THE ETHOPOIETIC FAMILY[1]

FROM THE *OIKONOMIA*
TO THE CRISIS IN THE NEOLIBERAL HOUSEHOLD

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Domestic administration and political power: the family in classical antiquity

The etymon of the word economy refers to the term *oikonomia* which, in classic antiquity, corresponded with 'government of the home', or the careful management of the family's human resources and materials. From the beginning of our civilisation, the family was considered to be, and was organised as if it were, a government, with a 'good administration' carried out through a certain exercise of power by the head of the family, tending to guarantee the well-being of its members. However, although in one sense, the term economy refers to the domestic dimension (*oikos*) of this exercise of power (*nomia*), in another sense it enables us to recognise the similarities between the aims of this form of government and the tendency of political institutions to give an economic value to the human and material resources in a society. In other words, the modern meaning of the term 'economy' leads to the supposition that 'home government' and the exercise of political power have naturally established a relationship of affinity or continuity.

This – as is known – is less obvious than it might seem. Just consider what Hannah Arendt, harking back to Aristotle, emphasised above all: in antiquity, none of the powers exercised in the public sphere of the *polis* were likened to the power of the master of the house (*despotes*), both because this power was potentially unconditional and because the *oikonomia* aimed at administering the family *properties*, with the goal of satisfying the family members' *needs*. Politics, on the contrary, did not have *private needs* and *properties* as its main points of reference, but the *public liberty* of its citizens and the *communal world* of the civic sphere. Anyway, it can be said that, at least in classic antiquity, public power did not have the same main aim that defines it from top to bottom in modern times; that is, the economic valorisation of the human and material resources belonging to the collectivity and its members. For this reason, as Hannah Arendt observes, the expression 'political economy'

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would have been inconceivable in ancient thought, since all that was 'economic' was non-political by definition[2].

Therefore, the relationships of affinity or continuity that can historically be established between *oikonomia* and the exercise of political power must not be considered the spontaneous result of an essential similarity. In all probability, the exercise of political power was able to assume and develop the features of an economic government after changing, remodelling and overcoming – following precise historical necessities – its relationship of substantial separation from the family *oikonomia*. On the other hand, it should not be believed that the connection or affinity between the two spheres could have been created through the simple 'transfer' to the public sphere of an economic approach that had its origins in the private one. Before looking to the family of antiquity as the initial laboratory of modern political economy, we must recognise in the classical meaning of *oikonomia*, above all, a modality of exercising power that only *a posteriori* and very broadly speaking can be likened to that which modern man has called 'economic politics' or 'political economy'. In this sense, the distinction that Aristotle made between the *art of running the home* and *chrematistics* is very important: the first should not tend toward the indefinite acquisition of wealth, which the second could tend towards, but should limit itself to the best possible management of the assets necessary for the respectable survival of the family, in this way allowing the free citizens in the family to take full advantage of their status and, in particular, to allow the head of the family to participate actively in political life[3]. Therefore, while the *oikonomia* had historically been able to assume a paradigmatic value in relationship to the exercise of political power, it did not assume that value to the same extent as a form of valorisation of wealth in and of itself, so much as a *government* activity, that is to say, as a modality of exercise of power inspired by a certain administrative type of rationality[4].

Hannah Arendt opportunely underlines the unconditional, and sometimes violent, nature that this exercise of power by the head of the family could assume, but focusing on this aspect devalues the complexity of the moral issues that the availability of such power entailed for those who exercised it. From this point of view, the fact that Aristotle clearly distinguished the relationships that the householder had to establish with the various members of his family is of significant importance. In his opinion, only the relationship with slaves, differently from the relationship with a wife and children, could be despotic in nature (ownership). In this way, he explained that the head of the household had to modify his power in a way that was much more flexible than necessary for the unconditional exercise of limitless authority, since 'indeed the free man commands the slave in a different way

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[2] For more on these topics, H. Arendt, *The Human Condition*, Chicago, The University of Chicago Press, chapter 2, 1958.

[3] Aristotle, *Politics*, 1256 a - 1258 b.

[4] G. Agamben, *Il Regno e la Gloria. Per una genealogia teologica dell'economia e del governo*, Vicenza, Neri Pozza, 2007, p. 31-34.

from how a male commands a female, the man commands the child'[5]. In any case, even the power exercised over slaves did not at all imply the need to 'use only command with them; for admonishment', said Aristotle, 'is more properly employed with slaves than with children'[6]. In sum, the power of the head of the family could not be exercised adequately without being qualified by a strong ethical motivation, since 'the domestic administration takes more interest in the human members of the household than in its inanimate property, and in the excellence of these than in that of its property, which we style wealth, and more in that of its free members than in that of slaves'[7]. Therefore, the *oikonomia* could be beneficial for the fortunes of the *polis*, above all, by means of its ethical qualification, or through the appeal to the moral virtues of the family members and, in particular, through the education of the children and the wife. 'For since every household is part of a state, and the people being considered are part of the household, and the excellence of the part must have regard to that of the whole, it is necessary that the education both of the children and of the women should be carried on with a regard to the form of the constitution, if it is true that morally perfect children and women are important for the perfection of the state. And it must necessarily be important; for the women are a half of the free population, and the children grow up to participate in political life'[8].

Therefore, it seems perfectly clear that, at least according to Aristotle, the best way to relate the private sphere to the public one is not based on the *oikonomia*'s material contribution to the overall well-being of the *polis*, but based on the ethical commitment of the householder and the moral education of the family members. It can be said that the head of the family assumed his own *ethos* and that of his family as a borderland between the private sphere and the public one, to which it was important to pay special attention so as to avoid the possibility that negligence in this duty could negatively influence the quality of political relationships within the *polis*. From this point of view, the ethical qualification of the *oikonomia* took on a 'civic' function which went beyond the 'economic' and private aims of the management of the home. The main premise of this ethical qualification of the *oikonomia*, according to Aristotle, could only be one: 'The ruler must possess moral virtue in completeness'[9]. Hidden within this apparently banal affirmation is an essential aspect of the issue of the government of the family: this government could only truly be just if it were based on a high level of moral *self-government* by the person who exercised this power over the *oikos*.

[5] Aristotle, *op. cit.*, 1260 a 10-11.
[6] *Ibid*., 1260 b 7-8.
[7] *Ibid*., 1259 b 18-22.
[8] *Ibid*., 1260 b 14-19.
[9] *Ibid*., Politics, 1260 a 17-18.

