## The Crisis Before the Crisis:

# Reading Films by Laurent Cantet and Jean-Pierre and Luc Dardenne Through the Lens of Debt Martin O'Shaughnessy

The discussion that follows establishes a three-way conversation between two films, Laurent Cantet's L'Emploi du temps (Time Out [2001]) and Jean-Pierre and Luc Dardenne's Le Silence de Lorna (Lorna's Silence [2008]) and one work of theory, Maurizio Lazzarato's La Fabrique de l'homme endetté: essai sur la condition néolibérale (The Making of Indebted Man: Essay on the Neoliberal Condition [2011]). The subject of the conversation will be neo-liberal governance and the role of debt within it. Part of Lazzarato's argument regards the central role debt has played since the start of the global financial crisis in 2008. But another part of his argument is that during the neoliberal era, debt has been a, if not the, key element of governance. In what follows, I will suggest that the films in question already showed a highly developed awareness of this circumstance and preceded theory on this terrain. Cantet's work from Ressources humaines (Human Resources [1999]) onwards, and with the possible exception of Vers le sud (Heading South [2005]) has always evidenced a desire to be contemporary of its moment. Entre les murs (The Class [2008]) provides a particularly telling account of some of the fault-lines in French society and contradictions of the French Republican education system. Ressources humaines and L'Emploi du temps form a diptych about the contemporary world of work that charts a shift from the stability of Fordist labor to something very different, but perhaps no less alienating. Like Cantet, the Dardenne

brothers are moved by a determination to remain contemporary of their historic moment. Their films since La Promesse (The Promise [1996]) seem to be an affirmation that, seen from the viewpoint of those at the bottom, or in terms of the murderousness of mainstream values, the crisis had already been here for some time. Cantet and the Dardennes are very different directorial figures and a comparison of their films might not always be productive. What makes L'Emploi du temps and Le Silence de Lorna a sensible pairing in the context of this article is their joint focus on contemporary modes of governance and particularly the tripartite interaction of the entrepreneurial individual, the networks that sustain and constrain him or her and the disciplinary power of debt If the factory-worker father of Cantet's Ressources humaines, with his attachment to routine and the secure enclosure of the factory, seems an archetypal example of the old Fordist man, Vincent, the hero of L'Emploi du temps, is an exemplar of the new human (Marks). He is a management consultant, albeit one who hides his unemployment, and thus a key element in the shift of power from production and the factory to the corporation and finance. He is constantly on the move and happiest in his vehicle. Having no fixed career path, he moves from project to project, even if some of his projects are illicit or invented. He functions through his networks: old college friends, family connections, fabricated UN connections, a gang of smugglers. In short, he is the kind of flexible, mobile, connected person that the new world of work seems to call for.<sup>1</sup> Yet he is also an embodiment of the new unfreedoms and alienations. He risks losing any stable or self-directed sense of self because his roles shift and his behavior is driven, not from within, but by the need to convince his different networks. His mobility suggests empowerment; he is the man at the wheel. Yet, his networks, and their decentred

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surveillance, can always reel him in – the automobile never being mobile enough to escape the reach of the cell phone and its pressing call.

The Dardennes' Lorna is in some ways like Vincent. Since La Promesse, all the brothers' characters have been creatures of the new. They move in a world where working-class solidarities have been unpicked and collective protections weakened and in which the struggle of all against all has been institutionalized. Knowing they are largely on their own, they seek to create a place for themselves by conforming to the new, ruthless norms, treating people as obstacles or objects in the process. Yet, at the same time, when confronted with others in their neediness and vulnerability, they feel impelled to help, despite themselves. They are thus torn, as conformist and anti-conformist urges play out across their actions and their gestures. Le Silence de Lorna is no exception to this more general pattern. Its heroine, an Albanian immigrant, has contracted a fake marriage in order to acquire Belgian nationality. She initially sees Claudy, her drugaddict husband, as a disposable person, someone who can be done away with so that she can marry again, selling that precious commodity, Belgian nationality, to another East European migrant. Yet she increasingly feels drawn to help the vulnerable Claudy in his battle with drugs. She thus attracts the direct distrust of the small criminal gang with which she is working and the indirect suspicion of the Russian gang, with which Fabio, her own gang leader, wishes to co-operate. Like Cantet's Vincent, therefore, she is both empowered by networks and subject to their controlling gaze.

