

THE PERSONAL LIFE OF DEBT

COERCION, SUBJECTIVITY
AND INEQUALITY IN BRITAIN

RYAN DAVEY



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Introduction

I was in Becky and Jason's back garden, enjoying the nice weather in their newly built summer house – Jason's new 'refuge' as he had put it, a large wooden hut with windowpanes pleasantly covering the whole front. Jason heard the landline phone ringing from the house and hopped inside. He came back moments later with the cordless handset in his hand. He had already hung up. He recounted his conversation: "Is Mr Hackett there?" "Who is it?" "CRS [a debt collection agency]." "No, he's not in." Bam.' He mimed hanging up the phone, pressing an imaginary button on the handset. 'That's for that BMW you had ages ago,' said Becky. 'They want eighty quid,' she said to both of us. Her raised eyebrows and slightly pursed lips suggested it was a trivial amount to be chasing. 'It was years ago – when [our seven-year-old son] was about two,' he said.

The atmosphere was lighter than the day before when I had again visited them in the summer house. Becky had posted on Facebook earlier that day that one of the shelves of their free-standing glass-and-chrome drinks bar (usually stationed in their living room) had spontaneously shattered, cutting into her knee. She wrote 'thank god' her infant son had not been in the living room when it happened. Through the summer house's windows, we had a full view of the back of their rented terraced house, which Jason and his next-door neighbour had not long ago covered in a fresh coat of magnolia paint. The house radiated amber sunlight against heavy grey-blue evening clouds.

'Jase was planning on building a bar for out here, but we thought we might as well put this [bar] here, since it broke,' said Becky. She slouched in her pink tracksuit bottoms and fluffy hooded dressing gown. She was subdued and her face looked flushed. I took a can of lager from Jason and planted myself in the remaining seat. He said: 'Jonny's got raided this morning. The police raided it.' 'I was worried about Emma,' said Becky, speaking of Jonny's partner. "Cause – well a woman can push a baby out of herself, so you can fit a lot in there. Often when the police raid places, it's the first thing they do.' Seeing me baffled, she elaborated: 'The police will do a body inspection with a full cavity search. I was really worried they were gonna do that to Emma.' Jason speculated on the possible reasons for the raid. I later learned that Jonny had been arrested on drug, theft and handling charges.

I remembered the first time I had met Jonny, a year earlier. He had just been released from prison and had told me it was horrible and he never wanted to go back. Jason shook his head in dismay.

‘I take it Jonny’s been taken away,’ I said. ‘Yeah, he’s in a cell at the police station,’ said Jason. While speaking calmly, his eyes slightly wider than usual betrayed an undercurrent of fright. Becky said:

It happened to a friend of mine. The police raided her flat and they searched inside her. She said it was the worst thing that’s ever happened to her. Lucky for Emma they didn’t do it to her, ’cause her kids were screaming and they told her to go and sort them out. So she got off without them doing it. Obviously social services were straight round.

Becky’s intonation surged as she explained that child protection social workers would be inspecting Emma and Jonny with a view to determining whether to remove their children from their care. From how Becky spoke, she conveyed how distressing even the prospect of such an intervention could be. ‘Do you think I should go round?’ she asked. ‘It’s a bit late now,’ said Jason. ‘Call her in the morning. See how she is.’

Becky and Jason, and many of their fellow residents on the housing estate where they lived, were committed to making ends meet while affording what they needed and, where they could, pursuing better lives for themselves and their children. They placed great importance in making their homes into spaces in which their families could thrive and in protecting their children from harm. Yet quiet anxieties about legally sanctioned acts of coercion hovered at the edge of almost all residents’ awareness as they went about their daily lives. While occasionally this would involve the police, far more often the prospect of lawful coercion arose through other, seemingly more mundane, means: the recourse of banks, lenders and debt collection agencies to the legal enforcement of debts, including the use of bailiffs or debt enforcement officers to seize household possessions from people’s homes; landlords’ ability to begin eviction proceedings against their tenants; or even the capacity of social workers to monitor how parents raised their children and, if they detected a risk of harm, to remove children by force.

I gradually learned that Jason rapidly ending the telephone call he received from debt collectors was one way he kept potential anxieties at bay about the legal enforcement of his debts. Conversely, when lawful coercion surfaced in daily life – such as when he and Becky talked about the police raid nearby and the risk of social workers removing Jonny and Emma’s children – it reminded Jason and Becky themselves of their proneness to a range of coercive eventualities they ordinarily dismissed. Indeed, as this book will show, to situate the enforcement of debts alongside intrusions into the home and forcible child removal helps us to understand the act of ignoring debts

as a response to an extensive apparatus of lawful coercion to which housing estate residents in Britain are generally exposed.

At the time of writing in early 2025, household debt in Britain stands at far higher levels than those seen during the 2008 global financial crisis, and growing numbers of people are borrowing money to cover their rent, energy or council tax.¹ Despite the way credit and debt can enliven aspirations for a better life, or simply help people make ends meet, the problems they create are widely recognized. These include an increased prevalence of suicide and psychological distress (Fitch et al, 2011), a tendency to funnel resources away from those with little to spare and a reliance on coercive state measures to enforce repayment. Since 2008, prominent writers and activists have questioned the general moral precept that people should always pay their debts no matter what (Graeber, 2011; Lazzarato, 2011; Strike Debt, 2012; Ross, 2014). Social movements that refuse or resist debts have bloomed (Suarez, 2017; Mikuš, 2019; Sabaté Muriel, 2020).

Yet the ascription of individual fault to people with debt problems persists. News reports attribute debt problems to alleged cognitive deficiencies, irrationality or addiction among borrowers, along with unscrupulous business practices and a culture of supposedly unrestrained consumption (Deville, 2015, p 18).² Almost all commentators – journalists, academics and professional advisers alike – tend to meet one particular set of practices with anything from dismissiveness to derision or scornful amusement: namely, the daily efforts of over-indebted people to ignore the demands their creditors make of them. From hanging up the telephone when debt collectors call and leaving envelopes unopened or stashed away, to pretending not to be at home if bailiffs visit, this set of practices appears again and again in studies of debt across multiple societies (Williams, 2004; Deville, 2015; James, 2015; Kirwan, 2016).³

Despite occurring so often, however, the act of ignoring debts is rarely analysed in great detail, perhaps out of a sense it is too obvious to explain, or just a ‘natural’ response of little significance.⁴ Some writers reproduce common-sense notions that such people should ‘take ownership’ of their debts.⁵ Others write that ignoring debts is like trying to ‘wish [them] away’, suggesting such efforts generally do not succeed, since debt collection letters if hidden can ‘still exert a pull on the borrower’ (Deville, 2015, p 59). Indeed, the assumption that attempts to disregard debts will generally be in vain is pervasive, even though it is well known that lenders of unsecured credit initiate legal proceedings at only a fraction of the frequency that they threaten it and that many debts become unenforceable in Britain after six years of no payment or contact.⁶

As a result of such assumptions, the practice of ignoring or becoming detached from debts is generally characterized as wrong-headed, irresponsible

or irrational. Some psychologists describe it as a kind of maladaptive aversion or phobia (Burchell, 2004; Shapiro and Burchell, 2012). Perhaps relatedly, relatively little has been written about how debt contributes to class-like patterns of social stigma.⁷ This is despite substantial research demonstrating both how debt sustains economic inequality and how stigma is directed towards people on lower incomes on a plethora of other grounds besides debt.

The Personal Life of Debt offers a new understanding of indebted people's efforts to disregard their debts.⁸ By doing so it challenges the stigmatization of debt problems and generates insights into the inequalities associated with debt. Without necessarily advocating that over-indebted people should ignore their debts as a practical strategy, the book nevertheless contends that we must take such efforts seriously and take great care not to dismiss them out of hand nor to assume their outcomes in advance. It suggests that not caring about debts is an accomplishment rather than a problem indebted people should be educated to overcome. I argue that the practice of ignoring debts becomes easier to understand by framing it as a response to the prospect of lawful coercion.

For people like Becky and Jason, the risks of default and dispossession were prominent in their experience of household debt. The same went for the other residents of the housing estate where they lived, which I give the pseudonym of 'Woldham' – a neighbourhood of around five thousand residents on the outskirts of a city in southern England. Around half of Woldham's residents lived in social housing and the vast majority were classed as white British. Many of the residents were in arrears on one or more of their weekly or monthly payment commitments. People there used the word 'debt' in everyday conversation more often to mean being unable to pay, rather than simply owing something.

In response to their debt problems, people in Woldham often tried (and very often succeeded) to detach themselves from demands to repay. This could include stalling on repayments or paying less than was being demanded. Sometimes it involved ignoring or hanging up on telephone calls from lenders and debt collectors, as Jason did. At other times it meant putting letters out of sight or otherwise severing contact with creditors. In these ways, the indebted people who lived on this housing estate – as for many others around the United Kingdom – hoped to avoid being taken to court and facing court orders or bailiff action, despite paying less than their creditors were demanding.

Putting the materializations of their debts out of sight, or out of earshot, helped them to maintain an optimistic outlook about being able to avoid enforcement. Their optimism could help them to deflect an internalized sense of individual fault for having debt problems, partly because legal enforcement would powerfully reinforce such a sense of fault. However, despite (or maybe because of) their optimism, debtors in Woldham were also often at a loss to argue that their debts were unjust or even to renegotiate

their repayment obligations. Even though many doubted the legitimacy of their debts, they struggled to explicitly challenge narratives that their debts must always be paid.

The central argument of this book is that the difficulty experienced by over-indebted people to re-define or re-negotiate what they owe, and their efforts to ignore their creditors' threats of enforcement, are just one instance of a special kind of inequality that is very widespread in the UK today and maybe beyond. The inequality is constituted by asymmetrical power dynamics that arise from people's differing relations to the British state's coercive apparatus. As the chapters proceed, the book opens out from debt to describe similar processes taking place in other areas of daily life and governance that are not usually analysed together. In their day-to-day financial affairs, the residents tried not to worry about debt enforcement; so too as tenants a prospect of eviction informed their home-making practices, and as parents they performed childcare mindful of social workers' capacity to remove children by force. Each of the corresponding policy realms – consumer credit, housing and child protection – includes obligations that can be enforced by law. Their enforcement involves expropriating something from the person in question, such as belongings, money, their home, or their children.

The book develops a concept of 'expropriability' to theorize this condition. Expropriability is a virtually inescapable vulnerability to dispossessive legal force, such as through debt enforcement, eviction, or forced child removal. One of the sources of expropriability is the way parties like lenders, landlords and social workers enjoy a level of discretion to initiate legal proceedings to enforce the obligation in question – in effect, largely deciding when the obligation has been breached. This creates an inequality between those who are vulnerable to coercive sanctions and those more able to bring them about.

To make this argument, *The Personal Life of Debt* draws on eighteen months of fieldwork during the 2010s, where I lived as a lodger on the Woldham housing estate, followed by multiple informal visits in the years since. I followed a method of research known as ethnography, premised on spending prolonged time with the people about whose lives I wanted to learn. I describe my fieldwork later, in the section headed 'Methods', followed by an outline of the chapters. Some readers may wish to skip straight there. For those readers interested in more academic or theoretical questions, the intervening three sections set out the book's key concepts and its interdisciplinary approach, engaging with research at the meeting-point of anthropology and sociology – in particular, the anthropology of debt and the feminist sociology of class. As the following sections detail, the book departs from a convention in anthropology of framing debt as reciprocity and proposes an approach to studying debt that centres the potential for expropriation instead. Using an innovative method of 'internal comparison',

it situates debt alongside other areas of daily life, principally home-making and parenthood, to show that what happened with debt also occurred with a range of other legal obligations, too. Doing so not only highlights that the rise of finance affects class stigma and symbolic domination. It also demonstrates that lawful coercion – and people’s responses to it – are pivotal factors shaping struggles over moral value, thus extending feminist sociologists’ understanding of class (Skeggs, 1997, 2003, 2015; Walkerdine, Lucey and Melody, 2001; Tyler, 2008, 2013, 2015). Diverging from prevalent social theories, it contends that coercion likewise plays an important role in the processes by which people form their sense of self.

All this shows that to understand the inequalities of debt in Britain it is helpful to start by exploring its ‘personal life’, in a few ways.⁹ First, ‘personal life’ refers to the personal and private quality of debt problems: how people keep quiet about their debts, keep debt out of public view and put the materializations of their debts out of sight. Debt is thus personal in the sense of being private. Second, ‘personal life’ also refers to subjectivity – in other words, how a person’s sense of self arises through the networks of power in which they are entangled. Subjectivity includes someone’s identity, moral values, visions of the future and emotional life. I discuss the latter in terms of ‘affect’, a noun that refers to emotional and visceral processes that often elude conscious thought or speech.¹⁰ The fact people often keep debt private is linked to a strong connection between debt and affect, identity and subjectivity. This is not necessarily because keeping debt private creates intense emotions of shame, as is often claimed (for example, Experian, 2024). On the contrary, my ethnography shows that keeping debt ‘off stage’ rather enables indebted people to struggle *against* shame-inducing threats of coercion.

Third, studying ‘personal life’ reflects the way legal coercion (beyond the criminal justice system) targets ‘personal’ spheres of life and personal attachments among poorer people in Britain: the enforcement of debt threatens to sever people’s attachments to their possessions, their income, their savings and their aspirations for the future; with both debt and housing, legal coercion acts upon the space of the home, through bailiffs and eviction; and with child protection social work, parent–child bonds are an additional site of state intervention. The personal life of debt is the site of a modality of power whereby people fashion themselves, their ethics and their aspirations in response to the prospect of coercive legal force. This modality of power happens with housing and child protection, too. Personal life is at the centre of this modality of power, because the coercion of the law works on the hopes, attachments and extensions-of-the-self through which people form their subjectivity.

Hence *debt is rendered personal* because the attachments that are jeopardized by enforcement and which people strive to protect, are ‘personal’ attachments.

We can and should critically question the processes by which debt is rendered personal in certain settings. (This contrasts with situations of overt collective political organizing around debt.) Whereas some commentators advocate debtors ‘coming out of the closet’ about their debts (Cavallero and Gago, 2020), this book offers a new way to understand the privacy surrounding debt, showing it to be sometimes the best, or only, way to make debt liveable and to defy coercive compulsions.¹¹

Debt beyond reciprocity: new possibilities in the anthropology of debt

To lay the groundwork before presenting the book’s central concept of expropriability (in the next section), I now set out a departure I make from a long-standing convention in anthropology of understanding debt in terms of reciprocity. Credit and debt do often operate as reciprocal relations, in the sense of a to-and-fro exchange whereby what is given is later returned. In the light of this, anthropologists conventionally associate credit and debt with reciprocity, and with social interdependency more widely – in other words, how people depend on one another and what we all owe one another as a result. This has led to a powerful insight: that debts of money tend to be enmeshed within wider webs of reciprocity, both including and going beyond what might ordinarily be described as a debt, including favours, gift-giving and familial obligations.¹²

This approach of studying debt by tracing its links to other, ostensibly reciprocal obligations draws inspiration from Marcel Mauss ([1925] 2001) and Bronislaw Malinowski’s ([1922] 2014) seminal studies of gift exchange (Peebles, 2010). Malinowski (2014) observed a dazzling array of interlinked relations of reciprocity in his study of the *kula* in the Trobriand Islands, a ceremonial-cum-commercial practice whereby bracelets and necklaces were transported and exchanged as gifts in complementary directions between islands. By considering the business of lending, borrowing and repaying (or not repaying) money as akin to such exchanges, anthropologists have shown how debt can be a ‘driving force in social life’ (Guérin, 2014) and ‘productive’ of social bonds and boundaries, morality, care and status (Roitman, 2003; Peebles, 2010; Guérin, 2014). When anthropologists trace how debt is connected to gifts, favours, caring obligations and other social interdependencies, they are following Malinowski’s approach of drawing analogies between different kinds of ostensibly reciprocal relations. Expanding the concept of debt from ‘that simple notion of debt that the lending of money creates’ to encompass reciprocal obligations in general – any kind of owing at all – has even been seen as anthropology’s quintessential take on debt (Gregory, 2012, p 380).

However, the redefinition of debt as reciprocity-in-general fails to describe debt on the Woldham housing estate. This is precisely because Woldham

residents strove to cleave debt apart from their everyday ethic of reciprocity and their social interdependencies. Reciprocity was thus not debt's salient feature. Instead, what stood out was the prospect of enforcement. Reflecting this, the word 'debt' had two meanings in colloquial speech in Woldham, as I suspect it does in the rest of Britain: repayment problems, first, and repayment obligations, second. Residents said the word 'debt' most often in the phrase 'I'm in debt' to refer to intractable repayment problems and a fear of enforcement. Less often they used the word 'debts' in plural to refer to money they owed. I never heard any of them use the word debt in the supposedly more sophisticated sense of owing something *other than* money, like the way writers express their earnest 'indebtedness' to others in the acknowledgement pages of a book. As such, the way Woldham residents defined 'debt' in practice diverged radically from its established meaning in social anthropology.

This vernacular definition of 'debt' captures the perceived exposure to the possibility of coercive legal force among my interlocutors (that is, the people I spoke with), feeling unable to guarantee they would avoid a default. The debtors I met were generally behind with one or more payment. As such they continuously occupied a legal grey area between 'arrear' (that is, behind on payments) and a 'default' (meaning a definitive breach of the obligation to repay). And yet, the notion that as debtors they had failed to reciprocate was something that Woldham residents themselves often resisted. They did this in many ways: ignoring their debts and avoiding contact with creditors, as outlined earlier; temporally deferring repayment (in their words 'living on the never-never'); occasionally making light of the moral expectation upon them to pay what their lenders were demanding; being discreet about their debts in conversations with neighbours and friends; and, through all these practices, mustering up an optimism about not facing enforcement, as part of an asymmetrical power struggle to defy creditors' repayment demands. These indebted people had found ways to detach themselves from a moral or existential obligation to reciprocate, thereby de-linking debt from reciprocity.¹³ Their case cautions against universalistic assertions that financial debts and moral obligations – or what some call financial debts and 'moral debts' – are 'inseparable' (Guérin, Kumar and Venkatasubramanian, 2023, p 6).¹⁴

Some people might scoff at debtors in Woldham as if they are making excuses for their lack of financial responsibility. But taking their efforts seriously illuminates much about debt and power asymmetry. To reflect their frames of meaning, the way I conceptualize debt here is closer to the anthropologist David Graeber's meaning of debt as 'an obligation to pay money' (2011, p 13), but with greater emphasis on such obligations being merely asserted and thus also liable to be disavowed. For Woldham, an analytical association between debt and reciprocity would have multiple flaws: jeopardizing my writing's

capacity for semantic alignment with my interlocutors' frames of meaning (in short, its felicity); subtly reproducing the normative position that debts are generally repaid, even though my interlocutors rejected such a position; misrecognizing the mutability of debt across socio-cultural settings; and risking overlooking key power asymmetries that operate through debt.

The way Woldham residents defined debt unsettles some seemingly foundational precepts in anthropology. Despite Mauss' *The Gift* ([1925] 2001) being taken as 'anthropology's foundational text on credit and debt' (Peebles, 2010, p 226), the degree to which Mauss engaged with the concept of debt is contentious. Mauss wrote that 'the origin of credit is ... the gift' ([1925] 1974, p 34), but he described the obligation to reciprocate a gift as a 'debt' only a few times and without fully theorizing debt per se (for example, [1925] 2001, pp 126–8; see also Graeber, 2009, pp 112–3).¹⁵ Similarly, Malinowski refers to credit, debt, or lending only once, in writing that the *kula*'s 'economic mechanism ... is based on a specific form of credit' ([1922] 2014, 164).¹⁶

Scepticism towards comparing debt with reciprocity is as old as the comparison itself. Franz Boas (1897), a founder of North American anthropology, studied a competitive gift-exchange ceremony known as the 'potlatch' among the Kwakiutl people in North America. Boas likened ceremonial gift-giving to a debt, by writing that 'the gift ... is nothing but an interest-bearing loan' (1897, p 343; in High, 2012, p 367). However, his lesser-known contemporary Edward Curtis found that the Kwakiutl kept potlatch gift-giving separate from the accounting of debts owed for everyday purchases and that only the latter would ever be explicitly called in (High, 2012). Boas' position was effectively that debt and reciprocal gift-giving are fundamentally alike, whereas Curtis's was that they differ in significant ways. Curtis's stance may be especially relevant during times of crisis (High, 2012). When defaults and non-payment are rife, insisting that credit and debt are reciprocal risks becoming a normative rather than descriptive act.

An alternative approach has emerged more recently. David Graeber (2011) famously argued that debt is a relation founded on violence, not a reciprocal exchange.¹⁷ Even before this, however, Janet Roitman had written that debt cannot be reduced to an exchange between equal parties, but is instead 'at the origin of a fundamentally asymmetrical social relation' (Sarthou-Lajus, 1997, p 2; in Roitman, 2003, p 213). In this alternative view, debt is a 'structure of dependence' and 'a historical phenomenon' (Roitman, 2003, p 213), rather than a universal feature of human life. Consequently, instead of collapsing multiple kinds of social relationship into the single category of 'debt', it is more valuable to investigate 'the distinctions that matter' to people, between debt and other kinds of obligation, and between different kinds of debt (High, 2012).¹⁸

Notwithstanding all the problems of the conventional anthropology of debt (chiefly, its tendency to equate debt with reciprocity), renewing one particular element of it can generate new analytical possibilities: what I call ‘internal comparison’. Here it helps to revisit Malinowski’s ([1922] 2014) original rationale for tracing interconnected reciprocal obligations in the first place. Before comparing *between* societies, as anthropologists are well-known for doing, Malinowski first drew systematic comparisons *within* his fieldsite (Candea, 2019, p 80). Malinowski explained that the ethnographic study of a given phenomenon should involve ‘an exhaustive survey of ... the broadest range possible of its concrete manifestations’ (2014, p 52). He argued that a ‘comparison of the manner in which two aspects of culture functionally depend on one another’ would generate a deeper analysis of both the phenomenon in question and its surrounding socio-cultural milieu (Malinowski, 2014, p 828). The technique of internal comparison makes analogies between phenomena that occur across ‘different domains or aspects of [the same] culture’ (Candea, 2019, p 81). These phenomena may be formally similar, causally related and/or materially connected.

Comparing interlinked reciprocal relations was ill-suited to studying debt in Woldham, but many insights were to be gained by drawing a different comparison: namely, to compare debt with other areas of life in which residents also responded to the prospect of expropriation. Hence in studying debt beyond reciprocity, I develop an anthropology of expropriability: a study of the broadest range possible of the concrete manifestations of the prospect of expropriation in Woldham. In the next section, I set out the insights this generated. Of course, Woldham residents’ experience of debt is far from universal. My point is not that anthropologists should always use ‘expropriability’ to guide their studies of debt, even though it is likely relevant to many settings. Nor am I saying that ethnographers should never trace the links between debts, reciprocity, care and interdependency. Instead, I am challenging the assumption that the only or best way to study debt in anthropology is by using that conventional approach.

Internal comparison is a powerful tool that takes full advantage of ethnography’s holistic purchase on daily life in a given social setting.¹⁹ It can be renewed while dispensing with both Malinowski’s inattention to the colonial power structures that enabled his research and his functionalist assumption that the interlinked aspects of a culture benefit all involved. To harness its power, ethnographers should tailor the terms for internal comparison to the salient features of debt where they work. Attending to the specificity of debt in this way opens up new avenues for analysis. It highlights that the social phenomena that resonate with debts of money in any given setting are contingent to that setting, which in turn sharpens our grasp of the mutability of debt itself. In sum, my proposal is that anthropologists and

other ethnographers are in the business of making internal comparisons, that the study of debt is one of the central areas we have done this, and that there are other kinds of internal comparison we can make.

My proposal makes explicit what is already present in a wave of critical anthropological research on debt since 2008. This research has shifted away from asserting that debt fosters social solidarity, by instead advancing our understanding of the way exploitation²⁰ and violent dispossession²¹ happen through debt, including in gendered²² and racialized²³ ways. I build on insights that debt animates hopes and aspirations (James, 2015), by showing how it may simultaneously engender the prospect of dispossession. My approach also dovetails with wider multi-disciplinary inquiry into debt. Sociologists, human geographers and legal scholars show how debt collection works to stimulate in indebted people an attachment towards their repayment obligations (Dewille, 2015); how through the temporal dimensions of debt people configure their past, present and future (Adkins, 2017); how debt shapes our personal relationships (Featherstone, 2019; Kirwan, 2019); how space plays an active role in debt (Harker, 2017, 2021); and how the law could offer relief instead of punishment in a debt economy (Spooner, 2019). Advancing on this work, I show how people detach themselves from their supposed repayment obligations by suspending the prospect of expropriation in both time and space.

Expropriability: coercion, inequality and the struggle for value

By making internal comparisons in Woldham, I found that residents' experiences of debt resonated with their experience of other legally enshrined obligations, too. The legal obligations around housing and parenthood would also lead to coerced dispossessions should the relevant authorities deem the obligation to have been breached. Many Woldham residents lived in rental housing whose precarity involved an anticipation of the state's capacity to sanction a forcible eviction. Their home-making practices responded to this prospect (Chapter 3). Many residents, especially women, also spoke about social workers' legal capacity to remove their children from their care. Female residents often explicitly aimed their parenting practices towards preventing their children being taken away by force (Chapter 4). Comparing the practice of debt in Woldham with home-making and parenthood, I found a recurring condition that I describe as 'expropriability'.

Through its focus on expropriability, this book calls for renewed reflection on the sources of class inequality. Early 21st-century Britain saw an intensified demonization of the non-upwardly mobile working class (Morris, 2002; Jones, 2011; Tyler, 2013). Stereotyped figures of 'chavs', 'scrounging teenage mums' and the 'welfare dependent' supposedly made up an 'underclass' residing on Britain's so-called 'sink estates' (Skeggs, 1997,

2005; Walkerdine, Lucey and Melody, 2001; Tyler, 2008, 2013; McKenzie, 2015; Slater, 2018). Ethnographies of class in Britain have accordingly taken an interpretive interest exploring how poorer people respond to stigma and struggle to be valued in cultural terms (Skeggs, 1997; Evans, 2006; Smith, 2012; McKenzie, 2015).

Alongside these, research focusing on material processes has shown that the expansion of financial lending to households in recent decades is part of a growing role for finance in capital accumulation and in ever-more spheres of daily life. This is often called ‘financialization’, a process where ‘the reproduction of societies as a whole becomes more dependent on finance, credit and debt, and on the logic of speculative money capital’ (Kalb and Hann, 2020, p 1).²⁴ Materialist research on financialization and class has shown that the emergence of debt-based economies has deepened economic inequality, by integrating poorer (or in Marxian terms ‘surplus’) sections of the population into credit markets, at a higher cost and with a greater likelihood of expropriation than for others, and through a rise in accumulation practices that rely on the state’s coercive apparatus rather than trying to win people’s consent (Lapavistas, 2013a; Soederberg, 2014; Wang, 2018). (I return to this point later.)

Cultural and materialist approaches to class are too often seen as irreconcilably opposed theoretical camps (cf Kalb, 2015, pp 7–10). Followers of Pierre Bourdieu, who tend to focus on the symbolic and cultural dimensions of class, sometimes get pitted against those faithful to Marx with an emphasis on material processes. My own research identified acts of symbolic domination that are closely entangled with capital accumulation. *The Personal Life of Debt* thus reveals links between the cultural and material dimensions of class.²⁵ It shows that the current role of the British state in facilitating the accumulation of capital has subtle effects on people’s efforts to be valued and respected, as indebted subjectivities form in anticipation of legal force. Such processes are not a new phenomenon but rather a historic feature of liberal governance that the recent growth of debt makes more visible.²⁶

Hence, this book adds to research on the relation between financialization and class by arguing that the way financial accumulation relies on state coercion has implications for class, and class struggle, that extend beyond the extraction of wealth. It shows that household financial debt also has complex effects on the struggles over value that are key to the symbolic, subjective and moral dimensions of class. The book thus joins a small but growing body of research into debt and class stigma (Wang, 2018; Davey, 2020a; Sparkes, 2020; Vetta, 2022). Such struggles over value exist not only in organized collective political action but also in everyday life, household budgeting, home-making and care – in short, personal life.

Expropriability is the central concept I use to link subjectivity and culture with material and political conditions in the UK. Expropriability is

related to precarious economic conditions, such as fluctuations in the cost of living, insecure employment and wage stagnation (Standing, 2009), but it cannot be reduced to them. Among the residents with whom I worked in Woldham, wage labour was unreliable as a sole source of subsistence. Residents responded to this basic fact in various ways. Often they turned to consumer credit and at other times to welfare benefits or illegal or ‘informal’ economic practices (see Interlude 1: Economic Life and Social Distinction in Woldham). Viewing the global capitalist system in this light shows that many people borrow less-than-freely but cautions against too neat an idea that debts are simply imposed onto people: in Woldham, debt was a highly prevalent, but not uniform, feature of the way residents shaped their livelihoods in response to the unreliability of wage work. Each of these methods of subsistence – consumer credit, welfare benefits and informality – in turn engendered another level of precarity, in the form of possible dispossessions: relying on credit exposed people to the legal consequences of defaulting; claiming benefits created a possibility of administrative errors and punitive sanctions; and informal economic practices made people liable for arrest, benefit sanctions and/or penalties.

What I call expropriability is a way of representing the extent to which legal dispossessions contribute to the general experience of precarity. Hence expropriability is a legally mediated exposure to potential dispossession that arises from, but is distinct to, economic precarity. Expropriability arises from a precarity in people’s ability to ‘keep on top of things’: to pay bills and debt repayments sufficiently so as to avoid being taken to court, to discharge one’s contractual responsibilities (or to stay on the landlord’s good side) as a rental tenant or to undertake one’s duty of care as a parent adequately, in the eyes of the law. Hence expropriability involves a precarity in someone’s capacity to fulfil certain legal obligations. It always hinges on the way certain moral obligations are defined in law. As Soederberg writes for debt, ‘the construction of the legal obligation is an important disciplinary feature of personal debt under capitalism’ (2014, p 73). I will show that in Britain today the construction of the legal obligation is an important disciplinary feature of housing and parenthood too. This extends beyond black-letter law to include everyday decisions, made by agencies like lenders, debt collectors, landlords and social workers, about whether a breach has occurred.

As this indicates, a key source of expropriability is an uneven social distribution of the power to bring about or prevent legal force. There are social asymmetries in people’s relation to lawful coercion, with some having relative control over its use and others being relatively vulnerable to it. On one end of the scale, certain agencies, like lenders, debt collection businesses, landlords and social workers, enjoy some discretion to adjudicate on what counts as a breach of a legally sanctioned obligation. How much

discretion they have depends on specific policies and laws. The policies and laws that give some parties the discretion to expropriate are instances of ‘authoritarian neoliberalism’, a mode of governing capitalism that ‘seeks to marginalise, discipline and control dissenting social groups ... rather than strive for their explicit consent or co-optation’ (Bruff and Tansel, 2019, p 234; see also Bruff, 2014). Expropriability also aligns with a ‘punitive shift’ recently observed by the anthropologist Insa Koch (2018b) across criminal justice and welfare on British housing estates.

In contrast to those agencies with power to bring about or prevent legal force, many Woldham residents felt it impossible to guarantee that they would be seen to be performing some such obligation adequately. So they could not be sure they would escape the coercive force of the law. This shows a stark discrepancy between those who have privileged access to, and those who are excluded from, the processes by which decisions are made about whether an obligation has been breached. Such processes determine whether or not coercive force is administered. I propose the term ‘the means of legal coercion’, to refer to influence over the use of legal force by making decisions about whether an enforceable obligation has been breached. When I write of ‘coercion’ I mean a quality in any action that takes place under express or implied threats of violent physical force and not only the actual exercise of such force (Graeber, 2012, p 105). In Woldham, discrepancies between influence over, or vulnerability to, the means of legal coercion occurred in residents’ relations with lenders, landlords and social workers. Such discrepancies can be understood as differential relations to the means of legal coercion.

The same social relations that featured discrepancies of control over and vulnerability to legal coercion – between indebted borrowers and their lenders, private renters and their landlords, and between poorer parents and social workers – were very often also relations where the residents were on a particularly uneven footing in their struggle to articulate what they valued in life. Relatedly, in these same relationships, dominant moral ideas of good and bad stood as euphemisms for differences of social class. Most often this was by pitting the upwardly mobile working class against a supposedly apathetic ‘underclass’ or pitting ‘scroungers’ against ‘strivers’. Right-wing politicians at the time incorrectly claimed that these categories denoted two separate populations, the former contributing taxes and pursuing their betterment in earnest and the latter idly scrounging off the state (Hills, 2017). Public- and voluntary-sector professionals who worked on the Woldham estate often formed judgements about the residents’ lives based on whether they pursued aspirations for social mobility. Woldham residents sometimes avowed the standards of which they fell short and sometimes became rather cynical about them, but either way they conveyed feeling that they had little chance to push any alternative value-schema into wider societal recognition.

