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MAKING A LIVING: HOW MIDDLE-CLASS COUPLES IN WARSAW START AND PRACTICE A HOUSEHOLD*

INTRODUCTION: MONEY AND THE PRACTICE OF HOUSEHOLDING

The first time we enter the home of Kamil and Ania, a couple who met at the university and stayed together after graduating several years earlier, they invite us into their rental apartment, but prefer to discuss their dream one. Having already explored housing and mortgage markets so that they can live on their own, Kamil and Ania track their spending habits in an Excel spreadsheet to make sure there is fairness in the way they split expenses at the supermarket (Halawa, Olcoń-Kubicka 2018). They want their vision of ethical partnership to be reflected in and produced by monetary practices, but at the same time they do not want money to get in the way of intimacy. Targeted by governmental programs aimed at encouraging private homeownership and at boosting natality, as well as by many banks interested in selling them consumer loans, Kamil and Ania manage their emerging household in the context strikingly different from

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that of their parents, when they started their life together in the past. When we meet again, they have visited a financial adviser who evaluated their financial capacity and explained options the mortgage market offers them. While they have earlier talked about the short cycles of exchanges, now they move to more long-term plans of starting a family in an apartment bought with a mortgage. The last time we meet, more than a year later, we visit the new apartment. Given the disparities in their respective family wealth and incomes, Kamil and Ania worry about debt disrupting their relationship for decades to come, but are hopeful that the way they decided to split the downpayment and agree on responsibility for the monthly payments will make the mortgage a non-issue. We talk about how they seek to reconcile the demands of the financial instrument with their understanding of a good life together.

Photo 1

Kamil and Ania negotiate their financial situation and aspirations as they look at a layout of an apartment on offer nearby (photo by the Authors)



This article is a study of the domestic monetary and financial life of young middle-class couples. In what follows, we will show how couples like Kamil and Ania “make a living” not merely in terms of the necessities of roof overhead and food on the table, but in the broader terms of an ethics of everyday life under late capitalism (on “making a living” see Jane Guyer quoted in Gupta

2012: 2181). This is an ethnographic study of ordinary coupledom (Kaufmann 2009; Schmidt 2015; Żadkowska 2016; Mizielińska et al. 2018; Schmidt et al. 2018; Żadkowska et al. 2018), in which day-to-day matters of budgeting, provisioning, and consuming intersect with the more singular and consequential decisions like buying an apartment on mortgage credit. We follow our interlocutors as they negotiate emergent middle-class ideals of the good life for themselves and their children (Appadurai 2013; Fischer 2014; Heiman, Freeman, Liechty 2012). We will argue that the household, one of the most common sites and units of social research, is best understood as a dynamically unfolding process (*householding*) rather than as a stable entity; as a verb, rather than as a noun (Morgan 2011: 6–7). By emphasizing that a living is something that must be constantly made and remade, we wish to draw attention to the fact that the livelihood of any household is enacted in social practices that necessarily involve market and non-market transactions and moral meanings. As they handle and transform money and finance in the domestic context, the couples in our study fashion their newly created homes into aspirational, moral lifeworlds. To frame the postsocialist middle-class urban household in those terms provides, we argue, a unique vantage point onto the recent social transformations in Eastern Europe. That is, as long as we recognize that those transformations are not passively experienced, but rather actively produced in practices like those of Kamil and Ania.

The fundamental values and norms orienting the life course of our interlocutors would be more or less recognizable to their parents or grandparents. They include security, stability, and respectability; finding meaning in family life; having a career that affords some form of social mobility. However, the economic reforms since the late 1980s have radically rearranged both the available means for pursuing those ends, as well as the cultural horizons of what, specifically, is possible, desirable, reasonable, and ultimately good in a contemporary Polish big city. Our goal in this research has been to take an ethnographic approach that encompasses this new socioeconomic order together with our interlocutors, developing analytic categories along a long-term engagement. Born in the late 1980s, our partners in this undertaking all come from what may be called the first postsocialist generation. They came of age in the emerging market economy and, in contrast to their parents and grandparents, cannot remember, nor often imagine, making a living otherwise. Having graduated with higher degrees, often from private institutions, they enter a precarious, “flexible” job market, which creates ever new uncertainties and opportunities and which has instituted the threat of unemployment as a real everyday concern. They face an enduring housing shortage in a housing regime reformed to promote individual responsibility of achieving the goal of private homeownership. Own apartment is seen, in their milieus, as a key middle-class distinction, a vehicle of social advancement for the entire family, and a key asset for future welfare in the wake of pension reforms. They navigate the rise of consumer

culture and an unprecedented commercialization of everyday life, which embroils questions of identity, dignity, and citizenship in purchasing choices and capacities. Besides that of “consumers,” they are asked to take on many other new roles, including those of the “self-employed,” or the risk-taking “entrepreneurs.” Finally, as they seek to reconcile their situation with their needs and aspirations, many of them access new instruments of credit and debt, like mortgages, consumer loans, or credit cards, thereby tethering their welfare and life-plans of social mobility to global financial markets (Beckert 2016: 117).

