

***The PodMag***

**Karen Foley:**

Hi and welcome to the PodMag. I'm Karen Foley and Dave is poorly. Yep after a whole year of wishing I had another co-presenter I'm actually missing him.

Anyway welcome to our show and a big warm welcome to our new listeners. The PodMag is our audio news programme about the Social Sciences and our Student Connections Projects. You can get in touch with us by email at: [PodMag@open.ac.uk](mailto:PodMag@open.ac.uk) or follow us on Twitter @PodMag and of course visit the website which is: [Connections.kmi.open.ac.uk](http://Connections.kmi.open.ac.uk)

So since I'm on my own doing this today I've put a notice up in the Hub to ask people for interviews but I very much doubt that anyone will come. So I've compiled a list of all my favourite songs and I thought we could play them.

But I'm going to do some news first. In fact there's lots of news this week and then top of the list we'll have Lynne Anderson with I Never Promised You a Rose Garden.

Oh. Oh hi. It's Jonquil Lowe.

Oh Jonquil, come in. I'm really glad you came.

**Jonquil Lowe:**

Thank you. Yeah, I saw your note up in the Hub and that's so much more interesting than the meeting I'm supposed to be in.

**Karen Foley:**

Oh brilliant. Well I'm glad you came. Hey what's all this paper and mess?

**Jonquil Lowe:**

Oh it's the Autumn Statement tomorrow so the Chancellor's going to make all these tax and benefit changes. And I'm doing some interviews on the radio for the OU about it. But of course at the moment I've no idea what the Chancellor is going to say.

**Karen Foley:**

Gosh. Have you got any clue at all? Like you've got so much stuff here, I guess you've got to be prepared for anything don't you? Because they don't leak anything do they?

**Jonquil Lowe:**

Well actually they, they kind of do. You've got to remember this Autumn Statement is coming just a few months before a General Election. And the government's been

making announcements all this week, well it started at the weekend. So they're trying to kind of get good news out there because really the Autumn Statement's got quite a problem because the government is still borrowing too much. There's more austerity after the election. You know, there's another 5% of GDP that needs to be cut according to the Conservative government and its policies. So it's all a bit grim.

So they're trying to put out lots of good news at the moment. So we've had lots of announcements about road schemes, more money for the NHS, flood defences, I think, is on the menu today for today's announcements.

But, yeah, the Autumn Statement itself it's really hard to see what he's... I'm sure he's going to have some small sweeteners there because, you know, it is run up to an election. But he hasn't really got much money to play with.

**Karen Foley:**

So it would be interesting to see what happens. How do they then sort of ask you as an academic to contribute to all of this? What's the main sort of things that you're adding, I guess, to all this debate?

**Jonquil Lowe:**

Well I'm a lecturer specifically in Personal Finance. So I'm in the Economics Department but my angle is very much how these announcements effect ordinary people, real households. So as the announcements come out I think well, what does that mean for say, a first time buyer. What does this mean for a family that's, you know, perhaps flies away on holiday, you know. Because we've got little rumours around and people have been lobbying for changes.

So one of them is the abolition of air passenger duty for children under twelve, you know, which for families making a holiday that would save, well about £13 per child for a European holiday. A lot more, around about £80 per child for going to the US. So it's kind of taking the big measures and trying to make them relevant to ordinary people and their household.

**Karen Foley:**

And I guess that then, like you say, coming up to the election that really effects how ordinary people are going to vote then?

**Jonquil Lowe:**

Well it does. Obviously the kind of sitting government in this kind of position has got a huge advantage because here is not just an opportunity to make announcements about tax and kind of standards, government policy, but it definitely is an opportunity for electioneering as well.

So the government is going to be quite careful to try and make the kind of announcements that will win it votes and to try and avoid the bad news that might lose it votes.

**Karen Foley:**

And so where do you see them sort of trying to tap in to in terms of reaching certain groups of people?

**Jonquil Lowe:**

A lot of the cuts so far have hit the benefits going to working families. And the government has ring fenced pensioner households basically. And I suspect they will carry on doing that until after the election. But I think after the election, you know, they're going to have to look at pensioners as well. Because pensioners are starting to look quite well off compared with, you know, some working families who are struggling on pretty low incomes.

