‘A Kind of mental warfare’: An economy of affect in the UK debt collection industry

Carl Walker
Paul Hanna,
Liz Cunningham
Peter Ambrose
University of Brighton

The ‘securitization’ of personal debt has increased the supply of credit and transformed lending patterns to focus on already indebted individuals. This paper draws upon empirical research with a range of stakeholders in the UK mainstream credit industry in the South of England to interrogate the impact that recent changes to the industry have had on the growing number of revolving debtors. It seeks to contribute to the development of a Critical Community Psychology of debt by providing an account of the ways in which subjectivities and distress are impacted by engagements with financial institutions. Our findings suggest that a series of social, political and economic transformations have laid the grounds for the development of an industry where affective relations are central to the management of the conduct of a growing number of people. We discuss these findings in terms of the growing literature which explores the complexity of the intersections between markets and actions, which stem from and are mediated by the body and which posit distress as distributed across a range of sociotechnical apparatuses, sites and markets.

Personal debt has increased steadily in recent years. This increase in personal debt is associated with an increase in problematic personal debt or ‘over-indebtedness’. The Citizens Advice Bureaux in England and Wales dealt with 8,465 new debt problems every working day during the year ending June 2012 (Creditaction, 2012). Recent research by UNITE found that 82% of people reported that their wages could not last the month, with many working people suggesting that the third week of every month is rapidly turning into ‘Wonga Week’, where individuals and families turn to payday lenders to maintain household finances. Overdrafts and personal loans have accounted for the bulk of recent new borrowing (Centre for Responsible Credit, 2012) and while there have been recent reductions in net secured lending by UK banks and building societies, net consumer lending has broadly remained unchanged (Credictaction, 2012). As a result of the 2007 global financial crisis there was a sharp downturn in residential mortgage credit but consumer credit declined only slightly during this time and credit card use continued to increase while non-revolving credit declined slightly (Geisst, 2013). Moreover it appears to be the case that it will continue to rise in the near future (Walker, Burton, Akhurst, & Degirmencioglu, 2013; Walker, Cunningham, Hanna, & Ambrose, 2012).

Recent work has suggested that the growth in personal debt is a prominent public health issue. A number of authors have highlighted the clear relationship between this growth and stress (Drentea & Lavrakas, 2000), psychological wellbeing (Brown, Taylor, & Price, 2005), mental ill-health (Drentea & Reynolds, 2012, Jenkins et al., 2008, Mind, 2008), deliberate self-harm (Hatcher, 1994) and suicide (Hintikka et al., 1998). Moreover the more debts people had, the more likely they were to endure some form of suffering (Drentea & Lavrakas, 2000; Fitch, Simpson, Collard, & Teasdale, 2007; Jenkins et al 2008).

UK Public policy has configured this issue as one of individual financial capability that can be remedied by improved access to financial education (Department for Business Enterprise & Regulatory Reform, 2007). However recent work has challenged this account of events by highlighting the centrality of such issues as stagnating wages, financial deregulation and changes in the contours of international labour markets to the growth of personal debt (Ben-Galim & Lanning, 2010; Turner, 2008; Walker 2012).

Montgomerie (2007) suggests that Financialisation has been a key driver of recent changes in credit markets. The 'securitization' of personal debt has increased the supply of credit and transformed lending patterns to focus on already indebted individuals. Asset Backed Securities (ABSs) are the bundling together of thousands of small loans into a master trust in which investors buy shares and receive interest payments. ABSs have proved to be important in credit markets since they allow the recycling of loan pools through off balance sheet transactions and hence increase the supply of credit.

The growth in asset backed securities has augmented a supply of credit available for consumer lending but has also made profits contingent on a steady stream of revolving debtors. A revolving debt is where the outstanding balance does not have to be paid in full every month by the borrower to the lender. Instead the borrower may be required to make a minimum payment, based on the balance amount. ABSs have brought about a bias among lenders toward targeting and acquiring persistent revolving debtors. This is because the ability to issue an ABS is dependent on the existence of a certain proportion of unpaid balances. Customers who pay their balances promptly every month actually cut into company profits (Geisst, 2013). Indeed O'Loughlin and Szmigin (2006) suggested a recent intensification of marketing activities, often toward vulnerable people. There has been a huge growth in ABSs from $29.1bn US dollars in 1989 to $673bn in 2007 and revolving debt accounts for 2/3 of the securitised pools (Geisst, 2013, Montgomerie, 2007). As Geisst (2013) points out, credit card backed ABSs are much more popular in the UK than elsewhere in Europe with 30% of all credit card backed ABSs originating in the UK.

