



# HOUSEHOLD FINANCE IN AN UNEQUAL WORLD: SOCIAL APPROACHES

## CONFERENCE

5–6 December 2024

### ORGANISERS:

Marek Mikuš, Balázs Gosztonyi and Mathias Sosnowski Krabbe (Emmy Noether Group Peripheral Debt: Money, Risk and Politics in Eastern Europe, MPI for Social Anthropology)

## Programme

### THURSDAY, 5 DECEMBER 2024

08:30–09:00 Registration

09:00–09:30 Welcome and introduction by the organisers

09:30–10:50 **Session I: Households in Financialized Economies and Policies**  
Chair: **Andrew Haxby** (MPI for Social Anthropology)

**Dick Bryan** (University of Sydney), **Mike Rafferty** (RMIT University) and **Bruno Tinel** (University of the Witwatersrand)

Households in Capital's Virtual Financial Asset Factory

**Dylan Cassar** (University of Malta)

From Families to Households? How Technologies of Finance Enact the Household on the European Periphery

**Peter Daniel** (independent debt counselling expert)

Free Debt Counselling as a Social Service: Slovak Experience

10:50–11:20 *Coffee break*



11:20–13:00

**Session II: Debt, Social Reproduction and Gender**

Chair: **Marek Mikuš** (MPI for Social Anthropology)

**Paula Correa Bologna** (University of Leeds)

Beyond Mortgages: Living Amid Financialised Policies in Low-Income Brazilian Households

**Judit Durst** (Centre for Social Sciences, Hungary)

Financialisation of Social Policy? From Selective Pronatalism to Facilitating the Social Reproduction of an Upcoming Rural (Roma) Middle Class – the Baby Expecting Loan in Hungary

**Marie Kolling** (Danish Institute for International Studies)

Women's Lives and Household Debt under Brazil's "Fintech Revolution"

**Uzuri Aboitiz Hidalgo** (University of the Basque Country) and **Irene Sabaté Muriel** (University of Barcelona)

Household Debt, Gender and Domestic Reproduction: An Ethnographic Approach to the Experiences of Indebted Women in Barcelona

13:00–14:00

*Lunch break*

14:00–15:40

**Session III: Credit/Debt Relations, Households and Communities**

Chair: **Xenia Cherkaev** (MPI for Social Anthropology)

**Rano Turaeva** (Ludwig Maximilian University of Munich)

Debt Relations and Credit Systems as Coping Mechanisms in Post-Soviet Economies

**M. Fatih Karakaya** (Istanbul University)

"Write It": A Micro-Sociological Analysis of Open Account Credit Relationships in Türkiye

**Christopher Harker** (University College London)

Households and Financial Inclusion in Ramallah-Al Bireh, Palestine

**Ferda Demirci** (University of Toronto)

Easy Credit Access and Regional Intimacies in the Soma Coal Basin: Rescheduling Social Payments and Reshaping the Limits of Household Economy

15:40–16:10

*Coffee break*



- 16:10–17:50 **Session IV: Overindebtedness and Debt Collection and Enforcement**  
Chair: **Mareike Schmidt** (MPI for Social Anthropology)
- Zsuzsanna Pósfai** and **Krisztofer Bodor** (Periféria Policy and Research Center)  
Current Patterns of Household Indebtedness and Debt Enforcement in Hungary
- Balázs Gosztonyi** (MPI for Social Anthropology)  
The Labour of (Finance) Capital: The Moral Work of Debt Collection in Hungary
- Jitka Králová** (University College London)  
Debt and Politics in the Czech Republic's Periphery
- Nana Iashvili** (University of Vienna)  
Debt-Taking, Repayment and Postponement Practices in Financialized Homes: The Case of Georgia

## FRIDAY, 6 DECEMBER 2024

- 09.00–10:40 **Session V: Mortgage Debt and Mortgaged Homeownership**  
Chair: **Sofia Pinedo-Padoch** (MPI for Social Anthropology)
- Marek Mikuš** (MPI for Social Anthropology)  
Mortgages in Postsocialist Slovakia: From a Product without Market to a Middle-Class Staple
- Malcolm Rees** and **Solène Morvant-Roux** (University of Geneva)  
Beyond the Frontier of Financialization: Morality and Asymmetry When the Un-Choosing Absorb Switzerland's Mortgage Debt Cost and Risk
- Mari Norbakk** (Chr. Michelsen Institute) and **Mehmet Asutay** (Durham University Business School)  
Indebted Nordmann: Subjectivity, Citizenship and Social Participation through Debt
- Alexandra Ciocânel** (independent researcher)  
Temporal Dimensions of Mortgaged Homeownership
- 10:40–11:10 *Coffee break*



- 11:10–12:50 **Session VI: Household Finance and Subjectivity**  
Chair: **Kirsten Endres** (MPI for Social Anthropology)
- Ryan Davey** (Cardiff University)  
Renewing the Method of “Internal Comparison” in Ethnographies of Household Debt
- Samuel Kirwan** (University of Bristol)  
Hope, Despair and Speculation: Researching the Relationship between Household Finances and Gambling
- Matthew Sparkes** (University of Cambridge)  
Stigmatisation, Housing and Financialisation: The Plight of Mortgage Prisoners in the Post-GFC Era
- Mathias Sosnowski Krabbe** (MPI Institute for Social Anthropology)  
Towards an Anthropology of Faith and Finances: Why God Matters for Polish Catholic Debtors
- 13:00–14:00 *Lunch break*
- 14:00–15:30 **Session VII: Household Investment and Speculation**  
Chairs: **Balázs Gosztonyi** and **Mathias Sosnowski Krabbe** (MPI for Social Anthropology)
- Mariana Luzzi** and **María Soledad Sánchez** (National Scientific and Technical Research Council/National University of General San Martín)  
Amateur Investors in a Digital World: Cryptocurrencies, Digital Financial Platforms, and Social Media in Young Argentines’ Financial Repertoires
- Hairuo Jin** (University of Cambridge)  
Numbers, Propensities, Stories: Trading and Calculations among Retail Investors in the Chinese Stock Market
- Karel Němeček** (Masaryk University)  
Reconstellation of Ontological Security among Czech and Slovak Micro-Investors
- 15:30–16:00 *Coffee break*
- 16:00–17:00 *Concluding discussion*