4 The strategic management of affect
Venturing inside the collections company

In collections, it’s not what you say, it’s how you say it. Boost your returns by improving relationships.

Twitter post (Experian Data Analytics 2009)

The art of debt collection has long been concerned with how, precisely, to secure the attachment of a debtor to his or her debt. As we have seen, over the course of its history, the industry has increasingly directed its attention to the unfolding affective affordances of life. These have become the object of its technologies and its investigation, in some cases, through forms of experimental intervention.

These practices are indispensible components in the ‘production of the present’, to recall the terms used by Lauren Berlant (see Chapter 2). They are encountered, in their different forms, and in different ways, by untold numbers of debtors more or less anywhere that has embraced the now almost ubiquitous apparatuses of consumer credit. Very little is, however, understood about the organisational processes that sit behind them. This chapter, and the chapter that follows, seeks to remedy this by moving into the contemporary debt collection company itself.¹

To do so, it draws on research undertaken in the call centres and offices of three UK collections companies: Alpha, Beta and Delta.² Exploring debt collection as it is practiced by these companies will not only open up organisational processes, it will also contribute to further developing the argument that I have been making throughout this book: that the intimate and the affective matter to markets. That we have shifted from the terrain of the everyday and the domestic into the seemingly more impersonal world of the organisation does nothing to change this fact. As we will see, affect is a generative force that is distributed and acted upon far beyond the boundaries of the home or the body. Even if it is not referred to as such by organisational actors, affect is at the very heart of the way collections companies arrange their operations, the way they talk about debtors, and they way they talk to them. In the previous chapter, I suggested that debt collectors have become increasingly interested in the process of ‘capturing’ affect. This is a formulation that I draw from the work of Brian Massumi (2002). It is an analytical resource that I will this explore in more detail in what follows,
while suggesting that it can be put into dialogue with an analysis of what Franck Cochoy (2007) calls processes of ‘captation’. The relevance of bringing both terms to this empirical setting can, however, only be appreciated by understanding the particular problem of market attachment confronting the contemporary debt collector.

Before moving on to this, however, it may be helpful to situate the account that is to follow with a brief description of the place that Alpha, Beta and Delta occupy with the UK collections industry, as well as how we are to understand the UK industry’s place within the broader global flow of collections expertise.

**Contingency collections, debt purchase, and the global collections industry**

Venturing into Alpha, Beta and Delta allows an insight into distinct but connected aspects of the debt collections industry. Alpha and Delta are both large, well established ‘contingency’ agencies. Creditors employ contingency agencies, to collect defaulting debts on commission (the legal ownership of the debt remains unchanged). As such, they fulfil particular functions for creditors, tending to be used to collect on debts once they have reached a degree of seriousness where the creditor deems that any internal collections operations they might have in place are insufficient. It is also commonplace for contingency companies to specialise in particular aspects of collections: Alpha, for instance, tends to collect on accounts with relatively low balances, on which attempts had often already been made to collect on the debt, either by other contingency agencies, or via creditors’ own internal collections operations (the latter will be addressed in more detail in the next chapter). Delta tends to work debt at a relatively early stage in the collections cycle, with much of the outstanding balances being relatively high.

Beta, by contrast is a ‘debt purchaser’ and one of the largest in the UK. As will be explored in more detail in the next chapter, debt purchasers have come to occupy an increasingly significant role in the collections marketplace. Rather than collect from a creditor on commission, debt purchasers buy a portfolio of debt, composed of potentially many thousands of individual accounts, outright. The ownership of the debt moves from the so-called ‘original creditor’ to the debt purchaser, now the new creditor. Some purchasers acquire these ‘bad’ debt portfolios with the intention of sending them out to contingency agencies, often after having undertaken an analysis of which accounts are more likely to generate a return (to which the chapter will return to in due course). In these cases, the function of the debt purchaser is to manage the collections process. However many debt purchasers buy defaulting debts with the intention of ‘working’ these accounts *themselves*. It is the latter business model that informs Beta’s operations. Debt purchasers like Beta are therefore companies that, like contingency agencies, specialise in collections, with the key difference being that they retain the ownership of the account and will therefore potentially collect on that account for a far longer period. Accounts are usually only passed
by a creditor to a contingency agency for a limited period of time (this forms part of a deliberate strategy, as the next chapter will examine), tending to be a few months. Debt purchasers, by contrast, as the (new) creditor, themselves take on the responsibility for collecting on that account potentially up to the point of making the decision as to whether to either write off the amount entirely, or to instigate legal action. This process could take many months, or even years.

The focus on the UK offers an insight into one of the world’s most technologically sophisticated collections businesses. While for much, if not all, of the twentieth century, collections practices in the UK tended to belatedly adopt those being deployed by the world’s largest industry in the US, as it has moved into the twenty-first century the UK collections industry has become, in some aspects at least, more advanced even than its US rival. This is despite the economies of scale that still pertain to the US collections market (and even with the UK’s position as perhaps the most enthusiastic embracers of consumer credit in Europe (see Figure 3.1, previous chapter)).

The reasons for this are instructive as the comparison renders clear both what is distinct about the work being undertaken by collectors in the UK, as well as how this maps onto tendencies within the global collections industry. The first relates to the distinct regulatory regimes in UK as compared to the US. In the UK, collectors are particularly vulnerable to a recent requirement that all UK companies have had to be ready to demonstrate, if required, that they are ‘Treating Customers Fairly’. With the industry having noted with some trepidation the strong regulatory action taken in other domains in relation to this requirement, one of its effects has been to limit some overtly aggressive and/or misleading styles of collections; another is the introduction, in particular in larger companies, of fairly detailed systems of monitoring the compliance and behaviour of collectors. The second reason, related to the first, is that it often makes less sense for collectors in the UK to use the courts to recover their debts. In the US, not only is the legal process quicker than in the UK, but also it can be instigated en mass, with industry increasingly turning to the controversial practice of so-called ‘robo-signing’. This involves the filing of thousands upon thousands of lawsuits against debtors, in particular in small claims courts. One US industry consultant recently claimed that, while in 2008 only 15 per cent of collections revenue had come from some sort of legal process, in 2011 this figure had risen to just under 50 per cent (Dressen 2013, p. 48). In the UK, the proportion is likely far smaller. These two factors have meant that UK collectors have had to learn to work particularly hard to collect debts without easy recourse to legal action while being subject to closer regulatory scrutiny than their transatlantic cousins.

This does not, however, mean that the UK collections industry is exceptional. The US is a country with a legal system arguably particularly skewed in the collector’s favour. However, this is by no means a default option. The aforementioned industry consultant was not pointing to the high rates of litigation in order to suggest it as a blanket option, but because he wanted to sell his company’s specific brand of expertise. This involved deploying the very kind data analytics
that this chapter will document, which are designed to suggest to collectors which *types* of debtor should be subjected to which *types* of collections action. This is a form of expertise that is increasingly global. As it moves into different national markets, the biggest question the collections industry faces is thus not whether to litigate or not, but *where to draw the line*. This is a question increasingly informed by a resolutely pragmatic weighing of the costs of deploying a particular collections technology against the economic benefit to the collector of so doing.

**Problems of market attachment, ‘captation’ and capture**

We have become increasingly used to thinking of things of all kind as ‘multiple’. People, their bodies, the objects that surround them: what any of these things are and how they become fixed as one thing or another, depends very much on who, or what, is doing the fixing (see Mol 2002). Debtors are no exception. In Chapter 2, I suggested that both borrowers and defaulters might be seen as hybrid figures, amalgams of particular people with particular socio-economic technologies. In the case of defaulters, we saw the degree to which technologies of collection can come to inhabit everyday life and fold into the bodies and routines of both debtors and other household members. It is in and through this encounter that attempts to make debt ‘matter’ to the defaulter are played out, which often involve the debtor’s struggle to avoid become overwhelmed by the attempts to secure their market-involvement – by these attempts at market attachment, in other words.

But, in this process of ongoing ontological transformation, there is little sense that debtors still see themselves as ‘customers’ of the credit industry. In what sense could they be characterised as such? Defaulters do not enter the collections industry looking to buy anything – not in the conventional sense, anyway. At the same time it is likely to be extremely hard for them to ‘detach’ themselves from their debts, given their financial constraints. Amongst debtors, when they do on occasion refer to themselves as such, this is more likely to be when looking into the past and recounting their journey into debt and their interaction with lenders. Then, they assert, they *were* customers of the credit industry. Now, however, they are ‘debtors’. From their perspective, the relationship between themselves and the credit industry has therefore changed, from one of potentially fragile, always ‘threatened’ attachment (Callon *et al.* 2002, p. 205), to an attachment that has a (seemingly) solid grip on them.

However, within the UK debt collections industry, from senior management down to collections call centre worker, the debtor repeatedly appears in the guise of the customer. Garry Stran, the chief executive of Clarity Credit Management, a leading collections agency, addresses this tension directly when he asserts that, because his company values the ‘quality of the conversation’ between his staff and ‘the customer’, it is ‘just like almost all other customer service organisations’. But, he cautions, ‘[i]n our case the term “customer” is slightly misleading as ordinarily the people we are talking to are debtors who,
for whatever reason, have not met the terms of the contract that they entered into’ (Stran 2008, p. 29; emphasis added).