'Head of the household' and 'citizen': the free man in classical antiquity

This is what Michel Foucault emphasised with regard to the matrimonial relationship, identifying it as a subject of particular interest for the free man who, through *care of the self* (*epimeleia heautou*) sought to ethically qualify his existence[10]. In ancient Greece, as is known, the relationship between spouses was clearly skewed in favour of the man in legal matters. Generally, both faithfulness and submission were obligations owed by the woman to her husband practically unquestionably, while the man, although he was obliged to protect his wife, was not required to limit himself to an exclusive sexual relationship with her. Nonetheless, says Michel Foucault, the observations of Isocrates, Xenophon, Plato and Aristotle about the marital relationship reveal clear indications in favour of austerity and limiting extra-marital relationships for men[11]. These are, however, neither simple considerations of opportunity nor anticipations of Christian sexual morals. Above all, Xenophon and Aristotle recommended that the man focus attention on the sensitivity of his wife as a means of becoming fully worthy of his power as head of the family, even more than as a husband. Respect for one's wife was meant to be part of a man's effort to make his behaviour coincide with the need to govern the *oikos* well, understood as the domestic sphere and as patrimony as well. In this sense, according to the *Economics* by Xenophon, the husband had to behave considerately so that his wife could carry out her role as collaborator in the management of the family property effectively. Therefore, he had to teach her, allow her privileges and be faithful to her. This was the best way to exercise his authority over her, by respecting her and guaranteeing, in this way, that she behaved like an obedient lady of the house[12]. In any case, the core of Xenophon and Aristotle's observations was not the simple personal relationship between spouses, but, above all, their domestic *ménage*, over which a man could feel morally legitimised to exercise authority if, by himself, he achieved the temperance and self-control (*enkrateia*) which would allow him to make equable use of his power. On the other hand, all of the authors studied by Foucault felt that if the man took responsibility for his wife and his home, this would produce important effects also, or above all, on his public reputation and on his ability to act politically, since by carrying out his private role virtuously, he would have shown himself to be able to carry out his political role virtuously as well[13].

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[10] M. Foucault, *L'usage des plaisirs*, Paris, Gallimard, 1984, chap. 3.

[11] Michel Foucault refers especially to these works: Isocrates, *To Nicocles*; Xenophon, *Economics* ; Plato, *Laws*; Aristotle, *Politics* and *Economics*.

[12] M. Foucault, *op. cit.*, chapter 3, § 2.

[13] Michel Foucault dedicated his attention to the moral experience of the free man in antiquity in other studies also, as is well-known. He demonstrated the rich variety of forms of *care of the self* through which this experience was often expressed. The efforts of the individual to give his existence an ethical framework by *taking care of himself* could not at all be reduced to mere concern about becoming a good head of the household. In the Greek *polis*, in particular, this effort was advised, above all, so that the citizen could participate in political life without being influenced by his impulses, his passions, his weaknesses. In the Hellenistic-Roman context, instead, self-care was advised in order to achieve a sort

On the basis of Michel Foucault's analysis, it is interesting to note that Plato in the *Laws*, differently from the other Greek moralists, conceived of the relationship between spouses in decidedly equal terms and aimed at subordinating it directly to the laws of the state and, above all, to its demographic needs. In this way, he too carried the need to connect the family sphere with the political sphere to extremes, but in doing so, he also risked dissolving, on the one hand, the autonomy of the ethical commitment that met this need, and, on the other, the extra-political specificity of the *oikonomia*. Therefore, he foreshadowed much of the mixing of public and private, politics and economy, government of the population and government of the family, administration of the state and guidance of behaviour, that have developed in modern societies.

Political power and economic government: from the *oikonomia* as a model to the family as a tool

So far I have tried to address the *oikonomia* as an area and issue of government dealing not only with wealth and material well-being, but which also involves the *ethos* of the family members, because in this way it may be possible to focus clearly on both the relationships that have been established historically between the administration of the home and the political-economic government of a society, and on the ways in which the family has interacted with the promotion of ethical models inspired by economic principles.

With regard to this, it is useful to return to Aristotle's idea that the householder's power should not be a mere imposition of unconditional power or absolute authority. It requires careful diversification not only on the basis of the various 'recipients' of this power (wives, children, slaves), but also in relationship to its various material or moral goals. Both in this diversification of the modalities of power and in the Aristotelian distinction between the sphere of the *oikonomia* and that of political power, it is possible to see the first signs of that difference between *government* and *sovereignty* that – according to Foucault – was clearly established at the beginning of modernity. At that point in history, in his opinion, the European monarchies began to realise that they were not able to exercise their power effectively with only the leverage of their juridical, military and fiscal sovereignty. Therefore, they began to develop the 'arts of government' which, between the 16th and the 18th centuries, were to some extent based on the model of the *oikonomia*[14]. At

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of detachment from worldly affairs and the enticements of political power, without allowing that detachment to lead necessarily to non-involvement with public life. See M. Foucault, *L'herméneutique du sujet. Cours au Collège de France. 1981-1982*, Paris, Gallimard-Le Seuil, 2001 ; M. Foucault, *Le souci de soi*, Paris, Gallimard, 1984.

[14] M. Foucault, *Sécurité, territoire, population. Cours au Collège de France. 1977-1978*, Paris, Gallimard-Seuil, 2004, p. 96-110.

the end of this period, Jean-Jacques Rousseau insisted that it was impossible to continue considering *domestic economy* as the model for *political economy*, given the enormous difference in size and complexity of the two spheres. Nonetheless, he continued to assume that political economy was an extension of the *oikonomia* and distinguished the previous form of power clearly from the exercise of *sovereignty*, identifying it rather with *government*[15].

An important result of these transformations in power was that between the initial adoption of the *oikonomia* as the model of government and the renunciation of considering it as such, it was the family itself that directly gained an apparently secondary role, but one that is fundamental in the current practice of governing a society. The increasing importance of the population as an essential concern for the government was of notable significance to this end.

'Until the issue of the population arose, the art of governing could be considered only from the position of the model of the family and economy interpreted as the management of the family. But once the population became irreducible to the family, the family took on a role of lesser importance than the population, it became a division within the population. It stopped being a model and became a segment, a privileged segment, nonetheless, because in order to obtain something from the population regarding sexual behaviour, demographic development, the number of children, or levels of consumption, it was necessary to address the family. In this way, the family stopped being a model and became a privileged tool in the government of the population. It was no longer a purely chimerical model of good government. (...) And, indeed, from the mid-18th century on, the family has been characterised by this instrumental role regarding the population, through campaigns regarding mortality, marriage, vaccinations, inoculations, etc.'[16]

Foreshadowing of the crucial role of the family in governmental strategies can already be seen in the epoch of the absolutist State; even then, as we shall see, these strategies involved the family in the pursuit of economic and moral goals. With liberalism, when political economy was established as a science and adopted the relationship between the production of wealth and the population as a fundamental issue, the state of health, the material conditions, the sexuality and fertility, etc. of families also became, of necessity, subject to attention. Therefore, the behaviours and habits connected to these issues, one way or another, became essential subjects in the practice of governing the individual and social *ethos*.

Modern economy and the familiarisation of social ethic

At the dawn of liberal society, the expression *political economy* was freed of its generic meaning of *public economy* and designated the science of economics.

[15] J.-J. Rousseau, *Discours sur l'économie politique,* 1755, Bernardi B. (dir.), Paris, Vrin, 2002, p. 41-45.
[16] M. Foucault, *op. cit.*, p. 108.