This dynamic strongly resembles the feminist sociologist Beverley Skeggs' idea of class as 'a struggle between groups over value' (2015, p 205). Skeggs argues that the economic oppression we call class is enabled in the first place through social inequalities in people's ability to define what is valuable, not only economically but also morally. My research extends Skeggs' analysis by showing the involvement of legal coercion in the processes she describes. It was in the manifold ways people responded to threats of force, and the various forms of optimism they engaged in so doing, that unequal struggles over value – or what Skeggs calls class – arose. My focus on coercion draws on an anarchist idea: namely, that class is 'not just about the ownership of the means of production, but also about the ownership of the means of coercion – the capacity to physically enforce decisions' (Walt and Schmidt, 2009, p 109). This anarchist concept of class diverges from Marxist ones in that it considers not only who owns property, but also who controls the institutions by which coercion is made lawful and meted out (Walt and Schmidt, 2009).²⁷

Not only class stigma but also racialized violence, oppression and dehumanization have long resulted from lawful coercion, of course.²⁸ These have been powerfully critiqued through Black and allied scholarship on racial capitalism, carcerality and abolition. My comments on expropriability echo insights from this research.²⁹ However, there are important contrasts to note between the expropriability I describe for the mainly 'white British' housing estate residents in Woldham, on the one hand, and on the other, both (1) higher concentrations of similar kinds of coercion for racialized minorities and (2) a distinct apparatus of coercion and control for undocumented migrants and others without full formal citizenship. Racialized minorities in Britain, and especially Black people, experience a disproportionate exposure to legal coercion, from police arrest to debt enforcement, eviction, benefit sanctions and forced child removal.³⁰ This is to say nothing of the mass incarceration of Black people nor racialized police brutality (Wacquant, 2001). What I call expropriability for the largely 'white British' citizens of Woldham is also a distinct but parallel formation to the creation of 'deportability' in undocumented migrants (De Genova, 2002).³¹ Deportability threatens to deprive undocumented migrants of their access to a jurisdiction altogether, as a forfeiture of all formal rights (barring human rights), something of which the prospect of poorer white citizens being expropriated of cherished possessions and kin stops far short.

In manifold ways, then, exposure to coercion is a feature of contemporary capitalism. Financialization in Europe and North America has seen 'the expanding legal rights of creditors supported by the increasingly disciplinary and coercive power of states' (Soederberg, 2014, p 10), often targeted at growing 'surplus populations ... whose lives are not centred on the wage relationship' (Kalb, 2015, pp 18–19).³² The state 'no longer merely preserves

the infrastructure and property relations that make indirect extraction through the wage possible; the coercive mechanisms of the state – the legal system, the threat of courts, bailiffs, prisons, and police – play a direct role in the extraction itself’ (Graeber, 2014, p 76). Thus the accumulation of wealth relies more and more on legal forms of dispossession and violent coercion, instead of consent (or hegemony) (Elyachar, 2005; Harvey, 2005; Mollona, 2009; Carbonella and Kasmir, 2015; Wang, 2018).

This gives cause to reconsider E.P. Thompson’s claim that ‘The class experience is largely determined by the productive relations into which men [*sic*] are born – or enter involuntarily’ (1991, p 8). Recent studies argue that it also arises from extractive relations outside the realm of production, such as debt.³³ My suggestion, however, is that the declining reliability of formal employment in post-industrial Britain – and people’s recourse to credit, benefits and informal practices instead – highlight ways in which ‘the class experience’ is also shaped by inequalities in people’s relation to the law, through its capacity to administer violence and ascribe fault. None of this is to deny that economic exploitation plays a fundamental role in class formation. Nor is it to suggest that the moral or subjective dimension of class is more important. Rather, I am noting that the processes of production and accumulation that reproduce economic domination rely on lawful violence, with unpredictable effects on human ethical life, social relations and societal inequalities. Hence, I would argue that understanding class in contemporary Britain requires attention not only to production and accumulation, nor only to stigma and social distinction, but also – on an equal footing – to legal coercion.

Defensive optimism: the subjectivities of debt and expropriability

Central to the way expropriability operates as a mode of power is a process I observed in Woldham whereby residents fluctuated between hoping or striving for a better life, on the one hand, and, on the other, defending against losing the tangible things that enabled them to envisage those bright futures in the first place, such as money, possessions, homes and kin. I was also mindful of research showing a correlation between debt problems and diagnosed mental health conditions, which I had studied myself in an earlier project (Fitch et al, 2011). To understand how all these things are connected requires close attention at the level of subjectivity. The concept of ‘subjectivity’ has two sides: on the one hand, your sense of yourself and your subjective experience of the world; and on the other, your involvement in power relations and/or experience of violence or oppression. Hence ‘subjectivity’ is a shorthand for a phenomenon whereby someone’s sense of self arises from the way power, violence and capital accumulation operate in the social world around them (Aretxaga, 1997, p 19; Das et al, 2000, p

9; Biehl, Good and Kleinman, 2007, pp 5–6). This takes place through a process known as ‘subject-formation’ or ‘self-formation’.

Interest in subject-formation has much to do with the philosopher Michel Foucault’s (1990, 1991) contention that power in ‘modern’ societies operates less through repression and more through the activation of desires through incitements to speak, less through external compulsion and more through the subject’s willing complicity in the regulation of their behaviour, and less through physical force than through the capacity of knowledge to constitute social reality (Lukes, 2004). Foucault called this ‘productive power’. From his earlier to his later works, Foucault grew increasingly averse to the idea of domination or power asymmetries playing a part in subject-formation and emphasized instead the role of ethical reflection, freedom and care (Lukes, 2004; Laidlaw, 2013).³⁴ Throughout his career, Foucault argued that direct coercive force had dwindled in the contemporary working of power.³⁵ His interest in productive power over coercive or repressive power has arguably prevailed in the human, social and political sciences.³⁶

However, Foucault’s view of power provides limited help for understanding daily life in Woldham, which was punctuated by reminders of the law’s capacity to expropriate by force. Coercive domination and productive power thus co-existed in Woldham, reflecting the way lawful coercion has an unequal social distribution in Britain according to class. Hence in the residents’ processes of self-formation, their freedom and agency interacted with the force of the law. This underscores the fact that human and social scientists should be aware that Foucault’s models of power have limited insight for understanding many situations of class domination, power asymmetry generally and coercive power in the contemporary world.

Understanding the residents’ experiences is better aided by feminist and postcolonial anthropologists who write about the role of violence in subject-formation, including Veena Das (Das et al, 2000; Das, 2006) and Begoña Aretxaga (1997). These writers explore how women re-make their lives in the aftermath of violence – in Das’s case, through a labour of repairing social relationships ruptured by violent events and in Aretxaga’s by developing a ‘political view of social relations’. This book advances on them and on research into how the violence of the past lives on in the psyche, the body or the landscape (Antze and Lambek, 1996; Young, 1997; Navaro-Yashin, 2012), in a temporally complementary way, by theorizing how the *future* prospect of violence is also involved in subject-formation.

A helpful way to think about this is in terms of optimism. In Part II of the book, I develop a concept of ‘defensive optimism’ to describe the will expressed by many Woldham residents and debt advice clients for lawful expropriation not to happen. I contrast it to ‘aspiration’, meaning a kind of optimism that posits visions of a better life and embarks on their pursuit. ‘Defensive optimism’ is a non-aspirational form of optimism that defends

against unwanted eventualities. The concept helps to convey that applying hope to the deferral of coercive eventualities has far-ranging effects.

It may seem strange to discuss debt problems in terms of optimism. Public and academic portrayals of debt problems tend to feature expressions of anxiety, guilt, sleepless nights, social isolation, despair, depression, helplessness and crisis. Over-indebtedness has well-known correlations and mutual causation with suicide and diagnosed mental health problems (Fitch et al, 2011; Davies, Montgomerie and Wallin, 2015). But what I call defensive optimism is precisely how the over-indebted people I met sought out an alternative. Ignoring knocks at the door, avoiding telephone calls, stashing letters out of sight and glossing over debt problems in everyday conversations were all central practices to preventing themselves being consumed by worries of court summons, bailiffs, eviction or child removal. Their defensive optimism was thus part of an existential discipline they crafted to hold anxieties about debt and expropriation at bay. This book's study of subjectivity is thus a direct, critical response to psychological and psychiatric research on debt and mental health: it shows a greater variety of psychical and affective states accompanying debt problems than has so far been recognised (encompassing ambivalence, detachment, optimism and humour); and it highlights that common understandings of the mental and emotional dimensions of debt problems are premised on implicit norms that people ought to pay (norms which this book critiques).

Methods

This book is based on a total of eighteen months' fieldwork on the Woldham housing estate conducted from 2012 to 2019. This included a main stretch from July 2012 to September 2013, followed by three subsequent research stays in 2014, 2016 and 2019 and numerous shorter visits more recently. People's tendency to avoid speaking about their debt problems in detail was the central guiding principle for the design of the research. Thus I undertook two distinct programmes of participant–observation, which I put in dialogue with one another: living on the Woldham housing estate and volunteering at two local debt advice services. I have changed some details where necessary to protect the identities and interests of those who gave their time to help the research, primarily through pseudonyms for people and places.³⁷

Woldham is situated on the outskirts of a city in southern England and comprised around five thousand residents in a mix of social housing, private renting and a scattering of owned homes. My residential fieldwork in Woldham drew on anthropological research methods premised on getting to know strangers over a long period of time, and studying their social relationships to gain a holistic understanding of their daily lives (Shah 2017; see also Gluckman, 1940, 1961; Frankenberg, 2002). I came to take Woldham

as an arbitrarily bounded site for close attention.³⁸ This was not to imagine what happened squarely within the bounds of the estate in isolation, as if a remote community, but instead to examine the vaster forces that whirled through it and left a trace.

I lived as a lodger, initially with a single woman in her twenties who had recently bought a flat in Woldham and then with a divorced man in his fifties who lived in a social housing flat on the same street. I approached people in the local social club, told them about my research and asked to interview them. I took part in community events, including residents' meetings, job clubs (to help people look for work), parents' coffee mornings, including a peer support group for parents of children with additional needs, martial arts classes and time banking (a community scheme based on two-way exchanges of time and favours). These activities often featured a divide between 'professionals' (meaning public- or voluntary-sector employees) and 'residents', where I was generally placed in the former camp.

More trusting and mutually disclosive interactions arose through becoming friends with four residents in particular who showed me immense hospitality, inviting me to socialize with them and introducing me to their friends and extended families. I visited them at home, sometimes several times a week. Through them I met many of my then-neighbours on the street where I was living, which I give the name of Kirklees Close. I attended a weekly karate class on the estate with a number of the neighbours for several months. Later, with the arrival of summer, Kirklees Close became a place for impromptu hanging out. The conversations I enjoyed with these neighbours taught me about the many aspects of daily life in Woldham that its residents discussed freely. They feature in this book to convey local norms, commonplace experiences and views and the tenor of semi-public interactions among the residents. Altogether there were thirty-four Woldham residents with whom I spoke multiple times, as well as many I met just occasionally or once.

It was in closer relationships that particularly detailed discussions of debt and potential expropriation took place with residents. Getting to know the four individuals just mentioned – a couple, whom I call Becky and Jason, the man with whom I lodged, Frank, and his friend and ex-girlfriend Shirley – taught me the most about the relationship between coercion and inequality in Britain. More than anyone else, they helped me to understand a diverse range of subjectivities associated with debt and expropriability, far beyond the norms that public- and private-sector institutions sought to inculcate. To delve into the intricacies of subjectivity, therefore, I decided to tell their stories in depth. I add in shorter accounts of their friends and relatives and other residents, along with a case study of a debt adviser I call Bernie. I first introduce Becky, Jason and Frank, in [Chapter 1](#), Bernie in [Chapter 2](#), and Shirley in [Chapter 4](#). While they obviously do not indicate the prevalence of any given phenomenon, they reveal unforeseeable possibilities – recalling

Harvey Sacks' suggestion to 'start with things that are not currently imaginable by showing that they happened' (1984, p 25).

The complement to this residential fieldwork was my placements at two free debt advice services. The first was a state-funded advice service based in Woldham's community centre. It employed between six and seven paid staff and conducted its appointments by home visit, its remit being 'harder-to-reach' people. I call it Beacon Advice. The second was based in a Baptist church near the city centre, relied on non-conformist Christian volunteers, such as Baptists and non-denominational evangelical Christians, and conducted its appointments on-site in the church. I call it Shine-a-Light.

For the first six months of my fieldwork, I volunteered for three days a week, undergoing professional training in debt advice, both online (called 'WiserAdviser') and in person (from the Institute of Money Advisers), observing (or 'shadowing') many advice appointments, providing administrative assistance, answering telephone enquiries from prospective clients and undertaking basic casework such as negotiating with creditors by telephone or written letter. I made observational fieldnotes during these placements, conducted and recorded interviews with staff and gathered documents. I conducted and recorded a total of thirty lengthy, semi-structured interviews with nineteen debt advice clients in the city, many of whom lived in or around Woldham.

Thematically I focused on debt advice clients' narratives of getting into debt and what I pitched as the personal and emotional aspects of being in debt. Despite my hoping for repeated interactions, most clients resisted our interactions exceeding the institutional confines of the debt advice service. Hence the condition of these interactions being so disclosive was their institutional boundedness. Ethically I was disinclined to push against such boundaries. I also visited seven other debt advice services around the region, as well as two in London, and interviewed their staff, volunteers and clients.

I put these two bodies of research material – from the residential fieldwork and the debt advice placements – into dialogue with one another for the sake of my analysis. [Chapters 1](#) and [2](#), along with an interlude before [Chapter 3](#), focus on material gathered during my debt advice placements. In the following three chapters this material forms a background and counterpoint to the observations I made during my residential participant-observation. Debt in my conversations with Woldham residents often appeared through allusions, euphemisms, quips and silences, rather than explicit discussion. What I learned at the debt advice services informed my interpretation of those interactions, by sensitizing me to what they had to do with debt and lawful coercion. In other words, the debt advice placements allowed me to study debt in other situations where debt more often passed without being spoken about.

My subjectivity as a gay man perhaps attuned me to experiences of being closeted, in the sense of opting not to disclose a putatively shameful fact

about oneself. Being closeted is ‘a performance initiated ... by the speech act of a silence ... in relation to the discourse that surrounds ...it’ (Sedgwick, 1990, p 3). Not speaking about debt problems is also an act of silence in response to a surrounding discourse, in this case of financial responsibility. And so I explored the contours of debt’s unspokenness and asked what that unspokenness might achieve, what subjectivities it entailed and what perspectives on debt, coercion and inequality it contained. The debt advice placements thus helped me understand that, for Woldham residents, placing debts out of sight furnished their subjectivities with an optimism that could help them to defy threats of enforcement.

Ethical, political and intellectual problems arise from writing about social class in Britain as an economically privileged white male. I spent four years at a private school in Hull which provided me with cultural capital for later study at the University of Cambridge. I researched over-indebtedness as someone lucky enough to have had my student loan repaid by my parents. While my parents grew up on council estates in Nottingham, as children of working-class Irish migrants to post-war Britain, their social mobility meant my own upbringing was markedly more privileged. I had never worried about making ends meet and was therefore personally somewhat clueless about what this was like. Yet many debt advice clients told me that to understand the experience of over-indebtedness there is no substitute for having ‘been there’, suggesting it is an experience that is particularly difficult to convey in words. My hope has been that exploring the subjective side of over-indebtedness through ethnography would, if not counteract, then at least identify the limitations to understanding presented by my privilege and (lack of) life experience. Being clueless gave me a reason to ask obvious questions and make explicit what otherwise went without saying.

Yet it is a matter of overriding regret that most ethnographies of working-class life in Britain are undertaken by middle and upper-middle class people, even though the Working Class Studies Association, the *Journal of Class and Culture* and the [Working Class Collective \(2022\)](#) challenge this over-representation. It is perpetuated by meagre pay for postgraduate research that makes it financially challenging without additional funds from a side job, parent or partner. The same goes for the liminal position of PhD researchers in the UK between study and employment.³⁹ These exclusions impoverish academic knowledge of class, since cluelessness is disproportionately the point of departure.⁴⁰

Giving the lie to a facile notion I had initially harboured that temporarily living in Woldham could afford me some easy solidarity with its residents, I progressively realized how far apart my interlocutors and I could remain despite spatial proximity and social familiarity. Indeed, the research was potentially complicit with the class-based extraction of value this book critiques. My fieldwork enabled me to acquire value, in the form of jobs

and social prestige, but did not do the same for my interlocutors. Standing alongside health visitor reports and regeneration surveys in producing knowledge about Woldham's poorer residents, my research colluded with a long-standing separation between who gets to author knowledge and who becomes its object in the UK. This separation is a crux of class relations in Britain, where working-class people are deemed unable to give credible accounts of themselves (Skeggs, 2003).

I tried to mitigate this in two ways. First, to prevent my research from objectifying Woldham residents I focused on their subjectivities. The book's case studies do not claim any representativeness of 'the working class' as a whole, but instead aim to convey the intricacies of people's frameworks of meaning and personal dispositions. In my writing I try to evoke how residents were feeling in particular moments, based on what they conveyed to me.⁴¹ I deliberately describe my interlocutors' *perceptions* of lenders, debt collectors, bailiffs, landlords and social workers, rather than to 'correct' those perceptions by undertaking ethnographic research with state or corporate agencies themselves. I write critically about the objectification of Woldham's residents by community workers and some advisers.

Second, to prevent my research from reproducing class inequalities, I critically interrogate the classed ascription of negative value. The book analyses the processes whereby fault or worthlessness is ascribed to people, often alongside (and so ideologically legitimizing) the extraction of wealth. In other words, to avoid feeding into the devaluation of already-marginalized people, I made those processes of devaluation my focus. I do this with regard to the morality of debt repayment, norms around 'good parenting', and the material and symbolic devaluation of tenancy as compared to home-ownership.

My fieldwork interactions comprised a constant movement back and forth along several axes of familiarity and strangeness. Coming out of the closet and later introducing my then-boyfriend to neighbours in Woldham, for instance, prompted relentless differentiation in terms of sexual identity, through 'gay jokes' and questions about tops and bottoms, yet also positioned me as someone with relationships, eroding the strangeness of a lone outsider. This was a back-and-forth process, rather than a progressive familiarization, because it was always a condition of the relations I developed that their everyday functions would only last so long. Writing this ethnography was inaugurated by the abrupt loss of those interactions as I moved from my fieldsite back to Cambridge at the end of my fieldwork. Missing them was the condition of my writing. The empathy and semantic alignment sought through retrospective anthropological writing, rather than during fieldwork itself (see Strathern, 2015), constitutes here a thank-you shot back blindly into the night sky and an apology for the preordained disintegration of trusting relationships.

Chapter outline

Expropriability is this book's central story, especially as a feature of debt problems that also – as the later chapters show – appears with rental housing and parenting in 'deprived' areas. This is an account of the working of power through subjectivity. Two interludes give a short break from this story by focusing on economic and financial matters, emphasizing the distinctiveness of comparing debt with expropriability rather than reciprocity.

The first two chapters explore debt as an explicit social practice. While debt is often skirted round in conversation, one place it becomes very explicit is in debt advice. [Chapter 1](#) tacks back and forth between the institutional space of debt advice and the daily lives of those living on the Woldham estate to explore the subjectivities of over-indebted people. Debt problems are often represented in terms of sleepless nights, being worried sick, or feeling guilty, but some debtors in Woldham wavered between striving to pay debts on time and what they called 'living on the never-never'. The latter meant giving up on aspirations to clear their debts, ignoring their creditors, taking their chances regarding legal action and sometimes even joking about being bad debtors. While this helped residents to resist their creditors' demands, they also struggled to argue with official judgements of fault or to define what they truly owed. Intervening in debates about the power inequalities of debt, [Chapter 1](#) shows that credit–debt relations feature an unequal struggle over value, arising from a discrepancy between vulnerability to and control over the administration of legal force.

[Chapter 2](#) homes in on the working practices of a debt advice centre in Woldham, named Beacon Advice. The advice service's clients usually arrived bewildered about how much money they owed and to whom. [Chapter 2](#) argues that the seemingly neutral or technical process of producing stable knowledge about debts as quantities of money is a contingent political act. Advancing on research showing the many benefits of debt advice, I show that the advice service in Woldham also inadvertently fed into stigma towards over-indebted, propertyless people by the way it both defined what counted as a 'debt' and affirmed the legitimacy of enforcement.

[Chapters 3](#) and [4](#) move from debt to draw comparisons with the legal obligations of tenancy and parenthood. They highlight a recurring condition of 'expropriability' that affected people's homes and their status as parents, each time eliciting a similar subjectivity that I describe as 'defensive optimism'. Debt advice clients' anxieties around enforcement often focused on their home, but in Woldham the threats to people's homes were manifold, including eviction. [Chapter 3](#) examines the insecurity of rental housing as an instance of 'expropriability' beyond debt, focusing on the forms of self-making and home-making that accompany it. The anticipated violation of residents' domestic space elicited subtle transformations of the home's

material culture itself. Those worried about potential eviction often strove to instil a sense of bright futurity in their homes, through the latest home entertainment technology or aspirations for mortgage-based home-ownership. Residents' efforts to envisage good domestic lives and to make their homes into comfortable, homely spaces were thus inseparable from their struggles to defend their homes against coercion.

Chapter 4 shows how struggles to define value in Woldham arose not only through debt but also through parental duties of care. It thus makes a comparison between household debt and parenthood in Woldham. The two are analogous in the way residents formed their subjectivities in response to the prospect of expropriation. Following a recent punitive shift in child protection social work, state-enforced child removal was a common preoccupation among many female residents, who, as primary childcare-givers, felt social workers were predisposed to find them at fault. This arose amid a stigmatization of working-class women, and politicians claiming that aspirational parenting could cure socio-economic inequality. While seeking better lives for their children, the women often aimed their parenting practices towards preventing coercive interventions – a defensive kind of optimism, where their expressed ideas about being good parents became secondary to defending against their children being removed.

Returning the book's inquiry into coercion, subjectivity and inequality to the topic of debt, Chapter 5 observes that many Woldham residents acted as if ignoring their debts could enable them to get away with not paying. Against a common-sense interpretation, Chapter 5 argues they were often right. Like setting a scene free from distractions helped a suspension of disbelief when watching television or playing video games, so too putting the materializations of debt out of sight nurtured an optimism that emboldened debtors to defy lenders' threats of enforcement. These practices, while often misrepresented as irrational or feckless, constitute a vital struggle against coercion.

The book concludes by reflecting on the significance of debt for understanding the power inequalities in which marginalized housing estate residents are embroiled. Debt and other enforceable obligations polarize futures between the bright and the bleak, sparking aspirational and defensive forms of optimism. With expropriability now a driving principle across multiple areas of policy-making in Britain, it has aided a discursive attempt to conjure an abjected 'underclass' into existence. And yet careful attention to personal life shows that the use of expropriation to enforce obligations and to assist accumulation also incites optimistic defences. In their daily insistence that expropriations are avoidable, many housing estate residents continually impede the imposition of that 'underclass' discourse onto those to whom it supposedly applies and thus subvert a tentatively imposed new fault-line of class.

Interlude 1: Economic Life and Social Distinction in Woldham

As a backdrop to the later chapters' focus on more intimate realms of experience, this Interlude traces the socioeconomic fabric of life on the Woldham estate. It shows that the exposure of Woldham residents to lawful expropriation arose from broadly shared political and economic conditions. After outlining the housing estate's location, demographics, housing infrastructure and amenities, I describe the residents' livelihoods alongside multiple social distinctions that organized their relationships. For most residents, wage work was unreliable as a sole source of subsistence, and they responded in heterogeneous ways. These included: using credit and welfare as supplements to wage work; the estate's informal economy; and localized ethics and networks of reciprocity which were imbricated with but distinct from financial lending and borrowing.

The Woldham housing estate occupies most of a small peninsula at the outskirts of a city in southern England, half an hour by bus into the city centre. With only two roads into the estate, one of which is circuitous, Woldham was unusually bounded as an urban fieldsite. Council records and local newspaper articles over the decades have characterized Woldham as insular and cut-off, and portrayed its residents as lacking ambitions for the wider world. Residents commented on the ease of getting to know people there compared to city-centre neighbourhoods. Woldham had a population of around five thousand during my fieldwork, including many young families, especially those with 'single mums', hence there were more women than men; there were few people without kids and very few elderly people. In the 2011 census, 98 per cent of people in the local area were classed as white British (94 per cent in 2021), compared to 93 per cent in the city as a whole (90 per cent in 2021).

The residents lived in a mix of housing tenures. Over half were social housing tenants, 30 per cent private tenants and the rest home-owners. Housing tenure was a key basis of social distinction among Woldham residents. It had three tiers: home-owner, private tenant and 'council' (or social housing). Home-ownership was considered the most respectable, a point on which some local home-owners capitalized in expecting deference

from neighbouring renters. While social housing typically was more secure than private renting (with better protections against eviction and affordable rent), social housing was also stigmatized by some as involving scrounging because of not paying market rates. The estate's housing largely comprised two-bedroom flats and a minority of three-bedroom terraced houses. Larger families and single adults were not served well by this. Nor were older people and those with physical disabilities accommodated by the area's hilly topography. Several fifty-plus residents told me they rarely ventured out along the steep roads, which one joked made 'mountain goats' of residents.

The estate had few amenities. There was no secondary school, few jobs, no GP, few shops and no pharmacy. In the mid-nineties, Woldham had gained local notoriety as a 'deprived estate' beset with vandalism, fly-tipping, joyriding, burnt-out cars, graffiti and drug-dealing. The area was said in a 2003 report (uncited here for reasons of anonymity) to have the population of a small town without the facilities of a village. Around this time, a social enterprise re-opened an old social club, refurbished an old cinema as a community centre and later constructed a grocery store. In 2008, a new primary school opened, funded by the UK government's private finance initiative (PFI), and its gates formed a gathering space for parents at school-run times. Yet public space had generally been enclosed in the years leading up to my fieldwork. All three of the local area's pubs had closed down, due to licensing issues, the price of beer and the smoking ban, leaving only a couple of members' clubs. Consequently, most of my interactions with residents took place inside their homes or in semi-private, semi-public spaces such as the walkways, stairwells and grassy verges around their flats. With few public spaces and limited incomes, residents turned to one another's homes as spaces for social gathering, along with semi-public spaces and the virtual spaces of Facebook and Xbox online multiplayer.

Woldham residents' economic lives responded to a broadly shared condition in which wage work was unreliable as a sole source of subsistence. This formed their central economic predicament and reflects key features of post-industrial capitalism in Britain, including a rise in precarious work and a stagnation of real wages.¹ One resident who had recently become unemployed said, 'Benefits and loans are the only things you can rely on these days.' The residents were not workless in any general sense, but none of the adults I met wholly relied on wage labour as a sole source of income. Many were unemployed and claiming out-of-work welfare benefits. Within the city, the neighbourhood of Woldham had one of the lowest job-to-resident ratios. However, most had moved in and out of work and no one fit widespread stereotypes of life-long or multi-generational unemployment (Jones, 2011). The distinction between 'employed' and 'unemployed' was sometimes blurred, for instance doing occasional cash-in-hand work while still claiming unemployment benefits, with a view to stop claiming benefits

upon getting enough regular shifts. Some women were employed and many were not, with several saying the cost of childcare (for pre-school children) made working impossible. Men's occupations were sometimes in formal employment – often casualized or zero-hours, with few protections – and more often in informal cash-in-hand work.

Almost all residents had a diversity of income streams, including from borrowing and benefits. Unsecured credit was vital to many residents' livelihoods. The credit they had taken out included hire-purchase arrangements on televisions, laptops, sofas and the like, car finance, high-street bank loans, payday loans, doorstep loans and credit cards. Some residents had debts totalling into tens of thousands. They had generally not taken out credit with aspirations of becoming richer but instead to pay bills, to meet the costs of moving home, to buy food or to buy birthday or Christmas presents for children considered essential for maintaining kinship ties. Some debt advice clients reported having borrowed money for unnecessary purchases or simply to feel better, although such reports should be situated within the way debt advice defines essential and non-essential consumption. (Indeed, oppositions between debts of necessity and debts of prestige, appetite, excess or frivolity are best seen as cultural perceptions to be described ethnographically rather than reproduced analytically.) A couple of residents said they abstained from credit, other than one-off loans they had already repaid in full.

The vast majority of the adults I knew claimed welfare benefits, often as their main income, though for others as one component among others. According to local statistics for the electoral ward of which Woldham is part, 27 per cent of residents claimed a social security benefit and one fifth claimed an out-of-work benefit. Most of the women I met received welfare support reflecting their role as primary childcare-givers by default in Woldham, such as Income Support, Child Benefit and/or access to social housing. Many men claimed unemployment benefits, sometimes alongside informal work (cf [Howe, 1990](#) on 'doing the double'), despite government and media campaigns against 'scrounging' and benefit fraud. Residents complained about how easily the payment of benefits could be wholly blocked for a time, because of administrative mishaps or harsh sanctions expanded under the 2010s Conservative governments – for instance arriving five minutes late to 'sign on' at the Job Centre leading to no payment for several weeks.

Despite or because of the prevalence of claiming benefits, a social fault-line based on people's notional relationship to the welfare state and the public funds that sustain it was one of the most divisive in Woldham. 'Council people' (social housing tenants) and 'people on benefits' (social security) were singled out. Those receiving benefits for unemployment or incapacity were derided as 'scroungers' by many employed people and home-owners, as well as by some other benefit claimants themselves. Stigma around receiving welfare – imagined to engender dependency, stimulate idleness,

corrode aspiration and drain public resources – was endemic on the estate. Claiming benefits connoted both a lack of self-sufficiency in someone's economic life and a derisible dependency on public funds – or even on taxpayers themselves. This understanding, and the derision that went with it, were summed up in a bumper sticker provocatively displayed on a car parked outside a privately owned house on the estate: 'Work harder – those on benefits depend on you!'

Local hostility towards these imagined groups reflected Conservative-led government austerity discourse during the 2010s. The government propagated suspicions about disability benefit claimants being fraudulent and a mythical fixed separation in British society between the beneficiaries of the welfare system and taxpayers, even though virtually all citizens made claims on state welfare in the form of education, health, pensions and non-means-tested benefits such as Child Benefit (Hills, 2017) and even though many claiming unemployment benefits do so over short spells, in between periods of low-paid, poor-quality, precarious, short-term or zero-hours work (McKenzie, 2015). This was exacerbated by television portrayals of welfare claimants as workshy, supposedly as a result of receiving benefits (Jensen, 2014; Shildrick, 2018).

Welfare stigma was sometimes challenged, however. For instance, a handyman who lived in social housing noted that not all social housing residents claim benefits. Occasionally claiming benefits was implicitly justified through a critique of exploitative labour, or what my interlocutors called 'slave wage', with racialized connotations. Usually this was in reference to jobs that only those perceived to be immigrants were notionally willing to do. The term 'slave wage' indicates at once the insufficiency of the wage level, a moral-economic expectation of fair wages and, beyond this, a sense that the insufficiency was so severe as to be degrading, at least to white British citizens if not also more widely.

Among Woldham's overwhelmingly white British population, racism and xenophobia could be disturbingly widespread. These included racial caricatures and anti-immigration views, such as stereotypes of Muslims as terrorists and complaints of notionally excessive immigration corroding British society. Many residents expressed their deep sense of frustration with state welfare (from social security through to housing and health) through xenophobic narratives of abandonment. Some used phrases like 'second-class citizens' and 'a secondary race within our own country' to describe their perceived racial subordination as implicitly white 'English' people, as compared to racialized minorities or migrants, who they alleged received preferential treatment by the council or job centre (Garner, 2012, p 454).

Residents constituted the housing estate itself as a normatively white British space. Numerous times they remarked on simply having seen a Black person there. Racist language was not unusual: for instance, words like 'immigrants', 'illegal immigrants' and 'asylum seekers' were used

synonymously with explicitly racist terms. A community worker of Indian heritage was sometimes spoken about through stereotypes of Indians or Hindus being 'stingy'. At the same time, however, racist speech was also frequently challenged by other residents. While there were relatively few households on the estate headed by ethnic minority adults, a number of the white women I met had mixed-race children and were advocates for racial diversity. The father of one such child, a Black man who worked at a nearby military base, said Woldham had a reputation for being 'a bit racist' but things were changing and he had never experienced hostility himself.

Despite identifying strongly with a white-racialized British nation, however, many white residents' livelihoods were at odds with the British state. In addition to employment, credit and welfare, another key part of many residents' livelihoods, especially men's, was informal economic activities, meaning practices that avoid state regulation (Hart, 2015), including cash-in-hand work. Such practices were partly a response to the scarcity of formal employment and generally exposed people to coercive responses from the law. I heard of outright criminal activity relatively infrequently. One resident, a man named Billy, supplemented his income from welfare benefits by selling cannabis and doing occasional cash-in-hand work. He was arrested by the police on suspicion of drug-related offences. I saw him some weeks later. He told me he was sustaining his livelihood by 'keeping it on the cool'. While he usually sported stubble on his face and short-cropped, if slightly messy, hair, today his head and his face were clean-shaven. He told me:

I've got bail until the eighth of October. They've not charged me yet, like. I reckon they're wanting to leave it for a bit so they can catch me doing it again. I'm still doing little bits, like, here and there. But they're not gonna catch me, because whatever I get now, I get rid of it straight away.

I told him a friend of mine had once been arrested but that, after waiting for months, the police had dropped the charges. Billy nodded. I said: 'Just sit tight, it's all you can do.' He reclined back on the sofa. 'Yeah mate. That's why I'm just gonna keep it on the cool for a bit,' he said. Pointing to his shaved head, he added: 'That's why I've done all this.' Billy's expression 'keeping it on the cool' meant engaging in crime on a less detectable basis. Immediately after the arrest he had, he said, stopped smoking weed, stopped dealing, seen a doctor for anti-depressant medication and started attending a back-to-work course. But now Billy was dealing again, only this time on a more discreet basis to prevent further interruptions to his income.

As well as straightforwardly criminal acts, informal economic pursuits in Woldham more commonly included non-criminal illegality or legal grey areas. Yet these similarly required vigilance and discretion. A trade in unlicensed tobacco (or 'cheap baccy') on the estate enabled vendors

to supplement their income, while allowing those buying to save money. The trade relied on personal connections. One man said he could get me a 50-gram pouch of tobacco for £8.50, which was around half the price of shop-bought tobacco at the time. He said he got it ‘from a mate’ but would not say who. Once I had met more residents, I learned that his source was a neighbour named Joe who lived on the street with his partner, Abigail, and their two children. Joe often stood outside in his ground-floor balcony and asked me, when I passed, if I needed any baccy. On one occasion, Joe complained that a neighbour had been indiscreet when taking a couple of pouches and handing over his money. ‘You know how often there’s cops driving down here, and they clamp down on this sort of stuff,’ said Joe. There had been local news reports about unlicensed traders being caught and fined. So there was good reason to be careful. Supplies could dry up, meaning Joe’s supplementary income stream was prone to interruption.

