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SYMPTOMS OF ANOTHER LIFE: Time, Possibility, and Domestic Relations in Chile's Credit Economy

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Abstract

In this article, I explore the synergy and disjunctures of the consumer credit system and care for the mentally ill and addicted in the lifeworlds of the urban poor in Santiago, Chile. In Chile, the expansion of the credit system has had a double-edged effect on the poor. Although it produces perpetual indebtedness, it also is a resource amid unstable labor. Following an extended family over several years, this article examines how women take up credit through a wider field of domestic relations and institutions to care for kin with mental illness and addiction within the home. Such gestures of care enact a temporality of waiting, allowing different, but unpredictable, aspects of others to emerge. Through longitudinal ethnographic research with this family, I demonstrate both how possibility is actualized within the home as symptoms of illness and forms of domestic violence, and how a wider network of dependencies—from neighbors to lending institutions—shapes the temporality of relations within the home. Such a study of care in relation to the credit economy may offer other analytic perspectives on discourses of individualism, consumerism, and cost-effectiveness accompanying the expansion of consumer credit as they are absorbed into the everyday.

Keywords

care; time; domestic relations; consumer credit; debt; urban poverty; economic precariousness; Chile; ethnography; medical anthropology

A TIME OF PURE NERVES

"Pure nerves." Sra. Flora crumbled a soda cracker in her hands.¹ It was Easter weekend, 2004, in La Pincoya, a working-class and historically leftist *población* (low-income neighborhood) in the northern zone of Santiago, Chile. Rodrigo, her partner, had lost his job in a textile factory. After 25 years at the same factory, Rodrigo was fired in the name of "business interests" when he could not operate new machinery. As we sat at the table, bites of homemade bread and sips of sugared tea mingled with stifled conversation.

Editors' Notes: *Cultural Anthropology* has published a number of articles on life in crisis, including Jean M. Langford's "Gifts Intercepted: Biopolitics and Spirit Debt" (2009), Peter Redfield's "Doctors, Borders, and Life in Crisis" (2005), and Anne Julienne Russ's "Love's Labor Paid for: Gift and Commodity at the Threshold of Death" (2005).

Cultural Anthropology has also published a number of articles on mental health and addiction. See, for example, Elizabeth Anne Davis's "The Antisocial Profile: Deception and Intimacy in Greek Psychiatry" (2010), Julie Livingston's "Suicide, Risk, and Investment in the Heart of the African Miracle" (2009), Angela Garcia's "The Elegiac Addict: History, Chronicity, and the Melancholic Subject" (2008), and Nancy Campbell and Susan J. Shaw's "Incitements to Discourse: Illicit Drugs, Harm Reduction, and the Production of Ethnographic Subjects" (2008).

¹All names are pseudonyms.

Sra. Flora, Rodrigo, his cousin, and Sra. Flora's daughters and grandchildren all lived together in a two-story house that told a common story of *auto-construcción*, a piecemeal process of construction leaving homes perpetually in the making. First-floor brick rooms joined others of corrugated iron insulated with drywall. Above them, wood beams and iron sheets made a second floor. A gate of blue-painted iron bars and sheeting bound the front patio. As part of a *toma* (land seizure by the poor)² of 1970 that gave rise to La Pincoya, Sra. Flora and her former husband came to this plot of land with little more than a tent. They began building their home with material scavenged from construction sites. After separating from her former husband in the late 1970s, Sra. Flora and her new partner, Rodrigo, continued to build and furnish the home through bank loans and department store credit. Her daughters Carmen and Sonia, both single and in their mid-thirties, lived on the second floor with their children. On the first floor, her 25-year-old daughter, Valentina, shared a room with 24-year-old Margarita, an informally adopted niece with cerebral palsy. Florcita, her 30-year-old daughter, shared a room with her partner, Kevin, and their two children.

The effects of Rodrigo's job loss rippled through family relations. Carmen and Sonia took on extra hours in temporary work to cover the utility bills and monthly debt payments. This overtime intensified their anger toward Florcita and Kevin. They said Florcita was wasting her income on alcohol and not contributing the household bills. Florcita was in danger of losing her job as a teacher's aide. Kevin, just released from a one-month psychiatric internment for addiction to *pasta base* (free-base cocaine) and manic depression, paced the house nervously and angrily. In a confrontation among the three sisters shortly before I arrived, Sra. Flora defended Florcita. Carmen and Sonia walked out. As Sra. Flora recounted the argument to me, she crumbled crackers between her fingers. Her care for Florcita in the face of ongoing economic pressures was "están comiendo mis nervios" [eating her nerves].

What can Sra. Flora's eaten nerves tell us about the lived tension between caring for kin and the demands of economic precariousness? What is the specific moral and temporal texture of this care?³ In what follows, I consider how domestic struggles to care for kin are also struggles over "the possible" itself. I take "the possible" neither as a series of possibilities that are given in advance nor as the adjustment of aspirations or expectations to objective chances (see Bourdieu 2000:208–245). Rather, I take "the possible" as an indeterminacy of lived relations within the present.⁴ I am interested in how women in La Pincoya draw on this sense of indeterminacy to hold out a hope for relational futures with mentally ill and addicted kin, often against the evidence (see Das 2007:101).

For families contending with mental illness and addiction, "the possible" is perhaps best captured by the phrases *veamos* or *estamos en veremos* ["let's see," in the subjunctive tense, or "we are in 'we'll see'"], an active waiting and patience that is more laterally oriented than

²Toma is short for *tomas de terreno* [tr: seizures of land], land seizures by the urban poor, were a massive phenomenon during the late 1960s. As the demands for housing went unmet during Frei Montalva's presidency (1964–70), *pobladores* organized land seizures and subsequently negotiated with the state for housing and basic infrastructure, such as electricity and sewer systems. *Pobladores* constructed their own houses. Through state employment, they paved the roads and installed the sewer system. Between 1969 and 1971, 312 *tomas* occurred throughout Chile, involving 54,710 families, approximately 250,000 people. By 1970, one in six inhabitants in Santiago was a *poblador* living in precarious shantytown housing formed through *tomas* (Garcés 1997:46–47).

³See Arthur Kleinman's (2010) work on caregiving as an investigation into the moral.

