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KIN ENOUGH

Measuring Closeness for Insurance Payouts in Italy

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Abstract: The moral imperatives of kinship in Italy today articulate state law and market in measurements of closeness for access to resources and care. The negotiations of insurance payouts for road crash victims offer a privileged vantage point to study this articulation and, specifically, how laws and welfare policies are reproduced through financial products. In these negotiations, insurance companies, state agencies, lawyers, and families employ different measurements of kinship as closeness. The notion of ‘kin enough’ indicates thresholds of belonging reached when degrees of closeness measured through different indicators add up. Two case studies show how concrete negotiations of measurement reinforce inequalities of gender, class, and age, and help to moralize kinship according to ideals of middle-class propriety.

Keywords: belonging, care, Italy, kinship measurement, liability car insurance, morality, welfare state

“Before ... two jobs and a family. Now ... no job and no family,” stammered Marco, surrounded by his sister Patrizia and his mother Giulia.¹ I met Marco, a burly man in his fifties, as he was sitting in a wheelchair in the kitchen of his mother’s house, where he had been living for the past 11 years. As Patrizia told me some hours before this encounter, in May 2006 her brother had been involved in a severe road crash while at work. As a result, he would use a wheelchair for the rest of his life and felt that he lacked a family despite being surrounded by kin.

In fact, Italy’s National Institute for Insurance against Workplace Accidents and Occupational Disease (INAIL) has considered only Sara, Andrea, and Francesco—Marco’s former wife and estranged sons, respectively—‘kin enough’



to include them in his lifelong monthly disability allowance. INAIL has verified their kinship with Marco through official documents like the marriage certificate and the family financial declaration. In contrast, the social workers in charge of Marco's daily care have evaluated only Giulia and Antonio—Marco's octogenarian parents—'kin enough'. Relying on a model of kinship as consanguinity, affiliation, and cohabitation, social workers decided that Marco and his parents were close enough even though they do not match the idea of kinship as a nuclear family that INAIL uses to measure kinship closeness. These differences in who counts as kin raise several questions. How are kinship measurements negotiated and experienced in the aftermath of severe road crashes? What obligations and entitlements ensue? Through the accounts of two road crash victims and their kin, I explore how families, lawyers, governmental agents, and insurance professionals negotiate monetary compensation and care. During the negotiations, these actors employ different indicators of closeness to test for the presence of a 'kin enough' relationship—or its absence. The indicators they use are not value-free, but hinge on moral and gendered ideas of kinship and care that contribute to the reproduction of economic inequalities.

To build my argument, I draw on material I collected over 10 months of ethnographic fieldwork in Emilia-Romagna and Tuscany (Italy). Between August 2017 and July 2018, I explored the "lived predicaments of traffic [accidents]" (Solomon 2017: 349) among lawyers, insurance professionals, and victims of road crashes and their kin.² The introductory vignette already shows that multiple actors are involved in measuring kinship as closeness after severe road crashes. As the article unfolds, it becomes clear how these procedures result in ambiguous forms of belonging with serious consequences for access to economic resources and care practices. In exploring how kinship is measured as closeness for a globalized financial product within the Italian context, I highlight how these measurements add up to civil law definitions of family to which specific social rights and obligations are attached. A focus on the practices of measuring that define who is 'kin enough' helps us unveil the ways in which the moral imperatives of kinship articulate with market and state. The case studies that follow show measurements of who is 'kin enough' in car insurance negotiations and thus provide a window to understand some important questions about the morality of kinship in Italy today.

Kinship, Finance, and Insurance

What constitutes kinship, how to draw the boundaries between kin and non-kin, and what it means to belong to a family are questions just as central to anthropologists now as at the outset of the discipline (Carsten 2000: 2; Jones

2010: 174–175; Thelen and Alber 2018). The nexus between kinship relations and economic activities has been explored by anthropologists and sociologists alike, but the implications of commercial insurance for belonging have only marginally engaged social scientists. Kinship studies have so far neglected private insurance as a potential field of study, possibly due to the apparent and much-discussed irreconcilability of the supposedly ‘warm’ emotional sphere of ‘the home’ and the allegedly ‘cold’ rationality of the financial world (Hann and Hart 2009; Zelizer 1985, 2005). This neglect has led economic sociologists and anthropologists to pioneer the exploration of private insurance and discover its connection with intimate relations. They have shown how different forms of private insurance can reshape kinship relations (Bähre 2020; Golomski 2015), produce new forms of relatedness (Kar 2017), and lead to new classifications of family units (Zelizer 2005).

For example, Viviana Zelizer draws on court proceedings of children killed in road crashes (1985) and insurance claims submitted by same-sex partners for victims of the September 11 attacks (2005) to show how judges and lawyers quantify the value of children and define kinship relations when misfortune strikes. Zelizer argues that when judges decide upon cases that deal with the seemingly detached realms of money and intimacy, they apply available legal categories that are relational in nature but often differ from the categories used in everyday life. To focus on kinship measurements rather than on their outcomes (the classification systems employed by lawyers and laypeople) allows for a more nuanced understanding of the moral underpinnings of why and with whom certain people are in a relation of kinship and others are not. Furthermore, the attention to measurements sheds light on the negotiation processes that take place when a multitude of actors employ complementary technologies, indicators, and periods for measuring kinship as closeness that feed into ambiguous forms of belonging.³

Casey Golomski (2015) outlines how life insurance turns into a financial instrument for claiming paternity of deceased relatives’ children in Swaziland. By contextualizing the use of life insurance in caregiving practices and child entrustment among middle- and lower-class Swazi households, he unpacks how insurance brokers rely on “lines of legal relatedness” (ibid.: 90) between prospective policyholders and their relatives’ surviving children. His ethnography explores the initial stages of life insurance contracts, when policy holders declare who the beneficiaries will be in the event of their death. For liability car insurance policies, however, inclusion in or exclusion from payouts is more ambiguous and less predetermined. It is established only after severe and fatal road crashes, often with the victims and their kin having little say in the matter. Drawing on Golomski’s work, I turn my attention to the kinship measurements used in negotiations of insurance payouts and welfare state compensations aimed at victims of road crashes. This twofold shift in focus

unveils how insurance and welfare policies frame road users as being at risk of losing not only employment and monetary income but also kinship. Kinship measurements thus expose ‘relative risk’ (Jablonek, this issue) and also inform the calculations of ‘risks for kinship’—mirrored by a loss of intimate relations, care, and emotional closeness—that determine insurance fees and compensation payments.

