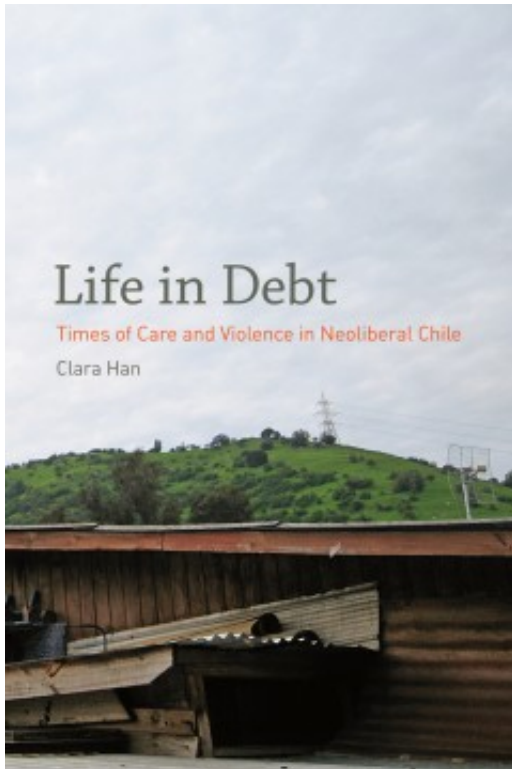


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Book review: Clara Han's *Life in Debt*

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By Larisa Jasarevic



[*Life in Debt: Times of Care and Violence in Neoliberal Chile*](#)

by [Clara Han](#)

University of California Press, 2012

298 pp, US\$26.95 paperback

Life in Debt is not an easy read. This ethnography of care and violence—intimate, political and governmental— in La Pincoya, a poor neighborhood of neoliberal Santiago, effectively draws the reader into the everyday rhythms of its residents. The book is ethnographically dense, brimming with insights and textures that Clara Han has collected over the course of thirty-six months of fieldwork, and it is precisely this ethnographic familiarity, this attention to the quotidian and the biographical that makes it difficult for the reader to get a break from the intensity of the

described suffering and enduring. The ethnographic thickness also prevents any hasty attempt at turning La Pincoya into an example of neoliberalism at large in an economic periphery or of collective trauma and historical memory in the wake of human rights abuses of Pinochet regime—the two being most obvious narrative frames for the given site.

Han offers empathetic account of the inexhaustible patience that her interlocutors exercise within home and neighborhood—caring for the dear ones who are abusive, violent, unresponsive, stubborn, or ill—and of excessive generosity that they sometimes practice: one mother borrows a neighbor's department store credit card to buy a stereo for her daughter's boyfriend, a cocaine addict with a complicated health history, because the music "soothes his nerves." Patience, care, generosity, as well as appetites for pretty things and dignified existence, discourage any reductionist attempts at medicalizing the condition of the poor or moralizing the urban poor's consumptive appetites. Life at the economic periphery, as everywhere else, is messy and cluttered, animated by desires for commodities that make therapeutic, salvific, commonsensical promises and lie within reach, courtesy of credit instruments.

And yet, life at La Pincoya is extraordinarily difficult. Excessive generosity and borrowed means ultimately purchase deferral. The boyfriend gets violent again, then pardoned, then expelled from the house; debts appreciate; neighbors lose patience with those who "shamelessly" complain about debts; accumulated possessions are sold to pay off installments; and relationships deteriorate. *Life in Debt* often attends to the temporal qualities of the "loaned life" (pp. 31, 38) and yet it is the ethnographic that speaks most compellingly, if subtly, about temporalities of debt that do not receive Han's full theoretical attention. The short, rapid cycles of relative wealth and painful precarity, of splendid purchases, house renovations and divestment, displacement and starvation that mark the lives of the post-proletarian, intermittently employed are, after all, so predictably "neoliberal." The quotidian clutter shows that economies are indeed lived richly, unpredictably, imaginatively, but the temporal dynamic is shared, transnational, and effectively choreographing the local existential domain. In short, Han's remarkable historical account of neoliberal Chile makes no mention of capital. On the one hand, it is refreshing to read an ethnography that does not feel compelled to at least pay lipservice to the category that became emblematic of politically-minded scholarship. Instead of "capital" as a shorthand for a category that nests the presumably obvious power, looming and framing the contemporary existence, Han describes the ethnographically more salient economic forms: debt instruments, money, wealth and consumer commodities, real-estate, investments in ritual and reproductive futures. On the other hand, without a more comprehensive, and critical, analytic, the recurrent resonances between the lived economies at La Pincoya and