⁴As a helpful contrast, Vincanne Adams and colleagues, have discussed "possibility" in relation to "anticipatory regimes" in which subjects are affectively oriented toward the future through practices of preparedness and speculative forecasting, so that the future as a forward movement, "sets the conditions of possibility for action in the present, in which the future is inhabited in the present" (2009:249). Working within the register of the everyday in La Pincoya, in contrast, the possible presents itself less as a space of forecasted probabilities and more as that indeterminacy that belongs to the present, but is taken up in the hope of a future relation. Merleau-Ponty's discussion of lived perception in Cézanne's paintings illustrate the indeterminacy I am trying to elaborate. For example, when we view a circle obliquely, it oscillates between circle and ellipse. This oscillation differs from a photographic image of the circle taken from an oblique angle, which is seen as an ellipse only. Thus, "each brushstroke must satisfy an infinite number of conditions. ... Expressing what exists is an endless task" (Merleau-Ponty 1993:55–56).

forward moving, allowing different, but unpredictable, aspects of others to emerge.⁵ In this article, I explore how this waiting temporally and materially entangles with debt and domestic violence within the home. And, I follow how women take up credit through domestic relations with neighbors and institutions that exceed the boundaries of the home to provide the temporal conditions for waiting within it.

The phenomenology of waiting opens an inquiry into the double-edged nature of the credit economy within the lifeworlds of the urban poor in Santiago.⁶ Although the credit economy has generated perpetual indebtedness, it also offers material and temporal resources for livelihoods affected by labor instability. Simultaneously, within the setting of decentralized and discontinuous mental health services, relations constituting the home are the moral and material site of struggle over the care of the mentally ill (see Biehl 2004).⁷ Yet, these relations also draw on a wider network of dependencies that provide temporal and material resources for this care.⁸ This article is based on longitudinal ethnographic research in La Pincoya between 1999 and 2008 and follows this family between 2004 and 2008. I take this family not as a generalized or generic example of Santiago's urban poor but, rather, as a singularity that perhaps starkly demonstrates the shifting forces at work in creating a time for waiting and the costs thereby involved. Methodologically, following domestic relations in time helped me explore both how this active waiting became manifested in actual symptoms of illness and forms of domestic violence, and how a wider network of dependencies—from neighbors to lending institutions—shapes the temporality of relations within the home.

Anthropologists have examined how consumption practices consolidate consumer-based identities within neoliberal regimes (Cahn 2008; Cohen 2003; O'Dougherty 2002). Commodities make up persons as visible markers of social status and achievement (Comaroff and Comaroff 2000). Thus, as Bourdieu writes, "A class is defined as much by its *being-perceived* as by its *being*, by its consumption ... as much as by its position in the relations of production (Bourdieu 1984:483). From this perspective, the expansion of credit generates a consumer society in which aspiration for securing a social status with commodities as markers is met with existential conditions of despair when such aspirations are not achieved (Livingston 2009). As literary critic Luis Cárcamo-Huechante argues, in Chile such market-based identities and aspirations emerged with the Pinochet regime's "cultural adjustment" through a free market discourse: a violent dissemination of "calculative thought" within the everyday, in which discourses of cost-effectiveness, individual autonomy, entrepreneurship and self-management underpin social policies, cultural politics, and inform citizenship and subjectivity (Cárcamo-Huechante 2007; Schild 2000).⁹

But among families in La Pincoya, in tandem with the expression of class status, such consumption practices can also be explored as gestures of care toward others, affectively enacting relations in the hope of rendering something new in them. Thus, rather than positing a status to be achieved or aspired toward, I reflect on the lateral uses of credit to generate a time for waiting. I explore how this waiting may, in part, constitute the care of

⁵See Byron Good's exploration of illness narratives and "subjunctivizing" elements, in which narratives maintain multiple perspectives and "the possibility of diverse readings of what the future might hold" (Good 1994:153).

⁶See also Lisa Stevenson's account of tomorrow remaining in "the realm of possibility and uncertainty" (2009) in discussing the suicide of Inuit youth. For an account of anthropology's returns to "possibility" see Guyer (2009a).

⁷Although disease-specific mental health programs have been rolled out across the country, they are implemented through municipalities that have their own political stakes and economic base. I explore this issue elsewhere (Han n.d.).

⁸This perspective is in tension with Foucault's discussion of the double move of a familialization of the clinic paired with a disciplinization of the family (Foucault and Lagrange 2006; see also Pinto 2009).

⁹See Schild's (2000, 2007) examination of the "empowered consumer-citizen" in local development policies among the urban poor in Chile.

mentally ill and addicted kin, with whom a relational future is at stake. Yet, this mode of care is lived in tandem with the daily pressures of debt and economic instability. It is also lived in tension with discourses of the free market that are concretized in social policies and credit systems, and circulated in mainstream media as well as political commentary. To understand the force of such discourses within the everyday, let us first consider the public anxieties over the credit system within Chile's political context.

"TODAY, ALL OF US ARE SUBJECTS OF CREDIT"

In June 2005, the Central Bank of Chile published its "Report on Financial Stability for the Second Semester of 2005" (Banco Central de Chile 2005). Charting out the expansive progression of the Chilean economy, the report states: "This positive economic situation has ushered in a greater dynamic of consumption and investment during the present year. ... The debt of households continues increasing at elevated rates, rates that are greater than the growth of their incomes" (Banco Central de Chile 2005:7). Between September 2004 and September 2005, the level of indebtedness tied to department stores and bank loans increased by 21 percent. Meanwhile, disposable household incomes increased only by nine percent (Banco Central de Chile 2005:38). In an interview with *El Mercurio*, the leading conservative newspaper, Raimundo Monge Zegers, chief of strategic planning of the Spanish-owned Santander Bank and representative of the Chilean Association of Banks, placed these figures within a narrative of national development through market expansion: "Indebtedness is natural in an economy that is growing and that has better prospects and more trust. ... The greater the development of the country, the greater will be persons' debts" (Rivas 2006).

