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"Makeover Accounting: investigating the financial edutainment of everyday life"
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**Abstract.** The constitutive ability of accounting numbers has been widely acknowledged in recent accounting literature. However, in order for accounting to be constitutive, influential and effectual, its numbers need to be communicated in such a way that they become comprehensible to its intended audience. But what happens in situations where people are considered as innumerate, unable to read and understand numbers? This paper investigates how accounting numbers are communicated in order to make sense to innumerate people. It does so by moving the empirical focus beyond the borders of the professional organisation and into the private sphere of everyday life, examining how a televised financial makeover show *re-presents* accounting information in order to turn its participants into financially responsible citizens. The empirical findings give reasons for problematising the conditions of accounting’s constitutive ability and the key role accounting has been given in prior literature as a technology of responsibilisation.

**Keywords:** numeracy; accounting representations; responsibilisation; financial edutainment; everyday life

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1. Introduction

We have all seen them. They are all around us. They pop up in the morning paper at breakfast: “Do you need quick money? Get a sms-loan”, and on the billboards on our way to work: “Travel now. Pay next summer”. They tint our discussions during coffee breaks and dinner parties: “I reckon the value of my apartment has risen by 200%...” And just before going to bed, the TV commercial reminds us about “The Future – a pretty good reason to start saving”. Just to turn a good night’s sleep into a nightmare. Their stories concern our happiness, we are told, our well-being, health and safety. We are surrounded, around the clock, by those never-ending calls and cries urging us to be mindful about how to financially realise the life to come: our vacations, our apartments, our retirements. Clearly, the financial stories of contemporary life make up a 24/7 non-stop activity, attempting to teach us of how to manage our everyday financial concerns as responsible citizens.

Although they concern each and every one of us, those everyday financial activities of people’s lives have not been that much of interest to accounting researchers. Focussing on the contribution of accounting ideas and techniques to the inner workings of private and public sector organizations, researchers have to a considerable extent been preoccupied with studying the impact of accounting on people’s professional practice. The constitution of people’s relation to their own finances on the other hand, has received minor attention in the accounting literature. Ever since the 1980’s, it has however been called for studies investigating the societal role of accounting, demonstrating how economic knowledge intervenes and influences the non-professional areas of people’s lives (Miller 2007; Power 1992). Apart from some few recent exceptions (e.g. Carnegie, and Walker 2007a, 2007b; Llewellyn, and Walker 2000; Walker, and Llewellyn 2000), it is concluded that “household accounting is an important [but] uncharted area for research” and “the use of calculative technologies by individuals and families in households has been almost completely neglected” (Llewellyn et al. 2000, p. 448). In crossing the borders of the professional organisation, this paper seeks to address this personal area of life in order to explore how people are made to take responsibility for their own financial affairs.

The issue of how to turn people into responsible employees, managers, and CEOs has been largely elaborated within the accountability research area. The concept of accountability has for long been recognised as a difficult, contradictory and highly complex one (Roberts 1991), embodying chameleon like qualities (Sinclair 1995). Nevertheless, regardless of its
multiplicity of manifestations, accounting is widely acknowledged as a critical means of producing responsible people (e.g. Ahrens 1996; Roberts, and Scapens 1985), transforming them to think and act in rational and responsible ways (Miller, and O'Leary 1990). The possibility though of affecting people by means of accounting devices presupposes a certain level of numeracy and calculative understanding that enables individuals to read and make use of accounting information (Bay 2010; Kirk, and Mouritsen 1996; Carruthers, and Espeland 1991). In people’s professional practices, this condition seems to be either already achieved or taken as a given.

However well established in work spaces, when going beyond the sphere of the professional organisation and entering into the world of the individual’s own daily way of life, people’s familiarity with accounting information is presumably less developed. By contrast to the organisational arena, this is a field partly inhabited by individuals unaccustomed or with limited experience of financial concerns or even lacking those calculative capacities, skills and pre-understandings that seem to be taken for granted in the professional realm. Even so, the financial stories that we are fed (up) with by neighbours and news, brokers and banks, spelling out the demands by which we are expected to live, are yet stuffed with references to numbers, tables, calculations and statistics. Hence, in order for those numbers to be convincing and influential they need to be made comprehensible to its intended audience (Carruthers et al. 1991). The aim of this paper is to investigate how accounting information is communicated and given sense to for people who are considered as innumerate.

Media is claimed as an arena where complex financial issues get translated into intelligible stories of everyday life (Frank 2001; Martin 2002; e.g. Grafström 2005). Rehn and Sköld (2010) for instance, discern a democratising trend in how contemporary media reports on finance matters. They argue that the evening press “sees as one of its tasks to make the economy a less intimidating and more accessible phenomenon” to people (p. 130). And, as demonstrated by Johed (2007), business journalists act as “accounting brokers” translating formal accounting reports into comprehensible investment arguments in order to broaden the share holder culture into the public realm. This paper follows in these media footsteps, addressing an everyday activity most commonly conducted from the living-room’s sofa – watching TV. Here, the empirical point of investigation constitutes a Swedish television show, the Luxury Trap (Lyxfällan). This is a financial makeover programme starring two financial advisors on a mission “to get ordinary Swedish households out of the red” (FridayTV 2009), transforming “middle-class shopaholics” into financially responsible
subjects. As it casts ordinary people and deals with an issue that concerns all of us, the Luxury Trap is claimed to support and serve as an inspiration not only to the show’s participants but also to its viewers.