However, it was used precisely as government knowledge. The fact that it was liberal culture that determined its scientific maturation did not remove its governmental purposes, but rather emphasised the paradoxical character of these purposes, since one of the main goals of liberal political economy is to demonstrate that less government is better government. The actions of those who govern are only truly effective if they are reduced to a minimum and space is left open for the economic initiative of those who are governed and for the pursuit of their interests, which are the true factors of general well-being. By limiting itself to favouring the free functioning of the market economy, the government carries out the fundamental part of its duty, to which can be added action in only a few sectors of general utility (defence, justice, public works, instruction), because private initiative is generally unable to sustain them[17]. Liberal political economy, in this way, presents itself as an alternative to those ideas of government called into play by the absolutist State through the use of State authorities in the management and direct control of a wide range of phenomena (demographics, nutrition for the people, health-care, employment, welfare, commerce, etc.). By proposing the reduction of the State's action to a minimum, political economy sets itself against this potentially unlimited form of government, denouncing its inefficiencies and the dangers it poses for freedom.

A historical condition that this concept of government presumes is, certainly, the maturation of the moral propensity of individuals to conceive of their own freedom in terms of economic initiative and the pursuit of their own interests. On this point, of undoubted importance are the studies that, beginning with the well-known one by Max Weber, highlight the influence that the Protestant ethic had in the creation of the figure of the modern entrepreneur and in the development of the market economy[18]. Indeed, for example, it seems that an undeniable role was played, in the Scotland of the 18th century, by the restoration of the Presbyterian Church (after James II was deposed) in the creation of the moral and cultural conditions that set the scene for exceptional economic development and the theoretical elaboration of authors such as David Hume and Adam Smith, who are generally numbered among the 'fathers' of liberal ethics and economics[19]. Nonetheless, what is often overlooked regarding this type of moral factor is the limited extension of their influence, insofar as it mainly reached the most well-off and cultured social classes of certain north-western countries of the world, which were ready to transform the Protestant ethic into an ideal of perfection to be put into practice through economic initiative and work. This is not meant to negate that, in these or other social contexts, other traditions or moral

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[17] A. Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations*, X, London, W. Straham & T. Cadell, 1776.

[18] M. Weber, *Die protestantische Ethik und der Geist des Kapitalismus*, in *id.*, *Gesammelte Aufsätze zur Religionssoziologie*, Tübingen, Mohr, 1920, vol. 1.

[19] A. Zanini, « L'Illuminismo scozzese e Adam Smith », *in* Pandolfi A. (dir.), *Nel pensiero politico moderno*, Roma, Manifestolibri, 2004, p. 353-382 ; Fr. Restaino, *Scetticismo e senso comune*, Roma-Bari, Laterza, 1974.

factors may have had a similar or greater influence. Rather, we intend to uphold, not only that the traditionally understood moral factors contributed to the creation and development of liberal economy, but also and above all, that the *processes of moralisation* resulting from a wide variety of forms of government played an important role. Nevertheless, a hypothesis of this type must not be limited to the periods that preceded or 'prepared' the way for the coming of economic liberalism. In liberal society itself, in fact, the limiting of the range of action of the central government does not imply the exclusion of other forms, public or private, of governing the people. On the contrary, in this type of society, other forms of government become necessary for the very reason of the reduction of involvement of the central institutions. In any case, the family can play an important role both at the level of the central institutions and of the other governmental agencies.

Regarding this, it is important to consider first of all the ways in which the connection between political-economic goals and moral concerns is made when the governance of society is still in the hands of a police state. In particular, as Jacques Donzelot observes, in the exemplary situation of the France of the *Ancien Régime* a convergence of interests was created between the family and the police regarding the treatment of people whose behaviour was considered to be dangerous to the reputation of the family, on the one hand, and to the power of the State, on the other. For example, the internment of young prostitutes or adolescent vagabonds in confinement or correctional institutions was usually requested by their own families, while the abandonment of children who were the product of adulterous liaisons in institutions for foundlings was used by families as a way to salve their conscience and their honour. The police encouraged these practices, trying to create in this way the conditions for transforming 'useless' individuals into an active workforce for the production of wealth and the strengthening of the State. These institutions tended, therefore, to 'reconcile peace in the family through the moralisation of behaviour with the power of the State through the treatment of the inevitable rejects of this family regime'[20].

Above all in the 19th century, liberal culture denounced the inefficiency and the onerous nature of these systems, showing, for example, that many families abandoned even their legitimate children in these institutions so that the State would take on the burden of their upbringing, and that mothers were often able to get their children back through various subterfuges, such as serving as nurses and receiving a salary for this work. Therefore, the system of anonymous abandonment of newborns was progressively discouraged and substituted by offices that assisted and directly controlled mothers whose conditions could easily lead them to abandoning or not taking care of their children: unmarried mothers, widows, working women, mothers of large families. Hence, this public assistance was based on forms of inspection and

[20] J. Donzelot, *La police des familles*, Paris, Les Éditions de Minuit, 1977, p. 28. See also A. Farge, M. Foucault (dir.), *Le désordre des familles. Lettres de cachet des Archives de la Bastille*, Paris, Éditions Gallimard-Juillard, 1982.

surveillance of the hygienic, health and educational conditions in which the families lived and the children were raised[21].

This type of transformation was largely supported by the philanthropic organisations that took an interest in the poor classes in the industrial cities mostly, and promoted 'familiarisation' strategies for their daily life to address the phenomenon of social deviance. These organisations identified the family both as a setting for teaching responsibility and morality and as a means for lightening the welfare costs for the State by reducing the number of illegitimate children needing assistance and by promoting reciprocal aid between people. Therefore, they actively encouraged marriage as a means of limiting instability in relationships between men and women, they fought against concubinage, they were active in protecting children, and they tended to assign to the woman the role of guarantor of family stability. Thereby, without denying women the right to work, these organisations denounced the poor conditions in which they worked in factories and the demeaning competition that women represented to men in the work market. Philanthropy also contested the custom of sending poor girls to convent workshops to allow them to prepare a dowry, a custom which left them completely unable to acquire the willpower and responsibility that a wife and mother should have. To overcome these situations, the philanthropic associations encouraged and helped women of the lower classes to claim the role of guardian of the home and to transform her house into a place where the temptations of the street for children, and of the tavern for men would abate[22].

In the 19th century, setting itself halfway between the State and the market, philanthropy became a highly important tool for responding – without betraying the liberal preoccupation with limiting State intervention – to social problems created by the industrial proletariat and by the masses of the poor in large cities. They tried to address the issue of poverty without burdening the State with excessive welfare functions, and to restore discipline in the working classes, as the old corporate and community ties were breaking down or weakening and were no longer able to guarantee the reproduction of a social order threatened, additionally, by revolutionary movements. As Jacques Donzelot shows, the attention that philanthropic groups paid to the family was of decisive importance in the social pervasiveness of a morality compatible with a market economy. The philanthropic strategies gave central importance to the promotion of the habit of saving money so that families could take care of those people who, otherwise, would be ready 'to turn to the State as the body politically responsible for their sustenance and welfare[23]'. Indeed, the *savings banks* underwent significant development in the 19th century and contributed to the transformation of poverty and social marginalisation into a problem of lack of economic morality[24].

