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Hierarchies of clientelism, brokerage, and indebtedness in illiberal Hungary

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Abstract

Emerging from collective, comparative ethnographic research done in Hungary on the moral dimensions of dependent relations and the values participants attach to them, this paper introduces a conceptual framework for the study of exchange relations in states of dependence. We follow the bottom-up approach of economic anthropological thinking and the ethnographic theorization of morality: we conceive dependent relations as durable forms of hierarchy and we study situated judgments in real-life settings. As people exchange personal favors or impersonal forms of service provision, their hierarchical dependent relations foster everyday struggles pertaining to value and the moral evaluations of ideas such as fairness or social justice. Addressing the interplay of moral and political economy, our ethnography presents everyday economic strategies and decisions embedded in hierarchically dependent relations of clientelism, brokerage, and indebtedness. With the rising over-indebtedness and financial over-inclusion of the poor, clientelist hierarchies of brokerage re-emerged and diversified in post-socialist rural Hungary. Everyday financialization was mediated by reconfigured and emerging forms of dependence. Clientelist domination is based on hierarchy that connects partners in unequal positions to each other, hence it ameliorates the effects of social inequality or pacifies class antagonisms. Still, it may represent a better, morally approved option for marginalized people who strive to secure their livelihood via personalized channels under constant threat of economic violence and legal action from debt enforcement. Through analyzing the dependent relations of working-class and marginalized people in Hungary who are making their living in prolonged economic insecurity, we formulate ideas on the nature of 'actually existing' capitalism in Hungary, three decades after 1989.

Keywords: *ependence, moral economy, clientelism, brokerage, financialization of everyday life, over-indebtedness*

1 Introduction

On a warm autumn evening in 2019, we were sitting in Kópi's garden, celebrating his re-election victory as the mayor in Lápos, a small village in North Hungary. Durst asked him about the secret of his success. He readily replied:

People here want security, they need someone that they can belong to, that's what they were grown into... When I came to the village, five years ago, I started to pick out the people I could deal with... I also picked Mona, put her in the nursery as an

assistant. [...] Those I picked were the people I saw as capable of development, about ten of them from the village. [...] Regarding the others, I cannot do much with them... But many of them feel that I care for them, I distribute the money [that he gets as mayor from the state treasury] to them: every week I distribute something, housing allowance, public works wages. I try to split up the pay for them, because they can't manage it themselves... Also, I usually give public workers an interest-free advance on their wages when they need emergency help.

Mona, the woman the mayor mentioned, has been a close interlocutor of Durst. She was one of the local Roma people receiving his patronage (as a part of his inner circle or clientele, as we shall say). Mona has stayed loyal to the mayor during the years that Durst has been following her life.

This paper explores the (re)production, revitalization and moral deliberation – or moral economy – of dependent relations in the process of everyday financialization—a recent development in contemporary capitalism. As the ethnographic vignette shows, one of the principal social organizing forms in contemporary rural Hungary, despite financialization, is still the personalistic, patron–client relations. In our investigation, we employ relational sociology that focuses on 'bonds instead of essences' (Blokland, 2013; Desmond, 2014). We believe that social and economic processes build on different institutional frameworks involving multiple scales, creating complex and often contradictory environments in which people survive or thrive, cooperate or compete. Our empirical investigation focuses on relations of dependence and hierarchy, considering dependence as a mode of action (Ferguson, 2013) that can best be understood by observing the real-life practices of social actors. To do this, we focus on an economically underdeveloped region in Northern Hungary, and in it, a village we call Lápos[1], calling attention to the ways in which ordinary people make everyday economic decisions that are embedded in various regimes and hierarchies of value.

As E. P. Thompson (1971) and James Scott (1976) suggest, the moral dimensions of the economy often come to the surface—that is, articulated and become objects of social scrutiny—at times of systemic change featuring great or small transformations (Róna-Tas, 1997). Capitalist incorporation invokes a variety of (often retrospective) references to 'custom,' including everyday ideas of fairness, obligation or the 'just price,' in different exchange relations. Szelényi and Mihályi (2019) claims that global inequalities have increased and transformed in nature since the 1970s, especially after the global financial crisis (GFC) of 2008. Capitalism is becoming less class-based and more firmly grounded in rank, where the possession and transmission of privilege or entitlement are primarily matters of personalized channels of access (Szelényi & Mihályi, 2019, p. 65). To put it differently, class-based polarization is ameliorated by the personalized relations between actors in different positions of hierarchy and power. In patrimonial forms of domination, power and wealth are distributed in accordance with the 'grace' or good will of rulers or patrons who are accompanied by members of a staff (or, in other words, the 'inner circle' of exchange partners in the case of individual brokers as opposed to the 'outer circle' of recipients (see Auyero, 2000).

Susana Narotzky suggests that in southern Europe since 2008, prospects for upward social mobility or even stable employment have become increasingly elusive (Narotzky, 2020). She argues that we are presently witnessing a move toward an increasingly illiberal form of capitalism, in which actors with greater power obtain more

[1] The settlement name is fictitious and all the protagonists' names are changed to protect their anonymity.

privileges to save themselves from the inconveniences of market competition. These practices simultaneously mean re-embedding the economy by using non-contractual obligations to access resources premised on personal status rather than universal rights. In fact, Narotzky adds that this is hardly a novelty: capitalism has always combined the practice of competition with the objective of reaping monopoly rents and limiting competition through political leverage (Narotzky, 2020).

The thesis of the crisis-ridden re-feudalization of contemporary capitalism (see also Verdery, 1996; or for Hungary: Szalai, 2017) requires careful investigation, in terms of historical continuities and ruptures, as well as the persistence and transformation of social organization and the patterns of everyday problem-solving. As James Ferguson has famously argued, coming to terms with persistent forms of hierarchical social arrangements may be difficult for those who are committed to the critique of power relations and the pursuit of social justice defined as individualism or egalitarianism (Ferguson, 2013). From such an angle, patrimonialism or clientelism seem to provide a counter-image, to hold a distorted mirror to typically progressive Euro-American ideas about the rights-bearing individual, autonomous participation and horizontal models of civic engagement. Ferguson drew on the history of capitalism in twentieth-century South Africa, where 'modernization' did not do away with personalistic and dependent relations between employers and employees.