Empirically, this paper is concerned with investigating how accounting is drawn on in televised financial entertainment, attempting to influence people’s attitude towards their own financial affairs. It does so by demonstrating how accounting gets entwined in a narrative television format in order to convince the participating families to adopt a certain financial behaviour. Of particular interest is to examine how the Luxury Trap re-interprets, or perhaps more precise, re-presents accounting information in order to give sense to the families’ red numbers, accentuating how such a re-interpretation contributes to turn the programme’s innumerate participants into financially capable subjects. Hence, the research question for this paper asks: How does the makeover story re-cast accounting numbers in order to make them comprehensible?

Producing accounting numbers is easy. Communicating them is something else. This paper is concerned with the dilemma of the latter and contributes in two ways. Theoretically, it problematises accounting as a constitutive device in turning people financially responsible. Informed by the works of Espeland et al (Espeland, and Stevens 2008; 1998; Carruthers et al. 1991), this paper argues that in order for an accounting representation to be comprehensible and thus influential, not only the property of the representation must be taken into consideration but also the character of the audience to which it is directed. Empirically, this paper is premised on the idea that accounting is a situated practice, constructed at all levels of social life and that its analysis cannot be restricted to the traditional level of the organisation. By entering the living rooms of everyday people, turning on their TVs, this paper challenges previous accounting research by moving “beyond the confines of business hours” (Jeacle 2010) leaving “organisations as the exclusive level of research” behind (Miller 1994b, p. 1). As indicated by Jeacle (2010), such a study contributes to broaden the empirical scope of accounting research to also explore its role in popular culture.

The paper takes off by presenting an elaboration of the paper’s problematisation supported by previous research on accounting numeracy on which this paper’s analysis rests. Next follows a section, introducing the Luxury Trap and the empirical data collection. Thereafter, the paper gives an account of the empirical setting, positioning the Luxury Trap in a contemporary context of the television genre of which it forms part. In the analysis part, the
empirical findings in the Luxury Trap are reported and discussed in relation to the theoretical underpinnings outlined in section 2. In the final pages, conclusions and contributions of the paper’s findings are summarised.

2. Theoretical Background

2.1 Problematising the Constitutive Role of Accounting

The “constitutive turn”, as Asdal (2011) calls it, has for the past decades been widely influential within the social accounting research area. According to Napier (2006), this perspective have challenged the conventional view on accounting as a pure mirroring activity, reporting and re-producing a pre-existing, neutral and independent economic reality. Instead, accounting is not just reflective of reality but constitutive. By virtue of its ability to make visible certain aspects of social and economic activity and at once conceal other ones, accounting representations help framing a specific understanding of reality which in turn makes people act in accordance with it (Napier 2006; Miller 1994a). Accounting could therefore be said to possess a rhetorical and manipulative ability, persuading people into looking upon their world and themselves in particular ways (Carruthers et al. 1991). To most social accounting researchers, this is all old news. In fact, emphasising accounting’s constitutive role may even in some circles of the accounting community be as provocative as the claim that the Earth is round.

However well established, some recent research has started to problematise the constitutive ability of accounting. In line with Munro’s warning that “there is a danger of greatly exaggerating the potential for visibility through accounting numbers” (1993, p. 250), Catasús and colleagues (2007) assert that even though inscriptions (Robson 1992) of all kinds – measurements, figures, numbers, indicators, statistics – are likely to inform and encourage people to act in a specific manner, they do not per se guarantee such action. Instead, if and how accounting figures are acted upon depends on how they communicated and pedagogically presented in the local context in which they appear (Catasús 2010, p. 29; see also Asdal 2011; Mouritsen 2004). This is also pointed out by Jordan and Messner (2010; see also Wouters, and Wilderom 2008; Ahrens, and Chapman 2007) suggesting that in order to come out as meaningful to people, accounting measures need to be problematised and translated, or in the Ahrens sense, “talked about” (1997).
Nevertheless, this is not to be understood as though accounting inscriptions are powerless or mute. Catasús (2010) acknowledges that indicators do indeed “speak”, however not solely by themselves, arguing in line with Hopwood (1994) that accounting in this sense is not automatically imbued with a general and essential significance to make people act, common to any kind of situation. Rather, such significance requires interpretation, and to draw on Munro (1993), inscriptions do not determine people’s interpretation mechanically. For people to perceive the relevance of figures, they need to be activated, or as Munro puts it “brought to life” (p. 256) and for this to be done, other technologies need to brought in to do the work. Together, these objections indicate that there are limitations to the constitutive role of accounting which in turn have implications for the possibilities of its numbers to influence the reality it is to depict. In order to examine these limitations, we need to take a step backward in the process, investigating the pre-conditions that make up the alleged constitutive ability of accounting numbers.

2.1.1 Taking Numeracy into Consideration

The accounts above entail that the accomplishment of communicating accounting numbers is dependent on the communicator’s pedagogical skills to represent the numbers in such a way that they become comprehensible to its intended audience. However, there is more to the story of the successful numerical communication. Espeland and Stevens (2008) state that just as producing numerical pictures requires specific skills, so too does their interpretation. Cleveland (1994) refers to these skills as encoding and decoding. He argues that decoding visual displays of quantitative information demands fairly sophisticated interpretive capacities. He illustrates this with the example of a graph:

The decoding is the vital link, the raison d’être, of the graph. No matter how intelligent the choice of information, no matter how ingenious the coding of the information, and no matter how technologically impressive the production, a graph is a failure if the visual decoding fails”. (Cleveland 1994, p. 221)

What Cleveland aims at is the sensemaking ability of the audience to read, debate, and interpret numerical signs, more commonly referred to as numeracy. Making sense of numbers is however not something that people know by heart. Nevertheless, it is something that they need to acquire if communication with numbers is to be accomplished.

