Household and Personal Debt:
International and Comparative Perspectives

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Household debt is a thriving field of research in anthropology and the wider social sciences. Yet unlike the Maussian concept of social debt, the international, comparative and cross-cultural dimensions of household-level debts of money have not yet been fully fleshed out. This workshop will build on recent calls to decolonise the study of debt (Bourne, Gilbert, Haiven & Montgomerie 2018), by addressing the need for comparative analysis, countering ethnocentrism and enabling a fully anthropological understanding of household debt. We aim to make trans-local, cross-regional and international comparisons, and to ask: What would a concept of household debt look like that fully incorporated the plurality of ways in which debt is experienced and practised between settings?

Our workshop prioritises comparison given its status as "the constitutive rule of the discipline" of anthropology (Viveiros de Castro 2004). We aim to compare "not just difference, but incommensurable difference" (Handler 2009), and "unlike with unlike" (Lazar 2012). At the same time, we note claims that financial devices such as debt "resist conventional anthropological modes of understanding things 'from the native's point of view' … because those objects create their own contexts: things financial actively produce the social, cultural and material milieu in which they have currency and make sense, without always being mediated by human actors" (Maurer 2006). Is there an internal, trans-local, transplantable consistency to retail finance that means it does not require comparison? Do such claims reproduce ethnocentric or imperial logics? Or does debt, as an object of study, pose challenges for, or even evade, anthropological comparison? How should we reckon with heterogeneity and variation?

We ask what the distinctive features are of household/personal debt in any given setting as well as considering what it shares in common with other cases. And we reflect on what the salient features of debt are to compare – credit cards vs mortgages; cross-national differences in legal systems; variation in kinship obligations. We ask how experiences of borrowing, repaying, collecting and defaulting interlink with broader (legal, political, economic, social and cultural) structures, and longer historical trajectories.

Our key subthemes are

Provincialising Anglo-America – What light does a comparative perspective shed on Anglo-American-centric narratives of household debt, in terms of the expansion of credit, financial de/regulation and governance, neoliberalism and welfare, debt collection and enforcement, livelihood, and debt-based collectivisation? Where do Anglo-centric assumptions persist in our literature and theories of financial debt? What are the specificities of the UK and the USA as cases of credit/debt? How do narratives of "global" processes of financialisation differ when viewed from post-socialist, western European, African, Latin American, Asian and Oceanian locations?

Debt and the household – What role does debt play in making (or unmaking) "the household", "the person" (for "personal" debt) or "the consumer" (for "consumer" debt) – and what social relations and subjectivities are sidelined in the process? What relations between household and livelihood accompany widespread debt – for instance with debt making the home and household relations a key site of economic extraction (Kofti, Allon)? How does the targeting or defensive protection of the household (by creditors and debtors) feed into or reflect wider socio-political dynamics?

Periphery/core and scale – How does debt reflect, upset or modify concepts of core and periphery? How do experiences of household debt differ depending on their location within transnational networks of accumulation, and their position in relation to global centres and peripheries of accumulation? Conversely, how can credit/debt's propensity to produce or collapse spatial distance (Harker) complicate notions of core and periphery? How is household debt involved in producing scale itself? How does debt articulate different scales, and/or change the visibility of such articulations?

What counts as debt – How do vernacular definitions of what counts as "debt" link with particular social relations, kinship modes, forms of householding, legal systems and political-economic histories? How do these definitions vary between settings? Does the meaning of "debt" exhibit radical alterity or universal consistency?

		HOUSEHOLD AND PERSONAL DEBT: INTERNATIONAL PERSPECTIVES - Room 6.06, Old Building, LSE. 9.10-18.30
		Each paper is allocated 30 minutes: 10 minutes for the presenter to talk, 10 minutes for the discussant to draw out comparative points, and 10 minutes for a general discussion.
9.10 – 9.15		Welcome
	1	
9.15 – 11.15	1.1	Sam Kirwan, Bristol University, UK (discussant Tristam Barrett)
	1.2	Tamta Khalvashi, Ilia State University, Georgia (discussant Maka Suarez)
	1.3	Robin Smith, Leiden University, the Netherlands (discussant Hadrien Saiag)
	1.4	Vincent Guermond, QMUL, UK (discussant Sohini Kar)
11.15 – 11.30	**COFFEE/TEA**	
	2	
11.30 – 13.30	2.1	Hadrien Saiag, CNRS, France (discussant Robin Smith)
	2.2	Tristam Barrett, MPI Halle (discussant Sam Kirwan)
	2.3	Carly Schuster, ANU (discussant Isabelle Guerin)
	2.4	Marek Mikuš, MPI Halle, Germany (discussant Chris Harker)
13.30 – 14.30	**LUNCH**	
	3	
14.30 – 16.30	3.1	Isabelle Guerin, IRD-Cessma (Université Paris Diderot), France (discussant Carly Schuster)
	3.2	Chris Harker UCL, UK (discussant Marek Mikus)
	3.3	Sohini Kar, LSE (discussant Vincent Guermond)
	3.4	Maka Suarez, Universidad de Cuenca, Ecuador (discussant Tamta Khalvashi)
16.30 – 16.45	**SHORT BREAK**	
16.45 – 18.00		**PLENARY/Q AND A**
		Ryan Davey (Bristol) and Deborah James (LSE) and workshop attenders
18.00 – 18.30	**DRINKS**	
19.30	**DINNER AT BFI**	