Put simply, the concepts of patrimonialism and clientelism address similar modes of social organization at different scales: state formation in the former, and interpersonal exchange in the latter. Clientelism and brokerage can be conceptualized as building blocks of hierarchical rank order, which are maintained by acts of selective solidarity that draw boundaries between the deserving and undeserving for exclusion or inclusion in exchanges of favors (for the latter, see: Henig & Makovicky, 2016). The concept of selective or bonded solidarity indicates that in everyday reciprocity chains, people rely on each other for support within carefully restricted hierarchical exchange networks in accordance with their needs (Portes, 2010; Shamur, 2023). Clientelist domination mitigates the extreme inequalities of contemporary capitalism by offering (or withholding) access to selective solidarity: entitlements, concessions, forms of security, help, loan, welfare, or valuable information. Selective access matters when problem-solving is not granted automatically (let alone universally) but rather is secured through personal means of provision, such as access to services, money or information from the donor or broker in exchange for loyalty, support and in some cases, work (Dés & Durst, 2026) from clients.

Economic and political anthropologists are well-equipped to study the moral economy of dependence by developing multi-scalar perspectives that comprehend the local, national, and global layers of even a single case (see also Brković, 2022). Living in one of the most economically disadvantaged regions in Hungary, our protagonists are embedded in multiple and various dependent relations to make a living. We explore how these dependent, hierarchical relationships are (re)produced, morally deliberated, organized, interconnected, and how people choose particular dependencies in a context of prolonged insecurity, or a permanent state of scarcity.

In this paper, we elaborate the two types of dependent relations most prevalent in our ethnographic field study: clientelism (and brokerage), and debt relations. Through these concepts, we seek to account for the moral economy of dependencies amid multiple crises of livelihood and social reproduction.

First, we critically review the theories of clientelism, brokerage, and debt in the po-

litical economic context of financialization and contemporary capitalism that some authors define as flexible capitalism (Kjaerulff, 2015) or financialized capitalism (Weiss, 2020). Second, we examine the global, national, and local contexts of our study, and the structure of opportunities that conditions the choices among practices of social reproduction. Third, we explore the most prevalent dependent relations and patterns of problem-solving in Lápos, in our ethnographic field site, through two case studies. In conclusion, we argue that dispossessed people with restricted access to quality education resort to dependent relations in crisis-ridden times and amid diminished structural opportunities to secure their social reproduction. During the process of everyday financialization, or household financialization, we can witness the revival and reconfiguration of hierarchical clientelist relations. Unequal forms of exchange have a role in pacifying increasing inequalities and class antagonism that has resulted from great or small transformations, such as the transitions from late-to post-socialist and then to illiberal Hungary.

2 Theories of clientelism and brokerage

According to Tina Hilgers, clientelism in Latin America (as elsewhere) is a mechanism of social control that undermines horizontal class relations, allowing a certain elite to maintain its power (Hilgers, 2011). Seemingly voluntary participation in clientelist relations is often based on the denial of access to resources, or the fear of repression if clients do not comply with a patron's wishes. Although the terms of any agreement between patrons and their clients are not based on formal law, the parties are aware of their obligations to reciprocate but also of the fact that the failure to reciprocate can lead to the termination of their relationship. The practices of clientelism and brokerage therefore enforce a particular understanding of politics or the political: in such cases, politics or political practices refer to the mutual conduct of problem holders and the problem solvers who 'get things done,' exchanging information or guarantees of security for personalized support and loyalty (Auyero, 2000).

Patron–client relations are far from merely premodern survivals or a manifestation of backwardness. Rather, they play a prime role in the pacification of social conflict by mitigating against—or managing the consequences of—polarization through means and customs otherwise inherited from a feudal past. In Hungary, ethnologists Fél and Hofer (1973) studied patron–client relationships among peasants before the state-socialist collectivization of agriculture. As land became a commodity in the mid-nineteenth century, the patron–client relation guaranteed that the peasantry could remain a meaningful unit of social organization (see also Hofer, 1991). Amid the contradictions of growing inequality and enduring symbolic solidarity, clientelism produced carefully elaborated, efficient vertical relations that sewed together different strata within the same community. Mutual obligations and customary tasks bonded together the related families and persons, in spite of their asymmetrical positions. Practically, this entailed relations of dependence, whereby richer members gained advantage at the expense of poorer ones, who nevertheless remained interested in maintaining the relation for prestige and hope for reciprocal services. The exchange of labor or material goods was disguised as a voluntary favor between patrons and clients, as in gift relations, where partners keep the element of calculation hidden. As Fél and Hofer suggested, Hungarian peasants consented to participating in such forms of unequal exchange, even if it was apparent that for the poorer partners (and their

households), providing the same objects or services for the transaction is much more difficult than for more affluent partners, requiring greater investments of time, work, and energy.

As economic sociologist Tibor Kuczi notes, in the traditional Hungarian peasant economy, the family and the organization of work did not have impermeable boundaries. Acts of securing loyalty and linking an external labor force to the economic unit were secured through a pattern of family relations (Kuczi, 2000, p. 89). The post-socialist leaders of farms and agricultural holdings therefore had only to apply an existing pattern to organize relations of authority in broader social settings. Following the dissolution of co-operative state farms after 1989, formal leadership positions were abolished, but former members still considered the former leaders to be the most competent persons (a *helyzet urai* in colloquial Hungarian), expecting them to resolve problems and provide job opportunities. Indeed, the former leaders of the co-operatives could rely on their paternalistic relations when they set up a new enterprise, being recognized as members of the local elite. In many settings without alternative livelihood opportunities, locals depended on a single potential employer, which led to re-feudalization in the organization of labor (Kuczi, 2000, p. 98). Consequently, patron–client relations re-emerged after state-socialism as a durable way of binding workers or business partners to entrepreneurs.

The extensive scholarship on patron–client relations in different geographical settings, from Latin-America and South-Africa through Mediterranean Europe to post-socialist regions has many parallel findings. They all show that relations involving clientelism and brokerage constitute networks of domination and dependence that regulate the flow of the labor force, services, material goods, and the distribution of loyalty.