Therefore, taking all those aspects together, the question arises as to how those young middle-class couples make a living in contemporary Warsaw?

Photo 2

A neo-modernist new housing development in Warsaw, a popular horizon of aspirations among our interlocutors (photo by the Authors)



This article is part of a series on monetary and financial practices in new Polish urban households (Halawa 2015; Olcoń-Kubicka 2016a, 2016b, 2017, forthcoming; Halawa, Olcoń-Kubicka 2018), which present the methodology in more detail. In this analysis, we draw on evidence from transcribed interviews, audio-recorded fieldnotes, as well as videos created during a 3-year-long ethnographic engagement (2014–2017) with 28 young middle-class couples living together in Warsaw and its suburbs. All cohabiting couples in this study were

21–37 years old, mixed-sex, dual-earner with white-collar jobs, often in the service sector or operating in the new economy of IT, sales, and marketing. All had higher degrees or were pursuing them. Their combined monthly net income ranged from 5 to 13 thousand złoty, with a median of 6 thousand. We recruited our interlocutors for their middle-class status, understood broadly in terms of profession, education, income, and habitus (Domański 2015; Gdula, Sadura 2012), and full-time employment in Warsaw. In the sample, we differentiated between housing classes (renters, owners, mortgagors; see Rex 1971), access to inheritable family wealth bound up in local housing property (parents and grandparents living in Warsaw *versus* recent migrants to the city), as well as married or unmarried status. At the outset of fieldwork, we focused on discrete significant life course transitions, reaching out to couples who within a year of the first interview have moved in together, took out a mortgage together or had a baby. As the research progressed, these neat categories began to overlap and we tracked transformations of young households occasioned by births, weddings, career changes, or moves. For three years, we stayed in touch with our interlocutors and visited them at homes three to five times at intervals ranging from a couple of months to a year for extended interviews and observations of budgeting practices. All interviews were conducted by both authors, which allowed for an additional observation of gendered communication dynamic between a mixed-sex couple of interlocutors and a mixed-sex research team. Additional research techniques included one-on-one biographical interviews and financial diaries.

What does it mean to say that a household is enacted in social practices and to speak of the *process* of householding? This research offers an ethnographic take on one of the most fundamental units of data production, analysis, and policy for governments, market actors, economists and social scientists—the household. Our perspective developed in the course of research, however, compels us to be critical of the common uses of this concept, which tend to reify overlapping and complex social processes and relations into a functional, bounded, and stable entity. In contrast, this article attends to households in formation and emphasizes the negotiations between those who are beginning to live, eat, and sleep together. Rather than presume the existence of stable households, we treat them as fragile and contingent accomplishments of social practice (Reckwitz 2002; Schatzki 1996; Morgan 2011) and ask: how does a household come to be and how is it sustained in time? We also draw on recent research into the role of financial devices and actors in the assembly of the household (Deville et al. 2016). The verb usage of “household”—householding—positions us among those who subscribe to a dynamic approach to budgeting (Guyer 1988), track negotiations between actors within households and follow transformations in household composition as well as pathways of individuals through multiple households and their household careers. In this framing, for our young interlocutors going on their own, the formation of house-

hold is a case of boundary-drawing, where there are issues of dependence and autonomy from parental households at stake; questions of solidarity, dependence on and independence from the partner; and dilemmas of engaging together the spheres construed as the “outside” of the household, consumption and work among them (we develop this perspective in: Halawa, Olcoń-Kubicka 2018). The central aspect of householding are the domestic practices of handling money, in which its meanings are pragmatically “accomplished and revealed in its use” (Carruthers, Espeland 1998: 1387). We argue that as they try to understand everyday ethics of coupledness and visions of the good life among the emerging Polish middle class, sociologists may benefit from research into the practices of creating “domestic currencies” (Zelizer 1994) out of proliferating varieties of financial possibilities extended to households.

The article is organized into three sections followed by a conclusion. In each section, we present our arguments using a strategy of describing in relative depth a singular couple that we deem exemplary to the issues at hand. The following section, “Relational work in the emerging household,” focuses on the ways in which couples match the diverse possible uses of money at home to their changing notions of the kind of couple they are or wish to be. The next section, “Living well with the parental households,” focuses on how they manage familial transfers that bridge the gap between aspirations and capacities. The final section, “Technologies of householding,” focuses on the ways in which domestic artifacts of money and finance materialize and mediate morality, and thus actively contribute to the shaping of the household as a project of a good life. The conclusion lays out some avenues for future research.