Are debtors customers or not? Stran seems unsure. As he notes, their relationship to the collector seems to be defined by their past actions: when they were borrowing and meeting the terms of their contract then they were customers; now, however, what they really are, are defaulting (contract breaking) debtors. The Chief Executive of Lowell, a major UK debt purchaser, also pointed to this tension: ‘customers do not choose to give us their “custom” and they do not have the option of taking it elsewhere if they do not like how we treat them’ (Bartle 2011). This debate was continued in the industry’s latest revision of its ‘Code of Practice’, with discussions centring on whether to name the targets of collections activity as debtors or customers. In this case, a decision was made to stick with the former, the stated justification being that it matched the language of the regulator (Credit Services Association 2012a, 2012b).

As the collections industry thus seems well aware, this does not seem to be a conventional market encounter, characterised by competition between providers, with producers attempting to secure attachments with customers by entreaty. Perhaps calling defaulters ‘customers’ rather than ‘debtors’ is simply more pleasant? Perhaps it speaks of a desire to communicate a certain business ethics? This is undoubtedly part of what is going on here, in particular given the rise of the ‘Treating Customers Fairly’ regulatory culture described above. Another collections executive described how ‘[w]e banned the word “debtor” … including any mention on our systems, calls, correspondence and all internal workings – and firmly replaced it, without exception, with “customer”’; this was, we are told, partly for the reason that the former was seen to be ‘derogatory’ (Court 2011). Leaving aside the question of how the term ‘debtor’, which seems a fairly accurate descriptor in this instance, comes to be seen as more derogatory than ‘customer’, which seems peculiarly inappropriate, this tension is nonetheless revealing. It points towards the central problematic faced by the creditor that has to deal with the defaulting debtor: that, despite the way in which the forms of market attachment surrounding debt default feel, from the borrower’s point of view, very powerful, when viewed from the perspective of the creditors, they can seem very fragile indeed.

The first source of fragility concerns one of the most common fears articulated by debtors in the UK: that bailiffs are a potentially immanent presence, about to force their way into the home in order to reclaim property from the debtor as payment for their outstanding debts. In most cases, however, this is a distant prospect. In the UK, for a creditor to obtain permission to have a bailiff enter a debtor’s home in order to seize possessions in order to recoup all or some of the outstanding debt, there is a relatively lengthy legal process that needs to be undertaken. Equally significant are the costs involved in litigation and the fact that many defaulting debtors will have very little in the way of seizable assets with significant resale value. We saw in the last chapter how litigation has historically been something that collectors would often avoid. In the UK, this applies just as much now as it ever has, in particular if the outstanding balance is
low (see Credit Management Research Centre 2008, p. 109). This second weakness, rarely fully comprehended by the debtor, thus operates around the relative lack of legal sanctions available to collectors. These constraints led one solicitor in the industry to begin an article by repeating a sentiment he claims is commonplace in the industry; that it is ‘a debtor’s world’, concluding that, protected by regulatory frameworks, the debtor has been ‘elevated into a very advantageous position’ (Kirton 2010). On one hand, such claims are a tactless exaggeration, in light of the degree of distress and anxiety that actually living ‘a debtor’s world’ entails, as documented previously. On the other, it can be seen as pointing towards a frustration emerging from an industry whose key revenue source does not feel secure in its grasp.

There is one further reason for the fragility of the tie between debtor and debt. This is related to the significant level of competition that exists between collectors. It is common for defaulting consumer credit debtors to owe money to multiple creditors, in the UK often over half a dozen. Given the debtor will likely have access to an extremely limited amount of disposable income, the collections market thus plays out not in the attempt to attract new customers, but to convince existing debtors to pay you over others, before paying others, for as small an outlay as possible. This problematic is one that is near universal to contemporary debt collections practices.

The particular problem facing these debt collectors can therefore be summed up as follows: how to (re)generate value from consumer credit assets (existing market attachments), from non-paying individuals with constrained financial resources, when legal instruments are insufficient, too costly, and/or too slow, where multiple other collectors are engaging in similar petitions, while relying on ostensibly mundane technologies of mass contact.

Following the attempts by collectors to secure market attachment can be considered, after Franck Cochoy, as following the work of attempted debtor ‘captation’: it is a matter of studying the actants and the dispositifs (devices) which allow the opposite poles of the organization and the market, the institution and public space to be brought together, and of trying to understand their modes of articulation. We aim to show how and by what means a regulated context, dominated by management or administrative procedures, attempts to exert a hold on these less understood, more fleeting, more fluid, collectivities that we know as citizens, users, electors, buyers, consumers, clients (Cochoy and Grandclément 2005). To do this, we shall focus upon the ‘captation of the public’. By captation (a French word which has no satisfactory English equivalent), we mean the ensemble of the operations which try to exert a hold over, or attract to oneself, or retain those one has attracted.

(Cochoy 2007, p. 204)

In many respects, this description fits the pursuit of collection practices well, speaking to the problems that the collector faces in attempting to encircle
The strategic management of affect
debtors. This includes the work of securing and retaining debtors: assembling relevant devices in and around the (life of the) debtor, to bind them to you over others. It also involves organisational procedure (management, recruitment, training, administration, infrastructure, and so forth). And it speaks to the difficulty of this work: as we saw in the last chapter, the defaulting debtor has long been understood to be fleeting, variable, and difficult to understand.  

But there is an aspect of market relations that is only at the margins of Cochoy’s account: ‘the capture of affect’ (Massumi 2002). We have already encountered this formulation in the last two chapters. Focusing on affect in this way directs attention to how one market actor (here the creditor, more generically a ‘producer’) attempts to establish or reshape the relationship between themselves and another market actor (here the debtor, more generically, the ‘consumer’), by intersecting with and directing the latter’s emergent and distributed ‘body-in-everyday-life’ (Michael 2006, p. 44). This means paying attention to human action that may often not have a clear-cut relationship to human perception, understanding, or consciousness (see Clough 2009). Nigel Thrift writes, for instance, that

increasingly, commodities are thought of as interfaces that can be actively engineered across a series of sensory registers in order to produce positive affective responses in consumers.

(Thrift 2007, p. 39)

And that, as he puts it, a ‘new version of efficacy’ (p. 50) is ‘gradually being foregrounded’ (p. 49) in which

what is being attempted is to continuously conjure up experiences which draw customers to commodities by engaging their own passions and entusiasms, set within a frame which can deliver on those passions and entusiasms, both by producing goods that resonate and by making those goods open to potential recasting.

(Thrift 2007, p. 50)

These extracts do capture some of the character of some of the socio-economic intersections between defaulter and collector. However, given the problematics of collection, the challenge for collectors is less to ‘draw’ the debtor towards them, as to ‘renew’ customers’ relationship to their commodities. At stake, for both collectors and defaulters, is not the simple presence and absence of (credit) attachments, but the quality of these attachments: for both parties, this operates around whether they are able to reshape existing attachments between debt and creditor to their advantage. The reference to the production of ‘positive’ affect is not inappropriate (even if ‘enthusiasms’ is): there is always the potential for the collector to stimulate positive affective responses if it can provide the debtor with some form of resolution (relief or gratefulness, for example). However, at the same time, debt collection practices also incorporate the frequent stimulation
of ‘negative’ affective responses – we saw in Chapter 2, for instance, the crucial role played by forms of anxious anticipation. And finally, while – as we will see – the harnessing of debtor databases and the tailoring of communications strategies accordingly has some significant overlap with Thrift’s attention to dynamic product ‘recasting’, although conducted more in this instance by the ‘producer’ than the ‘consumer’, I prefer to avoid claiming that contemporary debt collection cleanly fits with a ‘new’ or different epistemic regime.17 Writing on debt collection back in 1973, for instance, Paul Rock had already identified that one of the key methods of consumer debt collection involved creating what he referred to as ‘controlled anxiety’ (1973, p. 70).

What emerges with these edits made, along with some other syntactical changes, is a definition of what I propose the variably successful enactment of debtor and debt, in and through debt collection practices, involves. It goes like this:

Defaulting consumer credit debts can be thought of as interfaces that can be actively engineered by collectors across a series of sensory registers in order to produce predominantly negative affective responses in debtors. What is being attempted is to iteratively conjure up experiences which refresh debtors’ existing attachments to their debts by engaging their own passions, set within a frame which can deliver on those passions both by producing good that resonate and by subjecting those goods to acts of potential recasting.

(Key edits highlighted)

On the one hand, the form and much of the relevance of Thrift’s argument remains. On the other, however, given the need to impose these changes, debt collection can at least be considered as a peculiarly inverted case of the kind of operations he describes. In what follows, I propose to explore the collections process in greater detail, as a way of opening up some of these peculiarities.

Listening in to collections conversations

In order to understand the enactment of (the attachments between) debtor and debt in and through technologies of debt collection, there is much to be gained from looking at the precise ways in which the interaction between debtor and collector can come to be played out. Aspects of this will be examined in greater depth in the following chapter, which centres on debt collections letters and the interaction between creditors and collectors. But here I want to begin by focusing on the human-to-human interaction that occurs between defaulter and collector, focusing in particular on the role of collections call centre workers and the conversation between them and debtors.

Alongside the collections letter, the collections call centre worker sits at the forefront of the full range of discursive interactions between collector and collected. As such, they can, in a similar way to Liz McFall’s (2011) door-to-door insurance agents, be seen as (mostly) human ‘market devices’, which are absolutely central to collections industries all over the world. As I discussed in the
book’s introduction, their status as device is a product of their implication within
a network of social and technological prostheses: most importantly, this includes
the autodialler. Depending on the sophistication of the technology being
employed by the collections company, this either enables the call centre worker
to himself automatically make outgoing calls, or, increasingly, to respond to
a mixture of automatically generated outgoing calls along with incoming calls
from debtors.