What also pulls these two films together is the central place that debt plays within them. In the case of Cantet's Vincent, the cause of his indebtedness is clear: seeking to hide his job loss, he has to show the ability to maintain his expenditure without any

means of support. His solution is to put his networks to work and to extract money from his father and old college friends, from the former, allegedly to help him buy a flat in Geneva where his invented UN job has taken him, from the latter, to invest in what seems a high-profit, but illicit venture in the old Soviet Union, but which, in fact, is a Ponzi scheme. This borrowed money, and the need to be accountable for it and eventually to pay it back, constitutes him as an indebted man. The Dardennes' Lorna is a similarly indebted subject. As the film begins, she is about to negotiate a bank loan so that she can buy a snack bar, in partnership with Sokol, her lover. At the same time, she herself represents an investment of time and money for Fabio's gang and will be held liable for any losses she causes. However, as mentioned above, she also increasingly feels she owes it to Claudy, initially to save his life and, after that has failed, to protect the child that she wrongly believes she is carrying for him. Like Vincent, she is therefore multiply indebted and her debts, like his, serve in important ways to govern her conduct.

### **Debt and Neo-liberal Governance**

If Lazzarato's important work on debt is primarily indebted to Foucault, it also draws substantially on Nietzsche's *On the Genealogy of Morals*, both in its own right, and as filtered through the work of Deleuze and Guattari, particularly *Anti-Oedipus*.

Lazzarato's key Foucauldian reference is *The Birth of Biopolitics*, a work whose insights into neo-liberal governance he has sought to update by correcting its neglect of finance in general and of the role of debt in particular. In his account of neo-liberalism, Foucault recounts the passage from classical liberalism, in which the market and exchange are central, through German Ordoliberalism, where competition displaces exchange but needs balancing by "warmer" social values, to American neo-liberalism, under which the

logic of competition is generalized "to apply to the workings of all the apparatuses of the state, such as those of the Welfare State, as well as to subjects considered as autonomous individuals" ("Neo-liberalism" 110-11). The enterprising neo-liberal subject is not a pre-existent phenomenon or state of nature but an identity that must be actively produced. As Lazzarato puts it, "neo-liberalism ... intervenes to incite and constrain each individual to become an entrepreneur of him/herself, to become "human capital" ("Neo-liberalism" 120). With the capitalization of the individual, health care, education or one's career path become investments of one's personal capital; as an enterprise in a society of enterprises, one makes good or bad business decisions. Because any social policy based on redistribution and mutualization undermines this passage of the individual into an "enterprising self," the post-war framework of social rights and collective protections must be undone and risks must be outsourced from state and companies to individuals ("Neo-liberalism" 121).

This production of enterprising subjects represents a major shift in the nature of governance from both disciplinary regimes with their controlling enclosures, and earlier forms of bio-power with their concern for populations rather than individual behaviors. It does not, however, mean that individuals are somehow genuinely free. As Foucault notes in *The Birth of Biopolitics*, the enterprising man or woman can control neither the context in which his or her decisions are taken nor the responses of other agents (270-7). Despite this recognition, Lazzarato feels that Foucault's analysis still belongs to the optimistic or triumphalist phase of neo-liberal governance when the autonomy of the enterprising subject could be over-emphasized (*L'homme endetté* 73). He now feels that we have moved into a more overtly authoritarian phase within which being an