RELATIONAL WORK IN THE EMERGING HOUSEHOLD

Why not take a closer look at some examples of practical issues commonly faced by our interlocutors. Now that we have moved in together and began to shop for groceries together, who should pay when, and why? What is fair, given that one of us earns much more? How much money is considered as mine and how much becomes “ours”? When should I consult with you when making a purchase with a credit card? Knowing that conflicts over money may be the undoing of an otherwise happy relationship, what kind of financial arrangement should we make to disable money’s corrosive potential? Now that we are about to have a baby, how do we rearrange the ways we budget and save? Given that your previous debts negatively impact our creditworthiness, now that we want to take out a mortgage for the house, should I use my savings to pay you off? In the context of the growing significance of consumption, the rise of economic inequalities and the increased financialization of domestic life, such everyday matters of money and morality have become fundamental to the constitution of middle-class households in contemporary Poland, as we argue. In this section, employing the case of Krzysztof and Ania we begin to explore

how, in the practices of handling money and finance emerging couples constitute dynamic domestic moral orders by negotiating practical dilemmas like those opening this paragraph. Following Viviana Zelizer (2012: 145), we frame this dimension of householding in terms of an ongoing “relational work,” in which couples match the diverse possible uses of money at home to their changing notions of the kind of couple they are or wish to become. The dynamic approach to householding emphasizes this continuous effort couples make to stay together and live well together as the circumstances around them shift.

The second time that we visit Krzysztof (36 yo) and Ania (28 yo) in their flat, a week later after Ania returned to work having spent a year at home on maternity leave caring for their second child. Ania is still wearing her business attire and is put together and made up according to the certain dress code in sharp contrast to her casual appearance two weeks earlier. When asked about the compensation for the nanny they hired, the conversation gets a bit tense. Until now all the fees like maintenance, mortgage payment, and other furniture-related consumer loans were Krzysztof’s responsibility. Ania spent most of her maternity leave benefit to buy groceries. As Ania puts it, *obligations are covered by Krzysztof, and the day-to-day [życie] is on my part*. In addition, he still has not repaid the Swiss franc mortgage for his bachelor apartment, so he feels his budget is tight and there is very little that remains for his personal expenses. Now that Ania will start making more money, he insists: *we should share the nanny’s wage equally*. This way the nanny would get her wage in two installments, one from Krzysztof, one from Ania, which she strongly opposes. *Why even make this sort of calculation?! We are a family, not business partners, and we have shared money anyway*. Now that she is back at work, she earns more and was hoping that buying groceries would not wipe out her account as it used to, and that there would be some money for her personal expenses. Krzysztof’s way would not only leave her with a tighter grocery budget but also with no money of her own. Krzysztof adopted a system of earmarking domestic money (Olcoń-Kubicka 2016a) within which savings are special kind of money that *can’t be touched*, this is why he wants Ania to be engaged in greater part of the household everyday expenditure. *I want you to feel responsible for the home*, Krzysztof explains. *No, you want to impose your way of doing things and you want to teach me how do things*, she responds. And besides, what will the nanny think? What kind of family pays their nanny her salary in two installments from both parties?

In the case of Krzysztof and Ania, like in many cases in this research, a significant life transition makes visible and ultimately reorganizes the moral ordering of the household via domestic monies. While synchronic research methods in most inquiries into the patterns of money management among couples (e.g. Pahl 1989; Ibragimova, Guseva 2015) would classify a household like Krzysztof’s and Ania’s as a particular “type,” repeated ethnographic visits over time reveal it to be in a fluid state of transformation. Krzysztof and Ania are struggling to organize the financial arrangement in face of new life circum-

stances. Krzysztof would like to keep the gendered expenditure model they adopted. After all, it used to work for them, when she was on maternity leave, receiving a maternity allowance. But in case of nanny's wage he insists on a "fifty-fifty" rule that assumes both partners are expected to be equal contributors to the household, deliberately pooling their money for everyday expenses while keeping the rest of their finances separate. In contrast to his position, Ania opts for a "joint money" model, which assumes a complete pooling of resources and dismisses any kind of monetary separations between partners who form "a family." She finds this rule justified as they raise two kids together and mutually share an obligation of paying the mortgage for their apartment. This rule is even more justified now, when the nanny's wage brings in a new factor being a significant item in their budget and by expanding the area of shared obligations. By thinking of proper money allocation system, they engage in relational work trying to match appropriate transactions to the current status of their relationship. When they discuss the proper conduct, they mobilize moral categories of who they are as a couple and as a family. However, in contrast to majority of the researched couples Krzysztof and Ania engage conflicting moral visions of what it means to be financially fair in a relationship and how to have a good life together (Olcoń-Kubicka forthcoming).

