Householding and social reproduction
Comment on Newberry and Rosen

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The central premise of this article can hardly be questioned: that the theoretical discussion of reproductive labor is "unfinished." Whether one calls it unpaid work, unfree labor, care, or social reproduction, the topic seems increasingly to demand (and increasingly receive) more attention. This seems to be ever more the case as we move ever further away from the decades when the postwar consensus, established especially in Northern European countries, held sway. The imposition, by various regimes, of harsh austerity measures on their populations also makes this a key scholarly concern. Jan Newberry and Rachel Rosen's contention that much of the burden of such work is increasingly taken up by women also seems well taken, if uncontroversial. Their observations about "familialization" and the "re-traditionalizing" of certain aspects of reproduction squares with the claim by Wendy Brown that women's work intensifies under neoliberal capitalism, as states withdraw the provision of facilities for those who "cannot be responsible for themselves"; and indeed that women—in the face of the disappearance of the necessary infrastructure—*become* that infrastructure (2015: 105). If we add financialized debt into the mix, such points also echo the findings of scholars in diverse settings who have shown that women are frequently prime targets for microfinance and other kinds of money-lending (Guérin 2019; Han 2012; Kar 2018). But it is at the point that children and issues of temporality are added into an already heady theoretical brew that I find myself parting company with the vision of the authors.

The authors claim that children must be reckoned, alongside the women who mostly care for them, as part of this reexploration of the concept of reproductive labor. Adding this strand, alongside that of temporalities, gives the authors the means to sketch a web of interdependencies that is so inextricable as to seem almost overdetermined. The proposal seems to be, on the one hand, that financialized capitalism forces debt servicing to happen more speedily, more inexorably, and that the burden of that servicing must be borne by women—as outlined above. Here is the "fast" temporality of the authors' argument. On the other hand, part of the reason why such servicing is being undertaken by them is because children in school require financial support over the longer term, and this long-term investment is often paid for with borrowed money that will take years to repay as debts heap upon other debts and as the borrowers descend "further into a hole." In addition, "scholarization" means that children are "banned from working for wages," even in cases where those wages might be most needed, and that they may instead end up working in unregulated sectors. Either way, because of the protractedness of "scholarized" childhood, these

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children will be in a position to assume financial responsibility only at a much later point. Here is the "slow" temporality. These differentiated and uneven temporalities equate to "divergent rhythms of appropriation" that are "mapped on to different groups, including women and children." The end result seems to be that of ever-increasing production of false consciousness, as "conflicting temporalities in everyday life appear as conflict between groups rather than symptoms of capital's complex and contingent regimes of accumulation."

Trying to analyze why I find these parts of the argument difficult to swallow, I can isolate two things. The first is that putting the spotlight on women and children in particular seems to miss an important part of the equation, namely the household and the process of householding. True, care and nurture of children by women often occupies the prime spot in this space and these processes. But we need to remember that households involve more than this. They are not bounded units: they interlock, for example, with wider political and economic processes (Guyer 1981). And locally generated ideas about the "government of the house" (*oikonomia*) offer an alternative vantage point which allows us to question mainstream assumptions about the effects of neoliberal economic structures (De l'Estoile 2016; Hart and Hann 2009: 11; see James and Kirwan 2019: 4).

To illustrate why a focus on householding might complicate the picture, let us take a look at a family I will call the Kekanas. Members of South Africa's "new middle class," they live in a modest house in Soweto. Both parents, as beneficiaries of that country's new democratic order, work for a parastatal company, which gave them a subsidy to help buy the house. The mother, a frugal person, professes to dislike borrowing in any form, but of course the household is in receipt of that most "respectable" type of credit, the housing loan, which they are busy paying off. She also found herself obliged to get into debt so that their daughter could attend university after finishing high school. She was able to pay the fees only when she received her annual, year-end bonus—so the (reluctant) creditor in this case was the university, obliged to wait to recoup what was effectively an (interest-free) loan. Had Mrs. Kekana secured the agreement of her husband, who was convinced their daughter should have gone out to work instead, it is possible she might not have been forced to shoulder this credit burden alone. Mr. Kekana, meanwhile, was subsidizing the family's income by lending money informally. He used the salary he earned in the parastatal as a basis for his moneylending business, waiting outside factory gates at month's end to ask workers/borrowers for their ATM cards so as to recoup his loans plus interest from their accounts and then offer them new loans. His engagement in the seamier-sounding aspects of the credit market were themselves likely prompted by considerations of mutuality: as a householder whose family was experiencing a relatively rapid upward mobility, he was obliged to send money to poorer rural kin in his home village. In this case, a householding focus shows that creditors and debtors may coexist in complex intersection, that isolating what is reproductive labor within it is difficult, and that "accumulation" may be too blunt a tool for analyzing this.

