

## REFURNISHING THE HOME IN POST-WAR NEOLIBERALISM: CONSUMPTION STRATEGIES IN THE SARAJEVAN HOUSEHOLD ECONOMY

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**Abstract:** This article ethnographically explores the consumption practices and strategies of Sarajevan households, framing them in the economic and socio-cultural dynamics that affected family life following the war and post socialist transformation. Displacement and the collapse of the socialist economic system led to Sarajevans suffering downward socio-economic mobility and widespread mistrust of the world outside. Despite the material issues that could be moral justification for the consumption strategies driven by strict necessity and familism, this article will consider how (humanitarian and interpersonal) donations and credits are used to convey a sort of symbolic reappropriation of the home and to strive to reposition the household's socio-economic status. Ultimately the article takes into account how these consumption strategies reshape social relations within and outside the family in the peculiar conjuncture of post-war neoliberalism.

**Keywords:** Sarajevo; household consumption; donations; loans; anthropology.

This article ethnographically explores consumption practices and strategies in Sarajevan households, framing them in the economic and socio-cultural dynamics that affected family life following the war and post socialist transformation. In this context, everyday practices aimed at refurbishing the family flat constitute a privileged field. This choice is based on the centrality of the household in consumption studies (Miller, 2011). Furthermore, as I have argued elsewhere, since the socialist era, the home has been the focus of policy interventions in Bosnia and Herzegovina (BiH), with great consequences for family relations, the household economy and consumption strategies (Lofranco, 2011). During socialism, housing was imbued with the principle of social egalitarianism while the household consumption boom was initially presented as one of the achievements of socialist economic modernization.

During the 1992-1995 war, the destructive impact exerted on housing was substantial. In Sarajevo, the main location of my fieldwork, door-to-door warfare encouraged by the ethnic cleansing project, caused great damage to the interiors of flats and forced many of my interlocutors to leave their homes and all their material comforts. Many of them reported that it was not possible and was sometimes even dangerous to take their personal belongings with them. At the same time, leaving their residences also allowed for unwanted occupations and looting.

Furthermore, the forced mobility of people and mortality during the war changed the demographic picture of many Bosnian households along with their economic needs and relations both within and outside the family.

With particular concern for the “ethnic Other”, Arjun Appadurai has talked about the cognitive chaos that followed what he calls “categorical trickery”; that is, the disclosure of intimate people’s false identities as they start to behave (or when we start fearing that they may behave) as the most cruel of enemies (Appadurai, 1998).

Ivana Maček who carried out fieldwork during the armed conflict argued that the use of violence caused a more generalized mistrust against the outside world. She pointed out that during the siege of Sarajevo the circle of people one could count on was limited to family members because, as she remarked: “It was only within the family one could be safe, and it was only within the family that one could experience total loyalty and existential security” (Maček, 2001, p. 202).

The way this affected the economic practices of Sarajevan households during the conflict has rarely been explored by anthropologists. Again Maček’s ethnographic account of wartime Sarajevo shows that in the state of affairs driven by scarcity and the need for basic goods, the household did not always function as a closed consumption unit that avoided exchanges with external members (Maček, 2009, p. 79). She demonstrated how the common goal of making ends meet could justify both selfish (or perhaps familialistic) attitudes and unselfish collaborative practices among Sarajevans.<sup>1</sup>

In the aftermath of the war, the process of return and the repossession of homes gradually put an end to the humanitarian system of household consumption. Nonetheless, legal re-appropriation of homes occurred during a period of crisis within the welfare state, especially in the employment sector. Privatization was not accompanied by new capital being available in the family to repair, refurbish or maintain the housing that had, in many cases, been reduced to an “empty space” in wartime. Displaced and low-income households became progressively aware that for their budgets, house repossession was hardly an asset but rather a “privatization of liabilities” (Verdery, 2003).

Simultaneously the wider socio-economic transformation introduce Sarajevan families to several new strategies for accessing goods, such as donations (humanitarian and interpersonal) and loans from private commercial banks.

This article will attempt to explore the way in which households employ the available strategies in the post war era in performing consumption practices which, as social scientists have widely demonstrated, are developed not only to overcome a lack of goods but also mainly to maintain social relations, to convey social differences or for social (re)positioning (Bourdieu, 1984; Douglas & Isherwood, 1979; Fehérváry, 2011).