The spread of numeracy throughout history must be understood in relation to the specific purpose it was to serve at a particular time. According to Carruthers and Espeland (1991), the
merchant community has been among the most numerate groups of society, and so their appreciations for accounts are understandable. However, new economic, religious, and political ideas and technical inventions have all stimulated the diffusion of the ability to deal with numbers into spheres beyond the business community. As commerce and the market economy developed other occupations but the merchant demanded calculating skills, and the proliferation of public schools to nurture educated democratic electorates contributed to raise the level of numeracy among the general population. Once numerate, these wider audiences were more easily persuaded and affected by accounting information. (Carruthers et al. 1991, p. 51; Cohen 1999, p. 117)

Turning to the conditions of contemporary life, it is claimed that just as basic literate knowledge once used to mark a dividing line in society between the powerful and the powerless, today numeracy is increasingly considered to be the basic skill that determines people’s opportunities to influence their own lives as well as those of others (Cohen 1999). This is a condition, valid not only in the world of work where a range of sophisticated decision making devices demand a certain level of numerical skills in order for people to be able to interpret the data that are routinely used on an everyday basis. Numeracy is also claimed as a critical component, influencing the quality of everyday financial decision making, performed within the realm of our private homes.

Private financial issues such as house loans, pension savings and credit card expenditure are all factors declared to have transformed the everyday financial life of each and every one of us, ultimately demanding more of an individual’s financial capacity than ever before. Cultural and political economists (e.g. Langley 2008; Erturk et al. 2007; Williams 2007; Finlayson 2009) argue that the financialisation of people’s daily life (Martin 2002), manifested in the increasing reliance on the capital market as a major welfare provider, has radically altered the conditions of how to run one’s own financial affairs. As individual financial investment to a greater extent than ever before underpin the well-being of people’s daily life, such as their housing, studies, pensions, day-care and health, the demands on peoples’ capacity to behave as risk-taking investors and active autonomous decision-makers intensifies (Greenfield, and Williams 2007; Harmes 2001; Langley 2007).

Carruthers and Espeland (1991) claim that the legitimacy of numerical representations is today completely taken for granted. In a world where people’s trust in numbers becomes essential in order to manage one’s own financial concerns, this must be considered as good
news. However, taking a closer look at the financial status of modern citizen might indicate something else. The daily use of credit cards and the constant concern for house mortgages along with over-consumption and ignorant investment strategies have had profound, and at times devastating, consequences for moderate income households. In fact, ever-increasing levels of financially distressed consumers, over-indebtedness¹ and personal bankruptcies have made governments all over the world seriously disturbed by their citizens’ inability to properly care for their own private finances (OECD 2005: 62-64). The issue of how to tackle these financial shortcomings of the modern citizen has grown into a worldwide concern. In this respect, people’s way with numbers are demarcated to be of critical significance.

If individual economic decision making will play an increasing role [for administer house mortgages; individual pension savings, etc], you also have to be open to the possibility of a far from negligible proportion of consumers may have difficulty making informed decisions - and that this is partly due to lack of numeracy (Almenberg, and Widmark 2011).

Contrary to Carruthers and Espeland’s claim, this implies that the legitimacy of numbers should not be taken for granted, simply because all people do not understand them. But what does it mean to be numerate? Cohen draws on the Oxford English Dictionary when defining numeracy as the “ability with or knowledge of numbers” (1999, p. 5), hence a kind of mastery of numbers. Such a definition stretches from the fundamental ability to know the names of numbers and counting, to ideally someone “who can balance a checkbook, maintain financial records, understand economic indicators” (1999, p. 7). This paper starts out from the assumption that the ability of numerical representations to form the basis for a convincing argument ultimately depends on the numeracy of the audience. Hence, people that do not find numerical evidence especially convincing are innumerate (Carruthers et al. 1991, p. 51). The reasons for this are of course many and not only due to poor technical skills, but to the individual’s lack of interest, motivation and receptivity in taking part of numbers (Asdal 2011; Bay 2010).

To sum up, this paper argues that in order for an accounting representation to be constitutive, influential and effectual, two interrelated conditions must be taken into consideration: the property of the representation as well as the character of the audience to which it is directed. This means that the representation must be communicated in a way that makes it interpretable

¹ Used to describe a situation when debt or debt service payments relative to income become a major burden for the borrower (OECD, 2005: 63).
to its audience and in the case of numerical accounts, this depends on the audience’s ability to read numbers. The line of argument is that the way accounting numbers are understood is dependent on how the accounting information is communicated which in turn is dependent on the audience’s the level of numeracy.

In the case presented in this paper, we are about to meet people unable to see the relevance of numerical accounts and hence considered innumerate according to the definition outlined above. In the financial makeover programme the Luxury Trap, these people are assisted by two financial advisors whose task is to deal with the participant’s indifference, denial or inability or whatever it is that stands in way for them to relate to and understand their red numbers. This paper is concerned with examining how the participants’ innumeracy is taken into consideration in the Luxury Trap, and consequently how this affects the way accounting numbers are re-presented and given meaning in the programme.