Elsewhere, Olcoń-Kubicka (2016b) has emphasised the dynamics and processual character of relational work by showing how couples create financial arrangement, root it in daily practices, transform it, and adjust it to changing circumstances. As couples engage in emotionally and economically embedded turning points and milestones, such as getting married, having a baby or taking a mortgage together, the notion of what makes a good life together changes. In the case of Krzysztof and Ania, their struggle is shaped by the fact that they do not have access to the public childcare services. It is obvious for them that childcare is something they should figure out on their own. As they separate the sphere of the household from the broader political economy they embrace the vision of themselves as autonomous, financially independent couple creating their proper financial arrangement that is best for them. And as Ania's maternity allowance provided by the state ends, the private nanny's wage is dependent on the money Ania can earn on the labor market. And so they ponder on the kind of system of money allocation that would be the most appropriate in their situation, bearing in mind he is eight years older than her, and his position on a labor market is much stronger (he works in the financial sector) in comparison to Ania, who is a junior specialist in the real estate company. However, as Krzysztof underlines, his status is relatively stronger now, because he achieved the maximum of the average salary on his position, while she is at the beginning of the career ladder, and because of her motivation and competences, she would become as successful in the future as him and make similar amount of money as he does now. The ultimate purpose is to have more or less equally high salaries and financial independence. But this is the future, for

the time being they continue keeping money for personal purposes, sharing mutual obligations, and looking for financial fairness in face of the significant income disparity between them.

This case illuminates the role of relational work around money in finance in producing the everyday ethics of coupledom. The household is produced in negotiations that are both economic and moral; the culture of the couple emerges from an effort to shape money into desired forms that match values and aspirations. While arguably this is true in other places and times, in contemporary Poland such forms of relational work involve having to manage emerging social ideals and proliferating financial instruments. Nowhere is this point more visible than in the rise of the culture of mortgage credit among middle-class households like that of Krzysztof and Ania. The state-sponsored hegemony of private homeownership as means of solving the housing problem, the global middle-class ideology of pursuing “freedom from work” (Fridman 2016) by investing in real-estate, and the intimate consequences of mixing conjugal designs for a good life with a 30-year co-signed contract—all of these phenomena come together to produce in Poland a historically new form of household (of which there exist more than two million now). While elsewhere mortgages often extract value from existing property, in Poland they function as instruments for creating new homes and thus creating the conditions of possibility for autonomous householding in the first place. From this perspective, much of the moral discourse and relational work among those middle-class couples who did not inherit their own house is also linked to the instruments of credit and debt.

LIVING WELL WITH THE PARENTAL HOUSEHOLDS

We used to live elsewhere, begin Jurek and Krysia as we make ourselves comfortable at the kitchen table of their brand new two-bedroom apartment in a gated community in Bemowo. *Yet, we concluded that it was high time we had something of our own. At that time, we made a choice to have a baby, and one thing led to another. If you have a baby, you need to own an apartment. Unfortunately, we don't have wealthy parents who could buy one for us, and so we had to take out a mortgage.* This practical reasoning (Bourdieu 2005: 7–9) reveals a set of assumptions that many of our interlocutors made as they discussed life course transitions. It is reasonable for a young family to be homeowners, to the extent that private property may be a condition for procreation; it is further reasonable to expect their parents to help achieve this goal, given how unaffordable it is to buy in Warsaw; it is reasonable, finally, to take on a multi-decade debt should the family lack the wealth. Such popular, normative notions of the good life implicate the practices of young households in inequalities mediated by social and housing class. They also situate the everyday ethics of couples (especially nuclear families like Krysia, Jurek and their daughter Zuzia) in a broader context of in-

A piece of internet folklore picks up on the emergence of mutual production of conjugal love and mortgage finance in contemporary Poland (“Will you take out a mortgage with me?”)
(online: demotywatory.pl)



tergenerational moral obligations and financial transfers (Finch, Mason 1993; Albertini, Kohli, Vogel 2007; Heath, Calvert 2013; Druta, Ronald 2018; Samec 2018). How do young couples navigate this terrain? While the previous section has focused on the intimate moral and monetary cultures created within emerging households, this section explores the relational work of householding *vis-à-vis* the parental households. We argue that in the context of a widening gap between rising middle-class aspirations and economic possibilities in contemporary Poland, the good livelihood of an emerging young household often becomes a project involving various forms of assistance from parental (and sometimes grandparental) households. This creates a tension between gendered ideals of adulthood as autonomy and self-reliance on the one hand, and the *de facto* blurring of boundaries between households on the other.

Consider the case of Leon and Krysia, a married couple who were expecting their second child when we first met them in 2015. They live in Miasteczko