[21] J. Donzelot, *op. cit.*, p. 27-34.
[22] *Ibid.*, p. 35-48.
[23] *Ibid.*, p. 58.
[24] *Ibid.*, p. 54-68.

Saving as a moral paradigm: from philanthropy to the welfare state

Many philanthropic theoreticians were inspired, at least in part, by Thomas Robert Malthus. In his most famous work, published and republished in various editions since 1798, he insisted on the importance that encouraging workers to set money aside should have in a liberal society. Saving, in his opinion, has a great moralising force, since it introduces and accustoms people to the virtues of foresight and prudence[25]. However, it is well-known that the main issue about which the lower classes had to be taught responsibility, according to Thomas Robert Malthus, was demographic growth which, in his opinion, naturally tends to exceed the growth of the production of means of sustenance, causing the worsening of the population's living conditions. The way to resolve the serious problems resulting from this phenomenon, for Thomas Robert Malthus, was 'moral restraint', or, perhaps more properly, by turning the need to delay marriage and the practice of chastity until able to support children into a rule of individual and social behaviour. These are responsibilities, according to Thomas Robert Malthus, unlikely to be 'universally or even generally practised'[26], nor should they be cause for legal punishment when they are not respected. However, there is an effective way to obtain positive results in this area: progressively abolish the laws that guarantee the poor social welfare when they precipitate into extreme indigence because they have produced children that they cannot feed and raise. Left to their fate, these improvident individuals would receive their punishment naturally, as a result of having to live in miserable conditions[27]. It is within the context of this framework that the Malthusian inducement to practice saving takes on its ethopoietic meaning: saving is the best antidote to welfare, which encourages improvidence, and it is the best means of economic moralisation in the life of individuals and their concept of marriage.

A young man, who had been saving from fourteen or fifteen with a view to marriage at four or five and twenty, or perhaps much earlier, would probably be induced to wait two or three years longer if the times were unfavourable; if the price of corn was high; if wages were low; or if the sum he had saved had been found by experience not to be sufficient to furnish a tolerable security against want. A habit of saving a portion of present earnings for future contingencies can scarcely be supposed to exist without general habits of prudence and foresight[28].

Thomas Robert Malthus' fears about demographic growth have, historically, been largely avoided through a less rigid approach to marriage than his, namely by

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[25] Th. R. Malthus, *An Essay on the Principle of Population*, London, John Murray, 1826, 6th ed., vol. 2, book IV, p. 407-411.

[26] *Ibid*., p. 283.

[27] *Ibid*., p. 339.

[28] *Ibid*., p. 408.

assuming it directly as a vehicle of the customs and behaviours necessary for coping with the risks of industrial society. The philanthropic associations of the 19th century worked along these lines, actively promoting habits of providence, not only through saving, but also by including the family in the circuit of instruction, hygiene education, health prevention, etc.[29] In any case, saving maintained a paradigmatic value as a way of dealing with social issues. The first forms of insurance for accidents, health and old age in the 19th century, as well as systems of social security in the *welfare state* of the 20th century, were based in large part on the socialisation of the ethic of the economic providence that philanthropy tried to inculcate in families through the practice of saving. The conception of the future as essentially influenced by danger renders the adoption of a similar ethical custom credible and effective; the idea of danger as a risk that can be calculated and compensated for gives this ethic its specific character of economic morality[30]. Nonetheless, this ethic of economic providence, flowing into the management of the expenses of social security by the welfare state, would seem to contradict one of the main aspirations of 19th century philanthropy: the promotion of the autonomy of the individual based on the awareness of the price it was necessary to be ready to pay for emancipation from the old political order and for economic freedom. The freedom of the worker, in particular, according to philanthropists, had to be seen in this light:

Thanks to the free contract, there is no subjection, on the one hand, nor any duty, on the other: the worker supplies his labour, the employer pays the salary agreed upon; and that is the extent of their mutual obligations. (...) The inevitable result of the freedom of work lies in this relationship, which renders the condition of the workers more precarious[31].

What really happened with the establishment of the welfare state? Certainly, it cannot be said that the family and the individual were reabsorbed into the indistinctness of a society permeated by collectivist morals. Indeed, it is easy to see that the systems of providence and assistance created by the welfare state never ceased to treat the family as a subject of special attention and to provide it with particular protection. On the other hand, neither the functioning nor the recent crisis of the welfare state can be explained adequately without taking into consideration the fundamental role that it has, in any case, continued to guarantee to the individual as a privileged interlocutor of the State and as a protagonist in the market economy[32]. There is no doubt that the welfare state has historically legitimised the consideration of 'social issues' (protection for work, health, old age, unemployment, etc.) as relatively distinct from the logic of the market economy, but this does not mean that it has reversed the process of economic moralisation that the promotion of the free

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[29] J. Donzelot, *op. cit.*, p. 68-90.

[30] Fr. Ewald, *Histoire de l'État providence*, Paris, Grasset, 1996.

[31] T. Duchâtel, *De la Charité dans ses rapports avec l'état moral et le bien-être des classes inférieures de la société*, Paris, Mesnier, 1829, p. 343. See also J.-M. de Gérando, *De la bienfaisance publique*, Paris, Renouard, 1839, vol. 1, p. 165-168.

[32] P. Rosanvallon, *La crise de l'État-providence*, Paris, Seuil, 1981.

market had triggered, motivating philanthropy to identify the family as one of its main vehicles and the promotion of the autonomy of the individual as one of its basic goals.

Although it may seem to be a 'provocation', in this regard the famous affirmation that Margaret Thatcher felt the need to pronounce in 1987 is certainly worth thinking about. At the peak of English neoliberalism, she said: 'There is no such thing as society. There are individual men and women, and there are families'[33]. Margaret Thatcher then had the opportunity to specify that, for her, 'Society was not an abstraction, separate from the men and the women who composed it, but a living structure of individuals, families, neighbours and voluntary associations'[34].

Indeed, this vision seems to include the main elements (individuals, families, neighbours) of the philanthropic approach as the true foundation of a social dimension that, otherwise, could not legitimately aspire to being considered real. What, in any case, must be pointed out here is that with the crisis in the welfare state and the triumph of neoliberalism, the mainstay of this vision is, once again, identified with the individual-family combination. Looking back on the issues that Thomas Robert Malthus held dear can perhaps shed light on why this is a much more meaningful 'return' than it may seem.