The circulation of such numbers in the Chilean media point to public anxieties over the figure of debt, a narrative linchpin of both left- and right-wing politics. Spurred by increasing income inequality, job insecurity, and the state's deregulation of lending institutions, the consumer credit industry in Chile is one of the most powerful in Latin America. Since the democratic transition in 1990, it has grown significantly. In 1993, approximately 1.3 million department store credit cards were in circulation. By 1999, there were seven million (PNUD 2002). As of 2008, approximately 29 million nonbank credit cards were in circulation, averaging 3.5 cards per person (Varas C. 2008). Department stores not only offer credit cards but also have opened their own banks. Supermarkets, such as Líder, and pharmacies offer credit and cash advances. Credit cards, according to Superintendent of Banks Enrique Marshall, make up more than half of the financial utility of department stores: "Department store credit cards have registered an unusual development, something that you do not see in other parts of the world where this business is purely in banking" (Fazio 2005:180). By 2006, the national census showed that low-income populations earning between \$110 and \$300 per month were paying 36 percent of their monthly income to consumer debts (MIDEPLAN 2006).

Accompanying this credit expansion, however, media accounts portray the dangers of debt's psychic sequelae, such as in a June 2000 article, "The Risk of Living in Quotas." It describes how a small business owner committed suicide because of his "overindebtedness": "Although suicide is not a generalized phenomenon, experts point out that this overindebtedness is inciting an increasing number of sick leave days because of depression" (El Mercurio de Valparaíso 2000). Responding to such dangers and risks, the nonprofit National Corporation of Consumers and Users produced a two-part video report, "Indebtedness: Indebted or Overindebted Chileans?" A female reporter begins: "I have the impression that Chile, we Chileans, have changed. Today, all of us are subjects of credit. It doesn't matter how much we earn, where we live; they bombard us with offers to change the

car, the television, the house, without caring about what income we have” (CONADECUS 2007).

Leftist critics have linked debt to the psychic processes of individualization. But, rather than see indebtedness as an inevitable outcome of economic development, they place it within Chile’s political context: the Pinochet regime’s installation of a consumer society and its subsequent deepening in the democratic transition. In 1997, Chilean sociologist Tomás Moulian published one of the first critical interrogations of the democratic transition, *Chile Actual: Anatomía de un mito* (*Chile Actual: Anatomy of a Myth*). Recasting the transition as “transformism,” Moulian argues that the dictatorship, now clothed in a discourse of democratization, has deepened its basic premise—the regulation of society through the market—while erasing its violent origins (Moulian 1997).

Through access to credit, the market has replaced conventional notions of community and political affiliation, acting as the “apparatus of social integration.” Political rights are now construed by the state as consumer rights. According to Moulian, the credit economy is responsible for the “individualization of social relations” and the replacement of “political man” oriented toward public life with his “domestication,” the “credit card citizen,” the atomized individual who no longer lives in a community, nor for a cause, but, rather, for his nuclear family: “changing the living room furniture, buying one’s house, a car, the education of the children, going on vacation with family” (1997:121).

As a landmark critique of the consensus forged between the military regime and the democratic government, *Chile Actual* opened a space for alternative accounts of the democratic transition to circulate within the public sphere (see also Paley 2001). Yet, paradoxically, in its reification of the autonomous liberal subject, this critique bears striking resemblance to its opposing account, which upheld debt as a symptom of natural economic progression. The economic subject with a psychic drive to consume is either the starting point for a purported consumer evolution or the end point of the neoliberalization of social life. Such accounts across the political spectrum underscore how this kind of economic subject has become a commonsense reality in Chile that is more assumed than demonstrated.

Empirically, there are at least two difficulties with these accounts. First, a focus on new consumer desires may deflect attention from how the urban poor use credit as a resource within the context of eroding and unstable wages and the privatization of public services. As political scientist Verónica Schild points out, among the poor, “covering basic necessities such as health insurance, education fees and basic services through credit has become ubiquitous” (Schild 2007:192). Second, focusing solely on the liberal individual and a correlative nuclear family can obscure “immanent dependencies” among kin and neighbors (Povinelli 2006).

In *La Pincoya*, a representation of family relations bounded by the household, solidified by the marriage contract, and advanced by a middle-class Catholic morality cuts against domestic relations that exceed the home but are actualized within it. Through daily activities such as watching children, sharing food or contacts for work opportunities, such domestic relations blur lines between neighbor and kin. In time, domestic relations between neighbors may transform into *compadrazgo* (spiritual kinship). The dramatic growth of Pentecostal-charismatic communities in *La Pincoya* since the early 1990s has produced emerging sets of domestic relations as social ties that are enacted through a religious language of spiritual kinship (see Boudewijnse et al. 1998; Kamsteeg 1998).

Such relations derive from a history of popular solidarity and extensive kinship networks among the urban poor that evolved in tandem with the Catholic Church’s delimitation of the private sphere as well as the liberal Chilean state’s criteria for legitimate filiation. As

historian Nara Milanich documents, while the state's adoption of the Civil Code in 1857 advanced a new legal taxonomy of filiation based on contractual relations, relations of caretaking "pluralized" as poor, illegitimate children circulated among households (Milanich 2009).

Although domestic relations are not unique to Chile, a history of the struggle for land and housing embodied in home ownership and the extensive availability of credit to the urban poor give such relations a unique shape. For example, Carol Stack's seminal work on "domestic networks" within poor African American communities resonates in part with these domestic relations. Yet, in Stack's account, the spread of domestic activities shared across households and the constant movement of individuals among rented residences render "which household a given individual belongs to a meaningless question" (Stack 1974:90).

Such a tenuous relation to the housing site contrasts sharply with experiences of home in La Pincoya. Here, homes are inhabited by multigenerational families, are often headed by women, and materialize intimate histories of a struggle to construct a "dignified life" (see Murphy 2007; Valdés 2007). The relations constituting the house are potent social and material anchors, reasserting the moral primacy of family obligations, even as domestic relations beyond the site continually inform it. To be constituted through family is not a choice; it is how one inhabits the world. Thus, abandonment of family members, or social isolation, is rarely seen in La Pincoya, while fluctuations in the intensity of care, as care crosses into neglect and back again, are revealed with time.

Elizabeth Povinelli's work on the "thick life" of social dependencies among Australian indigenous communities also helps us conceive of domestic relations. These communities distribute structural violence across relations, thereby mitigating social harms through their distribution across kinship ties. But, they live with a constant and awkward friction among kinship obligations and dependencies, liberal family forms, and discourses of self-responsibility (Povinelli 2006). For families in La Pincoya, such friction is inhabited within the home and is cast in time through credit. As I explore below, while domestic relations provide the temporal resources for "the possible" within the home, kin may also rely on discourses of the household, individualism, and cost-effectiveness to legitimize the momentary withdrawal of care.