Although customary forms of clientelism entail a duality, in most cases, there are in fact triangular (or even more complex) relations between different providers and recipients, including brokers. As Madelaine Reeves documents, when looking at ways to make a life in the Russian capital, migrant workers from Central Asia are dependent on a range of intermediaries (Reeves, 2016). Kyrgyz housing brokers in Moscow facilitate other migrants' access to the temporary housing market by serving as informal 'landlords,' making money from the migrants' economic vulnerability and unfamiliarity with the city (Reeves, 2016, p. 95). The skill of the broker inheres in the capacity to move between different affective registers and rationalities. The affective complexity of brokerage relations requires that such relations mediate differential access to socially valued goods. In post-socialist and post-war Bosnia and Herzegovina, access to welfare could be considered a civil right on the one hand, and a charitable donation between well-intended partners on the other (Brković, 2020). Favors cannot always be returned on a mutual basis; in such a case, extending help to others could increase the problem solver's influence and prestige, eventually leading to an official political position. In Bosnia, getting ahead by helping others and pursuing favors (and personal connections) established 'a sense of self as a moral person,' while also reproducing hierarchies between people in different positions of power (Brković, 2022, p. 84). Thus, clientelism became a form of brokerage activity with social relations, in which the practical search for resources is inseparable from the construction of individuals as social persons as the sum of those relations they have or may have access to.

We argue that clientelism and brokerage represent a mode of integration, even during the contemporary process of financialization of everyday life. As long as it works,

clientelist domination effectively prevents the manifestations of social unrest resulting from the polarization of wealth and the accompanying sense of social injustice. More wealthy or influential patrons, donors, and brokers engage in the exchanges of favors, objects, and services on clearly unequal grounds with their subordinated clients. Still, during the ritual of exchange, the partners tend to recognize one another as equals, engaging in mutual aid or belonging to the same horizontal comradeship, not unlike the case of nationalism as famously interpreted by Benedict Anderson (2003). This illusion, however obvious in the eyes of observers, is crucial for the establishment of clientelism as an enduring form of sociality, based on the ideal of mutuality (as in the proverbial saying, 'I help you as you help me'). By exchanging loyalty for privilege and support for security, patrons and clients appear to invest themselves wholeheartedly in hierarchically dependent relations, despite their unequal positions of power and influence. To persist, relations of clientelism and brokerage do not necessarily require any form of deeply held conviction or ideological indoctrination. As in other instances of repeated forms of exchange, it is the sense of obligation (as the 'need to reciprocate') that eventually maintains the relationship. The power lies in the exchanges, whatever partners might think of each other outside those exchange situations. Rather than property and status, the main organizational units of clientelist formations are (potentially manifold) congregates of support and loyalty that tie together—and hence pacify—partners in otherwise highly unequal positions. In sum, clientelism and brokerage are forms of social organization that foster loyalty in a hierarchical set of personalized relations, based on the exchange of obligation and support for security and well-being. Clientelism is therefore based on principles of social organization that work against the articulation of class differences in society.

Clientelism and brokerage are therefore deeply ambiguous for many participants as well as observers. However, hierarchical aspirations are the habitual elements of clientelism, expressed in people's various attempts to secure their position within existing power structures rather than subverting those structures in the name of social inequality. In addition to social and economic benefits, clientelism provides security at a more existential level, including protection from outside threats as well as the excesses of state (and financial institutions') power. Importantly, clientelist societies are not without social mobility: actors may improve their position by developing their own clientele, reproducing the patterns of subordination to which they have been exposed in other settings (Kovai & Vigvári, 2025).

3 Theories of everyday financialization and debt relations

In recent decades, especially after the Global Financial Crisis (GFC), financialization has become the "go-to-term" for studying the expanded role of finance in contemporary politics, economy and society (Weiss, 2020), capturing the key empirical development in contemporary capitalism. Among the many approaches within financialization scholarship, there is a growing body of ethnographic research on the incorporation of 'low income and subproletarian populations into financial markets (Saiag, 2020; Schuster & Kar, 2021); that is, how finance reshapes everyday practices, culture, subjectivities and relationships of those living on the margins of society. This thread of research is lumped under the umbrella term of 'Financialization of everyday life' (FoEL). Although the FoEL approach itself is used in different senses, for our topic the most relevant are the ones that are interested in the financial behavior of households

and in the cultural shift in contemporary capitalism: the making of financialized subjectivities in everyday life. Meanwhile the former is concerned with the households' use of financial products and the massive increase in their financial liabilities (Gonzales, 2015), the latter is interested in how finance penetrated people's everyday life (Pellandini-Simányi et al., 2015) and to what extent people's subjectivities are financialized (that is, engaging in rational financial calculation or looking for opportunities to invest their money (Fligstein & Goldstein, 2015).

The FoEL terminology connects the concept to longer traditions in cultural studies, anthropology, and sociology (Pellandini-Simányi, 2020) that considered the everyday as a site where larger (social, economic, political and cultural) structures are reproduced—or challenged—through daily routines (De Certeau, 1984). One of the key findings of this scholarship is that people do not simply adopt financial logics in everyday life, in a way that financial logics would overwrite other logics such as logic of care of domestic relations or moral logics (Mikuš & Rodik, 2021), but rather, finance can be 'domesticated' (Pellandini-Simányi et al., 2015) —appropriated and reinterpreted according to existing subjectivities and social ties, and re-articulated as part of moral economies (Wilkis, 2015). This is, however, as Wilkis asserts, not a one-way process but through the interaction with finance, subjectivities and social ties are also shifted in new directions.

At the same time, as household financialization globally expands, a recently growing scholarship on the 'financialization of poverty' in the Global South (Kar, 2018; Lavinas, 2020) draws our attention on the process how the financial inclusion of the poor through microfinance—a device imagined to reduce poverty—re-configure local relations and create new hierarchies and unequal patron-client relationships between local borrowers and lenders (Guérin, 2014; Kar, 2018).

This 'everyday financialization of households' perspective resonates to our approach in this paper as we analyze how people and their households in a state of permanent scarcity and interwoven dependencies make economic and financial decisions in their real-life settings, under structural constraints, on the basis of their situated judgements and moral deliberations and how these multiple dependences (among them debt-dependencies) are to co-constitute new hierarchies and unequal clientelist relations.