Leading on from that, the second thing I baulk at is the assertion that this set of arrangements has been put into place in the interests of "appropriation" and "accumulation." "Capital" seems to lie behind these processes and appears to be masterminding them to fulfill its own best interests. Don't get me wrong: I am certainly not denying that there are powerful forces at work making profit from the poorly (or un)paid work performed by an ever-widening circle of laborers who beaver away but are paid ever-lower wages for what they do. After all, I was schooled as an undergraduate in an anthropology department and scholarly milieu where Marxism was dominant. Within that milieu, however, I found myself questioning the most deterministic aspects of that theoretical impulse (which at the time was Althusserian structuralism), and sympathizing with the radical social historians when they chose, instead, to read and absorb E. P. Thompson's work—in particular, his polemical *The Poverty of Theory* (1996). In line with Thompson's reaction against having been "struck from the rear" by a Marxism claiming to be "more Marxist than Marx," Thompson's followers in South Africa resisted the impulse to write about capital as a reified concept and instead documented the actions of real people entangled in a system of relations called "capitalism." The argument between various factions in this robust debate have been concisely summarized by Jonathan Hyslop (2016), who points to the fact that one of the key problems with structural Marxism, whose modern-day descendants arguably include some of those cited in the article in question here, was their deterministic attitude to outlining with almost mathematical impersonality "the class consciousness which [the working class] ought to have (but seldom does have) if 'it' was properly aware of its own position and real interests" (Bozzoli, cited in Hyslop 2016: 105).

Financialization is a complex phenomenon. Seen from creditors' point of view, the term describes a new "pattern of accumulation in which profit making occurs increasingly through financial channels rather than through trade and commodity production"; seen from that of borrowers, it means they are "confronted daily with new financial products" and that those previously unschooled in matters of saving, borrowing and repaying are enjoined to become "financially literate" (Krippner 2005: 173–174), often being persuaded to model their use of money along more formal lines in what has been called "financialisation from below" (Krige 2014). One of the detrimental results has been the rise of indebtedness in a range of settings. However, it has also been pointed out that, despite widespread moral opprobrium, which views debt as "bad," an alternative view sees credit as a force for "good" (Gregory 2012; Peebles 2010: 226). Debt is "bad" because those who get in over their heads, and are unable to service it or pay it back with interest, experience problems ranging from stress, depression, and homelessness to suicide. Credit is good, not only because it is said to enable economic growth but also because it has allowed the rapid upward mobility of numbers of people—one recent example being the "new middle class" in various Southern contexts such as South Africa where I have done much of my research.

What might an attentiveness to the way debt is experienced bring to the table? Life in debt is not pure slavery. Instead, it has an ambivalent character. For my interlocutors in the United Kingdom and South Africa, as Clara Han (2012) found for Chile, access to credit allows people to live a life of consumerism and aspiration from which they were previously excluded. But they are aware that, since these things have been given to them on tick, theirs is a "loaned life." Debt relations are necessary to actualize dreams of a better world in which harmonious relations with family members might be possible, but being unable to repay while creditors knock at the door is disabling and may even destroy those relationships. As I have written elsewhere, "the debt conundrum juxtaposes apparently unlike sets of values. Cherished and non-commodified family relations, on the one hand, both induce and are subject to the inexorable force of commodified payment-plus-interest on the other" (James, forthcoming). We thus need to beware of simply assuming debt "turns human relations, morality, and social obligations into 'impersonal arithmetic'—cold, quantifiable, and transferrable over time," as the authors put it. On the contrary, financialization exists only *because of* other interdependencies—such as those within the household, or communities—that make it possible (Saiag and Guérin 2019). Considering the inherent ambiguity of all debt relations (Guérin 2014), we need to be attentive, as Samuel Kirwan puts it, to the "ways that debt is 'generative' of life"—to the fact that it "*enlivens* futures as much as it *ensnares*" and that it "is a site through which we manage and interpret relationships, imagine possible futures, and form a sense of ourselves" (2019: 3).

In many of the settings in which I and others work, paid and unpaid work, market and nonmarket, formal and informal, neoliberal and redistributive, coexist in a tight embrace that seems to require conceptualization in some other way than by thinking of "financialized capitalism" as holding sway over all other forms of economic life.

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