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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

Cite this article <https://doi.org/10.1080/17530350.2012.703145>

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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 debt collection and the capture of affect. In doing so, the paper

explores the potential for debt collection to be a form of affective capture, the

setting of which is the debt collection industry. The paper argues that debt

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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

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

2. See V... between
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3. There... nding
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4. This c... similar visits
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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.

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.

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Time regimes in debt collection and mediation



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