Wilanów, a new development in Warsaw, emblematic of the emerging lifestyle of new urban middle-class (Halawa 2015). *We have our apartment here*, they say of their duplex, a 70-square-meters apartment with two terraces. *We were lucky to find something just the way we wanted and it gives us a lot of happiness*. However, given their relatively low, entry-level salaries and a baby on the way they could only afford a 490 thousand zlotys apartment (plus furnishing) just because Krysia's parents intervened. *They calmed us down [uspokoili nas] by saying: take out that bigger mortgage. We will help you pay it off and we will help you financially*. Without parental assistance, Krysia and Leon would not have opted for such a big commitment; in fact, the analysis of their budget suggests that they would barely be able to service the debt on their own given that Krysia was already pregnant at signing. Her family money was part of the plan from the start and it also accelerated the wedding, which was costly itself. *We wanted to get married, but we didn't want to buy a smaller apartment just to afford a wedding*. Krysia's parents reasoned that homeownership should be her priority and funded most of the wedding. While this involvement of his in-laws was already quite uncomfortable for Leon, after the wedding and the birth of their first son, Franek, he was surprised to discover that his in-laws regularly send his wife money for fees, incidentals, and small pleasures. She would chat with them on the phone and mention in passing that the yearly technical inspection of the car she got from them is coming up. There are many more money transfers, sometimes two for the same thing, one from her father and one her mother: *for ice-cream, go on a nice date, for Franek, for diapers*. When Krysia would tell her mother on the phone that she is running out of make-up foundation, there would be some earmarked money coming in her account the next day.

The continuous presence of Krysia's parents in their householding was difficult for Leon, especially when it came to furnishing the apartment, which they had bought unfinished. *You see, I'm the guy here...*, he says, and yet it was her parents running the show with each such transaction. *I felt so small back then*, he says, *and I felt I had no say in furnishing my own apartment*. His experience of that time (relayed to a male researcher in an interview during which Krysia was not present) is both gendered and classed. Gendered (Vogler 1998), because his role of a male provider and head of an autonomous household becomes destabilized by a matrilineal transmission of wealth. Classed (Streib 2015, ch. 4), because his father, a widower from the popular class, was not able to match the generosity of Krysia's parents. One day, when Krysia was not home, he initiated a conversation with his father in-law who reassured him it was fine. It turned out he too married into a much wealthier family. Krysia's mother came into many hectares of land from her parents. *I changed my mind after this. We are a family, after all, this money serves the common good*. And he adds. *This is great, this kind of attitude Krysia's parents have, because this is something that gives me a vision of the future that I myself would like for my children*. Krysia frames this in terms of a generational experience and an aspiration to social mobility,

somewhat discounting the extent to which her parents already support them: *I think we are a generation providing for ourselves and thinking of providing for our children as well. Our parents made money, but all they made is sufficient for what they have now. Myself in the future, I'd like to have a house like them and live there comfortably, but also be able to just give an apartment to Franek so that he will not have to take out a mortgage and won't have to be in the red from the get go, like we are, won't have that burden. ... Most of our friends get themselves ensnared into mortgages for 30 years and don't [even] know whether they will be able to pay it up earlier or not.*

As the case of Leon and Krysia householding shows, the forms of parental assistance may differ, and so does its extent and dynamics. It is expected and justified when it comes in particular moments that are difficult to cope on one's own, like getting married, taking a mortgage or having a baby. So, "going on one's own" in Leon's and Krysia's case was actively supported by parental assistance. This ongoing dependency of family support blurs the boundaries between the households, but also as it puts the concept of "being on one's own" in danger, it requires some justification and rationalization. When we heard the explanations such as: "they feel better this way," "they can afford this," or "it makes the family work, it's about bonding," we saw the process of relational work in play. According to our interlocutors, parents feel better when they can afford helping out, they also have a vision of good life they want for their children and grandchildren. In the relational work parents express their support for the idea of homeownership by engaging in large, long-term cycle transactions, including housing or participation in the mortgage of their adult children or/and providing young household in a short-term cycle with small loans, food, cash gifts, and wide range of household commodities, especially if there are grandchildren. They take on this responsibility as they recognize the situation of their children as a "deserving case" (Finch, Mason 1993). The dreams and aspirations of couples like Leon and Krysia, as well as their vision of the good life do not have to be postponed because of their low salaries. They can be realized here and now thanks to active parental support and the "peace of mind" it provides.

The case of Leon and Krysia illuminates the embeddedness of the process of householding in broader structures of inequality. Our research shows that in big cities like Warsaw middle-class aspirations and practices are strongly shaped by the housing regime. In fact, while in terms of education level, form of employment, and aspirations, our interlocutors belonged to a relatively homogenous field of the Polish urban middle-class, this field turned out to be strongly stratified by housing class (Rex 1971), that is the relationship to the desirable form of housing: owner occupation, owner occupation with a mortgage debt, rental. Not only among our interlocutors, but also in popular prose (Żelazowska 2014), reportage (Springer 2015), and most broadly in the public culture of Polish cities, the unaffordability of housing was a central impediment to be negotiated in narratives of the good life. Within our sample, otherwise

similar households would have strikingly different levels of disposable income, free time, and anxiety about the future depending on their relationship to housing. Their moral imaginary around money and finance tends for this reason to focus on family wealth seen in a multigenerational perspective. Those taking on a mortgage would embed their debt in familial relations (Schwartz, Seabroke 2008; García-Lamarca, Kaika 2016; Samec 2018), encouraged and supported by their parents to use loan to enhance family wealth in a relatively decommodified context. They would also justify their economic decisions in terms of care for their children and social mobility through the strata of housing classes (having taken out the mortgage so that their children would not have to do so).