entrepreneur of the self means above all managing the externalized costs and risks of a flexible, finance-dominated economy. As Lazarrato puts it: "For most of the population, becoming an entrepreneur of the self is limited to applying the criteria of the enterprise and of competition to the management of one's employability, one's debts, the drop in one's salary and one's income and the shrinking of social services" (74). Within this context, debt is not a single over-arching explanation for all phenomena, but one whose power lies in its reach, its ability to overlay existing apparatuses and practices at the level of the state, the firm or the individual. With respect to the latter, this reach is shown by the way that the service user becomes an indebted service user (through the receipt of housing or education *credits*), the consumer an indebted consumer, and the citizen an indebted citizen liable to pay his or her share of his or her country's debts (34).

It is especially to Nietzsche that Lazzarato turns when he seeks to develop the consequences of the functioning of debt as a mode of governance. In *On the Genealogy of Morals*, Nietzsche suggests that the creditor-debtor interaction is paradigmatic for social relations. The task of any community or society was to engender a person capable of promising; that is, someone able to vouch for him or herself in the creditor-debtor relationship and to honor his or her debt. Going against the healthy tendency to forget and to be open to the new, the promise meant making oneself predictable, and thus implied a particular kind of memory, one oriented to the future. Moreover, although debt generated a calculating subjectivity able to measure equivalences (the pound of flesh), it also implied a moral relationship based on the guilt of owing. In more primitive societies, it required a limited paying back within the group. With the move to monotheisms and to empires, the debt owed to the sovereign or to the deity became so

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large as to be unpayable. Christianity, with its all-powerful God, took the apparatus to its apogee, rendering debt infinite and obliging the indebted to internalize their guilt. It remained for capitalism, particularly in its neo-liberal phase, to secularize this formidable governmental apparatus with its ethico-moral grasp and its hold over future behaviors (33-41).

One of the most significant dimensions of debt as governance is its power of subject formation. In a context where collective protections and rights have been weakened and individuals constrained to become entrepreneurs, debt works as a formidable tool for controlling "free" behaviors.<sup>2</sup> Allied to the imperative to work, it requires that the subject also works on him or herself to produce a credit-worthy individual. This ethically responsible self has to manage not only its present but also its future behaviors in such a way that it will convince others of its ability to repay. The consequences of this are at least twofold. First, the subject is opened up to constant evaluation: is he or she able to persuade creditors that he or she is worthy of trust? Is he or she a worthy recipient of this or that state aid that was once given as of right and has now become conditional on attitudes and behaviors probed through individualized assessments as neo-liberalism learns to use the state welfare mechanisms to which it was once so deeply hostile? Second, the space of the new is effectively foreclosed. Because the ability to act upon the world presupposes not just sensations, knowledge and perceptions, but also the capacity for the possible to go beyond the actual, future possibilities are effectively neutralized, as, indeed, are memories of earlier struggles, their disruptive temporalities and release of possibilities having no place in the predictable time of debt repayment (L'Homme endetté 55).3

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### **Opening Conflicts: Productive Time and Disruptive Temporalities**

When *L'Emploi du temps* begins, its hero, Vincent, is asleep in his car. His cell phone rings and wakes him. It is his wife. He tells her about the day he has ahead: he is in a hurry; he has to meet a client on the other side of Marseille and may be home late. Later in the day, he rings her again, from a motorway picnic area: his meeting has gone well, but his boss has once again come up with an unrealistic work timetable that will mean they have to play catch-up; he has another client to see in any case. The same evening he rings again, this time from a motorway cafeteria: the meeting did not go well; they are having a working dinner to try and solve the problems. As we later realize, none of this is true. Vincent is unemployed and is spending his time driving aimlessly but far from unhappily. By generating a productively employed, calculating self he has been able to open up space for non-productive, ludic uses of time. He thus seems able to have it all, as utopian moments when he playfully races a local train or sings along to music as he drives seem to underscore. This carefree stage cannot last: the need for money and the demands of others will inevitably press in upon him.