Instead of considering the material issues as moral justification for consumption strategies driven by strict necessity and familism, this article will consider how consumption

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<sup>1</sup> The concept of “familism”, theorized by Edward Banfield in the 1950s, refers to the tendency to produce and consume resources solely among family members. Familism, as considered in this article, is not a cultural legacy rooted in Bosnian society. Rather, it is a product of the peculiar post-war and post-socialist conjuncture and particularly of the high mortality rate and precarious economic condition that could be observed among households.

practices are mobilized to deal with socio-economic transformation, to convey a sort of symbolic reappropriation of the home following displacement and dispossession. Another important aim is to analyze how these and strategies reshape social relations within and outside the family in the peculiar conjuncture of post-war neoliberalism.

The content of this paper is based on systematic research into the topic carried out since 2006 in the Sarajevo and Eastern Sarajevo urban areas. It analyzes answers to semi-structured interviews and data collected during participant observation of consumption practices in domestic spaces. The interlocutors were chosen from households where there were members of various ages and with different levels of income. The research participants belonged to the socialist working middle-class household. Before the war they had all lived in socially-owned urban blocks and worked for state institutions or enterprises. They have all experienced geographical displacement and post-war, post socialist, downward socio-economic mobility.

### **Saving strategies—an intergenerational perspective**

Anthropological analysis has highlighted how the return policies patronized by the International Community in BiH failed to acknowledge the changing context of the place of return (Jansen, 2008). By contrast, for the members of the families taking part in the research, the visual impact of their pre-war homes sufficed to make them aware of the extent of the change they had to face. The return process was gradual and frequently began with the early return of the grandparents or parents to check the safety conditions in the neighbourhood. They often worked hard to make the flat habitable before the younger members of the family could move in. Notwithstanding this, all the members of the family shared the perception on the mobile and uncertain context of their new housing condition. The elder members of the family who first entered the post-war home described it as “catastrophic” (*katastrofa!*), “terrible!” (*užasno!*), and “horrible” (*grozno!*). Denis, for example, described what his flat in Grbavica looked like when he returned, “*There was nothing left, no tiles or bathroom furniture....everything had been stolen or destroyed. We just found bare walls.*” Similarly, Dženana told me, “*our flat was empty, full of garbage. All the white goods had been stolen*”.

As my interlocutors made clear, post war homes lacked kitchens, toilets and stoves and were uninhabitable because they were no longer equipped to meet the family’s everyday basic needs. Furthermore, the post-war home was often considered uninhabitable as it no longer reflected the socio-economic status, history and the life projects of the family members.

These kinds of admissions were not easy to obtain. Although in everyday conversations my interlocutors made reference to the economic hardship and to their unusual and uncomfortable living conditions, they preferred to portray a respectable image of their living standards especially in the presence of outsiders.

The families immediately attempted to remove from their homes traces of the humiliating conditions they lived in during the conflict. Greater effort was often made in refurbishing the room where guest were received, which reflected the socio-economic status of the family to those outside.

Although it was a priority in the household, the material and symbolic repossession of the pre-war home was a long-lasting process that occupied family life and different and overlapping consumption strategies were used in the refurbishment.

Especially in the immediate aftermath of the war, economic constraints led many households to postpone the purchase of items considered more appropriate to their desired standard of living. Consumption practices aimed at refurbishing the house were marked by demonetized strategies for obtaining goods.

Repairing or recycling objects from the pre-war home was felt to be the easiest and more instinctive way of refurbishing the post-war housing. This enabled them to save money and also establish some form of affective connection with the pre-war home and family life.

However, this option was only available to households who had moved from a pre-war dwelling to a new one immediately after the war. For the majority of my interlocutors who had had to leave their homes quickly during the conflict, it had been impossible to recover pieces of furniture or other items from the home.

Another available strategy for accessing goods to repair or refurbish the home were donations of a humanitarian and interpersonal nature.

During the war, international organizations, charities and religious institutions distributed a large amount of aid, mainly food and clothes. In the post war phase, donations were largely construction materials and there were few items suitable for refurbishing the home. Donors prioritized the need to repair destroyed components of buildings in order to provide shelter for family members. Nesa's family, similar to many other households in her neighbourhood, received donations of glass from the local Caritas, which they mainly used to repair windows. Many households also benefited from donations of German boilers and Turkish stoves.