O'Loughlin and Szmigin (2006) state that the issue of *access* to credit has been relatively under-researched in recent years. Indeed Kamleitner, Hoelzl, and Kirchler (2012) suggest that there is a need for research focused on the consumer credit market, specifically research which frames credit use as a social phenomenon, since there is currently a dearth of research on the dynamic interplays between consumers who need credit and credit granting institutions (Kamleitner et al., 2012). This paper draws upon empirical research to interrogate the impact that recent changes to the UK mainstream credit industry have had on the growing number of revolving debtors. Specifically, by critically engaging with the social relations between debt collector and client, we will provide an account of the affective practices that play a fundament role in reforming economic subjects.

Affective Economies and Social Distress

This paper eschews the recent trend in the literature on debt and wellbeing that represents mental distress as a failure of biomedical or cognitive apparatuses that reside within the individual. Following Rapley, Moncrieff, and Dillon's (2011) call for 'better ways to make sense of the range of human experiences than mental disorders', distress is herein configured through a social lens where most forms of suffering are understood as the legacies of past and present trauma, social dislocation, social inequality, and different often multiple forms of disadvantage (Tew, 2011). Boyle (2011) notes the considerable evidence that what is happening in people's lives plays a major role in creating different forms of emotional distress. The contention of this paper is that there is a need to conceive alternative ways to understand distress encounters, that is, the patterns of social activity that contribute to the experiences of misery that are commonly understood as the symptoms of mental ill health.

Miller and Rose (2008) suggest that by exploring the processes of governmentality, we enable an understanding of systems for the production of truth, regimes of authority and practices of subjectification (p, 6) . Here the 'Psy complex', which embodies the principle institutions of mainstream psychology and psychiatry, are understood as assemblages of persons, techniques, institutions, and instruments for the conducting of conduct in a certain way (p, 16) . In the context of the UK debt industry mental ill health has typically been understood in relation to forms of mood disruption and rendered knowable through the discourses of the Psy institutions that develop following uncontrollable and entrapping life events. Those who find themselves in problem debt become subject to a series of financial strictures that threaten to radically alter and indeed diminish their lives by stripping them of possessions and capacities that had previously been taken for granted. Here state anxiety is understood as a contained emotion elicited by a series of external events. In this narrative the activities of creditors following overindebtedness are commonly understood as instrumental bureaucratic processes centred on the retrieval of capital. Distress is a regrettable but necessary side effect of this process. Drawing upon recent work that frames the centrality of economies of affect in the practices of neoliberal governance, we will challenge this conceptualisation of 'distress as side effect'.

Recent years have seen a public shift toward emotionally saturated modes of expressions in many walks of life, from politics, to the media, to the workplace (Greco & Stenner, 2008). In the social sciences, this 'affective turn' indicates an engagement with affective life beyond limiting reductionist concepts of both biomedicine and the textual turn that proceeded it. In so doing it has allowed us to foreground the link between affective life and relations of power, to understand the way that affect is used and configured in particular practices of power and governance. There appears today to be a fragile consensus that emotions are to be understood within individual people while affect has a shape and scope not reducible to the personal quality of emotion. This is worthy of mention because in this article we draw upon a specific notion of affect as a social practice intimately linked to regimes of governance. By further developing Richard and Rudnyckyj's (2009) conception of 'economies of affect', we will frame the aforementioned distress within a quite specific theorisation of affect. Here affect suggests relations and practices *between* people rather than borne within them. Affect can therefore be understood as a means through which people conduct themselves and conduct others by structuring certain possible courses of action. Richard and Rudnyckyj (2009) suggest that affect is critical to producing the subjects of contemporary political and economic transformations, in creating new types of subjects, and new relations between these subjects. Ahmed (2004) conceives subjects as singular nodal points in economies of affect rather than origin and destination and so emotions become understood as distributed across social as well as psychic fields.