Within the Italian context, kinship relations have been studied mostly vis-à-vis civic engagement (Banfield 1958), the conservative-corporatist turned neoliberal welfare state (Esping-Andersen 1990; Muehlebach 2012), and family-owned businesses (Ghezzi 2016; Yanagisako 1991). These works highlight how state policies and economy rely on kinship moralities and their gendered dynamics. The focus on measurements of closeness unveils how kinship, state, and the ‘economy’ are tightly linked and transformed. Instead of assuming or invoking a certain stable moral ethos of kinship—or rather, an amoral ethos, in the view of Banfield (1958)—the workings of measurement, therefore, can help us understand how moral imperatives are part and parcel of bureaucratic processes that make and remake kinship.

One specific category that is being measured in my case is who is ‘kin enough’: here, particular technologies and indicators are mobilized to measure who is sufficiently close to car crash victims. These measurements hinge on specific moral understandings of kinship as legal, emotional, or geographical closeness and are linked to the nuclear family model that comes with moral obligations to care. As we will see, different measuring technologies contract or expand the threshold of belonging to a family. To focus on ‘kin enough’ thus serves a twofold goal. On the one hand, it highlights how being kin or not is a matter of degrees of closeness rather than a clear-cut inclusion or exclusion. On the other hand, it brings to light the clashes between economic entitlements and obligations that ensue when multiple actors adopt different technologies to measure kinship closeness. Paying attention to the negotiations of different measurements allows us to trace how kinship is tied to market and state and how—in the case of Italy—this reveals the interaction of specific gendered and middle-class ideals that contribute to the reinforcement of inequalities.

In the following pages, I first present the story of Enrico, a man in his mid-fifties who was involved in a car-motorbike crash in August 2015 and struggled to obtain what he and his wife Lucia considered a fair payout. His experience sheds light on the measuring technologies employed by lawyers and insurance professionals to quantify and qualify kinship as closeness. I scrutinize one such technology, the *Tabella per la liquidazione del danno non patrimoniale* (Tables for the settlement of non-pecuniary damages, commonly called the *Tabella*), which details the guidelines that insurance and legal professionals are required to follow.⁴ Then I return to Marco, the man I introduced at the outset of this article. His story highlights the moral ideas of kinship that state welfare

agencies apply and the measuring technologies that support them. It also shows the affective and economic consequences that kinship measurements have in the everyday lives of road crash victims.

Enrico's Crash: Relational Suffering and the Establishment of Insurance Payouts

Disagreements between road crash victims' lawyers and insurance company claims adjusters about families' 'relational suffering' offer a perspective on how various technologies, indicators, and measurement periods are invoked to measure closeness between kin. In this section, I examine Enrico's case by focusing on his relational life before and after the crash, as his wife Lucia presented it to me.

It was 1 August 2015, the second birthday of Enrico and Lucia's daughter Aurora. Enrico was on his way to buy some supplies for that afternoon's party when a car ran a red light and crashed into his motorbike. When the police arrived at the scene, they found Enrico pinned under the car and took him to a nearby hospital. Needless to say, Lucia had to cancel Aurora's party, the first of a long series of important family events that Enrico would miss. A few days later, Ivan—their teenage foster child—had to return to Russia (his native country) before his adoption documents and legal status as part of Enrico and Lucia's family (and therefore an Italian national) could be finalized. After years of back and forth through the so-called *Soggiorno Climatico* or *Solidaristico* program,⁵ Enrico and Lucia had decided to legalize their kinship with Ivan through adoption. To make things worse, Nadia, Enrico's mother, was diagnosed with advanced-stage terminal cancer not long after the crash. Despite living under different roofs, Enrico and Nadia were particularly close. Their already frequent contacts had intensified during the weeks preceding the crash since Stefano—Enrico's brother—was busy planning his wedding and relocation to his fiancée's hometown.

Due to the trauma Enrico had suffered in the crash, he was transferred to a specialized clinic. There, he spent the first weeks of his recovery in the intensive care unit, which his daughter and mother were not permitted to enter due to their age and health conditions. This forced separation was compensated for by long-distance interactions with Aurora, Ivan, and Nadia, as well as the physical help of Lucia and her mother, Enrico's brother, and some friends. However, visiting Enrico on a regular basis gradually became problematic for them. The hospital was more than an hour's drive from their home, and Lucia, like the couple's friends, had exhausted her allotted vacation days at work. Going back and forth was also taking precious time away from Aurora. As time went by, Nadia's health deteriorated, and the cancer took her life before her

son could be discharged—yet another reason for Enrico to grow frustrated with lying in a hospital bed.

Lucia, her mother, and Ivan all agreed it would be better for everyone to have Enrico at home. For him to be released, the couple had to guarantee that he would receive adequate care to heal once at home. The hospital personnel therefore offered them two options: either Lucia would care for Enrico's wounds, or they could hire a nurse to do so. The couple had already dipped into their savings to make Enrico's time at the hospital more comfortable and speed up his convalescence. This economic setback was even more burdensome due to Enrico's inability to contribute to the household income. He had not lost his job but was in *Cassaintegrazione*,⁶ and would receive his salary only once he started working again. Dressing his wounds did not seem too difficult. Almost laughing, Lucia told me, "I took on the honors and the burdens of taking care of Enrico's health, and together we signed his release paperwork."