3. Design of study

3.1 Introducing the Luxury Trap

The Luxury Trap is presented as a weekday financial makeover show (FridayTV 2009). It is a Swedish product, produced by Meter Film Production, and was premiered by TV3 Sweden in 2006. The Luxury Trap is the highest rated show in the channel’s history, it won the prize for the “Best Factual Series” at the Swedish TV Awards in both 2007 and 2008, and is watched by almost one million people (which makes 1/10 of the Swedish population). Apart from Sweden, where its tenth season now is being broadcasted, the show is also running in the Scandinavian countries (Luksusfælden, TV3 Danmark; Luksusfellen, TV3 Norge). Similar productions are also to be found elsewhere, such as Raus aus den Schulden (RTL, Germany) and Til Debt Do U$ Part (Slice, Canada; Zone Reality, United Kingdom; CNBC, USA).

The participants in the Luxury Trap are non-fictional regular families, often with steady salaries, but who suffer from extraordinary spending issues, severe over-consumption and as a result, credit card debts running riot. In the programme, two financial advisors are called in to help these people “who have ended up in dire financial straits” in order to eventually make them get back on track (promo film, 2009). Each programme starts off with the advisors pinpointing the family’s trouble spots. This is done by confronting the family with a budget board, a permanent segment in the show, to demonstrate how bad off they really are. Another recurrent segment is that the family is made to sign an agreement in which it disclaims its own
right to object to the decisions taken by the advisors about the household finances. Initially, during the first seasons of the programme, the agreement was manifested in a letter of attorney but later on replaced by a contract to emphasise the family’s own responsibility in coming to terms with their financial situation. The contract functions as an inscription of improved future behaviour against which promises the family is evaluated by the end of the show.

Throughout the programme, the family is introduced to exercises that require material and emotional sacrifices in some ways: selling jewelleries, the motorbike, the stamp collection, or just anything that symbolises the consumption they cannot afford. It also involves empowerment tasks as well as negotiations with the bank. Apart from the financial dilemmas, the family is to come to terms with behavioural issues, such as emotional misery, collecting mania, lack of co-operation, or other kinds of so called dysfunctional behaviour, which is claimed to be “the root of all financial evil”. Even though the Luxury Trap is an emotional roller coaster it is also a feel-good show, always providing the viewers with a happy ending, a successful makeover and the contract torn in two.

3.2 Data Collection

The study rests on data collected from multiple information sources. The empirical material concerning the Luxury Trap is partly gathered from watching a selection of eighteen programme shows, broadcasted in Sweden during the period September 2006–October 2010. The programmes were collected from the website of the broadcasting Channel 3. In addition to the shows, promotion films and information pamphlets provided by the producers at Meter Film Production were studied.

Besides the archival data, six interviews have been carried out with three producers and three programme hosts of the Luxury Trap. This data was collected during a four weeks period in November-December 2009. The interviews were of a traditional semi-structured kind, involving a dozen open-ended questions for the interviewees to discuss and elaborate on. The lengths of the interviews varied between 1-2 hours and were taking place in the informants’ offices, apart from one which were carried out at a restaurant. In order to give the interviews a less formal character, becoming more conversation-like, most of them were performed without the taking of written notes. Instead, the dialogues were recorded and then transcribed. During the interviews, the informants were asked to give their subjective view and opinion on different
topics related to the show such as the programme’s idea and agenda, its design or format, and the potentially educational role it serves for its participants and audience.

3.3 Data Analysis

The collection and analysis of the data material have ultimately been guided by the research question previously presented in this paper’s introduction:

*How does the makeover story re-cast accounting numbers in order to make them comprehensible?*

Drawing on Hall (1997a, 1997b, 1997c), numbers are given meaning by the frameworks of interpretation which we bring to them. This is partly due to how we represent them – the words we use about them, the stories we tell about them, the images of them we produce, the emotions we associate with them, the ways we classify and conceptualise them, the values we place on them. Like this, representation is a practice, a kind of work, which is used to say something meaningful about numbers to other people. This means that representations and activities especially used to explain accounting numbers or similar calculative elements were specifically looked for when watching the programmes and going through conversations with the informants. These accounting representations are here looked upon as “vehicles of meaning” (Hall 1997a, p. 6) or “signifying practices” (Hall 1997b, p. 14), i.e. practices that produce meaning, that makes things (numbers) mean (Hall 1997c, p. 24). Hence, it is those activities, exercises and objects used to stand in for or re-present the accounting numbers in such as way as to enable the Luxury Trap’s participants/viewers to read, decode and interpret them in a specific way that are of particular concern to the analysis of this paper.

The empirical results are elaborated and discussed in relation to the theoretical underpinnings outlined in section 2, and presented in section 5. However, before turning to the analysis, the following section gives an account for why and how the paper considers the Luxury Trap as an illustrative example of the ways media contribute to induce contemporary citizens with a specific kind of financial rationality.