Previous work (e.g., Bauman, 1998) has accounted for labour-intensive public transformations of citizens into the subjects of industrial production. Richard and Rudnyickyj (2009) were able to illustrate how affect was critical to a project of religious reform and economic transformation in Indonesia. In Indonesia, the performance of spiritual reform was necessary for the production of new economic subjects and relied on a subjective transformation that was both experienced and represented through affect. Affective practices, including ritualised weeping, were theorised as central to the project of producing a reformed economic subject able to thrive on, and indeed contribute to, the growing industrial identity of Indonesia.

The purpose of this paper is both to contribute to the growing Critical Community Psychology of debt and to develop the contemporary theorisations of debt experiences that rarely reflect the complexity of the intersections between markets and actions which stem from and are mediated by the body. Walker, Burton, Akhurst, and Degirmencioglu (2014) discuss the development of a Critical Community Psychology of debt through the use of conceptual tools that make evident the interconnections between shorter range ameliorative actions and longer range transformative projects, promoting linkages between local projects and broader programmes of political change. They argue that the contemporary institutions typically charged with remedying problems of human conduct, such as the ‘psy’ sciences and education, do not contain the conceptual tools to make knowable and remediate the resulting social problems at levels above a focus on proposed individual interventions. They note the need for a critical examination of the kinds of activities that can link local and macro change, grounding change at the political level with the experience of people's everyday experiences and struggles against an oppressive system. This paper seeks to provide a detailed reading of the ways in which people’s subjectivities and distress are impacted by their engagements with financial institutions and hence contribute to the opening of a new a space for constructing collective understandings of debt-induced distress.

If one is to draw out a central flaw in theorisations of debt experiences then it must be the failure to grasp the complexity of the intersections between markets and actions which stem from and are mediated by the body (Deville, 2012). What we have come to understand as mental health, that is bodies, their reactions, emotions and responses are not contained within corporeal vessels but are effects distributed across a range of sociotechnical apparatuses, sites and markets (Deville, 2012). Rather than simplistic understandings linking atomised, responsibilising experiences of debt and financial strain that impact self-contained emotions, the interaction between industrial apparatuses and embodied suffering requires a broader and more nuanced focus where affective relations and practices are deliberate and planned strategies of captation with ensembles of operations that bind people to industrial agencies. Here consumer debt organisations do not just operate by obtaining and acting on information but by seeking to transform peoples’ very worlds using logics that are often invisible to debtors (Deville, 2012). This paper seeks to address Deville’s (2013) call for a need to take seriously the intersection between social material processes and the generation and management of affect.

Methods

Participants/Procedure

Between February 2010 and December 2011, 53 semi-structured interviews were carried out with a range of stakeholders in the mainstream UK credit industry. Interviews were carried out by two of the authors (CW and LC). These included:

- 11 debt counsellors/advisors from the community and voluntary sector (including The Citizen’s Advice Bureaux, The Consumer Credit Counselling Service, Money Advice and Community Support).
- 17 debt clients recruited from the aforementioned advice agencies. Clients were self-defined by their having arranged appointments with the debt support charities. These clients had sought help for a range of debt related issues and included first time clients and clients who had previously experienced over-indebtedness. A number of the workers from high street banks and debt collection companies also related experiences of being debt clients.
- 17 employees and former employees recruited from the finance sector, including nine from a range of UK High Street banks (and from five separate banks). These stakeholders were recruited from five towns and cities across East and West Sussex. These were Hastings, Brighton, Worthing, Shoreham and Lancing. We interviewed representatives from the Lending Standards Board, The Centre for Responsible Credit and The British Banking Association. We also interviewed a professional bailiff, employees of a local credit union, and an employee from the Personal Finance Education Group, a leading finance education charity.
- 9 workers from five different debt collection organisations, all of which were from the collection sections of high street UK banks. These are the

departments whose role it is to actively seek repayment of outstanding debts that are no longer being serviced.