Amid these informal and illegal practices, social divisions (and affinities) in Woldham often arose from people’s differing (or shared) relations to law enforcement. A shared opposition or evasiveness towards the police and wider criminal justice system, engendered by common illegality, sometimes facilitated social interaction. At other times the suspicion that someone was either ‘dodgy’ (that is, involved in crime) or a snitch were given as justifications for giving them a wide berth. For those taking part in Woldham’s informal economy, distinctive ethical principles accompanied doing so (also known as ‘moral economies’).² With the trade in cheap baccy, not only did residents’ vigilance and discretion cast the police as potentially obstructive, but also in circumventing tax it cast the state as unduly extractive. The trade was, barring the variable quality of the tobacco, generally seen as benefiting all involved. Few people expressed qualms about skipping value-added tax (VAT), though some justified their purchases by talking about the tax that they had paid through employment, or in contradistinction to people ‘sponging off the state’.

In a much wider sense than illegality or welfare ‘dependence’ alone, fine-grained distinctions of respectability and non-respectability pervaded the estate, often through idioms of ‘rough’ or ‘chavvy’. The street where I lived, Kirklees Close, was considered a ‘rough’ part of the estate by some residents elsewhere in Woldham – meaning dangerous, unrespectable, lacking in morality, or unpleasant – although the street’s residents said there was less trouble there than elsewhere. ‘Chav’, invoked primarily as a slur (Jones, 2011; Tyler, 2013), was a key idiom of social difference. Residents asked me if my research was about chavs and pointed me to another housing estate where ‘proper chavs’ lived. Unlike in ethnographies of some other working-class neighbourhoods in Britain (Evans, 2006; McKenzie, 2015),

living in Woldham was seldom a badge of collective identity for residents. But it still meant *not* being from other, less reputable estates.

Concepts of chavviness and roughness were gendered: when terms like ‘chav’ or ‘rough’ were attributed to men they connoted likely illegality and physical toughness, and they were synonymous with another local colloquial term, ‘rebel’, that residents also used; in contrast, when the same words ‘chav’ or ‘rough’ were attributed to women, they were rather synonymous with the local colloquialism, ‘skank’, and often referred to impropriety, especially in terms of physical appearance (see [Skeggs, 2003](#)). In their encounters with the wider world, or with lower middle-class home-owners in Woldham, many of my neighbours critiqued snobbery and stinginess, describing pretensions of moral superiority as ‘being fake’.

The neighbourhood social networks in Woldham to which I was privy featured many reciprocal, give-and-take relations. However, as I wrote in the Introduction, it is essential to distinguish between debt and reciprocity in this study. An ethic of reciprocity was certainly pronounced among residents, such that for a favour the beneficiary might say, ‘I owe you one.’ But Woldham residents used the actual word ‘debt’ much more narrowly, to refer to either (a) an obligation to repay sums of money or, more often, (b) serious problems honouring such an obligation. (See [Chapters 1 and 2.](#))

The moral economy of the trade in unlicensed tobacco (mentioned earlier) valued durable reciprocal exchange: one neighbour said a former supplier ‘had a good thing going’, importing tobacco in his car by ferry, but had ‘got greedy’ and ‘carried away’, buying greater and greater quantities of tobacco so as to maximize his profit. The greedy supplier was caught by the police and had thousands of pounds’ worth of tobacco confiscated; the moral of the story was that untempered profit-seeking had made the unauthorized trading too visible and so jeopardized the durable reciprocity on which it relied. Other reciprocal practices included: informal lending and borrowing of money; informal lending and borrowing of goods; reciprocal giving and receiving of favours, from childcare or picking something up from town-centre shops, to providing backup in demanding the return of a rental deposit from a hostile landlord; and acts of mutual aid based on a recognition of need rather than an expected return ([Graeber, 2009](#)), such as emotional and practical support after a bereavement or allowing someone to rummage through an ashtray for leftover tobacco.

Goods and services were often exchanged within Woldham’s informal economy through neighbourhood networks of reciprocity, which afforded the estate a degree of self-sufficiency from official retailers and service providers. Much of the conversational fabric of neighbourhood sociality was geared towards facilitating this. Conversely, interactions between residents were often initiated by such exchanges. Two days after I purchased an Xbox games console, a young woman called Jenny came round to my flat with an

old Xbox game to see if I wanted to buy it for £5. Jenny, by all accounts, was often on the lookout for a potential sales opportunity and had acted on hearing the man in whose flat I was living mention my Xbox. For Jenny, a fiver was worth trying pretty hard for: she made the visit to the flat specially, on the off-chance I might want to buy her game. Many conversations featured shot-in-the-dark offers – ‘Do you know anyone looking for an X?’ – or wanted notices – ‘I am looking for a Y.’ Beyond the purview of commodity markets, goods circulated, often no further than the street or even a single block of flats.

Yet while reciprocity was a normative expectation in Woldham, there was an equally widespread expectation that supposedly reciprocal obligations were wont to be breached or disregarded, especially by those struggling to make ends meet. This took the form of a principle that people were often liable to take advantage or trick and a norm to be vigilant about people doing this. My next-door neighbour once tried to sell me a bed that was standing in our hallway for £15. Another resident told me it was not his to sell, adding: ‘You can’t let people take the mickey out of you. He’ll just be thinking it’s fifteen quid: that’s his next bit of weed.’ The resident expected my next-door neighbour would be more interested in a quick sale, than in getting along with a newcomer (like me) living on the estate temporarily. My next-door neighbour’s divergence from an imagined logic of balanced reciprocity was thus no more irresponsible than my perceived failure to expect it.

Reciprocity in Woldham was imbricated with licensed lending, even though residents largely held institutional lenders apart from their own reciprocal networks. One female resident bought a laptop on hire purchase for her sister, who could not get credit herself. Another entanglement occurred in the practice by doorstep lenders of employing local residents as agents and collectors (O’Connell, 2009). Residents often expressed greater loyalty to doorstep lenders than to the banks and other impersonal corporations who also lent to them. One woman said of her Provident doorstep loans agent:

My agent has always been there for me. He said, ‘If you ever need any help with anything, just let me know. You’ve always been good. You’ve always been honest. You’ve never pretended that you’re not in [the house].’ I hate [having to rely on credit]. But without the Provident we wouldn’t have been able to afford lots of things.

With ‘Recommend a Friend’ discounts, promoted by hire-purchase companies, lending was lubricated by the giving of friendly advice as a favour: one resident encouraged a friend of his to buy a new television from a hire purchase company with whom he had an account, BrightHouse,

not mentioning the incentive. When the friend said she did not ‘want the commitment’ of three years’ monthly payments and felt the interest was excessive, my neighbour encouraged her: ‘Think of it as insurance.’ The flipside of such encouragements to borrow, however, were moments when neighbourhood reciprocity was constituted at odds with the legal obligation to repay, as the [next chapter](#) explores.

PART I

Expressions of Indebtedness

‘You Can’t Argue with Them’: Debt and the Struggle over Value

Luke lived in a housing association flat with his girlfriend and their two young sons. One evening Luke called round to the house of his friend and neighbour Jason, while I was also visiting him along with another of Jason’s friends. Luke explained he had just had a run in with the police and was quite shaken up. Jason took to teasing his friend to dispel his nerves. Jason owed Luke some money. Repaying it, Jason moved towards his friend and started handing over some cash. But once he had got part-way through the repayment, Jason began counting out the remainder in ten-pence pieces, getting progressively slower and more deliberate. I encouraged him by counting down in pennies. In this instance of informal debt repayment, Jason was performing his reluctance to repay. More to the point, he was also playing with Luke’s patience and eagerness to possess, dragging the transaction out far longer than necessary once it had begun and Luke’s attention become captive. The joke went on, yet this time Jason reversed their roles by assuming the role of a lender – specifically, a pawnbroker.¹

‘How much are you selling your Xbox for?’ asked Jason, deadpan. Jason had previously told me that Luke had a habit of pawning his Sony Xbox games console, then buying it back the next week, then pawning it and so on. Having a weakness for pawning your possessions was an object of teasing in a number of other interactions I saw among Woldham residents, too.

‘I’m not, mate. It’s [an Xbox] Elite, this one,’ said Luke.

‘I’ll give you forty quid for it,’ said Jason. Luke smiled against his will.

‘No way mate,’ he protested, ‘I’m keeping this one. I paid £75 for it, all in.’

Jason said: ‘Forty quid, just for the console, no controllers included.’

‘Nah,’ said Luke, somewhere between riled and amused.

Jason said, mimicking a pawnbroker: ‘I’ll give you two to three weeks to buy it back.’

Jason's other friend joined in: 'Nah, you're too fair, mate. Too fair.'
 'Too fair?' said Jason, still going. 'OK then ...'

The object of Jason's taunting was not that Luke was short of cash – as if to mock his poverty. Instead, Jason was teasing his friend's readiness to liquidate his assets. The joke parodied an encounter between a lender and a debtor, the lender offering instant cash and the would-be borrower straining not to accept it. Jason's sense of humour relied on a shared consensus of how tempting it can be to accept offers of instant cash amid precarious economic circumstances. Such encounters, and moreover the dilemma facing the would-be borrower, were familiar to Luke, Jason and their friend. Thus Jason's teasing expressed a recognition of a shared susceptibility – their weakness for here-and-now cashflow. By pointing it out without offence or hostility, the joking marked out a social space in which this supposed shortcoming was quite reasonable. The jokers made light of the moral shortcomings which apparently applied to them. Thus they cultivated a shared cynicism towards dominant standards of financial respectability. Doing so seemingly helped to quell Luke's nerves around his run in with the police.

In the present chapter, I study the pains many Woldham residents took to rid themselves of the effects debt problems had on their personal and emotional lives. They did this by making light of their debts and suspending their debts in time. Describing how residents related to the moral and temporal dimensions of their debts reveals multiple asymmetries of power that my interlocutors experienced through their debts – in their own analysis, not just mine. To say that debtors often find themselves on an unequal footing in relation to their creditors is perhaps obvious. The counterexamples are many. For many borrowers, credit can be a lever for their progressive social mobility – enabling the purchase of homes or prestige goods that confer middle-class status (James, 2015). Many people act as lenders in one respect and borrowers in another (James, 2012; Fontaine, 2014). Hence creditors do not always and everywhere have power over their debtors (Peebles, 2010). But this does not mean that those power asymmetries where lenders do have the upper hand are simple or straightforward. Among such power asymmetries, much has been written about two particular kinds, what we could call 'coerced compliance' and 'economic extraction'. Coerced compliance refers to doing what you are told, when this is accompanied by a threat of force. Economic extraction involves relations where one party remains inferior because the already-superior parties derive greater wealth or resources, of a piece with socio-economic immobility or class domination.²

Key to debt's capacity to dominate conduct and extract wealth – and to some debtors' ability to resist this – is its moral calculus, which often induces feelings of personal responsibility and guilt (Graeber, 2011; Lazzarato, 2011).

Hence, debt-based radical activism (Suarez, 2017), and acts of forbearance and debt relief for struggling mortgage borrowers (Stout, 2016a, 2016b), all involve challenging or re-working dominant moral claims about how much people owe and to whom. What is less often recognized, however, is that struggles over the moral value-schema of debt constitute an inequality of power in their own right. To demonstrate the inequalities in attempts to define moral value around debt, I look at a practice where, unlike with debtor-activists or mortgage borrowers claiming debt relief, over-indebted people did not manage to renegotiate their obligations nor to advance an explicit counternarrative.

Instead, my interlocutors in Woldham practised what I call a 'suspensory' approach to their debts. Unable to meet all of their creditors' repayment demands, yet hopeful of avoiding lawful disposessions from bailiffs to evictions, my interlocutors ignored their creditors and suspended their concern with full and final repayment, paying less than demanded but (they hoped) just enough to avoid being taken to court. In doing so, they continuously occupied a legal grey area between arrears and default. This constitutes an everyday form of debt resistance, akin to the 'weapons of the weak' used by dispossessed people elsewhere, such as foot-dragging (Scott, 1987). In contrast to both the defiant subjectivity of organized political struggle and the compliant subjectivity of purging debts entirely through steady repayment, the suspensory mode of indebtedness suspends the morality of debt, through amoral humour about being a bad debtor, as illustrated earlier with Jason's teasing of Luke. The humour lets debtors deflect institutionalized ascriptions of fault and low worth, without having to formulate an alternative value-schema. This approach to debt also performs a temporal deferral such that the point at which debts will end through full repayment, insolvency or legal enforcement never arrives.

By describing these features of suspensory indebtedness, I argue that unequal struggles over moral value are an important power asymmetry that many debtors consider to operate through their debts. These struggles for value are an under-researched phenomenon in studies of the political dimensions of debt, which more often focus on the way creditors coerce compliance or extract wealth. Yet enforceable credit-debt relations can also feature an unequal struggle to define what counts as value at all – in other words, to say what it is we truly owe one another, beyond quantities of money, and ultimately to form a view of what matters in life. I argue that the state's provision of legal coercion to enforce credit-debt relations underpins this inequality in struggles over value. In their suspensory approach to debt, indebted people in Woldham sometimes joked about being bad debtors, as with the episode that opened this chapter. This kind of joking deflected institutionalized, juridico-moral ascriptions of fault (for debt default) and low worth (low credit-worthiness), without

requiring debtors to formulate explicitly an alternative moral value-schema around debt.

Yet at the same time, my interlocutors communicated a sense of estrangement from exactly those societal processes of moral reasoning (Sykes, 2008) or value-determination (Skeggs, 2003) that form and circulate dominant ideas of value. They described an unevenly weighted struggle to define what matters in life, which they summed up in the phrase, ‘You can’t argue with them’. Studying suspensory techniques of indebtedness thus highlights that unequal struggles over moral value are an important form of power relation operating through debt. To understand them, I draw on Skeggs’ concept of class as a struggle over value (2015, p 205), echoed by Imogen Tyler’s concept of ‘classificatory struggles’ (2015). These unequal struggles are ‘the conditions of possibility that make class’ (Skeggs, 2003, p 2). They include trying to ascribe particular qualities, including moral worth, to others or to claim such qualities for yourself (Skeggs, 2003).

This chapter explores how debt, default and low credit scores can become the focus of an unequal struggle over value. While elsewhere activist debtors manage to redefine moral value-schemas around debt with a degree of traction (Dudley, 2000; Suarez, 2017), my interlocutors’ debt-related humour stopped short of advancing an alternative ethics yet nevertheless deflected ascriptions of fault. My aim here is to engage Skeggs’ work to highlight everyday practices of debt resistance beyond collective political action, by describing processes of value-ascription, and complex struggles against it, that take place through household debt. My work sits alongside accounts of debtors’ ‘moral struggles’ (Vetta, 2022) and ‘struggles with classification’ (Sparkes, 2019). I add to them by highlighting the role of legal coercion in these classed power asymmetries.

Working-class credit

To contextualize my ethnography, I briefly outline borrowing practices among working-class households in Britain. Until the 1980s, unsecured loans from banks were generally reserved for the better-off.³ Before then, in the absence of mainstream financial services, working-class borrowers in the 20th century turned instead to mail order companies, doorstep moneylenders and hire purchase as sources of credit (O’Connell, 2009; Deville, 2015, p 82). Doorstep lenders such as Provident Financial were important sources of credit for poorer communities throughout the 20th century (O’Connell, 2009, p 11) and were highly active in Woldham during my fieldwork. Some hire-purchase companies, such as HomeBuy, likewise had weekly door-to-door agents operating in Woldham; residents spoke openly about their use of hire purchase. Mail order catalogues, like Littlewoods, while most popular in the mid-20th century (O’Connell, 2009, p 5) were still

widely used in Woldham. Credit unions are another source of credit for working-class communities. However, in Woldham, as in Britain nationally, they made up a tiny percentage of personal loans (0.1 per cent UK-wide) (O'Connell, 2009, p 8).

With mainstream financial products, for their part, high-street lenders have alternately extended credit to and retreated from low-income areas as markets for consumer credit – such as personal loans and credit cards – have alternately expanded and contracted. Consumer credit emerged in the US in the 1930s and from the 1950s was exported to Europe (Deville, 2015, p 81). The UK, unlike most other European countries, was enthusiastic in its embrace. By 2010, the ratio of unsecured consumer credit to household income was 22 per cent in the UK, compared to 21 per cent in the US and 12 per cent or less in France, Italy, Spain and Germany (Deville, 2015, p 82). The UK's consumer credit market was by 2011 the largest in Europe (Deeming, Collard and Hayes, 2011). Bank loans took off in the UK from 1958, when the government removed a cap on annual interest rates, first established by the Moneylenders Act 1927 (O'Connell, 2009; Deville, 2015). The Crowther Report of 1971, which informed the still-effective Consumer Credit Act 1974, prefigured a broad shift in the British state's attitude to regulating consumer credit (O'Connell, 2009).⁴

In the 1980s, the Thatcher government lifted many of the existing controls on retail lending, 'paving the way for the real acceleration of consumer credit lending' (Deville, 2015, p 82). Credit cards, first launched in 1966, proliferated rapidly through the 1980s, stalled during the early-1990s recession and climbed again during the late 1990s, peaking in 2005 with 71 million cards in circulation (Deville, 2015). Also to emerge in the early 1980s was local government backing for debt advice in response to increasing repayment problems (O'Connell, 2009). Overall, in the 1980s, the UK witnessed a massive expansion in its financial services sector: the total outstanding personal debt rose from £10 billion in 1980 to £53 billion in 1993 (Leyshon and Thrift, 1995). The market contracted with the early 1990s financial crisis, entering a period of dramatic growth from the late 1990s to the late 2000s, before the 2008 crisis entailed a severe restriction in lending and a growing number of defaulting borrowers (Leyshon and Thrift, 1995; Kempson et al, 2000; Finney and Davies, 2011).

The reliance of low-income households on expensive credit is particularly pronounced in Britain: in 2011 the UK had the largest subprime lending sector among all EU member states (Deeming, Collard and Hayes, 2011).⁵ The early 21st century saw massive growth in formalized high-cost credit, 'a business primarily targeted at the working poor' (Packman, 2014, p 2) and especially those who urgently need cash, notably through payday lending where borrowers agree to repay within a month. In 2015, the UK government announced a cap on high-cost, short-term credit, leading many

to borrow from family and friends instead (Appleyard, Packman and Lazell, 2018). By the mid-2010s, UK consumer credit market growth had recovered to 2008 levels, before plummeting during COVID-19 (Consumer Finance Association, 2015; Dunkley, 2015; Francis-Devine, 2024). With the UK's cost of living crisis since late 2021, unsecured borrowing is once again rising albeit with tighter conditions that is seeing many poorer households being rejected for credit and a rise in arrears on priority bills (Francis-Devine, 2024; Odamtten and Pittaway, 2024).

'I'm in debt': the purgative approach of debt advice

Understanding the political, temporal and moral dimensions of a suspensory approach to debt is helped by comparing and contrasting it with more conventional approaches. This section, therefore, outlines what I call a 'purgative' approach to debt that is promoted by debt advice services in Britain and in many other efforts for people to become 'debt-free'. Debt advice (also known as debt counselling) is a kind of welfare support that provides assistance to people, generally on low incomes, who are struggling to pay what their creditors are demanding. I discuss debt advice in greater detail in [Chapter 2](#). The debt advice service in Woldham where I volunteered during my fieldwork, Beacon Advice, endorsed a purgative approach to debt in the sense that it encouraged its indebted clients to try to purge their debts (as if owing money itself were wrongful or regrettable) and thus to seek complete debt-freedom through gradual repayment or insolvency.

I illustrate this purgative mode of indebtedness through the case of a debt advice client who lived just outside Woldham, called Steve. I visited Steve to interview him at home in mid-December. He greeted me warmly and ushered me past two small dogs into his living room, which was crammed with Christmas decorations, large porcelain animal figurines and several items of Elvis Presley memorabilia. Until his retirement, Steve had worked in construction as a labourer and, later, for an 'old hire company', transporting goods by van or lorry. At the time of our interview, aged sixty, he lived on a state pension for married couples of under £180 per week and a £60-per-week Carers' Allowance (a social security benefit).

Steve had taken out credit during the United Kingdom's early 2000s credit boom, when it was frequently offered to him unsolicited. Besides a loan he had borrowed to buy a settee, Steve generally resorted to credit for everyday expenses rather than specified purposes. He said: 'At the time, things were free and easy. Back then, they [that is, formalized credit instruments] were ten a penny, you know? They used to phone me up [to offer credit]. Going back to 2003, I had one Capital One [credit] card and I ended up getting another'.⁶ Steve had not considered himself to be 'in debt' merely by virtue of owing money. Instead, this only occurred some years later, when he had

been unable to make the required repayment instalments on time, prompting his creditors to write to him with threats of enforcement. By Steve’s account, his awareness of being ‘in debt’ had arrived suddenly and by stealth:

Until you get debt, you don’t realize what they are. You use your money and that, and then you think, ‘Aw I’ve got some left.’ All of a sudden, they start writing you letters, and that’s when you realize. It just hits you, and you realize you’re in debt. It’s a sort of realization of you doing something wrong.

In contrast to the ordinary definition of debt as an obligation to pay an amount of money (Graeber, 2011, p 13) and radically divergent from anthropologists’ conventional idea of debt as any reciprocal obligation at all (Gregory, 2012), when Steve and the other clients I interviewed invoked the word ‘debt’ they generally meant something far more specific: namely, that their repayment obligations were intractable, beyond control, or in crisis. Another client, a man with disabilities in his fifties called David told me: ‘My sisters are alright. They’re not in debt. Well, when you say “debt”, everyone’s in debt, but it’s when you’ve got it so you can’t manage.’ For him, owing money was unremarkable in itself. So, too, was falling behind with payments. Rather, among clients, coming to see yourself as being ‘in debt’ meant feeling you could no longer cope and needed help. Being ‘in debt’ almost uniformly involved a perception of individual fault. This perception was characterized by a sense of individual foolishness, stupidity, failure or mistakes. It involved concluding that the strategies you had developed for your livelihood had proven ineffective. One client called Jane, a single mother in her twenties who lived in Woldham, spoke with self-reproach and repentance: ‘I should’ve learnt when I was younger. My dad got into fifteen grand of debt and tried to commit suicide over it. But I didn’t learn from that. ... I’ve learnt my lesson [now] and I’ve learnt it the hard way’.

Believing that legal sanctions would inevitably result from not complying with his creditors’ demands was pivotal to Steve’s first-person thought, ‘I’m in debt’. Likewise, for Jane (just mentioned) a similar cognition was prompted by bailiffs: ‘The bailiffs scared the crap outta me. They’re proper scary. Big and scary. I think it was shock therapy for me.’ The same went for the other debt advice clients I interviewed: looming legal sanctions were integral to the realization of being ‘in debt’. Creditors uniformly threatened legal action as an imminent consequence of debtors not meeting their demands. They stated on their letters phrases such as ‘Notice of intended court proceedings’, or ‘Further action will now be taken to enforce payment of this debt’. However, these are empty threats in the vast majority of cases, as the legal costs for creditors are prohibitive (Deville, 2015). The quantified

nature of debt might lead us to imagine that a breach of the obligation may be precisely determined and so enforcement easily predicted. But there exists a vast grey area between arrears and default, in which UK consumer creditors have the discretion to determine when enforcement should ensue, as well as defining what counts as arrears, through unilaterally stipulated repayment schedules.

To understand the temporal qualities of debt collection letters and of Steve's response to them, I would distinguish between what could be called the 'meantime' and the 'endpoint' of debt (Miyazaki and Riles, 2007; Riles, 2011). By the meantime, I refer to debt's duration, the time of making regular, monthly repayment instalments. By endpoint, I mean the point at which a particular debt relation, or debts in aggregate, would be brought to their conclusion – whether by being paid off in full, enforced or written off through insolvency. The endpoints my interlocutors envisaged involved future predictions about, first, violent consequences for non-payment and, second, whether their debts were repayable or perpetual.

Steve's creditors' ultimatums confounded the distinction between the meantime and the endpoint of a debt, because they collapsed the idea of complying with creditors' date-specific and amount-specific demands for individual repayment instalments into the question of honouring a debt at all. In Steve's case and others, creditors unilaterally stipulated the amount and schedule of repayments and generally refused to negotiate when a debtor claimed not to be able to afford their minimum stated amount. As such, attempts to re-negotiate payment were taken as a refusal to honour the debt. According to this, someone either honoured their debts – which meant complying with the creditor's schedule – or they did not. The debt advice clients I met were generally persuaded by this either-or teleology of the inevitability of legal action for the non-payment of debts.

Steve, for his part, was especially worried because he owned a house – not the house where he currently lived but a former council house where he had once lived with his mum and his brother. His brother, who was disabled, had wanted to buy that house through the UK government's Right to Buy scheme, a policy allowing social housing tenants to buy their homes at a discount. But unable to work, Steve's brother had been turned down for a mortgage. So Steve helped him by agreeing to take a mortgage out jointly. Through the mortgage, Steve helped to provide shelter for a family member who could not do so unassisted, and this became integral to Steve's masculine kin obligations as a brother. Steve had recently learned, however, that since his name was still on the deeds to the house, then should he default on any of his other unsecured debts, like credit cards or personal loans, an enforcement measure known as a 'Charging Order' could be placed on the house by the courts, whereby it could be repossessed.⁷

Steve expressed physical and mental suffering in relation to the prospect of enforcement:

It's just on your mind seven days a week. Once in a while, it gets you at night. You can't sleep. You're just thinking, when are they gonna phone up? Or, what's going to happen? Are they gonna go to court and get a Charging Order? It's never out your mind. It's just hanging over you like a stone.

He added that the debt advice service had been a lifeline: 'If it weren't for them', he said, 'I think a lot of people would hang themselves.' For all clients, debts were worrisome and stressful; many also described feeling scared. 'You're always waiting for that phone call. Waiting for that letter,' said Steve. One client, a social housing resident in his fifties, said he worried 'all the time', although others oscillated between worry and indifference. The clients I interviewed anticipated worst-case scenarios, commonly around legal action: bailiffs forcing entry into their home, seizing goods or evicting them, court summons and imprisonment, were among the most dreaded eventualities of debt. The single mother Jane said: 'In extreme circumstances I could've lost my daughter. Bailiffs knocking at my door. ... one of them was telling me, failure to pay would result in me going to prison.'

Many of the debt advice clients I interviewed mentioned contemplating suicide or disclosed diagnosed mental illness that they associated with their debt problems (see [Fitch et al, 2011](#)). Rachel was a client in her twenties who experienced post-natal depression after moving back to her parents' home while pregnant. She said she was 'absolutely petrified [about] financially support[ing] a baby. I'd be lying in bed thinking, I've gotta pay this off and pay that off. I've still gotta put food on the table and how am I supposed to manage?' For Dave, in his fifties, recently divorced and unable to work due to disability, his debts catalysed a bundle of misfortunes: 'My marriage was going on the rocks. And 'cause I wasn't earning the money I thought, Oh well, I've gotta get money so I'll get loans. And I was getting more depressed and down.' One of the debt advisers at Beacon Advice, called Sally, said:

To be honest, I'm not sure if any of my clients *don't* have mental health problems. Maybe only in a small way like being on anti-depressants. You just don't get many people asking for debt advice who are all happy and carefree. If people are alright, they're probably going to phone up one of the adverts you get on the TV for debt management plans. Or they might get a consolidation loan.⁸ They're not going to come to us. People don't want to admit it.

As I show in the next section, not all of the indebted people living in Woldham were convinced by their creditors' threats of enforcement. Yet all the debt advice clients I met at Beacon Advice were. One reason Steve took his creditors' threats so seriously was his expectation that owning property made him a more likely target for litigation. But this was not the only reason: most of the debt advice clients I met did not own property, yet had similarly been jolted into compliance by threats of enforcement. So beyond this, Steve's expectation of enforcement was amplified by the fact his creditors consistently refused to negotiate more affordable repayments. Each of Steve's seven creditors demanded between £5 and £50 as a minimum monthly payment. Yet, given his monthly income, it was impossible for him to service his debts in the way his creditors demanded and so Steve could not be sure of preventing enforcement.

Steve's distress and his expectation of enforcement was heightened by his difficulty enumerating his debts. He said: 'It just does your head in, just trying to add it up.' As with Steve, so with many of the other advice clients, whatever form of distress they experienced it was primarily the act of contemplating their debts that elicited it. During our interview, Steve rifled through his hundreds of debt collection letters – some in a plastic folder, others piled on his living room floor, some not yet opened. He tried to rationalize them into an itemized list, but soon lost his train of thought. Adding to the confusion, his debts had frequently been sold to third-party debt collection agencies, who often changed the account number or omitted to provide details, such as the name of the original lender, by which the debt might be identified.⁹ Multiple debts could be perceived, then, as a terrible blur of demands, with creditors' letters inducing a sort of anxious cognitive frustration.

A recently divorced mental health nurse with a diagnosis of bipolar disorder, called Liz, described the condition of not enumerating her debts as involuntary:

To work out how much you owe each person – you just can't. It just seems insurmountable. You go into denial. It's so much that your brain just switches. I just kept putting the pieces of paper into a box and hoping it'd go away cos it's just so stressful. You're not sleeping at night. You're not functioning properly anyway. So you haven't got capacity to take it on board.

Liz and Steve's comments hint at the interior experience and psychical complexities of what is commonly described as 'burying your head in the sand' (see [Chapters 2 and 5](#)).

In order to prevent repossession, Steve had followed the debt advice service's remedial prescriptions. Since first seeing a debt adviser two years previously, Steve had agreed a repayment arrangement with each of his

creditors. This arrangement was negotiated by the debt advice service to an affordable amount, with offers of repayment calculated pro rata according to the size of each debt. The mode of addressing his debts that the debt advice service recommended was a *purgative* one, since its implicit goal was to purge debts entirely, as opposed to just keeping on top of repayments. It pursued a telos of complete debt freedom. The primary requirement of the debt advice service was that Steve disclose all of his debts, de-activate any credit facilities, including overdrafts and emergency credit cards, and take out no further credit. By following the repayment arrangement and not taking out further credit, he would eventually, in theory, become completely debt-free. This purgative mode of indebtedness assumed a particular configuration of the meantime and the endpoint of his debts: the endpoint would arrive by virtue of a slow and steady accumulation of payment instalments during the meantime, until all debts were completely repaid.

A kind of domination was at work in the indebtedness experienced by Steve and many of the other debt advice clients. Clearly less full-blown than outright debt bondage,¹⁰ the kind of domination that Steve's case features was similar to Foucault's (1991) concept of disciplinary power.¹¹ Foucault described 'the disciplines', such as military barracks and prisons, as 'formulas of domination' whereby subjects would internalize the regulation of their behaviour (1991, p 137). Likewise, Steve assumed responsibility for diligently repaying his creditors according to the agreed schedule of monthly instalments. Debtors, like Steve, who comply with their creditors' repayment demands support the idea that debt repayment is characterized by calendrical regularity (Guyer, 2012). This schedule set the temporal co-ordinates from which the disciplinary function of Steve's indebtedness arose, much as the organization of time into regular phases contributed to the classical conditions for discipline (Foucault, 1991; Mitchell, 1991). As with disciplinary power, the greater Steve's docility, the more productive he became as a debtor: the more he would cough up.

Yet there is a crucial difference between Foucault's portrayal of disciplinary power and Steve's experience. Foucault emphasized the way external coercion gradually became eclipsed from the subject's view (1991; cf Graeber, 2012, p 122), whereas for Steve his assumption of an obligation to repay his debts in this way was occasioned and sustained by threats of forcible repossession remaining forefront in his awareness. Steve's case highlights the ability of debt to coerce compliance and so illustrates the domination of conduct that can occur through debt. With debt, coerced compliance happens when debtors comply with their creditors' demands in response to possible enforcement. It can be seen in the claim that personal debt involves a form of discipline or subjectivation (Standing, 2009, p 213; Lazzarato, 2011, p 42; Deville, 2015, p 130), often through the activation of guilt (Lazzarato, 2011, p 52).¹²

In many settings, threats of force are key to the ability of debt to subjectivate (Graeber, 2011; Mikuš, 2020).¹³ The coercion of compliance through debt reflects a Weberian concept of domination (*Herrschaft*) as ‘the exercise of power where an actor obeys a specific command issued by another’ (Giddens, 2010, p 156). However, this phenomenon, whereby household debts mediate social relations of domination thanks to the coercion of the law inducing the debtor to assume an obligation to repay, is not intrinsic to debt. Rather, and as I will show, it depended on a particular relation to the temporality and morality of repayment.

Debtors in Woldham

Those I met as neighbours on the Woldham housing estate spoke of their debts, in non-institutional settings, in ways that often contrasted with the way debt advice clients, like Steve, spoke of theirs. During my fieldwork my then-neighbours often joked about their debts, took their chances with regards to legal action and considered their debts to be perpetual, thus surrendering any aspiration to clear them. Recounting month-by-month the case of a neighbour, named Jason, I show, presently, his vacillations about the unrepayability of his current debts and, in the next section, a mode of indebtedness that Jason called ‘living on the never-never’.

I first met Jason in July 2012, in Woldham’s social club. I visited him, his partner Becky and their two young children to interview them. He told me he had been unable to find work since losing his job in a warehouse eighteen months previously. A few weeks later, Jason told me, as we chatted on the balcony of his flat, that he deemed his current indebtedness to be chronic:

Whatever jobs there are, aren’t enough to provide for a family. Sometimes you need to take out loans – I’ve done it a few times. But you can’t ever pay it back. I just feel like there’s no way out of it. You can’t see a way out, other than winning the lottery or something.