Different waves of the relational process of the financialization (Hann & Kalb, 2020) of everyday life or household financialization can be tracked in Hungary since late socialism. Since the 1980s, the Hungarian population has experienced indebtedness, but due to the relatively rapid post-socialist transformation and the regionally uneven increase in unemployment and poverty rates, defaulting or non-performing debt rates have skyrocketed.

The first wave of indebtedness began in the 1980s, when a substantial per centage of the urban population could not pay their utility bills and fell into arrears on rent and other housing-related costs owing to increasing prices and growing poverty (Győri, 1995; Kerényi, 1998). In addition to utility arrears, the financial strain on households was further exacerbated by the transition from socialism to capitalism. Following the transitional crisis of the 1990s, the Hungarian population underwent a further wave of household 'bankarization' and 'financialization' (Lazarus, 2017) through the widespread use of standard financial services such as opening bank accounts, consumer loans, mortgages, as well as risky non-standard financial products such as Swiss franc loans. According to the Hungarian Central Statistical Office, at the end

of the (GFC), 5.1 million people—52 per cent of the population—lived in households holding one or more credit contracts (KSH, 2011; Pellandini-Simányi & Vargha, 2020; Misetics, 2020, pp. 128–157; Gagyi & Gerőcs, 2025).

These crises heightened the financial vulnerabilities of households, and the GFC further eroded household financial resilience, resulting in falling living standards. By the mid-2010s, the GFC had evolved into a prolonged non-performing-loan (NPL) crisis (Mertens & Metz, 2022). Hard data is scarce in Hungary, and few sources show that in the early years of the NPL crisis, roughly 130,000 households, comprising around 330,000 individuals, fell into arrears on their bank loans. Debt enforcement also intensified: a rare official release from the Hungarian government reported approximately 700,000 debt-enforcement proceedings (Bajomi & Pinkasz, 2018). Additional data from the Hungarian Chamber of Notaries (MOKK) and the National Office for the Judiciary (OBH) indicate that between 2008 and 2022, debt collectors initiated around 300,000–400,000 enforcement procedures annually—a substantial rise from the 200,000 to 300,000 cases recorded between 1998 and 2007. In a rare instance, the Hungarian Ministry of Justice (IM) released data on the territorial distribution of new debt-enforcement cases (2018–2020), which show that the economically marginal Northern Hungary region is significantly more affected by debt enforcement than the more developed Western Transdanubia. In Northern Hungary, approximately 10 per cent of the adult population faces debt enforcement. Although the GFC started in 2007, the crisis is still not over yet (Major, 2020).

The sweeping economic and financial changes of the 1990s and 2000s resulted in the rise of illiberalism (Gyöngyösi & Verner, 2022; Scheiring & Szombati, 2020) and financial nationalism—economic and financial interventions that broadly align with populist political agendas (Piroska, 2021)—coupled with a new EU-level financial regulatory regime prioritizing a macroprudential policy to minimize the risk in the banking sector. The sweeping economic changes were accompanied by cultural changes, and increasing problem debts (Mikuš & Sabaté, 2025) became a collective concern for a significant segment of Hungarian society, simultaneously making it a political imperative for illiberalism (Gagyi & Gerőcs, 2025). Since the 1990s, many debtors have been living with unpayable debts in so-called 'debt traps' (Berlinger et al., 2021).

Such over-indebtedness can shape hierarchies and reconfigure the relationships within them. The high prevalence of people living with problem debts proliferated, and they are called the so-called non-performing people who live their lives under the continuing bureaucratic administration of debt collection and enforcement (García-Lamarca, 2022). The current NPL crisis, high levels of financial vulnerabilities, and the high number of debt enforcement proceedings made debt collection companies and the debt enforcement bureaucracy central intermediary organizations that manage unpaid debts and the overindebted households (Bródy & Pósfai, 2020). The institutions and organizations that collect and enforce debt are instrumental in managing people's lives, a fact sociological research must take into account (Ossandón et al., 2022). Such companies are generating a particular form of financialized capitalism on the ground by 'making debt work' (Mikuš, 2020) and ensure that money flows from debtors to creditors and from the economic peripheries to the center/core countries (Schuster & Kar, 2021). Although local and international debt-collection companies have existed in Hungary since the early 1990s, their role in the management of households falling into arrears has increased significantly.

Creditor-debtor relations are understood in anthropology through the lens of mu-

tual obligation between creditors and debtors, which is the foundation of seeing debt as a social relation beyond purely an economic one (Guérin, 2014). Roitman (2003) argues that debt is, however, the founding mark of a fundamentally asymmetric social relationship and a situation of dependency. Guérin and colleagues (2007) have shown in an Indian context that such situations of dependency are enacted through the specific practice of wage advancement, facilitating a kind of new bonded labor, when seasonal laborers form dependent relations with owners of brick kiln factories, accepting advance wage payments to secure their yearlong employment. But the advance is beneficial for the factory owners too, who use it to bond labor and to restrict alternative opportunities, such as working for another factory or prematurely leaving seasonal migrant employment. Although creditor-debtor relations are fundamentally unequal relations, mutuality and morality do not completely disappear and often develop into relationships similar to client-patron relations. Such is the case with the shopkeepers (some of them offering informal credits), embedded in local neighborhoods who form patron-client ties with their impoverished clientele. Although many shopkeepers know that their customers will never be able to pay off their debts, they do not pursue repayment aggressively as it would break the social custom of mutuality and cause reputational damage to the shopkeepers themself (Carrier, 2021).

Credit relations might be understood by creditors and debtors as mutual in the case of socially embedded environments, in social proximity of the creditor and debtor, as well as in the context of performing loans, loans which are being repaid. However, in the context of non-performing loans, over-indebtedness, and household financialization, when loans are not being repaid, emphasizing mutuality is rather a normative one and not a descriptive one, as 'being in debt' means a constant threat of economic violence and legal action from debt enforcement (Davey, 2024). Being in debt triggers particular reactions from debtors, such as ignoring debts and being optimistic about the future and hoping that they will somehow get by.