Multiple Relations of Care and a Fair Compensation

Lucia's account points out the multiple relations of care during the months that followed Enrico's road crash, and how they shifted over time due to geographical distance and economic constraints. When road crashes occur, welfare state agents, insurance and medical professionals, and victims and their kin engage in multiple negotiations that put "various care agents, organizations, and ideologies" in a "complex network of power relations" (Thelen 2015: 509). Enrico's release from the hospital was precisely one of these moments of negotiation, when the couple had to decide, together with the doctors and nurses, how best to proceed to enable Enrico's convalescence. The options offered to the couple resonate with Chiara Saraceno and Wolfgang Keck's (2011) analysis of gender policies supporting paid work and care responsibilities in European countries. Regarding care policies aimed at frail elders and adults in need, the authors show that in Italy there is only "scant long-term support through care services" and that "families (mostly the women within them) bear the main care responsibilities" (ibid.: 385). In the context analyzed in this article, the measurements of closeness for car insurance payouts lead to similar precarity and allocation of responsibility. Lucia and Enrico were given the choice of either buying the required care work on the market or taking it on themselves (which in this case meant Lucia). As will become clearer in the following section, their decision significantly affected the measurement of their closeness in the ensuing settlement of Enrico's payout.

With Enrico back home, the couple could finally focus on obtaining a 'fair' insurance payout, the amount of which was still to be determined due to disagreements between their lawyer and the loss adjuster. When they asked for clarification, the lawyer explained to them that Enrico's economic loss and

physical injuries had almost been quantified. What still needed to be calculated was his personal and relational suffering. As it turned out, these calculations relied heavily on measurements of closeness that involved both legal categories and kinship performance.

Liability Car Insurance Payouts and Relational Suffering: The Tabelle

In simple terms, establishing the amount of liability car insurance payouts means quantifying the pecuniary and non-pecuniary damages endured by road crash victims and their intimate networks. The amount of the former is based on two fiscal indicators: the receipts for out-of-pocket expenses for the medical treatments required as a direct consequence of the crash, and victims' tax returns for the year prior to the accident.

While seemingly straightforward quantifications of pecuniary damages may be modified by under- or overreporting, quantifying the non-pecuniary damages is a more complex procedure: it means putting a price on victims' life stories, including all of their intimate relations, and their ambitions for the future. It involves valuing monetarily personal aspects like health and social relations, which neither have an intrinsic monetary value nor can be restored to their pre-accident state (Martini and Rodolfi 2017: 41; Spera 2018: 10–14). The sensitivity of this venture has put liability car insurance at the center of a lively legal debate in which the state has become involved as a guarantor of equity. A historical overview of these legal interventions and how they have pushed for the creation of a free—yet heavily regulated—insurance market is beyond the scope of this article.⁷ What is relevant here, however, is a particular by-product of this history—a payout procedure based on measuring kinship through the *Tabelle* (see fig. 1). This set of matrices and criteria provides the guidelines to determine the monetary valuation of the non-pecuniary damages by synthesizing the principles of standardization and personalization (Spera 2018: 14–15).

Lists and tables are powerful technologies for displaying measurements of kinship (see also Thelen and Lammer, McKinnon, both this issue). The *Tabelle* came up in most of my interactions with lawyers, loss adjusters, victims, and their kin. A great majority of the laypeople I spoke with limited themselves to commenting on how ambiguous and often unfair this quantification system is. Insurance and legal professionals gave me detailed accounts of how it works and what the expression 'personal and relational suffering' could entail. A typical example of personal suffering they mentioned was the mental distress caused by lying in bed with the prospect of permanent disability or imminent death. An example of relational suffering was the distress experienced due to