One night in October, Jason and I were drinking in his flat, discussing a job interview he had attended that day. He paused and his face switched to one of admission, as if his resolve had been punctured. He said: ‘I’ve got a *lot* of debts.’ Estimating them at twenty thousand pounds in total, he asked me about his options for insolvency. When I suggested he speak to one of the advisers at Beacon Advice, he said: ‘You know, I like to think there’s some hope that I might come into some money one day. I don’t want to ruin my future [by going insolvent].’ He gave a weary laugh. ‘Aw, there’s probably no hope anyway. I started out good. But it ... they got me when I was down.’ I mentioned that some of the debt advice clients paid one pound a month to each of their creditors, adding: ‘At least that

keeps them off your back.' Jason nodded in faint affirmation. 'I'd like to think that I could clear them all one day,' he said. 'Even if it means like five years paying them off. I dunno, maybe I'd still have them all after that long. I'm just thinking of my future, you know. I'd like to be able to get a mortgage, so we can have our own place.' He laughed and shook his head, adding: 'It'll probably never happen.'

Thus Jason, albeit unstably, envisaged one day clearing his debts: he projected a future endpoint to his debts that was, he felt, perhaps within reach. Jason owed multiple debts and so faced multiple possible endpoints to them, but his aspirations featured one endpoint in particular: the end of all the unsecured consumer credit debts he currently owed. Unlike the debt advice service's purgative approach, this would not be an end to his indebtedness per se: his aim in clearing his current debts was ultimately to take out a mortgage (another debt) so as to buy a home. Within a gendered ethics to which many Woldham residents subscribed, the resulting security of tenure would allow Jason to fulfil a masculine (and patriarchal) kin obligation as shelter-giver and protector to his partner and children.

As I outlined in the preceding Interlude, in Woldham housing tenure was a key basis for vernacular social hierarchy. The divisions within it were between home-owners, private renters and council tenants. Within this hierarchy Jason described his own position as 'the lowest in society', as an unemployed, private renter claiming Housing Benefit. Jason believed that in order to advance his position and get a mortgage, he would have to make good on his current, unsecured debts. Should he do this, his credit score – as an 'institutionalized measure of moral worth' (Dudley, 2000, p 63) – would demonstrate to mortgage lenders that he was a reputable debtor. Redeeming himself in one sphere of financial reputability could allow him to ascend to a higher, secured and property-owning one.

November came and Jason invited me for a drink at the social club, in the same building that housed the offices of Beacon Advice. Jason said he needed to get out of the house as Becky had, he said, been 'giving me grief all week', though he would not say about what. Inside, I was surprised to see Becky there too, who prompted Jason to ask me about seeing a debt adviser with a view to clearing his debts through steady repayment. But Jason was uneasy at the idea and advanced a moral reasoning more discriminating and nuanced than the idea of a blanket obligation to repay all of his debts. He said:

I've got a couple that I just wanna sort out now. The Provi I've got a couple with, but they can just fuck off. But they [the debt advice centre] are just gonna tell me what I have to pay them all, aren't they? You know, the Provi – they get you when you're down and then they charge you loads afterwards. I borrowed [one thousand] off them and paid them back [almost that amount], but now they're saying I gotta

pay them [three thousand, because of interest]. So they can fuck off. But I do wanna start clearing the others.

‘The Provi’ (or Provident Financial) was at the time the largest of several doorstep lending companies in the United Kingdom. All such lenders operate primarily in low-income neighbourhoods and charge high interest. They generally lend irrespective of people’s credit score. At the time of my fieldwork, the Provident did not register its loans with credit reference agencies, meaning that defaulting on a Provident loan would not impair Jason’s credit score. (This has since changed.) Jason’s critique of the Provident implies he saw lenders in three strata of credit-worthiness: the first, like the Provident, providing poorer working-class people with credit products that long pre-date 1980s ‘financialization’; the second his other formalized unsecured credit instruments, like credit cards and personal loans, markets for which were expanded in the 1980s; and the third comprising mortgage lending. These three strata roughly corresponded to Woldham’s housing-based social hierarchy comprising social housing, private renters and home-owners.

Jason went on: ‘You know, for a while I was trying to keep on top of them and eventually ... well, it was making me ill, mate.’ ‘Because of worrying about it?’ I asked. ‘Mm’, he nodded. ‘So I couldn’t keep on like that. I just left ’em and got on with things.’ Similarly, in the testimonies given by the debt advice clients I interviewed, they had often experienced emotional and psychical distress when they tried to contemplate their debts as such, whereas such distress seemed often to be staved off by disregarding, ignoring or refusing to recognize those debts. Jason’s decision to leave his debts and ‘get on with things’ recalls the debt advice client Liz’s statement (earlier): ‘It just seems insurmountable ... It’s so much that your brain just switches.’ For Jason, a similar switch was a conscious response to worsening physical or mental health.

Over the next couple of months, Becky and Jason again faced acute financial strain. They incurred costs as a result of moving home, costs compounded by obligatory Christmas present shopping. I later learned they had taken a loan out to cope; at the time, Becky told me that their internet had been disconnected because they had not paid the bill. With due dates becoming more of a strain, Becky and Jason found themselves caught between two opposed futures, being upwardly mobile and eventual property-owners or spending the rest of their lives as indebted renters in the grey area between arrears and default.

‘On the never-never’

In January, I called in to see the couple on my way home from the debt advice centre. Jason showed me a new laptop they had bought on hire purchase.

He said: 'We just got it a couple days ago. BrightHouse.'¹⁴ He added with a mischievous laugh: 'We're living on the never-never.' He bounced his baby son lightly in his arms, hugged him into his chest and said: 'The only thing *he's* gonna get from us when we're dead is all our debts.' Jason shot me the slightest of knowing smiles. I gave an awkward exhalation-laugh, before Jason laughed back.

'Living on the never-never' was a technique of indebtedness that Jason adopted in response to debts he now deemed intractable. It constituted an alternative to striving for a goal that no longer seemed reachable: namely, clearing his unsecured debts and taking out a mortgage. In contrast to the purgative mode of indebtedness promoted by the debt advice service, living on the never-never made for a *suspensory* mode of indebtedness, in the sense that the debtor suspended indefinitely any concern for full and final repayment while also negating or, as I show in the next section, making light of his repayment obligations as dominantly defined. While the purgative approach was a teleological one, in the sense of pursuing a telos of total debt freedom, Jason's approach now was anti-teleological.

As a way of handling debts, 'living on the never-never' involved a fissure between present and future time. That is, it severed the usual line of progression and culmination that connected the meantime of indebtedness with the endpoint. Jason suspended the future endpoint of his current debts indefinitely. By making this suspension, Jason rejected the widespread principle that all debts, if unpaid, would ultimately be enforced by law. As I noted earlier, the debt advice clients I met were generally persuaded by this either-or teleology that asserted the inevitability of legal action for the non-payment of debts. Jason, however, was not: he refuted this principle of inevitability and put its twin teloi of full repayment and legal enforcement beyond his temporal horizon. Warding off the endpoint of his debts, Jason maintained some unexplained, and almost mystical, agency to prevent the exogenous termination of his debts by legal sanction. He once said to a friend who was wary of taking out credit in case she fell behind on repayments: 'They can't go for everyone who doesn't pay.'

Yet while Jason resisted his creditors' demands, he did not completely abandon a commitment to repaying. The contrast between his suspensory approach and full defiance can be seen from another resident on the street where I stayed in Woldham, named James. James lived in social housing and made a living from trading stolen goods and dealing skunk (high-grade cannabis). He said he chose not to claim unemployment benefits because he did not like the meagre income, punitive sanctions and administrative errors.

James said he had fleeced all the local loan companies: 'I've had Provident, you name it. You can do them all and get loads off them. The Provi came round saying I had to pay them this and that. I said fuck off.' I asked: 'But don't you run out of companies who will lend to you eventually?' 'No,' he

explained. ‘You get them all out on the same day. Two hundred pounds from one, two hundred from another. Then, when I move up to [the north of England], I can do all the ones up there.’ When I told James I was thinking of buying a new smartphone, he said:

You can just take out a contract and not pay it. All they do is send you letters saying you owe them this much money. You can go back into the same shop. They just do a credit check or whatever, don’t they. I went back into the same shop four times in a row and took out a contract. They were buzzin’, the people who worked there. They thought it was proper funny.

He added, with an amused shrug, ‘I don’t use ’em, I just sell them.’ While the other residents I met had a more ambivalent relation to the morality of debt than James’ full-throated defiance, he illustrates that a legal obligation is not always also a moral obligation in the sense of an ‘existential compulsion’ (Englund, 2008).

Unlike James, Jason maintained some repayments. It was just that, rather than comply with his creditors’ exact schedules, he sought to make whatever repayments were necessary to stave off being taken to court. I encountered the same approach when talking to several residents at a barbecue outside the social club one day. The residents were complaining about extortionate regional water rates. One young man said: ‘[T]he water company can’t disconnect you if you don’t pay your bills. I got letters from them saying they were gonna take me to court and they never did. I’ve not paid for years, I have thousands unpaid and they’ve not done anything.’ One woman said to him: ‘I’m not sure about that. I still wanna pay my bill.’ He answered: ‘Yes, but instead of paying 120 a month or whatever, just say you’re going to pay something towards it because that shows you’re still co-operating.’

A suspensory approach to debt repayment involved a flexible temporality of repayment, in contrast with the calendrical regularity of the purgative mode of indebtedness described with the debt advice client Steve. Suspensory indebtedness is in sync with the flexible temporality of financialized capital accumulation where loans are often extended or consolidated (Adkins, 2017). This flexible temporality does not diminish the power of creditors to enforce. Rather it points to the nature of the challenge faced by debtors living in the grey area between arrears and default.

The challenge can be characterized as ‘juggling with debts’ (Guérin, 2014). A debt advice client I interviewed, a single mother in her late twenties living in social housing, described the same challenge as ‘spinning plates’. To extend the client’s metaphor, if every revolution of a spinning plate represents a cycle for meantime payment instalments, then it was not a delay in the plate’s revolution – a late payment – that was critical for these debtors. Rather

what mattered was the plate slowing down to such a degree that it fell off its pole and smashed. Living on the never-never meant aiming to avoid the credit-debt relation breaking down entirely (see also [Schuster, 2014](#)). Due dates and schedules were not as critical, on the never-never, as an altogether more indeterminate question of when a lender would decide that a breach had occurred.¹⁵ As such, the form of domination we saw with the previous case of Steve, which involved the regular rhythms of discipline arising in response to threats of force, was something Jason had managed to resist.

However, living on the never-never was paradoxically also the occasion for Jason perceiving himself to be subject to another, *economic* kind of domination. When Jason forecast never clearing his current debts, he was forecasting never being deemed credit-worthy for a mortgage, remaining a tenant for the rest of his life and having no wealth or property to pass onto his children (or even, as he joked, an inheritance of debt). Because housing tenure was central to social hierarchies in Woldham, this meant seeing himself as being held down in his position in society and so losing faith in meritocratic promises that social mobility was available to him.

Unlike the Weberian idea of domination as securing obedience through command, in Marxian terms economic domination (or class domination) occurs when a minority appropriates the value created by a mass of producers ([Wesołowski, 1979](#); [Giddens, 2010](#), p 36). A financial kind of exploitation arises from households' reliance on 'the formal financial system to facilitate access to vital goods and services' ([Lapavitsas, 2013b](#), p 794; [Saiag, 2020a](#)). This can happen in various ways: a mismatch between erratic, casual work and the regular, monthly instalments for debt repayment ([Saiag, 2020b](#)); the charging of interest and penalty fees; and institutional lenders' ability to 'on-sell' the risks of borrowing and lending, and borrow in 'money markets' ([Mikuš, 2019](#)). Recent writers argue that the shift from industrial production to financial accumulation in the United Kingdom and beyond means that class domination now takes place partly through debt ([Lapavitsas, 2009](#), p 131), in situations where the lender is a capitalist who extracts wealth from a borrower, and the borrower is propertyless and unable to improve their economic position ([Dudley, 2000](#), p 66; [Narotzky, 2015](#)).

At the same time, experiences of borrowing and indebtedness, as well as the kinds of credit instruments that are available, vary depending on social class. Some borrowers become richer, such as those who pay off a mortgage. But borrowing leaves many worse off. There is a 'poverty premium' on credit products whereby those considered highest-risk are charged the highest interest, which exacerbates existing socio-economic disadvantage ([Langley, 2009](#)). Indeed, these differential experiences of credit and debt arguably also shape or even constitute class, as well as racialized ([Palomera, 2014](#)) and gendered ([Cavallero and Gago, 2020](#)) social divisions. Some say creditor-debtor relationships have 'replaced labour as the key to value

extraction and, perhaps, to class formation’ (Kalb and Hann, 2020, p 26; see also Lazzarato, 2011).¹⁶ This can lead ‘credit and debt [to] become the centre of a new form of class consciousness’ (Narotzky, 2015, p 68; see also Suarez, 2017), although uneven disposessions can also lead to class fragmentation (Carbonella and Kasmir, 2015, pp 45–6).

As Jason’s experience illustrates, the fading of promises of social mobility through credit and debt can elicit a growing feeling among debtors of being dominated by their debts (Narotzky, 2015). For Jason, resisting the former kind of unequal power relation – coerced compliance – brought this latter kind of power relation – economic extraction – into view, in the sense that he perceived the economic relations in which he participated, taken together, were preventing him becoming any richer. It was not necessarily the case that Jason himself thought his debts were *causing* his perceived lifelong low status. This causal question is a moot point in my ethnographic material. (Jason also said that job scarcity, benefits cuts and high rents impacted his livelihood. He made no explicit critique of his bank loans as being extractive; only of the Provident loans.) What is more, Jason was sometimes able to stop the flow of interest payments and take out new lines of credit. But the point here is that, despite avoiding some repayments, Jason’s perception of lifelong social immobility was triggered by believing he could never pay his unsecured debts off. In this way, his debts were a catalyst for, but not necessarily the object of, his perception of social immobility. His temporal projections about repayment brought this perceived asymmetry of power into view.

‘Wave your magic Wonga wand’: amoral humour and ambivalent struggles over value

In addition to temporal suspensions, the suspensory approach to debt also meant detaching yourself from the moral obligation to repay as creditors demanded. Sometimes this involved taking an instrumental relation to financial morality. For instance, Becky once manoeuvred around the morality of credit agreements in procuring a laptop on hire purchase for a relative. She commented: ‘I know you’re not meant to.’ But far more often, debtors living on the never-never dissolved the morality of repayment, financial self-restraint and reputability through dark and playful humour. This humour cast aside the dynamic of guilt and redemption on which (as we saw with Steve) debt’s capacity to subjectivate relied. It thus helped people to resist their creditors’ ability to dominate their behaviour through threats of force. Jason displayed precisely such a sense of humour in joking about the legacy of debt he would bequeath to his son, as I described in the previous section, and in teasing his friend Luke’s weakness for pawning valuables, as I described at the beginning of this chapter. However, there were many other occasions

on which financial weakness and failure were a source of laughter. I recount two more to illustrate.

Not long after I had moved there, Jason visited the flat where I was staying and relayed to me and the man with whom I lodged, named Frank, a rumour he had heard that people's credit ratings were going to be published online. Frank quipped his dismissal: 'Well, that's alright. I haven't got one [a credit rating], because I got into so much debt.' While Jason had raised the publication of people's credit history as a matter of concern – hinting at the dangers of being financially disreputable – Frank exempted himself from any such dangers by positioning himself not as inferior in these terms but as beyond the pale of financial reputability altogether. Relief – and their laughter – arose through dispensing with such concerns.

In February, Jason and Becky and I visited a friend of theirs, called Sarah, who was staying in a hotel in the city centre. Sarah was a single parent of a primary school-age son who ordinarily lived in the block of flats next to the one I was staying in. As a social housing resident, Sarah had campaigned tirelessly for her housing association to carry out essential repairs to the leaking roof of her top-floor flat. Finally, the housing association had begun these repairs and so re-housed Sarah in a city-centre hotel while the repairs were taking place. Becky invited me along to visit Sarah with her and Jason. In Sarah's hotel room, Jason pleaded with Becky, with a display of mock-innocence, to take out a payday loan online from the payday lender Wonga, since he did not have a current account. This was so they could go out to eat with Sarah. Jason said to Becky: 'Will you wave your magic wand for me? Your magic Wonga wand? Ha-ha'. Becky refused: 'We can't afford it.' Becky, like many other women in Woldham, subscribed to a specifically female virtue of self-restraint. This virtue of self-restraint applied most obviously to sexuality (Skeggs, 1997) but also implied financial continence, too, in terms of managing household expenditure. Indeed, sexual and financial morality were often analogous among my interlocutors, being understood in terms of bodily and household boundaries respectively. In her and Jason's case, this translated into Becky assuming responsibility for regulating their household financial outflows and Jason having primary responsibility for bringing money in.

'Aww, look at those puppy-dog eyes,' said Sarah, laughing. Jason exaggeratedly batted his eyelashes in Becky's direction as a smile cracked through her sternness. His sense of humour here – and Becky's, to which he successfully appealed – was to pursue instant, undelayed delights with so little hesitation as to be able to portray his mischief comically as a matter of innocence. He was perhaps reaching out to Becky to concur with him that enjoying themselves on that occasion was more important than being sensible. But he did not frame this appeal as a hedonistic ethical counterpoint to the financial self-restraint to which Becky held fast: he framed it instead

as flirtation, mischief and even amorality. If there was an ethic in what moved Jason, it remained unvoiced and implicit throughout the interaction. More obvious was his moving *against* an ethic of self-restraint through his use of humour.

Compared to the confessional seriousness of the debt advice client Steve's speech of debt, Jason and his friends' sense of humour bore some (limited) similarities to the writer Susan Sontag's (1966) reading of camp. As camp humour responds to homophobic stigma (Eribon, 2004), so financial black humour responded to debt-based stigma: Jason's humour 'convert[ed] the serious into the frivolous', 'incarnate[d] a victory of ... irony over tragedy' and was a 'solvent of morality ... neutralis[ing] moral indignation and sponsor[ing] playfulness' (Sontag, 1966, pp 276, 287, 290). Jason's humour instantiated a negative relation to the morality of debt. He implied that he could not change his dominated position in social hierarchies of ascribed merit but that he did not fully subscribe to these hierarchies either. Instead, he negated the terms of his and others' apparent failures, converting them temporarily into a sort of delight. Thus, through laughter, Jason, his friends and (to a lesser extent, perhaps) Becky assumed a collective relation to a dominant morality they deemed somewhat bogus. The gender and sexual dynamic in the use of humour around debt here perhaps reflects the way respectability is more often a component of feminine than masculine gender norms in Britain (Skeggs, 1997).

In many other situations, debt gives rise to explicit contestation. Suarez writes that Ecuadorian migrants in Spain who defaulted on subprime mortgages 'initially saw their default as a personal failure' but after becoming activists they 'unveil the violence of debt' and contest financial rent-extraction, thus 'resignifying debt' (Suarez, 2017, pp 269–75; see also Dudley, 2000, p 72; Sabaté, 2016). In contrast, the joking I have described engaged an amoral or 'anethical' register of speech (Faubion, 2014). This eschewed both self-justification and confessions of fault alike: in these moments, debtors were averse both to defending their non-payment of debts and to accepting they had done anything wrong. The jokers momentarily disavowed financial morality *per se*. By doing so, they modified the way guilt ordinarily circulates in debt-related formations of subjectivity (cf Lazzarato, 2011). Those, like Steve in the first case I gave, who experienced coerced compliance and who had a purgative approach to their debts, were tied into a logic of guilt and redemption. But those, like Jason, who took a suspensory approach to their indebtedness, detached themselves from any such guilt. Yet, unlike the debtor-activists in Suarez's research, Jason and co did this without explicitly formulating an alternative ethics.

I would suggest two possible reasons why Jason and others spoke of their financial failings more readily in jest than in critique. First, the grey area between arrears and default appears less conducive than outright default

and dispossession to an explicit critique of domination through debt. This is because, insofar as Jason clung onto his aspiration for full repayment and home-ownership, he maintained a lingering, if ambivalent, attachment to the dominant financial morality. His aspirations paradoxically reinforced his sense of possible fault because if social mobility were truly attainable for him as a function of hard work (as aspiration-oriented politicians and the Job Centre, among others, professed), then it followed that those who had not attained it were not working hard enough. Credit and debt’s ability to enliven aspirational futures, alongside its ability to entrap and exploit (James, 2014; Guérin and Venkatasubramanian, 2022), thus reinforced borrowers’ attachment to the morality that legitimized it, as long as those aspirations stayed alive.

Alongside this, a second reason why Jason and others joked about their debts was a collectivized sense of futility about the possibility of advancing a critique or counternarrative that did not stigmatize them. They generally felt it not worthwhile to object outright to the dominant morality of repayment. Woldham residents sometimes used the phrase ‘You can’t argue with them’ to refer to the futility of trying to explain themselves to state bureaucracies and law enforcement, in anecdotes of encounters with the police, the local authority and the Magistrate’s Court. One man said when the social security office began collecting a supposedly unpaid court fine by deducting it directly from his benefit payments as a debt, ‘You can’t argue with them. It’s the government. They can do what they want.’ The same went for corporate creditors, since, as Steve’s case illustrates, they often rigidly refused debtors’ attempts to negotiate affordable repayments. The meaning of ‘argue’ for my interlocutors here was close to its scholastic meaning of making a case. ‘You can’t argue with them’ meant ‘they’ could not be reasoned with. Hence Jason and his neighbours’ amoral humour about debt was partly informed by the fact they felt at a loss to redefine widely held cultural values whereby debt repayment was a moral necessity.

Their feeling recalls Skeggs’ argument that class is a relational phenomenon defined by ‘the struggle between groups over value’ (2015, p 205). Skeggs draws on Bourdieu’s (1991) work on symbolic domination or the power ‘to impose one’s own worldview as common sense’ (Atkinson, 2015, p 72), while advancing on Bourdieu by detailing the potential for resistance (Atkinson, 2015; Tyler, 2015, p 501). She also revives the conviction of the first wave of Cultural Studies in Britain ‘that cultural participation is delineated’ by class (Munt, 2000, p 11). For Skeggs, the struggle over value – that is, ‘the ability to define what value is (through culture)’ – is ‘the ultimate difference’ in ‘the historical process that brought inequality into effect and enabled injustice to be legitimated’ (Skeggs, 2015, pp 205, 211). Processes of ascribing and refusing negative moral value ‘play a pivotal role in enabling class exploitation’ while also providing the terms for potential resistance (Tyler, 2015).

As part of a struggle over value, joking about being a bad debtor expresses ambivalence: a mixture of thinking the ascribed inferiority is bogus, feeling powerless to stop the wider society viewing you as a failure and a lingering worry about whether you really are. Dudley (2000) observed similar jokes among indebted US farmers. Reflecting anthropologists' insight that jokes indicate perceptions of social hierarchies (Goldstein, 2003; Carty and Musharbash, 2008), she wrote: 'the jokes ... are about the social system that puts the teller of the joke at a structural disadvantage ... the humour comes from a sense of resignation' (Dudley, 2000, p 95). In their subsistence practices and in their jokes alike, Jason and his neighbours prioritized household, kin and friends over the exact schedule of creditors' repayment demands. Joking about debts thus affirmed the autonomous value of social relations that are 'based on *something* other than sheer material calculation' and which through 'non-utilitarian affects of care, loyalty and affection, [create] routes to valuing each other outside the circuits of exchange that demand a value-return' (Skeggs, 2011, p 504; see also Graeber, 2011, p 379). But Jason and co did not think they had much of a chance to push that alternative value-schema into wider societal and institutional recognition – and in that sense they recognized they lacked power relative to those people or institutions whose definitions of value held sway. Their laughter expresses a sense of estrangement from institutionalized, societal processes of moral reasoning (Sykes, 2008) or value-determination (Skeggs, 2003).

So while resisting creditors' attempts to subjectivate and to extract, there is another power inequality at work. This other power dynamic is an unequal struggle over value, including moral value. To some, this 'struggle to establish what value is, [that is,] to decide ... what it is that makes life worth living' is the 'ultimate stakes of politics' (Graeber, 2001, p 88, see also 2013, p 228). For Skeggs (2003), this struggle over value lies at the heart of class relations. It is less about the ability to secure compliance or extract wealth than 'whose perspectives make something valuable' in the first place (Skeggs, 2003, p 11). What characterizes the particular struggle I have explored in this chapter is that while it partly emerges as an antagonism between debtors and creditors, it is also a struggle that is partly internal to the individual debtor her- or himself. It is not one group with one value-scheme neatly pitted against another group with an equally well-formulated value-scheme. Instead, debtors experienced an internalized contradiction, vacillating between an earnest attachment to the dominant morality of debt repayment and a cynical detachment from the same morality.

Conclusion

Joking about debt has received relatively little attention in studies of the subjectivities of debt.¹⁷ Yet the suspensory approach to debt from which

debt-based humour arises is likely widespread, given how many debtors continuously occupy the grey area between arrears and default. Such jokes create bonds of solidarity between debtors at risk of dispossession. They deflect ascriptions of fault without requiring debtors to gather the cultural resources for crafting an alternative narrative about debt. At the same time, however, those debtors often maintain an ambivalent attachment to the moral value-schema that ascribes fault. Joking about debt is thus one instance of the ambivalence of debt (see Guérin, 2014, 2022): it expresses a degree of freedom to disregard blame, stigma or ascribed 'fault', yet also a feeling of being restricted from positing an alternative.

A focus on joking reveals that debtors' ambivalent feelings arise in part from a struggle between competing schemes of value – crudely, one that equated the legal recognition and market value of a debt with the moral value of repaying it and another that saved a space for non-utilitarian relationships with loved ones, kin and friends. This is at once a struggle between social groups – since it casts doubt on the claims made by lenders and the law about the moral necessity of repayment – and a struggle within the debtor's subjectivity – since it features a vacillation between attachments to, and wariness of, the promises of credit. Amid widespread denigration of poorer people in the UK (Jones, 2011; Tyler, 2013), my interlocutors' responses to labels of default and low credit-worthiness constitute, in Tyler's terms, 'struggles against classification' (2015). Tyler defines such struggles as a kind of class struggle, since they work against the moral ideas that legitimate economic exploitation (2015). My research therefore supports Skeggs and Loveday's claim that 'class relations are lived through a struggle, not only against economic limitation but a struggle against unjustifiable judgment' (2012, p 472).

The ethnography shows that financial creditors' access to legal coercion in Britain, as a way to enforce debts, underpins the unequal nature of debtors' struggles to define moral value in terms of how much they owe and to whom. In contrast to collective dissent among mortgage borrowers, for propertyless debtors in Britain, this inequality aligns with class-inflected schemes of moral worth, which they subvert without overtly challenging. Studying suspensory indebtedness extends Bev Skeggs' argument by highlighting the crucial role of legal coercion in rendering unequal the struggles over value that Skeggs describes. The [next chapter](#) develops my argument further through a description of how debt advice services counteract the suspensory approach to debt by pinning down knowledge of their clients' supposed obligations to pay quantities of money.

Making Debt into an Object: The Work of Debt Advisers

Bernie and I set off by foot from the offices of Beacon Advice, where he and six other employees jostled for space with brimming letter trays and filing cabinets in three small rooms tucked away at the side and back of the social club on the Woldham housing estate. Since its establishment as a publicly funded debt advice service in 2001, Beacon Advice conducted its appointments exclusively by home visit, rather than by a drop-in service. Its clients were the ‘hard-to-reach’, including people who might struggle to access a conventional drop-in advice centre (such as local Citizens Advice Bureaux) or telephone- or web-based advice known as ‘assisted self-help’ (such as National Debtline), perhaps due to mental health problems, drug or alcohol use, disability or learning difficulties. While most of Bernie’s twelve to fifteen weekly appointments were a car or bus journey away, from time to time – as was the case today – an appointment arose in Woldham. In a polo shirt, chinos and trainers, Bernie escorted me to a low-rise block of flats, constructed in the 1930s and located down the road from the social club. He had an appointment with a new client.

We were greeted by the client, a young woman named Ann-Marie and her partner, David. They ushered us through to their living room. David tended to the younger of their two sons, a lively baby boy suspended in a baby bouncer chair. Their elder son, a toddler with platinum blond hair, was on his feet and, as we sat down, approached us, proudly inspected us and then returned to his dad. Having little information about the client in advance, Bernie set about establishing the basics of her situation. ‘So, can you tell me what debts you’ve got?’ he asked.

‘Well, I’ve got catalogue debts,’ Ann-Marie said. She described purchases she’d made with the online catalogue company, *Very.co.uk*, adding that it had helped her and her partner to purchase things they needed when they first moved into their flat. She said they had no spare money and ‘didn’t get any government grants or nothing. Everything else [in the flat] was given to us’.

‘Where did you move here to from?’ said Bernie, munching his words as he struggled against weariness. He had been complaining all day about feeling tired and ill. When Ann-Marie answered, Bernie made a note of her previous address on a loose piece of paper. He asked her what her children were called and how old they were. Ann-Marie introduced the baby boy, then nodding to the toddler, said: ‘This one here is Tyler. He’s two.’ Bernie made a note, while Tyler pottered around the room, alert and inquisitive. Bernie asked Ann-Marie what the catalogue debts were for. She explained: ‘I’m one of those people who just buys things. They [the kids] don’t need anything. You can see how many toys they’ve got here. But sometimes I just ...’ She paused, then patted her heart as she spoke: ‘I buy things to make myself feel better.’

‘That’s perfectly understandable,’ replied Bernie. He proceeded to ask about her other debts. She opened the top drawer under the television and picked out a letter.

‘Oh, you can tell Tyler’s been at this one.’ She handed over a letter from a company named Fredrickson to Bernie. ‘Sorry it’s all dirty.’ She highlighted that the letter had added court costs to the amount of the debt, adding: ‘That’s what made me think, “Oh god, we’ve gotta sort this out.”’ Bernie explained: ‘Well, you see, they often say things like this to scare you.’

‘Oh,’ she replied. ‘It says they’re gonna send someone round in the evening. So I’ve not opened the door.’

‘Yes, they’re just saying this to scare you.’ He added with a little chortle:

You know, if you owed me five hundred quid, I’d probably say something to scare you. But, of course, you aren’t to know this without knowing all the technical details about debt. It’s like if I went into a mechanic’s garage and he said ‘Give me [some part of an engine]’, I wouldn’t be able to tell you which part was which. Because I’m not a mechanic. And if you’re not familiar with all the technical details about debt, then you aren’t to know what they will or won’t do.

Ann-Marie proceeded, one by one, to retrieve more letters from the wooden drawer, perching on the windowsill to inspect each one, then handing each in turn to Bernie before walking back over to the opened drawer. Each time she stated to Bernie what she knew about the debt – for instance, the name of the creditor, the product purchased and in whose name it was registered. Tyler ventured towards the drawer, seemingly to investigate what the fuss was about.

‘Tyler, go away from the drawer,’ said Ann-Marie. ‘I’m trying to sort this out.’ She picked out a letter and said, ‘Now, you see this one, I can’t tell what it’s for.’ She handed me the letter from a debt collection agency that stated in the body of the letter that it was regarding a ‘Shop Direct’ debt.

I interjected: ‘Shop Direct is another name for Littlewoods. It’s the same company.’

‘Oh, OK. I didn’t know what it was.’

Most of Ann-Marie’s debts were, like this one, not being pursued by the lender itself but by a third-party debt collection agency. In this case the debt collection agency did not even state the name of the original lender (Littlewoods) but only that of its parent company (Shop Direct), which Ann-Marie had no reason to know. Holding another letter, she said, ‘And ... Oh shit. I thought I’d paid this, but obviously I haven’t. It’s the baby photos.’ After perhaps eight letters had been passed over to Bernie, Ann-Marie started fishing out some unopened envelopes, opening them, scanning them and then passing them to Bernie, again stating what each one was for. ‘I stopped opening them,’ she confessed, with some embarrassment. ‘I just put them away.’ A small pile of torn-open envelopes had accumulated on the windowsill. She said to Bernie and me, nodding at her partner who was preoccupied with the baby and who remained quiet throughout the appointment: ‘That way I get less earache off him. Sometimes it keeps me up at night thinking about it, you know. I don’t sleep properly.’

Ann-Marie eventually gave up on finding anything else relevant in the drawer. Little Tyler, meanwhile, had evidently twigged the centrality to his mum’s interaction with the stranger of handing over paper documents from the drawer. He toyed with the letters, throwing one directly into the face of his dad who was sitting on the sofa cradling the baby, picking up another and bashing it against the floor, and chucking a couple of others across the rug. The little ritual that Tyler mimicked between his mum and Bernie, which they repeated over and over – extracting letters from the drawer, examining them and handing them to the adviser – was the material and tangible component of a process of cognitive clarification in which the adviser and his client were engaged. It was a concrete, embodied way in which Ann-Marie’s case, as a client of the debt advice service, was inaugurated by a shift from her debts being concealed to their seeing the light of day.

As well as volunteering at Beacon Advice, the debt advice service described earlier, I also lived on the housing estate and talked to its residents. During this latter, residential and non-institutional component of my fieldwork, the residents were generally discreet about their debts in their interactions with me and with one another. Those I came to know particularly well occasionally disclosed details of their debts to me, as I explored in the [previous chapter](#). But in more casual interactions, debt was seldom mentioned and more often alluded to than discussed in detail. One neighbour of mine during my time in Woldham, called Sarah, told me, when I asked her during an interview if debt was a taboo subject:

It kinda is, kinda isn’t. A lot of people will admit they’ve got a debt, but they don’t really wanna talk about ... *it*. They won’t go in depth about it. You know: you don’t get to learn any of the big details. You

probably even won't get to learn of who they're in debt *with*. It's an area you're gonna get scooted round.

In contrast to the discreetness I encountered in my everyday (non-institutional) interactions with residents around the estate, within the debt advice service everything revolved around the explicit practice of debt. Indeed, counteracting debtors' reticence or haziness about their debts, and replacing these with detail and specificity, were among the principal tasks the debt advice service assumed.