It was not easy acknowledging that these objects were foreign donations. My interlocutors reluctantly admitted having been the recipient of humanitarian aid. Indeed information about donations were given "off the record" or emerged in conversations with other members of the family, who revealed the humanitarian origin of some of the items in the home, which the parents had tried to hide. Generally speaking, the families interviewed tended to highlight that, although they were in need of economic assistance, they relied on their own means. As many interlocutors explained access to donations was particularly difficult due to clientelism, ethnic discrimination but also because, very often, the households did not meet the requirements set by foreign donors for receiving goods. Dženana lamented that her family members could not benefit from donations because they were not considered to have priority needs. She told me,

*We couldn't get any donations! Wherever we looked for them, we were asked if we had a small child up to seven years old or a family member over sixty-five and possibly suffering from trauma. As we did not match these requirements, we didn't get anything from anyone.*

The interlocutors did not consider donations very helpful in their attempts to make their post war homes inhabitable, since their desires often did not match the donor's goal of providing basic items and shelter. Furthermore the donations introduced exogenous elements (foreign brands, design, words) into the home, which could not remind the inhabitants of their life experiences as their pre-war souvenirs from travel abroad could.

By contrast, interpersonal donations constituted a consumption practice grounded in a more intimate context. Social relations became of central importance in the demonetized post-war economic strategies. Especially in the immediate aftermath of the war, donations from friends, neighbours or people known in wartime became common means of acquiring goods to refurbish the post-war home. Generally the goods had not been deliberately bought to as part of an intended gift-exchange sequence. Instead, donations tended to be second-hand items the donors had had at home and were given away because they were old-fashioned or worn out and were being replaced by new things. Sometimes the donor simply believed that the item might be more useful to others.

Jasna showed me a set of dishes of different colours that she had obtained from various friends or relatives. Her living room curtains had also come from a neighbour who wanted to dispose of them. Her broken cupboard was a gift that she fixed and now uses. The flowers she has on the balcony grew from seeds or cuttings she planted that had been collected from friends or neighbours. In her post war home, Andja kept two dishes she had received from a woman she met during the war. The little radio she put on the television set was a gift from her cousin who had moved to Montenegro.

Although their acquaintances considered that they needed the donated goods, my interlocutors were less ashamed of receiving gifts which, unlike foreign donations, were embedded in affective relations and in patterns of gratitude. Jasna, for example, told me she was very grateful to the people who had given her even small things because when she had entered her post-war flat she had had nothing.

This particular kind of donation helped people refurbish their post-war homes and it was also part of a network of social relations that had often disintegrated during and after the conflict.

The demonetized consumption strategies described above resulting from a lack of liquidity in the family budget, enact dynamics through which “the old” is introduced into the home. Foreign donations were often already outdated in terms of technology or design in the countries they had been produced in. Recycling and interpersonal donations brings items into the home that belonged to the past. Old “Made in Yugoslavia” pots, old locally produced appliances, solid wood furniture and copper handicrafts re-established connections with the family history, after the war made a blank slate of the collected objects and memories.

Nonetheless, many of my interlocutors evaluated their post-war homes in terms of “old and new things”. Generally household members did not welcome old objects and pieces of furniture that had been obtained as part of saving strategies because they became a symbol of economic hardship; although this was tolerated differently by family members of different ages.

Households made up of over 70s retired persons were usually more predisposed to accepting “old” things into their homes through demonetized consumption strategies. After having lost the objects collected in a life time, those people often preferred not to invest in increasing their material richness. At this particular stage of their life, they rather prefer to make do with the few “old” things they have and invest their few savings for the needs of the younger members of the family or to solve health problems. Notwithstanding this, old-fashion goods and furniture were often praised by my old interlocutors for their practical function and long lasting quality. Andja considered her “Made in Yugoslavia” pot, a gift, to be of better quality than “modern” ones which do not have thick bases.

Ziba praised the old *džezva* which had been a present as it was made of “real” copper that does not tarnish like those on sale today. The handle broke so she replaced it with a wooden stick and kept on using it. Several old pieces of furniture, which although they had been produced in dark, basic traditional colours were appreciated for their solid wood and were considered better than those “made of polystyrene” that can be found today.

Post war time frugality made them appreciate the solid, basic items industrially produced under socialism as well as the “traditional” style goods, especially handicrafts, which had been a mark of a respectable social status in the socio-cultural context that preceeded the urbanization and the industrialization of the ‘60s in which those inhabitants had grown up.