RIPARTIVA	Punto biologico 2008 (riv. al 2011)	Punto danno "non patrimoniale" e" 2011	Riscarcimento: fasce di età 51-60										aumento personalizzato	RIPARTIVA	
			Demoltiplicatore												
			51	52	53	54	55	56	57	58	59	60			
1	1.099,66	26%	1.374,57	0,745	0,740	0,735	0,730	0,725	0,720	0,715	0,710	0,705	989,00	+ max 50%	1
2	1.168,38	25%	1.460,48	2.176,00	2.162,00	2.147,00	2.132,00	2.118,00	2.103,00	2.088,00	2.074,00	2.059,00	2.044,00	+ max 50%	2
3	1.237,11	26%	1.546,39	3.456,00	3.433,00	3.411,00	3.387,00	3.363,00	3.340,00	3.317,00	3.294,00	3.271,00	3.248,00	+ max 50%	3
4	1.305,84	26%	1.632,30	4.864,00	4.832,00	4.799,00	4.766,00	4.734,00	4.701,00	4.668,00	4.635,00	4.603,00	4.570,00	+ max 50%	4
5	1.374,57	26%	1.718,21	6.400,00	6.357,00	6.314,00	6.271,00	6.229,00	6.186,00	6.143,00	6.100,00	6.057,00	6.014,00	+ max 50%	5
6	1.512,03	26%	1.890,03	8.000,00	8.448,00	8.392,00	8.336,00	8.279,00	8.222,00	8.165,00	8.108,00	8.051,00	7.994,00	+ max 50%	6
7	1.649,48	26%	2.061,85	10.825,00	10.753,00	10.680,00	10.608,00	10.536,00	10.464,00	10.392,00	10.320,00	10.248,00	10.176,00	+ max 50%	7
8	1.786,94	26%	2.233,68	13.134,00	13.223,00	13.134,00	13.045,00	12.956,00	12.866,00	12.777,00	12.687,00	12.598,00	12.508,00	+ max 50%	8
9	1.924,40	26%	2.405,50	16.129,00	16.021,00	15.912,00	15.804,00	15.695,00	15.586,00	15.478,00	15.370,00	15.261,00	15.153,00	+ max 50%	9
10	2.061,85	26%	2.597,94	19.485,00	19.225,00	19.096,00	18.965,00	18.835,00	18.705,00	18.575,00	18.445,00	18.315,00	18.185,00	+ max 48%	10
11	2.199,31	27%	2.799,07	22.446,00	22.296,00	22.146,00	21.994,00	21.844,00	21.692,00	21.542,00	21.392,00	21.241,00	21.091,00	+ max 48%	11
12	2.290,86	26%	2.881,10	25.930,00	25.757,00	25.584,00	25.411,00	25.238,00	25.065,00	24.893,00	24.720,00	24.547,00	24.374,00	+ max 47%	12
13	2.445,70	29%	3.025,96	29.306,00	29.110,00	28.913,00	28.716,00	28.520,00	28.323,00	28.126,00	27.930,00	27.733,00	27.536,00	+ max 46%	13
14	2.439,86	30%	3.174,82	33.304,00	33.082,00	32.860,00	32.638,00	32.416,00	32.194,00	31.972,00	31.750,00	31.528,00	31.306,00	+ max 45%	14
15	2.534,71	31%	3.370,47	37.355,00	37.106,00	36.857,00	36.608,00	36.359,00	36.110,00	35.861,00	35.612,00	35.363,00	35.114,00	+ max 44%	15
16	2.628,86	32%	3.470,10	41.364,00	41.085,00	40.806,00	40.527,00	40.248,00	39.969,00	39.690,00	39.411,00	39.132,00	38.853,00	+ max 43%	16
17	2.723,71	33%	3.622,53	46.187,00	45.879,00	45.571,00	45.264,00	44.956,00	44.648,00	44.340,00	44.032,00	43.724,00	43.416,00	+ max 42%	17
18	2.817,87	34%	3.775,94	50.835,00	50.296,00	49.956,00	49.616,00	49.276,00	48.936,00	48.596,00	48.256,00	47.916,00	47.576,00	+ max 41%	18
19	2.912,71	35%	3.932,16	56.033,00	55.660,00	55.286,00	54.913,00	54.539,00	54.166,00	53.792,00	53.418,00	53.044,00	52.670,00	+ max 40%	19
20	3.006,87	36%	4.089,35	61.340,00	60.931,00	60.522,00	60.113,00	59.704,00	59.295,00	58.887,00	58.478,00	58.069,00	57.660,00	+ max 39%	20
21	3.101,72	37%	4.249,35	66.927,00	66.481,00	66.035,00	65.589,00	65.143,00	64.696,00	64.250,00	63.804,00	63.358,00	62.912,00	+ max 38%	21
22	3.195,88	38%	4.410,31	72.770,00	72.285,00	71.800,00	71.315,00	70.830,00	70.344,00	69.859,00	69.374,00	68.889,00	68.404,00	+ max 37%	22
23	3.290,72	39%	4.574,10	78.977,00	78.377,00	77.851,00	77.325,00	76.799,00	76.273,00	75.747,00	75.221,00	74.695,00	74.169,00	+ max 36%	23
24	3.384,88	40%	4.738,83	85.299,00	84.730,00	84.162,00	83.593,00	83.024,00	82.456,00	81.887,00	81.318,00	80.750,00	80.181,00	+ max 35%	24
25	3.479,72	41%	4.906,41	91.995,00	91.382,00	90.769,00	90.156,00	89.542,00	88.929,00	88.315,00	87.702,00	87.089,00	86.475,00	+ max 34%	25
26	3.573,88	42%	5.074,91	98.961,00	98.301,00	97.641,00	96.982,00	96.322,00	95.662,00	95.002,00	94.343,00	93.683,00	93.023,00	+ max 33%	26
27	3.668,73	43%	5.246,28	106.237,00	105.529,00	104.821,00	104.112,00	103.404,00	102.695,00	101.986,00	101.277,00	100.568,00	99.859,00	+ max 32%	27
28	3.762,89	44%	5.418,35	113.790,00	113.031,00	112.272,00	111.514,00	110.755,00	109.997,00	109.238,00	108.479,00	107.721,00	106.962,00	+ max 31%	28
29	3.857,73	45%	5.593,71	121.663,00	120.852,00	120.041,00	119.230,00	118.419,00	117.608,00	116.797,00	115.986,00	115.175,00	114.363,00	+ max 30%	29
30	3.951,89	46%	5.769,76	129.820,00	128.954,00	128.089,00	127.223,00	126.358,00	125.492,00	124.627,00	123.761,00	122.895,00	122.030,00	+ max 29%	30
31	4.046,73	47%	5.948,70	138.307,00	137.385,00	136.463,00	135.541,00	134.619,00	133.697,00	132.775,00	131.853,00	130.931,00	130.009,00	+ max 28%	31
32	4.140,89	48%	6.128,52	147.084,00	146.104,00	145.123,00	144.142,00	143.162,00	142.182,00	141.201,00	140.221,00	139.240,00	138.259,00	+ max 27%	32
33	4.235,74	49%	6.311,25	156.203,00	155.162,00	154.121,00	153.079,00	152.038,00	150.997,00	149.955,00	148.914,00	147.873,00	146.831,00	+ max 26%	33

FIGURE 1: Excerpt from *Tablelle di Milano*, 2011 edition. Screen capture by author. Source: <http://www.cedam.com/static/TABELLE%20MILANESI%202011.pdf>

the inability to carry out customary activities or to maintain familial relations as a direct consequence of the accident.