The beginning of *Le Silence de Lorna* is also utopian, but in a very different way. The first thing we see on the screen are the heroine's hands, as, standing by a bank cashier's window, she counts out the 340 euros she is paying into her account. She wants an appointment to see the manager. She smilingly says that she is about to obtain Belgian nationality and will be entitled to take out a loan, indebted citizenship clearly being the mark of her new belonging. She then makes a happy phone call to her Albanian boyfriend, Sokol. Figures ("four and ten thousand") and time ("in a month") are discussed. She is far less happy when she is interrupted by another call, on her cell phone

this time, by someone phoning her for the third time. We soon work out that this importuning and insistent caller is her husband, Claudy. When she arrives back at the apartment they share, she gives him the product (breakfast cereal?) he has been asking her to buy. He asks how much he owes and pays. But payment of the debt does not end the interaction as, in purely instrumental terms, it should. Nor does Claudy stick to the agreed contract regarding their purely business-like living arrangements. Lorna is tired and needs to get up at six to go to work. Claudy plays his music too loud. He wants her to play cards, to spend unproductive time with him. Later in the night, he will call her name repeatedly. He needs her support as he seeks to come off drugs. He even wants her to lock him up to keep him away from temptation. Essentially, he is asking her to take responsibility for him.

Vincent's utopian moments are rooted in his ability to keep conformist demands at bay by appearing to be a predictable, productive individual. Lorna's, in contrast, occur when, locked into a calculus of time and money, saving and borrowing, her persona seems exactly to coincide with systemic norms and her belonging is assured. Neither character's position will prove sustainable, as we can perhaps already imagine. If money and external pressures will inevitably catch up with the elusive Vincent, Claudy's human neediness, as expressed not simply through his words, but also (in typical Dardennes fashion) through his vulnerable yet assertive physical presence, will first enter into conflict with and then unseat Lorna's murderous conformism. One film develops what is essentially a critique of alienation and unfreedom (Vincent's desire to break out and his need to develop a persona to keep others happy). The other centers on inhumanity (as

presence). Both films will develop their critique by pushing their opening tensions to their logical conclusions.

# Deepening Conflicts: Networks and Debts

Vincent, as we noted, will soon need money. In quick succession, he borrows from his father and his old college friends. Faced with the former's reluctance to lend him a large sum for a deposit for an apartment in Geneva (a loan to procure another loan), Vincent can only express frustration. His wife, Muriel, comes to his rescue. When the father says that the mortgage repayments will come on top of those they already pay on the house, she replies:

That's right and it's partly why we came to you. Because, in fact, we've done our calculations and we've seen that with Vincent's accommodation allowance, we can pay everything back to you over two years. Therefore, when you add it all up, compared to staying in a hotel, this represents a saving ...

The father is now convinced. Vincent will get his check but, in the process, his wife has had to further develop his fictitious persona. To the apparently busy, ambitious man of the start has been added the requisite persona for indebted man: in order to convince creditors, including his own father, that he will repay reliably, he must seem prudent, calculating and thrifty. He must also open himself to future inspection. When his mother says, at a later date, that they would like to see where he now works, his father, only half-jokingly, chips in, "with all the money I have invested in that apartment, I feel I have a right to visit it when I like." This jibe prompts Vincent to reply that he will begin his repayments from the next month onwards, while Muriel comments that she is going to Switzerland and will be able to report back on Vincent's life there. The connection,

noted by Lazzarato, between debt, evaluation and production of self is already clearly in place.