4. Empirical Backdrop

4.1. Popular Television as Edutainment

The ways individuals are invented as active, financially responsible citizens are radically plural: political reforms; private investment advice; pension provision information; financial
newspaper columns, etc. In this paper, the empirical object of scrutiny is entertainment television, and more specifically – a Swedish financial makeover show “the Luxury Trap”. To stress an entertainment makeover programme as an enlightening medium for educating people of how to get financially capable may perhaps seem a bit far-fetched, or even naïve. Often, everyday entertainment media is hold as a rather mindless genre with few other ambitions than to reach high ratings through pure amusement. However, such a perspective opposes entertaining to education, making them incompatible. This paper, on the other hand, takes the reverse stance. In fact, it argues that by combining the narrative entertainment format with instructive features, the makeover programme is taken beyond that of being merely an act of pleasure. Instead it is endowed with the potential to serve as an influential source from which people draw notions of how to think, act and behave in accordance with contemporary financial ideals.

There is actually nothing new about popular media performing as everyday technologies. Commercial magazines, films, and not least so called self-help books have promoted health, wealth, nuclear families, and other agendas shared by official rulers and policymakers for decades. However, due to its availability it gets highly influential: television is serialised and easily accessible without much planning within the private space of the home. Its capacity to govern informally is also potentially greater than other media, including magazines and books, which require a different type of engagement on the part of the individual who must seek them out on their own (Ouellette, and Hay 2008). Hence, much of the popular television’s attractive force can be attributed to its ability to address domestic micro-moral domains of everyday life by plaiting educational concerns into a largely entertainment-oriented script (Lewis 2008).

4.1.1 The Makeover

The Luxury Trap forms part of an old but not yet completed transformation of Western leisure TV. For the past few decades, the televisual grammar has undergone several major changes which according to previous research within the area of cultural studies (Taylor 2002; Brunsdon 2004; Ouellette et al. 2008) need to be understood against a broader societal picture. It is argued that the recent wave of lifestyle- and makeover shows, like the Luxury Trap, is a media manifestation of an on-going transition from civic to consumer society (Bauman 1987). The latter is characterized by a culture inhabited by individuals incessantly occupied with refining their own lifestyle projects (Chaney 2001). What to eat, wear and look,
how to decorate and clean the house, or bring up kids, dogs and gardens, have all grown into matters of active individual lifestyle choices. Notable though, the consumerism which is intended here is not of the kind that glorifies the pleasures of impulsive shopping. On the contrary, what is proposed is a consumer awareness which seeks to stifle such impulsiveness, promoting wise and responsible habits performed by rational and autonomous subjects (Ouellette et al. 2008).

The original makeover was one of beauty, style and external appearance. It remodels ordinary people into improved versions of themselves by equipping them with new clothes and new haircuts (e.g. *What not to Wear*) or even new cheekbones (e.g. *Extreme Makeover; The Swan*). Eventually, the makeover extended its target areas to also include people’s ways of leading their everyday lives, encompassing anything from parenting and neighbourship to health and housecleaning (e.g. *Supernanny; Honey We’re Killing the Kids; The Biggest Loser; Clean House*). According to Andrews and Carter (2008), this refocusing marks a shift from the more shallow and stylistic transformations to the ones claiming to change the participants’ lives in more profound ways.

Most lifestyle and makeover programmes cast ordinary people, with ordinary problems, in their ordinary settings. By accentuating aspects of the hum-drum and the mundane, this “ordinari-isation” is argued to serve as a persuasive means as it invites viewers to relate to themselves. According to the Luxury Trap hosts, this is what makes even a subject as unspectacular as personal finances successful. “Everyone’s got finances and everyone has financial troubles, more or less”. The makeover participants are people who appear as themselves rather than as fictional characters. They are used as sometimes extreme, demonstrative “case studies”, or as Redden puts it, “held up as exemplars of the ordinary and embodiments of an issue” (2007, p. 151). As such, viewers are offered a figure against which they might measure themselves and their own progress.

In this view, it is suggested that lifestyle and makeover programming functions as a coping mechanism or a moral compass, helping viewers to work through the ever changing expectations on how to lead a modern life (Ouellette et al. 2008; Redden 2007; Bonner 2003; Taylor 2002). By focusing attention on some aspects of life rather than others, these programmes informs and defines what is important and help to establish a normalised view on the ordinary everyday. Watching the judging of others in their capacities as parents, neighbours and pet-owners provides guidelines for living that viewers are called upon to learn.
from and follow. Or as the producers of the Luxury Trap put it: “we give advice that doesn’t require a business degree to understand”. Like this, the lifestyle and makeover shows are claimed to hold “a measure of educational value for citizens” (Taylor 2002, p. 491). The *Luxury Trap* is of no exception:

*The Luxury Trap is a warm feel-good show that will inspire viewers and provide them with lots of helpful pointers.* (FridayTV 2009)

In this paper, makeover television is looked upon as a form of edutainment where instructive features operates in entertainment disguise to nurture citizenship and civil society, and serves as an instrument for educating, improving, and shaping subjects (Ouellette et al. 2008, p. 73). The former didactic and instructive approach of public service dominated by academics and journalists has thus been replaced by “popular public service” (Ellis 2000, p. 32) or “factual entertainment” (Taylor 2002, p. 489). Here, professional representatives are replaced by less formal so called lifestyle experts equipped with a hybrid set of management techniques, problem-solving strategies, and therapeutic skills helping middle-class people with their domestic lifestyle dilemmas. The *Luxury Trap* belongs to this genre of televised infotainment, characterized by a consumer education twisted into a neo-liberal social work intervention, teaching participants as well as viewers how to help themselves (Ouellette et al. 2008).