Factors like age (first row, *Risarcimento fasce di età* [Compensation for age group]) and the degree of disability attributed to the physical injuries (expressed as a percentage in the first column, *Invalidità* [Disability]) contribute to the calculation of a fixed compensation. In an attempt to provide a monetary valuation of the subjective suffering endured by a particular victim, the *Tablelle* allow the payout to be increased or decreased within a specified range if there is an extraordinary degree of personal and relational suffering (next-to-last column, *Aumento personalizzato* [Personalized increase]). They do not make a clear distinction between personal and relational suffering, which both fall under the label of non-pecuniary damages (fourth column, *Punto danno non patrimoniale* [Value of non-pecuniary damage]). Nor do they provide a clear definition of relational suffering or specify which relations should be considered as familial. Rather, they list who should be compensated for the loss of a family member and adjust this list to value relational suffering of severe road crash survivors. This list includes parents, offspring, spouse (if cohabiting and not separated), and siblings. The personalization of the settlement on a case-to-case basis is then justified by an extraordinary degree of relational suffering as well as by the permanent or temporary rupture of familial relations that are not included in this list. However, for the payout to be personalized, victims and lawyers need to have sufficient elements to measure closeness, prove suffering, and determine belonging.

Like the changing social and parental value attributed to children killed in road crashes in American court proceedings, the *Tablelle* represent an attempt to determine “the subjective emotional value” (Zelizer (1985: 158) of a specific road crash victim. As the excerpt from the *Tablelle* shows, this subjective value and suffering are converted into a monetary equivalent (ibid.: 159) by assuming the personal and relational suffering that physical impairments cause for a generic victim. This amount is calculated by determining the average amount of compensation awarded to victims in cases settled by courts in previous years. The *Tablelle* thus represent an attempt to measure closeness among kin and calculate relational suffering in an allegedly neutral and egalitarian way through the construction of an ‘average victim’,⁸ mathematical calculation, and the law. However, by being based solely on previous court proceedings, which require a considerable amount of time and money from the parties involved, they reproduce an idea of kinship that speaks to the nuclear family of the middle and upper classes, ignoring other—and broader—ideas of kinship and forms of belonging that are more widespread among working-class victims. In contrast to the relatively random distribution of road crashes per class, measurements of kinship based on the *Tablelle* thus penalize the working class.

Negotiating Measurements of Relational Suffering

Enrico and Lucia's lawyer did not accept the valuation of Enrico's relational suffering proposed by the loss adjuster. The disagreement revolved around the measurement of Enrico's closeness with some of those persons he considered to be kin. While the lawyer viewed Enrico's relational suffering to be extraordinary in light of his circumstances and familial relationships, the loss adjuster was of the opposite opinion. He argued that, overall, Enrico had always been able to maintain his familial relationships just as any other victim of a road crash who had been admitted to the hospital for a similar injury. He had not closed himself off because of post-accident depression,⁹ nor was he isolated or unable to interact with his family members. If Enrico wanted to be compensated with a higher payout, he needed first to prove who belonged to his family and then the extraordinary degree of his distress. The loss adjuster advised him to do so by undergoing a psychiatric examination with one of the insurance company's forensic doctors and through official documents, such as Nadia's death certificate and documentation of her funeral's date. Regular contact and phone calls—indicators often used by bureaucrats for counting and estimating closeness (see Thelen and Lammer, this issue)—would also have supplied valid proof.

The negotiations revolved around Enrico's and Ivan's kin relation and the degree of Enrico's suffering due to the temporary and permanent rupture of his relations with Aurora and Nadia, respectively. Regarding Ivan, the loss adjuster argued that the two had not spent enough time together before the accident, as they were often separated by thousands of kilometers. The lawyer's explanation that Enrico and Ivan had always been in contact despite their physical distance was not sufficient for the insurance company to measure their relation as close enough for compensation. To validate his point, the loss adjuster compared Ivan, who was not yet an Italian citizen, to Italian offspring who emigrated for better opportunities, creating physical and—according to the loss adjuster—emotional distance from their parents. He thus recognized Ivan as kin, but likened his absence to Italian youngsters' practices of distancing. Unlike them, however, he had to leave the country exactly because his being kin did not (yet) provide him with national belonging.¹⁰ When the lawyer argued that Ivan and Enrico's relationship was getting closer and closer both physically and emotionally—rather than the other way around—but also legally thanks to the adoption procedure, the loss adjuster responded by using a different technology of measuring closeness. He rejected Ivan's belonging to Enrico and Lucia's family on the basis of legal relatedness instead of physical and emotional closeness. He argued that at that time Ivan was not yet a part of the family: he was not yet living with Enrico and Lucia nor officially their son.

In the process of being officially adopted and considered a son by the couple, Ivan and Enrico were in a relationship of 'kin enough' depending on who

measured their closeness to each other and how. The social workers had measured their kin relation through home visits and interviews aimed at evaluating whether Ivan was receiving—and could claim—financial and emotional support from his soon-to-be adoptive parents. Yet while a legal label of ‘adopted’ would have been sufficient for the loss adjuster to include him in Enrico’s payout, the legal label of ‘international fostered child’ was not enough. Although the trajectory from fostered to adopted is common in Italy, no regulations to officialize a non-Italian child’s membership in an Italian foster family prior to adoption have yet been issued.¹¹ To sum up, while the couple’s lawyer applied a measurement of kinship as lived closeness—arguing that their everyday lives showed how the legal category of a foster familial relationship could not capture the closeness felt by Enrico and Ivan—the loss adjuster applied the definition of family provided by the law. Thus, measurements of kinship are not only used in negotiations of national belonging (Markó, this issue); national belonging also shapes measurements of who counts as kin.

As for Aurora and Enrico’s relationship, the loss adjuster did not question Enrico’s status as the genetic and legal father. However, he argued that his relational suffering from not being able to interact with her was not extraordinary, probably basing his assessment on gendered roles of ‘good’ parental care, such as the ‘male breadwinner’ and ‘intensive mothering’. That father and daughter had not been able to spend time together because of Enrico’s transfer to the intensive care ward was not sufficient to prove his extraordinary degree of relational distress. The lawyer’s only proof was Lucia’s testimony about how confused the two-year-old was due to her father’s absence, which the toddler manifested by searching for him in every corner of the house, behind the curtains, and under the couch. In this case, the relation between Aurora and Enrico was measured as close enough through the technology of the law, which obliged Enrico to emotionally and financially support his daughter. Yet the lack of evidence of emotional closeness between the two—and the suffering that being apart caused them—led the loss adjuster to exclude her from the payout.