TECHNOLOGIES OF HOUSEHOLDING

To claim that a household is enacted in social practices, as we have throughout this article, is also to draw attention to the extent to which “economic life is anchored in materiality: people live in houses, they eat food, they interact with machines, they produce objects, and they use objects” (Swedberg 2008: 57). At least since Xenophon (2002), in Western thought householding has been conceived in terms of a *technē* of proper arrangement and management of resources. While contemporary studies of domestic practice emphasize the constitutive role of commodities, much of economic analysis of home still tends to deal in abstractions (Swedberg 2008: 57–58). In this section, we seek to restore the material dimension to the understanding of domestic monetary and financial life. We do so by returning to classic theme of householding as *technē*, a form of localized and practical knowledge, which involves handling things as well as creating and using tools. From budgeting to shopping, contemporary techniques of householding increasingly involve artifacts like smartphone apps, online accounts, debit cards, and homemade spreadsheets. What are the consequences of this development for the ethics of everyday domestic life with money and finance? Following philosophers who emphasize the non-neutrality of technology, we argue that such artifacts materialize and mediate morality (Verbeek 2006) and thus actively contribute to the shaping of the household as a project of a good life.

The ways of householding that we observed in our research in many ways rely on material objects. There are separate jars which contain coins and notes separately, used for different purposes. Piggy banks emblazoned with the word “crisis” materialize thrift and playfully transpose terms from political economy into the home. Motivated by the government-run lottery aimed at reducing tax avoidance, some people collect and catalogue their receipts. The rise of digitization, however, seems the most significant development in the recent decades of householding. From touchless debit cards, through credit cards, online accounts, and smartphone apps, money itself is changing its form and transforming the ways in which households control and allocate their resources

(Pahl 1999; Maurer 2015; Deville 2014; Guseva, Rona-Tas 2017). Moreover, our interlocutors—very often office workers—bring home tools and practices of budgeting used in business and project management area from their workplaces, like the Excel spreadsheet. Households and individuals are also targeted by software developers creating products dedicated to domestic accounting, budgeting, and planning. We have analysed what we call “digital householding” in more depth elsewhere (Halawa, Olcoń-Kubicka 2018). In what follows, we build on this approach and show the operation of such software, the online personal finance manager *Kontomierz* (account-o-meter)¹ in the householding practice of Piotr and Ula.

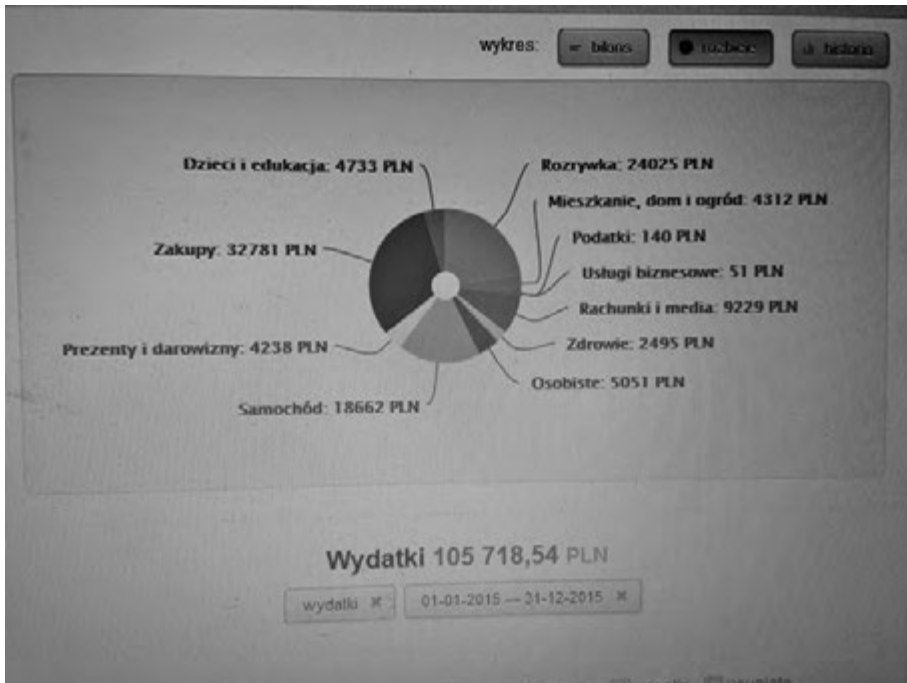
Piotr and Ula had been a couple for four years when we first met them in 2016. They live in an apartment rented from Ula’s aunt with their three-year-old son. Ula (37), seven years older than Piotr entered into the relationship with a significantly more complex financial past than him, who directly moved in with her from his parents’ home having some savings. In contrast to that of Piotr, Ula’s financial life has long been marked by Swiss franc debt on a failed property investment that she made together with her mother. Working professionally as a property manager in Warsaw co-ops, she still manages some family property, renting out her brother’s apartment, and another one of her aunt’s, downstairs from theirs. Add to this her multiple clients at her firm, and it becomes clear that Ula navigates a complex web of business and familial financial obligations. These have long functioned as her informal lines of credit. She would use rent money due to her family for months before finally making the transfer late. She would also, as she calls it, “borrow from herself,” using money set aside for taxes and social insurance to buy groceries when money was tight. She tracks these debts in a notebook. When he moved in, Piotr insisted that they start a joint account. This new financial arrangement was, in her mind, to enact their status as a family, then with a baby on the way. He saw it as a useful way to see whether his contributions to the household are equal to hers. Retaining their individual accounts, they now shared an online account, to which Ula quickly connected *Kontomierz*, a third-party home budgeting software. *Kontomierz* generates semi-automated analytics of spending and deposits divided into categories. Unemployed at the time, Piotr wanted them to be equal partners so he began matching her deposits to the joint account with money from his savings, keeping track of his and her contributions in *Kontomierz*. His savings soon ran out and the software began showing this imbalance, which Piotr, now employed, still calls his “debt” to her, a characterization that Ula dismisses. *Look [he points at the screen] over the span of four years you have spent fifty thousand more on us than I have.* As a couple, she insists, irritated, they should not keep tabs on each other like that. *We should make this analytic zero; you do not*