5. Analysing the Luxury Trap

5.1 Introducing the Problem of Innumeracy

Each programme of the Luxury Trap starts off by introducing a spectacle of shame. In its opening scene the participants’ financial and behavioural problems are outlined in order to make them (and the viewers) realize the gravity of the situation. Here, the participants are framed as naïve and irresponsible citizens, unable to lead a life of which everybody else is able. Their spending issues are portrayed as excessive, shameless and out of any control, often rendered in quite striking ways to make them come out as almost unreal.

*I haven’t looked at my bills for the last eight years, ’cause I haven’t looked at them as a part of my life.*

*My first breast operation was financed by a study loan. I know, it was unnecessary; it should had been used for something else.*

When the financial advisors arrive to the family, their first task is to try making themselves and the family a picture of how bad off they really are. Initially, this is done by sitting down at
the kitchen table with the family members, having a “serious chat” in which the family is asked to give an account of their situation. These verbal accounts, a sort of “talking accounting” (Ahrens 1997), are most often concerned with debts, credit loans, interests and mortgages, with vague and incoherent references given to an unsorted pile of bills, reminders and debt collection demands lying in front of them. The picture which is being communicated is that the participants perceive their problems as somehow connected to the red numbers on the papers but of which they can make no sense: the numbers are confusing and makes their life a living hell. One of the advisors comments:

Loans and debts... That’s what troubles them. If you solve these things, everything else will be resolved. But that’s not the real problem. Well, they think so because most generally, their problems concern high interest rates and high repayments.

The advisor’s comment implies that at this point of time, the family has not yet realized that even though their debt troubles were sorted out, their actual problem would still remain. He compares the resolving of debts and repayments to that of taking an Aspirin: it palliates the ache but does not cure the cause. It is thus argued that it is not primarily a lack of money but rather the participants’ own choices of leading their lives that have put them in their stretched financial situation. Because according to one of the advisors, the financial status always reflects how one chooses to behave – not the other way around.

Finances are a result. They are the symptoms, but not the illness. Money is the result of something you do everyday. And what you do will break out in your finances.

The point that the programme initially wants to establish is that the participants do not understand what the numerical accounts signify and need a wake up call. Or as another of the advisors put it: “We need to find out what the ‘real’ problem is”. Since that is proved not to be done by dressing their situation in words, other perhaps more precise measures must be taken.

In the following parts, a selection of signifying practices is analysed. They are chosen to demonstrate the activities used in order to turn the families’ innumeracy around, aiming at giving meaning to the numerical accounts on bills, receipts and demands. The analysis describes a process in which accounting numbers are re-presented and dressed up in different guises in order to be made comprehensible to and eventually manageable for its intended recipients.
5.2 Re-presenting Accounting Numbers

5.2.1 The Budget Board

The budget board constitutes a permanent segment in every programme, making up one of its famous pillars. Standing in front of this giant budget board (93x175 cm), the family is asked to estimate their monthly expenses according to pre-given columns of expenditure. These concern housing, food, clothes, transportation, savings, “other”, and loans. The advisors assist the family on site by adjusting and commenting on the figures according to research they have received in advance. The comments concern excessive details about the figures: how many pizzas they have eaten, how many hours they have talked on the cell phone, or how much more gas their car takes above average. In addition, the total amounts are not put up in written figures. Instead, to reinforce the point that numbers must have the right properties in order to make sense (Catasús 2010), they are re-presented by tangible paper money bills, using money as a numeraire (Macintosh et al. 2000).

![Figure 2. The Luxury Trap’s budget board](image)

The effect comes out almost as a stroke of magic. Because when counting the bills together, comparing them to their actual income, many family members quite literally see. One of the family members explains:

*Just the fact that you got to see real money… I don’t think it would have helped much if it would have been presented in numbers. That was when the penny dropped.*

Other participants have similar experiences of revelation, describing the budget board as “the moment of truth”, “a wake up call” or “a cold shower”, making them realize what their red numbers actually represent. One of the producers explain:

*The budget board is an example, clear as a bell, of how to visualise talk of money. To see real money on the budget board becomes more effective than to say “you put 20,000 on this”. Like that, words are not so fun, but if you see real money in a column – of course it will affect you more.*

16
Accounting is here brought in as a technology of visualisation, not only to make visible an underlying economic reality, as traditionally stressed in accounting literature, but also a social or behavioural. According to the programme’s producers, the family’s finances should be understood as a result of their everyday way of life, and in that perspective the budget board becomes vital as a means to catch sight of that underlying behaviour. As such, the budget board functions as a driving mechanism, used as “ammunition” (Power, Laughlin, and Cooper 2003/2009, p. 137) in bringing the family into acknowledging their wrong-doings.

\[The\ budget\ board\ –\ it’s\ really\ crazy.\ Mathias\ and\ I\ [the\ advisors]\ have\ done\ it\ a\ hundred\ times.\ And\ every\ time,\ things\ start\ happening.\ Because\ then\ it\ gets\ so\ obvious.\ (...)\ It’s\ shocking\ and\ many\ people\ go\ like\ “shit”.\ Here\ the\ programme\ reaches\ a\ turning\ point:\ from\ expecting\ us\ to\ change\ their\ lives,\ people\ realize\ that\ “now\ we\ have\ to\ do\ something\ about\ our\ situation”.\]

The budget board provides an alternative pair of spectacles, creating a particular way for the family to see how they have chosen to lead their life. By quantifying their prior priorities, the accounting figures accords a specific type of visibility that alters the way in which they are thought about (Miller 2001). Like this, the board offers a mirror where the self can be studied, reflected upon, surveilled and therefore recalibrated (Roberts 1991). This objectified and detached view of oneself help generate a stand against where new questions can be asked, and new courses of action can be devised. Or as Espeland and Stevens put it, “measurements are reactive: they cause people to think and act differently” (2008, p. 412). The visibility that the budget board provides is not however, as Mouritsen stresses, “the end of the story but its beginning” (2004, p. 266). It is a device that promises possible transformation.