Overindebtedness and default has generated its own social relationships, and being in debt also reconfigures social and economic ties and creates new hierarchies, as life in default is a constant yet unequal negotiation with bailiffs and debt collectors who use expropriating coercive legal techniques and aggressive marketing tactics to extract payment from defaulting debtors (Davey, 2025; Deville, 2015). Noelle Stout (2019) shows that in the case of household default, the inequality and dependent nature of creditor-debtor relations are encapsulated by the interaction between household debtors and finance workers representing banks. Debtors facing eviction and repossession of their homes have to petition banks to modify their credit contracts, yet the decisions they receive are arbitrary and dependent on personal relations and the knowledge of bureaucratic processes. Such knowledge of the bureaucracy of finance creates new forms of dependent relations and spaces for intermediation for lawyers, debt advisors, and others promising debtors to reduce their indebtedness (Sosnowski Krabbe, 2023).

Debtors who have to face such harsh economic realities of debt collection and enforcement have strategies to face off debt collectors and bailiffs, usually informal ones. First of all, debtors in such economic circumstances usually cut back consumption and move from the market to the domain of household and kinship. Overindebtedness makes households move to urban peripheral fringes, non-residential areas of garden allotments—previously (during socialism) used as recreational areas—as a form of informal housing (Gagyi et al., 2021; Vigvári, 2022). Borrowers rely on kinship

networks and family ties to obtain credit (Medgyesi, 2016). Gosztonyi (2025) shows in the context of tabloid stories of middle-class debtors that those who could repay their high-risk debts turned to family members and friends to obtain informal credit to pay off formal credit. Many overindebted households flee their creditors and move abroad as a modern form of leg-bailing to avoid punitive debt enforcement in Hungary (Durst & Stewart, 2025; Peebles, 2013). Debt enforcement also makes household debtors move from the formal labor market to the informal one to avoid debt enforcement proceedings such as wage garnishment (Berlinger et al., 2021; Bródy & Pósfai, 2020). All of these strategies are embedded in local dependencies and are catalysts for client-patron relations. Household overindebtedness and default is a debt dependency in itself but also intersects with other forms of dependencies and client-patron relations tied to the macro architecture of the illiberal state.

4 Research context

Illiberalism in present-day Hungary is a (striking) instance of social organization on the basis of rank, a form of hierarchical domination that pacifies extreme inequalities by means of selective solidarity. The central figures of this economy in underdeveloped rural areas include different kinds of patrons and brokers such as local mayors, home construction or building contractor small entrepreneurs, credit advisers, informal moneylenders, and migrant labor recruiters. These social agents are embedded in patron–client relations, playing central roles in facilitating the workings, managing the ambiguities (Brković, 2020), and smoothing the contradictions of the (illiberal) market economy by filling its institutional voids. In other words, these practices of informal brokerage "oil the wheels of formal capitalist institutions and spaces" (McCollum & Findlay, 2015, 2018), while enabling the social reproduction of the people embedded in them.

As we argue, the existence of patron–client relations is far from being a novelty in Hungary or Europe; rather, the forms and content of clientelism and brokerage have changed during the recent decades, during the unfolding of 'flexibilized', globalized labor market and financialized capitalism. Before Hungary's accession to the EU in 2004, local brokers and patrons (e.g., local mayors, landed peasants, or informal moneylenders) formed dependent relations with economically vulnerable people. After 2004, when the transnational EU-labor market became accessible to Hungarian workers, the importance of informal migrant labor brokers increased significantly. Within low-end, temporary labor markets, both profit-seeking formal intermediaries and informal labor recruiters are widely used by firms and workers in the EU, owing to the increasing desire for flexibility under the impact of fierce global competition (Jones, 2014; Jones & Sha, 2020; Žabko et al., 2018). These wider global political economic contexts—together with the relative stagnation of living standards in many parts of Eastern Europe—have given rise to the burgeoning use of informal intermediaries by companies in Western Europe. These intermediaries or brokers garner substantial commissions by encouraging low-skilled, often destitute, overindebted laborers from the semi-peripheral Eastern European countries, with no command of foreign languages, to move to a Western European country (in the case of the North Hungarian region mainly to Germany and the Netherlands), by facilitating their employment, travel, and accommodation (Durst & Stewart, 2025).

The above-mentioned national tendencies of Hungarian households' indebtedness

can also be traced in Lápos, the field site of this study. Drawing on Durst's long-term, ongoing ethnographic research in the village and its region, we examine how over-indebtedness has facilitated the reconfiguration of social relations and hierarchies through the diversification of customary old patron–client relations— and with it, the 'return of the (new kind of) brokers' (James, 2011). These brokers also contribute to the evolution of new forms of hierarchical relations, such as bonded labor regimes (Guérin, 2014), in which precarious Hungarian workers—including many dispossessed, low-educated Roma—are impelled to make a living under conditions of over-indebtedness.

First, however, we shall introduce our field site. Lápos is a small village in Northern Hungary, one of the most economically depressed regions in the country. Around the regime change at the beginning of the 1990s, its population was 580 people, of whom 40 per cent were non-Roma Hungarians. Nowadays, it is a 'Gypsy village', as the locals call it, with 820 inhabitants, including a total of only three non-Roma Hungarian nuclear families. The close-knit local community of Gypsies/Roma, who are all related by kinship, comprises four large extended families or 'bands' (*banda*), as they call themselves. For structural reasons, the vast majority of the village's Roma population has been struggling in a constant state of economic insecurity, and a permanent state of scarcity. The 1989 post-socialist transition from a state-run economy to a market economy, which was accompanied by the closure of many state-owned factories and the entrenchment of 1.4 million wage laborers by 1994 (Kertesi, 2005), was hardest on the most vulnerable members of society—the long dispossessed, poorly educated, and socially marginalized Roma.