As Pierre Bourdieu has argued, aesthetic taste is shaped not only by economic capital but also by cultural capital (Bourdieu, 1983). In low-income retired households, saving strategies which led to the acquisition of “old stuff” were a response to present day necessity, the result of having little money, but they it also corresponded to the older interlocutors’ appreciation of functionality and also beauty.

This made it easier for them to tolerate old or second-hand “local products” in their post-war homes, as Nesa, a retired woman in her seventies, stated,

*It was better before... everything was new in the house. Before the war we had everything. In the conflict everything had been damaged but we repaired it. It is not like before but we have the essentials.*

In households where the family income was earned by middle-aged people who had grown up under the socialist consumption boom, the presence of “old things” was considered frustrating because it highlighted the fact they could not buy new things to modernize their home in the latest fashion. Following the latest, often Western, trends was considered to reflect a certain status by the socialist urban middle class, for it indicated a higher purchasing power and level of education, and also reflected the extent to which they followed the media and advertising (Patterson, 2011).<sup>2</sup>

Selma stated “*I think our flat was nicer before. We had more money and it was easier to change everything and buy new things. Now it is too expensive*”.

A similar thought was expressed by almost all the household members of her age (usually the parents). They also added that they thought post-war furniture was of better quality because, as Kole said, “*living standards are now higher because of technological development*”.

My middle aged interlocutors considered the lack of fashionable contemporary design and technology items in the house to be part of a de-urbanization and de-Europeanization process that had caused them to lose their pre-war domestic comforts.

More importantly, the presence of old or second hand objects in the home was also a barrier to the household’s ability to reaffirm its privileged status as members of a “modern” urban middle class, which they had held during socialism and also to their being able to distinguish themselves from rural newcomers who had come to Sarajevo as a result of ethnic cleansing, and who epitomized “tradition” and backwardness (Stefansson, 2008).

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<sup>2</sup> In their case it is evident that taste is greatly influenced not only by economic and cultural capital but also by media capital (Vereni, 2008).

Similarly to what the anthropologist Krisztina Fehérváry noted in a Hungarian context, interlocutors in Sarajevo only admitted to possessing old items if they were antiques, either inherited or bought and if they were in limited numbers and matched well with modern objects, symbolizing the owners' cultural level and membership of the middle class (Fehérváry, 2011, p. 280). Even when present, those objects intended as social markers, were given a mere decorative function and were hardly put to use in everyday life.

New products available on the market are still considered more desirable and useful in conveying the social status of a household, while saving strategies are enacted simply because of economic constraints.

As I had the chance to observe, the need to postpone the purchase of new furniture and objects for the home is often the cause of arguments between the parents and their financially dependent teenage children. The children were unable to identify with the old fashioned furniture. All the boys and girls interviewed admitted they could not remember well the style of their homes before the war. They confirmed that they preferred the style their homes were now furnished in. They considered the old items or second hand objects found in pre-war homes to be obsolete and had difficulty tolerating them in their home.

A major reason for concern shared by the younger members of the family, even more exposed than their parents to global media information, was the absence in the home of electronic appliances that did not reflect the current level of technology present in other European countries. The absence of electronic devices or fast internet connection cables highlighted a technological gap between them and their peers in other Western countries and conveyed the perception of a backwards time mobility among my interlocutors. Frequently, the children tried to pressure their parents into making them adopt different consumption strategies that might bring contemporary style goods into the house.

### **Asking for loans and mortgaging family relations**

Asking for loans (*dići kredit*) in order to refurnish the home following displacement has become a popular consumption practice in post war Sarajevo.

In the immediate aftermath of the war, Ziba asked for a loan of 3000 KM (1.500) to buy new windows. Jasna asked for a loan to build a wall in her living room, to fix the balcony in the kitchen and to buy new household appliances. Subukja and her husband Džoko asked for a loan to buy new bathroom fittings.

Economists agree that this phenomenon cannot be explained by the occasional economic difficulties of a few households but is rooted in structural aspects that characterize the post-socialist economies (Chen Chen & Chivakul, 2008). What makes the Bosnian case very specific is that the general condition of impoverishment generated by the collapse of the socialist welfare and production system was affected by the destructive impact of warfare on housing and was accompanied by the expansion of the private banking system and credit opportunities in BiH controlled for the 90% by foreign corporations (Čausević, 2012).