Aurora’s and Ivan’s relations with Enrico are similar, despite their differing legal status. Comparing them through the lens of measuring ‘kin enough’ allows us to see the ambivalent expansion and contraction of inclusion along with its economic consequences: both children are in a relationship of ‘kin enough’ with Enrico to receive parental support, but they are not close enough to receive compensation payments. The ambiguities of Enrico and his children in reaching (or not) the threshold of ‘kin enough’ are even more striking if one looks at how financial markets reshape kinship relations and allow for the creation of new forms of relatedness through similar systems of measuring kinship in other contexts.

Golomski (2015) shows how (life) insurance in Swaziland turns into a ‘compassion technology’ by promoting the conversion of informal and customary

child-rearing practices into lines of legal relatedness. In the context of urban India, Sohini Kar (2017: 307) maintains that microfinance institutions (MFIs) “produce new forms of relationality in the service of financial profits.” In particular, Kar describes how MFI employees permit, if not encourage, “women without male kin [to] manoeuvre around the requirement of guarantors by exploiting the perceived static structure of kinship” (ibid.: 312) and allow neighbors and friends to act as male guarantors even in the absence of legal relatedness. In the negotiation process I describe above, legal relatedness and on-the-spot measurements are used as complementary technologies of closeness to establish belonging. Legal relatedness is what Ivan and Enrico lacked in order for their relationship to be considered for the insurance payout when on-the-spot measurements of closeness were not sufficient to establish the strength of their relationship. On the contrary, Aurora and Enrico’s familial relationship lacked on-the-spot evidence of closeness, which in this case was needed in addition to their legally recognized relationship to prove a higher degree of suffering.

To be sure, the dynamics portrayed by Kar and the experience of Enrico and his kin share one common feature. Both microfinance policies in urban India and insurance companies’ payouts in Italy reinforce dominant gender (and caste) hierarchies and ideologies by capitalizing on them. Through conversations with loan officials, Kar (2017) unfolds how the (male) guarantor system consolidates Indian patriarchal social structures by reinforcing women’s dependency on men for their social, economic, and personal success. Similarly, by denying a payout increase due to the lack of on-the-spot evidence to prove Enrico and Aurora’s closeness, the loss adjuster has reinforced gender-specific assumptions underlying childcare policies in Italy. This becomes more evident when analyzing Lucia’s position, first, and the experience of another victim, Marco, in the last part of the article.

The lawyer could provide proof of Enrico’s relational suffering from the permanent rupture of his bond with his deceased mother, but there was not much he could do to argue in favor of Lucia’s position. Due to her moral and legal obligations as his wife, her sentiment toward Enrico, and their lack of financial resources, she took care of her husband first at the hospital and then at home. She dressed his wounds and drove him to medical visits and appointments. As she put it, “My time and care were free, not even considered.” Lucia commented that this became even more frustrating when their lawyer told her that she should have acted differently. She should have tightened her belt, hired a nurse, and asked for this money back from the insurance company as part of Enrico’s economic losses. The fact that she had not done so was now used by the loss adjuster to measure the relation between her and her husband as ‘frequent and intense’ rather than disrupted and worsened by the crash. Similar to Aurora and Enrico’s relationship, the loss adjuster measured the couple’s

relationship as ‘kin enough’ but determined that neither of the two had suffered more than the average victim.

In sum, and corresponding to what Liviu Chelcea (this issue) shows in relation to claims for property in Romania, the negotiations between lawyer and loss adjuster for the settlement of Enrico’s payout highlight how closeness between kin is measured by different actors through complementary technologies. These range from legal documents—like the *Tabelle* and proofs of consanguinity, affinity, and cohabitation—to psychiatric examinations, investment in care, and on-the-spot evidence that measures kinship through the amount of time spent together, geographical distance, and frequency of texts and phone calls.

I turn now to the measuring technologies adopted by yet another layer of state actors: welfare agencies. To do so, I return to Marco, the man who—despite sitting beside his sister and mother—stammered that he had “no family” in the opening paragraph of this article.

Marco’s Crash: Welfare State Compensation and the Economic Consequences of Belonging

In the spring of 2006, Marco was living with Sara, his wife, and their two sons, Andrea and Francesco—who were 8 and 10 years old at the time—in the neighborhood where he was born and raised. With their shared savings, Marco and Sara invested in a renovation project on their apartment, sure that their lives would continue there together. This certainty vanished on the day of Marco’s crash, slowly leading him and his family members to reconsider their closeness to each other. As sketched in the introduction, these private measurements of closeness are enmeshed with public and institutionalized moral ideas of kinship that hinge on their own measuring technologies. In the following pages, I focus on how welfare agencies and social workers measure closeness and assess belonging. Marco’s and his kin’s experience with the evaluation ‘kin enough’ highlight the economic consequences that implicit and explicit moral ideas of kinship and expectations of care generate in the everyday lives of road crash victims and their kin.

One Kin, Multiple Belonging

Marco’s self-description as unemployed and without a family is in sharp contrast with the image I had of him the first time we met, when he was surrounded by his sister Patrizia and the siblings’ mother, Giulia. Patrizia had explained to me that her brother had considered himself without a family since the day he was discharged from the hospital. On that day, Sara had communicated to her in-laws her decision to leave Marco. She explained that her situation was

already too complicated with two children who needed her full attention and no husband who could help her out. Taking care of Marco was a burden she was neither willing nor able to accept. She took the children with her and forbade any contact between them and their father, convinced that it would do them no good to have daily interactions with Marco due to his acquired disability. However, what Marco was experiencing as a lack of family had been measured differently by INAIL and the social workers in charge of his case.