Until ten years ago, when the dissolution of the village's Gypsy settlements (supported by an EU-funded developmental aid program) gave the final push to the out-migration of the remaining non-Roma Hungarian population of Lápos (Durst, 2015) Gypsies lived alongside with the landed peasants, or as the local Gypsies called them, the 'Hungarians'. The basis of their social and economic interactions can be best described as a form of hierarchical domination, that is, based on the pattern of patron–client relationships. We use the term 'hierarchy' following Graeber, that is, as a relation between parties where one party is considered to be 'socially superior,' a relation that is opposed to the relations of 'communism' characterized by cooperation and sharing which presume equivalence (Graeber, 2010, p. 6). The customary form of clientelism was an asymmetrical, long-term relation, embedded in everyday life, comprising an element of affection as well as mutual obligations on behalf of both parties. In Lápos, as in many other rural settlements in Eastern Europe (Havas, 1999; Fleck & Virág, 1999; Toma, 2005), every landed peasant (non-Roma Hungarian) had their 'own Gypsy.' The Gypsy client provided day labor and other small services to their patron, the non-Roma Hungarian (or 'the peasant'). In return, they received a small payment, either in money or in kind, which was usually well below minimum wage. More importantly, however, in return for the steady availability of the client's labor, the patron also provided flexible assistance whenever special needs or emergencies arose (Platteau, 1995). This rural patron–client relation was 'not limited to transactions of economic goods and services but also include[d] symbolic exchanges of personal favors and obligations' (Platteau, 1995, p. 767). Favors involved a patron lending money (without interest) to their client in situations of need.

With the out-migration of the majority of the local non-Roma Hungarian population and the impoverishment of the remaining few, the long-established patron–client

relation between landed peasants and dispossessed and low-skilled local Roma has diversified, giving way to the appearance of new social actors. Along with clientelism, another hierarchically dependent relation permeated local society, namely, the debt relation. Not only in this village but also in other poor, segregated Roma communities in rural Hungary, debt relations have become one of the dominant types of economic connections (Béres & Lukács, 2008). In Lápos, people have been living with spiraling amounts of debt in recent years. According to our latest household survey in the village in the fall of 2024, around 90 per cent of the Roma population have some kind of debt, whether to formal banks, public utility companies, pawnbrokers or local informal moneylenders. Among the formally indebted households, around 80 per cent belong to the so-called 'non-performing people' (García-Lamarca, 2022) who live their lives under the continuing threat of debt collection and enforcement. Scholars argue that European semi-peripheries such as Southern Europe and Eastern Europe, occupying an intermediate position in the uneven development of real accumulation relations in the world-system, share many similarities in their variegated financialization process (Mikuš & Rodik, 2021). One of these similarities is that banks in these countries exploited ever broader sets of possibilities and credit products due to the under-regulation of consumer credit (Bohle, 2014). In Hungary, banks and foreign financial institutions with an Hungarian branch such as Provident (Durst, 2015) 'mainstreamed predatory lending' (Mikuš, 2020; Somec, 2025), that is, they had been selling exploitative loans to all exploitable borrowers (Aalbers, 2016); among them to the low educated Roma in Lapos whose debt to income ratio was over 60 per cent last year, according to our survey. Beyond this, the Hungarian legal framework of debt collection and debt enforcement is one of the most fierce in Europe (Gosztonyi, 2025)– in the sense that debt collectors are only obliged to leave 60 per cent of the minimum wage (up to now is 116,000 forint (300 Euro) on the defaulted debtors' bank account after their wage garnishment or seizure of savings (*inkasszó*) .

In Lápos, most debtors' unpaid debts are already under the enforcement of a bailiff. The bailiffs can deduct 50 per cent of the debtor's monthly salary as wage garnishment, according to Hungarian law. This debt-enforcement procedure has forced many low-income locals either to work in the informal economy (Berlinger et al., 2021), or to work as a migrant laborer in the free market of the EU, outside the bailiffs' purview, with the help of an informal (or formal) recruiter (Durst & Stewart, 2025).

With this new economic development, along with the global economic transformation, and the concomitant rise of migration, the historically embedded patron–client relations in Lápos has diversified, involving new and multiple social actors. Among them, the figure of the Roma local mayor emerges. The very first Roma leader in village history, Kópi possesses the power to allocate public work among the villagers, due to the decentralization of tackling labor market problems and transferring from competent employment services to municipalities without expertise (Molnár et al., 2019). This public work system, originally intended to be a labor market tool, was launched in 2010 before Viktor Orbán's Fidesz government, aimed at reducing unemployment and living on social benefit by requiring long-term unemployed to participate in state-organized, low-paid public work in exchange for a state subsidized wage. Public workers' wages are below the minimum wage but much higher than social benefits. This large-scale workfare scheme has had considerable impact on local power structures and re-configured a new kind of patron-client relation between local mayors and their public workers. At the same time, it has been playing a significant role

in mitigating social tensions in disadvantaged rural areas (Molnár et al., 2019; Pulay & Kovai, 2025), such as Lápos.

To understand the importance of clientelism and labor brokerage in Lápos, as well as the debt relations that shape people's social reproduction and everyday problem-solving practices, we must appreciate the 'opportunity structure' of the villagers (Pantea, 2022, Roberts, 1977, as cited in). The main tenet of opportunity structure is that different chances and opportunities are structurally available (or not) to different social groups, based on their social locations (their class, ethnicity, etc.). As Lápos is a small, segregated rural settlement at the periphery of the country, some 60 kilometers away from the region's economic center, Miskolc, with hugely underdeveloped infrastructure and public transport facilities, the Láposians face a restricted and narrow horizon of possibilities and field of opportunities. This is in part a result of their limited, low quality schooling opportunities, and racialized discrimination against them in education and on the labor market in Hungary. Consequently, they must resort to different types of dependent relations to make a living.

In Lápos, one of the most attractive income-generating opportunities is working for the multinational factory of Bosch, in the county seat in Miskolc. However, this is possible only for the few, as one requires at least eight grades of schooling and good physical health for this arduous work at the assembly line (12 hours a day, with alternating day and night shifts). The other option, available to more villagers with good connections, is occasional unskilled work in the construction industry, sometimes nearby, but mostly in faraway cities. Finally, for a very few entrepreneurial-minded individuals or 'financialized subjectivities', informal entrepreneurship, such as informal money (and food) lending or informal labor brokerage serves as a channel for upward social mobility. These informal 'businessmen' (as many call themselves) play an important role in facilitating the social reproduction of those who lack material and educational capital, and who therefore are in a precarious position on the formal labor market. In Northern Hungary, the everyday crises and contradictions of a 'flexible' and financialized capitalism are managed and mitigated by a myriad of these 'informal businessmen', that is brokers or intermediates (see for India: Björkman, 2021; for South Africa: James, 2011). Among them, the two important figures in the Láposians' everyday life are the informal moneylenders (Durst, 2015) and the migrant labor brokers (Durst & Stewart, 2025). Their mediating practices are framed by moralizing discourses— they are either contended as 'profiteers' or valorized as 'helpers', but never being spoken of in neutral terms.