As I have shown loans and other strategies are available for the acquisition of goods: humanitarian aid, donations from relatives, neighbours and war-friends. Although all of them have been used, having cash provided by loans would certainly enable a more personalised access to goods.

While gifts and donations were perceived as favourable, albeit exogenous, goods, a loan would mean that people could buy goods according to the households members' needs and tastes which, as we have seen, vary according to class and intergenerational dynamics.

The personalization of a piece of furniture or a domestic item generally plays a key role in the post-war context since it conveys a sort of symbolic reappropriation of the home following displacement and dispossession, while legal reappropriation of the flat was achieved through standardized bureaucratic privatization procedures.

In this sense, demand for loans involves the complex dynamics of self-identification, which is also defined in an interactional and highly dynamic context and to a certain extent, obtaining a loan seems to re-establish agency in individual actions.

It helps socialist middle class households today cope not only with financial problems but also with sociocultural dilemmas as they generally strive to regain their position in the post socialist era (Fehérváry, 2011, p. 270).

In this context, the positive attitudes to debt are marked by a demand for loans to buy a wide range of goods which quite often do not satisfy subsistence needs. Some of my elder interlocutors were open to the new goods on offer in the today's free market. Although they thought that their low pensions meant they would not be able to ask for large amounts of money from banks, they explained that they had taken advantage of loans offered to retired people. Frequently the required loan had been used to buy new domestic electronic appliances when the old ones broke and could not be repaired anymore. Nada, for example, explained that she had to ask for a loan when her old TV set stopped working and she could only find new and expensive flat screen models based on the latest technology in the shops.

Middle aged household members mainly asked for loans to purchase new pieces of furniture and tapestry in vivid colours, in keeping with their ideas of "modern style". In Džoko and Subuljka's flat, the new armchairs were lilac. In Dženana's house the living room furniture was orange and green. Sutka's kitchen had been refurnished in yellow. The absence of the standardized colours of the socialist era and the attention to different objects, carpets and curtains colour coordinated with the furniture highlighted their aim to socially reposition and differentiate themselves from what they deemed to be a traditional rural style.

In rooms where guest were often received, some purely decorative details could be observed, which had been bought on credit such as a fish tank or a set of golden cups.

In many cases the possibility of obtaining a loan is a potential solution to intergenerational conflict in households over the presence of old and new items.

Suada, for example, told me that she had finally decided to ask for a loan in order to modernise her bathroom because her son was blaming her for not having changed it when they returned to the flat following displacement. Suada and her husband postponed the purchase of the bathroom because it had not been damaged during the war. Their son thought the bathroom should be changed as the beige tiles conveyed an outdated "socialist style".

As I was able to observe, when the generations that had grown up in war time moved away from their parents' house to their own place, they preferred the "most modern" furniture, as Marko (27 years old) told me when describing the style he and his wife were going to buy for their new flat. Although they could not afford to buy the original foreign brand they desired, they would look for local brands that reproduced a style similar to

the “original”. Nadža (30 years old), who had recently moved from her parents’ place, proudly showed me her “Ikea-style” bookcase. Their houses are generally equipped with electronic devices incorporating the newest media technologies, like flat screen TVs, pay TV, computers and Wi-Fi internet connections. Furniture and electronic devices are usually bought with part of the loan obtained to buy the flat or pay the wedding expenses, but they would also take advantage of the opportunity to obtain credit from retail shops where they could pay for the desired good in monthly instalments.

Borrowing money provided all the members of the various households on low incomes with the opportunity to obtain now the items they would eventually get in the future. To quote the Polish sociologists, Lewicki and Halawa, we can say that loans were required by Sarajevans, as they offered low-income people the possibility to materialize in the present the good life they would eventually get in the future (Lewicki & Halawa, 2010, p. 7).

Borrowing money was not only used to achieve the concept of the “good life” in the household but it is also used to avoid the unbearable social consequences of the social decline that was often visible in my interlocutors’ shame over the inadequate conditions of their homes. Furthermore, consumption credits allow households caught in downward socio-economic mobility to participate in the country’s involvement in the free market and in so doing they invoke a desired middle class, urban and cosmopolitan status.

In the neoliberal era turning to the impersonal and formal private banking system is often considered the only way to access credit and avoid revealing the family’s need for money in order to consume. When utilizing credit as a monetized consumption practice, relying on interpersonal relationships for loans, as had been the case with donations, was very complicated and even inappropriate. In conditions of generalized impoverishment, exacerbated by the recent financial crisis, it is difficult to refer to an interpersonal and informal loan system. My interlocutors lamented that they could find few relatives or colleagues who would lend them even 5 marks.