The interviews were developed following a thorough review of the literature and were focussed on a number of areas. These areas included practices of high street lending and debt collection; experiences of and reasons for using credit/debt; and the impact of personal debt on relationships and wellbeing, specifically mental distress. The work contained in this paper focuses on the specific interactions between those who are tasked with collecting debts for mainstream high street lenders and those clients who find themselves overindebted to such institutions. For a wider discussion of the recent UK debt industry as a whole and one that draws upon the multiple stakeholders mentioned above, the reader is directed toward our recent report on the UK mainstream credit industry (Walker et al., 2012). This research achieved ethical approval from the University of Brighton's Faculty Research Ethics and Governance Committee (FHREG). The majority of interviews were carried out face to face with a few telephone interviews for those who were beyond the realms of affordable travel.

Data analysis

Thematic analysis was used to analyse the interviews. Thematic analysis is a pragmatically and theoretically flexible analytic paradigm (Braun & Clarke, 2006) that allows researchers to identify, analyse and report patterns within qualitative data. It is ideal for semi-structured interviews where similarities and differences between accounts form key components following which representative themes are developed.

Findings/Discussion

A Process of Building Neoliberal Subjects

As with the shaping of neoliberal subjectivities in Indonesia (Richard, & Rudnyckyj, 2009), the shaping of UK neoliberal subjectivities involve exchanges of affect and such exchanges of affect have numerous impacts. Following the experiences of the participants in this research, it is our contention that the UK mainstream credit industry acts as one prominent site in the identity politics of self-regulation and responsibilisation. Previous work has suggested that problematic personal debt will continue to be a prominent feature of people's lives (Gregg & Machin, 2012; Harvey, 2010; Kelly & Pearce, 2012; Walker, 2012a; Walker et al., 2012; Walker et al., 2013). A number of authors have suggested that a diminution in personal debt in the current climate of stagnating incomes/ politics of wage suppression would be catastrophic to a UK government and service sector largely dependent on such credit to avoid large scale unemployment and further recession (Bauman, 2007; Harvey, 2010; Turner, 2008; Walker, 2012b). Moreover as Montgomerie (2007) notes, the 'securitization' of personal debt has facilitated the growth of ABSs that has made profits contingent on a steady stream of revolving debtors, that is, debtors who continue to pay the interest on their debt rather than pay it off.

So there is an economic and political impulse toward social practices that discipline subjects into specific modes of engagement with credit – that is, for them to be responsibilised into performing a form of economic management that sustains their status as revolving debtors. Below we outline how mainstream credit organisations enact a multistage process which makes possible two eventualities. Firstly, it facilitates the maximum number of responsibilised revolving debtors to fulfil shareholder demands in a competitive credit industry. In so doing it provides a substrate for consumer activity in an age of stagnating real terms wages. The second eventuality is a broader contribution to the realisation of the responsibilised subjects of neoliberal contemporary political and economic life. It is within this context that the specific affective relations that exist between client and collector should be understood; a context which promotes certain forms of conduct and produces the economic subjects of late modern capitalism –the responsibilised revolving debtor.

The Unknown Borrower

The net effect of securitization has been to make banks extend more credit to customers (Geisst, 2013). It is our contention that the introduction of a rapacious lending culture in mainstream credit organisations, facilitated by the transfer of lending decisions from personal bankers to computer scoring, means that credit organisations no longer have sufficient knowledge of exactly where the limit of sustainable revolving debt is for a given customer. Pressman and Scott (2009) note that qualitative human approaches have almost completely been replaced by quantitative approaches that provide a false sense of lending security. Our research suggests that a range of participants throughout the industry held little confidence that the algorithms used in recent years were effective in ensuring that people were provided with the appropriate credit facilities. The issues revolved around structural problems in the algorithms used, a failure to address 'soft factors' and a failure in many cases to be able to override the decisions made, often as a result of a normative culture of hard selling. For example:

> What's interesting is, so if you're in a situation where the computer algorithm is increasingly taking the responsibility of deciding whether someone should or should not be given a mortgage.... it became increasingly more difficult for you to put a stop and say, hang on, I know for a fact that this person won't be able to pay this. When you do a credit search all that it checks is whether they've got any defaults. If you do what they call a footprint search it will check what, what defaults there are really. If you haven't got any defaults you could have a bucket load of credit and for a lot of sources of credit that's as far as it will go. If you're applying for an actual loan it won't go further and the people doing the search don't see what you've got but the system sees what credit they've actually got. (Bank Manager 2)