In what follows, we examine the important role of these dependent relations in the social reproduction of marginalized people in the studied region. Through two local family histories, we explore how clientelist dependent relations were (re)produced and re-configured with the regime change to a market economy and with the financialization of households; how they were diversified—partly due to the financialization of households and also because of the transformation of the global labor market—from the dyadic ties between patron and client to involve a greater number of actors such as different brokers; and how people choose between different but interwoven dependent relations during structural constraints and on the basis of their moral evaluation.

5 Patterns of social reproduction practices and everyday problem-solving in Lápos: Two case studies

The case studies presented below show that in a context characterized by the transition from state socialism to market economy and the dismantlement of the universal welfare state (Szikra, 2014), social reproduction has been achieved by processual, persistent but at the same time, diversified patterns of personalized dependent relations. As we have seen in the ethnographic vignette in the Introduction section, these are the patron–client and brokered relationships, intersecting with relationships defined by debt. People in marginal social positions (but not only!) resort to these in the crisis-ridden context of illiberal capitalism, in Northern Hungary as part of their strategies for livelihood and problem-solving. The following two case studies explore how these hierarchical dependent relations are constituted, (re)produced and morally deliberated; the ways in which clientelism and debt relation as social integration mechanisms are interconnected; and how people choose one or the other dependencies in the context of prolonged insecurity.

5.1 Case 1. Local dependency as a way of getting ahead

Mona, whom we met at the beginning of the paper as part of Kópi, the mayor's loyal inner circle, comes from one of the well-established local Roma families in Lápos, which has lived in the village for the past one hundred years. Her grandfather was the Gypsy Judge (*cigány bíró* in Hungarian) in the 1960s and 1970s—an important leading figure of the local community, a kind of broker or mediator who performed a bridging role between the Hungarian leaders in power in the neighboring region's district, and the local Roma community during socialism. Her father, adapting to changing social conditions during the transition to a market economy, became the deputy mayor of the village from the early 1990s, second only to the village leader, the (non-Roma Hungarian) mayor, who was the former head of the local school. Mona felt lucky that she had managed to retain her advantageous local position after a series of changes. Her father resigned from his role following the retirement of the Hungarian mayor, then Kópi was elected—the new first man, the 'big boss' of the village and the very first Roma mayor in village history. Thanks to the introduction of the workfare scheme in 2010, the mother of six children with eight grades of schooling managed to take up her first ever employment as a public worker, among 49 other villagers. Even her close family members (her husband and her mother) were among the privileged ones employed at public work as part of Kópi's loyal clientele. Being part of the mayor's clientele meant, for example, that Mona could get advancement from the mayor in case of emergency (such as a family member's funeral), or in the form of an interest-free loan that was deducted in installments from her monthly salaries. It also meant that her daughter, one of the few teenagers in Lápos who went to (but never finished) vocational school in a nearby small town, was employed by the mayor's wife as a sales assistant in the village grocery shop, a family enterprise.

In the context of the big advancement in her family's position, Kópi believed that Mona should take a nursery assistant course in Miskolc, so that he could employ her in the local nursery for triple the salary of a public worker. As one of Kópi's most loyal inner circle, she had different kinds of micro-privileges, mainly in the form of selective and rare access to employment and information. Kópi even gave her an advancement, later to be deducted from her public worker's wage in four monthly installments, to

be able to pay her 10-month course fee. A year later, after Mona had successfully completed the course along with a close friend from the village (another loyal client of Kópi), the mayor employed them in the local nursery as assistants with one of the highest salaries (280,000 HUF, that is 700 Euro) among the Roma villagers in 2022. Half a year later, Mona managed to secure a bank loan, using her salary as a collateral, to the sum of 2 million Hungarian forint (5000 Euro), with a nearly 20 per cent interest rate with 7 years maturity. In possession of an amount that she could never have dreamed of earlier, she managed to pay for the renovation of her family's dilapidated old house. Mona believes that, even if she has to repay the debt for the rest of her life, this was the best available option to solve her housing problems.

In return for the favors, goods, services, and employment secured by Kópi, Mona has ensured her loyalty to the mayor, bringing votes through not only her nuclear but also her extended family (nearly 70 Láposians).When Kópi was taken to prison half a year ago for 'abusing power' (according to the official report, but according to the villagers, because he became too powerful in the eyes of his political supporters, among them the regions' MP), Mona worried about losing her micro-privileges. The campaign for the new local election was a stressful period. Kópi's son-in-law Renato competed with another local Roma candidate, one of Mona's kin, for whom she was compelled to vote out of kinship loyalty. Mona could relax; her kin had won the election, which meant that he as the new mayor had acquired the power to build up his own clientele. Mona was, again, in favor.

With the problem-solving strategy of deeply embedding herself in the local big bosses' patronage network, and with the additional help of a large, formal bank loan, Mona has managed to improve her social status and secure her family's social reproduction in the space of the village.

5.2 Case 2: Migration as a way out of local dependency (off the bailiff's radar)

Adrian is a young Roma man in his mid-twenties, a father of four children with eight grades of schooling, belonging to the second biggest 'band' (extended family) of the village—a band, which has always competed with Mona's kinship group for scarce resources and local power. His family was not part of Kópi's privileged inner circle for the first two periods of his incumbency, and, therefore, Adrian had to seek all kinds of occasional work. "I know who did not vote for me, who supported my opponent, so I made them feel who is ruling. I learnt from the top, from Viktor [Orbán, the Prime minister] the principle of strong governance, that is, to "divide and rule",' said Kópi one day, when Durst asked him about what was behind his success; and also, why he did not employ any of Adrian's close family at public work.Last year, Adrian managed to become a public worker in the neighboring settlement, employed by the local priest. However, his already meager salary did not cover his family's basic needs after the bailiff's deduction of his debt repayment. During the last few years, Adrian had accumulated considerable debt, with unpaid utility bills and hire purchase smartphones—typical forms of debt in his social circle. As he couldn't pay the monthly installments of the phone and the utility bills for more than a year, his debts went under bailiff enforcement. According to harsh debt-enforcement law in Hungary (Gosztonyi, 2025), for these two unpaid debts, 50 per cent of his public work wage was taken by the bailiff as wage garnishment.