The particular role a call centre worker will play will depend in part on the
technologies with which they work. Also, as will be discussed, the nature of the
role to a significant degree varies according to the place of the particular collec-
tions operation within the industry. There are also the inevitable differences in
the particular history and culture of the company being worked for, including the
extent and types of training on offer.

Alpha and Beta, the two call centres I visited (in the third, I listened to calls
remotely at their head office) are composed of a mostly young workforce, spend-
ing a significant portion of their days undertaking activities that might be famil-
 iar to many people that work in call centres in less controversial industries. This
includes tasks such as taking monthly payments, dealing with queries, and updat-
ing records. The frequency of calls they have to deal with varies – at times the
volume would increase markedly, in one agency prompting the team leader to
corral his team in order get them to hurry through their calls. But there are also
times of relative calm, which collectors often use to chat with their neighbour.
Of course, it is the collections conversations making up the rest of their time –
those in which collectors try to convince debtors into paying – that makes their
job a somewhat different and certainly more controversial proposition than
others. And it is the case that, in both Alpha and Beta, some conversations do
become heated. However, not only is this not the norm, but, after being able to
listen in to an excess of 100 calls, across the three companies I visited, with
numerous different collections call operators, including recorded conversations
that I chose at random, one commonality stands out: that only rarely do they
approximate to the degree of emotional intensity debtors express in their inter-
views in talking about their debts.18 This mirrors the situation that Jeanne
Lazarus found when encountering the debt recovery unit of a French bank
(2013b, pp. 243–244). This becomes less surprising once you understand the
work of contemporary debt collection: it involves practices operating precisely
in and through the crossing point between mundane and intense modes of (inter)
action.

To illustrate this, I will begin by introducing Juliet, a collections worker at
Alpha. Juliet is a somewhat older, more experienced collector than some of her
colleagues, having been at Alpha for nine years. Whilst she is clearly good at her
job, it does not seem to particularly enthuse her. This is not apparently because
of any major unease at having to routinely ask defaulters for money, or any con-
cerns about the personal emotional impact of repeatedly having to make these
calls. It appears more, as she says, because she feels ‘a bit like a robot’. It is
clear what she means: her calls are fairly standardised and similar to one another,
with little room for personal expression. This is not meant to imply either that her job does not involve pushing for money or that her calls are devoid of emotional content – the latter will be addressed shortly. However, her work also needs to be understood in relation to how Alpha’s particular business model relies as much on its volume of calls made and accounts being worked as emotive input from individual agents. Listening to Juliet is thus to listen to a collector who maintains a steady tone and rarely gets flustered.

Juliet is good at her job. One of the more successful conversations over the course of the hour I sat next to her was with a caller called Emily. From her tone of voice, Emily is perhaps in her 30s, and has a soft Scottish accent. In this conversation, as with many at Alpha, it is clear that she has dealt with the company on at least one previous occasion. This particular call results from Emily ringing Alpha in order to arrange a payment on a long-standing overdue debt, a call that is directed to Juliet. As Emily later reveals, after a period of unemployment she has recently been working for a temping agency, which means she feels that she will shortly be able to pay back some of her debt.

The conversation begins, as is usual in collections calls, with Juliet confirming Emily’s identity, before Juliet attempts to fix the context that should, from her perspective, frame the call, by (re)stating the reasons for Emily’s account now being handled by Alpha. Juliet’s way of doing so is to describe how the debtor’s account has been ‘escalated’ by the creditor and is now being dealt with instead by Alpha. On the one hand this appears to be a statement of fact. The move from creditor to contingency agency might seem to a debtor to mark a debt as having moved to a new, more serious point in its journey of default (as explored further in the next chapter). On the other hand, however, in terms of the ownership of the debt, nothing has changed: the debt is still owned by the original creditor and the debtor’s credit rating – that by this stage, will already in any case have been significantly damaged by being marked by a recent ‘default’ flag – will not be directly affected by this transfer.19 In this context, Juliet’s reference to a call being ‘escalated’ therefore can be seen as an attempt, even if understated, to amplify the conversation’s underlying affective intensity (see Chapter 2). The message is that the debtor’s situation has undergone an irrecov-
erable shift, and should be now considered more serious, and accorded more focused attention than they might otherwise have given. This is an attempt to focus the debtor’s calculative and emotional labour on their debt.

As the conversation progresses, it becomes punctuated by similar understated prompts. These include Juliet asking Emily twice whether she has the funds to pay the full outstanding balance – a figure of just over £3,700 – as well as offering to ‘settle’ the debt for £3,000, to in other words accept a reduced payment in exchange for closing the account. However, although these prompts are unsuccessful in their own terms, they do have an ancillary effect: Emily, who has called up with the intention of paying £100 off her debt, responds to Juliet’s framing of the conversation as a space for negotiation. She revises her initial figure upwards: ‘If I came into some money, obviously I would. I could maybe pay £150 today, then maybe £50, £60 thereafter?’ After a short pause, Juliet
accepts. She reads the offer back, telling Emily that she will call back next month to reassess her situation, before organising the payment. ‘That’s great, yeah’, says Emily, before she thanks Juliet ‘very much’ for her help, ending with an ‘okey doke’.

From a regulatory point of view, this conversation is more or less a model of compliance (see Office of Fair Trading 2012). There is no use of ‘misleading’ threats to unlikely legal action. Juliet in fact at no point makes any explicit threats against the caller, nor is her tone aggressive. Nor does she appear to mislead the caller. The conversation also seems to close on an upbeat tone, with an expression of gratitude on Emily’s part.

But at the same time, from the collector’s point of view, the conversation is a considerable success. Juliet may not have succeeded in collecting even close to the full outstanding balance, but this is not surprising: one of the effects of the restrictions on credit available to consumers post-2007 is, somewhat ironically, a decreased ability to pay off their debts by taking out further lines of credit, making large one-off payments increasingly hard to come by for the collector (see Chapter 5).

The conversation is therefore a success for Alpha on three counts: first, a single payment of £150 on a balance of this size is large by comparison to the many much lower payments that were the norm; second, this payment is 50 per cent higher than Emily offers at the start of the conversation; and third, the debtor has committed herself to making future payments. Alpha has therefore seemingly done its job on the creditor’s behalf: it has secured some repayment, over and above what the debtor was initially going to pay. And, perhaps more importantly, it has (it hopes), re-instigated a regular transfer of value going into the future. It has seemingly re-secured the attachment of the debtor to the creditor’s asset.

So how should we assess this apparently ‘compliant’ conversation in the context of the apparent disjuncture between the anxious, affective domestic spaces of debt collection and the seemingly depersonalised forms of interaction between defaulter and collector? There are multiple potential answers to this question, of which I will first outline three.

Answer #1: This is to be found by looking inside the content of the conversation. Even if in an understated way, Juliet does, like the letters on the debtor’s doormat, attempt to generate moments of emotional, focused affective intensity, whether by pointing to the increasing seriousness of Emily’s situation, or demanding the full balance. (This is an amount Juliet, through experience, would have known she was extremely unlikely to receive in the recently worsened economic climate). Here, it is the semantic content of the language that does the ontological work: in the course of their interaction, drawing on mutually understood social cues, both Emily’s debt and Alpha become filled with ‘meaning’.

Answer #2: This is to be found by looking outside the content of this conversation, at Alpha’s position in relation to the wider credit market (and beyond). As noted earlier, Alpha is particularly expert at dealing with low balance accounts, which tend to be at quite a late stage in the collections cycle – in other
words, accounts in which the amounts owed are comparatively low and which have often already passed through other contingency agencies prior to Alpha. As a rough guide, the average balance across 30 calls, excluding one very high balance account (over £14,000) was £1,276.\(^{20}\) When collecting on these accounts, the focus thus shifts from the semantic and emotive content of individual calls and towards the successful management of a high volume of accounts, in order to generate low margin returns. This means the business operations of Alpha can be seen as drawing on the practices of other related industries, notably those involved in forms of direct marketing. In Alpha’s case, collections conversations can therefore often afford to remain mundane, because they are able to run a profitable business by making numerous small returns on accounts – for example, by securing regular payments of as small as £5, or increasing payments from £5 to £10. A key to their success is to be able to do this more often and at a lower cost than many of their rivals. This answer looks towards Alpha’s particular socio-economic context, its relationship with its competitors and the wider industry, and the particular way it generates value in contrast to others.