The engagement of computer scoring opens the door to increased lending but with little knowledge of repayment potential. As such, we contend that credit institutions engage in a process to seek out and fix a sustainable maximal level of revolving debt. We believe that, before debtors find themselves party to the affective exchanges that play such a key role in shaping their economic identities and practices, and to ensure the growth of revolving debtors so essential to the modern debt industry, clients' continued participation in this industry must be ensured. Recent years have seen a plethora of aggressive credit selling practices that have engaged an increasing number of people in credit arrangements that they can barely afford to sustain. The imperative of the credit organisations is to maximise 'walletshare'. Concerns around affordability of repayment or indeed mechanisms to ensure this, were not found to impact lending behaviour.

> "Wallet share". It just means that if you have got, as everybody has, credit cards, loans, mortgage, life insurance, investments, you have as much of that share of your wallet as you possibly can get. They used to come out with these stats every now and again and say you know 20% of our customers have 80% of their products elsewhere we have to turn that ratio around you know and the more of the products we can get them with us, the better we will like it for obvious reasons. (Bank Manager 1)

> Completely, yeah, completely disproportionate to their earnings….. there was a really basic equation which is something like we, they wouldn't lend more than 20% of your earnings but the majority of the time that was completely out the window, most people had credit limits way above what they were earning. I saw people earning less than £20,000 who had more than a £10,000 limit, I mean completely disproportionate to what they could afford plus it wasn't their

> only debt, when you checked their credit reports they had numerous other credit cards, loans, a mortgage. (Debt collection agent 4)

Some clients would be able to organise themselves into the status of a responsible revolving debtor at this point. That is, continue to pay interest on their debts but not to pay off their debts. Those who were unable to adopt the economic subjectivity of responsible revolving debtor would find themselves in problematic financial circumstances. It was commonplace that a number of customers contacted high street banks to outline the difficulties that they were having meeting repayments. At this point banks had the opportunity to work with customers in a way that might be advantageous to the customer; that is, to help to stop them moving into problem debt where they could not afford repayments. Frequently however, banks continued to push unsustainable credit toward customers as a solution to their barely sustainable current credit arrangements.

> Say if you ring up and .... you have a problem with your direct debit or missed a payment, or to increase credit limit. When they'd ring up they'd also say "do you know you can get a supplementary card, so you could have one for your wife/husband or child if 18" and they would earn commission on the products they offered. (Debt collection agent 2)

> Well what they advised me to do, and what I did, was to get a credit card which made everything ten times worse of course.... the best advice to pay off the bank fees to get out of debt was to get into the debt more. Very cynical. (Debt client 3)

Two drivers existed in this system for moulding the way in which subjects became indebted. A consumer capitalist economy where demand was facilitated by a deregulated and sales oriented credit industry and a growing securitisation sector that was sustained by the growth of revolving debtors. The needs of both industries were met by maximising the potential revenue accrued from customers but in a fashion that might be termed 'just sustainable'. That is, ensuring maximal credit use/repayment in a manner that customers could afford. A voracious sales culture and the move to electronic credit scoring were both key to ensuring this.

A number of customers found themselves in unsustainable financial difficulties. They had crossed the boundary between sustainable and unsustainable debt. Between being able to service the interest payments and being unable to meet these payments. At this stage these customers found themselves party to a variety of practices of harassment and abuse as part of a regime to return the money owed to the bank, or to pay back a greater share of the money than they were currently doing so. As a result of a combination of occupational strictures, including incentivisation schemes, disciplinary regimes and technocratic guidelines, collectors reported that the relational practices of abuse and harassment described later in the paper were very much understood as being sanctioned and in most cases enforced by management.

> If I spoke to a customer and I hit no payment, which is like a little button there saying, customer cannot pay, freeze interest, freeze charges, no payment, that would be bad for my bonus because I haven't managed to get a payment out of that customer. So, you know, the agents will do whatever they could to avoid hitting no payment. (Debt collection agent 6)

If the member of staff was felt to have not been sufficiently aggressive or persistent in their attempts to receive a payment or increase a payment schedule, collectors reported that they frequently received direct intervention from supervisors in order to remedy their conduct such that they took 'a hard line'.