The former had assessed him as 80 percent unable to work for the rest of his life. This assessment was based on his physical impairments, which the hospital paperwork explained in detail. In order to put him and his family in a financial position similar to the one they had experienced before Marco's crash, INAIL first needed to determine who belonged to Marco's family. During his hospitalization, INAIL asked his wife Sara to provide them with their marriage certificate and family financial declaration, which measures closeness through shared finances and defines families on the basis of their tax declaration. The family is then considered to be composed of the declarant (in this case Marco), the spouse, and the dependent family members, whether or not they live together. According to these documents, INAIL had increased Marco's lifelong allowance of 5 percent for each of his kin, whom it identified as Sara and their two children. It had then quantified Marco's monthly allowance at about 900 euros.

Sara's decision to separate from Marco but not to officially divorce him had soon turned into an economic nightmare for him and an economic advantage for her. She did distance herself and the couple's two children from Marco and all her in-laws, both physically and emotionally, provoking heated discussions about their respective roles, needs, and rights. Yet the lack of an official certificate had allowed her to still be considered Marco's wife to all intents and purposes, with all the rights and only part of the duties that come with marriage as specified in the Italian Constitution and the Civil Code. The former identifies families in married couples and attributes equal rights and duties to both partners (Article 29). The latter further specifies that these duties include moral and material assistance to the spouse, and the contribution to the family's expenses on the basis of each partner's economic and working skills (Article 143). At the time of the accident, as for some years before, Sara was a precarious part-time employee. This meant that Marco was officially, as stated in the family tax declaration, and *de facto* the breadwinner of the household. The judge who was handling Marco's case thus required him to transfer half of his monthly allowance to Sara and the children so that both could fulfill their conjugal obligations according to their skills. Marco, who was economically more powerful thanks to his work history and monthly allowance, could continue supporting his wife and kids financially by covering a great part of the household expenses. Sara could keep taking care of the children and supporting the household morally full-time. Left with 450 euros a month, the need for constant assistance, and

no house to live in, Marco had no option but to move back in with Giulia and Antonio, his legal parents.

Here again, 'kin enough' brings to light the ambiguities of thresholds of closeness that complementary kinship measurements entail. According to INAIL and state law, Sara, Andrea, and Francesco were 'kin enough' in relation to Marco to monetarily quantify their closeness at 50 percent of his lifelong monthly allowance. This was granted by an assessment of their kinship that came with moral and economic obligations documented by official certificates. Marco did not feel emotionally and physically close to his sons due to the separation and de-kinning process initiated by Sara. The gendered character of Italian childcare policies (Saraceno and Keck 2011), as well as predominant moral ideas about the roles of men and women within the family realm, could explain the decision made by the judge and INAIL bureaucrats. Much as in Enrico's case, these seem to reduce fatherhood to material support. Yanagisako (1991) has shown how the division of obligations within Italian family firms is gendered: men are responsible for the wealth of the family (business), while women are in charge of the emotional well-being of the household. More than 30 years after Yanagisako's ethnography, this gendered division seems mostly unchanged.

The Economic Consequences of Belonging

By the time Marco had moved back in with his parents, Patrizia had become the main person handling all of Marco's paperwork. With great surprise, she found out that Sara had already requested, and received, a small payout from the insurance company. "She had probably forgotten," Patrizia sarcastically put it, "to do the same for her [former] husband." Discovering that the deadline to submit a claim was approaching fast and advised by a long-time friend who was a lawyer, she decided to submit a claim for only Marco and to keep herself and their parents out of this procedure. "It seemed the fastest and securest way to obtain at least part of the payout," she told me. "Marco was not living with me nor with my parents before the accident. It was impossible for me to show how close we were in the small amount of time I had at my disposal." Patrizia added that Marco received a small payout, which did not make him rich—as his living conditions showed—but had led to relevant economic and affective consequences for him, his parents, and Patrizia.

For Marco, this small payment had eliminated the possibility of receiving economic assistance or a discount on his contribution for the services provided to disabled adults by the welfare state. By residing with Giulia and Antonio, he had automatically become part of their family as defined by the Registry Regulation,¹² which measures kinship through consanguinity, affinity, and cohabitation. This definition is at the basis of the calculation of the ISEE, the Index of Equivalent Economic Situation, one of the first documents Marco's parents had

to present to the social workers in charge of their son's case. While Giulia and Antonio were excluded from the payout due to lacking the time to prove their close (emotional) relationship with him, they were considered 'kin enough' to provide him with care and economic support. Giulia told me:

We don't have much money, but we do own this house ... which counts for the ISEE, together with Marco's small insurance payout. Now, we can't afford to hire a person to assist Marco and accompany him out on sunny days like today. My husband and I can't help him so much because of our age, and to make use of the educators provided by City Hall we have to contribute more than half of their hourly salary ... which we cannot afford ... and we have to wait for them to be available for us.

Giulia's words demonstrate how the effect of belonging established through kinship measurements is to mobilize kinship networks for care. This is similar to what other scholars have pointed out in their studies of kinship and the Italian (welfare) state. For example, Muehlebach (2012: 151) shows how the 'state' fosters ethical citizenship and intra-generational solidarity between 'elderly volunteers' and elderly in need. In her analysis of immigrants' encounters with Italian bureaucracy, Anna Tuckett (2018: 15) explores how female migrants take care of the elderly to fill the gap left by the welfare state and young (female) kin who are increasingly more active on the job market. Saraceno's (2000: 177) study of welfare policies argues that both state and family units rely on intergenerational kin networks for care and financial support. Marco and his kin's story confirms all this and adds another layer to their arguments. The focus on kinship measurements brings to light how liability car insurance—that is, a financial product aimed at protecting people from the consequences of road crashes—facilitates the state's withdrawal at the expense of those it was designed to protect.