Answer #3. This is to be found by looking in-between the content of the conversation. In Juliet’s conversation with Emily, despite its mundane quality, and despite it never appearing to be heading towards an emotional crescendo, the affective, anxious landscape that collections calls are often mixed up with, cannot escape the conversation in its entirety. For, despite its absence in the discursive content of Juliet and Emily’s conversation, and despite a lack of any explicit acknowledgement of its existence by Juliet, it can, as so often with collections conversations, be traced in the interstices – in particular in Emily’s tone of voice. When Emily speaks she is quiet and stuttering. Although she is resolutely polite and occasionally upbeat, the impression she delivers is of a person who is timid, nervous and, perhaps, frightened. The delivery of her final ‘okey doke’ sums this up. A variation of the phrase has been popularised by becoming the catchphrase of Ned Flanders, the long-suffering neighbour of Homer Simpson, in the animated television sitcom *The Simpsons*. Flanders’ ‘okeley dokely’ has come to sum up his near-constant unquenchable optimism in the face of the challenges delivered by a modern world. In particular, it captures his cheery determination to lead his life by (Christian) values of tolerance and forbearance, even when these principles seem rarely to be reflected back to him by others, nor generate little in the way of return. In Emily’s case, however, there are hints of a comparable optimism but it is on the verge of being extinguished: she renders her ‘okey doke’ in such a sad, resigned tone, that it infects the conversation with a deep pathos; it speaks of a life being lived at optimism’s limits (see Berlant 2011). In this version of the answer, there is an attempt to restore some of the emotive, tonal fragments that are not taken into account by Juliet but which nonetheless threaten at the margins. This therefore can be seen as the tracing of an unequal contestation between two modes of articulation; the first is that deployed by Emily, in which she is unable to wholly separate the affective impact of dealing with the collector from the conversation; the second is that
deployed by Juliet, in which the emotional landscape of debt default is marginalised, being framed as a peripheral concern.21

These answers can be seen as respectively emerging out of different analytical traditions. The first approximates to a phenomenologically-informed analysis: it charts the way in which intersubjective understandings between two actors are arrived at, delivered through language. Even if in a tiny, micro-sociological way, this conversation can be seen as drawing on and in turn reinforcing socially and culturally constituted systems of meaning. Despite the highly constrained and disciplinary nature of the debt collection conversation, it is still a conversation. It is thus still a mechanism, through which real people, in the course of their everyday lives (even if one is at work), create and redefine social and, in this case, socio-economic boundaries. Here, the object of contestation is the degree to which the socio-economic obligation Emily has to her debt translates, in the present, to a transfer of value from her to the collector. Of course, as a research site, this is not ideal for such an analytical approach and, as such could only be the beginnings of a phenomenology of consumer credit collections. To understand in more depth the meaning of this obligation to Emily, we might, from this perspective, have to venture more closely into Emily’s life, to understand these categories more clearly from her perspective. Within economic sociology, this analytical tradition might be understood to include, for example, Viviana Zelizer’s study of the domestic ‘marking’ of monies (Zelizer 1994; see also Chapter 1) or Patrik Aspers’ phenomenological study of fashion markets (Aspers 2005).

The second answer is not too distantly related to the first; the difference is principally a matter of scale. In this answer, the conversation can be understood in relation to larger scale systemic forces. The debt collection conversation as a site of socio-economic interaction certainly still continues to be understood as a key component of the composition of the debt collection industry, however it needs to be ‘embedded’ within wider socio-economic norms and practices. As is implicit in using this terminology, within economic sociology, this analytical tradition might be understood to include ‘new economic sociology’ whose most high profile representatives include the likes of Paul DiMaggio (1994), Frank Dobbin (1994), Neil Fligstein (2001) and Jens Beckert (Beckert and Harshav 2002; Beckert 2009).22 In an attempt to counter economics’ explanatory framework, which has at its centre the maximising individual, this approach socially roots both the individual and the firm.

The third answer can be seen as drawing on a form of post-Foucauldian analysis, which sees communicative interaction as one site through which to trace the enactment of historically specific knowledge practices, through which forms of subjectivity become enacted (Jäger and Maier 2009, p. 34; see also Wodak and Meyer 2009).23 We could see in the cracks of this conversation Emily displaying her painful experience of default as a form of embodied knowledge, but one that is not rendered as legitimate in this particular setting. Rather, she is forced into engaging as a calculative subject, in particular in the negotiation over repayment. This occurs in and through the haggling over the amount Emily will
pay back, which at the same time frames her anxiousness as irrelevant to the conduct of this market. Such an analysis might be the beginnings of an attempt to trace the enactment the debtor subject according to modes of contemporary economic governance, compatible with currents in a Foucauldian inspired economic sociology centring around the investigation of processes and tactics of neoliberal governmentality (Rose 1996a; Burchill et al. 1991; in relation to consumer credit, see Langley 2008b, 2014; Marron 2009).

I want to propose a fourth answer, one that speaks to and is informed by each of the above, without claiming to be a unifying synthesis.

Answer #4. This operates within the analytical space opened up by the dialogue between the study of process of ‘captation’ and the ‘capture of affect’, or what can be called affective captation. This is to be found in seeing both the content of collections conversations (Answers #1 and #3) and the relations within and between collections companies (Answer #2) as pointing to just some of the multiple potential modes of ordering to be found in the relationships that make up the assemblage that is consumer debt collection. From this perspective, debt collection is a site for interlinked, variably deployed socio-material market operations. Methodologically closest to the post-Foucauldian approach, this is interested in tracing the precise ways in which affect becomes provoked and captured. It not only does so by tracing these through both linguistic and non-linguistic/material relations, it sees these as variably and differentially achieved. However at times a Foucauldian approach may efface the multiple, processual, not necessarily compatible, and not necessarily successful ‘modes of ordering’ through which entities are enacted (Mol 2002, pp. 61–71; see also Dányi 2011, pp. 15–16; Law 1994; Marres 2012, pp. 62–63). Attending to these requires a renewed focus on the particular quality of the connections between entities and between different modes. It also requires taking the care to attend to what we are being confronted with; for Stengers ‘this means reclaiming an ecology that gives the situations we confront the power to have us thinking, feeling, imagining, and not theorizing about them’ (2008, p. 58; see also Harbers et al. 2002; Mol 2008). As Martin Savransky suggests, this demands an attention to ‘the actual, messy, multiple and entangled practices that take place in such processes’ (Savransky 2014, p. 110).

Bringing this perspective to the previous case allows us to attend to the way in which this particular conversation is a co-production involving a range of market devices (including tried and tested collections prompts designed to coax from the debtor forms of calculative attention, embodied in the appropriately trained debt collector) and affective states, both the debtor’s and the collector’s (e.g. marginal optimism, nervousness, fear, boredom). How these are combined, how they work together, depends on the very specific ways in which the ‘problem’ of the debt is made to matter for the debtor and how certain prompts end up being grasped by the debtor. The work of debt collection thus becomes a situated process of affect management, with the collector looking for affordances to which a connection, an attachment, can become established. The production of a form of subjectivity oriented towards, say, neoliberal rationalities may be
one outcome, however we may want to hold in mind that this is likely co-present and potentially put into tension with a range of other patterned arrangements. Rather than boiling down a range of diverse responses to one particular mode of ordering, we may want to at least hold open the possibility of alternate modes through which individuals are brought into markets and held there. This is not a repudiation of Foucault, but to see his work as just one specific way of problematising empirical situations.

Let’s take another example, this time from a recorded conversation I listened to at Delta, a major UK debt collections agency. The conversation is between Tom, the collections agent, whose tone is always polite and understanding, and Sarah, a debtor from a major northern UK city, owing a total of around £3,000 to the client, a major UK retail bank. At the time of the call she was dealing with her young children who could be heard in the background. She was unemployed, but hoped to be able to find work once her son started school later that year. In the meantime she was claiming a variety of state benefits. Her partner was a taxi driver; as Sarah put it, ‘it’s no guaranteed wage, so we just pay what we can, where we can. We’re just trying to get everything sorted out at the moment’. The extract starts once the agent has established as much as he can about the debtor’s situation. Importantly he has established that there is an asset (a property) that he will try to use as leverage over the course of the conversation. This section of the call begins with a veiled (veiled in part to ensure regulatory compliance26) threat, combined with a suggestion for how Sarah might respond:

TOM: Now, if you want to avoid any further action against yourself, or obviously against your property, or anything along those lines, all I could suggest, is that you speak to your friends and family, and see if you’re able to raise the funds to close this off.

Sarah acknowledges the threat, but suggests she is unable to respond as Tom wants.

SARAH: Right, I don’t think . . . . I can’t see that being able to be possible, to be honest.

On the basis of this, Tom first offers understanding (‘I understand. It’s a lot of money’), then respite (‘What I’m going to do, I’m going to put the account on hold for 2 days for you’), then some degree of flexibility (‘I’m not expecting you to come back to me in 2 days time and say, ok, here’s almost £3,000, [but] I would expect you to know whether you’re in a position to get those funds together’). Then, finally, this package is wrapped up with a more extensive outlining of the specific content of the threat that is in play – which, to be precise, is that the bank might try to connect this unsecured loan to the debtor’s secured asset: her property (in fact, there are many processes that would need to be undergone first, including being taken to court; for such a relatively small balance, this is perhaps unlikely).27
TOM: Now, at that point, I’ll have to build up the pre-sue report. I’ll have to put down that you own the property, your husband being a self-employed taxi driver, all this, I need to put this down and pass this to litigation dept. As I said, they’re not going to be worried about the money. They can see that you’ve got a tangible asset, it’s something that, possibly not in the short term, but in the medium term, or possibly in the long term, they’re going to get the money back, plus any charges, plus any court costs.

This conversation provides a good summary of the structure of many collections conversations, in which adverse consequences and possible remedies, veiled threat and apparent empathy are tossed together – a process of affect management which continues as this particular conversation progresses, ending with the agent ‘closing’ the call:

SARAH: Is there no possible way that I can pay it off equally per month?
TOM: There won’t be. Basically, our remit is to give you the opportunity to repay the full balance. If you’re not able to do that, we’ll pass it onto our litigation department, and they’ll decide on the best course of action.
SARAH: Right, ok.
TOM: I’ll leave it with you. Obviously, come back to me before 5 p.m. on Wednesday.

