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# REGENERATING MARKET ATTACHMENTS

Consumer credit debt collection and the capture of affect

Joe Deville

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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.

Keywords: market attachment captation affect market devices dispositions

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## Notes

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interviews conducted in 2009. The analysis of this is presented elsewhere (Deville [2010](#)).

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.

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