A similar process unfolds with Vincent's old college friends when he enrols them in his investment scheme. Fred, his initial contact, is happy to trust him. Philippe, another old friend, is more mistrustful, asks questions and wants a written acknowledgement of debt. After about two months, Vincent receives a call from Fred, on his cell phone, as he drives on the motorway. Philippe is worried about the lack of news about their money. Vincent feels Philippe is being impatient. Fred comments: "He gave you 150,000 francs, he has some right to ask you for explanations." Philippe, Fred adds, would like to enter into direct contact with the bank where the money is lodged. To escape from this probing, evaluating gaze, Vincent will need to repay his old friends and even then, Nono, another old friend, will want to know why such a profitable scheme has to come to an end, a question to which Vincent will not give a clear reply.

When all Vincent's schemes are discovered by his family, he is forced to re-enter the licit economy. In the chilling closing scene of the film, we see him being interviewed for another high-flying job, an opening obtained for him by his father. Called upon, predictably, to explain the recent gap in his CV, he explains that he has been looking around for a post that would satisfy him fully. His interviewer is happy with this reply. His company is looking for someone ambitious and committed for a very responsible job. The company has decided to invest heavily in a financial "adventure" that Vincent may be asked to lead. It will expect him to *invest* himself fully in return. The power and temporal implications of the debt-evaluation-subjectification nexus to which Lazzarato points are clearly in evidence here. No longer merely selling his labor, the employee is

reconfigured as a self-investment responding to an investment. Not only has he to produce a suitably ambitious self that will repay the company, he also has to erase his earlier resistance. The past and not simply the future must be domesticated.

If debt's governmental power were limited to relations between employer and employee, we might be sceptical about claims for its reach. As we have seen, however, it also penetrates deep into Vincent's personal life as he repeatedly has to convince his family who are unpaid evaluators of his predictability and reliability. Its reach is further confirmed when, rehearsing his invented UN role, he bluffs his way into a UN building in Geneva and overhears a conversation where the investment potential of Africa is being discussed. The man leading the discussion says:

I have given you documents amongst which you will find the ranking of countries according to their capacity to create a "business friendly environment," a climate favorable to investment ... This research also reveals another important piece of information: the indicators of an investment friendly environment. Obviously, the most frequently cited indicators are: good governance and a predictable and transparent regulatory environment. And, of course, the primacy of law and social stability are necessary and come third.

Tellingly, underscoring debt's grasp, the same transparency, predictability and ability to repay investment are required of countries and of individuals.

The UN building into which Vincent bluffs his way has surveillance cameras and glass-sided offices. Vincent can watch people as they work but they, and the security guard, can also watch him. Glass plays a similar role elsewhere in the film. Vincent will often stand outside windows, at home, workplaces or places of commerce, looking in. If

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this expresses his reluctance to move into spaces with their constraints, it also underscores his inability to escape the gaze of others. Surveillance, the evaluation of behaviors, no longer emanates from a central point. It is more diffuse, more generalized and harder to escape. If the motor car – and this is in many ways a road movie – embodies Vincent's ultimately failed desire to out-distance the expectations placed upon him, the mask or performance represents his other form of escape. By performing a role convincingly, he can open up a space of freedom behind the mask, even gaining ludic pleasure from his acting. But performance also brings with it anxiety. Vincent is constantly seeking reassurance that others have trust in him or are convinced by him. The world of generalized evaluation brings its own disorders and anxieties.<sup>4</sup>

The Dardennes' Lorna also moves in a world of debt, performance and evaluation. When the film begins, she must behave in a way that convinces Claudy that she will honor their deal (the marriage of convenience), but which hides from him the plan to murder him to make her available for re-marriage. At the same time, they must both put on a convincing performance of coupledom in case the authorities' suspicions are aroused. In contrast, she initially *seems* to have no need to perform for Fabio and the Russians nor indeed Sokol, her boyfriend, all of whom are in on the plot. However, there is an implicit element of evaluation at work even in these apparently consensual relationships: tellingly, for example, Sokol kisses Lorna warmly when she shows him the Belgian identity card she has been working towards. Even the most intimate interaction is not in reality outside the circuit of mutual evaluation. However, once Lorna starts to see Claudy as a person to be protected, she has to work much more obviously to convince Fabio, Sokol and the Russians that she is still a reliable ally. Debt is the key connective

element in these complex layers of performance and evaluation. Tied by a contract,

Claudy and Lorna are mutually indebted. Sokol and Lorna are saving together to be able
to afford a loan on a property. Lorna owes it to Fabio (and his gang) to deliver on their
deal so that time and money invested in her will not be lost. Fabio, in turn, needs to
prove to the Russians that he will be a reliable business partner and will be able to deliver
a fake marriage in return for their down payment.