We've seen wages go up since 2010 by about 4% but prices have gone up by 12%. People are struggling.

**Karen Foley:**

So you're really looking, I guess, like you say that £13 about what that actually means then for the average person and then how that budget is going to affect them individually?

**Jonquil Lowe:**

Yeah, that's right. And I think some of the changes we see are going to be very, very small. You know, for example, the government has had a lot of consultations out and one of them has been about very small benefits you get through work. So like, you know, if you do a good piece of work and your employer gives you a bottle of wine as a thank you, technically you'd need to declare that and pay tax on it. But it costs the Revenue about £6.50, I think, to process that claim. So they're saying, OK maybe there should be a limit. So maybe benefits up to £100 say, would just be tax free. But I think that's all we're going to see, is these very little kind of tinkering changes because there just isn't money in the kitty.

**Karen Foley:**

So feel good measures and trying to spread about as much as they can to encourage voting?

**Jonquil Lowe:**

Well I think so. I mean it's interesting, the government this year, they asked the public to come up with ideas for what should be in the Autumn Statement. And so we did a Friday Thinker where we said to our students, well what would you like to see in the budget, well in the Autumn Statement? And there were obviously lots of great

suggestions but one theme that came up again and again was students were saying that there should be a living wage. You know, it's not sensible for people to be in low paying jobs and claiming in work benefits. It's just a subsidy that allows employers to pay less.

And I have enormous sympathy with that but, you know, the government's not going to tackle that unfortunately. Because there are all these other problems that if someone is on benefits and they move in to work you can't just cut off their benefits in a sort of cliff edge manoeuvre. Because very often that means they're worse off in work. You know, you would have to have a very high minimum wage for someone to be able to transfer straight from benefits in to work and be better off.

So some kind of in-work benefits are probably always going to continue. But our students are absolutely right, you know, it is a subsidy to employers. And, you know, in a civilised economy you would expect people in work to earn enough to live on wouldn't you?

**Karen Foley:**

Interesting. No well thanks very much for coming in. It sounds like you're going to have a very exciting week and it will be interesting to look back and see what's in there and how that all goes down. But thanks for coming in and all the best with all those interviews Jonquil.

**Jonquil Lowe:**

That's great. OK Karen, have a nice day. Thank you. See you soon, bye.

**Karen Foley:**

Well that was great seeing Jonquil. She has got a hard job to do. Anyway I very much doubt anyone will turn up today. So let's have some news.

Right and in the news this week we've heard that Professor Tim Blackman who is our Pro Vice-Chancellor of Research Scholarship and Quality will be taking over as Acting Vice-Chancellor following Martin Bean's departure in early December.

And then at the Times Education Awards on 28<sup>th</sup> November the Open Science Laboratory won the award for Outstanding ICT Initiative of the Year. And they've been doing loads of exciting stuff. Basically developing an online platform so that science students can do remote observations and actually use simulated real life equipment via the Internet. So brilliant stuff there and obviously great for distance learning.

And also we have some international news. Andreas Vossler from our Psychology Department has been giving a key note talk in Austria at an event to celebrate 40 years of the government's family funded counselling services. Now he's going to come along on the PodMag for an interview very shortly and talk to us about some of his research.

Then of course we've been following University Challenge and it's with much sadness that we said goodbye to our team on 24<sup>th</sup> November. They did a sterling job and everyone was so proud of you. So thank you very much for some great entertainment there.

And this week if you check out the Faculty Facebook page you'll see that we're having a Christmas Jumper theme. So don't forget to take a photo of your favourite Christmas jumper and share it with everybody on the Faculty Facebook pages and look at everyone else's too.

Ah, well while I was reading the news we've had another guest who's come to join us. It's Ruth Tudor. You are the President of the Open University Students Association. That sounds like a massive job. What does that involve?

**Ruth Tudor:**

You're right Karen, it is a massive job. Basically I am the top person when it comes to it, so the buck stops with me. But I do it with the support of an office team, you know, I don't do it by myself.