It is common for each collections organisation to have its own guideline scripts for sales agents to follow (and adapt). This is part of each organisation’s unique ‘secret sauce’ for collections – a result of trial and error, experience, intuition, and, increasingly, formalised experimentation (to be discussed further on). This collections company specialises in seeking repayment in full, from debtors at a relatively early stage of default. This means that, as in the above conversation, the company keeps pushing for a large payment, willing to wait some time, and potentially have a number of conversations with a debtor, before beginning to negotiate a lower or staggered repayment plan. A contrast would be a company like Alpha that operates with more established defaulters, where the creditor (whether the debtor knows it or not) effectively decides that the chance of a full repayment is slight, with the primary aim becoming instead to collect smaller ongoing repayments, of the kind Sarah mentions at the end of the call. In both models, however, the aim – as Zsuzsanna Vargha (2011) illustrates in the conversations that can accompany other forms of financial selling – is to stabilise both the particular product’s properties and the customer. In this case, Tom’s aim is to solidify and intensify the attachments that bind Sarah to this particular product, and to individualise this debt in relation to the competition, by making it not just part of the undifferentiated ‘debt’ which forms part of the background of her life, but also a product that resonates strongly in the present, that needs to be acted on immediately – or, more precisely, at least by 5pm Wednesday, or otherwise face the possibility of litigation. As noted, although Sarah has no way of knowing for sure, it is in fact unlikely that this litigation will occur – and certainly proceedings will not commence so soon.
The ‘mode of ordering’ (in Cochoy’s terms, modes of captation) in effect here can be seen as only loosely related to the mode concerned with producing what might be called a form of neoliberal subjectivity. Specifically, the aim is very much not to leave the debtor to her own devices, to self-manage. She is given ostensible choice (‘I’ll leave it with you’), but this is a largely rhetorical offering: it is clear that if she does not respond by the deadline, she will be contacted again, whether she likes it or not. Indeed, one of the features of collections practices and technologies is that they are only partially concerned with invoking the sovereign self of choice, autonomy, and freedom (see Rose 1996b, p. 4). The forms of attachment, the mode of ordering, being attempted here are pragmatically oriented at what works – and principally that means stimulating and attempting to capture affect, through varied rhythms of threat and empathy – and their potential concomitants fear and relief.

In order to pursue this we have to move beyond the content of the conversations between debtor and collector, however. To really understand the role of affect within contemporary collections practices means looking at the place of such conversations within the overall trajectory of collections. This involves moving away from Alpha and Delta and towards Beta, a major UK debt purchaser.

‘Green’ and ‘Red’ teams: a view into a collections trajectory

As outlined at the beginning of the chapter, Beta is a debt purchaser that largely ‘works’ accounts itself rather than sending them out to external agencies or reselling them on to others for a profit. Given that these companies usually seek to collect on an account until they achieve some form of resolution – a process that could sometimes take years – what a view into Beta offers is a view on a collections trajectory more or less in its entirety.

In order to avoid breaching Beta’s anonymity, it is necessary to introduce some ambiguity into the description of its operations. Suffice it to say that Beta divides up its call centre into between four and eight different teams. Each team is assigned a different name, and each is responsible for a different ‘stage’ in the collections process. Each team is managed individually, has its own targets, and performs a relatively distinct role. Broadly, the collections stages represent the proximity of the account towards either legal action or, potentially, being actually or effectively written off. Hence, this ranges from a team that deals with accounts that Beta has just purchased (which I will call the ‘Green’ team), to one (the ‘Red’ team) that deals with accounts where debtors are told that they are on the cusp of being passed to Beta’s lawyers (although, there are a number of circumstances in which this threat is not acted upon). In-between sits a number of additional teams, one of whose role is to deal with accounts where the debtor has agreed to make regular repayments and to ensure the ongoing successful management of these accounts (as well as boost returns where possible).

These teams are laid out in linear fashion, mirroring the debtor’s potential journey down this trajectory. Towards one end of the long call centre is the
Green team, at the other the Red; in-between these are the other teams, in order. The key variable that predicts a debtor’s place on this trajectory is time passed: newer accounts tend to be at one end and older accounts at the other (although it is not always so simple, as will be explored below). The result is that just looking at how Beta has chosen to lay out its call centre and partition its staff provides a spatial overview of the temporal trajectory that many defaulting debtors at Beta follow, if they fail to respond adequately to the collector’s prompts.

This layout also broadly matches the mode of communicative interaction to which defaulters are potentially subject. Those further away from legal action, hence closest to the Green team, tend to be dealt with more ‘gently’ and those closest to legal action, and closer to Red, are generally dealt with more ‘firmly’ – a difference of ‘carrots’ and ‘sticks’, as one collector characterised it. This is a variation in (potential) ‘affective intensity’. Compare for instance the following extracts from collections conversations at Beta, ranging from earlier in the collections process . . .

‘... you’re in a really good position to get a massive discount on your outstanding balance . . .’
‘... obviously I understand, it’s a recession at the moment . . .’
‘... I do appreciate your circumstances . . .’

... to later:

‘... as you can imagine, the situation with this account is now quite serious ...
‘... your account has got to quite a serious point in our debt collections process . . .’
‘... you need to understand that this needs to be resolved and you’re not cooperating with us . . .’
‘... obviously, this has come on to the final stage—[this needs to be resolved], otherwise it will go to an external agent, or our litigation agency ...

These are, to return to Cochoy’s terms, different modes of captation, at either end of a spectrum.

At one end, the debtor is framed as a subject with whom the collector can collaborate in the restoration of their attachment to their debt; the debtor is ‘sold’ to, being tempted into clearing their balance at a discounted rate. We can thus detect modes of address erring towards the therapeutic, including periods of attentive, uncritical listening. It is this mode of engagement to which a sign that hung over the collections centre presumably refers, which states simply the word ‘EMPATHY’. And it is also to this mode of engagement that one team leader is presumably referring when he jokingly instructs his team, ‘can we turn off debt counselling please?!’. He feels, in other words, that in spending too much time
listening to and/or empathising with their callers, his team was in danger of losing sight of their ultimate aim: to bring in revenue. At this end of the spectrum, there are attempts to enact a debtor that do resemble the subject of neoliberal forms of governance, as described by post-Foucauldian governmentality studies. They are more likely to be understood as subjects that retain a degree of capacity for self-governance, even if this latent capacity has to be given a push via quasi-therapeutic modes of engagement. The obligations a debtor has to their debts are reframed as both moral and self-interested responsibilities. If the debtor can be seen as a debtor-customer hybrid, at this end of the spectrum, the modes of captation are more oriented towards the debtor as customer.

At the other end of the spectrum, however, the attempts to enact the debtor-customer occur along very different lines. This is the part of the journey of debt default that Paul Rock describes as ‘a progress into controlled unpleasantness’ (1973, p. 65). It is here that the modes of captation become far more disciplin ary. The modes of address directed towards the debtor-customer are far more explicitly directed at the relationships of legal, enforceable obligation that construct this pairing: the debtor-customer hybrid is more a debtor(-customer). Here too, there are clear attempts to capture any negative affective responses that might already be circulating in and through the debtor’s world (potentially stimulated by prior incursions from collections technologies). However, rather than using them as a way of potentially transforming the debtor into a responsible economic citizen, the strategies of captation move closer towards seeing the debtor as an embodied subject of discipline. More important than empathising with the debtor or activating a latent, self-governing subject is the attempt to impose the collector’s account of what the situation is, exemplified by collectors instructing the debtor as to what they ‘need to understand’. The debtor is less to be reasoned with and understood, and more to be made to feel more fearful of their present situation and future consequences.

It is of course highly unlikely that debtors will see or understand any of this differentiation. Being isolated and individualised, the defaulting debtor may, within relatively quick succession, be addressed as both responsible and deviant, without any clear logic or proportionality between these different modes of address being rendered comprehensible. Further, these contradictory and potentially bewildering effects will be amplified if a defaulter has to deal simultaneously with multiple different creditors, as is often the case (as outlined previously).

At Beta there is also evidence of the collections industry attempting to create a fit between the dispositions of particular collectors and the role they played in this process. As Arlie Hochschild (1983) argued in her classic study, the debt collection industry depends to a significant degree on the emotional labour of its employees. One manager at Beta, for instance, drawing on a football metaphor, told me how ‘you don’t play a left back in goal’. What he means is that he, and the company, are actively aiming to match collectors to the variable approaches being deployed across the collections trajectory. This was reflected in the difference in the approaches and hopes of two collectors I met: Sandra and Ian. Sandra
is an older collector, perhaps in her 40s, who had only recently joined Beta after her 13-year career as a chef was cut short by a recurrent back condition. She commented upon how difficult she finds it to ask some debtors for money, recalling one instance where she noticed that the date of birth of one debtor meant that she was in her 80s. This left her struggling with her conscience at being required to ask for a repayment; as she told me ‘[w]ell, I just wanted to say no, you don’t have to pay’. However, she recently moved into the team that primarily deals with the management of ongoing accounts, within which she is happier, because it feels, as she puts it, more like ‘customer services’. Ian, by contrast, is in his early 20s, and had recently left a real estate agency to work at Beta. He had been assigned to one of the early-stage collections teams. However he told me he feels frustrated at constantly having to ‘hold himself back’ and remain relatively gentle with debtors. He was, he said, looking forward to the day when he might have a chance to work in the harder-edged ‘Red’ team. This may to some extent be connected to the greater financial rewards that can potentially come to those working in, or closer to the final Red team, something Ian pointed towards. However, what was clear (and somewhat unnerving) was Ian’s personal passion for a job that many might imagine to be not only stressful, but also controversial.