What was at stake in this movement between people's discreetness around debt (in everyday social life) and the detailed disclosures I witnessed within debt advice? People whose professional lives focus on debt understand over-indebted people's sense of obscurity around their debts in very specific ways. It is common sense in public discourse in Britain, including in policy making, debt advice practice and the debt collection industry, that debtors often exacerbate their repayment problems by 'burying their heads in the sand', in other words avoiding or ignoring the reality of their debts. 'Burying your head in the sand' refers to a supposedly vain hope of getting away with being behind on repayments by stashing debt collection letters away (as we saw with Ann-Marie), leaving telephone calls unanswered or otherwise disengaging from creditors. UK debt collection agencies stress that 'consumers should not bury their heads in the sand over debt' by cutting off contact from their creditors.¹ Debt advice organizations consider clients who seem not to care about their debts as particularly problematic (Kirwan, 2016).

The remedy that the debt advisers at Beacon Advice proposed was for clients to acknowledge their debts and so 'face up' to their repayment problems. I call this way of thinking about debts as an undeniable reality *debt realism*. My aim here is to problematize it. Debt realism is widespread in public discourse in Britain, including among policy makers, academic researchers, debt advisers and debt collectors. It was espoused by many debt advice clients themselves, who became repentant about having formerly tried, as they now saw it, to wish away reality. Debt realism has also been elevated into academic psychological research, with claims that refusing to recognize your own debts constitutes a maladaptive response to debt of 'financial aversion' (Burchell, 2004; Shapiro and Burchell, 2012). A debt realist way of thinking holds that household debts can be ignored or hidden away, but that no one can ever refute or escape the practical necessity and (presumed) moral obligation to repay a legally recognized debt because of a (presumed) fundamental fact that unpaid debts will always inevitably trigger legal enforcement. Debt realists would insist that the debt advice clients at Beacon Advice, and my other interlocutors in Woldham, did indeed have debts, whether they admitted it or not. However, most of the people I met in Woldham – and nearly all the debt advice clients at some point in

time – had taken pains to resist, disavow or disregard creditors’ claims about what they owed.

In the analysis I develop in this book, I follow the lead of my interlocutors who questioned the reality of the debts they were supposed to owe. Instead of taking the reality of debt for granted, I scrutinize the processes by which debts are made real. In the current chapter, this involves critically exploring the ways in which debt advisers and their clients used template documents and bureaucratic procedures to make debt into an object. This means focusing on a process of objectification: the act of presenting something as an object, something tangible, especially an object of sensory perception. It was the task of debt advisers to enact debt in this form.² In this sense, debt was the product of their labour.³ By studying the knowledge practices of Beacon Advice, I am not suggesting that these debts were not real. On the contrary, I suggest that the objectification of debts at the debt advice centre *made* them real, as did moments where debt collectors’ threats of enforcement awoke in debtors a sense of having to repay. My primary contention is that making debt into an object involves more than simply description or discovery. Thus I de-familiarize the commonsense claims of debt realism by describing the social and technical conditions in which those claims come to prevail.

Research in anthropology and sociology has debated the role debt advice plays in assisting people with debt problems and/or in reducing or reproducing existing inequalities.⁴ Mitigating financial wealth-extraction, advice can ‘persuade creditors to accept reduced payments or hold off on their demands’ (James, 2022, p 2). It can disrupt the power of creditors ‘to seek to reform and reconstruct the behaviour of debtors’ by giving clients greater confidence in dealing with creditors (Kirwan, 2018, p 7). Combined with benefits advice and especially when advising on debts claimed by the state (such as Council Tax arrears or benefit overpayments), debt advice can help people to sustain relations of care among household members, including transnationally (James and Kirwan, 2019). Advisers are generally very sympathetic to their clients’ difficulties, tireless advocates for those living on low incomes and vocal critics of austerity and welfare retrenchment. Debt advice often acts as a lifeline to many people with debt problems: a number of clients I interviewed told me directly they would have died by suicide were it not for the support of debt advisers.

Yet research on debt advice has tended to ignore the dynamics of class stigma in the societies in which advice is provided. In Britain, this includes the intensified demonization of a so-called ‘underclass’ (Morris, 1993, 2002; Jones, 2011; Tyler, 2013). Many advice recipients – especially those who are disaffected about their debts, who made up many of the ‘hard to reach’ clients of Beacon Advice – are also those to whom this ‘underclass’ discourse supposedly applies. This begs the question of how far class stigma operates through debt problems, through their legal enforcement and even, despite

the ethical and political commitments of debt advisers, through advice-giving practices themselves.

Exploring this question, the current chapter argues that the cognitive and seemingly technical process of forming knowledge about debts, as quantities of owed money, is also a political act – in two ways. First, there was a subtle operation of coercion in the way the debt advice service defined what was real, since the process of enumerating debts often relied on invoking the coercion of the law. Second, making debt into an object also fed into wider patterns of class stigma. It consolidated ascriptions of individual moral responsibility to non-upwardly mobile poorer people for their economic situations. This aligns with Schwarz’s (2024) finding, for Denmark, that institutional debt remedies are sometimes ‘more concerned with cementing moral-symbolic perceptions of debts and debtors than with remedying debt-related problems’.

My argument is inspired by my conversations with Woldham residents: as noted in the [previous chapter](#), I encouraged several residents to consult Beacon Advice when they told me about their debt problems, but they persistently declined. Their reluctance echoes advisers’ comments that indebted people generally leave it ‘too late’ to seek advice. Yet relatively few studies of debt advice to date have meaningfully centred the perspectives of debtors in general – by which I mean not only the people who receive advice but also, crucially, those who opt *not* to seek it (despite well-meaning onlookers thinking they need it). For reasons of convenient research access, perhaps, most research on debt advice is conducted within the bounds of an advice service and centres that institutional space. I contend that studying debt advice while taking seriously both those who seek advice and those who avoid it (rather than dismissing the latter as irresponsible), is better served through sustained residential ethnography with such people.

Doing so shows that despite providing invaluable support, nonetheless debt advice as commissioned by the British state tends to uphold certain of its authoritarian (Bruff, 2014) precepts. Simply by following the mandatory procedures and funding requirements generally imposed by state bodies (such as the Money and Pensions Service) and by affirming that a legally recognized debt ought to be paid, debt advice can feed into the class stigma that pervades British society. This is not to deny that 2010s austerity cutbacks to advice services, which saw the loss of this vital support in many towns and cities in Britain, were immensely harmful. Nor is it to question debt advisers’ non-judgemental approach. Rather, it is to show how (short of bending the rules) it is difficult for advisers in Britain to counteract an ideology that attributes responsibility for inequality to those at its sharp end and legitimates a concentration of state coercion in those same people’s lives.⁵ This is a profoundly challenging position for advisers committed to economic justice to find themselves in.

Reflecting the daily work of advisers, this chapter's focus is the social life of bureaucratic procedures and documents, rather than the social life of debt *per se*. Following a brief outline of the growth of institutional debt advice, it explores the labour of producing the decontextual knowledge of a client case, the moral evaluations ingrained into the technical knowledge of debts, advisers' unofficial views about why debt problems occur and their invocations of legal enforcement.

Debt advice and enumeration

As with the appointment that I sketched at the very start of this chapter, between Bernie and Ann-Marie, debt advice provides assistance with a range of (re)payment obligations encompassing financial debts like loans and credit cards, and also non-financial debts such as water arrears, energy bill arrears, council tax arrears and rent. Debt advisers sit alongside a range of advice professionals and civil servants as 'street-level bureaucrats' (Lipsky, 2010). They enact policies around credit and welfare on the ground by advising citizens on how to manage problematic payment obligations. The debt adviser assists the client to work out what they owe and then to pay their creditors by helping them to economize or negotiate lower repayments with the creditor. Alternatively, the adviser may help the client to go insolvent through measures like bankruptcy or Debt Relief Orders.

Forerunners to debt advice in Britain include early-19th-century debt relief charities, such as the Society for the Discharge and Relief of Persons Imprisoned for Small Debts (Finn, 2003) and London's Toynbee Hall, which provided 'money clinics' at the end of the 19th century (Davey, 2022). Besides these, debt advice first emerged in its contemporary guise, as a systematic framework for dealing with debt problems, in the early 1970s, with a charity called Birmingham Settlement. Its leader, John Blamire, published the first handbook on 'Debt Counselling' in 1975. The network of Citizens Advice Bureaux, which would become a major provider of debt advice, was created in 1939 in anticipation of the 'disorders and dislocations of citizens facing war', before expanding in the 1970s in tandem with a growing consumer movement and ramped up government funding (McDermont, 2016, p 30).

From the mid-1980s onwards, the debt advice sector expanded, partly due to the 'credit revolution' of the 1980s, and partly also due to a rise in non-financial debts, such as rent arrears and debts owed to local authorities. New debt advice posts were created in existing organizations, such as Citizens Advice Bureaux, and some new organizations were set up specifically. Public funding came from local authorities, Legal Aid and a national government 'Financial Inclusion Fund'. Some advice providers generated their revenue from the credit industry instead (Davey, 2022).

The 2010s period of UK government austerity led to many redundancies and advice centres closing, along with a rise in low-cost, church-based, volunteer-run services. The Financial Inclusion Fund was replaced in 2012 by a new quasi-autonomous Money and Pensions Service (initially called the Money Advice Service), which derived funds from a levy on the financial industry rather than general taxation, based on a growing belief that debt advice provides ‘win-win’ solutions that serve the interests of lending institutions and indebted people alike (Davey, 2017, 2022). Many advisers consider the Money and Pensions Service has worsened both working conditions and the quality of advice, yet its funding dominates the sector. At Beacon Advice, the shift to Money and Pensions Service funding involved caseload targets rising by 60 per cent (part of an ‘efficiency’ drive to absorb the effects of cuts elsewhere), with advisers told the funding and their jobs would end should the targets be missed.

At the start of my fieldwork, I had imagined that the debt advice process would involve a client approaching the service with a list of debts, uncertain about what course of action to take in order to repay them. However, I soon learned that much of advisers’ work lay in actually compiling that list of debts, after which much of the rest was often relatively straightforward. The advisers sought to enumerate debts as amounts of money owed to particular named creditors. In this way, they would help their clients to cultivate an epistemic relation towards their debts characterized by clarity and objectivity rather than obscurity or confusion.

The debt advice appointment between Bernie and Ann-Marie illustrates some of the ways in which this took place. Prior to seeking advice, the obscurity of the client Ann-Marie’s debts – what she owed and to whom – had partly been produced by the practices of lenders and third-party debt collection agencies themselves, for instance when a debt collection agency collected the debt under a different name. In other ways Ann-Marie had contributed to this obscurity herself, such as when she stashed away unopened envelopes in the drawer underneath her television. The debt adviser Bernie’s technique for countering the obscurity of Ann-Marie’s debts was, in a calm and sequential manner, to obtain the most recent letter and balance for each debt, identifying from the stash of letters which ones applied to the same debts. As he did so he scribbled on his loose piece of paper a list of the names of the creditors and, next to each name, the outstanding balance and the account number – a rudimentary tabulation of her debts with three pieces of data for each one. Doing so meant reconstructing from an abundance of paperwork a discrete paper trail for a finite number of debts, as each debt fluctuated in amount, was passed from the initial lender to a third-party debt collection agency or perhaps collected by a parent company rather than the lender itself, in the process often acquiring different reference numbers and guises. Bernie and Ann-Marie’s reiterative process of handing

over letters enabled in turn a cumulative process of compiling a *case* – a set of data – that would be amenable to the debt advice service's procedures.

One of the key interventions advisers made to the end of elucidating debts was to press upon their clients the full scope of the category of 'debt': it included rent arrears, council tax arrears, water, gas and electricity arrears, mobile phone bill arrears, overpayments of welfare benefits and tax credits, hire purchase agreements, mortgage arrears, bank loans, current account overdrafts, credit cards, store cards, payday loans, home credit loans (for instance, with the Provident), catalogue debts (where goods were bought on credit, for example, with Littlewoods) and more. The debt advisers I interviewed said clients often did not disclose their debts in full. Bernie told me: 'Clients will often underestimate their arrears. Often it starts at three thousand pounds of debt, then once you do your homework it's fifteen thousand.'

The advisers said clients often came to the debt advice service confused or overwhelmed about what they owed. The advice service's job was to 'sort the debts out' (see [James and Kirwan, 2019](#)), a process one adviser said was 'like untangling spaghetti'. (When speaking to clients, advisers would often talk of 'getting debts under control', although this referred to more than the enumeration process alone.) All this is to say: upon their referral or self-referral to the service, debts had often eluded debtors' conscious cognition. They were sublime, in the Kantian sense of having 'an opacity arising from perceptual overload' ([Desjarlais, 1997](#), p 61). Stabilizing this information, even if only provisionally, was a precursor to deciding rationally how the debts themselves would be remedied. Thus *the resistance of debts to being specified* had to be remedied first in order to remedy the debts themselves.

Standardizing knowledge of debt: the Common Financial Statement

At the time of my fieldwork, one particular document pinned together all of the debt advice service's enumerating activities. It was something called the Common Financial Statement, a standardized form used by debt advice services across the UK. There were three key sets of data for each case, besides basic contact details. These were itemized tables for monthly income, monthly expenditure and all legally licensed debts (see [Figure 2.1](#)). The Common Financial Statement, created in 2002, was borne of an agreement between the free money advice sector and the major UK trade associations for the consumer credit industry at the time, the British Bankers' Association and the Finance and Leasing Association. The agreement stated that creditors would accept repayment offers made according to a calculation of disposable income based on (undisclosed) limits for expenditure, known as 'Trigger Figures'. In 2017, the Common Financial Statement was replaced by a form

called the Standard Financial Statement, which performs the same function.⁶ In both cases, the template document was a means by which ‘objective reality could ... be brought into view’ (Harper, 2000, p 49). Advisers commented that the Common Financial Statement brought to light what had previously been obscured.

For the advisers, producing the data needed to make up a client case was not only a matter of discovering the relevant details but also a *labour of regularization*. The contents of the Common Financial Statement could of course vary, but the units of data themselves remained the same. That is, the work of compiling a client case did not suppress all variation but rather accommodated only standardized units thereof. The debt advice service used an online case management system called ‘AdvicePro’, with pre-defined fields, such as surname, client case number, monthly rent or mortgage payment, earned income and the account number for each debt. The production of these data, as required by the debt advice service’s procedures and template documents, involved a process of regularization. Details that were irregular or uncertain in relation to these procedures and documents had to be suppressed, reconciled or ignored. Such irregularities could include fluctuations in how much was owed and to whom, for the financial statement fixed these amounts (even if only temporarily), and aspects of clients’ everyday lives and social relations.

The Common Financial Statement required the client in question to be economically unitary, either in her own right as an individual or as a member of a household, since it stipulated a particular relation between income, expenditure and debt repayments whereby an amount calculated as the client’s monthly disposable income was apportioned to creditors on a pro rata basis.⁷ Any earmarked flow of money between households or persons, so defined, would impede this calculation and, therefore, be at odds with the service’s institutional forms. A co-residing couple (with or without ‘dependents’) could constitute a single economic unit, such that money could circulate within it in whatever way. A single person could also be economically unitary. But there could be no grey areas: flows of money between economic units were thus regulated.

As an illustration of this point, in one instance, a client’s ex-partner provided a sum each month to pay for a hire-purchase sofa in the client’s name. However, the adviser told the client she must cancel the hire-purchase agreement, relinquishing possession of the sofa. The adviser said the monthly instalments of £40 constituted a debt repayment, one disproportionate to the size of the debt. This violated the requirement of the Common Financial Statement that repayments be calculated by prorating disposable income. ‘You can’t afford this sofa,’ he told her. I later asked whether the client’s ex-partner could make payments on the condition that the money go toward the hire-purchase instalments, and he answered: ‘No, not in this situation,

because [she] has debts she needs to pay: any income she receives must be spread proportionally between her non-priority creditors.’ She had either to disregard the contribution her ex-partner made towards the sofa repayments or to include this contribution *un-earmarked* in her overall income. Another adviser (elsewhere in the country) to whom I relayed this episode told me it was poor practice. All the same, this instance represented the client as an economic unit receptive of ‘income’ as an undifferentiated flow and so the compilation of her financial statement erased or suppressed the earmarked flows of money that are a key function of money as social practice (Zelizer, 1995; Chu, 2010).

Advisers’ unofficial views

While advisers were tasked with creating decontextualized data about clients and their debts, they also expressed a range of unofficial views about why their clients got into problems with their debts. An adviser called Tom said people ‘these days’ did not wait to buy things until they could afford them, whereas he and his wife had ‘lived with near to nothing until [they] saved up enough to purchase a sofa’. Tom said people today ‘lack[ed] the skills’, such as ‘financial literacy’, to manage their financial affairs properly through saving or economizing. And he attributed his clients’ spending habits to widespread impulses to ‘keep up with the Joneses’ (that is, maintaining standing with neighbours by consuming similar goods) or to ‘have the latest thing’, both of which Tom considered problematic. The adviser Bernie, who I introduced earlier, told me: ‘The vast majority of houses you go into have one thing in common: their TV. The size is above my means. They’ve all got them.’ This comment was echoed by most of the advisers. It insinuated profligacy among debt advice clients. Such remarks form part of a ‘long history of [the working class] being represented by excess’ and by a lack of self-restraint (Skeggs, 2003). Bernie believed the debt problems he advised on were the result of poor budgeting, irresponsible spending on cigarettes and alcohol, addiction, poor parenting, workshyness and welfare dependency.

In general, the advisers at Beacon Advice favoured individualistic or behavioural explanations of why debt problems occurred. The advisers did not dismiss large-scale, structural, political and economic factors for debt problems, such as a scarcity of local job opportunities, but seemed to find them of little practical relevance to their work. The advice sector as a whole counted as among the most vocal critic of 2010s austerity cuts to welfare and particularly critical of the Money and Pensions Service commissioning system (Davey, 2017). Yet the 1990s and 2000s saw a general de-politicization of debt advice. One senior figure commented in 2017 that while major debt advice providers had secured ‘technocratic’ improvements for over-indebted people, policy makers were failing to discuss structural inequality: ‘What

we're unsuccessful in doing is [addressing] questions about distribution. And yet with financialization, we are dealing with a change in the way that distribution happens and widening inequality. That seems to be taboo in the policy discussions, even around poverty' (Davey, 2017, p 11).

Another spokesperson, Carl Packman from the charity Toynbee Hall, said the wider effects of austerity and financialization 'affect the client of debt advice to the degree where [the sorts of] advice [given are] becoming increasingly redundant', and he urged the advice sector to call for an expansion of debt cancellation measures (Davey, 2017, p 11). At Beacon Advice, most of the advisers felt cuts to welfare were necessary both fiscally and behaviourally, to counteract so-called welfare dependency. Wider discourses also informed how the advisers understood their clients. These included welfare stigma, prevalent in political and media discourse in the 2010s, including through the folk devil of the scrounger.⁸ Notions of profligacy circulated, too, through stereotypes about excessive spending on large televisions, children's presents, alcohol and tobacco, as well as wantonly evading repayment.

Since its beginnings, the debt advice sector has encompassed a wide variety of political beliefs, from conservative to social democratic and anti-capitalist. The ease of enacting radical politics has varied over time, as the prevailing views within the sector change along with its funding and governance (Davey, 2022). In the 1980s and early 1990s many trained as debt advisers to enact anti-capitalist politics, and the sector was seen as antagonistic to the credit industry; but through the 1990s and 2000s, a new common sense prevailed (at least among senior managers) of 'Third Way'-style co-operation with creditors, just as funding was increasingly relying on the credit industry, accompanied by assertions that advice should seek 'win-win' solutions benefiting debtors and creditors at once (Davey, 2022). However, after managerialist 'professionalization' in the 2010s, counter-hegemonic voices have grown stronger again since 2020, thanks to solidarity-building campaigns such as 'We Are Debt Advisers', the Greater Manchester Money Advice Group and a recently formed debt advice branch of Unite the trade union.

Notwithstanding this, at Beacon Advice austerity policy led the advisers to attribute the mounting difficulties of their jobs to their clients themselves. As stated earlier, in 2013, the caseload targets at Beacon Advice increased by 60 per cent overnight – with the advisers' continued employment conditional on meeting them – after the government created a new funding and commissioning body, the Money Advice Service (Davey, 2017), later called the Money and Pensions Service. Bernie adapted his working practices, telling me he was being 'creative' and playing 'the numbers game'. This included delegating smaller tasks to clients rather than doing it for them, arguing that this both saved time and 'empowered' the client; counting even short phone calls as full cases; and favouring Debt Relief Orders (DROs) – a

form of insolvency for people on low incomes – as a swift and efficient remedy (Davey, 2017).

However, if clients failed to respond or to complete the delegated tasks, their case would ultimately be dropped (Davey, 2017). Bernie's adaptations created greater scope for clients to slip up. The administrator at Beacon Advice told me of another adviser there who became more and more quiet after the change in funding: 'He panics' (Davey, 2017). During the same time, relations between the front-line advisers and their manager at Beacon Advice became more antagonistic, with Bernie's adaptations eliciting criticism and the advisers agreeing that new 'efficiency' measures were unworkable and even unethical (Davey, 2022). In interviewing other debt advice organizations, advisers told me that the stressfulness of the new commissioning system was driving out those whose motivations for doing debt advice included conscientiousness, compassion and care.

Perhaps reflecting the intensity of symbolic domination in Britain, the advisers' views also featured a positive appraisal of upward mobility. They distinguished between what they called 'credit for investment', such as a mortgage on a house or car finance for driving to work and, on the other hand, 'credit for consumption', such as a holiday, a hire-purchase television or a car for leisure. While they deemed using credit for investment 'sustainable' and respectable, the advisers saw taking out credit for consumption as 'unsustainable' and lacking in financial skills. The advisers' distinction implied they positively evaluated borrowing practices that helped someone get richer. Yet, almost by definition, the advisers viewed those who needed help, because they had fallen into arrears, either as having borrowed 'for consumption' – and thus lacked financial skills – or as having borrowed 'for investment' but been unsuccessful in their pursuits. Otherwise, the advisers believed, the client would not have needed their help.

The advisers' views often aligned with wider class stigma, a process whereby virtue is ascribed to the more wealthy while poorer working-class people are held to be personally responsible for their subordinated position within capitalist social relations. While the language of 'class' fell out of favour in British public life from the early 1990s (Jones, 2011) until around the time of the Brexit referendum, and politicians and public services increasingly claimed that society had become 'classless', they also posited a social structure now separated between those who espoused a virtue of upward mobility and those who rejected it.

In 2000s Britain the 'chav' stereotype demonized a section of the working class that allegedly lacked aspiration, thus justifying rampant inequality (Jones, 2011, p 138). The denigration of those in Britain deemed not to be pursuing upward mobility can be seen, for instance, in Tony Blair's first speech after being elected prime minister in 1997. He said there existed in Britain: 'an underclass of people cut off from society's mainstream, without any sense of

shared purpose’ (quoted in [Tyler, 2013](#), p 159). The pre-eminent location of this ‘underclass’ was council estates. As the sociologist Imogen Tyler writes:

[U]nder New Labour ... a powerful consensus emerged that council estates were abject border zones within the state which were ... liminal with regard to wider societal norms and values. ... The poverty associated with these places was imagined as a self-induced pathological condition. ([2013](#), pp 160–2)

Thus through stereotypes of scrounging teenage mums, benefit cheats, sink estates, chavs and the like, there was a discursive attempt to produce a so-called ‘underclass’ who supposedly reject mainstream society’s values ([Morris, 1993, 2002; Tyler, 2013](#)).

When advisers implicitly affirmed common-sense assumptions that responsibility for debt problems lay with the clients themselves, this resonated with social divisions, tensions and judgements among Woldham’s residents. One resident, a widower and military veteran who now worked as a nurse and owned his home, complained that most residents were ‘dole scum’ who ‘take all the benefits they can get their hands on’. A social housing resident said of nearby private renters and home-owners: ‘When something happens, it’s like they look down at us, because they know we’re council.’ The morality of debt repayment figured prominently in these judgements, too.

One morning I noticed five discarded sofas and sofa cushions strewn on the grass around the footpaths of the estate. I saw a housing association caretaker picking some of them up and I asked him why they had appeared. He said:

What it is, there’ll have been some advert – DFS [a furniture company] or something like that – saying buy now [on credit] and pay nothing for a year. So everyone will have gone and bought one, and then in a year’s time they’ll move out so they can’t get them [that is, so that the sofa company could not recover the debt]. Some people ain’t got no conscience or morals like that.

The caretaker was quick to assume on ambiguous grounds that social housing residents would take out credit with a deliberate aim of evading repayment entirely. He judged this to be amoral. Another resident to whom I recounted the episode put it more plainly: ‘They’re living on the never-never. Evil bastards.’

These judgements coalesced in the imagined figure of a discrete group of residents set apart from mainstream society by rejecting its supposed values. The fact that the content of this stigma now included not only allegations of welfare dependency but also profligacy and wanton debt evasion shows that, while research on class stigma and ‘the underclass’ has tended to focus

on unemployment and welfare (Howe, 1990; Morris, 1993, 2002; Tyler, 2013), by 2012 debt and finance were equally pertinent.

In sum, in the process of distilling the relevant data from a client's life into the relatively abstract form of a client case, the advisers often made recourse to a repertoire of unofficial knowledge.⁹ In doing so they sometimes invoked stereotypes about residents on the surrounding Woldham estate; and often aligned with a broader discursive denigration of the supposedly non-respectable working class in Britain. It is striking that debt advice accommodates an immense variety of political views and (no less political) accounts of the reasons why people get into debt. However, irrespective of the advisers' unofficial views, an apportioning of individual responsibility to over-indebted people was ingrained into the procedures and policies that the debt advice service was required (by its funder and by the government) to follow. In this sense, a degree of complicity with symbolic domination is built into the procedures mandated by public funding for debt advice, as I outline now.

Moral evaluations and technical knowledge

A commitment to a non-judgemental and impartial ethos is a core part of debt advisers' professional training and standards. Advisers seldom said that clients were personally 'at fault' or 'to blame' for their financial problems. However, independently of the advisers' personal beliefs, assertions about clients' individual moral responsibility were ingrained into the very procedures and documents that advisers were required to use as part of their jobs, often tied to funders' requirements and organizational governance. This point is demonstrated by the subtly but significantly different treatment of mortgages and unsecured consumer debts on the Common Financial Statement. The Common Financial Statement divided financial debts into mortgages and 'other debts', meaning all unsecured consumer debts such as credit cards, personal loans and overdrafts. The balance owed on a mortgage was not counted as a debt at all. Only the mortgage *arrears* (that is, missed payments) were stated on the form and thus counted as a debt. But with the unsecured consumer debts, the entire 'balance outstanding' (rather than the arrears) was stated on the form and thus counted as the debt. On the Common Financial Statement, the word 'debt', therefore, meant *either* arrears on a bill or mortgage *or* the balance of an unsecured consumer debt.

The anthropologist Holly High (2012) writes against a tendency in anthropology to use the term 'debt' very expansively (covering anything from money-lending to kinship, gifts, reciprocity and sociality *per se*). She argues that anthropologists should carefully analyse which kinds of social relationship our interlocutors do count as a debt and which they do not. At Beacon Advice, not counting mortgages as debts in their own right evinces a very specific ethical mindset about what kinds of debt matter (High, 2012).

An amount someone had borrowed without owning property mattered as a debt and was (as I will outline later) considered a problem in need of a solution. But debts relating to property-ownership (namely, mortgages) did not matter as debts in themselves, nor were they considered problematic. Only the arrears on such debts (that is, missed payments on a mortgage) were seen as a problem. This subtly re-affirmed a wider societal promotion of property ownership as a virtue.

The advisers followed procedures that rendered ‘debts’, defined in this highly specific way, as problems to be eliminated. This was due to a bureaucratic sleight of hand. Being in arrears (rather than simply owing money) was a precondition for becoming a debt advice client or ‘case’ in the first place. Consider a counterexample. A man visited the church-based advice service where I also volunteered because he had been unable to pay his credit card bill in full one month, as he always tried to do. He owed the credit card provider money and in this sense had a debt, but he was not in arrears because he had still paid the minimum amount. The advisers sent him home, telling him he did not have a problem they could help him with.

The indebted people whom the advice service *could* take on as clients, meanwhile, were those who were already in arrears. But as soon as they had been accepted as new clients, the definition of ‘the problem’ to be remedied subtly changed to include not just the client’s arrears but all balances outstanding on all unsecured credit instruments. I stress that this was a requirement of the service and its governance and not something individual advisers had any say over. Clients of Beacon Advice had to sign an agreement at the start of their case saying they promised not to take out any further credit, not even ‘emergency’ credit facilities such as using an overdraft, although not all advice organizations require this. (If an adviser at Beacon Advice found out the client had used an overdraft, credit card or the like, they were obliged to close the case.) The ‘debt solutions’ that advisers tried subsequently to arrange sought to purge clients’ unsecured consumer debts entirely, either through insolvency or by steady repayment until the debts were fully paid.

It is true that the advisers often told their clients they would help the clients to get their debts ‘back under control’, meaning to reduce the arrears and prevent enforcement (rather than purging them). However, their employer required them to define ‘debt’ to include all balances outstanding on unsecured credit instruments (not just the arrears) and promoted an aim to purge unsecured debts by prohibiting any further use of credit. In this way, the advice service promoted the full payment or cancellation of all owed money (not just arrears) as a solution to debt problems. By taking this approach, as opposed to allowing clients to continue to use certain credit facilities or aiming only to help clients to repay their arrears, the advice service implied that addressing their clients’ problems would require negating the very act of borrowing. Recognizing the difficult circumstances in which they worked

and perhaps expressing discomfort with their employer's requirements, the advisers sometimes joked darkly among themselves about the decades, even centuries, it would take some clients to fully clear their debts through the repayments the advisers negotiated.

The debt advice service thus routinely, if inadvertently, drew a false equation between, on the one hand, debtors asking for help with clearing their arrears and preventing enforcement and, on the other, the advice service promoting a goal of purging unsecured debts in full. But the client's problem (their difficulty repaying and the potential legal enforcement) was not reducible to this initial decision to borrow. It also included a wide variety of structural pressures on people's finances. That people in financialized capitalist societies, such as the UK, often borrow money for subsistence further undermines the prescription of weaning themselves off credit. By treating debtors in isolation from lending practices and structural inequalities, the advice service's false equation meant that the simple fact of owing money was considered problematic for those who had fallen on hard times, yet benign for those who had not. As such, the mere act of enumerating debts (according to the service's definition of debt) affirmed a sense of individual moral responsibility, even fault, on the part of the indebted person.

In this sense, the debt advice service's technical knowledge of debts contained quiet moral evaluations that resonated with a broader societal politics of class. In the moral evaluations it crystallized, the question of whether a given borrowing practice was in need of a remedy or not, depended on whether it was associated with property ownership or social mobility or not. Irrespective of the advisers' personal views, debts were treated as being problematic for propertyless people if the debts did not advance those people's class position. Within the procedures and template documents of Beacon Advice, the discrepant moral status of mortgages and unsecured debts, and the assumption that those in arrears had borrowed erroneously, happened to reinforce (not necessarily by intention) the normativity of aspirations for social mobility. Merely following the advice service's procedures fed into the ideologically imposed division between an expanded middle class and a supposedly amoral 'underclass' that I mentioned in the previous section.

Coercive realizations

When Bernie told me that clients sometimes underestimated their debts, I asked him:

- Ryan: Would you say they've just lost track? Or are they in denial?
 Bernie: A bit of both. People often get the credit card, or catalogue if they've been turned down for a card, and have an enjoyable experience for one hour doing a shop. Then 28 days later

they get the bill and it stares them in the face that it's suddenly unaffordable. You're looking at something intangible. When you get the bill it's suddenly a tangible amount.

Once again, the cognitive process of shifting from confusion to clarity about the amount of a debt was inseparable from an ethical process of assuming a responsibility to pay it. Both were prompted by seeing debt in a tangible form. I asked Bernie further about the nature of this subjective and cognitive transformation by which clients came to 'see' what debts they had. Bernie said: 'Let me draw something to explain. This is what I call the "House of Change".' He drew a diagram on a notepad of a house, dividing the main part into four squares, in which he wrote 'Complacency', 'Denial', 'Chaos + confusion' and 'Invigorated' (Figure 2.2).

Bernie's House of Change helped me to understand his theory of the instrumental role coercive legal sanctions play in the raising of clients' consciousness, as he saw it, such that they came to see their debts in numerical form. He said:

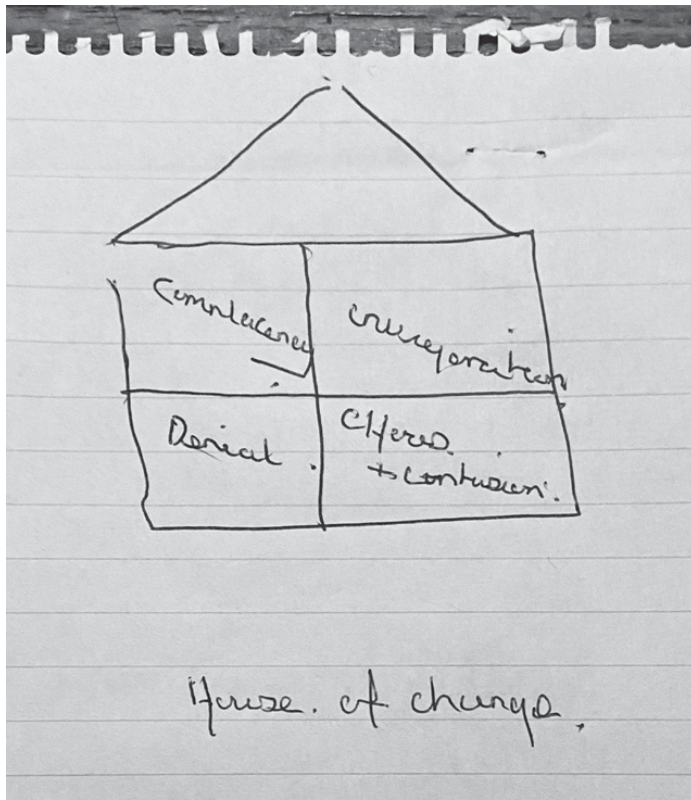
Complacency is when you don't really think you have a problem and you're not going to do anything about it, but the debt collection agencies are hassling you all of a sudden and you think 'Oh shit, I should get something to sort this.' Some people literally think it's our job to get rid of their debts, and that they have no involvement in it.