MAKING TIME

Let us return to Sra. Flora and her family. I met Sra. Flora in June 2000 on a three-month stay in La Pincoya. Over eight years, I saw how constant economic precariousness often cast her affective stakes as mother and *pareja* (partner) against each other. The loss of Rodrigo's job in March 2004, however, sent the family into severe economic difficulties. Now, only one adult in the house, Rodrigo's cousin Tio Ricardo, had stable employment. Rodrigo now pressured Sra. Flora to address Florcita's and Kevin's drug and alcohol use. In this context, Sra. Flora invited me to meet with her, Florcita, and Kevin.

Florcita sat in a chair in the corner, hand on her chin, sullenly looking at the floor. Sra. Flora pressed them to speak, "Go ahead, tell her about your illness, about the drugs," pointing to Kevin and then to them both. Neither spoke immediately. But just as Florcita raised her head, Kevin cut her gesture off abruptly, pulling his chair toward me.

For several months, he had been suffering from multiple panic attacks, fear, and waves of anger, all of which he was still experiencing. Kevin hurriedly recounted how he had suffered a stroke while working as a bus driver. After the stroke, Kevin acceded to a state pension for disability, which he called "retirement." The slowness of life at home, however, made him nervous and agitated.

I would like to return to working, but I have a non-functional hand, a neurological damage that stays forever. They give me pills, but I walked around high, yellow [skin], pure pills. ... My aggression, my violence augmented. As a human being, I don't accept it. Until today, I do not accept that this happens. I don't accept it because I am 32 years old. I have half of my life in front of me, so ...

He paused. Bouncing his knee up and down, Kevin changed course and recounted the circumstances that led up to his current state of illness.

All of a sudden, I had many goals. When I was mixed up in drugs, I said to myself, "I will jump out of this [doing *pasta base*]. ... And I had the desire [*tenía ganas de comprarme un auto*] to buy myself a car also. Yes, I would buy a car [spoken with a sense of wonder]. I would work for a car. So, I put myself to work, working, working, and working, and working. ... I drove myself crazy working, but until even today I still have the desire to get up and go to work. For Kevin, the desire and wonder for the car could not be dissociated from a desire for work and a working body. Sra. Flora interjected: "He is very aggressive. He will break a cup for whatever reason. There is no control. It's like ... pap! [She snaps her fingers]." She described how Kevin and Florcita had been involved in *pasta base* in the late 1990s. For three years, the home was absorbed into cycles of theft, destruction, and debt while struggling with Florcita's and Kevin's addictions. Then she came to her point. Only through Florcita and Kevin's eventual separation for several months, she stressed, did the addiction momentarily end, intimating that they should separate again. Growing restless, Kevin finally stood up and left, knocking over his chair. Sra. Flora turned to Florcita and accused Kevin of spending his income as a bus driver to buy drugs. Florcita denied the accusation, leaving with a scoff.

In the face of this failure of persuasion, Sra. Flora pursued other paths. Maxed out on her own credit cards, she borrowed her neighbor's card the next day to purchase Kevin a new stereo. We rode the yellow city bus to Santiago center, arriving at Almacenes París department store. As we pressed stereo buttons and twisted knobs, Sra. Flora told me, "Music helps calm his nerves. It tranquilizes him and distracts him." This purchase was an enactment of care for Florcita. Listening to music might diffuse Kevin's aggression, holding his attention in a way that the pills did not, while providing time for change to occur.

Outside of Sra. Flora's view, however, Florcita also found modalities to care for Kevin and herself: alcohol and pills. Later that night, I was at a friend's home in La Pincoya when Florcita knocked on her patio gate. "Luz! Luz!" she called out. I recognized the voice and went out to greet Florcita. Florcita's two young sons accompanied her. She was carrying a backpack. I asked Florcita how she was holding up with Kevin. Kevin had run out of medication for his nerves. "So, I buy pills from Sra. Maria [an owner of a corner store] to make him sleep. He's desperate and aggressive."

She unzipped the backpack, explaining that she was selling foodstuffs for cash. The bag was full of packs of spaghetti and marmalade, and a bag of rice—Sra. Flora had bought these same goods in the local market earlier in the day. I asked Florcita what she intended to buy after selling the food. "*Pisco* [hard liquor]," she said. "If we share a bottle of *pisco*, and I give him a pill, I know he will sleep." Luz joined us. Florcita sold her a pack of marmalade. Luz and I hugged her and watched her walk up the street with her children. Luz looked silently at the marmalade pack in her hand, perhaps considering that they had been stolen. "Well," she remarked, "we don't really need marmalade; we already have two packs. But, I see Florcita, and I know she needs the money. So, I do what I can to help."

Exploring the moral texture of these acts of borrowing and buying allow us to appreciate subtle transactions of care between neighbors and kin that are taking place every day. Could

these actions be interpreted as gestures of care that demonstrate how domestic relations are actualized within the home? We may think of domestic relations in the home as being present in their potentiality. When family members take up these domestic relations through borrowing, selling, buying, listening, or visiting, these relations are realized, made actual, within the home in specific ways. In this case, borrowing a credit card from a neighbor to purchase a distraction or buying redundant goods so a neighbor can tranquilize her partner makes time to set a different tone to family relations or, at least, to provide a time of respite to face them anew.

Uncertainty infused these diverse gestures of care. How much time would a distraction last? Would a family member reveal a different aspect of herself if the tone of family relations shifted? Would she, as many said, “mostrar la otra cara de la moneda” (show the other face of the coin)? As families waited to see loved ones show a different side, this “made time” rubbed against the temporality of monthly debt payments and the uncertainty of unstable wages that impinged on the home.