The neoliberal family: fewer children, more human capital

In his studies on marriage fertility, Gary S. Becker, a high-profile exponent of radical neoliberal thought, maintains that Malthus' pessimism about the relationship between the evolution of the economy and demographic growth has been disproved, at least in the wealthiest countries, not because he relates demographic phenomena too closely to economic development, but because neither he nor the Malthusian scholars have been able to identify other important economic variables that play a role together with development and negatively influence the fertility of a couple. In any case, today widespread information and the increasing availability of contraceptive techniques require research on demographic phenomena to analyse carefully the influence of parents' decisions to procreate or not, which in the Malthusian analytical framework is not considered. There is a precise historical fact that renders this wider articulation of the analysis of demographic phenomena particularly opportune: the fact that in the 19th and 20th centuries in Europe, the United States, Japan and other developed nations, while the average income rose, couples' fertility decreased. Now, on this very topic, according to Gary S. Becker, the economic analysis of parents' decisions about procreation is much more effective and convincing than other analyses such as sociological or psychological ones[35].

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[33] M. Thatcher, Interview with Keay D., *Women's Own Magazine*, 31 October 1987, p. 10.

[34] M. Thatcher, *The Downing Street Years*, London, Harper Collins, 1993, p. 696.

[35] G. S. Becker, « An Economic Analysis of Fertility », in *id*., *The Economic Approach to Human Behavior*, Chicago, University of Chicago Press, 1976, p. 171-172.

To that end, ~~Garry~~ Gary S. Becker endeavours to demonstrate, above all, how these decisions are influenced by the following: the *price of children* (the cost of the goods and time necessary to raise them); the *'quality' of children* (education, training, health, etc.); *mortality*. The increase in average income that is normally found with economic development establishes, according to Gary S. Becker, an important relationship with these variables, above all in the sense of leading parents to consider it to be a good idea to have few children so as to be able to raise them better. They usually choose this course of action for reasons such as the following: in a developed and urbanised society, the cost of the goods necessary for raising children is generally higher than in a rural society; the time that parents are able to shift from producing their income to raising their children cannot exceed certain limits (differently, in a rural society young children often add useful time, contributing to the production of the family income); with the increased yield of certain abilities, parents are increasingly less willing to forgo investing in the education, training and health of their children and are willing to increase their expenses in these areas for each single child, especially if their income increases; finally, lower mortality reduces the need to 'diversify the risks' of procreation by having a large family and leads parents to consider it to be a better idea to intensify their investments in the quality of few children destined to survive a long time[36].

According to Gary S. Becker, the economic analysis of marriage and family life can be further extended and carried well beyond the limits of procreation, starting from the idea that 'persons marrying (…) can be assumed to expect to raise their utility level above what it would be, were they to remain single'[37]. In his opinion, it is, in this way, also possible to show that a man and a woman choose each other, marry and remain together because of the advantages that they can achieve through the 'compatibility' and 'complementarity' of their personal resources (time, income, intelligence, beauty, education, property, etc.) in the production of goods and their own and their children's capacities, spendable on the market, in the family itself or in other not strictly economic, but useful, spheres[38]. In any case, the '"quality" of own children' is the main advantage that, together with other economic benefits, is pursued through marriage[39].

The fundamental concept on which this type of analysis is based is that of *human capital* which, moreover, is the real cornerstone of the neoliberal school of economics of which Gary S. Becker is the main exponent[40]. The marked preference for quality, rather than quantity of children, which, in his opinion, parents express in developed economies, is no more than a consequence of the increasing importance that

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[36] G. S. Becker, 'Fertility and the Economy', in *Journal of Population Economics*, vol. 5, No. 3, 1992, p. 185-201.

[37] G. S. Becker, 'A Theory of Marriage', in *id.*, *The Economic Approach to Human Behavior*, 1976, p. 206.

[38] *Ibid.*, p. 205-214.

[39] *Ibid.*, p. 225.

[40] G. S. Becker, *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*, 3rd ed., Chicago and London, University of Chicago Press, 1993.

investments in human capital assume in these economies; above all, in the education, training and improvement of the psychophysical abilities of individuals who, in this case, are the children. It is important to remember, moreover, that these parents also make investments in their own human capital. However, through the main results of his studies on fertility and marriage, Becker claims to have shown, above all, the connection between fertility and the economy that is related to education and the other forms of human capital of the work force[41].

In my opinion, this type of radically economic analysis of the family household should not be evaluated only in terms of greater or lesser scientific reliability in comparison with other sociological, psychological or statistical types of studies. From my point of view, what is interesting in these analyses is, above all, the fact that Gary S. Becker assumes their essential requirement to be the link that historically seems to have been created in certain societies (Europe, USA, Japan, etc.) between the definitive success of the market economy and the establishment in the family of behavioural models permeated by economic rationality. Therefore, this general applicability of the economic analysis to family life can be considered, above all, as proof of a sort of 'fulfilment' of that economic moralisation, in the liberal sense, that was hoped for by Thomas Robert Malthus and pursued by the philanthropists of the 19th century. At the same time, the radicalisation of the economic approach pursued by Gary S. Becker can be interpreted as an allusion to the extreme degree of economic governability of the *ethos* of contemporary man[42], which neoliberalism considers accessible by leveraging that individual-family combination which Margaret Thatcher made reference to in her 'provocation' in the 1980s.

Economic ethos and biocapital

From this point of view, when considering the fundamental importance attributed by both Thomas Robert Malthus and Gary S. Becker to the relationships between economy and procreation, development and demographic phenomena, it is also necessary to take a look at the biopolitical nature that practices of economic government of behaviour assume in liberal societies. On this issue, it is once again Michel Foucault who helps us to understand this nature by indicating the beginning of the *biopower* era of the 18th century as a crucial event; to be more precise, 'the entry of phenomena related to the life of the human species in the hierarchy of human knowledge and power'[43]. This is also the meaning of the 'appearance, as an economic and political issue, of the "population": the population-wealth, the population-workforce or capacity for work, the population in balance between its growth and the resources that are available to it'.

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[41] G. S. Becker (1992), *op. cit.*, § 3 and 7.

[42] See M. Foucault, *Naissance de la biopolitique. Cours au Collège de France, 1978-1979*, Gallimard-Seuil, 2004, p. 271-275.

[43] M. Foucault, *La volonté de savoir*, Paris, Gallimard, 1976, p. 184-186.

Governments realise that they are not simply dealing with subjects, nor with a ‘populace’, but with a ‘population’, with its specific issues and their variables: birth, morbidity, life span, fertility, health conditions, occurrence of disease, forms of nutrition and habitat. All of these variables are at the crossroads of the movements in a life, and have particular effects on institutions[44].

Therefore, Gary S. Becker is right to be amazed at the ‘scandal’ initially created by the application of his economic approach to procreation and married life since, as we quote Michel Foucault again, our society has constantly been affirming since the 18th century that ‘its future and its fortunes are tied not only to the number and the virtue of its citizens, not only to the rules of their marriages and the organisation of its families, but to the use that each person makes of sex’.

Through the political economy of the population, he adds, a network of observations on sex was created. This gave rise to the analysis of sexual behaviours, their determinations and their effects, on the borderline between biology and economics. We also saw for the first time those systematic campaigns that, beyond the traditional tactics – moral and religious exhortations, fiscal measures – tried to turn the sexual behaviour of the couple into concerted economic and political behaviour[45].