> Um, no. I think they have the company line when you get trained of the right way to ask questions and the polite way and the customer service model that they wanted, but in practice the savvier you became and the more hard line you

> took it really. (Debt collection agent 2)

> .....we receive an email sometimes, we receive some memo sometimes saying the productions aren't doing very well, oh you need your voice to be harder, to be able to receive your bonus… (Debt collection agent 3)

Economies of Affect: The Making of Shame and Fear

It is the occupational imperative of those who are employed to collect debt repayment over the telephone to develop conduct that maximises their potential to collect repayments. These practices take different forms for different collectors and the evidence collected in this research suggests that collectors engaged in a multitude of different tactical approaches to maximising their repayment potential. The first and most prominent approach was the mobilisation of affective injunctions through a repetitive and intensive series of exchanges which focussed on inducing shame and fear in the clients.

Crozier (2008) notes that cognitive attribution models that conceptualise shame are limited in that such models fail to pay sufficient notice either to the notion of affect as a social practice or to the complex and multidimensional nature of the self-concept. In understanding the affective exchanges between collectors and clients we find it useful to draw upon Richard and Rudnyckyj's (2009) notion of economies of affect where affect is suggestive of relations practiced between people rather than borne within them and which can act as a means through which to guide conduct. Fischer and Janz (2008) note that shame and fear threaten identities but that they also play a role in transforming identities, to create pliant, fearful subjects. The mobilisation of fear and shame can be tools which serve to enact this transformation, that work to produce reformed responsible economic subjects. The experiences of the collectors and clients that we spoke to suggested that affective practices were used as tactical weapons of the trade in order to bring about certain types of conduct in the client. Clients were frequently coerced, insulted and party to open aggression and it was the mobilisation of injunctions of shame and fear which left the strongest residue in those who had been subject to these practices

The role of the debt collector required that the workers were producers of shame and fear. And it is here that affect provides more purchase than the notion of emotional states because it allows us to understand shame and fear as social relational processes induced to mobilise specific forms of conduct. In the practices outlined by our respondents, shame and fear are weapons mobilised to create conduct conducive to the organisations' competitiveness in the marketplace.

> C: Were you expected to threaten people?
>
> I: I don't think they would ever say that, no but it worked and they encouraged it (Debt collection agent 2)

> So it is kind of a mental warfare really isn't it? You know if you look at it, these people are going to go off and worry about this and not many people know what banks can and cannot do. So to them, it was a scary prospect. (CCCS 1 and former collector)

The former collector above discusses the mental warfare that existed between client and collector. Here, collectors were expected to threaten clients, to take advantage of the relative lack of knowledge of the capabilities of collecting organisations in order to induce worry. This worry was understood as a mechanism that could bring the client closer to increasing repayment or indeed to beginning repayment should this be the case.

> Oh they just sort of literally reduced me to tears and said you know you can't have this, you have got to, it was a woman and she was very abrupt and we can't carry on like this you know. You either agree to sort of double your payments or you know you are going to have to pay the whole amount in or we are going to have to send people round to your house, you know really nasty. (Debt client 4)

> I had one and he actually said "you know that beautiful stereo you've got and that car you've got and that television you've got, I can come in and take those off you if you don't pay this" and he thought that was very clever. I found that appalling. Absolutely appalling. (Debt collection agent 5)

A number of clients and collectors spoke about the issue of silent calls where they would frequently pick up the phone to find that there was nobody on the other end. It was suggested that this might be down to an error in the system but the effect of these silent calls could be a different kind of ominous and threatening experience with some clients disturbed by them.

> …. it's the automated ones that they send through which very rarely speak into your answer phone so they hang up, and then it's the silent calls that creeped me out more than the arseholes. (Debt client 16)

> Yeah. Well, yes, well basically I've had a lot of customers complaining about this. That they get these calls and then no-one says anything… if I'm getting targeted making 24 attempts at a call an hour and I'm seeing, oh my god, I've only done 10 attempts in this hour because I was stuck in a call, I might be tempted, or some agents might be tempted to just hang up on people. (Debt collection agent 6)

This collector noted a driver of silent calls at a more institutional level, beyond computer error. Since collectors were targeted on the amount of attempts that they did in a given hour, it was relayed that it was quite frequent for collectors to call and hang up in order that they reached their allotted target in a given hour.