LIFE LOANED

Over the next three months, Florcita and Kevin were not at home when I came to visit. Rumors spread that Florcita was engaging in prostitution to buy drugs. Kevin was said to be consorting with *pasta basteros* (pasta base addicts). Sra. Flora grew reticent about Florcita and Kevin. In contrast to her earlier attempts at persuasion, her silence suggested that she had little left to say. When I inquired about them, she remarked, “What can I say? They don’t listen. For now, I just eat it.” Indeed, Sra. Flora was embodying the effects of this failure to listen. She had gained several kilos in the past three months. Her ankles were constantly sore. She went to the general practitioner, who suggested she might have hypothyroidism, but her subsequent thyroid tests were normal.

Meanwhile, the home faced mounting difficulties in keeping up with monthly debt payments. Rodrigo found a temporary construction job building chalets in Chicoreo, but the bus fare alone comprised one-third of his income. Behind on their payments to department stores, as well as the utilities, Sra. Flora resorted to cash advances from the Líder supermarket to buy groceries. Department store debt collectors arrived at the home, threatening to take an inventory of valuable household possessions. Just over the hills bordering La Pincoya to the north, Chicoreo was quickly becoming an upper-middle-class haven. As we sat outside in the evening chill, Rodrigo compared his lifeworld to Chicoreo: “There, they pay for the houses in cash. And here, I’m still paying quotas on this chair. So, this chair, the Hites [department store] still are the owners of it. Credit is for the poor.” Rodrigo voiced a sentiment shared in La Pincoya. As long as one continued to make monthly payments on commodities, they were not one’s own. Other neighbors linked the uncertainty of ownership to the uncertainty of life itself: “Tenemos una vida prestada” [We have a loaned life].

The “loaned life” is tied into the historical conditions of the credit system itself. As Sra. Flora emphasized: “It started when Pinocho [Pinochet] came to power, because before credit was for the rich. ... And I remember when Pinocho came to power, he gave credit to the poor.” Credit gave the poor access to a “dignified life” (housing materials, clothing, food) that had been, until then, a driving force behind popular social movements (see Salazar Vergara and Pinto 1999). Yet, as Sra. Flora explained, access to this dignified life emerged in conjunction with new visibilities and social controls: “But with all of this, families began to get into debt, and there appeared DICOM [the private credit registry], because the businesspeople realized that the poor were getting into so much debt that they could not pay their quotas.”

New temporal forms of surveillance arose when the state-mandated credit registry of the Superintendent of Banks and Financial Institutions (SBIF) partnered with the main private company for credit information, DICOM. In 1979, the National Chamber of Commerce and private entrepreneurs established DICOM, four years after the initiation of the Chicago Boys' [regime economists] structural adjustment plan.¹⁰ Throughout the 1980s, DICOM won public bids to provide private credit information to the SBIF and made individual contracts with banks and financial institutions. Owned by U.S.-based company Equifax since 1997, DICOM's databases now span a history of bad checks, overdue bills, consolidated debts, and a reporting registry, as well as credit scores (Cowan and De Gregorio 2003).

As Sra. Flora emphasized, DICOM exerted a continual presence in everyday life, both in terms of the material constraints that came with a troubled financial history and the anxieties provoked by being in DICOM or on the verge of it. To be "in DICOM" means that one cannot accede to any form of institutional credit: bank loans, department stores, state-financed loans for higher education. Further, those in DICOM were often subject to labor discrimination (Raczynski et al. 2002). DICOM was used as a character assessment, a screening for personal responsibility and discipline. With access to DICOM databases, employers often made a worker's contract conditional on his or her status in DICOM.

From 1979 to 1999, when the Senate of Chile passed Law 19.628, "Protection of Data of Personal Character," popularly known as "DICOM Law," [Ley DICOM] not only was this financial history available to all employers and financial institutions but it also remained within the DICOM databases, even when debts had been settled (see Ruiz 2002). The persistence of this history was often called the "debtor's stigma"; debtor's stigma made life chances attenuate, as if one were imprisoned by this history (see La Cuarta 2002). Although the 1999 DICOM law was the state's attempt to limit the abuse of these databases (Ministerio Secretaria General de la Presidencia 1999), it can also be read as an expansion of the consumer credit industry by facilitating access to previously "stigmatized" debtors.

Although DICOM registered individual credit histories, in La Pincoya such a history was experienced not as an accounting of the individual but, rather, of the family tied into the home: "We are in DICOM" or "Families are in debt." *Family* here was used in relation to the debt collector, who inventoried any item of value within the physical boundaries of the home to satisfy the outstanding debts of any one family member. Thus, people said, "Van a embargar la casa" [They will repossess the house], not only when the house itself was threatened with repossession but also when any individual within the home had defaulted on his or her debts. Although debts were in the name of an individual, the enforcement of such debts through repossession materially demarcated the home and implicated all the relations within. At the same time, families strategically used the fact that credit histories are individually registered to keep lines of institutional credit open.

In his essay "Postscript on Control Societies," Gilles Deleuze examines the transformation of disciplinary societies based in institutions such as the prison, school, and asylum to societies of open, continuous, and free-floating control through the market's synergy with new technologies. "A man is no longer a man confined but a man in debt," writes Deleuze (1995:181). He continues, "One thing, it's true, hasn't changed—capitalism still keeps three quarters of humanity in extreme poverty, too poor to have debts and too numerous to be

¹⁰The Chicago Boys refers to cohorts of Chilean economists trained at the University of Chicago Department of Economics, made possible by an exchange program between that university and the Catholic University in Santiago initiated in the mid-1950s. Under Pinochet, these economists completely restructured the role of the state, from a welfare state to a subsidiary state, in which the state only has a technical role, while the market governs society (see Valdés 1995).

confined: control will have to deal not only with vanishing frontiers, but with mushrooming shantytowns and ghettos” (Deleuze 1995:181). But the expansion of the credit system among families in La Pincoya challenges this homogeneous view of the poor, as well as capitalism’s supposedly obvious inclusions and exclusions. The mechanisms of control societies are not beyond the extreme poor. In fact, they are precisely the mechanisms through which the materiality and image of “extreme poverty” are destabilized. In La Pincoya, this destabilization of “the image” is embodied and absorbed into family relations.