Through the biopolitical nature that knowledge and the economic rationality of the government of men has assumed in liberal society, it is possible to understand even better the breadth and variety of political strategies that have, broadly speaking, contributed to the economic ethopoiesis of family. In this sense, to some extent a role may have been played by the biopolitics which, as Nikolas Rose points out, were brought into play with the extension of the ‘responsibilities of states in Europe and North America, and to some extent elsewhere, from the collective measures to ensure health that were widely adopted in the nineteenth century – pure water, sewers, food quality, and so forth – to the active encouragement of healthy regimes in the home and interventions into the rearing of children.’ In fact, Nikolas Rose continues: ‘now the maintenance and promotion of personal, childhood, and familial health – regimen, personal hygiene, healthy child-rearing, the identification and treatment of illness – became central to forms of self-management that authorities sought to inculcate into citizens’[46].

Evidently in a society such as ours, which pays increasing attention to these issues, the idea of ‘investment in human capital’ must certainly be extended to these and other forms of attention to people’s ‘biological’ qualities. Besides, in Gary S. Becker’s analyses a central role is played not only by health, but also by the genetic characteristics (height, race, intelligence, etc.) of partners and children in the game of

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[44] *Ibid*., p. 35-36. On the relationship between biopolitics and economy see L. Th. Larsen, ‘Speaking Truth to Biopower: On the Genealogy of Bioeconomy’, *Distinktion*, Aarhus, Department of Political Science University of Aarhus, 2007, No. 14, p. 9-24.

[45] *Ibid*, p. 37.

[46] N. Rose, *The Politics of Life Itself. Biomedicine, Power, and Subjectivity in the Twenty-First Century*, Princeton and Oxford, Princeton University Press, 2007, p. 22.

economic variables in the married household and in the investments in human capital that are made[47]. To summarise, it is fully legitimate to believe that the analysis of the economic *ethos* of the contemporary family must also attribute importance to the concept of *biocapital*, defined as an extension of the idea of human capital, or group of biophysical characteristics and qualities that families and individuals base their decisions and investments on, hence influencing ethical orientations as well[48].

The globalised family: responsibility, rationality, insolvency

To put forth some concluding hypotheses regarding the development of the transformations illustrated, reference can be made to a few trends which have characterised the last few decades. In the scenario of globalisation, the family-undertaking described by Gary S. Becker and, more generally, the family-individual pair have had to address various problematic processes, including:

- a marked tendency towards the privatisation and individualisation of personal well-being, which has been favoured not only by the crisis in the welfare state, but also by a few radical transformations in bio-medical knowledge and practices, which may allow us to speak of the 'geneticisation' of ethical responsibility for health;
- serious attempts at the 'standardisation' and 'economisation' of educational systems; an important example seems to be the restructuring, still under way, of the universities of the European Union;
- the involvement of the common man in vast processes of 'financialisation' of businesses, households, consumption and people's relationship with money, in general.

The genetic microcosm

Regarding the first trend, it is possible to point out, first of all, an enormous increase in private spending and investment in the areas of health, well-being, physical fitness, the acquisition of medicines, diets, plastic surgery, body building, etc., in recent decades[49]. But of even greater significance is the importance that the issue of genetic responsibility has assumed in our society with the developments in molecular medicine. As Thomas Lemke effectively shows, this issue is of extreme

[47] G. S. Becker, 'A Theory of Marriage', *in id*., *The Economic Approach to Human Behavior*, 1976, p. 217-228.

[48] N. Rose, *op. cit*., p. 252-259: 'Afterword. Somatic Ethics and the Spirit of Biocapital'.

[49] Th. Lemke, « Biopolitica e neoliberalismo. Rischio, salute e malattia nell'epoca post-genomica », *in* Amendola A., Bazzicalupo L., Chicchi F., Tucci A. (dir.), *Biopolitica, bioeconomia e processi di soggettivazione*, Macerata, Quodlibet, 2008, p. 295-309.

ethopoietic importance today[50]. Developments in genetic diagnoses and biotechnologies create the conditions for conceiving the destiny of the individual, his family members, his current and future offspring, not as inevitably predetermined by their genetic heritage, but as promptly foreseeable and, therefore, self-manageable, avoidable and, if necessary, changeable through appropriate decisions, lifestyles and investments. In this regard, the individual incurs a precise moral duty to inform himself and his family members of his genetic risks and to act accordingly in his behaviour and in his family's lifestyle. As a social group whose members share a set of biological characteristics, the family becomes a privileged sphere with a certain type of ethical responsibility, which is that of the individual to the genetic risks that he and his relatives may be bearers of.

As Thomas Lemke says: 'We might see a time when it will be more and more problematic to opt against genetic information and the transmission of this knowledge, when a refusal of this knowledge will constitute objective evidence of one's moral incompetence or irrational behaviour'[51].

But what is most interesting about this subject is that the ethopoietic force of the discourse on genetic responsibility, 'as a political and moral technology', seems to have taken hold, above all, since the neoliberal governmental practices that constantly incite individuals to become entrepreneurs of themselves, have taken root in our society.

'One condition of existence for the discourse of genetic responsibility is the crisis of the Keynesian state and the successful implementation of neo-liberal policies from the mid-1970's on. (…) the massive financial support and public acceptance of human genetic research could be conceived as part of a comprehensive political transformation that is increasingly individualising and privatising the responsibility for social risks'[52].

Regarding this type of transformation, we will limit ourselves to the general observation that the withdrawal of the family-individual pair into the private and individual, biological and somatic dimension of this issue of health and illness, certainly places this pair in a situation of increased difficulty of understanding the wider complexity of the problems which it will come across in life today. The fact that countries like the USA, which have always been deeply permeated by a privatised approach to healthcare, are now reassessing government policies of healthcare, is probably not a 'solution' to this difficulty. This fact, rather, wearily reintroduces the eternal oscillation between market and State, liberal policies and interventionist policies, which have defined and exhausted the rich societies' entire relationship with the problems related to life and health. The possible relaunch of the welfare state, from this point of view, would perhaps not go beyond a troublesome

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[50] Th. Lemke, 'Genetic Responsibility and Neo-Liberal Governmentality: Medical Diagnosis as Moral Technology', *in* Beaulieu A., Gabbard D. (dir.), *Michel Foucault & Power Today. International Multidisciplinary Studies on the History of our Present*, Lanham, Lexington Books, 2005, p. 83-95.

[51] *Ibid*., p. 91.

[52] *Ibid*., p. 83.

nationalisation of the individualistic and familistic approach to these issues. It is not rash to hypothesise that the globalised individual and family would continue to orient their behaviour according to the privatised ethos that permeates them. The predominance of the genetic approach in the field of medicine, on the other hand, would not cease to hinder an effective ethical openness of this pair to the ecosystemic dimension of the phenomena of life.