So when Renato, Kópi's son-in-law reached out to him and offered him a (not registered, informal) job in his businesses, Adrian happily took this chance. According to

Renato's job offer, Adrian would receive the equivalent amount of his full public work wage in hand (130,000 HUF, that is 320 Euro, around the minimum wage in 2025). This wouldn't be reported, and would therefore be off the bailiff's radar. In this way, he would bring home twice as much money as he did with his public work wage. Renato trusted Adrian as he knew that he, along with his kin group, voted for him in the recent election. Although Renato lost and did not become the village's mayor, he (along with his wife) took over the local grocery shop from his father-in-law while he was serving his time in prison. He made his wealth not only from running the grocery shop in Lápos: he had accumulated considerable capital as a building contractor modernizing and renovating old houses in the region, bought through state subsidized housing loans and the so-called 'families' homemaking grant' (CSOK in Hungarian). He received many of his commissions from the new homeowners of the Láposian Roma, who demonstrated their loyalty to their (former) mayor through supporting his son-in-law's business. Part of this enterprise's profit was accumulated through the use of a cheap but loyal local workforce, always at Renato's disposal.

Adrian had become one of Renato's best laborers during the last six months in 2025. Part of the informal job deal was that Adrian's family could buy goods on credit in Renato's local grocery shop to the limit of 130.000 forint (his monthly salary). From the very beginning, Adrian's wife used her husband's wage as an advancement to buy food for the family in Renato's grocery shop on credit. 'The good thing is that we do not need to worry about feeding the kids,' she said to Durst recently. But she continued, 'However, this is not good either, because we just realized that all of Adrian's salary goes to the grocery shop, and we have hardly had anything left to pay our bills.'

Adrian started to feel like a slave or a maid (*mindenes* or *csicska* in Hungarian). He had to conduct all kinds of labor, from delivering and carrying heavy goods into Renato's shop, to doing all kinds of demanding physical work around his house, to performing any low-skilled tasks in his construction business, even at weekends. Therefore, recently, Adrian started to contemplate leaving Renato's informal employment. However, this was not an easy decision to make. He and his wife understood and feared that leaving Renato would mean losing his support and the favors that so far had guaranteed their family's security and livelihood—in exchange for Adrian's loyalty. Adrian could think of only one alternative to escape his dependent relation with Renato: to go to work abroad, to the Netherlands, 'not to depend on anybody,' as he exclaimed. He resorted to the help of a migrant labor broker from a nearby settlement, who he was introduced to by his friends. Although Adrian knew that the broker would take about 20 per cent of his wage every month as a commission, he learned from his relatives already working abroad that his salary would be three times more than the one he could acquire in Hungary. Therefore, he believes—along with his wife—that this amount of commission is a fair price for the service of the broker who helps him to improve his family's prospects.

Adrian's example shows us that for low-skilled, low-educated people the only room for maneuvering is to choose between one or the other dependency, on the basis of which hierarchical ties they value over the other. The case study is also an illustration of how better-off, higher-status brokers such as Renato can not only secure but also enhance their status through clientelist relations.

6 Discussion and conclusion

We have ethnographically theorized morality and dependence in the real-life setting of Lápos, by engaging with Mona and Adrian's situated judgements and moral deliberations about how to choose between the different types of dependent relations that are at their disposal in circumstances of their narrow and constrained opportunity structures. Their stories show how violent debt enforcement makes household debtors move from the formal labor market to the informal one to avoid debt enforcement proceedings such as 50 per cent wage garnishment. Their strategies are embedded and re-configure local dependencies and facilitate new types of client-patron relations where informal hierarchical relations with the new patrons (local small entrepreneurs, shop keepers, or informal migrant labor recruiters) are morally approved and used to mitigate the harmful consequences of oppressive and economically violent debt enforcement in which the state is a major player by establishing the legal and institutional regulatory environment for the bailiffs exploitative practice of 'making debt work' (Mikuš, 2020).

The paper demonstrated the need to explore the interplay between morality and political economy if we are to understand the formation of social hierarchy in contexts such as post-socialist rural Hungary. Drawing on the findings of our ethnographic case study and the review of the relevant literature, we argue that illiberalism in present-day Hungary is a particular case of social organization based on rank order. It entails informal hierarchical domination that can relieve the extreme inequalities of contemporary capitalism by offering access to selective solidarity: entitlements, concessions, forms of security, help, welfare, employment opportunity, and valuable information. Personalized relations defined by provision and brokerage are mostly hierarchical, maintained by partners who are in unequal positions of power, influence, and access (even if such partners rarely address this and do not protest these conditions). Clientelism and brokerage involve bridging the gaps between unequal positions of access. Thus, as common organizational patterns in illiberal economic systems, they represent a mode of integration that effectively prevents social unrest resulting from the polarization of wealth and the accompanying sense of social injustice.

Although we are fully aware of the limitation of using one, although explorative case study to build our argument on, we believe that by our thick description (Geertz, 1973) we have shown the mechanism, the pattern, and the workings of hierarchically dependent relations in that one case in rural North Hungary. And as we examined in this paper, this resonates well with scholarship on dependence in other settings. The paper also argues that as the possession and transmission of privilege increasingly involves personalized networks and channels of access (Szelényi & Mihályi, 2019), undoubtedly the case in contemporary Hungary, 're-feudalization' occurs. Following wider trends in southern Europe (Narotzky, 2020), the prospects for upward social mobility and even stable employment in Hungary—at least in certain, economically underdeveloped regions of the country—have become increasingly narrow (Huszár et al., 2022). We are presently witnessing a move toward an increasingly illiberal form of capitalism, in which actors with greater power obtain more privileges and are less affected by competition. This encourages the creation of different status groups and brokerage networks at different scales that promote inequality and dependency, especially (but not only) at the margins of society. However, these clientelist, hierarchical

dependent relations simultaneously have an important role in pacifying social inequalities and class antagonism.

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