> (P)… to call them and hang up, just to get through their attempts.
> (I) Do you think people do that?
> (P) Yeah! All the time, because they get targeted on the amount of attempts they do every hour. (Debt collection agent 6)

The Production of the Overwhelming

What became clear from the data was that the practices of fear and shame were experienced with a degree of intensity, continuity and relentlessness that established the collection agents as a constant presence in the lives of many debtors. Clients talked about frequently receiving threatening letters, with multiple and varied threats, and up to 10 telephone calls in a single day. This was repeated daily in many cases and appeared in the accounts of clients who were actually answering the calls. In addition it appeared commonplace for calls to be conducted in the evening and at weekends. Initially collectors talked about a 'hit and run' mentality where multiple creditors would push clients very hard in the early stages of problem debt in order to maximise their initial return. The relentless nature of the collection process often resulted in individuals feeling there was no 'space' to escape from the pressures of their over-indebtedness or from the agents who were seeking to recover the debt.

> Yeah, the first, the first, and I can tell you why, the raison d'être of collecting money is, if someone doesn't pay you go after them fast, yeah, and then you hit them hard so that you get in before everyone else and that's the way the system works. (Credit Union Advisor)

> Oh yeah, yeah. There was another strategy called hit and run, where you just like phone them up, try to get the money as quickly as possible, if it wasn't working go on to somebody else. (CCCS 1 and former collector)

> Every single day. (Laughs) It was, we were getting letters through the door saying they were going to take us to court, they were going to send bailiffs round, they were going to send god knows who round. We were getting, we could count from 8 o'clock in the morning til 9 o'clock we'd receive at least ten phone calls,

so it got to the stage where it would be who wouldn't answer the phone, who, "no you do it, you do it, I don't want to do it". (Debt client 14)

The majority, very stressed, at the point where they're defaulting and the creditors are calling, you know, and they're becoming very hounded, you know. That's the difference between priority and non-priority debts, is people will pay their non-priority debts before their priorities because the simple fact is creditors will be on that phone hounding five, six times a day, sometimes three or four times in an hour, demanding money, making all sorts of threats. (CAB advisor 5)

The result of this high intensity mobilisation of shame and fear was the frequent inducement, not only of subjective experiences of shame and fear but also of humiliation and entrapment. Indeed for many these subjectivities come to take on a primary presence in their everyday lives. The relentless nature of the collection process often resulted in individuals believing that there was no 'space' to escape from the pressures of the agents who were seeking to recover the debt

It's awful. You are in despair. You know you really don't, you are waiting for someone to knock on the door and take everything you've got. You are sitting wondering how long you are going to be in the house, worrying where you are going to be next. (Debt client 5)

Chris would shout at them and I'd be like "please don't shout at them because if they send the bailiffs round we're going to be like oh my god, no don't, please don't send the bailiffs round…Because it's just one of those things and it is a horrendous feeling, it's, you feel ashamed of it… It was more about not having money for basics and things that would make me actually really upset, but then as soon as you get upset then you have that whole, all that guilt about this big, you know, and that kind of compounds it. (Debt client 16)

It's embarrassment. Losing the sense of pride in themselves. Losing self worth. Erm, to be honest after a bit once you've had a few of these letters you reach a state which I can't, it's almost like you go comatose about it. (Credit Union Advisor)

A lot of people, when they, they won't answer the phones, the biggest dread is the postman. You never know what he's gonna bring. (Debt client 8)

