



Journal of Cultural Economy &gt;

Volume 5, 2012 - Issue 4: Financial Subjects. Guest Editors: Paul Langley and Andrew Leyshon

1,070

Views

29

CrossRef citations to date

2

Altmetric

Articles

# REGENERATING MARKET ATTACHMENTS

Consumer credit debt collection and the capture of affect

Joe Deville

Pages 423-439 | Received 08 Aug 2011, Accepted 08 Jun 2012, Published online: 24 Aug 2012

 Download citation <https://doi.org/10.1080/17530350.2012.703145>

Sample our  
Humanities  
Journals  
>> [Sign in here](#) to start your access  
to the latest two volumes for 14 days

Full Article

Figures &amp; data

References

Supplemental

Citations

Metrics

Reprints &amp; Permissions

[Get access](#)

## 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 problematic of consumer collections. It focuses on the role played by the 'capture of affect' in collections processes, building on existing work exploring socio-economic objects that may be described as 'non-representational'. A richer understanding of the relationship between markets and the body is thus brought to Actor-Network Theory influenced studies of processes of 'economization'. It follows the debtor's progress along collections 'trajectories', exploring different not necessarily compatible modes of captation being deployed by collectors attempting to enact defaulters as repayers, ranging from the quasi-therapeutic to the disciplinary. It concludes by examining the

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](#)

---

## ACKNOWLEDGEMENTS

Many thanks to the editors of this special issue and to the two anonymous reviewers for their helpful comments. I am also very grateful to the interviewees, companies and organisations who helped with this research, including the Money Advice Trust and the Consumer Credit Counselling Service. The paper draws on PhD research funded by the Economic and Social Research Council, award number PTA-031-2006-00457.

---

## 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 default and foreclosure, which, for the sake of brevity, will not be examined here (for example Aalbers 2008; Burton [2008](#), pp. 118–121; Immergluck [2009](#); Langley [2009](#); Rugh & Massey [2010](#); Sullivan et al. [1999](#)).
4. This consisted of two 12-hour periods of observation, complemented by similar visits to two other major UK collections agencies and interviews with a range of

industry figures. Further research has been undertaken with debtors, including a series of 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.

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.



## Related research

People also read

Recommended articles

Cited by  
29

[Consumer credit default and collections: the shifting ontologies of market attachment](#) >

Joe Deville

Consumption Markets & Culture

Published online: 21 July 2014

Published online: 8 Jul 2014

[Digital Debt Collection and Ecologies of Consumer Overindebtedness >](#)

---

DawnBurton

Economic Geography

Published online: 16 Jun 2020

---

[Economization, part 2: a research programme for the study of markets >](#)

---

Koray Çalışkan et al.

Economy and Society

Published online: 22 Apr 2010

[View more](#)

## Information for

[Authors](#)

[R&D professionals](#)

[Editors](#)

[Librarians](#)

[Societies](#)

## Opportunities

[Reprints and e-prints](#)

[Advertising solutions](#)

[Accelerated publication](#)

[Corporate access solutions](#)

## Open access

[Overview](#)

[Open journals](#)

[Open Select](#)

[Dove Medical Press](#)

[F1000Research](#)

## Help and information

[Help and contact](#)

[Newsroom](#)

[All journals](#)

[Books](#)

## Keep up to date

Register to receive personalised research and resources by email

 [Sign me up](#)



[Copyright © 2022 Informa UK Limited](#) [Privacy policy](#) [Cookies](#) [Terms & conditions](#)

[Accessibility](#)

 **Taylor & Francis Group**  
an **informa** business

Registered in England & Wales No. 3099067  
5 Howick Place | London | SW1P 1WG