5.2.2 The House Tour

In some Luxury Trap cases, the money bills on the budget board are not sufficient enough to make the advisors’ point get through to the family. Several of the family members look at the board saying “I look at the board, but I don’t see”. Why is that so? Munro argues that the understanding of accounting devices as something which offer visibility “carries with it overtones of a realist optics” (1993, p. 251). Because even though inscriptions do promise visibility - what exactly is that which gets enlightened? Or as Munro puts it: “what precisely is to be seen in accounting numbers” (1993, p. 265). He states that “sight only sees surfaces and finally it is understanding, not the visual that does the interpretive work” (ibid p. 254). The activation of accounting numbers – even though materialized in bills – are in some cases
not to be done by themselves, they have to be brought to life through additional efforts. Hence, other representations have to be mobilised for the moment of revelation to occur.

At several occasions, the advisors take the family members on a house tour. During these tours, the family is confronted with (over-)explicit illustrations of their – in the advisors’ view – dysfunctional spending habits: a huge pile of exclusive designer clothes covering half a room, a garage packed with motorbikes, or a kitchen closet full of empty pizza boxes. By stripping the red numbers of its numerical form, dressing them up in clothes, motorbikes and pizza boxes, people are given tangible evidence to what constitutes their irresponsible behaviour. Crary (1992) calls this kind of exercise a technique of the observer. By showing them how the advisors view their way of life, these exercises trains the family (and the viewers) to see like the advisors. Hence, by “seeing oneself through the lens through which others see one” (Townley 1996: 577), enables the family to identify blind spots of behaviour and attitudes that need to be worked upon, changed, improved. Walking through the house with the family, showing them how the advisors view their way of life, trains the family (and the viewers) to see like the advisors.

The authentic paper money bills on the budget board along with the observation technologies all serve as pedagogical instruments, stressing that even though numbers can speak (if they are understood), they sometimes need to be rendered in comprehensible ways (if not understood), mobilised by other forms of accounts (Catasús 2010). Vollmer (2007) talks about looking upon numbers as symptoms of reality. He argues that in order to establish the meaning of numerical accounts, one need to interrogate their origins, bringing their measures back from where they came from in their alleged context.

5.2.3 The Lego Construction

At another occasion a woman, living alone with her teenage daughter in a small one-room cottage and who is claimed not to have understood the severity of her situation, is invited to a beautiful house in which she is introduced to a Lego construction. One of the advisors informs her:

*When we look at your life it doesn’t make up. We have to find out what it is that is valuable in your life and what that costs in money. So I made a compilation of your life.*
He points out her beauty salon, her motorbike, her horse, her daughter and finally herself. Then he adds money bills to them in order to demonstrate how much money she spends on each of the parts of her life. The point is to make her spending issues (behaviour) as visible as possible. Looking at the result, most of the money is spent on herself. To make the situation even worse, the advisor contrast her spending habits to that which she could have acquired instead: the new house in which the exercise takes place. Her reaction is according to the advisor’s expectations:

*I’m bloody awful. That’s easy to tell. When I see how much I spend on myself, I feel egoistic, ashamed. But it’s good to see the pattern because now I want to change.*

Espeland and Stevens would call this exercise an act of commensuration. Commensuration refers to the “valuing or measuring of different objects with a common metric” (2008, p. 408) and “can change our relations to what we value and alter how we invest in things and people” (1998, p. 319). They argue that the turning of qualities into quantities creates new relations among things and another way for people to look upon things, themselves and life – hence, it transforms the cognitive interpretive schemata of appreciating the way of living. In the Lego exercise all qualitative differences in the woman’s life are transformed into money and as such it opens up an opportunity for her to compare and evaluate alternatives of how to spend her money, making them amenable for rational choice.

5.2.4 The Sell Out

Once it has been established what the numbers on their bills, receipts and debt demands refer to in real life, the family is ready to take their first steps in taking responsibility for the consequences of their past actions. By introducing the family to the exercise of selling the things that they could not afford, they are about to make the same journey again – only in the opposite direction. Just as the first part of the programme was concerned with involving the participants in activities stripping their numbers of its numerical form, anchoring them in ‘reality’ in order to make them comprehensible (Macintosh et al. 2000), the later part on the other hands involves a stripping of context, dressing it up in more abstract costumes again – numbers.

The sell out of the family’s belongings is a way of demonstrating a technique of how to deal with debts and loans. But it is also a way of addressing and reducing the sentimental value that the family members attach to their personal belongings. Formerly non-comparable
objects are made commensurable and thus comparable through the abstraction and the reduction of quality (the sentimental value of the object) to quantity (the numerical price of the object). Rose argues that numbers are “bound up with a certain way of approaching the world” (Rose 1991, p. 682). Translating the emotional value into economic terms and numbers is therefore claimed to change the way the family member views the material object, and hence how he/she values it. When the form changes, so does the interpretive experience of the object.