Shadowed by the threat of DICOM and repossession, families in La Pincoya worked to keep up with the temporality of monthly debt payments, what they called “manteniendo la imagen” [maintaining the image]. Maintaining the image conveyed the transient, insecure, and uncertain nature of a dignified life made possible through credit. Is this life a life I can trust? Will it exist tomorrow? A sense of uncertainty pervaded everyday relations. Gossip of exaggerated cases abounded: those who were *aparentando*, projecting the markers of material wealth above a family’s means, and those *marceros*, who wore brand-name clothing, even as they struggled to make it to the end of the month. Against this uncertainty, families cut back on money spent on food; asked neighbors, friends, and extended family members for loans; worked for overtime pay; and took on side jobs. In this way, the “loaned life,” a fragile existence of the home, was held together through, and often despite, the temporality of credit.

UNBEARABLE VOLUME

For families contending with mental illness and addiction, the work of maintaining the image was in friction with the temporality of waiting, producing bitter compromises in everyday life. Between the temporal demands of credit and caring for the ill, women found themselves caught among multiple competing positions—grandmother, mother, aunt, wife, sister—in their kinship world.

For Sra. Flora, these bitter compromises manifested as a domestic struggle over time itself. By June 2004, the tension of family relations had reached a nearly unbearable volume, an affective atmosphere that one could not escape, like the heavy metal blaring from the stereo that Sra. Flora had bought Kevin to calm his nerves. Kevin and Florcita had become increasingly violent toward each other. During tea one evening, we heard Florcita and Kevin fighting. The sound of breaking glass and walls being punched reverberated through the corridor. Kevin ran into the living room holding a knife. His forehead was lacerated. Florcita had hit him with an iron bar. He called the police. When two policemen arrived, they first questioned Kevin in a formulaic tone, “Cuántas veces has golpeado tu mujer? [How many times have you hit your woman?]. Kevin laughed, saying, “Look at me; she hit me.” An argument ensued in which Kevin and Florcita each accused the other of being a *golpeador/a* (beater). Despite our contestations, the police ultimately sided with Kevin. They arrested Florcita and took her into custody for the night.

This eruption of violence initiated a daily struggle between Rodrigo and Sra. Flora over Florcita’s and Kevin’s places in the home. Rodrigo simply demanded that they both leave. Sra. Flora, however, wanted to help Florcita separate from Kevin, which would take its own time. Gradually, this struggle over letting time do its work was cast in economic terms. Rodrigo told me his unstable wages were barely covering monthly costs. Tired of spending his income on paying the bills, he used his end-of-the-month pay to buy a new shirt, sweater, pants, and shoes. When the home’s electricity was turned off because of nonpayment, Rodrigo argued that Sra. Flora’s excessive care for family members produced this darkness. His frustration with her defense of Florcita and Kevin bled into Sra. Flora’s relations with her extended family. He said that she would “sit in the dark” until she “put limits” on her

family visiting the home. As she told me, “How can I limit my own family members from coming here? I was not raised that way, and it’s difficult for me to change at this point in my life.” After Rodrigo lost his job, she said, “Se puso machista, muy machista” [He’s become very dominating or controlling].¹¹

Over the next several months, Sra. Flora patiently absorbed the darkness of the home while protecting Florcita. She also asserted a determined ability to live without Rodrigo. As she told me after another argument with Rodrigo, “But when we fought again last Saturday, I said, ‘If you want to go, then just go’ [said in a defiant tone]. Don’t feel committed to me. I will lose weight and look for work. I don’t need your contribution here in the house. I will not be here, begging that you stay here.”

Then, in early October, Sra. Flora fell ill. After she returned from the hospital, I visited her. Covered by an old blue quilt, she convalesced in her cramped bedroom. I asked her what happened. The night she fell ill, she and Rodrigo had fought. Rodrigo had discovered department store bills that Sra. Flora had been hiding and paying *piola* (quietly, or without notice). She had bought clothes for Florcita and her children. Rodrigo threatened to leave the home. Sra. Flora confronted Florcita, telling her to leave Kevin. Florcita refused. She loved Kevin, she said, and she hated her mother for bending to Rodrigo’s demands. Sra. Flora felt a terrible pain in her abdomen and stabbing pains in her heart. She thought she was having a heart attack. Rodrigo took her to the Hospital Joaquín Aguirre. She had an acutely inflamed gallbladder that required surgery. When she returned home, Rodrigo had momentarily put aside his demands. Sra. Flora told me, “It seems that Rodrigo got more enthusiastic about the house [after I got sick]. He took pity on me, seeing me in this condition; he can’t leave me now.” Sra. Flora’s surgery and recovery not only affected Rodrigo but also seemed to diminish family tensions, or at least their outward expression. Kevin and Florcita, for their part, had turned down the music.

The damage Sra. Flora embodies through this waiting raises questions as to the limits of this mode of care. In a context characterized by precarious employment, targeted state programs for those who do the work to qualify as “extremely poor,” and a fragile and underfunded public health system, the sense of responsibility toward kin can feel infinite.¹² Such a sense of responsibility is heard in women’s differentiation of *la casa* (house) and *la calle* (street), in which the “street” is spoken of as unpredictable, faceless violence and scarcity—“he might be killed or stabbed; how would she survive?”—while in the “house,” moments of scarcity and interpersonal violence are engendered in flesh-and-blood relations and can be mitigated, assuaged, and endured as part of life itself. Waiting, then, can be understood as a manifestation of the desire to be infinitely responsive (see Das 2010).¹³ Realized through domestic relations and credit, this desire orients subjects toward “the possible,” the lived sense of indeterminacy in the present that provides hope for relational futures. But, this sense of responsibility can become unbearable, for example, with the threat of deadly violence in the home. Indeed, when such a threat arose, Sra. Flora had to face the fact of her finite responsibility even as she held onto this desire for infinite responsiveness, a desire to continue waiting.

¹¹*Machista* is a term used to express acts, attitudes, and ideas of male dominance. In intimate relations, this attitude can manifest in controlling the finances, limiting contact with neighbors and family members, and enforcing a sexual division of labor within the home.

¹²This is not to say that domestic triage—whose life should be cared for, whose could be neglected—is not happening every day in La Pincoya. Domestic triage is not all or nothing. The expansion of this sense of responsibility among urban poor families shows how difficult and subtle the process of domestic triage is for family members, while also elucidating its temporal dimensions.

¹³Veena Das’s article on the relation between finite responsibility and the return to the every-day among urban poor neighborhoods in Delhi is helpful. New medical technologies can “expand the scope of kin obligations to such an extent that the immediate material conditions and limitations are lost from view” (Das 2010:44). Thus, “limiting the desire infinite responsibility to the other is paradoxically what attach one to life itself” (Das 2010:32).

