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Articles

REGENERATING MARKET ATTACHMENTS

Consumer credit debt collection and the capture of affect

loe Deville

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Abstract

Drawing together insights from key figures in the collections industry and observation at one of the UK's largest debt purchasers, this paper opens up the socio-material mechanisms of 'market attachment' through which, drawing on Franck Cochoy, the potential 'captation' of the defaulting consumer credit debtor occurs. It begins by setting out the analytical deficits in the contemporary analysis of consumer debt collection practices, before tracing the industry's responses to the particular

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increasing role for performative forms of in vitro and in vivo experimentation being

deployed in the collections process, through the use of econometric modelling techniques. Both the debtors' pasts and their actions as they move through the present are shown to provide the empirical grounding for a process of repeated affective 'testing', aimed at discovering – and profiting from – minute variations in debtor dispositions.

Q Keywords: market attachment captation affect market devices dispositions

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Notes

- 1. I employ the imperfect translation 'assemblage', rather than 'agencement'. This distinction and the opportunities afforded by both terms are discussed extensively elsewhere (see Callon 2005; Lury 2009; McFall 2009).
- 2. See Viviana Zelizer (2001) for a productive exploration of the intersections between economy and intimacy.

3. There is also a related literature on consumer bankruptcy and secured lending

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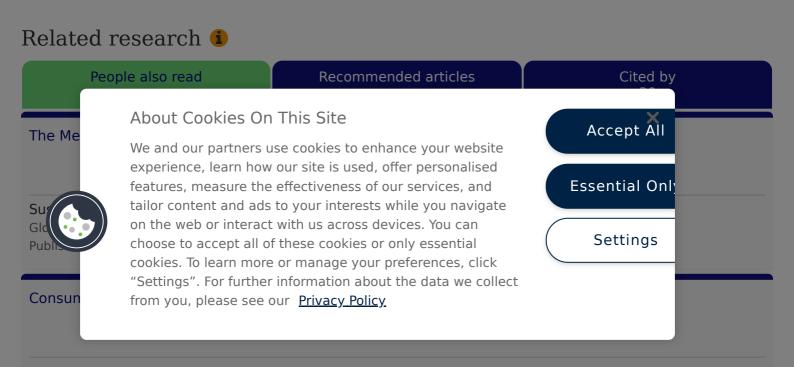
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- 5. Non-seasonally adjusted write-off rate on consumer lending by UK monetary financial institutions to individuals. Bank of England calculations.
- 6. Total consumer credit amounts outstanding, seasonally adjusted.
- 7. For work drawing on this post-Foucauldian heritage, exploring the management of populations using analogous database driven techniques, see for example Dodge and Kitchen (2005), Elmer (2004), Rose-Redwood (2006), Zwick and Denegri Knott (2009).
- 8. A creditor might effectively 'park' a debt that they are having little success with, rather than formally write it off.
- 9. Interview with Daniel, from a major UK credit reference agency.
- 10. This includes data passed from original creditor to debt purchaser (the new legal creditor) at the point of purchase.
- 11. This is the view from the collector's perspective. To otherwise use the language of reward here would not be only inappropriate, it would miss the multiple causal factors that lead (put simply) some debtors to be 'payers' and some not to be.
- 12. The sequence, type of events, number of teams at Beta, and their relation to one another, have been amended to maintain company confidentiality. The chart is thus indicative of the principles that can inform collections sequences, not any one company's practices.



Paul Langley

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