

Tomáš Samec „Discursive Construction and Materiality of Debt in Context of Housing“ (Ph.D. Dissertation)

Opponent's review: Doc. PhD. Csaba Szaló, Ph.D.

Tomáš Samec submitted an excellent dissertation built on a coherent line of reasoning on the decisive role of discourses in the process of financialization of housing. The dissertation exposes to view how is the reality of the debtors' relationship to their debt discursively performed. In an engaging and polished text the author persuasively demonstrates that not only debtors' decisions but also their self-identities are shaped by a discursively articulated set of ideologies. Thus, the reader finds in the text a highly elaborated theoretical model which locates the contemporary cultural hegemony of the housing debt discourse in the context of the systematic financialization of everyday life which nurtures a specific form of subjectivity focused on self-responsibility.

The submitted dissertation includes a clear description of its core issues related to the discursive construction of the housing debt and provides a strong justification for the sociological relevance of this study. The research questions are intelligibly articulated in reference to appropriate and up to date academic literature which is accurately summarized and integrated into the theoretical and methodological set-up of the dissertation. I have to especially acknowledge that the author shows a solid understanding of the theoretical logic in sociology, he is not using theories to mechanically generate hypotheses, but goes beyond the application of theories to identify gaps in theoretical knowledge linked to his research problem and provides additions to the theoretical frame emerging from the contemporary sociological study of the issue of debt generated social relations.

From a methodological point of view the dissertation demonstrated a proper use of research methodology, there is a proficient reflexivity connected to weaknesses and strength of research techniques used. The combined study of expert knowledge, media discourse and debtors accounts introduces a methodological innovation by dealing with the reception side of the discourse both in the sense of reconstructing the preferred mode of reading of the analyzed texts as well as in the sense of giving voice to the subjects shaped by the studied discourse, by taking into consideration their experiences. The outcomes of the research are interpreted in light of theoretical debates, these interpretations embedded and summarized in theoretically informed discussions, produce insight into the core issues related to the social reality of housing debt.

The following remarks aim to contribute to the discussion at the oral defense:

The theoretical model of dissertation reveals the relationship between discursive meanings of housing debt and the responsabilization of subjects claiming that debts historically serve as instruments of power, as means of governance. Let me suggest that Friedrich Nietzsche in his *Genealogy of Morals* provides a clue about the workings of self-responsibility installed into

subjects by means of persuasion and violence. Nietzsche's insight is that debt is closely connected to guilt. Just as a guilty person owes the victim some form of response, which delivers compensation for harm suffered, so a debtor's failure to repay gives the creditor the right to obtain compensation. Nietzsche's notion of the moralized meaning of guilt shows that this pairing of loss to compensation, if nothing else than at least to a punishment, moved from the sphere of debt to various action spheres, to be applied to diverse violations of social norms.

From the dissertation's perspective, it is important that this transfer of debt/guilt discourse to other spheres is accompanied, according to Nietzsche, (i) by the *purification* of the feeling of indebtedness as well as (ii) by the *internalization* of this feeling. Moralized guilt receives a purified character as far as it connects the demand for compensation to a source, to an origin of wrongful deed that is supposed to be within the person's control. This internalized feeling of indebtedness integrates self-responsibility into our self-identity in its purified form as if our life was completely under our control. From the dissertation's sociological point of view this internalized feeling of purified guilt can be conceived as an ideology which empowers subjects to act, to enter into debt relations. However, Nietzsche claims that this internalized feeling of purified guilt obviously generates an impulse to assign blame to others respective to blame oneself. In this sense, self-responsibility is closely linked by Nietzsche to practices of self-punishment which can be intensified into the idealization of ascetic self-denial. Perhaps beside religious forms of asceticism one can find widespread forms of rationalized ethical asceticisms which advocate self-discipline in the interest of virtuous life.

Perhaps my short account of Nietzsche used a different vocabulary from that of the dissertation, nevertheless one can see that there are striking similarities with the line of reasoning which forms the core of the dissertation. Far from disqualifying the originality of the dissertation's line of reasoning I would claim that these similarities points to a shared theoretical frame of reference consisting in the inevitably social and power shaped character of human existence. The dissertation in the end reveals that housing debt belongs to the realm of contemporary governmentality which cannot be reduced to the performance of state institutions. Although institutions backed by organized violence were always linked to governance, it was always dependent on the variety of institutionalized coercion and persuasion. Is not the process of financialization incorporating historical effects of societal rationalization that generated action spheres known as industry and as religion?

At my conclusion, I advice the committee to approve this dissertation.

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