The conclusion one might initially draw is that all relationships have effectively been, if not reduced to a commodity, at least debased by commodification, this being most obvious in the way that nationality and marriage, those most fundamental forms of human identity and connectedness, have become things to be bought and sold. But the governmental power of debt, as Lazzarato reminds us, resides in its capacity to develop a moral as well as a material economy. It is not enough that Lorna deliver on the material side of deals, she must also show that her attitude is right, that she will be a reliable partner in the future. She starts to diverge from the group when she decides to push for a divorce from Claudy. This is her attempt to save his life. It involves her inflicting injury upon herself so that she can claim that Claudy has beaten her and then apply for a quick divorce. It nonetheless means a delay in her availability for remarriage: as such it arouses the concern of Fabio and the Russians. Lorna is becoming unpredictable. Only her calculating, acquisitive self is reassuring:

Fabio: You're worrying me, Lorna

Lorna: You don't trust me anymore?

Fabio: I'm obliged to. It's my first job with the Russians. I don't want to mess it

up.

Lorna: Me neither, I want my money.

Fabio: I recognize you now.

Fabio's mistrust grows after Claudy's fatal "overdose." He wants Lorna to take 1,000 euros for looking after him while he came off drugs. She won't take it. Fabio comments: "I don't want you to refuse as if you were no longer with us." The concern grows stronger when Lorna decides she is pregnant and then insists she will hold onto the supposed child. As her behavior deviates more and more from the required calculating and acquisitive predictability, she loses the trust of Fabio, the Russians and Sokol. Fabio and Sokol decide to ship her back home although the strong suspicion is that Fabio intends to make her disappear more definitively.

The final few scenes with Fabio, Lorna and Sokol constitute an undoing of Lorna's opening social integration. Then, Lorna's acquisition of Belgian nationality, ability to count money into an account, and eligibility to borrow came together to signal her integration into indebted citizenship. Now, the same things are painstakingly unpicked. A conversation in the hospital where the allegedly pregnant Lorna was being examined reveals that she has cancelled the loan and lost the 7,000-euro deposit in the process. A brief scene in the bank, the opposite in mood of the opening one, sees her withdraw all the remaining money from her account. Another scene in Fabio's taxi sees first Fabio and then Sokol take back any money they are owed. Made to bear all the collective losses, Lorna is left with a mere 100 euros. Shortly afterwards, Fabio removes the SIM card from her phone so that she cannot communicate on her journey out of Belgium. Although no physical violence has yet taken place, we are witnessing what is both a killing and a suicide. Lorna, the calculating individual who could be counted on

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by those to whom she was indebted, is no more. Her departure from Belgium reverses her initial entry into indebted citizenship. Equally symbolic, and beyond its obvious pragmatic importance, the removal of her SIM card signals her disconnection from the networks with which she has worked, a final, negative evaluation. But, reminding us again that the material economy of debt is inextricably connected to its moral economy, and the kinds of behaviors and temporalities embedded within it, Lorna's payment in full does not free her. Her future reliability will also need to be ensured and for this to happen, given the change in her, she will need to disappear.