The variable attempts at enacting debtors as payers in and through the collections process are not, however, limited to the content of conversations: across the collections industry as a whole, these can be seeing being operationalised in a range of ways (including via collections letters, as will be addressed in more detail in the next chapter). One is the formalisation of the forms of in vivo experimentation explored in the last chapter, what is now often referred to as ‘champion versus challenger’ testing. Experian explains the process as follows:

Perhaps the most important improvement an organisation can take is to regularly review its processes and continually evolve its approach to collections through experimentation. Champion v[ersus] challenger allows the organisation to test in a controlled manner the timing, approach, tone, message, and segmentation of the collection process on a small population of its debtor base in order to understand what works and what doesn’t in different circumstances. Results in the test environment can be measured and compared against the dominant champion strategy. Successful evolutions can then be rolled out across the broader debt portfolio.

(Experian 2009a, p. 19; emphasis added; see also Deloitte 2009; Experian Decision Analytics 2008)

Very similar to the experiments conducted in the US in the 1960s (see Chapter 3), we see an ambition to marry collections work with the principles of scientific, laboratory-like investigation, albeit using a ‘test environment’ populated by debtors, unaware of their participation in an experiment. These forms of experimentation can be applied to a range of variables, including method of contact, time of contact, timings between contact, the collections scripts used on the telephone by particular collections agents, and the particular mix of all these (and
many more). A newly optimised ‘challenger’ model is unleashed against a small sample of the debtors, with the aim of assessing its effectiveness against the existing ‘champion’. In theory, whichever proves to be the most successful strategy will be rolled out across the collections process.

A further increasingly important tool – including for Beta – one informed by a very similar logic, is the use of econometric modelling techniques in the analysis of debtor behaviour. This is increasingly undertaken by both original creditors and debt purchasers (who, by purchasing the debt, become the new creditor). Data for this analysis can potentially stem from, and combine, two sources. The first is information that has already been collected by a creditor in relation to the particular account in question, that can be passed to a debt purchaser. This might be the particular payment history (e.g. how often payments are made, made late, or missed entirely) or an account of what collection activities, both internal and external, have already been pursued against a given account (see Birkwood 2011). The second is information on individual accounts shared by creditors to credit reference agencies. This is data that gives a more overarching indication of a particular borrower’s track record, given that it covers data across all those accounts that report to the particular ‘user group’ to which the organisation subscribes.

Part of the function of econometric analysis in this industry is to help debt purchasers make decisions as to how to price debt portfolios they are interested in purchasing. Once a purchase has been made, an additional usage in the collections industry is, by looking at the past performance of accounts, to identify what Daniel, a credit reference agency industry consultant, referred to as the ‘low hanging fruit’ for particular attention. These are debtors with the ability to repay, who have in the past shown signs of being the kind of people that are more likely to repay and/or the kind of people who are likely to repay more (than others in an otherwise similar situation). These differences operate through emergent, affective spaces of possibility, assemblages of corporeal, dispositional tendencies, formed out of the complex, particular combination of life history and lived body. The collector that can both identify these tendencies and connect to them has a major potential competitive advantage.

The person that the collector seeks is that person who, when confronted by a debt collections letter, or when called by a debt collector, is simply marginally more likely than someone otherwise (seemingly) very similar to them, to respond (more) positively. The variables that predict this tendency could be manifold and will vary considerably according to the particular composition of a debt portfolio. As Daniel puts it:

There will be a lot of different variables. [….] What we would do is take a sample and look at the variables that are appropriate type of predictors. […]: you’ve [successfully] collected [from] this person [and] you didn’t [successfully] collect from this person. And you’d look at the variables that predict [that]. And it could be a range of 3,000 different variables. So it could be ‘Balance to Limit’ [the ratio of the account balance to the credit limit], it
could be ‘Pays by Direct Debit’, it could be ‘Has CCJ’ [County Court Judgement]. It could be lots and lots of different variables.

In other words, the variable does not particularly matter (to the collector). The analyst – sometimes from a consultant who is selling their services on – will feed as much data as they can into a database and run models on it. Those variables that emerge as most predictive are, an analyst will suggest, those on which selections and decisions should be based.

There are parallels that can be drawn between this use of econometric modelling and the calculus that increasingly surrounds processes of contemporary brand management, as described by Celia Lury (2004). Here, she writes, the econometric analysis of consumer behaviour operates within the marginal differences between preferences: ‘[t]here is no necessary proportionality between causes and effects here; instead an economic calculus (or rationality) of statistical probability is at work’ (2004, p. 50; original emphasis). These technologies exploit the affective, emergent dimensions of human experience: in and through the amplification of minute dispositional tendencies, it is possible to identify that group of defaulters who should have more money invested in them, in the hope of generating a return. That is to say, these are the people that a collector will want to both target first (to get to them before other collectors to) and to target more intensively (for example more letters, more phone calls).35

One effect of this is to generate a perverse politics of debt collection: pointing the collector towards those who respond most readily to the prompts of the collector also means pointing the collector away from those who respond the least readily. This logic is made explicit in the following extract, transcribed from a US collections industry online collections ‘webinar’:

I’m going to pay more attention to those accounts that are most likely to pay me. I’m going to spend less time on those accounts least likely [to pay] unless [I have resources]. […] You wouldn’t want to be inundating yourself with extra mailings, or [tracing] accounts that aren’t looking to pay you a lot of money, or aren’t looking to pay you.

(Banasiak 2009, 16:40–17:20)

Those whose past financial history marks them out as potentially more resistant/elusive/destination/stubborn than others in an otherwise similar position may be subject to less sustained and/or aggressive collections practices. From the collector’s point of view, it simply is not worth wasting money on them (this is a question of degree: less attractive targets will not necessarily be ignored, but rather paid less attention).

This outcome is peculiar. Debtors who have ostensibly failed to enact themselves as responsible economic citizens are (more likely to be) left alone, being, from the point of view of the collector, ‘rewarded’ for their non-normative behaviour.36 Debtors who perform themselves as closer to this neoliberal ideal, perhaps in the hope that they might profit from the careful management of their
personal finances and financial history, become *more likely* to be subject to the
attention of the collector. This is therefore a mode and politics of captation
steadfastly and mathematically oriented around *what works*. Modes of ordering
that appear coherent and stable in other settings thus become vulnerable to the
‘disruptions and translation errors’ that Knox *et al.* indentity in the parallel world
of Customer Relationship Management, ‘as the “real” gets processed through the
digital’ (Knox *et al.* 2010, p. 353).

The use of such analytical technologies is not restricted to the binary identifi-
cation of whether a debtor is a payer or not. It can, as in the case of Beta, not
only shape who is targeted for attention, but *how* debtors, of all sorts, are
attended to (see Ossandón 2014). This can be explored by reference to a common
device in the global debt collections industry: a collections flow chart. These are
used to visualise and develop strategy at various scales, ranging from the macro
– for example, to provide a complete overview of a company’s collections
strategy, incorporating the relationship between different divisions – to the more
micro, for example as a way of representing the strategy of a single team or
group of collectors. An example of the latter is shown in Figure 4.1. This draws
on a chart shown to me during my time at Beta, whilst also making a number of
changes in order to avoid disclosing details of Beta’s particular business
operations.

This flow chart shows potential paths along which a debtor might progress if
s/he does not respond to the prompts of the collector in a way deemed to be
acceptable – usually involving either repaying an agreed amount of the debt, or
setting up a future payment arrangement. On this simplified chart, these paths
are divided into ‘stages’: each begins with an action; the debtor enters the next
stage if s/he does not respond ‘acceptably’. Each stage is also marked by a
uniform ten day time frame, indicating the minimum amount of time the debtor
will be allowed to respond before s/he will be advanced to the next stage and be
subject to the next action.

In this example, the most frequent action is the regular issue of automatically
generated letters. The content of these letters varies by degree of forcefulness,
here ‘gentle’, ‘medium’ and ‘hard’ (specific examples will be discussed in the
following chapter). In addition, if a debtor’s phone number is accurate and avail-
able, it is common practice to follow up letters by placing debtors ‘into the
dialler’ – in other words, to put the debtor into the queue of calls that have been
allocated to the autodialler in that particular period. This represents an attempt to
maximise the impact of debtors having recently received a letter, by also being
able to talk to them directly.

In many respects, the flowchart mirrors the organisation of staff across the
call centre in line with the trajectory of ‘controlled unpleasantness’. Although on
a smaller scale, again affective intensity is variably and strategically deployed,
with ‘time passed’ (without resolution from/contact with the debtor) being its
key axis. There is also the possibility of debtors leapfrogging ‘softer’ teams if,
by some measure, their account is identified as more serious. Here, for instance,
after three unsuccessful letters the collector undertakes a CCJ (County Court
Judgement) check, moving those that are flagged as ‘positive’ (in other words, they have had a legal judgement successfully enforced against them by another creditor in the past) straight to the ‘hardest’ ‘Red’ team.  

It is, however, the introduction of econometric calculus that provides the collector with a far more nuanced range of options. As shown above, after the initial letter, the action to which a particular debtor will be subject varies according to a
measure of their overall ‘status’. This assessment is a result of the analysis of a range of variables pertaining to their account, which both attempts to capture the likelihood of a positive response by the debtor and the potential income that is at stake. This enables the collector to be able to act pre-emptively. If the initial letter is shown to have been unsuccessful, the individualised assessment of debtor status allows the collector to decide precisely how they are to be dealt with. This includes trying to decide quickly which debtors will have to be moved much closer to (potential) legal action.