Another difficult issue in this context was the search among the household’s social networks to find a guarantor required by the bank to undersign the loan agreement and repay the debt if the main beneficiary became unable to do so. In time of economic crisis and great social instability, the range of potential guarantors was narrowed down to household members, where the consequences of defaulting on the payment would not harm the family’s external image.

These worries were clearly apparent in Zorica’s words, when she tried to explain to me her bank’s debt collection procedure:

*I haven’t paid my loan instalment for one month and the bank immediately called the guarantor, who, fortunately, is my husband. Can you imagine what could have happened if I had chosen a friend of mine as guarantor!*

In neoliberal Sarajevo, bank guaranties became a way of mortgaging social relations, especially family ones, which are often redefined in the enactment of consumption credit strategies.

Potential guarantors are restricted to family members, who intend to put together their monthly income, often function as a consumption unit and in any case have corresponding personal interests for economic or emotional reasons.

The social consequences of defaulting on payments are not considered shameful as people are often aware of the household's economic situation.

Blood ties are not of central importance as demonstrated by the following often heard from my interlocutors, "*I would not be a guarantor even for my blood brother!*"

The most common family relationships involved in bank guarantee practices is the horizontal husband-wife family relationship or the vertical relationship between parents and a son or daughter (and their spouses, if they are married).

When exceptions occur and friends or colleagues suggest they stand as guarantor, my interlocutors promptly compared them to a "brother" or "sister", implying that they were willing to take a risk that only family members would assume.

## Conclusion

The article presents a socio-cultural analysis of consumption strategies used by Sarajevan households to refurnish their homes following war time displacement and post-socialist transformation. As widely acknowledged, displacement and the collapse of the socialist economic system led to Sarajevans suffering downward socio-economic mobility and widespread mistrust of the outside world.

Nonetheless, the enactment of different strategies for obtaining goods available in the post war neoliberal era shows how the household's approach to goods is not driven by strict familism and necessity. The home is refurnished not only in order to re-establish the family's material comforts but also because there is a concern to communicate the family status to "strangers". This concern appears to be a marking feature of a declined socialist middle class that strive to reposition itself in the new social context.

The goal determines the use of the available consumption strategies which involve the household and the home in a changing network of interpersonal and family relations.

Foreign and interpersonal donations have been acknowledged as demonetized strategies for obtaining goods.

These savings strategies meant Sarajevan households could choose between having a few pieces of furniture i.e. "the necessary", and also choosing between old and new items in terms of technology, design, and first-hand/second-hand products.

My interlocutors have generally considered the demonetized strategies for introducing old things into the flat as a surrogate for the good life.

Nonetheless, according to the ethnographic data presented, the tendency to accept old things or to buy new ones is rooted in several variables that operate along intergenerational lines. The home's inhabitants were able to tolerate demonetized consumption practices which introduced old items, according to their experiences, their life perspectives and their budgets. This assessment often created intergenerational conflict and it also highlighted economic hierarchies in the family between members who have and do not have an income. This also generated differences in the household members' purchasing priorities and opportunities to adopt monetised consumption strategies in the realm of a post-war neoliberal economy.

The demand for consumer loans from private banks became a widely diffused strategy for obtaining goods in the aftermath of the conflict. Used as a substitute for the family monthly income, credit helps members strive to social reposition the family by materializing the

concept of what household members deem an appropriate standard of living. In this context demand for consumer loans was frequently not meant to satisfy simply the family's need for survival or shelter.

At the same time, bank loans introduce an impersonal and formal system for obtaining goods into the households. General impoverishment is a deterrent against impersonal and informal money lending and above all against acquaintances becoming loan guarantors. As the ethnographic data show, potential guarantors are restricted to members of the family. For the households interviewed, it is only possible to achieve the pre-war middle class standard of living and avoid the shame of the unbearable social consequence of impoverishment by mortgaging family relations. The latter are being redefined by social dynamics triggered by bank guaranties. As shown, blood ties are not always of central importance to this definition of familiar relations. For example sons or daughters in law can be involved in this circle of trust. In the post-war neoliberal era, familiar relation redefined by debt, highlight that family is broadly intended as a consumer unit made of people sharing similar personal interests based on economic or emotional reasons.

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