the more structural, and global, dynamics and tendencies, may seem merely coincidental: there is the proliferation of credit instruments; there are shifts between under-employment and multiple-jobs with erratic work schedules; there is the cell-phone technology as well as antidepressants that facilitate job-searches and mediate deferrals of job opportunities; there is the insurgence of luck, speculation, and contingency (see Han's excellent discussion of *la polla*, pp. 70-75); there is the ethos of self-help; and there is the structural, tight embrace with the most affluent Santiago neighborhoods where La Pincoya residents care for the homes, children, and the elderly.

Han brilliantly, often quite beautifully, fleshes out the intersections between the existential and the economic, tending to various credit instruments as well as to historical shifts in the political imaginary that is recurrently framed by the logic of debt. And yet, Han's subtle writing suggests a hesitance to theorize the kinds of bodies and subjects that she writes into the text. At times, Han tends to read her interlocutors' hidden or unconscious motivations and inner thoughts or to interpret, symbolically or psychologically, their dreams, both of which tendencies leave this reader somewhat skeptical, not least because she does not articulate the conceptual grounds from which she issues claims to such privileged access and interpretation. While she is most vocal when it comes to disavowing certain biomedical models (e.g. antidepressant effects p.206) or commonsensical assumptions about economic, governmental, or medical subjects, she is mostly silent about the carnal realities, experiential processes, and affective events that make up the lived, embodied existence. Again, her ethnographic mastery lets the complex material realities and inter-subjective processes emerge from the text, suggesting a number of theoretical readings that Han herself may not be interested in venturing: the local medical complaints suggest quite a literal contiguity between bodies, economic forms or existential misfortune (see especially pp. 30, 125, 206-7); local remedies and practices paint physical and metaphysical domains that are unfamiliar to the ideal-typical biomedical or secular reason (soul 185; *animo*, spirit/energy 207-8; name potencies 103); multiplicity of therapeutic strategies and agents that La Pincoya residents mobilize suggest ontological fluidity while the prevalence of psycho-pharmaceuticals and global mental health categories point to the power inequality and epistemological colonization that expands beyond the reach of the public-private health clinics; and, finally, the medical alternatives that social workers and psychologists working with the public health outreach programs themselves invent or incorporate (from incense cleansing to Jungian categories to reincarnation pp.178; 185-193), call for some reflection on the more general form and terrain of biomedical knowledge in contemporary Chile.

Life in Debt offers a very fine, politically-minded account of indebted

existence. Han's historically and biographically specific text raises stakes of the debate on moral economies of credit by offering intricate, memorable ethnographic detail about the embodied temporalities and relationalities of the under-employed, overworked urban population. This book has much to contribute to the global scholarship on debt, beyond the Chilean and Latin American context.

Larisa Jasarevic is a Senior Lecturer in the International Studies Program at the University of Chicago with a history of research interests in body, medicine, and economies of gift and debt. Her book manuscript on health and wealth in postsocialist, postconflict Bosnia is currently under review. Her new research project turns ethnographic attention to an archaeological and spiritual site in central Bosnia, where a local scientific project energetically gathers transnational community in an ongoing experiment with methods and values of knowledge production.

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