¹ In Polish this is wordplay: *konto* (account) and *kąt* (angle), *kątomierz* (protractor).

owe me anything. There should not be a distinction between “your money” and “mine” in this situation, Ula continues, it is *our* money and *our* relationship. Piotr took to using *Kontomierz* fast: *it’s fun with numbers*. He would log and categorize every receipt “compulsively”; she would sometimes look at the analytics. For example, 12 thousand on cigarettes and alcohol over the year, mostly artisanal beer that he likes so much. This could be the money spent on renting a nicer place.

Photo 4

Kontomierz on the screen of Ula’s laptop (photo by the Authors)



Scholars of accounting have argued that in an attempt to passively represent the situation, bookkeeping actually transforms social realities and generates new phenomena, rendering these realities governable (Miller, O’Leary 1987). As she uses *Kontomierz*, Ula is processing her frustration with their financial situation. She knows they earn good money, top 10% income bracket of the Polish population (she checked herself on the census bureau website), and yet *they* cannot have nice things and *she* remains in debt. The analytics of *Kontomierz* does not show her situation at all. It represents her visibly only as a member of, and a contributor to their nuclear family household. Her dealings with the tax office, with her brother, aunt and their tenants, and with her clients are all beyond the boundaries of the household as construed by *Kontomierz*. She is

struggling, but the struggle is invisible to the device and thus to Piotr. They will have a fight about this after we leave and when we come back two weeks later she will have taken control over *Kontomierz*.

What Piotr has called “fun with numbers” and a “silent witness” to their everyday life, became something different in Ula’s hands. Ula enabled a budgeting feature in the software, averaged their typical spending in categories like groceries, car leasing, gas, or rent, and made the average into the monthly benchmark. She transformed a past-oriented tool into a future-oriented one. Now the dials on the *Kontomierz* interface tell her that groceries are already over budget, while gas is still under. She takes it into account as she plans the following weeks. They agreed to contribute fifty-fifty to the joint account, three thousand each, which leaves her more money to deal with her debts. They established (and she reconfirmed in an e-mail to him) a 20% “tax” to save for a deposit on a new apartment and for holidays (last year they went to Greece). The remainder they apportioned by week, and then by day. 80 złotys per day, that is it. After they spent 200 złotys in a supermarket the other day, the next three days were a spending freeze enforced by her.

Such practices demonstrate how software co-constitutes a household as a domain experienced as moral order separate from the broader world (Halawa, Olcoń-Kubicka 2018). It helps Piotr and Ula draw a boundary and cut some of Ula’s networks and obligations, which she ultimately challenges and produces a different rendering of the household on the screen. The tool for domestic money in this case is malleable, performs different things for different people (tracks, classifies, compares months, projects a future), and creates meanings that may bring on disorder rather than order, to which Ula responds with an effort of reprogramming, or rescripting the mutual obligations. Throughout their relationship, software mediates their individual and conjugal notions of fairness (Olcoń-Kubicka 2016a, forthcoming). It actively creates new moral quandaries that would not be in place if it was not for the technological mediation, for example providing storage of traces (Piotr’s “debt”) where otherwise some stories would have been forgotten or understood differently, especially in the case of Ula—willingly so. *Kontomierz* mediates, for Piotr, the moral obligation of paying one’s debts, whereas for Ula, it misrepresents their relationship. In her hands *Kontomierz* holds the promise of a transformation in the mode of domestic governance, one that helps her get out of debt and one that helps their household live better. Moreover, as per Piotr’s agreement, she scripts their routines anew, creating a new set of rules. Note the shift from the hermeneutics of the household to a domestic monetary reform of sorts (complete with an e-mail explicating the new contract), where the software becomes a tool for an actual re-corralling, re-separating and re-pooling of domestic currencies in service of a shifted relationship within the couple.