All the Dardennes' films from *La Promesse* to *Le Silence de Lorna* can be seen as variations on a theme. Torn between nurturing or destroying the Other, their heroes and heroines typically make wrong, murderous choices, but then reverse them as they find themselves compelled by the vulnerability of the other to behave differently. Often the characters will try to compromise, treating others both in instrumental ways and caring for them at the same time. Eventually, the brothers never giving up on their protagonists or letting them off the hook, the characters will achieve a moral clarity expressed in an open-ended commitment to the Other.<sup>5</sup> In this respect, rather than true plots, their narratives are oscillations which eventually come to rest on one side of an arc. A cinema of bodies and things and material interactions but also of all the unspoken and incalculable elements towards which bodies and things can point, their style is a perfect vehicle to register this physical and ethical oscillation. True to this pattern in narrative and stylistic terms, Lorna moves from murderous instrumentalism, through compromise, to a kind of salvation, her journey being expressed both in her gestures and words and in those unknowable thoughts towards which her gestures and words point. If her initial

instrumentalism is encapsulated in the gesture of counting money, the first thing we see, her attempt at compromise comes through strongly in her wish to strike a financial deal with Claudy, something that is both calculating and expressive of her growing commitment to him. The calculating Lorna seems to have won through when, after Claudy's murder, she paces out the measurements of the snack bar she has yearned for, taking precise stock of her new domain. However, she finds herself increasingly breathless and in pain, as the inner turmoil she has suppressed rises to the surface. Her final commitment to the dead Claudy is expressed in the imagined pregnancy, a taking into herself of the vulnerable Other in a way which inextricably binds their fate and seals her break with her earlier persona.

If *L'Emploi du temps* revolves around a collision between a drive to be free and contemporary modes of governance, *Le Silence de Lorna* is ultimately about a collision between two kinds of debt with their very different imperatives. If, as Lazzarato noted, contemporary uses of debt rely on a secularization of the moral force derived from Christianity, then the Dardennes could be seen as operating not so much a re-Christianisation as a re-spiritualisation of debt, whereby the infinite or incalculable debt to the Other serves to expose and disrupt the governmental power of secularized debt. This collision of two radically incompatible debts has undoubted critical bite due to its capacity to force inhumanity into stark visibility and to delineate ethico-moral choices with great clarity.<sup>6</sup> Its weakness lies perhaps in the way it configures the Other above all in terms of vulnerability. This is clear from the start of the film where Claudy, as an addict, is needy by definition. As he comes off drugs, his neediness can only grow, as we see in scenes where, an almost childlike figure, he lies curled up on the floor or grabs

Lorna's legs. In this context, Lorna's invented pregnancy merely continues a logic that is already there. The unborn infant's absolute dependence and vulnerability is an extrapolation of Claudy's own need for support.

Claudy is not simply vulnerable, however, but also actively challenges the calculating values of Fabio and his like. He repeatedly asks Lorna to spend unproductive time with him, sometimes in purely ludic activities, like playing cards. More subversively, he resorts consistently to strange pseudo-transactions that disrupt or reverse dominant logics. Thus, for example, he keeps giving Lorna his money, but not as payment or to extract interest, but to establish a human bond between the pair and to make her take responsibility for him. The same might be said when he gives her his keys so that she will lock him in and prevent him buying drugs. Here again, material exchange is re-subordinated to human interaction. Similarly, when Lorna tells Claudy that he will be paid quicker if they hasten the divorce, he says that he is in no hurry. It is only when she promises to help him even after the divorce that he shows more interest. What Claudy pushes Lorna towards is not only a recognition of her connectedness to the Other, but also a sense of how such a relationship might play out in non-instrumental terms. If this is ultimately a fleshing out of the implications of a spiritual debt towards the Other, it allows Claudy a role other than that of passive victim. Moreover, Claudy's noninstrumental response is not gratuitous. He is more master of his own time because he is effectively insulated from immediate financial need by the institutions of the welfare state. He is in receipt of social security payments and mutually funded healthcare. One might therefore be tempted to say that, despite his addiction, he is an insider as opposed to Lorna, Sokol and others whose migrant status affords them no similar protections. But it is perhaps more productive to see him as embodying an interdependent series of residual and alternative attitudes while Lorna, Fabio and Sokol represent the emergent dominant. No mere filmmakers of the margins, the Dardenne go to the margins to find systemic values at their most nakedly violent. Their *Rosetta* (1999) distilled out what happens, for example, when productive social places are rationed and the inclusion of one person implies the exclusion of another. Moving us on, *Le Silence de Lorna* uses the margins to explore the consequences of a new order governed by calculating individualism, debt and the networked evaluation of behaviors. Through the figure of Claudy, whose subversion is more politically interesting than his vulnerability, it also reminds us that alternatives can still be found.