How exactly such strategies will be deployed will depend on the collections operations of a particular creditor. However, an overarching principle is that ‘high risk accounts’ – put simply, those accounts judged to have a lower probability of repayment – ‘are accelerated automatically to a more intensive collections strategy, increasing the speed and likelihood of recovery’ (Experian Decision Analytics 2008, p. 3). A more intensive collections strategy. In collections, intensity is partially shorthand for a cost calculation: ‘more intensive’ collections refers to a greater level of expenditure on recovering debt from some accounts rather than others. However, the term also captures the very material increase in the collections effort: a consequence of increased intensity is almost certainly more frequent attempts at contact, as well as potentially an increase in the modes of attempted contact (options include letter and phone).

The particular mix will vary by collections organisation as well as by the segment being collected from, as summed up by this Barclays collections executive, speaking at a recent collections conference in the UK:

you apply scoring models, every kind of models that you may have, you will [then] reach the workable accounts [i.e. those worth subjecting to collections processes], you will give [these] to the operations [department], you will decide how you are going to contact and when, and you decide the intensity.

(Coelho 2012)

How and when to contact and the intensity of contact are therefore variables that major consumer credit operations will almost certainly be working into their collections strategies. The results are major differences in how affectively oriented encounters between collector and debtor come to be formatted, in ways in which the individual debtor is likely to be wholly unaware.

The management of the debt collections journey in these ways can therefore be considered as the strategic ‘engineering of affect’ (Thrift 2007, p. 182). That is, at different points in the collection process and in different ways, the emergent, emotive, bodily and calculative responses of debtors come to be the object of careful, pragmatic management. These attempts will not always be successful, nor will they be uniform. But the clear aim is for the collector to become intimately bound up in the ongoing reconstitution of the debtor and their world.

This thus marks the culmination of an ambition that, as we saw in the last chapter, began to emerge within the debt collections industry in the US in the
1960s: to manage the responses of the defaulting debtor in and through the capture of affect. Experimentation with debtors ‘in vivo’ – that is, situating its experimental endeavours in the terrain of their everyday life – was seen to offer a solution to this challenge. These experiments promised to render visible to the collector how exactly debtors would respond to very particular prompts and forms of solicitation. Now these in vivo forms of experimentation are increasingly being supplemented by a mode of experimentation operating according to a new distinct logic: that of in vitro experimentation (Çalışkan and Callon 2010; Callon 2009). Here, a body of information about the past behaviour of a particular debtor population provides the basis for the prediction of the behaviour of current or future debtors. On the one hand, testing is thus shifted to a more abstract domain: the modelling of anticipated responses of debtors, whether to price debt portfolios or when deployed as part of live collections strategies, to segment debtors and to subject them to different collections models. On the other, it allows processes of affect management to be undertaken over the full span of the collections trajectory. When in vivo and in vitro forms of experimentation are coupled together, they provide creditors and collectors with the ability to undertake a process of repeated affective ‘testing’, aimed at discovering what kind of debtor they are and what kind of debtor ‘dispositions’ they possess (see Cochoy 2007).

Conclusion

The segmentation of collections teams according to the seriousness of debts, the changes in tone of the collections calls within these teams, the strategic deployment of collectors’ personalities, and the use of carefully constructed collections trajectories: all point to how market attachment may be secured through the management of emergent, corporeal tendencies. The anxious states of debtors, their life in default, offer the collector affordances that they can seek to exploit, via processes of ‘affective captation’, including the deployment of both in vivo and in vitro forms of experimentation. Such attempts are deeply cut-through with calculations of profitability as affect becomes strategically ‘engineered’ (see Thrift 2007, p. 182). Of course these practices depend on the ability of collections companies to combine technologies of mass contact with call centre personnel capable of increasing the income received. However this is increasingly forming just a part of collections trajectories in which debtors’ emergent embodied states form part of a managed process of collections. As the next chapter will explore, this is a process that is sometimes controlled by original creditors, who use both internal processes and external companies to enact trajectories similar to those described above. But at Beta, a debt purchaser, it is possible to view one such trajectory being operationalised within a single collections organisation.

In the process we have seen how variably successful attempts are made to (re) enact the debtor as an economic agent, ranging from being treated as a customer with agency, to being treated almost wholly through their relationships of legal, enforceable obligation. This is the constitution of the debtor according to a
spectrum of not necessarily compatible modes of ordering, modes of captation, articulated according to a logic that remains invisible to the defaulter.

It is also worth noting that in this strategic capture of affect, the collector is able to work more or less successfully within regulatory constraints. This is not to deny the existence of practices that break these constraints, but to highlight how econometric, experimental analysis is being used to point the collector to new modes of connecting with the debtor. Rather than the efficacy of collections organisations operating around those procedures that can deliver the strongest threats to the debtor, increasingly their efficacy operates around their ability to be adaptive. That means not only being able to identify those people who will respond to threats and entreaties most readily, but to adapt the organisation of debt collection practices to the debtor’s dispositional tendencies. This is not only the formatting by the collector of the debtor’s world, the effects of which we observed in Chapter 2, but also the mutual, iterative adjustment of the collector to the debtor’s world.

At the same time, there is a politics to this, one that evades the attention of regulatory control. Part of this operates around the increasing ability of collectors to map and intersect with debtors’ emergent dispositions, to target those who are less able to resist the collector’s prompts. But at the same time, part of the politics of debt collection needs to be understood by not only focusing on the relationships within one company, as this chapter has done. A focus is also needed on the relations between companies. It is this inter-organisational relationality – and sometimes the strategic construction of this relationality – that is one important component in understanding both the affective and political landscape that contemporary debt collection practices are involved in. This is the task pursued by the next chapter.

Notes

1 Parts of this chapter draw on an articles published in Journal of Cultural Economy (Deville 2012) and Consumption Markets and Culture (Deville 2014).
2 As noted in the book’s introduction these are pseudonyms.
3 That is presuming the attempt to collect is unsuccessful. If the contingency agency does succeed in generating regular repayments from the debtor against the outstanding balance, the creditor will usually leave them to manage the account, at least for the short to medium term.
4 Another option might include selling on the debt again, although if the debt purchaser has already instigated multiple attempts to collect on the debt without success, potentially over many years, the value of this debt is likely to be very low.
5 The more general regulatory regime in the UK is also arguably tougher, although I would argue that this accounts for less of the difference between the two countries. All creditors are subject to regulatory supervision by a central agency: the Financial Conduct Authority, which has recently taken over from the Office of Fair Trading. This agency provides guidelines for the conduct of collections work that must be followed by all creditors (including both original creditors and debt purchasers) and any organisations working on their behalf (including contingency agencies). Failure to do so may result in the creditor’s license being revoked. In the US, by comparison, only companies with more than $10 million in annual receipts from consumer debt collection activities are subject to federal regulation (of course, state regulations also apply).
This omits potentially thousands of companies and around 40 per cent of the industry’s annual receipts (see Consumer Financial Protection Bureau 2013a). In practice, the vast majority of enforcement in the US operates through the courts, in which collectors are held to account by debtors for potentially unfair or illegal collections practices. This has been held to be a somewhat ineffective deterrent for collectors (see Bremner 2010).

6 Most notably, the action taken against banks for mis-selling Payment Protection Insurance to customers (ostensibly designed to provide cover to individuals if unforeseen events mean they are unable to maintain their payments on a debt). To date, this has cost the banking industry almost £19 billion pounds (Which? 2013). Because of actions like this, Treating Customers Fairly (TCF) has been the subject of voluminous discussion in the pages of the main UK industry publication Credit, Collections & Risk, with companies being routinely advised to embed TCF into the very heart of their operations (e.g. Buckmann 2011; Cleary 2010; Coe 2013; de Tute 2012).

7 TCF requires a range of so-called ‘Management Information’ to be in place so that a company can clearly and convincingly demonstrate that it is abiding by the six TCF ‘outcomes’ expected by the Financial Services Authority (2007) (now the Financial Conduct Authority). In Beta, for instance, all collection calls were recorded and were randomly monitored and ‘scored’ (using a set of categories and a Likert-type scale), in part for regulatory compliance, by a dedicated team (another significant element under assessment was the effectiveness of the call).

8 It is very common for debtors to fail to turn up to see these cases heard by the court, often because they are not properly informed, and, if they do show up, they often do so without adequate legal representation (see Fox 2012; Holland 2011; Jurgens and Hobbs 2010). The large majority of judgements thus tend to go in the favour of the creditor, with the results for the debtor often including the garnishment of their wages or other income direct from the debtor’s bank account, or the ‘attachment’ of any assets they have the debt in question (the question of attachment was explored in the last chapter).

9 No precise figures were available. For a general discussion of this tendency in the UK, see the industry survey conducted by the Credit Management Research Centre (2008).

10 Specifically, he was selling a type of credit scoring aimed at ‘late-stage’ accounts – that is, accounts that have already been subjected to collections efforts. This type of scoring, as the article informs its readers, ‘is designed to help evaluate whether or not to litigate an account’, the aim being to ‘improve efficiencies and help [collection agencies] work the right accounts in the right manner’ (Dressen 2013, p. 48).

11 This claim is based on an analysis of debtor interview transcripts. On only one occasion did a debtor refer to themselves as a customer in recounting their interactions with the collections industry. On this occasion, however, the participant was recounting how he was addressed by the industry.

12 This is not to claim that this term is always used by debtors when referring to themselves. However, as in Angela’s case highlighted in the previous chapter, this speaks to the way in which defaulters frequently come to see their lives as coextensive with their debt.

13 Drawing on field notes. Of course, a range of terms is used, including ‘debtor’, ‘defaulter’, as well as ‘customer’. The latter appears, however, to be the preferred, more polite terminology.