In other words, if there is truly a crisis in neoliberal globalisation today, this can only lead us to ask questions such as the following: is the family-individual pair able, today, to come out of its own microcosm to create that which Gregory Bateson would call the ecology of one's own ideas and of one's own health ethos? More generally, does this pair today have the ability to practise the 'three ecologies' – mental, social and environmental (outlined by Félix Guattari at the outset of globalisation) – which are considered to be necessary for redeeming oneself from one's self-referentiality? In short, is the *oikonomia* of life, after having been translated into the *eco-nomy* of health, capable today of converting itself into the *eco-logy* of common existence?[53]

The accounting of knowledge

Another very significant trend that has appeared in our recent history is that which has been put into action by the European governments through the reform of the university systems, undertaken after twenty-nine countries signed the *Bologna Declaration* (1999)[54]. These reforms – as is known – significantly adopt a system explicitly inspired by the language of economics, the system of *European University Credits*, as a tool for organising courses of study. For approximately the past ten years, the countries of the European Union have been working on the restructuring of university courses through the reorganisation of their course offerings in two degree levels ('bachelor's' and 'master's') and through the attribution to each course of a measured value, *credits*, which correspond to the quantity of work and commitment required. The general aim of this transformation is said to be a more professional training which, at the same time, is more adaptable to variations in the labour market, with a view to the passage of Europe into a 'knowledge economy'. At least in theory, the students of the new university should be able to define their course of study by accumulating their credits in a relatively flexible manner, or through a certain level of freedom in choice, organisation and dosage of the various disciplines which, to this end, are often subdivided into 'modules' which correspond to various quantities of credits. Therefore, students should also have the opportunity to correct their choices by changing from one degree course to another, and have the opportunity to carry the credits previously acquired over into the new course of study.

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[53] G. Bateson, *Steps to an Ecology of Mind*, San Francisco-Scranton-London-Toronto, Chandler Publishing Company, 1972 ; F. Guattari, *Les trois écologies*, Paris, Éditions Galilée, 1989.

[54] European Union, The Bologna process: make higher education systems in Europe converge, in http://europa.eu/legislation_summaries/education_training_youth/general_framework/c11088_en.htm

Despite the fact that this change, still under way, has not produced the effects hoped for, it seems nonetheless to have influenced youths and their families by creating the impression of an irreversible economisation of intellectual training and the identification of cultural study and knowledge, reducing it to a series of choices and investments that must necessarily adapt to market fluctuations. The difficulties that this transformation encounters are easily perceived as the result of resistance from 'those who dare to oppose, partisans of the status quo, of inefficiency and decline'[55]. Results of this process include not only increased competition between the various universities, but also the widespread belief that the privatisation of university instruction (for example, through the transformation of the government-run universities into 'private law foundations', as per Italian law[56]) is necessary in order to overcome the 'weightiness' and 'backwardness' of the traditional university.

In any case, what the key players in this situation (youths, families, professors) are experiencing, without perceiving it clearly, is the fact that not only the traditional conception of the university, but also the classic vision of the labour market is greatly inadequate with regard to the transformations that the cultural hegemony of neoliberalism tends to produce in the relationship between society and the problems of instruction. Youths and their families, in particular, are not simply asked to improve their participation in the classic game of offer and supply of job skills and abilities. They are also called upon to consider intellectual training, professional preparation and their aptitude to increase their value economically as the result of a unitary process in which supply and demand, and the same classic categories of *capital* and *work* must combine in a single entity, similar to that which Gary S. Becker indicates with the concept of *human capital*. From this point of view, the public university – despite the fact that it is inadequate for the job – seems destined, above all, to serve as a 'gymnasium' in which the students train so as to create directly within themselves the *(technical-cultural) capital* and *work force* of the company that they immediately constitute as individuals. As for the families, they must simply sustain and reinforce their children's willingness to 'bet' on the economic validity and rationality of their choices[57].

Naturally, supposing that these hypotheses are reliable, it is important not to underestimate the fact that the reform of the European university systems still today encounters obstacles and notable resistance. Primarily in the continental European countries, there is a marked difficulty in adapting the public university systems to the Anglo-Saxon origins of the new model. This difficulty is accentuated, above all, by the faculties of humanistic studies' claim that their natures are radically

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[55] Y. Ch. Zarka, « Qu'est-ce que tyranniser le savoir ? », *in* Cités, 2009, n° 37, p. 5-6.

[56] Decreto-Legge, 25 giugno 2008, n. 112 (convertito con la Legge, 6 agosto 2008, n. 133), art. 16 : Facoltà di trasformazione in fondazioni delle università, in *Gazzetta Ufficiale*, n. 195, 21 agosto 2008 (Supplemento Ordinario, n. 196).

[57] O. Marzocca, « L'università apparente e il mercato che non c'è », in *Le passioni di sinistra*, 2004, n° 5, p. 63-65.

incompatible with the patterns of economic liberalism[58]. As the European Commission itself has observed, 'combined under-funding and system rigidities are so acute in some countries that they impede the reform process of universities, who are thus trapped in a vicious circle'[59]. Therefore, the university reform has produced generally disappointing results, since it has often been carried out in a government controlled and superficial way and, particularly in Italy, in a completely 'imaginary' and 'illusory' manner, according to Pier Aldo Rovatti[60].

Finally, it is important to reflect on the increasing difficulties that the contemporary family encounters, after the crisis of 2008, in matching its behaviour to the behaviour inspired by the rationality of the market economy.

The impossibility of being prudent

On this last point, it is particularly interesting to consider the specific forms that the relationship between families and *money* has assumed in recent decades. While neoliberalism has influenced this relationship, it has certainly not done so through a renewed encouragement to save, harkening back to Thomas Robert Malthus. Certainly, the use of money for savings or insurance has not declined today. Quite the contrary, the crisis in the forms of 'social security' guaranteed by the welfare state has rendered this need even more pressing, pushing people to seek out new tools for protection and saving in the banking sector and in the field of private insurance[61]. Actually, it is this very trend to dislocate one's savings from the 'public' to the 'private' which shows the notable change that the common man's overall relationship with money has undergone in the era of neoliberal globalisation. It ceases to respond, above all, to the economic morality of parsimony and responsible planning for the future, and tends to address risk through a wider range of possibilities for the use of economic resources. In other words, the logic of the *investment* tends, in all probability, to gain ground over that of saving.

To better set this hypothesis in the context of recent history, think, above all, of the true financialisation of the individual and social existence that economic globalisation and neoliberal policies have favoured in recent decades, during which banking institutions have promoted the unlimited use of a wide variety of financial tools by the common man: mortgages, bank overdrafts, individual retirement

[58] See the file : I. Barbéris (dir.), « L'idéologie de l'évaluation – Recherche et université », in *Cités*, 2009, n° 37, p. 7-76.

[59] European Union, Communication from the Commission – Mobilising the brainpower of Europe: enabling universities to make their full contribution to the Lisbon Strategy, in http://eurlex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:52005DC0152:EN:HTML.