The case of Ula and Piotr mobilizing software to bring their home into a moral order illuminates a broader trend in which software increasingly be-

comes an actor in householding relational work. We have documented multiple homemade spreadsheets (offline like Excel, or online like Google Sheets) and practices around them, such as entering expenditure together, discussing spending patterns made visible in charts and graphs, or making decisions regarding holidays or a mortgage (Halawa, Olcoń-Kubicka 2018). These findings suggest that just as domestic calculations are increasingly distributed among people and digital devices (Deville 2014), the middle-class everyday ethics around money and finance is increasingly dependent on the ways in which moral notions are gradually embedded in the affordances of the software. This is true in both cases: perceiving one's situation (many spreadsheets reduce the complexity of multiple financial products to one or two indicators) and working to change it. While the rising mediation of economic life by software has been well studied in high finance, and even in consumer credit markets, which score households to provide them with or deprive them of certain resources, we still know relatively little about the digital monetary practices within households and the computerized checklist of the good life.

CONCLUSION: MONEY AND THE GOOD LIFE

This article explored the domestic monetary and financial life of young middle-class couples in Poland, focusing on selected dimensions of ethics of everyday life under late capitalism. Through ethnographic case studies we showed how in everyday practice people negotiate financial constraints, capabilities, and technologies to produce a household understood not simply as an economic unit, but also a moral order—a home. We focused on three areas. First, we explored the place of money and finance in ordinary coupledness by looking at practical negotiations of household financial dilemmas around budgeting. Then, we drew attention to the fact that the autonomizing gesture of going “on one's own” is bound up in matters of managing transfers from parental households that are in turn mediated by broader structures of housing class stratification. Finally, we have explored a growing technological mediation of domestic money and finance, showing that everyday ethics is increasingly embedded in technosocial, digital practices.

The lens through which we have explored the relationships between love and money in late capitalism was the household. Rather than treat it as a unit that is stable and can be taken for granted that “contains” social life, we took a processual approach and showed households that are contingent outcomes of practices. A recurring theme was householding as a process of drawing and redrawing of boundaries: within and between a couple who negotiates issues of power and fairness; between the couple looking to nurture a good life within the home and the broader political economy outside it; between parental households investing in supporting but also controlling the life of the younger generation and the emerging household balancing between a drive to

autonomy and different forms of dependence. We argued that it is precisely the practices of managing of such boundaries that give contemporary households their form, ethics, and dynamics. Such practices mobilize moral discourses in giving meaning to and shaping economic resources. As they pass through those social boundaries, money and financial instruments become remade into domestic currencies. To study these is to gain a unique insight into the ethical dimension of life under late capitalism. In the case of Poland, this means bridging the gap between on the one hand the research on values and culture, which often skirts questions of economic life, and on the other hand the scholarship on markets and economies, which tends to overlook the realities of social practice of individuals, couples, and families.

While our popular discourses construe “family,” “intimacy,” and the “good life” as phenomena outside of the markets, this research followed scholars like Viviana Zelizer (1994) and others to argue that under late capitalism they necessarily are accomplished in practice by careful engagements with markets, in which actors seek to disable the potentially corrosive power of money for intimacy, and to harness the markets to their benefit. In postsocialist countries like Poland, which has been going through an intense set of social transformations around regimes of economic and social worth, ethnographic explorations of household practice can offer a unique vantage point onto the ways in which such transformations are actually accomplished. From this perspective, the present article suggests a broader research program focused on the ongoing tensions between the ingrained moralities and ethics of the good life and the vagaries of increasingly innovative and unstable financial capitalism that people engage in their everyday life.

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Abstract

This article is a study of the domestic monetary and financial life of young middle-class couples in Warsaw, Poland, and its suburbs. We use ethnographic evidence presented as case studies to illuminate the practices in which our interlocutors actively appropriate, mobilize, and transform money and finance to pursue moral visions of the good life. The article focuses on the household understood in processual terms

of ongoing negotiations between moral and market dimensions. The first section is focused on the ways in which young couples perform relational work aimed at achieving or maintaining moral order. Couples match the diverse possible uses of money at home to their changing notions of the kind of couple they are or wish to become. The second section proceeds from the observation of a widening gap between rising middle-class aspirations and economic possibilities in contemporary Poland and explores the practices of negotiating various forms of assistance from parental households. The third and final section argues that the incursion of technologies into domestic life means that artifacts like software or digital banking increasingly materialize and mediate morality and thus actively contribute to the shaping of the household as a project of a good life.

Key words: household practices, money and credit, morality, couples, middle-class, materiality