Bernie saw complacency as ignorance of a really-existing problem. Bernie's view is an instance of what I described earlier as debt realism. By hoping to avoid any involvement in the process of getting rid of their debts, clients would, as he saw it, sustain their ignorance of this really-existing problem. It is reasonable to infer that Bernie felt that by accepting involvement in the process of enumerating debts, clients would accept a degree of responsibility for their repayment. Thus the advice service's technical effort to help clients to enumerate their debts also contained a moral message: to admit they had made a mistake somewhere down the line, to take responsibility for it and to make amends by engaging with advice, whether this led to setting up a repayment arrangement (including for low or 'token' repayments) or following the process for insolvency such as Debt Relief Orders. (Even for Debt Relief Orders, a client had to engage with the service, whereas at Beacon Advice many such clients disengaged before the Debt Relief Order had been obtained.)

Bernie continued to talk me through his House of Change, describing the subjective transformations by which clients became aware of their debts:

When you're told about the council tax debt and so on, you then want to ignore it. You're in denial, like: 'It's my wife's, not mine.' When

Figure 2.2: Bernie's 'House of Change'



you're told they are your debts and you may go to prison, that's when the chaos and confusion start. They will be completely unreceptive while they're in denial. The only way out of that is to shock them.

He claimed that inducing 'shock' was a prerequisite for getting clients to assume what he called an 'invigorated' relation to their debts.

The object of that shock was coercive legal force. Bernie claimed that he could induce it in his clients by confirming to them the legal consequences that creditors warned of for non-repayment.

- Ryan: What techniques can you use to help them to understand?
- Bernie: Tell them what the implications are. That's why I said shock them. 'Do you know what will happen if ...' For example, a client who had several debts and disputed one debt to her landlords. But they were quite right, so I said: 'How long do you think it'd take them to evict you?' Then she realised.

As this account shows, Bernie sought to instil a sense of moral responsibility in his clients in part by affirming the inevitability of coercive legal force as a consequence of non-payment. Other advisers did the same thing. The official handbook for debt advice practice in England and Wales states that one of the key ways in which debt advice helps indebted people is ‘by explaining the implications of non-payment of each of their debts’ (CPAG, 2024). Debt advice was often provided in a register of addressing questions of law, such that in neutral-sounding language the moral legitimacy of legal enforcement was affirmed: it was ordinary to say that bailiffs ‘can’, ‘may’ or ‘are entitled to’ use coercive force.

It had not occurred to me that those words might come across to an over-indebted client as a moral affirmation of legal enforcement until I received a telephone call at the advice service from one of its former clients. The former client was terrified that bailiffs might imminently force their way into her home to recover council tax arrears. I consulted one of the advisers, who suggested I say: ‘Unfortunately, if you have let them in once, then they can now force their way into your home. They will want to make a list of what you have in your flat and after that they will decide which ones they intend to seize.’ The former client shouted at me: ‘But there’s nothing here! I called you up to get your help and all you’re trying to do is make it worse. You’re just telling me there’s nothing I can do. How’s that helping?’ In ‘neutrally’ imparting information about the client’s legal position, as debt advice services are legally required to do, I had unthinkingly affirmed the legitimacy of the violation of her domestic space by bailiffs.

During my fieldwork no adviser told their client that debt enforcement is a morally good thing. Rather, the advisers generally felt that a useful technique for effecting in their more disaffected clients the subjective transformation whereby they at once became aware of the quantities of their debts and assumed moral responsibility for their economic situation was to neutrally explain to their clients that coercive legal measures like bailiff action were a consequence for non-payment of their debts. Indeed, whether it was assisted by advisers or not, among all the indebted people I spoke to an apprehension that coercive legal force was an inevitable consequence of not complying with repayment demands was what prompted them to try to sort out their debt problems and (for the advice clients) to approach the service in the first place (see [Chapter 1](#)). The unintended and implied affirmation of the legitimacy of coercive legal force and the assertion of its likelihood as a consequence for non-payment, were thus instrumental to making debt into an object at Beacon Advice.¹⁰

Conclusion

One of the things that advisers at Beacon Advice sought to remedy, in addition to debt problems per se, was a widespread practice whereby indebted

people tried to ignore their debts. This included not responding to letters, leaving envelopes stashed away and not answering knocks at the door. Yet those debtors' hope of getting away with non-payment was not a matter of psychological aversion, nor a denial of an incontrovertible reality – both of which are implied by saying someone is 'burying their head in the sand'. Rather it was a response to the coercive potential of the law and, therefore, a political act. In the [previous chapter](#) I argued that such efforts to disregard debts are an everyday form of debt resistance, albeit perhaps sometimes of an inadvertent or even involuntary kind. These acts were not merely an omission or refusal to repay. Nor were they merely a disengagement from creditors, although they were also that. Rather, they involved indebted subjects mustering a variety of tactics to detach themselves from the obligation to repay and thereby resist various 'existential compulsions' ([Englund, 2008](#)) to comply with terms they felt unable to dispute.

Research on debt advice has highlighted the many benefits for which its clients value it: reducing the cost of repayment, putting a stop to threats of enforcement (at least for a time), giving breathing space when finances are squeezed and creating opportunities to take care of kin ([Kirwan, 2018](#); [James and Kirwan, 2019](#); [James, 2020, 2022](#); cf [Schwarz, 2022](#), pp 297–308). In addition to these, due partly to my reframing of attempts to ignore debts, I identified two political and class implications of debt advice, namely advisers following procedures that ascribe moral responsibility to over-indebted people and invoking enforcement as an inevitable consequence of non-payment. These form part of a wider phenomenon that I examine throughout this book, whereby struggles over moral value are rendered unequal in part by the social distribution of legal coercion.

I am not suggesting that debt advisers actually brought legal coercion about. Indeed, they usually held it at bay. Rather, debt advice often relied on placing indebted peoples' exposure to the coercion of the law to the forefront of their awareness. Advisers' allusions to coercive legal sanctions were, by their own reckoning, instrumental to the job of restoring clients' consciousness of their debts. Hence legal coercion assisted the debt advisers' labour of enumeration. Together with the documents they produced and circulated, the advisers enacted debt as an object and restored associations between debtor and creditor ([Hull, 2012](#)). This process materialized anew what had become latent. Debt as an object – a tangible representation of a quantity of money owed – was in this sense an outcome, not the starting point, of the advice service's interventions. The ethnography has shown that what permits household debt, having become latent, to re-materialize again and again is the prospect of enforcement, which can re-attach an otherwise disaffected subject to the credit-debt relation. While [James and Kirwan \(2019\)](#) rightly note debt advice's many positive effects, my effort to take seriously those who are more detached

from their debts and/or who see little prospect of repayment illuminates this aspect of debt advisers' work.

Making debt into an object also fed into societal inequalities in ascribed worth whereby responsibility was attributed to indebted, non-upwardly-mobile, working-class people for their economic circumstances. Some advisers unofficially suggested indebted people were personally responsible for their financial problems. I suggested that such views may intensify during austerity cutbacks, as some advisers associate their clients with the mounting frustrations of their jobs. I also noted that explicit anti-capitalism and antagonism with the credit industry among advisers waned in the 1990s, before a resurgence of counterhegemonic voices and labour organizing in the sector since 2020. Notwithstanding these changes, however, arguably more consistent is that moral evaluations have been inscribed into the technical act of quantifying debts.

The stigmatizing effect of debt advice is a consequence not of judgmental thinking among advisers, who struggle daily to ameliorate over-indebted people's distress despite cutbacks to funding and worsening employment conditions. Instead, it results from the fact that professional advice is required to uphold the law and so implies that legally valid repayment obligations carry moral weight. Additionally, despite credit being a structural feature of today's economic system, debt advice still operates on the assumption that people borrow freely out of choice. Thus Beacon Advice's documents and procedures required clients to stop using all unsecured credit. In contrast, mortgages (a 'secured' form of credit) were allowed to continue and not classed as a debt at all, other than if there were arrears. Combined with a remedial logic of purging debts altogether, these procedures implied the mere borrowing of money to have been erroneous for non-upwardly mobile renters but not for those who own their home.

As a result, despite the immense support it provides, debt advice is entangled with an ideological construct in Britain of an 'underclass' of people who collectively embody negative value (Tyler, 2013). While writers on the 'underclass' have focused on unemployment and welfare dependency, my research shows that an 'underclass' was tentatively being formed in Woldham in part through debt. This is one element of a broader way in which the rise of consumer lending since the 1980s has consolidated ascriptions of fault to people living on low and precarious incomes. Thus, debt affects class inequality not only through the extraction of resources but also by aiding symbolic domination. As I will show in Part II, this recurs in other realms of contemporary liberal governance, too, where other obligations than debt are likewise enforced through legal expropriation.

Interlude 2: Debt and the Household

The home occupies a central place in the imaginations of over-indebted people, as an object of polarized fears and aspirations. The debt advice clients I interviewed told me about experiencing intense emotions around their domestic space in a multitude of ways. Two clients, Chris and Rachel described how quietly dwelling at home elicited contemplation of the mounting woes in their lives. Chris was a recently separated father of two young girls in his early thirties who was facing mortgage repossession. He had worked as a bus driver but lost his job during a period of clinical depression after his partner left him. He said: ‘When [my ex-partner] left, my whole life just died. Depression. I was signed off work sick. I wasn’t in a fit state to drive a bus. Someone could say something little like “hello” and you’d just break down [in tears].’

He depicted, at his lowest ebb, cowering in the corner of his kitchen in the dark, stifling his cries of despair from his daughters upstairs:

They couldn’t give me the hours I needed for [looking after my girls]. After two years they signed me off [permanently]. You start getting all the letters [from creditors]. The money that’s going in the bank isn’t enough to feed the girls. It took me ages to get my head round the idea that I’ll have to lose the house where they were born. I wasn’t letting my girls see, but every night I was curled up in a ball crying. But I was on my own. I couldn’t talk to anyone.

Rachel, a woman in her mid-twenties who had trained in the Navy and was now separated from her partner and a full-time single mother, described a contrasting response to the affects of an over-indebted home. She told me how, with mounting debts and staving off severe post-natal depression, she kept relentlessly busy and positively avoided being at home.

Doesn’t matter where I’d go, who I was with, I would not go home. I didn’t feel depressed. That was what the problem was. I didn’t realise

that's what it— [If] I was out and about in public, I'd have to be happy and friendly. If I'm sat at home, I'm like: [moping noise].

Yet despite their differences, for both clients their home was a space where often-unwanted thoughts arose about intractable debt problems.

Homes were also the space targeted by creditors from the outside in their debt collection attempts. The debt advice clients recounted their dread of their homes being intruded upon or dispossessed by debt collectors and bailiffs, intent on seizing goods or evicting them. The clients also spoke of more mundane ways in which debt collection letters and telephone calls interrupted their daily lives with threats of imminent legal enforcement, thus perforating the normatively comfortable, cosy space of their homes. Another client, a single mother called Jackie, lived in social housing in Woldham. She told me a bailiff had shoved his foot in her door. She added: 'You don't want to leave your house, cos you're scared. You're an emotional wreck waiting for it. As soon as the bailiff had gone, I sat here and I cried my eyes out.'

One client of another advice organization had lost a civil service job with HM Land Registry's Land Charges Department after becoming hospitalized with bowel cancer in her mid-fifties. Unable to maintain her debt repayments, she started receiving debt collection phone calls. She said all her creditors were unsympathetic and many insinuated she was malingering.

I was ill. I was getting harassed on phone calls every day. I was afraid to answer the phone. I wouldn't answer the door in case it was bailiffs knocking at the door. I was extremely scared. You're getting all these threatening letters. It got to be so bad I used to put the answerphone on, because I was afraid. Even when my family rang, I wouldn't answer the phone until I knew who it was. I just used to keep the door locked. I literally used to barricade myself in.

Even though it was their domestic space being targeted which elicited feelings of dread or distress, the clients often invoked their own physical bodies as metaphors to describe the subjective experience of being pursued for repayments. One said creditors were 'right down your throat'; another that debt collectors would not 'get off my back'. A third said legal action was 'hanging over my head'. Without wanting to take these metaphors for personal space too literally, it is arguable that these advice clients' anticipation of intrusions into their homes induced a feeling of their bodies being vulnerable.

'Home' was for these debt advice clients, therefore, a space where threatened intrusions from the outside world converged with intrusive thoughts arising from within themselves, so to speak, about their intractable debts and related misfortunes. We usually consider the spatial locus for

affective and psychical processes to be the individual human body. As Navaro writes, ‘an imagination of a human interiority has dominated approaches to the origins and trajectories of the affective realm. Or, until recently, affect was regarded as coinciding with a notion of an embodied and psychical inside, imagined as the inside of a human being’ (Navaro-Yashin, 2012, p 22). However, for over-indebted people, the interiority in and through which affective intensities arose – at least as far as their debts were concerned – was not only the interiority of their body but also the interiority of their home. The body and the home, in conditions of anticipated violation, became co-instantiating vessels for affective intensities and certain psychical processes. This point becomes clearer by interpreting the words of debt advice clients alongside the domestic experiences that Woldham residents relayed to me outside the institutional confines of debt advice.

PART II

Prospects of Expropriation

Unsettled Homes: The Interruptible Futures and Violable Spaces of Rented Housing

As the preceding Interlude showed, it became clear from my research with debt advice clients that an exploration of insecure homes is vital to understanding the personal life of debt. And yet exploring it also revealed a power dynamic that ranges far beyond debt alone. Over the course of my residential fieldwork in Woldham I found that the threat of bailiffs entering a home to enforce a debt was far less exceptional than I had first imagined. Rather, it was one among many threats to both the permanence and the security of homes in Woldham that were part and parcel of people's everyday domestic lives. Such threats were ordinary.¹ Woldham residents' tenure in their homes could be disrupted by the prospect of eviction or the possibility of an offer of a new tenancy being withdrawn at the last minute. The potential violations to their homes were manifold and included debt collectors, bailiffs and police officers, as well as unlawful intruders like burglars. The risk of losing your home or having it intruded into thus formed an inescapable foundation of domestic life there. When I paid attention to Woldham residents' words about this, I was confronted with the fact that 'debt' as a topic for this research could no longer contain the processes they described.

Stepping back and re-framing my inquiry helped me to glimpse that the way potential debt enforcement shapes indebted people's subjectivities is merely one instance of a vaster phenomenon. Studying this vaster phenomenon, Part II of this book deepens our understanding of the personal and political dimensions of debt, by making it clear that they are not unique to debt, but rather that they reflect a more general operation of coercive power in the UK today.

To identify this modality of power, at this point the book broadens its focus. I use a method of 'internal comparison', outlined in the book's Introduction.

In the current chapter, I compare Woldham residents' experience of debt with their practices of home-making on several counts. In [Chapter 1](#), I suggested that indebted people who had arrears without having defaulted on their debts occupied a legal grey area, where they could in principle face enforcement at any moment. Many Woldham residents found themselves in a similar sort of grey area in relation to their homes. They thought it possible they could be found to have breached a legal obligation, like a credit agreement or tenancy contract, whose enforcement would involve debt collectors, bailiffs or police officers violating their domestic space or evicting them from it altogether.

In Part II of the book, I extend the book's inquiry into what I call 'expropriability' – that is, an exposure to the coercive potential of the law – by investigating how the home, parenthood and (in some ways) hope itself came to be key sites for coercive legal interventions for Woldham residents. Just as lenders have significant discretion to bring about legal proceedings for unpaid debts, landlords also exercise a similar discretion to evict their tenants. In the [next chapter](#) I will go on to make a second internal comparison: namely, comparing creditors' ability to take legal action to enforce a debt with social workers' discretion to bring about the forcible removal of children from their parents' or guardians' care should they identify a significant risk of harm. Understanding all this entails a consideration not only of the liberalization of consumer credit markets since the 1980s (outlined in [Chapter 1](#)), but also reform to housing policy and (in the [next chapter](#)) child protection social work during the same period.

Despite British political discourse since Thatcher portraying the home as an icon of freedom from government interference, liberal reform nonetheless expanded the scope for lawful intrusions into it.² Hence I explore for housing, as I did for debt earlier, the involvement of the coercive apparatus of the liberal British state in the production of class-like inequalities in ascribed worth and status. I will argue that a key way the British state is present in the homes of renters living on low incomes is in the presence of a potentiality for legally enforced intrusions and disposessions, including evictions and bailiffs seizing household goods – in other words, in the form of coercion.³

To theorize the subjectivities people developed in response to these prospects of expropriation, Part II of the book introduces a concept of optimism. Optimism is a helpful concept for thinking critically about subjectivity in societies like the UK where aspirations have become normative. Since the 1990s British political discourse has promoted aspiration – usually meaning aspirations for social mobility – as a cure for inequality in a supposedly classless society ([Walkerdine, Lucey and Melody, 2001](#); [Allen, 2013](#)). And yet not all the optimistic passions I observed among Woldham residents fit under the banner of aspiration. Within the category of optimism, therefore, as well as aspiration I also include a more defensive will to avoid coerced

disposessions. I will refer to this as ‘defensive optimism’. The rest of the book will elaborate my conceptualization of defensive optimism, as well as its relation to aspiration.

I follow the late cultural theorist Lauren Berlant in understanding optimism to be a quality general to human psychical and affective attachment (2011, pp 1–2): optimism, as they wrote, sustains our attachment to hopeful visions, and it also sustains our attachment to things we hold dear and hold close.⁴ Optimism is, in this reading, the affective stuff of those attachments so intimate they constitute extensions of the self. I explore how optimism sometimes arises in people’s response to the threat, or even the thought, of coercive state intervention. This includes how people sustained ‘home’ as an attachment in the face of the potential for forced intrusion or dispossession. I show that such threats elicited particular home-making aspirations and bright future visions of domesticity, as people subtly redefined the qualities they desired in a home.

The homes I visited in Woldham had been shaped by dramatic shifts in Britain’s tenure structure over the last century: shifts to public housing, private tenancy and owner-occupation; and shifts in the political projects that went alongside, primarily the erosion since 1979 of ‘the role of the state in directly meeting housing need’ (Hodkinson, Watt and Mooney, 2013). Since the start of the 20th century, public housing had grown steadily in Britain – from almost nothing (1 per cent in 1918) to nearly a third of households in 1981 (ONS, 2013). However, Margaret Thatcher’s government reversed this with the Housing Act 1980. It established the famous Right to Buy, whereby long-term council tenants could purchase their homes from the council with a discount of up to 50 per cent. By 2001, only 18 per cent of households lived in public housing (ONS, 2013). The 1990s saw transfers of public housing stock from local authorities to voluntary-sector housing associations, such that, in the city where I conducted fieldwork, by 2012, there were no council homes as such. The private rental sector, which had steadily fallen throughout the 20th century, from 76 per cent in 1918 to 9 per cent in 1991, was revived by Thatcher’s government, partly through the creation of a specific type of legal contract, called the Assured Shorthold Tenancy, which removed the protections against eviction formerly enjoyed by tenants, and partly through the removal of rent controls that had been in place since 1915 (ONS, 2013). Owner-occupation rose steadily from the 1950s (32 per cent) until 2001 (69 per cent), in part because wages rose faster than property prices for a time. But between 2001 and 2011 in England and Wales, the percentage of owner-occupied homes fell for the first time in a century (to 64 per cent); and from 1991 to 2011 the number of private tenancies doubled (to 18 per cent) (ONS, 2013). Levels in England have since stabilized with 65 per cent of households home-owners, 19 per cent private renters and 16 per cent in social housing in 2023 (Communities, 2023).

In the rest of this chapter, I first focus on the spatial dimensions of insecure homes. I ask what the home became when domestic space was violable. I tell the story of a white man called Frank, who appeared briefly in [Chapter 1](#). A former security officer, he exemplified the impulse to secure the home. Turning then to consider the ways in which the home was constituted when faced with an interruptible future, I examine how, for Becky and Jason, who also appeared in [Chapter 1](#), the ongoing prospect of their tenancy being terminated threatened to interrupt the multiple futures they pursued through their home. Yet amid the unease this generated, they also entertained alternative bright futures, to keep it a hopeful and homely space.

Braced for intrusions

I was introduced to Frank in October 2012, after requesting help from some of my neighbours in Woldham to find new accommodation. My then-landlady had started demanding that I pay my rent early and, after asking around, I heard Frank was looking for a lodger. A neighbour took me down one evening to Frank's flat in the block adjacent to the one where I was then living. I met Frank and his cherished companion, Pepsi, a longhair German shepherd. As I learned on our first meeting, Frank was in his fifties, a divorcee and had depression, diabetes and a lot of debts, all of which he summarily waved off. I learned also of Frank's preferences about receiving visitors. He instructed me never to knock on his front door nor to ring the buzzer for his ground-floor flat: 'I don't answer it,' he said. 'If you want to come in, knock on the [living room] window. That way I know you're someone I know.' As I later learned, Frank had, in his time, had a number of unsolicited knocks at the door. These were from debt collectors, ranging from the cordial to the brusque, along with police officers, doorstep lenders and door-to-door salespeople. Frank circumvented the way these visitors targeted his domestic space by instructing people he trusted not to follow this conventional gesture of arrival. Unacquainted visitors, including those on official business, would be identifiable as such by their mode of address. Whether threatening or merely bothersome, he would avoid them altogether.

I encountered a similar practice when accompanying a neighbour from Woldham to visit a nearby cannabis dealer: when I knocked on the dealer's door, my neighbour scolded me – 'He'll think it's the police!' – and instructed me in future to follow a 'code' of pushing open the ill-oiled letter box, whose creaking would set the dealer's dogs off barking. Granted, this was not a widespread practice and when visiting most residents I knocked on their door. Yet it illustrates how customary gestures of arrival were sometimes re-worked among trusted acquaintances so as to dodge the knock at the door, which could encase the subject within four walls, turning a refuge into a place of confinement. So, for the sake of its safety and security, the home was

sometimes constituted at odds with its archetypal arrangement of gestures and space: the front door became, rather than the sole means of calling the occupant, a place where the unacquainted would announce themselves as such. The characteristic features of the domestic façade were subtly rearranged.

I eventually moved in with Frank as his lodger and lived with him for a year altogether in his housing association flat. While he was generally glad of having someone to talk to, I took care to ensure Frank was comfortable with being part of my research given that I was living in his space, by asking his permission to include specific things he told me in my fieldnotes and repeatedly checking in with him about the research. One afternoon I arrived home to find Frank sitting at his computer desk, chuckling at the monitor. He beckoned me to watch along. He was watching a video on YouTube entitled 'Illegal bailiff tries to steal from pensioner, game on'. In the video, an older Black man (the debtor) stands at his front door facing two white bailiffs, who are accompanied by a white policeman. The bailiffs say they have a liability order for council tax arrears. The debtor's neighbour, a slightly younger Black man who is filming, protests the illegality of the bailiffs' actions. The bailiffs tell the neighbour to mind his own business. They then tell the debtor that if he shuts the door they will force it open and charge him £150 for locksmiths' costs. Frank turned to me and explained, 'You don't have to let them in.' We watched as the scene developed. After a 33-minute stand-off, the bailiffs in the YouTube video give up. The older man and his neighbour are triumphant. The neighbour's appeals to the law have proven persuasive and prevented intrusions through the threshold of the older man's home.

As these instances show, when unwanted visitors on official business were habitually anticipated, the boundaries of the home became starker and were reinforced; domestic space became tense, defensive and braced. Yet for Frank, despite his habitual deflections, a sufficient assertion of legal force could puncture his defences and elicit a sense of helplessness. One afternoon, he asked for my advice in dealing with a letter he had received from the Job Centre. It stated that they would be deducting from his benefits a compulsory repayment toward a debt of £30 he owed to the Magistrate's Court. But Frank had already paid it and was overwhelmed by the futility of trying to do the right thing.

'I know I'm gonna get some obnoxious cunt at the [court] desk,' he said, 'cos that's what they're like in there. And I'll end up kicking off at them. They'll call security. And I'll end up punching the security. I will.'

'Please don't,' I said awkwardly.

'Why not?' It was a shrug rather than a defensive reaction; right now, anger was a matter of letting go. 'I don't like the security in there.' He laughed, as if being mischievous, but I could only smile faintly in return. He sighed unsteadily and reclined, to a slouch, in his swivel chair. 'You know, you do all this and you stop seeing the point of trying to do everything right,' he said.

Noting recent cuts to his council tax benefit and housing benefit, he added, 'You try to do it all right – you pay the council tax, you pay the bedroom tax – and they still screw you.' Venturing a grin once again, he said: 'I might tell them I'm getting a reporter to come. They'd love this: someone who's broke because of the council tax and the bedroom tax, so they can't afford to pay all this.'

Despite the fact that it could not lead to any bailiffs targeting his home, this debt collection letter of sorts elicited nerves, anger, grim humour, near-resignation and helplessness, through its perforation of Frank's domestic space. And while the letter stated that there was no recourse to an appeal, the claim of a debt was, in fact, erroneous. This slippage between law-as-justice and law-as-arbitrary-power was, I believe, what elicited in Frank a poignant sentiment of helpless anger.

Bailiffs and debt collectors were far from the only sort of unwelcome intrusion that Woldham residents faced. Another potential violation arose when the residents of the block of flats where I lodged suspected prospective burglars. As I learnt, the violability of the home and, in response, the means of securing it were ready-made preoccupations for the residents on my street, around which often-dormant neighbourly networks sprang into activity. A few months after scaffolding had been erected around our medium-rise block of flats for repair work, I was working in my first-floor room around 10 pm. I heard a rattling on the floorboards of the scaffolding platform outside my room. I sat attentively from my chair and eventually caught sight of a short-ish, hooded male figure climbing up the ladder and onto the platform, before turning left and walking towards the centre of the block. The floorboards wobbled and rumbled behind his steps. When I told Frank, he surmised that the likelihood of this being an intruder was enough for us to be vigilant. He said: 'This always happens when they put scaffolding up.' He told me, in future, to inform him straight away so that he and Pepsi could trap the intruder on the scaffolding: 'That'll soon scare them off.' I later mentioned it to Sarah, a single mother who lived upstairs in the block. She said they were 'casing the joint' – inspecting it for opportunities to intrude and steal.

In the following weeks there were several more rumblings. As far as they affected me, they culminated one midnight with unhushed voices conferring outside my bedroom window. The next day it emerged that the police had been called and various neighbourhood networks of assistance and knowledge exchange activated. Across the road, I was updated on what had happened by three neighbours – Eric, a single father who worked as a car mechanic and lived in my block, Abigail, a full-time parent and the partner of a man called Joe, and Abigail's neighbour Owen who was separated and unemployed while caring for his daughter part of the time. Eric had received a call from Amy, a young mother who lived in the same block as me. Amy's

fiancé, a sailor, was away at sea. Having rushed to her rescue, Eric learned that a male stranger had tried to force her ground-floor balcony door open.

Eric laughed as he described the first of the police officers arriving onto the scene and making his way down the steep grassy bank by our block: 'Best thing was, one of the officers comes to the bank, falls over and slides right down it on his arse.' The police had not managed to catch anyone. Eric, Abigail and Owen momentarily paused our conversation and glanced over at two young white men who had emerged from another block onto the street, who were wearing baseball caps and tracksuits and walking a Staffordshire bull terrier. They then continued the conversation without passing comment.

Later that evening, I left Frank's flat and saw he was talking in the stairwell to Kirsty, another 'single mum' who lived next door to Amy. Frank offered his mobile number and urged her to ring if anything happened again, because he could go outside with Pepsi. Kirsty politely agreed. When I returned, I asked Frank whether he thought that would be the end of it, given the police had been called out. But he said: 'Think about it: they've just got away with it. This person's only going for flats what have got single mums in them. So either it's someone who lives here, or someone who *knows* someone who lives here.' Enlisting his experience as a security officer, Frank kept a working list of potential culprits, including cousins of one resident. Ultimately only one successful burglary was committed. Yet the ongoing threat of nocturnal intrusions elicited heightened vigilance and suspicion in relation to other residents of the block.

In their masculine impulse to protect the block, especially its mothers and children, Frank and his neighbour Eric emulated masculine kin roles in relation to households with no adult male present. The vulnerability of the home, then, was – if perhaps somewhat circumstantially – the occasion for a heightened gender bipolarity. Through Frank and my neighbours' response to intruders on the scaffolding, the violability of domestic space was gendered (if fleetingly) as feminine, while both the protection of and intrusions into domestic space were gendered as masculine. Thus the activation of neighbourly social networks, cross-cutting individual households, covered our block of flats in a defensive mesh of kinship-like, patriarchal relations. This episode is not a reflection of lawful intrusions, clearly; yet it develops my point that homes may, when threatened, modify their conventional material culture.

In the instances I have described, the anticipated violation or perforation of my then-neighbours' domestic space led to two distinct sorts of transformation to their homes. First, it elicited a defensive disposition vis-à-vis the outside world. Frank conveyed a range of emotions, from righteous chuckling, vigilance and protectiveness, to feelings of futility. Yet a single affective potentiality within the home – the sense of violability – was common to all. When suspected burglars were 'casing the joint', this

bracing took place at both the level of individual flats and that of the block of flats as a whole building. Frank expressed a mixture of protectiveness and suspicion towards his co-residents where these two levels overlapped.

Second, and perhaps more surprisingly, in circumstances of anticipated violation the home became displaced from itself. This happened both when Frank subtly rearranged the façade of his home to dodge the knock at the door – whereby its functional arrangement was dislodged from its conventional material culture – and, also, in his ambivalence towards co-residents when burglars threatened to intrude – here, his home assumed two built forms at once, that of his flat and that of the block. Given certain sorts of unhomeliness, where refuge and confinement spatially coincide, ‘home’ itself could become unstuck from its conventional material culture and assume a different physical form. I have described clear instances of how home-making could be in part a defensive response to the prospect of coercive force. In the rest of the chapter, I show how a trace of coercion was also at play in residents’ more outwardly aspirational home-making pursuits – in other words, a trace of defensiveness in their home-making aspirations.

‘Moving up in the world’

Becky and Jason’s domestic life featured a confluence of aspiration and half-expected defeat: a step towards their aspirations coupled with the ongoing prospect of their eviction or their tenancy otherwise being prematurely terminated. When I met them, they made up a family of five people (or six, including Becky’s dad, who was staying for a few months), who were living in a two-bed flat, where they had resided for nine years. The couple met through working at a frozen foods factory, and Jason had initially moved in as Becky’s lodger. Their relationship and their family had grown from there.

Shortly after we met, Becky told me she and Jason had been looking for a bigger place to live. A few weeks later, she informed me via Facebook that they had found somewhere. Her messages conveyed the surge of activity and stress, along with the strain on their finances, that had accompanied securing the new home:

- Becky: Hiya ryan how r u? Jus thought we wud send u a msg see what u have been upto ... we have been super busy the past few days, found out we got that house so all systems go, pop down soon when u have some free time
- Ryan: Hey Becky ... Brilliant news on the house, congratulations! will pop down a bit later if it’s not too late.
- Becky: Hiya ryan, we r gonna have an early nite, stressful few days but if your not busy tomoz nite or saturday your more than welcome to pop down

- Ryan: No worries Becky ... i bet you are ready for a rest! ... Not sure if you were still doing the [birthday party] for your dad on sat but if you do wish him a happy one from me!
- Becky: ... probz not doin him a party money is very very tight at the moment trying to get the first months rent sorted ...

The house in question was a three-bed terraced house with a garden, at the top of the hill in Woldham – a clear improvement in terms of space and amenities. But Becky had mixed feelings about the move, as I learned when I bumped into her and her friends a few days later on their way back from the morning school run. I asked her if she was excited about the new place. ‘Err ...’, said Becky, seeming tense. ‘She is and she isn’t, you know?’ said her friend, diplomatically stepping in. ‘Yeah, it’s kind of scary,’ Becky added. I ventured: ‘You’ll have a bit more space I guess.’ She said: ‘Yep. There’s even a garden. Don’t know what we’re gonna do with that – I think it’s all overgrown.’

Whatever the jobs awaiting them in their new home, her and Jason’s tasks were doubled with the work they deemed necessary to their current flat. That evening, Jason told me of the repairs he was undertaking, and I asked if his aim was to ensure they retrieved their rental deposit. But he said he was confident they would get it back in full, given how long they had lived there. I was confused, therefore, as to why Jason and Becky would go to such lengths to restore the flat: he replaced doors and did odd repair jobs; they painted all the black-gloss wooden beams back to their original white, upstairs and down; and they scrubbed the living room carpet clean by hand.

A fortnight later the landlord visited. Jason, afterwards, said that everything had gone well. Despite the foregoing crescendo of anxious preparations, however, he did not seem particularly relieved. He said the landlord might still find things, such as a crack in the balcony glass, once they had moved out. Again, I was confused as to Jason’s unease. Perhaps noticing this, he said: ‘I dunno if he’s gonna tell [the new landlord] about all the rent arrears.’ Jason, I finally understood, had once had rent arrears. At debt advice organizations in the UK, rent arrears are classed as a ‘priority debt’ since their enforcement, namely eviction proceedings, involves depriving someone of an essential good or service. Jason did not want his new landlord to find out about this debt, even though he had now resolved it, for fear that the new landlord would withdraw the tenancy he had offered them or, at best, that it would get their relationship off to a bad start.

Had I not been so naïve and repeatedly expressed my confusion, this might have gone without saying. Indeed, because talk of rent arrears could pose such a risk, Jason may have been following a rather generalized code of discretion in which their occurrence could become something for which express explanation was neither needed nor desired. Many of

the debt advice clients I interviewed told me about rent arrears, but in my non-institutional conversations with my then-neighbours in Woldham it very seldom came up.