Lazzarato's work on debt presents itself as something that both builds on Foucault's famous *The Birth of Bio-politics* lectures and corrects its over-emphasis on the neo-liberal entrepreneur-of-the-self's conquering dimension. My argument here has been that, in their different ways, Cantet's *L'Emploi du temps* and the Dardenne brothers' *Le Silence de Lorna* provide a convergent and earlier correction of more heroic versions of neo-liberal subjectivities, notably through their exploration of the governmental powers of debt. Both films begin with characters who seem contented and self-directed, real or counterfeit versions of the entrepreneur-of-the-self that Foucault placed at the heart of neo-liberal governance. But both quickly explore the contradictions and consequences of such self-directedness in a world governed by debt and pervasive networked evaluation. In the process, they achieve several important and interconnected things. Firstly, they help broaden the grasp of critique. Many recent French films have gone back into the world of work as a way to bring hidden violences to the surface and to give the lie to

apparently consensual social relations (O'Shaughnessy, "French Film"). Moving beyond work, these films develop an account of contemporary governance that is far more wideranging. In the process, they refuse any dichotomous separation of the workplace as a place of oppression and the family or the personal as sites of self-realization and nurture. Instead, they show how personal ties, precisely because they are not entirely subsumed within instrumental logics, can be powerful mechanisms for exercising evaluation and producing conformity. In this, they show themselves far more willing to move beyond the kind of sentimental construction of family than is to be found in otherwise hard-hitting Hollywood films like *Company Men* or *Up in the Air*. As such, they reaffirm the capacity of films that are sufficiently brave and clear-sighted to renew critique.

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 $^{1}$  On the centrality of networks and projects in the new capitalism, see Boltanski and Chiapello, 158-238

<sup>&</sup>lt;sup>2</sup> Converging in many ways with Lazzarato, David Graeber underscores debt's nature as, above all, a relationship of power. Graeber describes modern capitalism as a "gigantic financial apparatus of credit and debt that operates to pump more and more labour out of everyone" (346). Elsewhere he describes the kind of subjectivity generated by neo-liberalism as a mixture of an indebted warrior and a calculating machine (377). This could stand as a good description of all the Dardenne brothers' characters. (better with 'many of')

<sup>&</sup>lt;sup>3</sup> On the importance of evaluation to neo-liberal governance, see also Dardot and Laval, 402-456. <sup>4</sup>On the pathologies generated by contemporary governance, see Dardot and Laval, 442-452. See also Marks 48-492.

<sup>&</sup>lt;sup>5</sup> For insightful accounts of the Dardenne brothers' films see Mai and Cooper. Both Mai and Cooper explore the influence of the philosopher Emanuel Levinas on the brothers' films. There is a clear Levinasian dimension to the infinite or incalculable debt discussed here, although there is no space to develop it.

<sup>&</sup>lt;sup>6</sup> It would certainly be productive to read all the Dardenne brothers' films since *La Promesse* in terms of the collision between calculating neo-liberal subjectivities and the infinite or incalculable debt to the other.

 $<sup>^7</sup>$  For a stimulating account of the interaction of gender, family dynamics and the workplace in Cantet's  $\it Ressources\ humaines\ and\ L'Emploi\ du\ temps,$  see Higbee.