To change the relationship between the individual and the object, one have to intervene in the exchange between the object and its psychic meaning that the individual ascribes to it in order to deconstruct and adjust into another meaning. The effort it takes to break with the old relation to the object or behaviour is dependent on how passionate the person feels about it, on its centrality in defining his/her identity (Espeland et al. 1998, p. 327). As numbers foster detachment from feelings and passions, they abstract and distance the object away from its owner, and enable the person to take a rational stance towards it. Or as Cohen drawing on Thomas Jefferson puts it, “exclusive focus on the quantitative relegated feelings to the shadowy background” (1999, p. 114).

The sell out is thus an exercise of detachment. Even so, experiencing it for the first time might be a source of great satisfaction. One of the participants describes the feeling as euphoric when overcoming her agony for selling off her jewelleries and realizing that these once so invaluable objects “are just things”.

*When I see these numbers, I just realize that we can solve a lot of things and that just feels so good.*

Just as the woman in the example with the Lego construction, the commensuration enables her to compare the numbers that the sell out has generated to other alternatives. As commensuration help structuring choices in ways that make it obvious what to choose (Espeland et al. 1998), it opens up opportunities which had not been possible before the emotional relation to the objects was broken. This paves way for a new mode of thinking when making financial priorities, a mode that presupposes knowledge of how to relate numbers to other numbers (see Vollmer 2007). Like this, a numeracy foundation has been laid.
5.2.5 *Happy Numerate People* (to be elaborated)

Once this basic foundation has been established, the family is considered enough numerate to take care of their own finances according to that budget revision which is made by the end of the Luxury Trap story. The final part involves the family’s core transformation. This is where the financial advisors leave the family to its destiny and for the family to find out whether it has been properly equipped to bear responsibility for its own finances, or not. This process in where the relation between the family and its goal gets determined is hidden from the viewers, intended to add excitement to the story. Once transformed into financially responsible (or not), the family enters the final scene. This is the time of acknowledgement, when the financial advisors return to the family to decide upon its success or failure. As the Luxury Trap story is one of triumphant transformation, the makeovers always succeed. Like this, happy ending is an obligatory constituent to the responsibility story the Luxury Trap wants to tell.

6. Conclusions and Contributions

This paper is concerned with investigating how accounting numbers are communicated in order to make sense to innumerate people. By addressing this issue, the paper seeks to contribute to the accounting literature in two ways. The first concerns the empirical level of investigation. By studying how accounting is casted in a televised financial makeover show attempting to influence people’s attitude towards their own personal financial affairs, this paper serves as a response to what Hopwood (1994), Miller (2007), and Jeacle (2010) among others call for: taking accounting research beyond the organizational borders of investigation and put it in an everyday social context. As most prior accounting literature has been preoccupied with the professional activities within organisations, this paper in contrast targets the sphere of people’s personal financial management – a field of investigation which for long has been disregarded and poorly examined (Llewellyn et al. 2000).

Second, the empirical findings add insights into how a successful communication of accounting numbers is conditioned by the level of numeracy of its intended audience. As such, they problematise the constitutive ability of accounting and the key role it has been given in prior literature as a technology of responsibilisation. Because what is striking about the Luxury Trap is that it is a story about numbers without that much numbers being present. Contrary to the claim that numbers add credibility to stories (Mouritsen, Larsen, and Bukh
2001), this paper argues that in vistas where the audience is unaccustomed, disinterested or unable to read numbers, communicating them in their numerical form is of no relevance. In fact, it would even be counterproductive. Nevertheless, the findings reveal that there is more to accounting than its numerical representation. In order to make sense to the Luxury Trap’s participants, the accounting numbers is stripped of its numerical clothes and dressed up in other costumes corresponding to the referents they are alleged to represent. Stripping accounting of its numbers might be understood as an attempt to frame the numbers in relation to its “reality” context, or rather as Vollmer puts it, to a “working version of reality” informing its recipients about the numbers origins (2007, p. 587).

The view of accounting as constitutive, shaping the reality it is to depict, is often contrasted with the “correspondence view” arguing that accounting mirrors or represent reality as it is, accurately and neutrally (Solomons 1978, 1991). Even so, the findings in this paper suggest that accounting’s constitutive ability rests on this myth of correspondence. It argues that accounting’s possibilities to influence and affect its recipients is conditioned by people’s ability to actual see the connection between the accounting sign and its referent. It is through persuading people in believing that the number indeed has an actual real origin that it gains its authority as factual, objective and neutral, and hence might be used for rhetorical and constitutive purposes.

Kraus and Lindholm (2009) state that the production of accounting figures is a necessary but not a sufficient component in responsibilisation processes. The Luxury Trap illustrates this point. The exercises performed throughout the programme are concerned with a translation journey between the numerical accounting sign and its referent, and back again. It starts off from the piles of bills, stuffed with red numbers of which the family makes no sense. From there, the numbers are translated ‘backwards’ into its alleged tangible objects and behaviours in order to give the numbers meaning, to finally through commensuration turn back into its numerical form. Hence, for a financial makeover to be successful, its numerical accounts need to be made over themselves.