Given Jason and Becky's past rent arrears, their relationship with their landlord had become, instead of a clear, contractual relation with specified rights and responsibilities, a blunter hierarchy of generalized deference. This is why they were so keen to fix everything back to its original condition and even to remove the trace of their residence. The sense of having to fulfil their side of an agreement had lost its specificity: instead, they seemed to be on a much vaguer terrain of keeping on their landlord's good side. In sum, Becky and Jason's experience of home comprised a keen sense of their landlord's ability to interrupt the future they projected for it. The other private renters I met in Woldham also related deferentially to their landlords, in a similar way.

Social housing residents were sometimes more forthright with their landlords (that is, housing associations), reflecting the greater security in their tenancy contracts. In stark contrast to Becky and Jason was James, who lived in the same block of flats as the flat where I lodged. Other residents referred to him as a 'chav', partly because he often wore a tracksuit and baseball cap, partly because he made no bones about his involvement in crime and perhaps partly because of a spirit of defiance he embodied in dealing with landlords and lenders. He told me when I visited one day that he had spoken to a housing association employee earlier, who had demanded repayment of four weeks' rent arrears. James said:

I told him, 'I'll pay my rent when you do the repairs on this place.'
I said, 'I'm gonna go to national television first thing in the morning and tell them about the state you leave this building in unless you tell me when you're gonna get these repairs done.' And they've not said anything since then.

For Becky and Jason's part, granted, some of their anxieties around moving home were related to the intimidation of being around people from 'different backgrounds', Becky's euphemism for people with more money. But in a crucial way, their anxieties fixed upon the capacity of their landlord to retract his offered tenancy or subsequently to evict them. And it formed an enduring preoccupation: when the landlord visited her a few months after moving in, Becky remarked that he was old and that she wondered what would happen if he 'popped it' (that is, died): for instance, would the family want to sell the house? Catia and Marisa, a lesbian couple from Portugal who lived with Catia's teenage son and Marisa's primary-school age grandson, rented their home privately. One day they told me their landlord had given them three months to leave because he wanted to sell

the house. Becky mentioned it the next time I saw her: ‘It can happen to any of us. And their landlord has given them three months’ notice when he only needed to give two.’

As it happened, Becky and Jason’s move went without a hitch. Jason told me with gleeful relief that they had installed nearly all their belongings before their official moving-in date. I visited him at the new house a few days before the rest of his family joined him. As he and his dad were in the living room, screwing a wall bracket for their flatscreen television onto the wall above the mantelpiece, he turned and said to me with a laugh: ‘I feel like we’re moving up in the world.’ Thus, whatever the anxieties of taking on greater rent liabilities and neighbours ‘from different backgrounds’, moving to a bigger, better, warmer home constituted an incremental move up a socioeconomic hierarchy and would provide an arena for a brighter family future. Partly, by the expression ‘moving up in the world’, Jason was joking about his new house being a steep, five-minute walk uphill from their old flat on Kirklees Close. But he referred as well to the better conditions of the new house, the social class identities of his neighbours and the perceived relative undesirability of the housing stock on Kirklees Close – a series of medium-rise blocks of flats which were long blighted by disrepair and underinvestment.

Compared to other Woldham residents, Jason and Becky were perhaps unusual in the degree to which they avowed aspirations to improve their lot. As I wrote in [Chapter 1](#), Jason told me of his hopes for home-ownership, although this wish was full of uncertainty and doubt. He also talked about wanting to own his own business. Most other residents spoke of wanting to find steady employment; a few made steps to set up their own businesses; and some strove to ‘make it’ one day. But explicit aspirations for home-ownership were relatively uncommon. It may, of course, be that I was privy to Jason and Becky’s wishes (and not to those of others) thanks to our familiarity; indeed, in my experience in Woldham, the more precious someone’s wish, the slower they were to venture it aloud.

All such residents, however, Jason and Becky included, reflected the lived reality of what all working-class people were exhorted to do in 2010s Britain, namely to harbour aspirations for upward social mobility – to be ‘strivers’. In Woldham, a key marker of respectability was to pursue such aspirations. It was extremely rare for anyone to reject them outright. One such case was a man living on Kirklees Close named Mark, who had recently finished a prison sentence. Mark said: ‘I don’t wanna work. I ain’t interested in money or success or whatever. I just wanna sit in my flat and be happy.’ Notwithstanding residents’ differing responses to the pressure to aspire, Becky and Jason’s story illustrates vividly a condition that was uniform in Woldham: the attempt to form a hopeful vision of domesticity for their home despite its precarity.

The material stigmatization of public housing

Liberal reform to housing in Britain, including disinvestment in public housing and the consequent managed decline thereof, had physically reshaped the terrain on which Woldham residents' home-making aspirations could unfold. The fact that local residents saw the flats on Kirklees Close as being less desirable than other housing in the area was an effect, in part, of state policies which compounded the discursive stigmatization of 'welfare dependency' (Tyler, 2013) with a material stigmatization – literally, a blighting – of buildings associated with it. The perceived relative desirability of Becky and Jason's new home, therefore, was an indirect result of state disinvestment. Even though the residents of Kirklees Close comprised a mixture of employed and unemployed, 'private' and 'council' tenants, the blocks of flats there were readily enough misunderstood by people elsewhere in the city as homes for the 'welfare-dependent'. Woldham was known around the city and in local media as a 'deprived estate'.

While Becky and Jason were more expressively aspirational than most other Woldham residents, nearly all those I met had internalized the low or negative value ascribed to the neighbourhood by property markets and class stigma. Most residents complained or laughed when I asked them what they thought of the area: 'It's shit.' The condition of the housing was, for everyone I knew in Woldham, an object of dissatisfaction and complaint. Damp was endemic, mould tough to banish and temperatures very low during the winter, even with the flats' old storage heaters switched on. As Jason had warned me, 'It's like an igloo in these flats in the winter.' Yet the housing association, which I shall call Domus, seemed averse to expenditure on repairs or maintenance, let alone building new homes. A man called Eric who lived upstairs from the flat where I was staying, a single father in his thirties, said: 'We used to call 'em slumlords.'

The blocks of flats along Kirklees Close were made of timber and concrete, built in the 1970s as temporary structures, and had long outlived their intended lifespan. To top it off, the city council had recently granted planning permission for the construction of a waste incinerator about thirty metres from the flats. Jason later joked with a friend of his, a man called Kieran who had also recently moved from the street with his female partner Angie and their four children, about living on 'death row' – suggesting an emotion, obviously exaggerated in Jason's phrasing, of grim expectancy and the absence of prospects. Residents I interviewed elsewhere on the estate told me Kirklees Close was, or at least had been, notorious for anti-social behaviour and drug-dealing, although this was not my impression during the main period of fifteen months I spent living there. I also heard similar allegations for other nearby streets, for instance a couple who lived on Kirklees Close said there was 'always stuff kicking off' in an adjoining set

of streets in Woldham. The woman said, ‘Woldham’s like EastEnders, but Kirklees Close is more like Neighbours.’ This indicates the finely layered and contested nature of social hierarchies around the estate. As the buildings on Kirklees Close fell into enduring neglect and became widely undesirable, so did the fact they were seen as welfarist homes (‘council flats’) lead people within Woldham and around the city to see the condition of the buildings as proof of both the failures of state welfare projects and the moral failings of those project’s beneficiaries.

The fact that Frank, Becky, Jason, Eric, Kieran, Angie and their neighbours on Kirklees Close ended up living in these once-temporary buildings was itself an effect of the state’s changing relation to the provision of public housing. As a result of Thatcher’s restrictions on funding for public housing, the City Council faced a critical shortage of council homes in the early 1990s. It sought to purchase some vacant housing stock in Woldham. In a scheme touted in the local press for its pioneering circumvention of the need for capital funding from government, the flats on Kirklees Close were sold to a property developer, which proceeded to long-lease it to the Domus Housing Association. These developments could well be framed as a straightforward withdrawal of the state from the provision of housing. But the simplicity of narratives of state withdrawal is often deceptive (Read and Thelen, 2007). Alongside disinvestment, a more complex transformation in the manner of state intervention in homes in Woldham was underway, as I elaborate presently.

Distributed sovereignty

Having shown how home-making aspirations coexisted with an ever-present worry of eviction and how disinvestment in public housing made aspirational advances all the more appealing, I turn now to the question of the British state’s role in generating housing precarity for lower-income households in Woldham. Some might say the source of this precarity lay entirely in the hands of their landlords (whether a private landlord or a housing association) – after all, it was the landlord’s discretion to evict. Indeed, in the anxieties that Becky and Jason articulated about the interruptibility of their private rental tenancy, their relationship with their landlord was foregrounded. They also expressed a clear sense of social hierarchy based on housing tenure, which was a key dimension of social distinction in Woldham more widely. This hierarchy had three tiers: home-owners, private tenants (or ‘private’) and ‘council’ (meaning social housing). Housing tenure hierarchy, as a vernacular expression of class, joined two separate axes of social differentiation: ownership of property (or lack thereof) and someone’s relation to the welfare state (independence being relatively prestigious and dependence being negative). Like most of the private renters I met in Woldham, Becky and Jason generally related deferentially to landlords, as I described earlier, as well as home-owners.

Yet besides the social distribution of property-ownership, the relation of ordinary homes to the state was also a critical source of the coercion that was present in them. It was landlords' capacity to evict, but that capacity was routed through the state. Although bailiffs themselves are legally prohibited from using physical violence during an eviction, reports of non-compliance are widespread. Moreover, tenants who resist eviction by bailiffs can be arrested by the police for breaching the peace; and the police are allowed to use physical force against tenants who resist arrest. Reforms in Britain intended to loosen government restrictions on housing and property markets (often called 'liberalizing' or 'neoliberal' reforms, though each word has its own meaning) in fact reorganized the social distribution of the capacity to evict by increasing the number of buy-to-let landlords and increasing their powers of eviction. Becky and Jason's private, contractual relation with their landlord took the form of an Assured Shorthold Tenancy. The UK Parliament created this type of legal contract in 1988 to encourage landlords to let vacant properties. This measure constituted a radical removal of protections for tenants compared both historically and internationally. Assured Shorthold Tenancies allow landlords to evict tenants using a 'Section 21' eviction. The landlord must give the tenant at least two months' notice, but does not have to give any reason.⁵ If the tenant stays, the landlord may apply to a court to order them to leave. If the tenant remains in the property, the landlord can apply to the court for bailiffs to evict. An alternative legal process is a 'Section 8' eviction, but they can only take place for rent arrears, antisocial behaviour, or a breach in contract.⁶ Social housing tenants like Frank have better protections, since 'Section 21' or 'no fault' evictions cannot apply; and, perhaps accordingly, some social housing tenants were more forthright in challenging their landlord than were the private renters I met. Yet even before the resurgence of private renting, large-scale regeneration of council estates since the 1980s displaced many families (Lees, 2014; Lewis, 2017), constituting a form of housing precarity in its own right – and one that visited Woldham more recently as the blocks of flats in another part of the estate were demolished.

As this indicates, while the social distribution of private property lay at the heart of a housing-based social hierarchy in Woldham, what also underpinned this hierarchy was an uneven social distribution of both the exposure to and the ability to bring about, lawful expropriations of people's homes. Legal coercion underpinned the ascriptions of prestige to owners or landlords and the ascriptions of relative lowliness or unrespectability to renters. Just in the same way that in the debt advice service, invoking legal coercion aided the ascription of moral fault to indebted people (see Chapter 2), and for debt advice clients themselves being spooked by the possibility of legal enforcement was so often what triggered the perception of having 'done something wrong' (see Chapter 1), so too the exposure of renters to

eviction aided the formation of a class-like social stratification in Woldham premised on housing tenure. Consider that those evicted for rent arrears in Britain are classed by local authorities as ‘intentionally homeless’. As with debt, so too with housing: the prospect of legal force assists the ascription of individual moral fault in a way that chimes with wider schemes of symbolic domination, stigma and prestige. For social tenants their tenure was often more secure but their putative ‘welfare dependency’ served as overriding grounds for denigration. The efforts of residents in Woldham to make their homes homely can be seen as a response to this nexus of coercion and stigma: at once a banishment of worries of eviction or bailiffs and a retort to being characterized as morally inferior.

As well as a reorganization of legal coercion, other factors in the growth of the private rental sector included the removal of rent controls and the planned diminution of the supply of public housing. The latter took place through the discounted sale of council properties under the Right to Buy and an accompanying prohibition on local authorities from reinvesting in public housing. The state’s subsidization of market-rate rental payments for tenants (whether council or private) living on low incomes through Housing Benefit also helped the private rental sector to grow. In all, since the 1980s, the British state had side-stepped the direct provision of housing and turned instead towards the active facilitation of a notionally ‘free’ property market, in the process making it easier for landlords to evict. The insecurity of private tenancy and the scarcity of decent public housing meant Jason’s expressed impulse for longevity of tenure necessarily coincided with an aspiration for mortgage-based ownership.

The state’s involvement in the generation of housing insecurity may seem paradoxical given the notion that liberalized markets are free from the interference of the state (Joyce, 2013). Yet liberalization does not diminish the presence of the state, but rather transforms and relocates it (Riles, 2011). As the historian Patrick Joyce writes, ‘the small state of neoliberal aspirations ... only leads to the big state of ... coercion [and] security’ (2013, p 310). To a degree, this echoes the sociologist Loïc Wacquant’s characterization of the neoliberal state as a ‘Centaur-state’, with ‘liberalism at the top of the class structure and punitive paternalism at the bottom’ (2012, p 66). However, in Woldham these liberal and punitive faces of the state were not so neatly divided.

Becky once told me: ‘My whole life is like a game of snakes and ladders,’ explaining that should she and her family be evicted for rent arrears, they would not only struggle to find as decent a home but would also be categorically excluded from social housing (being classed ‘intentionally homeless’) and would be unable to find a private landlord willing to take them on in anything other than severely inadequate housing (Desmond, 2017, p 283). Thus, tenants like Becky and Jason alternated between,

on the one hand, aspiring to move up in the world as eventual owner-occupiers and, on the other, defending against losing everything in the meantime. Every aspiration was founded on the condition that the ground on which it unfolded could be pulled from beneath their feet. Hence, the role of the liberal British state to facilitate ordinary households' aspirational participation in property markets was accompanied by its proliferation of landlords' discretionary power to call for legal action and, when needed, its readiness to enforce this. The liberal principle of non-interference regarding the domestic lives of the propertyless thus comprised a reorganization of the conditions in which landlords can trigger evictions and potential arrest.

The power to evict can be considered an instance of 'sovereign' power. Sovereignty is a discretionary power to make decisions that can be enforced and a 'form of authority grounded in violence' (Hansen and Stepputat, 2006). Hansen and Stepputat propose the notion of 'the sovereignty of the market' to describe situations where such power is exercised by market actors (2006, p 309).⁷ Thinking of housing precarity and debt enforcement in Woldham, I would suggest that any such sovereignty is rather *distributed between* legal and market agencies, such as landlords and the law. I would, therefore, propose a concept of 'distributed sovereignty' to describe the source of the power to evict people from their homes and to seize goods from within them. Thus, the law specifies the parameters of a landlord's discretion to evict, then enforces any such decision by the landlord. The 'entanglement between government and financial markets' (Gutierrez-Garza, 2022) in housing provision in Britain leads to a distribution of sovereignty between state and market actors. In this light, liberalization in both credit and housing policy is a process whereby the discretion to adjudicate on legally enforceable intrusions into the home is distributed among state and market agencies. The precarity this generates is often (rightly) understood in terms of fear, anxiety, tension, depression, shame and even grief (Dudley, 2000; Han, 2012; Desmond, 2017; Sullivan, 2017). However, I show in the following section that it also spurred on particular home-making pursuits, undertaken in order to defend against the prospect of coercion and instil a sense of optimism.

Beholding the future of home entertainment

As I mentioned earlier, on my first visit to Becky and Jason's new home, I met Jason and his dad installing a wall mount for their flatscreen television above the mantelpiece. More widely, despite the prospect of their tenancy ending prematurely, once moved into their home, Jason set diligently about making lasting improvements to it, from laying wooden decking in the garden to painting the exterior of the entire row of four terraced houses, along with a neighbour. In doing so, he advanced their home along an aspirational

trajectory and lent a settled quality to their tenure. But it was through equipping their home with home entertainment technology that their home became especially future-orientated. Alongside DIY and domestic consumption (Chapman and Hockey, 1999; Miller, 2001; Cieraad, 2006; Hurdley, 2013), Woldham residents' engagements with home entertainment technology constitute a specific kind of home-making activity. Their enthusiasm for it forms part of a widely shared set of ideas in Woldham about what constitutes a good home. I argue that this was an ethical response to the bleak prospect of eviction induced by the aforementioned distribution of sovereignty.

Home entertainment was an important leisure activity for many of my interlocutors. Most could not afford to go out to the cinema, theatre, football games, music concerts, restaurants, pubs or nightclubs. For the majority who had children, the cost of childcare made this more difficult still. The professional debt advice workers I met locally often said their clients spent too much money on televisions (see Chapter 2). But several Woldham residents told me that home entertainment was more economical than going out. 'If I pay forty quid on a new game, I can get a whole month out of that,' one man said, 'but if I go out in town I can spend twice that in one night.'

As well as budgeting, there was a normative dimension, too. It was a matter of pride, or even self-respect, to have a functioning set-up. A number of residents' flatscreen smart television took pride of place in their living rooms, such as Jason and Becky's mounted on the wall above the long-disused hearth in their mid-century home, echoing Hurdley's (2013) observation that mantelpieces provide an enduring focal point in many contemporary UK living rooms despite the absence of a functioning fireplace. Televisions and consoles also formed a medium for social connectivity within and beyond the neighbourhood: for instance, some of the men and women I knew used the Sony Xbox console's online multi-player function to play a game with friends living in the same block of flats or just up the road, chatting through their headsets before, during and after.

In several ways, when people engaged with home entertainment technology they beheld and drew nearer to a particular future: namely the future promised by consumer markets. This future was virtually guaranteed to be progressive and bright, in contrast to the threat of eviction. First, there was a value placed on having the very latest technology, in terms of both hardware and software. When I shopped around for a second-hand Xbox myself, Jason urged me repeatedly to buy one with a 'Kinect' sensor, which can detect your body moving in front of it – so bodies substitute for a handheld controller. He argued that it enhanced the capacity of the console. Second, the release or acquisition of new home entertainment technology was often met with fanfare and excitement. 'The new Xbox is going to be out for Christmas,' one resident enthused to me and a couple of others at a

community event in November. This was itself a mode of ‘looking forward’ elicited by home entertainment.

Third, residents spoke with admiration of the technological sophistication of their devices and the films and games they screened on them. They particularly valued the ability of equipment like large flatscreen televisions, 3D televisions, surround-sound speakers and games consoles to *immerse* the viewer: their ability to conjure up audio-visual worlds that, with the lights dimmed, could fill the space of the living room. While residents did not always find the technology lived up to its promises, immersiveness was the virtue that manufacturers and retailers touted through their advertising. Part of enjoying the 2011 superhero film *Thor*, for instance, was appreciating its use of state-of-the-art CGI to depict the mythical realm of Asgard. While the technology was new, people’s enthusiasm for it realizes a longer-standing virtue of modernity in working-class British homes, summed up in the term ‘mod cons’ (modern conveniences) and prefigured in narratives of tenants’ delight at the modernity of post-war council housing.

An encounter with Jason and a former neighbour of his, Joe, illustrates the collectivized appeal of newness and immersiveness in home entertainment technology. Joe was another private renter on Kirklees Close, in a ground-floor flat across the road from me. He lived with his partner, Abigail, and their two young daughters, one around three and the other a baby. Joe was unemployed and an active member of a twice-weekly karate club in the community hall at the top of the hill in Woldham, to which he rallied a number of residents on the street including me. The couple subsisted primarily on welfare benefits. Joe sold unlicensed tobacco (or ‘cheap baccy’) to other residents for additional income, while Abigail cared for the children full-time. I spotted him and Jason one Sunday morning, chatting by Joe’s ground-floor balcony, on my way home from staying over at a friend’s flat in the city centre after a night out. I greeted them both, then they resumed a conversation about the *Call of Duty* series of video games. First appearing in 2003, *Call of Duty* is a first-person shooter game franchise that contains several sub-series, including *Modern Warfare*, which depicts a modern-day World War III, and *Black Ops*, which hops between past and future historical times and features zombie opponents. In all, a male soldier battles through scenes of devastation.

Joe said he had bought the newly released *Call of Duty: Black Ops 2* that weekend and spoke enthusiastically of its features. Jason complained that he had only just got the hang of the previous release in that series, *Call of Duty: Modern Warfare 3* (released a year earlier). I said to Joe, half-teasing: ‘You weren’t one of those people camping outside the shop the night before, were you?’ He replied: ‘No, but some people did.’ Such dedication was of no issue to him, other than for its lack of nous: ‘I pre-ordered it on Amazon, so when they released it, it came straight away. I got it on Wednesday.’

Ignorant of the buzz of new releases myself, I asked Joe if any people were even playing *Black Ops 2* yet given how recently it had been released. Jason said with a weary look that a lot of people would have been waiting for its release date. He added: 'You've got a chance of doing alright if you get in there early.' He told me it was advantageous to learn the game layout and features of a particular level such as useful hiding places and spots where enemies tended to bottleneck. Further, achievements, rewards and progress were structured within the *Call of Duty* games in a self-reinforcing way. This meant an early head-start could generate lasting and even exponential advantages.

Joe started talking with relish about how he and a friend had played one of the *Call of Duty* games from 11 one night until the next morning, only realizing how much time had passed when they stopped. 'Then the postman walked past. I thought it was like the crack of dawn, but it was eleven o'clock!' He then said he was going to get a wall-mounted projector for their living room soon. I said, 'Won't you have to close the curtains in order to see it? Then you're really going to lose track of time.' He told me the projector he was going to get, unlike the ones his friends had bought, could withstand daylight. Jason excused himself to return home as Becky had visitors. Joe asked Jason if he was going to purchase *Black Ops 2*, but Jason said its £45 price tag was too much. Joe replied by wryly rubbing his left forefinger and thumb together (in a gesture for monetary concerns) and said: 'What's this?' Jason looked blankly at him. Framing Jason's claim of insufficient means as a lame plea for sympathy, Joe answered: 'World's smallest violin.'

In pursuit of immersive, mediatized experiences, then, Jason and his former neighbour Joe sought to equip their living rooms with state-of-the-art technology and new releases, as far as they could afford. By doing this, the two men tried to situate their living rooms on the cusp of the future. Granted, the content of the films and games they screened was as often dystopian or historical as it was brightly futuristic. And there were often attempts to forget the passing of time, immersing themselves in the present (Day, Stewart and Papataxiarches, 1999). Yet my interlocutors also made an explicit virtue of their home entertainment's future orientation, ascribing a temporality of linear progress to consumer markets for electronics and technology, which they 'folded' into their here-and-now (Nielsen, 2011, 2014). Their present day anticipated this future.

Species of unease: the anticipatory uncanny

Earlier I described how the prospect of eviction threatened to interrupt the multiple aspirational futures that Jason and Becky projected onto their rented family home. Considering home entertainment as a home-making practice allows us to characterize the affective state of anticipating such an

interruption. Existing studies link uneasy affects in the home to the lingering material trace of the past. In some situations, such as forced displacement and re-settlement during war, where the material remnants of displaced former owners endure, ‘the *unheimlich* [uncanny, or unhomely] is part of the everyday experience of homeliness’ (Navaro-Yashin, 2012, p 184). With a similar temporality, homes may be ‘haunted’ by the sheer intransigence of their material culture (Miller, 2001).

In contrast, Becky and Jason’s unease was rather future-orientated. They believed the regular practices they undertook to make their home a comfortable, welcoming space could become the grounds on which their landlord might lawfully evict them. This became clear when a neighbour, who snobbishly disapproved of their lifestyle, threatened to bad-mouth them to their landlord. ‘This house is like a drop-in centre,’ the neighbour had said, suggesting that the couple received too many visitors. They believed that if the neighbour passed this complaint on to their landlord, this could jeopardize their tenancy. Jason added: ‘She said, “We’re home-owners, you should have more respect.”’

This situation is central to Becky and Jason’s domestic condition. They felt their everyday practice of domesticity could be held against them as a reason for eviction. Consequently, everyday domestic life could conjure up fearful fantasies of domestic life being brought to a forcible end. The four walls of the house could evoke fantasies of the violation of those walls, and the mere sight of household possessions could call to mind their potential seizure by bailiffs. The species of unease this generates is more specific than simple worrying because it comprises a way for someone to encounter their home’s ordinary material culture whereby they apprehend its loss. In this anticipatory version of uncanniness, the material culture of the home ‘reminded’ tenants of its possible disappearance; presences evoked their own absence.

Given this, part of the appeal of home entertainment was its potential to hold such apprehensions at bay. It did so by transforming the ordinary material culture of the home – which evoked fantasies of eviction – into something extraordinary with a different repertoire of future visions. My interlocutors projected images and sounds onto the surfaces of their living room, imbuing it with an immersive atmosphere. For many, these actions provided a space in which to rest amid the tumult of daily life, by warding off fears of eviction and dispossession (Chapter 5). Their enthusiasm for the progressive, technological future held by consumer markets constituted an alternative experience of domesticity to their usual sense of potential eviction – an ‘attempt to overcome feelings of the uncanny’ (Navaro-Yashin, 2012, p 186).

This is not to say that they and others would have had no time for home entertainment otherwise, but rather that it provided a much-needed source of

optimism in and for the home when the options were scant. The optimism it afforded was at least partly defensive, in the sense that it defended against the prospect of eviction. Thus the technological future, folded into the present, displaced the potential future of dispossession. The attempt to drive out feelings of unhomeliness should not be understood as a method of ‘repression’ in the psychoanalytic sense of burying feelings deep within the psyche. Instead, it amounts to the residents’ active transformation of their sensory encounter with the materiality of their home – and, so, a kind of home-making. Home entertainment was a practice of domesticity paradoxically premised on not-dwelling, in the sense that it allowed residents to avoid dwelling on the way their aspired-for futures threatened always to escape them.

Conclusion

With housing having been heavily marketized and liberalized, the British state was present in rented homes in Woldham through its role in generating a future potential for intrusions and dispossessions. This is likely the case for the increased numbers of private rental tenants in the United Kingdom living on low and precarious incomes, as well as in the growing number of other countries with liberalized and marketized arrangements for housing. It may also apply to mortgagors at risk of default. At the same time, for Woldham residents, tenancy comprised a proneness to expropriation that my own twenty-or-so years’ experience of being a tenant had not.⁸

In Woldham, the coercive force behind bailiffs and evictions could elicit unsettled feelings in people’s homes. Tenants in Woldham often tried to drive out these unhomely affects. In the process, they formed and pursued new futures. Home entertainment was, in effect, a method for not dwelling on the possibility of being evicted. A similar point holds for aspirations for eventual property-ownership. Insecure private rental tenancies and the scarcity of public housing – both consequences of liberal reform to housing – meant mortgage-based ownership was Becky and Jason’s only real option for a permanent home.

I argue throughout this book that legal coercion plays a key role in reproducing class inequality in contemporary England. Sociologists in 1980s Britain pondered the possibility of housing classes: social classes defined by housing tenure, whether public housing, private tenancy or owner-occupation (Saunders, 1984). They ultimately dismissed this possibility, arguing that homes are units of consumption, not production. But since the liberalization of UK property markets, owning residential property has become a chief method of value-creation among the more affluent. The notion of housing classes, in other words, holds better today than it did in the 1980s (Adkins, Cooper and Konings, 2019).

Yet as I have shown, housing-based schemes of social hierarchy in Woldham, with all their ascriptions of lowliness and prestige, did not merely reflect the distribution of property. Rather, they arose also from a sharply unequal social distribution of coercive legal force. This inequality comprises, on the one hand, a distribution between landlords, lenders and the law of the sovereign power to bring about lawful intrusions and dispossessions and, on the other, a heightened exposure to this among tenants. For residents like Becky and Jason, being a tenant meant more than just propertylessness. Private renting in Woldham involved an estrangement from the very means by which decisions were made and authorized about whether certain legal obligations had been breached and whether an expropriation, such as eviction, could then proceed. Renters' estrangement from these means of legal coercion thus underpinned Woldham's housing-based hierarchy.

In their exposure to the prospect of coercive intrusions into or dispossession from the home, Woldham residents vacillated between two distinct kinds of optimism: first, optimism in the sense of formulating a vision of the good, an aspiration, an ethics; and, second, optimism that defended against the possibility of coercive and/or dispossessive legal force. As a shorthand I call these two kinds of optimism *aspirational* and *defensive*. Becky and Jason's move to a bigger home was aspirational in this sense, while their deference towards landlords and home-owners was defensive because they considered it a condition for being optimistic about staying in their home. I distinguish between aspirational and defensive kinds of optimism for the sake of my analysis, yet most often for my interlocutors they co-existed, if somewhat unsteadily. When Becky's friend said 'She is and she isn't' looking forward to moving into her new home, she encapsulated Becky's vacillation between aspiring for better and defending against losing what she already had. Certain optimistic pursuits were at once aspirational and defensive: for instance, Becky and Jason's engagement with home entertainment technology invested aspirationally in the bright future of consumer markets, while also defensively dispelling from their home their unease around potential eviction.

The optimistic attachments to the home among Frank and his neighbours, which I described earlier in this chapter, were further towards the defensive end of the spectrum than the aspirational end. In response to the prospect of its violation, the home was liable to *unsettle*. It was incrementally, momentarily dislocated from its conventional material form. This included some unconventional home-making practices: re-arranging gestures of arrival to dodge unexpected knocks at the door, unplugging landline telephones, stashing away unopened envelopes, and activating networks of protection and vulnerability.

A trace of the coercive effects of a sovereignty that is distributed between state and market agencies thus suffuses the domestic practices and aspirations

of insecure tenants. This shows how deeply the prospect of expropriation feeds into processes of self-formation. Or, in the terms I have been introducing, it shows the entwinement of aspirations and defensive optimism among Woldham residents. It also signals that extensions of the self, such as homes, may be integral to processes of self-formation. The [next chapter](#) explores the interplay of self-formation and legal coercion – and with it, that of aspirations and defensive optimism – with another extension of the self, namely parents' relation to their children amid a denigration of working-class parenting and a concentration in so-called 'deprived' neighbourhoods of the state's capacity to remove children by force.

‘But I Do Wish Better for My Kids’: Parental Attachments and Forced Child Removal

Like many Woldham residents, Shirley was accustomed to official visitors at home. Born in south-east London, she had moved to the city in which Woldham is located aged seventeen and was now in her late thirties with seven children. She had experienced difficulties with her housing, her mental health and her custody of her children. Before moving to Woldham, she had reported her private landlord to the council ‘because the ceiling collapsed in the kids’ bedroom’, and there was mould in most rooms. She believed an unexpected visit from an animal welfare charity was due to the landlord spuriously reporting her after deciding he no longer wanted her to keep a dog in the house. He subsequently evicted her and her children with ‘the excuse that he was selling the properties’. Shirley had also received visits from social workers. I had known her for five years by the time she agreed to tell me about her experience in an interview:

I had a report once from another anonymous person that the children have got no toys, there’s no food in the house and no clothes that fitted them. So I’m feeding [one son, while another] was sitting down on the floor playing with his toys. All of a sudden, I get a knock at the door. ‘Social services. Mind if we come in for a chat?’

Shirley let them inside, showed them the children’s clothes and toys, and made their lunch. She said the social worker told her: ‘Right well, I can see we’re wasting your time. Sincere apologies.’ Two months later they visited again. ‘Sorry, Shirley. It’s the same thing again. We’re not going to bother looking.’

Shirley later had a third visit after her son had an accident for which she called an ambulance. The social workers this time were harsher in their

manner. Some time after, Shirley's husband separated from her and told her to move out. Her daughter subsequently began refusing to eat food, and Shirley took her to see a doctor, which triggered a fourth encounter with social workers. Three months later her children were removed from her care. Shirley explained:

All the children ended up having child protection rather than just [my daughter in hospital]. At this stage my mental health was fairly stable. They were discussing whether I was stable enough to have the children live with me or not. And they felt that I wasn't capable of looking after them, even though they were going to school on time every day. They were clean and tidy. Packed lunches. Picked up on time. All the normal things that happened when their dad was there, I continued [after separating from him]. As well as working at the fish and chip shop. Which is bloody tiring trying to do everything! We went to various child protection meetings. I said, Their dad's been gone three weeks. Give me a chance to prove myself now he's not around. 'Nope! Due to your mental health, we're not going to chance keeping the children with you'.

The children were round with their dad. It just so happened that I had the boys, the older ones. And about nine o'clock in the evening, and my head was all over the place, I picked up a letter: 'We're taking you to court at such-and-such time for you to lose custody of your children. And the children will either go to their father or go into foster care.' And I'm looking at it and, you know, going, [she whispered] 'Bastards'. I remember getting that at nine o'clock. I remember giving the boys a kiss at ten o'clock. And I remember nothing else until ten days after.

Shirley told me she had attempted suicide and subsequently been detained in a secure mental health unit for six months. 'I'd always said my children are my life. Take my kids and you finish me.'

This was some years ago, yet the court order was still standing. She explained that it would cost her £4,500 due to Legal Aid cuts to try to overturn the decision in court, 'and the judge can still turn round and say no'.

Shirley's experience is situated at the extreme end of coercive state intervention in parenting. There is no doubt she was going through an incredibly difficult time trying to manage her responsibilities after her children's father asked her to move out. It is not my aim here to agree or disagree with the social workers' decision that removing her children was the right thing to do, although I certainly question the logics informing state-enforced child removal. Instead my aim is to de-centre a social worker's evaluative mindset in order to understand the subjectivities of Shirley and

other parents in Woldham. Some might say Shirley's story has little to do with the experiences of 'ordinary' working-class parents in general. However, from my fieldwork, I learned that while forcible child removal was a rare occurrence, it was a very commonplace concern. Many of the residents I met in Woldham, especially women, guarded against it as they felt child protection social workers were predisposed to find them at fault.