**Karen Foley:**

Because we know like the Open University Students Association do lots and lots of things. And basically they're sort of like a network I guess for students to meet and do a lot of things to support students in their studies with the Open University. And I guess the side you're more involved with is the governance and decision-making side of that organisation isn't it?

**Ruth Tudor:**

Yes, there is a lot of that. I do attend a lot of meetings that are to do with governance. But equally I am just as involved in engaging with students and speaking to students and getting the students views. Because we have to take these student views to the governance meetings and make sure, I'm there to make sure that the student voice is heard at these governance meetings.

So it's important to me to know what the student is thinking and feeling and just get that across to the university as best I can.

**Karen Foley:**

So you're effectively representing the whole voice of students at all of these meetings. Now that must be a challenge! How do you do that? How do you hear these student voices? How can students sort of make their voice heard if they want to say something?

**Ruth Tudor:**

Well really it's just very important. I mean we have a Facebook page so students can get in touch through Facebook. We have a Twitter account so students can also get in touch

via that as well. We have representation on many committees. There's also student consultative forums. So we listen to students through that as well. And then there's all the User Forums that we have in the Virtual Learning Environment. That's another way for us to hear the student voice.

So there are lots of ways for us to engage with students. And we obviously have our own student magazine and freshers fortnight and things like that as well. So there's lots of different ways.

**Karen Foley:**

Now you were involved in our first ever Student Connections Conference last year. And obviously this PodMag is really tapping in to a lot of the work that we're doing around that whole project. Can you tell us what you got out of that individually by being involved and doing a presentation there?

**Ruth Tudor:**

Well. I suppose it was something I had never considered doing before and I would never have thought to do it. And it was just a simple click on a link as usual, as so many things are with the Open University. I obviously got to meet people. I got to know people that I had never had contact with before. And over the Internet I sat down and put together a presentation with a student I'd never ever met. So it was all done sort of virtually.

**Karen Foley:**

And what would you say to students who may be thinking about getting involved. Because you came to those Activate sessions, like you say, you met people, you worked together who you'd never met in the flesh. What would you say other people can get out of doing something like this?

**Ruth Tudor:**

I think well obviously there's meeting people that you would probably would never otherwise meet. And it was good ideas - the idea sessions were quite good as well. And it made you think about different things. And the idea that we eventually went with was something that, you know, we would never have thought of had it not been for that Activate session. So it was good to sort of hear other people's ideas and just get to meet people basically who were of similar mind.

**Karen Foley:**

Yeah. And OUSA have an exciting project coming up soon don't they, the OUSA Radio. Can you tell us a bit about that?

**Ruth Tudor:**

Yes certainly. We've ran an OUSA Radio Show in our freshers fortnight back just before October. And it was so successful that we thought we would try it again, pre-

Christmas. So this is a sort of Christmas event. So obviously the main goal is the sort of the festive feel to it. I know that definitely I'm supposed to be being interviewed for it but beyond that it's just a case of getting students listening to it and again getting that student voice out there. And making students aware that we're there.

**Karen Foley:**

Brilliant. What I liked about the last show was that students were phoning in and you were really getting a sense that this was all live and happening at that time. So, well all the best for that and of course this is going out and the radio show is on 10<sup>th</sup> December so if you miss it you can watch it on the catch up which is all on the OUSA website.

But Ruth thank you so much for coming along and all the best. And I hear you're doing VC interviews at the minute?

**Ruth Tudor:**

Well yes we were involved last week in the VC Selection Panel for the candidates that were going to be interviewed tomorrow. So yes, I've already met them.

**Karen Foley:**

Brilliant. Oh that's very exciting. Well we look forward to hearing more about that in due course. Well thanks for coming in Ruth and all the best. And we'll see you soon.

**Ruth Tudor:**

Thank you.

**Karen Foley:**

I don't think we're going to get through any of the music I've planned today. Oh, oh but look. It's Liz McFall, the Head of Department from Sociology. Oh, I'll try and grab her for an interview.

Now Liz you've been doing some really interesting work on markets. Can you tell us firstly how you got interested in this whole area?