14 A creditor must first obtain a legal judgement against the debtor and only when this is broken will the court appoint a bailiff. Slightly different processes apply to the three different legal jurisdictions. In England and Wales, the court order is called a County Court Judgement and in Northern Ireland it is a Money Judgement (StepChange 2014a). The role played by bailiffs in the UK is undertaken by persons termed Enforcement Agents (StepChange 2014b). In Scotland, the debtor can apply for a
'Time to Pay Direction', which, if granted, will prescribe a repayment schedule. Only if this is broken will a debtor be on the legal road to confronting what, in Scotland, are called Sheriff Officers (Money Advice Scotland 2014; StepChange 2014c).

Some data from the debt advice charity StepChange (formerly the Consumer Credit Counselling Service (CCCS)) is revealing in this respect. For instance, between 2003 and 2009, its clients owed on average between six and seven creditors (with a yet higher peak of 7.6 in 2008) (CCCS 2006, 2007, 2008, 2009, 2010). With specific reference to credit cards, data from 2012 showed that over half of its clients had two or more credit cards, while over one in 10 had five or more (StepChange 2013, p. 15).

Also, as a recent analysis of the top 383 collections companies in the UK shows, in 2008–2009, 26 per cent made a pre-tax loss (Plimsoll Analysis 2009, p. 3.2b). Some are clearly better at this work of ‘captation’ than others. More recent figures could not be obtained.

I share with Paul du Gay a hesitation about the epochalistic assumptions that tend to be mobilised in the analysis of consumption practices (2004, p. 87).

The three companies that granted me entry did so, quite clearly, because of their confidence in their procedures and that they considered them to be highly ‘compliant’ with the regulatory guidelines. In addition, in those cases where I was sitting alongside a collections agent, listening in on their conversations, in a situation in which they were quite clear about my role as a researcher, in their mind perhaps with an eye for the sensational moment of exposure, are quite far from capturing collections ‘in the wild’, even if such a thing were possible. For example, it was made quite explicit to me while visiting Alpha, that I was initially sat with Juliet, because she was ‘the best you can get in terms of compliance’. In other words, Alpha considered her a safe pair of hands to sit a curious researcher next to. However, I was able to compare these conversations to pre-recorded conversations in two of the agencies I visited, chosen at random, which provided some less obviously mediated insight into collection techniques. I was also able to sit and listen to a number of different collectors, with varying levels of experience, and sometimes different approaches, in the companies I visited, as well as being able to get a sense of the tone of the full range of conversations surrounding me.

It is possible for a contingency collection agency to access a defaulter’s credit file, in the form of a search. This will show up on a debtor’s credit file and, depending on the type of search, might impact negatively on their credit rating. The aim of such a search depends on the debtor’s circumstance, however could include the need to view a debtor’s wider payment history to other creditors prior to making or accepting a tailored individualised offer, or checking information that a debtor is providing (Experian 2009b). However, not only is such fine grained detail not of much use in the course of a routine collections conversation, as was made clear to me during my time at Beta, accessing credit files in this way incurs a cost and therefore is only used as required.

In fact, a number of these accounts had already been passed to other contingency agencies, which were in fact ‘trading styles’ of the original creditor; this practice will be examined in the following chapter.

This is not to say that it is excluded from consideration in its entirety; this is, however, principally framed around the twin issues of ‘harassment’ and ‘mental health’. In relation to the former, debt collection takes place within a regulatory framework in which the collector must be able to demonstrate to the regulator that the conduct of their business is not ‘oppressive or otherwise unfair or improper’, with the Financial Conduct Authority having powers to potentially withdraw a company’s credit license if they receive evidence that it is not acting accordingly. Practices considered improper or unfair include ‘putting pressure on debtors or third parties’ (third parties being those that might be nominated on a debtor’s behalf); ‘contacting debtors at unreasonable times and at unreasonable intervals’; ‘making threatening statements
or taking actions which suggest harm to debtors’ (Office of Fair Trading 2012). Industry guidelines also require creditors and collectors to have processes and systems in place to deal with those with mental health issues; however, it is worth noting that the responsibility for diagnosing does not lie with the collector and that it thus only becomes an issue that needs to be considered ‘from the point at which the creditor is made explicitly aware of (a) mental health problem(s)’ (Money Advice Liaison Group 2009, p. 11).

This is not, of course, to claim that this field is homogeneous.

Such an approach might also, however, explore the role played by material devices or ‘dispositifs’, as outlined by Jäger and Maier (2009).

This bears comparison with Rafaeli and Sutton’s (1991) conclusion that debt collectors employ what they call ‘emotional contrast strategies’ in their interactions with debtors.

Annemarie Mol and her colleagues have developed a renewed attention to care as having significant ethical and practical implications, while attending in particular its relational, socio-material articulations. In this endeavour, they build on formative feminist work on the ethics of care (see Gilligan 1982; Held 1993; 2006; Noddings 1984).

Collectors must not falsely or represent their authority and/or legal position at a particular moment in time (Office of Fair Trading 2012, p. 16).

For more information on the use and controversies surrounding the use of Charging Orders to achieve this, see Tutton (2009).

The better operations monitor conversations for both regulatory compliance and collections technique by listening to, and potentially scoring, random recorded calls. See footnote 7 above.

This distinction refers to the fact that a collector might decide to effectively ‘park’ a debt that they are having little success with, rather than formally write it off. The former means choosing to temporarily halt collections activities, in the hope that the debtor’s situation may improve over time, or that the collector might later find new information that might be of use (often tending to be more up-to-date contact details).

As Michael Guggenheim argues, we need to be cautious about naming sites as laboratories, because of the quite specific forms of socio-technical arrangement they perform. Given that these experiments depend on finding debtors in and through particular sites, this might be closer to what he calls not a laboratory but a ‘locatory’ (2012, pp. 111–112).

This argument is made with the caveat that this is a relatively new development in the world of debt collection (unlike its use in the lending decision; see Poon (2007)) and thus is, as Daniel, working at a major UK credit reference agency, suggested, not being uniformly used across the industry. Further, given that it privileged company information, it is not possible to provide a quantitative measure of how prevalent this is. However, Daniel listed a number of large UK creditors employing such techniques, including a number of major debt purchasers and high street lenders. It should also be noted that it may be the latter of these that are making the most sophisticated use of these techniques; these techniques are being undertaken, as he put it, by ‘the bigger banks, who will do it properly’.

This depends on the data a company shares back – this principle of reciprocity underpins the credit referencing system in the UK (Steering Committee on Reciprocity 2011), as it does in many other countries (Experian 2014). This data, in turn, can be divided into ‘negative’ and ‘positive’/‘full’ data (also sometimes referred to as ‘black’ versus ‘white’ data, respectively). Negative data refers to incidents of serious arrears or when an account is in default. Access to this type of data, which gives only partial insight into the debtor in question, is considered basic ‘entry level’ access (Experian 2014). It is positive data that is particularly valuable. This provides subscribers access to a range of information, including on credit limits and current balances, as well as
whether payments have been made on time or not. In the UK, this can be supplemented by so-called ‘behavioural’ data: for instance on the value of recent payments, how this compares to the minimum payment required, and whether a credit card borrower has used their card to withdraw cash (Gibbons 2013, p. 12).

33 Although their use of positive data before a portfolio is purchased is currently restricted (see Birkwood 2011, p. 41; Tessera 2010, p. 201).

34 UK debt purchasers have, since 2007, had access post-purchase to so-called ‘white data’ (see footnote 32, above). The industry is, however, lobbying to have access to this data pre-purchase, as reported by Tessera, a major UK debt purchaser (Tessera 2010).

35 As one industry figure writes, arguing for the value of such techniques:

> Of course, the biggest challenge facing collectors has not changed for decades – maybe even centuries! How do you tell the difference between the ‘can’t pays’ and ‘won’t pays’? […] Obviously there is little point chasing people who cannot pay. So the key is to identify those people that have the means to pay and then take steps to trace them.

(Hamilton 2010)

36 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.

37 I was able to view a number of these while interviewing Daniel.

38 Not only has the chart been significantly simplified, the sequence of events, timings, number and types of letters used, the type of actions to which debtors can be subject to, as well as the number and type of teams at Beta, and their relation to one another, have been amended so as to avoid disclosing any privileged company information. Hence, this chart is indicative of some of the principles that can inform collections sequences, rather than a faithful representation of any one team or company’s particular practices.

39 Other options available to the collector include requesting credit reports, used to assess the recent patterns of payments by the debtor on other credit accounts, or land registry searches, used to assess whether the debtor owns any property that might be relevant in assessing possible legal action that could be undertaken.

40 I build here on existing work that has examined how the encounter between collector and debtor is characterised by various forms of emotional management (Hill 1994; Poster 2013; Rafaeli and Sutton 1991; Sutton 1991).

41 On the relevance of experimentation as a method for market-making, see also Callon and Muniesa (2005), Lury (2004) and McFall (2009b).

42 This can be seen as an instance of what has been termed ‘knowing capitalism’ (see Savage and Burrows 2007; Thrift 2005) and mirrors the logic of various forms of algorithmic analysis and data mining that have come to characterise life under conditions of so-called ‘big data’. This operates in a range of fields beyond markets, including security (Amoore 2011), government (Ruppert 2011; 2012), and popular culture (Beer and Burrows 2013). Also, Ossandón (2014, p. 440) has recently analysed similar processes in relation to consumer credit, examining some of the ways in which credit scores can be combined with other behavioural data across the credit cycle, in both lending and collections.