While relocating to Giulia and Antonio's home had allowed Marco to have a stable place to live at no cost and to receive the constant support he needed due to his poor health, it had also set the ground for potential major conflicts between him, Patrizia, Giulia, and Antonio over the allocation of the kin's time and money. Patrizia bluntly told me: "It goes without saying that if they were able to do and give to my brother what they did, it is because they subtracted something from me. I did not want to create more problems and be of annoyance, but one should not forget this either." Her expression of frustration shows another important dimension of intergenerational kin networks and care relations, namely, that of the negative feelings that care among kinship might create and the 'appropriate' way to express them (Thelen 2015: 504). Behaving like a 'good sister and daughter', Patrizia had refrained from complaining about the obvious inequalities that the economic and moral needs of Marco had created between the siblings.

To conclude, Marco's case shows how measurements of kinship as closeness reinforce gendered middle-class values, thereby allowing state and market actors to offload care responsibilities, economic support, and emotional work by creating 'kin enough' communities. Unlike insurance companies, some state actors rely exclusively on measuring technologies like official marriage certificates and tax declarations, thus pointing to ever-shifting interpretations of what constitutes a family. The economic consequences of kinship closeness measured through these technologies affect not only the victims, but also those considered (or not) 'kin enough', like Sara, Patrizia, Giulia, and Antonio. In these instances, the indicators employed to measure closeness do not necessarily contradict those of the family members involved, but disruptive or conflictive kinship has the potential to fail to produce unambiguous belonging and thereby to reinforce gender inequalities that capitalize on intergenerational solidarities.

Conclusions

Enrico's and Marco's stories show how state and market articulate with intimacy, and how the latter is moralized through negotiations about measurements of kinship as closeness. Road crashes, and the establishment of compensation and duties of care that follow, provide rich methodological places to study how kinship is reconstituted through measurements because "the irregular nature of the accident reveals the routine within which ... the ideological nature of many prescriptive codes ... is actually situated" (Lamont 2012: 176).

Drawing on the works of economic social scientists about financial products, laws, and relatedness (Golomski 2015; Kar 2017; Zelizer 1985, 2005), I have used negotiations of liability car insurance payouts as an entry point to study how kinship is measured as closeness. The focus on measurements adds to this body of literature by spotlighting the moral underpinnings of why and to whom certain people are in a relationship of kinship while others are not. As the experience of Enrico more vividly shows, insurance agents, lawyers, and victims negotiate compensation and care duties by employing different indicators (e.g., the *Tabelle*, legal documents, medical records, and on-the-spot measurements of intimacy, such as time spent together, geographical distance, frequency of texts and phone calls). These hinge on and reproduce gendered ideas of what makes a 'good wife' (like Lucia dressing Enrico's wounds) and a 'good father' (Enrico's material support for his children), while reinforcing class inequalities that favor nuclear, middle-class families.

Building on studies of kinship and welfare state policies within the Italian context (Muehlebach 2012; Saraceno 2000; Saraceno and Keck 2011; Tuckett 2018; Yanagisako 1991), I have analyzed how financial products promote middle-class values and gender expectations. This perspective reveals the minute

details of processes that involve governmental and market actors as well as citizens. Rather than one stable model of kinship on each side, these negotiations unveil overlapping and entangled notions and technologies for measuring kinship as closeness. The story of Marco shows how some are able to maneuver these measurements to get compensation while others are forced to seek economic support and care elsewhere.

These struggles to demonstrate that someone is 'kin enough' highlight the intricacies of establishing a threshold of belonging through complementary measurements of legal and emotional closeness. The processes of measurement yield emotional insecurity and highlight the economic consequences that ensue. Ultimately, the experiences of Enrico, Marco, and those considered 'kin enough' (or not) reveal the moral imperatives that undergird measuring kinship as closeness. They show how a globalized financial product works following local, context-specific norms and values. In Italy, this translates into the risk of lower compensation and care for road crash victims who do not conform to the middle-class ideals and gendered expectations rooted in Italian welfare state policies and laws. Thus, rather than shifting responsibility to individuals, these policies and laws support families that reflect conservative ideals of kinship (e.g., married couples with children, gendered distribution of care and emotional work), while complex lower-class families struggle to get compensation and care.

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Notes

1. All names are pseudonyms.
2. I conducted participant observation in training seminars aimed at insurance professionals, lawyers, and forensic doctors on how to establish and negotiate insurance payouts. I interviewed healthcare providers and the founders of seven associations for victims of road crashes. I held informal conversations with 3 survivors of severe road crashes and 14 ‘kin’ whose loved ones died prematurely in a car crash or survived with permanent disabilities.
3. For an account of the multiplicity of measurement technologies involved, see the introduction to this special issue.
4. The *Tablelle* include different matrices and criteria that vary according to the outcome of the road crash (immediate death, death after a short period of time, survival). Here I examine only some of these, but I always use the plural form to stay true to the people I engaged with during fieldwork, who used the plural even when talking about just one matrix.
5. This program aims at providing relief to international minors who live in problematic circumstances through periodic stays in Italian families.
6. *Cassaintegrazione* is a social insurance program generally used to keep employees on the company’s books during a period of reduced work.
7. For an account of these aspects, see Coccorese (2012), Crocitto (2006), Grillo (2002), and Ventura (2007).
8. For an account of how standardized (research) methods have led to the construction of average citizens/consumers and ideas of national belonging in the American context, see Igo (2008).
9. Some associations of victims of road crashes are fighting to include post-crash depression in the broader and more-recognized category of post-traumatic stress disorder (PTSD).
10. On the interplay of kinship measurements and national belonging, see also Markó (this issue).
11. For more information, see <http://www.commissioneadozioni.it/strumenti/glossario/a/affidamento-familiare-internazionale/>.
12. See D.P.R. 223/1989, Regolamento Anagrafico, https://www.informafamiglie.it/normative/le-famiglie/DPR%20223_89%20-%20famiglia%20anagrafica.pdf.

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