[60] P. A. Rovatti, « L'università a condizione », *in* Derrida J., Rovatti P. A., *L'università senza condizione*, Milano, Raffaello Cortina, 2002, p. 67-115.

[61] For more on the growth of social insecurity and the processes of the 'privatisation of risks' see R. Castel, *L'insécurité sociale. Qu'est-ce qu'être protégé ?*, Paris, Seuil, 2003.

accounts, stocks, credit cards, etc. In general, in recent decades, the financial system for the common man has ceased to be above all a 'place' for the fruitful deposit of his money and become the site of an incredible variety of risky transactions[62]. Therefore, perhaps, the previous hypothesis can be further qualified by saying that, in families' and individuals' relationship with money, it is the willingness to participate in the *debit-credit* game which has overbearingly accompanied the propensity to save, often tending not only to prevail over it, but to prevail even over the tendency to invest.

If this hypothesis is plausible, it leads immediately to further questions: which of the two conditions – being in debt or in credit – do the contemporary family and individual tend to choose or be subject to most frequently? At least in a few social contexts, hasn't economic globalisation led, above all, to the willingness to be in debt? In brief, a further hypothesis is that, in various situations, the willingness to be in debt – often favoured by the scantiness of incomes – has become the main way to take part in the expansion of a market economy projected toward previously unseen levels of growth.

To verify this type of hypothesis and to understand its ethical, as well as economical implications, proof of its reliability must be searched for, not only in the most developed countries. In fact, the importance of the phenomenon of *micro-financing* in the countries in the world's southern hemisphere cannot be overlooked. While its undeniable positive value in allowing the poor to redeem themselves economically is a given fact, there are also other aspects worthy of study.

There is no doubt that, by encouraging poor people and families to request small loans that allow them to undertake entrepreneurial activities, micro-financing institutions are also enacting the 'ethical conversion' of their clients to the rationality of the market economy. It is also clear that their strategy for attenuating poverty is a liberal alternative to the welfare policies historically promoted by the welfare state, policies that, furthermore, have never been effectively instituted in the countries of the South. Equally evident is that by being based on an encouragement to take on a productive debt, this strategy effectively sets itself in a neoliberal perspective, in so far as it definitively exceeds the relationship of the common classes with the economic risk of saving which the philanthropic organisations promoted in the days of classic liberalism. Finally, it cannot be denied that – at least in the more important micro-financing projects – the family, its reassembling and its relaunching, plays a fundamental role. The fact that the loans are generally conceded to married women is explained by the greater sense of responsibility for the destiny of the family that they are assumed to have, as compared to their husbands, and, hence, their greater

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[62] Ch. Marazzi, « Il corpo del valore : bioeconomia e finanziarizzazione della vita », *in* Amendola A., Bazzicalupo L., Chicchi F., Tucci A. (dir.), *Biopolitica, bioeconomia e processi di soggettivazione*, Macerata, Quodlibet, p. 135-142 ; *id*., *Finanza bruciata*, Edizioni Casagrande, Lugano, 2009 ; S. Sassen, 'Too Big to Save: The End of Financial Capitalism', *Open Democracy*, 2 april 2009, http://www.opendemocracy.net, p. 1-6.

willingness to take economic initiative[63]. In any case, this type of phenomenon shows us that the ethical models of the 'family business' and the 'entrepreneur of oneself' can succeed in extending their influence even as far afield as these social contexts which are less permeated by neoliberal culture, through paths apparently beyond suspicion.

What can be said, instead, about the hypothetical increased willingness of people to go into debt in the richest societies? It can be said not only that this willingness seems, to all intents and purposes, to have increased dramatically, but also that the correct functioning of neoliberal economic rationality is not always borne out. In these countries, the setting of strict limitations on the total sum of single loans, put into practice by micro-financing organisations, is a rule that traditional financial institutions seem to have chosen to ignore completely with regard to their clients. Just think of the excessive debt that millions of families have been encouraged to take on in the past ten years in the form of mortgages for the acquisition of a house. The fact that this 'financial delirium' is a leading cause of the huge economic crisis of 2008 seems to be as undeniable as the fact that it originated from these same neoliberal policies. However, it is important to underline that the main forces that determined this crisis were not caused by the unscrupulousness of the financial operators alone, but also by the neoliberal family's dream of perfecting the capitalisation and privatisation of its household even to the point of running the risk of not being able to handle the costs, or, if you prefer, at the cost of not being able to handle the risks.

No less significant, on the other hand, is the vast proliferation of credit cards which in recent decades, above all in the USA, have become true tools for creating unlimited debt. Above all in this area, it can be said that for the individual in a neoliberal society, debt has often been the main method used to remain 'in the loop' of the global economic evolution. For the family, on the other hand, this type of debt has certainly been the result of the extreme economisation of the household. But this economisation, for the very reason that it is extreme, has ended up by exploding the family model described by Gary S. Becker, in which the spouses persistently tend to make the choice or the investment that is most advantageous for themselves or their children. The neoliberal globalisation of the market, by offering increasing quantities of continually 'innovative' and 'affordable' merchandise, has reinforced beyond measure a consumerist attitude in families, making the consumption and rapid substitution of merchandise destined for accelerated obsolescence seem more 'advantageous' than prolonged use. To sum up, this fundamental way of participating in the evolution of the global market has nullified the benefits that the neoliberal family was able to obtain from the entrepreneurial ethos that should inspire it, according to the theory of human capital. Gary S. Becker's family-undertaking, for the very reason that it constantly measures the validity of its choices

[63] All of these aspects of the phenomenon of micro-financing emerge clearly in the most well-known book by the concept's most famous promoter: M. Yunus, *Vers un monde sans pauvreté*, Paris, Lattès, 1997 ; see also M. Nowak, *On ne prête (pas) qu'aux riches. La révolution du microcrédit*, Paris, Lattès, 2005.

through the psychic satisfaction and material advantages of its members, finds itself in the position of being unable to avoid supporting the continual renewal of its needs when faced with the profusion of merchandise, services and opportunities flooding the market of a consumer society which is regenerated and expanded on a planetary scale. As Jean Baudrillard would say, it cannot run the risk of being satisfied with what it has[64]. However, in this way, although it may continue to model its behaviour on the rationality of the economic calculation, the globalised family's ability to reconcile this rationality with self-control and foresight will fade away[65]. This is, undoubtedly, a paradoxical result for a process that began with the Malthusian encouragement to be provident.

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[64] Regarding this, the majority of Jean Baudrillard's analysis remains valid. See J. Baudrillard, *La société de consommation. Ses mythes, ses structures*. Paris, Gallimard, 1970.

[65] For further study of this issue, see E. Stimilli, « Metodica dell'esistenza e capitale umano », *in* Amendola A., Bazzicalupo L., Chicchi F., Tucci A. (dir.), *Biopolitica, bioeconomia e processi di soggettivazione*, 2008, p. 193-200.