation against the retirement reforms, the last time I spoke to him on the telephone he said "you'll see, if they call us back to the roundabouts for the retirement protests, they'll see me there!" (8/09/2019). But that is another story, which takes us far beyond the scope of this article.

²¹ Source: municipal electoral results over two decades.

²² This criticism should undoubtedly be seen in its context, i.e. in a café being interviewed by a research in social sciences.

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Appendixes

[Insert table 3 here

Table 3: Socio-demographic characteristics of the area]

Notes: All figures come from the census (INSEE, 2017) at the department level, apart (1) from the employment survey (2) from the French local statistical system (Filosofi file, INSEE, 2014), and (3) from the French fiscal administration.]

[Insert table 4 here

Table 4: Budget of a "minimum wage bachelor" according to José

Source: fieldwork, discussions on the roundabout, November 28 2018

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Table 1: Monetary income and expenses declared by José for his household

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5 6 7 8 9 10 11 12	Sources of income	Amount (per month, €)	Type of expense	Amount (per month, €)	As a proportion of expenses	Median budgetary coefficients for similar households (*) in the family budget survey (n=804	Median budgetary coefficients for all households in the family budget survey (n=15944)
13 14 15	José: net monthly wage	1 700	Accommodati on	828	32%	33%	23%
15 16 17	Sylvie: net monthly wage	1 174	Automobile	300	12%	9%	8%
18			Food	480	19%	14%	15%
19			Cigarettes	355	14%	0%	0%
20			Leisure	128	5%	12%	11%
21 22			Telephone	90	3%	2%	3%
23 24			Insurance (**)	400	15%	13%	13%
25	Total	2 874	Total	2 581	100%		
26 27		I	Income tax	92			
27 28 29			Disposable income	201 (=2874- 2581-92)	7% (=201/2874)		
 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 					pelien		

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Table 2: Tax and social	security contributions	s paid by the studied family

Degree of visibility	Type of contribution	Amount (per month, €)	Tax item	Amount (per month, €)	Percentage of overall gross salary	Percentage of net salary
Directly visible	Consumption	on 693	Cigarettes	284	8%	10%
taxes	taxes		VAT and equivalent	201	5%	7%
			Housing taxes	108	3%	4%
			Gas	100	3%	3%
	Income tax	92	Income tax	92	2%	3%
Indirectly visible	Contributions on gross salary	0	General social contributions	510	14%	F .4.
taxes and contributions (at source)			Social security contributions : CSG (9,2% of gross salary) and CRDS (0,5%)	364	9,7%	[At source contribution]
Total		1658	Total	1658	44%	27%

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Table 3: Socio-demographic characteristics of the area

		Fieldwork area	France
	Population density	33/km2	105/km2
	People above 59	34%	25%
Domographies	Retirement rate	37%	27%
Demographics	>15 tertiary education rate	18%	29%
	Immigration rate in the whole population	4%	9%
	15-64 unemployment rate (1)	9%	8%
	15-24 Unemployment rate (1)	46%	40%
	15-24 Not in Education, Employment, or Training (NEET) rate (*)	20%	17%
Labor market	Employed not in permanent position	15%	15%
	Blue-collar workers among 15-64 active population	29%	22%
	Managers amont 15-64 active population	8%	16%
	Poverty rate (2)	15%	14%
Income inequality	Percentage of taxable households (3)	44%	52%
	Mean fiscal income (3)	22 K€	27 K€
Commuting pattern	Percentage of home-work travel in car (%)	82%	71%

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Table 4: Budget of a	"minimum wage bachelor"	according to José
U	U	6

Type of expense	Amount (per month, €)	Tax rate	Amount tax (€)
Rent	500	0%	0
Food	320	5,5%	18
Electricity-water- gas	100	20%	20
House insurance	8	35%	3
TV licence	13	100%	13
Car insurance	33	35%	12
Car expenses	50	20%	10
Telephone	20	20%	4
Health insurance	50	20%	10
Income tax	0	100%	0
Total	1095	Total tax	90
Disponible income	=79=1174- 1095	Tax rate on expenses	8%(=90/1095)

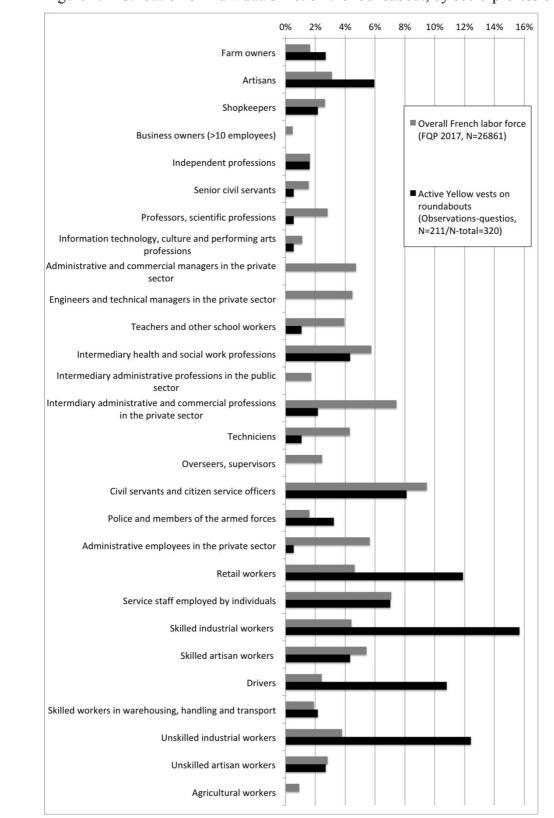


Figure 1: Distribution of individuals met on the roundabout, by socio-professional category

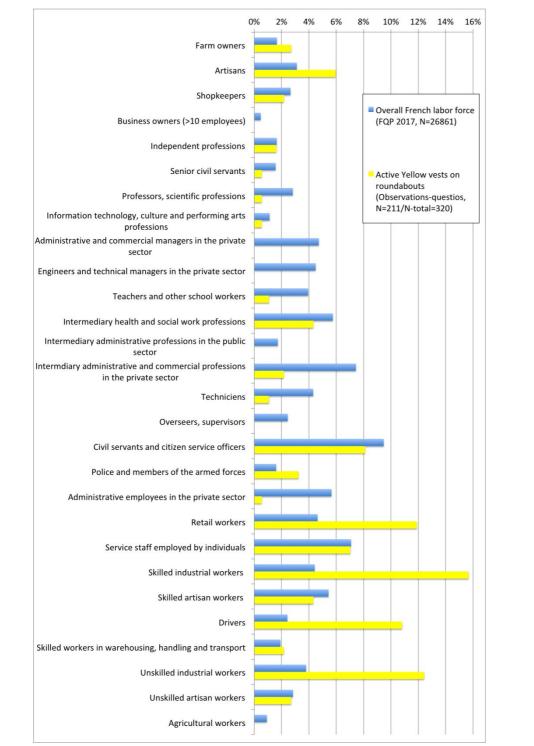


Figure 1: Distribution of individuals met on the roundabout, by socio-professional category