GIFT OF BREAD

December 28, 2004. Two months had passed since I had seen Sra. Flora. When I entered the house, she was standing in Florcita and Kevin's room, cleaning up what she called "the disorder." She greeted me with a warm hug, telling me that she had "good news." Kevin and Florcita had left the house three weeks ago, she said, and "ahora estamos tirandonos pa' arriba" [throwing ourselves upward in the world]. She seemed exuberant. We walked across their room. Mounds of clothes lay strewn across the floor.

Leading me to a new interior patio, she said, "We are repairing the house." The new kitchen would replace the passageway to Florcita's former room. Sra. Flora remarked, "I am going to put floor tiles in all the bedrooms and new ceramic tiles in the living room, kitchen, and bathroom. We have all this projected for this year, 2005. It will be a good year." She recounted to me the events that led to their leaving. Kevin got high on pasta base and so severely assaulted Florcita that they called an ambulance. "I told them to leave after that. 'If you can't leave Kevin, [addressing Florcita], I won't have you die here like this. Please. Just leave.' And, finally, they did. They just got up and left."

Sra. Flora's narrative was not one of abandonment. Rather, by telling Florcita to leave the home, Sra. Flora reaffirmed her life within it. But by marking out the home as nonviolent, she established a boundary around this spectacular violence and the everyday, unaccounted-for violences through which the home was being produced (Price 2002). As we talked further, Sra. Flora justified why she told Florcita to leave the home. She remarked, "It gives me pain and rage [*rabia*], but now I leave her, I leave her, because I did everything and more than I could do. It's like, how do I say this to you? Like a woman." She called out to her daughter Sonia in the other room: "Sonia! How do you call this [kind of] woman that likes to be beaten?"

"Submissive?" Sonia replied.

"No, that's not the word. It starts with an *m*," Sra. Flora answered.

"Masochist?"

"That's it!" Sra. Flora replied. "*Masochist!* Masochist is she! It gives me pain because I never hit her. I only hit her three times when she was 18 years old and was going out with this *desgraciado* [wretch; referring to Kevin]. And I thought she would change, but it all went worse."

Then, she told me how they would now pay their debts ahead of time. Rodrigo had just secured construction work with a definite contract, and with Florcita and Kevin gone, they had fewer costs. "I know that I can do it because the children [Florcita, Kevin, and their two children] are not living here. Imagine it. I am saving so much because I am not using so much light, water, and now I don't have to make so much for lunch."

Although Sra. Flora drew from a pervasive "calculative thought" within the everyday and invoked patriarchal norms, I want to draw attention to what she may be voicing through them: that she is finite and separate from Florcita and that her responsibility has an end. The discourses of cost-effectiveness and patriarchy provide powerful retrospective vehicles of legitimation and deflection. They allow for separateness to be voiced. At the same time, they deflect the difficulty of recognizing the denial of another while furthering the grip of such discourses within the home (see also Frazier 2007). Such a move is what Stanley Cavell has called the "scandal of skepticism": "With the everyday ways in which denial occurs in my life with the other ... the problem is to recognize myself as denying another, to understand

that I carry chaos in myself. Here is the scandal of skepticism with respect to the existence of others; I am the scandal” (Cavell 2005:151).¹⁴

As our conversation drew to a close, Sra. Flora asked me where I was heading. I told her I would look for Florcita in the Plaza Pablo Neruda (a frequent meeting ground for drug deals) and then visit the houses of Florcita’s friends. As I gathered my things, she told me to wait a moment. Walking into the kitchen, she returned with two warm canvas bags. Each held a homemade loaf of bread. “Here, take one for yourself, and give one to Florcita.” Connecting mother, daughter, and anthropologist, this gift did not constitute an act of reciprocity. Rather, it was a thread of sustenance between Florcita and life within the home. A labor of Sra. Flora’s own hands, it delicately materialized possibility: once more, a gesture of care inviting the other back and enacting kinship.¹⁵

Later that afternoon, I found Florcita. She and Kevin were renting a one-room shack attached to a friend’s house. Estrella, their friend, lived with her mother in a run-down wooden house on the opposite side of the *población*. She and her mother both worked in piecemeal sewing at home. She led me to their room, saying, “You know, their mom threw them out of the house.” Kevin and Florcita were in a deep sleep. I wrote a small note to Florcita about my visit and her mother’s gift, and left it with both bags at their feet.

BROKEN BODY AND A LOAN FOR ANOTHER LIFE

I have visited Sra. Flora’s family every year that I return to La Pincoya. Even with monthly debt payments, the family fixed the house incrementally. Ceramic tiles on the floor, one by one. A fresh coat of paint on the walls. Three months after Florcita and Kevin left, their two children asked Sra. Flora if they could live with her. She took them in. Kevin attempted to take the children back, but both Sra. Flora and Rodrigo stood their ground. In late 2005, however, Sra. Flora found Florcita unconscious in the neighborhood playground just a few houses down from their home. She had been raped by a group of bus drivers as she sought to sell sex for pasta base. Rodrigo carried her back to their home. On hearing about the rape, Kevin was enraged. High and angry, he yelled at Florcita and blamed her. Sra. Flora called the police. Kevin was admitted as inpatient to the psychiatric hospital. Florcita joined a community treatment program run by one of the many Pentecostal groups in La Pincoya.

After a two-week hospital stay, Kevin came back to live with Florcita in Sra. Flora’s home. I saw Florcita in January 2006. She had gained some weight, but her face bore the strains of addiction and physical abuse. “I’m getting better,” she said. “I go to the meetings, they make me feel better.” She would look for work, expressing a desire to “tirarse pa’ arriba” [move up]. Would the Pentecostal meeting provide her a way to start again? Sra. Flora was cautious but hopeful: “Veamos” (We’ll see). Over time, however, things went missing in the home. The television went one day, and a few weeks later, the stereo. Sra. Flora bought a new television and a new stereo, on credit. Rather than demanding that Florcita and Kevin leave as he did before, Rodrigo resorted to drinking beer in the local canteen. He spent less time at home, often arriving drunk. Meanwhile, Florcita left the house for days.