**Liz McFall:**

OK. I suppose when I started doing PhD research back in the 1990's I came out of a background in which I had been teaching marketing in further education and I had been working as a contract researcher. And I was also working as an Open University tutor. And what struck me because in both those places marketing and more specifically advertising were talked about.

In further education when I was teaching would-be marketing students how to do marketing the emphasis was all on failure and how it's very difficult to build a market. In the Social Sciences I discovered that the emphasis on markets is always on success. What marketing and particularly advertising do tell us to make us want things that we

don't need. To seduce us in to spending more than we need for products that are expensive and expensive in all sorts of different ways that cost the earth. You know, we over consume too many products.

What puzzled me was how both things could be true. So what I decided to do in my PhD research was to look at advertising, not on the basis of the adverts themselves but on what was going on at the business end. Who was producing them? How were they producing them? And what did they think they were doing?

**Karen Foley:**

And now you're applying this to work looking at insurances aren't you? And in particular at the minute the whole issue of Obamacare and how people are sort of perceiving that in very different ways, particularly in the States compared to here how we sort of perceive this idea of healthcare and provision. And to what extent the implications then are in terms of our personal freedom.

Can you tell us a bit about that?

**Liz McFall:**

Yeah. Well it's a bit of a leap, you know. When I started reading about marketing and markets and market making in the 1990's all the Social Sciences were interested in luxury and brand products. And I started to get really interested in, well what about the other things that get sold. What about the really dull and mundane products that get sold?

And gradually through twists and turns I started doing historical research into marketing and the origins of what most sociologists would call consumer society. And what I discovered was there wasn't really an early history of brands that were similar to what was being talked about in the 1990's. What seemed to dominate early advertising in the 19<sup>th</sup> century was advertising for financial services, advertising for railway investment, advertising for insurance policies. And I started to think about, well that's a form of commercial promotion that sociologists almost never talk about.

So I started to wonder, well how did this idea take off? How was it that people's hearts and minds were changed to the extent that by the 20<sup>th</sup> century they were signing up in their millions for life insurance policies? Even people, and especially people, who have very little money to spare.

More recently that has migrated into work looking at the biggest change in health insurance in the United States which is popularly known as Obamacare. Under Obamacare you have an attempt to persuade a population who are historically very suspicious of the State, very suspicious of State provision to sign-up to a form of social insurance which they think of being like welfare, like European welfare. But instead of welcoming that many people in the United States are deeply suspicious of European



welfare type health provision. They regard it as being something that would interfere with their freedom and their choices as individuals.

So how Obamacare is sold to that public seem to me to be an illogical extension of this interest. It's worth bearing in mind that personal bankruptcies caused by medical bills are the most common form of personal bankruptcies. Sooner or later people will get ill and in the United States there is no means of provision to cover those medical expenses for a huge section of the population.

These are not the poorest of people, nor are they people who were covered by their employers they were people sort of in the low middle, may be ten million more of those people are insured now and have coverage. So that if they fall ill they will not also become bankrupt. And this seems to me a huge public policy challenge and a huge challenge in terms of understanding society and how society has changed.

**Karen Foley:**

Brilliant. Oh well thanks so much for coming along and talking to me today Liz. That's been really, really informative. And we hope to see you soon.

**Liz McFall:**

Thank you.

**Karen Foley:**

Well, despite not having got through any music at all today I think you'll agree we've had a fantastic line up of interviews. So thank you very much to everyone for coming along. Let's now end with some dates for our diary.

Don't forget we've got OUSA radio on 10<sup>th</sup> December. The Activate sessions are this evening that's if you're listening on Monday the 8<sup>th</sup> or on Monday 15<sup>th</sup> December, always from 8 till 9 o'clock at night. And again OU Live, you can access that from the website.

Look forward to our next PodMag which is going to be on 22<sup>nd</sup> December and of course the conference which is 22<sup>nd</sup> to 24<sup>th</sup> March next year so I hope that's in your diary.

We'll also be updating the website with more news, in particular our road shows which are going to be coming soon. So don't forget to keep in touch with us there, [Connections.kmi.open.ac.uk](http://Connections.kmi.open.ac.uk)

Well, it's been a great show. I hope you've enjoyed it and look forward to seeing you on the next one. Bye for now.

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