Deetz (1997) notes that modes of disciplinary power produce particular types of human subjectivity but that relatively little attention is paid to the way that social relations are transformed into economic relations. It is our contention that inherent in the operation of this particular organisational field is the use of affective practices, work done by others upon debt clients (Hochchild, 2008). These practices not only increase or commence the repayment of owed money (although this was certainly a useful mechanism in achieving this end) but also have the effect of forming specific types of economic subjects; subjects whose experiences of harassment, fear, abuse and shame discipline them into sustainable revolving debtors of the future. Through the affective practices of instilling fear and shame and through high pressure and relentless contact, many debtors become isolated, distressed and 'broken' or 'shut down'. Feeling humiliated and scared and broken down, and with a sense of helplessness, they were now ready to make the transformation from unsustainable debtors, those who were unable to manage their resources, into just sustainable debtors. Either through their own conduct or through the guidance of the range of community and voluntary sector agencies who provide support on budgeting and financial capability, they experience the final stage of their transition into viable economic subjects. After this affective transformation has taken place, and following their engagement with debt support agencies, many are once again drawn back into the credit industry, both by necessity and through renewed offers of credit.

> That to them, the banks, they seem to love the financial statements. They Absolutely love it. They benefit out of it. The banks benefit out of our service in a sense that, some people that come to us really, can sort themselves out quite simply but just changing their budgeting.... you talk to them about that, they resolve that small part of their life and their debts are now payable again. (CCCS 1and former collector)

> ...they always used to check the insolvency register and when somebody's bankruptcy ended, send them details about credit card, so you know, you can now apply for a credit card and they'd offer like, you know, I think the information would say oh you could get a grand limit, but they'd start them with a two hundred pound limit, so like two hundred, hook them back in... (CAB advisor 2)

The experiences of abuse and harassment often left a permanent residue and in so doing had imbued the practices of affective disciplining with a sense of permanence. As Ahmed (2004) notes, objects tend to become stuck together as signs of threat. For these clients the ring of the telephone and the dropping of mail through the door served as a constant reminder of the abuse and degradation waiting for them should they resort to their previous practices of 'irresponsibility'.

> But still I got to such a stage where I was shaky and nervous every time the phone rang, and I still am like that, makes me jump every time the phone rings but it is just because of the thought of people hounding me you know. (Debt client 6)

Concluding Thoughts

Cochoy (2007) calls for a concerted study of how markets can become oriented toward a range of embodied human states ranging from habit to curiosity, weariness and temptation and to understand not only practices of subjection inherent in neoliberal market relations but to understand also the counter strikes and forms of resistance to such abusive market orientations. It is our contention that UK high street credit organisations have in recent years been incentivised to extract the maximum profit from potential clients. To do so requires a process that explores the credit limits of each client and then to fix clients' financial activity in such a sense that they are encouraged to remain somewhere near this limit. A serious of ferocious and relentless affective practices play a fundament role in reforming economic subjects in order to induce a very particular form of sustainable revolving debtor.

A Critical Community Psychology of debt necessitates the movement from the contemporary institutions typically charged with remedying problems of human debt conduct, such as the 'psy' sciences and education, since they rarely acknowledge the ways in which creditor institutions seek to transform peoples' very worlds using logics that are often invisible to debtors (Deville, 2012). Moreover the intersections between social material practices and the generation and management of affect are problematically understood as remediable through individual interventions. Ritzer (1995) said that it is possible to view people as victims of a financial (and economic) system that depends on their debt for its continued wealth. The purpose of this paper is not to imbue the mechanics of a given social system with a coherent intellectual purpose, that is, to in any sense suggest that the various parties act to facilitate transformation through affect as a deliberate social device. Rather, that a series of sometimes related and sometimes independent social, political and economic transformations have laid the grounds for the development of a UK personal debt industry where affective relations are central to the management of the conduct of a growing number of people.

These include a gradual but steady stagnation in wages, practices of financial deregulation and the growth in asset backed securities, and the associated pressure to recruit and develop revolving debtors. They include a combined drive to maximise credit sales and a decreased understanding of repayment potential, driven by a radical change in high street banks as corporations beholden to maximise shareholder value through developing 'walletshare'. They involve changes in the practices of credit checking that neglect the capacity to repay loans and finally they depend upon the existence of dominant neoliberal discourses of personal responsibility and autonomy. An organisational field has developed that has the dual effect firstly of exploring the limits of client's capacity to sustainably service their debts and secondly to transition temporary debtors into disciplined revolving debtors.

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Address for Correspondence
Carl Walker
c.j.walker@brighton.ac.uk