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Lived Economies of Default: Consumer Credit, Debt Collection and the Capture of Affect (CRESC)

Joe Deville

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Consumer credit borrowing – using credit cards, store cards and personal loans – is an important and routine part of many of our lives. But what happens when these everyday forms of borrowing go ‘bad’, when people start to default on their loans and when they cannot, or will not, repay? It is this poorly understood, controversial, but central part of both the consumer credit industry and the lived experiences of an increasing number of people that this book explores.

Drawing on research from the interior of the debt collections industry, as well as debtors' own accounts and historical research into technologies of lending and collection, it examines precisely how this ever more sophisticated, globally connected market functions. It focuses on the highly intimate techniques used to try and recoup defaulting debts from borrowers, as well as on the collection industry’s relationship with lenders. Joe Deville follows a journey of default, from debtors’ borrowing practices, to the intrusion of collections technologies into their homes and everyday lives, to the collections organisation, to attempts by debtors to seek outside help. In the process he shows how to understand this particular market, we need to understand the central role played within it by emotion and affect.

By opening up for scrutiny an area of the economy which is often hidden from view, this book makes a major contribution both to understanding the relationship between emotion and calculation in markets and the role of consumer credit in our societies and economies. This book will be of interest to students, teachers and researchers in a range of fields, including sociology, anthropology, cultural studies, economics and social psychology.

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