In July 2007, I returned to La Pincoya, this time with my husband. We had just gotten married a few months before, and I introduced him to friends and neighbors. It had been a year and a half since I had seen Sra. Flora. We walked to her house for a visit. The house

¹⁴See Veena Das’s work on skepticism within the everyday, which displaces a comfortable interpretation of the everyday as the site of banality and predictability, instead asking how that everyday is secured (Das 2007).

¹⁵This enactment of kinship contrasts with Mauss’s concept of the gift as an object or service rendered within a system of “contractual morality” (Mauss and Halls 1990). See Jane Guyer’s recent analysis of Mauss’s *The Gift* within the context in which it was originally published (Guyer 2009b).

was stripped bare. The floor, where there was once ceramic, now was concrete, blackened with dirt. Where the sofa once was, there were two wooden stools. Tio Ricardo had lost his job in the textile factory. Sra. Flora invited us to sit on the wooden stools: "All this, they broke everything. And I am still paying the quotas on the things they broke. See. Look, look, I don't have anything for us to take tea in, see. I can't even invite you and your husband to tea. I'm sorry. See, this is how it is now. And it pains me. It pains me so much." She repeatedly apologized for not having anything to serve us tea. "No, no, it's okay, it's okay," I said, trying to reassure her.

Sra. Flora recounted to me the events leading up to the present: about Florcita's and Kevin's drug use, Florcita's selling of sex for drugs, her other daughters' parties that overran and destroyed the home, the debts she could not pay, Rodrigo's resignation. Three months earlier, she suffered a stroke. "Look at my eye, it's *desviado* [deviated]," she told us. "The doctor said that it would not come back, and that there is nothing I can do now." Her right eye was deviated laterally. She was short of breath as she spoke. It seemed that she experienced both a pressure to find words and a difficulty breathing. The doctor, she said, had told her that her heart was not working well. But, she had sensed this herself: "I'm broken. My body is broken. The house, everything, is broken." Destruction, too, can be the price of the possible, of caring for kin through the temporality of waiting.

To leave you with this scene of destruction would obscure how the use of the credit system can also provide different relational futures. In August 2008, I returned to La Pincoya. On a bright, chilly afternoon, I stopped by Sra. Flora's home. The blue-painted patio gate was wide open. The sound of hammers rang out into the street. The house's facade was completely renovated. An oval front step covered with salmon-colored tile introduced a carved antique door, framed by rectangular glass windows. Rodrigo greeted me with a big hug, sweating from the renovation work. Sra. Flora then appeared and also hugged me. "Look, we are renovating the house. Beautiful, you see," she said. Surprised, I asked her to give me a tour. We walked through the house. It was almost unrecognizable. The kitchen was enlarged and decoratively tiled in black and white. Florcita's former room was transformed by a large glass sliding door that opened onto the interior patio of the house, where a few white chickens and a large black- and green-feathered rooster pecked the grass. Sra. Flora pointed out the details of renovation to me. As we stood in Florcita's former room, I told her how struck I was by the changes. "How did ... ?" I asked. Sra. Flora interrupted me, answering, "I took another loan on the house." She refinanced the house to afford the renovations. "But, how ... ?" my voice trailed off. Sra. Flora responded:

Well, Rodrigo was drinking, drinking all the time. And, I said one day, "Ja, ja, no more. No more. Never." I confronted him, "Look. You are going to change or you leave this house. I can't bear you like this." I took out the loan, and I said, "We are going to renovate the house. We will have a new life." He got enthusiastic and went out with the money and bought all the materials. So now, he is working in construction and we save a little at a time to be able to renovate the house just the way we want. With a different style than everyone else.

This time, the loan provided the materials to hold Rodrigo's attention and allowed time to work on relations.

I asked Sra. Flora about Florcita, who was now living three houses up with Kevin, renting a room from a neighbor. Sra. Flora had used a portion of her loan to help pay for their rent. After several months of pasta base use, Florcita joined another Pentecostal meeting to regulate her addiction. Kevin continued to consume, but Florcita persisted in a relationship with him. Sra. Flora asked Florcita to move out of the house but made arrangements with the neighbor. She brought food to them each day. Florcita occasionally stopped by the home but

did not stay long. With the move, Sra. Flora and Florcita, for the moment, had crafted a way to maintain proximity, while distancing Kevin from the home. In this way, they forged a new lease on life—in a different style—staking the everyday again in an uncertain future.

POLITICS OF CARE

In the face of chronic mental illness and addiction, families of the urban poor in Santiago are engaged in a continuous struggle to care for kin within a double-edged credit economy. This economy produces both perpetual indebtedness alongside the material resources for livelihoods amid unstable labor. Beyond the home, domestic relations and mechanisms of credit are crucial resources in holding onto “the possible” within its bounds: through an active waiting, time can do its work and produce the unexpected. Yet, through the enforcement of debt payments as well as a history of the struggle to live the dignified life, the home and the family relations that constitute it are the moral and material sites of struggle for the care of kin.

In Chile, discourses of the free market pervasively and powerfully saturate the everyday, politics, and the media. The lives of the urban poor, however, suggest an alternative analysis, one that views monetary transactions as affective enactments of relations, gestures of care toward others. Such gestures sit in awkward tension with the aspirations for social status manifested in commodities as well as the discourses of self-responsibility within the home. Although families confront the temporal demands of the credit system through their work to maintain the image, they also make use of the very temporality of credit to make time, and time again, a waiting that draws its hope from “the possible.”

The tensions between this waiting and the ongoing demands of debt, scarcity, and multiple kinship obligations outline the micropolitics of care within the domestic: how the claims of specific others are acknowledged or denied, how lives come to be valued, and on what terms.¹⁶ How we, as anthropologists, come to see these fleeting moves, these small affective enactments and temporary destructions of a world, depends in large measure on our own movement in time with those with whom we work. In following the unfolding of domestic relations in time, we are marked by possibility’s actualization in the home and in the shapes it takes at varying junctures, as illness, violence, or momentary renewal—those symptoms of another life.

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¹⁶This politics of care is distinguished from feminist ethicists who see care as a call to action, in which care is posited as a general ideal and inherent “good” that could transform society and provide a critique of capitalist relations (Held 1995; Kittay and Feder 2002).

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