The reasons parents in Woldham were preoccupied with the prospect of child removal are complex. Amid austerity cuts, real wage stagnation, the aftermath of a global financial crisis and an enduring discourse of meritocracy, Britain in the 2010s saw parents living on lower incomes being urged to seek social mobility for their children. Recent decades had seen policy makers increasingly consider 'good parenting' to be a solution for material inequalities that had widened since the 1980s. Over the same period, professional social work interventions in childcare had undergone a punitive shift. Many disadvantaged neighbourhoods, especially housing estates, featured concentrations of social workers' capacity to remove children forcibly from their parents upon identifying a risk of harm to the child – colloquially known in Britain as children being 'taken into care'. These factors formed a predicament for many adults in Woldham. The people I met seldom said they thought their own fortunes could improve by much. Yet many expressed aspirations for their children to have better lives than their own.

Having compared debt and housing in terms of expropriability in the [previous chapter](#), in this chapter the book now shifts focus once again, making a second 'internal comparison' by comparing the experience of debt in Woldham with experiences there of parenthood and childcare. This comparison shows a form of expropriability that women in particular experienced and hence highlights a complex layering of gender and class in the struggles over value elicited by potential expropriation. It also shows that the mode of power I have called expropriability extends beyond debt and housing and – what is more – strikes at the core of the personal attachments through which people form their subjectivity.

There are important political and economic connections between gender, parenthood and debt. In Woldham, the work of struggling to make debt repayments was gendered, with women allocated a responsibility for managing household provisioning and expenditure, in contrast to men being responsible for bringing money in ([Chapter 1](#); see also [Koch, 2015](#)). Credit was an instrument for parental love, sometimes being taken out to help cover the costs of children's presents for Christmas and birthdays, for instance. The debt advisers at Beacon Advice told me lenders were especially active in the run up to Christmas, with advice referrals surging every January when, in one adviser's words, 'reality sets in'. Loan companies pressed on parents' affections: I was told by one resident that a Provident doorstep loans agent

asked her in November, ‘Are you sure you don’t need a little bit extra for Christmas presents?’ Another resident said: ‘They come to your door and they’re offering you cash in your face, and they’ve got it in their hand. They just say, “Oh, it’s only like £5 a week [in repayments]. You can sort out your Christmas presents.”’ Not only were many women primary or sole caregivers for children and hence responsible for childcare-related borrowing and repayment, but also more generally efforts to restrict spending so as to afford repayments was very often women’s work.

Debt-related practices are often deeply gendered and intertwined with practices of care. As Guérin, Kumar and Venkatasubramanian note, the work of managing debt repayment, or ‘debt work’, is ‘a fully fledged form of invisible, unpaid and devalued work’ that ‘contributes to the working of financial capitalism’ and is usually feminized (2023, pp 7–8). (See also Allon, 2014.) In some settings, maintaining access to credit has become a central part of women’s domestic labour (Kar, 2018). Insofar as ‘debt work’ is feminized, it tends to be entangled with other kinds of reproductive work, and thus with locally defined kinship obligations and people’s broader sense of what they owe one another (Guérin, Kumar and Venkatasubramanian, 2023). Credit can become ‘a resource in caring’, for instance by buying time for mentally ill or drug-addicted kin to stabilize (Han, 2011, p 20). Yet caring relations also become strained when demands for repayment cause debtors to become unwell (Han, 2011). Financial lenders have capitalized upon, as a source of profit, the allocation to women of the kinds of caring labours that sustain social relations (Schuster, 2015). In multiple ways, ‘debt is linked to violence against feminised bodies’ (Cavallero and Gago, 2020, p 6).

While it would without doubt be very fruitful to explore the gendered dimensions of debt in Woldham, however, in the current chapter I wish to explore women’s experiences of domination in a completely different way. My long-term ethnography showed me that other forms of gendered domination were also taking place in Woldham, besides through debt, which have received far less attention in research. Expropriability emerged from my fieldwork as a pervasive mode of power in Woldham residents’ lives. As such, I believe my contribution to understandings of gendered domination can be more valuable by focusing on the most prominent form of expropriability that surfaced in the conversations I had with women in Woldham: namely, state-enforced child removal. This focus highlights once again the distinctive insights to be gained from renewing ‘internal comparisons’ in the anthropology of debt, to connect debt not only with reciprocal obligations and social interdependency, but – especially for somewhere like Woldham where debt was not considered a reciprocal matter – to compare the salient features of debt there, namely expropriability, with other instances of it in the same setting.

As with debt and tenancy, parenthood was the referent of legally sanctioned obligations whose breach would lead to an expropriation. As breaching a debt repayment obligation or tenancy agreement could engender lawful confiscation of household possessions or eviction from the home, so too could breaching a parental duty of care lead to a child being forcibly removed. Social workers' discretion to adjudicate on a breach of parental obligations is analogous to the 'distributed sovereignty' I described in [Chapter 3](#). Thus Woldham residents were expropriable in their capacity not only as debtors and renters but also as parents.

This shift enables me to bring a consideration of lawful coercion into our understanding of the class stigma around motherhood. Reflecting a gendered division of labour whereby women were deemed primary childcare-givers by default, parenthood was key to the identity and self-worth of the women I met in Woldham.¹ Parenthood was also a site in which class was formed through gender: class-like inequalities in ascribed moral worth emerged through evaluations of women's parental and reproductive practices.² [Skeggs \(2003, 2005\)](#) argues that stigmatizing women is a precondition for class-based ascriptions of negative moral value, noting that working-class women are characterized as excessive and immoral. In this chapter, I support Skeggs' analysis and I extend it by introducing legal coercion as a factor in the processes she describes.

I do this less by exploring women's subjection to power (in a passive sense) than by following how the women formed themselves as subjects (in an agentive sense) in circumstances they did not wholly choose. Exploring how people exposed to the prospect of lawful coercion respond to it, I find that, as with debt and housing, parents in Woldham alternated between avowing dominant moral standards and growing cynical towards them, including by complying with such standards instrumentally to avoid a lawful expropriation. Developing the concept of 'defensive optimism' introduced in the [previous chapter](#), I explore the interplay between, on the one hand, women's expressed concepts of good parenting and the futures they hoped their parenting would bring about and, on the other, those same women's efforts to prevent their children being lawfully removed from their custody. The chapter shows that even a remote possibility of children being removed could incite and inform the aspirations parents expressed. It argues that amid a prospect of lawful expropriation, processes of subject-formation involve an interaction between aspirations and defensive optimism. These interactions influence patterns of stigma and show how expropriability works as a mode of power.

What follows has three parts. It outlines the context of parenting in Woldham and its classed governance, partly in terms of a cultural valorization of aspirations for social mobility. Following that are two ethnographic sections. The first recounts the story of Becky, who featured in previous chapters, and explores the parental aspirations she expressed. This enables

me in the second ethnographic section to examine how the prospect of forced removal interacted with parental aspirations. I return to Shirley who appeared at the beginning of this chapter. I explore the defensive optimism of Shirley and other women’s painstaking efforts to avoid enforced child removal. Comparing the two women’s experiences highlights the way coercion interacts with subject-formation.

Parenting and its governance in Woldham

The Woldham estate featured a spatial concentration of precisely the childcare practices with which the early-21st-century British governance of parenting concerned itself: parents with children under five years living in ‘deprived’ areas. As a pretty resolutely childless gay male researcher, then in my late twenties, I was struck by the fact all but one of the adults I met had children. This owed partly to the estate’s preponderance of two-bedroom flats in a neighbourhood that had few public gathering spaces and few amenities but for a primary school, a social club and a few playgrounds. Since the 1990s, the estate was populated (and repopulated) by young families, in the main with one or two children.

For many of the twenty-five or so households I spoke to semi-frequently, household composition changed over the four years during which I visited regularly. Residents sometimes paid lip-service to a nuclear family ideal, but in practice household forms were shifting and extensive. Many couples who had had children together cohabited, especially among those with younger children. Some couples formed reconstituted families with children from previous relationships. None were married (with wedding costs sometimes given as a reason) though a few were engaged. In other homes, one parent (usually the mother) lived with her child or children, though the term ‘lone’ parent occludes non-co-residing partners and collaborative childcare arrangements (Koch, 2015). Through all this variety, children resided with their mothers except for three cases. These included one situation where a father took full-time care, his partner having left him and their son, and one household where a lesbian couple lived with one of the women’s five-year-old grandson, as his mother was in drug rehabilitation. These were the only situations I knew of where the mother had decided voluntarily to give up her child. The third case was Shirley’s, where her children had been taken forcibly into local authority care.

There was a variety of labour and livelihood practices among women in Woldham. Most of the women I spent time with had pre-school-age children, entailing long childcare hours that (given unaffordable childcare costs) led many to forego paid employment. Some stated as their occupation on Facebook ‘Full-Time Mummy’ or posted memes such as ‘Yes I work! I’m a full-time mum!’ as an implied retort to accusations of welfare-scrouring.

Others worked part-time, for instance in a newsagent or as a cleaner or teaching assistant, while some volunteered unpaid to gain experience and/or as a compulsory part of government back-to-work schemes. Some women undertook informal livelihood activities, for example, as occasional carers, selling cheap tobacco, or trading or pawning possessions. Many if not most claimed some form of social security benefit.

This situation meant residents' gendered expectations around employment and childcare often differed from hegemonic or 'middle-class' expectations in Britain that women should balance higher education and career with family life (Walkerdine, Lucey and Melody, 2001; Tyler, 2008; Adkins and Dever, 2014). Yet, Woldham was like Britain more generally in that a hetero-patriarchal allocation of childcare to women by default persisted, often reckoned through 'natural' emotional bonds thought to emerge through pregnancy (Faircloth, 2013; Dow, 2017). Men were involved in childcare (Dermott, 2008), but an explanation of why this was strictly necessary often accompanied them doing so.

The women I met were keenly aware that the professionals involved in their children's development, such as teachers, health visitors and social workers, were on the lookout for the parents slipping up.³ This partly reflects the stigmatization of teenage pregnancy and lower-income parenting in early-21st-century Britain (Gillies, 2007; Jensen, 2010), crystallized in the figure of the 'chav mum'. Echoing a stereotype that Conservative government ministers in the early 1990s had invoked, several home-owners in Woldham told me, 'some [young] women round here only get pregnant so they can claim benefits and get a council flat'. In contrast to then-fashionable 'attachment parenting' among the middle class, which pursued a purity of emotional connection between the (implicitly female) parent and her infant (Faircloth, 2013; Lee et al, 2014), poorer young working-class women's emotional attachment to their children was thus often held to be defiled by a self-interested pursuit of material gain (Walkerdine, Lucey and Melody, 2001).

The stakes of this morality of parenting were high, since professional judgements of bad parenting could in extreme cases lead to the enforced removal of children from their parent's custody. The UK police gained legal powers in 1889, in response to moral panics by child welfare charities, to obtain warrants to enter homes and to make arrests if they suspected ill-treatment or neglect of children (Clapton, Cree and Smith, 2013). In the mid-20th century, state-provided child protection services focused on prevention and support (Clapton, 2020). However, as Clapton writes, from the 1980s there was 'a contraction of statutory sector services and the replacement of preventative social work ... with a concentration on investigation and monitoring' (2020, p 81). A similar shift took place in the US (Roberts, 2012, 2022).

Four times as many parents came under investigation in 2013–14 than in 1991–92, yet without a corresponding rise in identified neglect or abuse (Clapton, 2020). Thus UK child protection is 'dominated by a rescue mindset that is suspicious of parents' (Clapton, 2020, p 89). Take the government's advice to social workers from the time of my fieldwork: 'A desire to think the best of adults and to hope they can overcome their difficulties should not trump the need to rescue children from chaotic, neglectful and abusive homes' (cited in Clapton, 2020, p 90). This punitive shift has been challenged by social work scholars as engendering 'a state that is experienced as both intrusive and neglectful, especially by the poor' (Featherstone et al, 2018, p 2).

Indeed, child protection interventions feature complex classed and racialized disparities. In the UK, 'family socio-economic circumstances [are] a primary driver' of child protection, with children in the 'most deprived' decile of neighbourhoods ten times more likely to be subject to an intervention than children in the 'least deprived' decile (Bywaters et al, 2020, pp 204, 210). In terms of ethnicity, among children under local authority care, white children are under-represented (74 per cent of 'looked after' children, compared to 79 per cent of children overall) as are children of South Asian heritage (4 per cent, compared to 10 per cent), whereas there is an over-representation of children of 'mixed' ethnicity (10 per cent, compared to 5 per cent) and Black children (7 per cent, as against 5 per cent) (Department for Education, 2021). In the United States, the over-representation of Black children is starker still, leading to calls to abolish the 'family policing system' altogether (Roberts, 2022).

Alongside recent shifts in child protection, in 21st-century Britain politicians and policy makers increasingly looked upon aspirations as a cure for socio-economic disadvantage. The language of class fell out of favour in British parliamentary discourse in the 1990s, after which 'aspiration' gained an intensified valence. New Labour Prime Minister Gordon Brown (2008–10) declared an aim to 'create an age of aspiration' featuring 'an expanded middle class', while Conservative Prime Minister David Cameron (2010–16) pledged 'to build an aspiration nation' for 'those who strive to make a better life for themselves and their families' (cited in Allen, 2013, p 760). Cameron's government 'evoke[d] aspiration as some kind of panacea for inequality with pledges to "combat ... intergenerational cycles of poverty" by "raising the aspirations" of working-class families' (Allen, 2013, p 761).

This political valorization of aspiration often focused on parenting. New Labour (1997–2010) introduced policies to end poverty by encouraging benefit claimants and social housing residents to help their children to become upwardly mobile (Gillies, 2007). This followed a call by the intellectual architect of the Third Way, Anthony Giddens, to shift away from supporting adults economically towards what he called 'the social investment state' (Powell, 1999, p 15) with public expenditure on tackling

child poverty and the early years of childhood. A total of 3,500 ‘SureStart’ Children’s Centres were created in ‘deprived’ neighbourhoods in England and Wales partly to improve poorer residents’ ‘parenting skills’. This governance conceives of ‘parenting’ as bundles of generic skills, and both a cause of and a remedy for social problems ranging from unemployment to rioting (Lee et al, 2014, p 9; Jensen, 2018).

The reforms dismantled earlier ‘affiliations between social democracy and feminism which aimed to support women as mothers’ through welfare and state-funded nursery care (McRobbie, 2013, p 128; quoted in Fannin and Perrier, 2016, p 385). Later, the Coalition government launched a half-billion-pound scheme after the 2011 England riots to ‘turn around’ so-called ‘Troubled Families’ (Jensen, 2018). As Gillies writes, this governance is based on a belief that ‘working-class parents must be taught how to raise children who are capable of becoming middle class’ (2007, p 7). Hence the dominant morality of parenting in Britain includes the idea that lower-income parents living on a so-called ‘deprived’ housing estate are responsible for bringing about the upward social mobility of their children in order to ‘break the cycle of deprivation’ (Department for Work and Pensions and Department for Education, 2011, p 4).⁴ While contemporary British governance around ‘parenting’ is framed in gender-neutral terms, it overwhelmingly targets women, often through appeals to biological connection (Gillies, 2007; Jensen, 2018).

The norm for social mobility to be achieved through childcare on the Woldham housing estate is illustrated well in a comment by a community worker employed by one of the public housing providers there. She told me:

Often when you go into somewhere as a community worker, you feel the community’s sense of injustice. You get this feeling from people that they know there’s a better life out there; they know that there’s more opportunities. But they just can’t access them for some reason. So there’s that sense of— you can feel their frustration and their passion and kind of saying ‘I want a better life. I want to make changes. I want things to be different for my children.’ It’s a really tangible feeling, not so much in relation to them, but for their children. But when I came [to Woldham], there was none of that. You didn’t get that sense. Which means they either feel fine, or they don’t even— they’re not— there isn’t that awareness that there is something that they should be wanting, if that makes sense.

The community worker’s expression that residents lack an ‘awareness that there is something that they *should* be wanting’ (my emphasis) perfectly captures the normalization of aspirational parenting in Britain. The community worker diagnosed a deficiency in aspiration among Woldham residents, which she considered morally problematic even if those residents

did not find it problematic themselves. For her, the residents’ very desires were errant. She noted a dulling of their senses, an ignorance of opportunity, an insularity of hope and a mystification of real interests, not unlike the Marxian idea of false consciousness though geared towards private enrichment rather than collective liberation. Local professionals termed this ‘apathy’.

In the ethnography that follows I refer back to the community worker’s statement. I reflect critically on her words by showing that they inadvertently stigmatized poorer working-class parents who supposedly failed to ‘aspire’. I am obviously not saying that Woldham residents should instead have been satisfied with their lot. Instead, I criticize the community worker’s insistence that residents ought to seek goodness in their lives primarily through a transgenerational pursuit of economic success of a form that would necessitate a spatial, social and affective separation from their kin.

Parental aspirations

When I was sixteen years old, I took my younger sister and brother to the pub where my mum was drinking, I went inside and I left them with her. Then I got on a coach and came to [this city]. It’s the hardest thing I’ve ever had to do. I was basically their mum, Ryan. Including for Liam. I’m twenty-eight now and he’s twenty, so I was eight years old when he was born.

‘Younger than Sophie,’ I said, referring to her nine-year-old daughter.

Yeah. Mum was always in the pub, so I had to. I didn’t have a choice. I raised them. I could’ve gone into [foster] care loads of times, but I didn’t. I stayed with them and looked after them. You know my mum and dad, Ryan: they’re not perfect but they did their best to look after us. But dad ended up leaving and mum was an alcoholic and she couldn’t look after us. Eventually I just had to get away. I couldn’t stay there any longer. It was ruining my life. I knew I would be abandoning [my brother and sister] but I had to do it. So I did. I left them and I came down here.

I visited Becky in October 2014, after the main initial period of my fieldwork, and told her I wanted to write a chapter of my research about parenthood. ‘Oh god,’ she said, with half-joking dread at how I might represent her performance as a mother. Becky had relocated aged sixteen from her birthplace to the southern English city where she now lived. She found work in a frozen foods factory and moved into a privately rented flat in Woldham where she and her partner Jason were living at the start of my fieldwork. Three years after moving, she became pregnant with their first

child. Their second child arrived three years later and their third after another four years. Once their first child was born, Becky left employment in order to raise their children, occasionally working as a cleaner. Jason worked as a forklift driver, sometimes doing removal (that is, house-moving) jobs, before becoming unemployed in 2011 amid the UK's economic recession. Once their youngest was a toddler (after my fieldwork) the couple took over a small removal company (a British term for a moving company) as a family business, with Becky also working shifts at a nearby social club.

Becky formed her own aspirational vision of good parenthood on two ethical principles: first, to enable her children to have better; and second, to protect her children by being nearby to them. I discuss these two principles in turn. In expressing the first principle, Becky told me: 'I don't wish that my own life was different, but I do wish better for my kids. That's my excuse for spoiling them.' This wish had a clear socio-economic component. By 'better', Becky meant several, interrelated things: first, that she wanted them to have better things during their childhood than she herself had had as a child, including but not limited to the presents and material provisions with which she would spoil them; second, that their future lives be better than the one to which Becky had, for herself, now acquiesced; and, third, connecting the first and second, that her children not be deprived during their childhood of things necessary to their access to bright and happy futures. Becky wanted her children to be successful at school and in employment. She did not seek social mobility in her own life but would pursue it trans-generationally. Indeed, in the eyes of most people I knew in Woldham, and contradicting the community worker's observation (quoted earlier) about local parents' 'apathy', social mobility was something considered possible to achieve by virtue of one's parenthood rather than in the course of one's own lifetime.

As with most adults on the estate, Becky had been encouraged by sleight of meritocratic principle to consider herself as having failed in life – namely as having failed to become successful or affluent. A similar feeling was borne out among other Woldham residents in their frequent claim that Woldham was a 'shit' place to live. Becky had come to see her present-day lack of money as the result of educational failure when younger. Her partner, Jason, told me that Becky felt her own progression along a path of increasing success in work, life, health and happiness had been derailed by her difficulties at school, prefigured by troubles at home: 'You know, the first couple times you came down here, Becky was saying: "That could have been me. If I had tried harder at school, I could have been well educated. And look at where we are now."'

Becky thus appraised our initial encounters in terms of missed opportunity: educational successes and slip-ups were the terms in which she understood disparities in economic privilege. The thought made me uncomfortable – not because I felt she could not have been 'well

educated’; she could have been. But for Becky to have done so would have been testament to a much greater achievement than that which my own educational career, including several years at a private school, had involved. I felt she underestimated the advantage I had gained from class privilege. Becky had implied that she was ultimately responsible, in the idiom of educational achievement, for the difficulties of her financial situation and the inadequacies, as she saw it, of her domestic life.

Her partner, Jason, expressed a similarly meritocratic mindset when he asked me, with uncharacteristic sheepishness, whether I thought an economically privileged start in life provided advantages for later career success. He seemed hesitant to have his suspicions confirmed when I said I thought it did. Perhaps he was wary that he might be making excuses for himself and somehow showing a lack of individual responsibility. At least in terms of what people would say in my company, meritocratic principles were virtually doxic, in the sense of taken-for-granted, unquestioned truths.

If ‘better’ meant present-day provisions and bright future possibilities, then its inverse was ‘deprivation’. Although ‘deprivation’ is often taken to mean poverty or social problems, in Woldham – whose residents and professionals alike were equally familiar with the specific governance done in its name – deprivation meant failing to give children a good start in life. ‘Deprivation’ in official indices comprised not only economic measures, such as whether parents were unemployed, but also measures of the conduciveness to health of the child’s upbringing and domestic environment, such as whether parents were smokers or had diagnoses of depression; hence such indices being compiled by NHS Health Visitors. Conversely, the health of the child was the focus of official promotional pronouncements about good parenting, for instance with posters in the local community centre encouraging breastfeeding, smoke-free homes and healthy eating.

In the discourse of ‘deprivation’, children who lived on housing estates were paradoxically seen as being out of place in their native environments, lacking the surroundings appropriate to their proper development.⁵ That being so, it fell upon their parents to counteract that deprivation by pursuing aspirations for the children’s betterment. As primary or sole caregiver, a woman could thus find herself personally obliged to negate the effects her economic hardship might have for a child’s future – in other words, to single-handedly undo the effects of class inequality. Woldham was widely described, in official, journalistic and lay commentary, as a ‘deprived estate’.

Yet the ascription of ‘deprivation’ did not always resonate for residents. On one of my first attempts to meet residents, a barwoman at the social club had asked me why I had chosen to study Woldham. After I explained I was volunteering at a local debt and benefits advice service, another woman surmised: ‘He thinks we’re deprived.’ We continued to talk as I fumbled to express my discomfort with the term. The barwoman remarked on the lack

of children's playgrounds then, widening her eyes in unpleasant surprise, said: 'Maybe we *are* deprived.' She seemed possibly affronted; the word itself seemed like an accusation.

For neighbourhoods so described, like Woldham, the discourse of aspiration featured a norm for spatial mobility, both on an everyday basis and in terms of grown children moving away. Wanting your children to have 'a better life *out there*' (as the community worker said, in the earlier quote) was the condition for professional approval of your parenting. By and large, this meant escaping the estate. Thus local community professionals expected upward social mobility for Woldham residents to take a form where grown children would leave home and move cities. The community worker confirmed the micro-geographic basis of aspiration when she later complained, to attest to Woldham residents' insularity and apathy, that residents spent their free time visiting relatives around the estate for cups of tea and 'don't want to have to go further than the Square [the nearest row of shops] or Tesco's [the nearest supermarket]'.

This norm contrasted with the everyday reality for many residents. It was fairly commonplace in Woldham for extended families to reside in the same neighbourhood or nearby. For Jason, the fact his parents lived in his natal neighbourhood in the same city – three miles from Woldham or forty minutes by bus – was an inconvenient distance. Many of my interlocutors referred *in the particular* to extended kin of their own or their neighbours who resided nearby and who, for instance, assisted with childcare or provided personal and emotional support. Having kin nearby often had a positive value for those practising or desiring it. When this practice was referred to *in a general sense*, however, this was usually by professionals and local home-owners and with a note of disdain. For instance, an amateur historian who owned a home in Woldham told me the area's social housing residents and welfare claimants comprised 'seven tribes' of extended kin networks. Living near kin was seen by most professionals and many home-owners as a barrier to accessing a world of opportunity, of a piece with apathy, backwardness, ignorance, defeatism, a poverty of aspiration and a lack of self-esteem. Conversely, people often referred to adult children moving to other cities as a way of noting achievements: for instance, one female resident was immensely proud of the fact that her brother was based at an army barracks in Edinburgh when not serving in Afghanistan.

My point here is not to suggest that there is something characteristically working class about neighbourhood-based extended kin networks, especially not in any timeless sense (Mollona, 2009). Nor is it to comment on whether such kin networks foster class solidarity.⁶ What is salient to the current inquiry is rather, following Skeggs (2003, p 2), the asymmetrical ascription of value: the terms on which people's parenting practices were judged. The condition for approval was for a parent to pursue a scenario of social mobility

that would entail a separation of parent and child in social, cultural and spatial terms (Walkerdine, Lucey and Melody, 2001; Allen, 2013).

The aspirations described so far follow the main usage of 'aspiration' in 21st-century British political discourse, referring to individual- or household-level ambitions for social mobility. For Woldham residents, such aspirations would specifically mean no longer receiving out-of-work benefits nor residing in public housing. This narrow meaning of aspiration has rightly been criticized as a 'rhetorical device that seeks to whitewash' neoliberal policies by depicting 'class inequalities ... as the consequence of individual choices' (Tyler et al, 2015, pp 6–7).

But aspiration as an analytical concept in anthropology and sociology has a wider meaning, too. Appadurai writes that aspiration refers to a range of 'wants, preferences, choices and calculations' beyond socio-economic betterment alone (2004, p 67). These 'are never simply individual' for they are 'formed in the thick of social life' and 'form parts of wider ethical and metaphysical ideas which derive from larger cultural norms' (Appadurai, 2004, p 67). For Appadurai, a reduced 'capacity to aspire' among poorer people, in the sense of their ability to articulate wants, needs and choices, is linked to the persistence of poverty. However, as the foregoing ethnography highlights, pressurizing people to aspire can levy 'psychic and social costs' (Allen, 2013, p 760), including stigma (Tyler, 2013).

Aspirations, in this broader sense, feature in a range of processes where people pursue virtues or visions of 'the good life'. Such processes are implicitly future-oriented, since they comprise a commitment to improve a present-day situation through efforts to build towards something better. Crystallizing a surge of anthropological research in the 2010s on ethics, Laidlaw (2013) argued that the formulation and pursuit of a virtue or a vision of the good life (rather than its realization) are constitutive acts of human freedom (see also Robbins, 2013). The conscious thought involved in reflecting on a potential course of action, Laidlaw argued, constitutes a 'reflective freedom' central to ethical life (2013, pp 102, 104, 149, 177).⁷

The second ethic that informed Becky's parental aspirations (again, in this broader, ethical sense of the word), alongside wanting better for her kids, was to protect them from harm by being nearby to them. Becky once swore, 'If anyone does anything to my babies, I'm like a she-lion.' She told me, 'I just try to be the opposite of what my mum did.' Where she had found absence and neglect in her mother's practices, she replaced these with proximity and protection. Becky's parental ethic of protection was part of an aspiration she expressed about what kind of parent she wished to become, along with its possible effects on her children's futures. Talking about her protectiveness thus expressed an aspirational form of optimism.

For Becky and for other parents in Woldham, conversations about the profound difficulties of protecting children from harm or distress could

convey poignant emotions for both the reteller and those listening, myself included. For instance, one evening Becky said she had not had a single night apart from her youngest child in the year since his birth. Her friend Sarah said, 'You have to trust other people to look after him, girl.' On hearing this, Becky blushed as her eyes welled up a little. On another occasion, she spoke of her elder son experiencing night terrors. She said, 'I've asked him if anything's wrong and he says "I'm fine." I've seen him when he's been sleepwalking and he just stands there crying.' Becky paused and pursed her lips as if to contain sadness. 'But then you can't ask him about it,' she added, 'because he doesn't know he's done it.'

Similarly poignant discussions took place at a weekly support group I attended for parents of children with 'additional needs', such as ADHD (attention deficit hyperactivity disorder) and ASD (autistic spectrum disorder) in Woldham's community centre, run by a local resident. The members of the group, mainly women, told me it was normal for someone to 'get emotional' during its meetings. One day, two women were matter-of-factly telling a newcomer to the group about useful sources of assistance. The new member grew tearful and blushed as she confessed, 'I almost killed him the other day.' Another woman sat back and smiled drily, 'I almost kill mine every day.' Others proceeded to tell the newcomer about an organization called Carers' Hub, as the woman discreetly brushed away a tear.

I would not assume the poignancy of such expressions to be natural or universal (Scheper-Hughes, 1985), nor for that matter class-specific. Rather they were socio-culturally shaped responses to situations in which parents' attachments to their children were at stake.⁸ In Woldham as in many other places, protecting children was constitutive of many primary caregivers' ethical subjectivity, in that it informed the kind of parents they aspired to be. Lauren Berlant's (2011) claim that optimism is an attachment, not only a disposition or mood, encourages us to consider this ethic of protection as a component of parents' attachment to their children. In this light, a perceived potential failure to protect a child could amount to feeling that your attachment to the child was in jeopardy.

My observation draws on Berlant's point that intimacy is amplified by 'its potential failure to stabilise closeness', which 'make[s] the very attachments deemed to buttress "a life" seem in a state of constant if latent vulnerability' (1998, p 282). Intimate attachments, they write, become expressive when jeopardized, shifting from 'stable tacitness' to 'eloquence' when 'persons sense that their definition of the real is under threat' (Berlant, 1998, p 287). The words of the parents' support group members reflect Berlant's point, when the group members told me they sometimes 'get emotional' in discussing the difficulties they experienced raising their children. Impediments to an avowed parental commitment to protect children from harm or distress, in short, in these cases elicited emotiveness on the part of the parent. I make

this point to understand women’s parental emotions as emergent in complex socio-cultural processes, rather than natural or universal. I will return to the same point later when I discuss Woldham residents’ responses to the possibility of state-enforced child removal.

Defensive optimism

One summer evening, Becky told me she had heard of a woman in the area having her flat raided by the police because of petty crimes the woman’s boyfriend was suspected to have committed. Becky was distressed by the news. She told me:

Her babies! If [the woman] got caught with anything on her, you know they’d take her kids away from her. I would never let anything happen to any of my children. My kids are the most important thing in the world to me. All my children, including [my younger brother] Liam. I raised Liam since I was eight years old. I raised him.

Becky’s response to the news of the raid expressed a similar aspiration of protectiveness as I discussed earlier. But ‘aspiration’ as a kind of optimism – namely, that which springs from the ‘reflective freedom’ of ethical self-formation (Laidlaw, 2013) – cannot adequately convey the form and texture of the optimistic passions Becky conveyed here. To characterize the optimism that responds to the possibility of coercive force primarily in terms of freedom would be, at best, to tell only half the story. Instead, as outlined in the introduction, the term ‘defensive optimism’ may be better at conveying how parents respond when the prospect of children being removed from their custody enters their horizons of possibility. This optimism is defensive in the sense that it defends against the prospect of coercive force, willing for it not to happen. This section thus moves from parents’ aspirations to consider their defensive optimism against enforced child removal, before exploring how the two forms of optimism interact.

It was quite ordinary in Woldham for conversations to feature references to someone’s children being removed by social services. A neighbour said one day in passing, on mentioning social workers: ‘No one should have their kids taken away, no one.’ Another woman who lived just outside of Woldham had her three youngest children removed from her custody and placed into foster care in the north-east of England, only for social services to stall on providing contact information for several weeks. She said: ‘I feel like I’m being punished for being a parent.’ A father at the parents’ peer-support group (mentioned earlier) cautioned the other parents that asking social services for help was ‘the worst thing that you can do’ because once they had you ‘on their books’ they no longer needed to have serious

concerns before intervening. He elaborated: 'I'm worried that if I ask for more help, they'll say I'm not coping and take my kids off me.' This father's expressed reasons for avoiding social workers are an instance of defensive optimism, rather than simply a fear, since they imply a will to prevent the feared outcome. The distinctive form of optimism he expressed, like with Becky's vow 'never [to] let anything happen' to her children, sought less to pursue some bright future for their children than to prevent their forced removal.

I heard of an instance of forced child removal through a couple, Jen and Chris, who were friends with Becky and Jason. Chris had recently turned thirty and had bought a yellow motorbike. The couple, who were into rock music with each of them sporting a small stud piercing under their lower lip, were seeking fertility treatment to start a family. One day when we were all gathered together, Jen spoke about two little girls, the daughters of a close female friend of theirs, who had been taken into care by social services. It was apparent from how she spoke that she and Chris spent a lot of time with the girls. Jen showed me a photo of them on her phone. She said that she thought their friend, the mum, wasn't coping with them. In this and many other situations of child removal (as well as debt default and homelessness), lawful dispossession seemed to cement authoritative assessments of whether obligations (here, parental obligations) had been discharged adequately or breached. Yet another friend of theirs said, 'I do think she wasn't coping, but I don't think they should've taken the children away.'

- Jen: Me and Chris want to apply to have guardianship of the two girls.
- Becky: What if you end up having your own?
- Jen: No difference – we'd treat them as if they were our own. My only worry is that social services might say I'm not fit to be a mother, because of my mental health.
- Becky: What's it you've got?
- Jen: Depression and anxiety. And some, er, personality disorder.
- Becky: I've had anxiety. It's horrible. It's like when you're always thinking you're doing something wrong – you're either doing it too much, or you're not doing it enough.

For her own part, Becky generally expressed little to no expectation that her own children might be taken away, but it remained a recurrent concern. One day, Becky said a social worker had come round to her house the previous night after a couple, whose son was staying over at Becky's, had an argument on the street. The police had arrived with a social worker to take the boy home. Becky had banged her head in the utility room and answered the door with blood 'pouring down my head'. Her partner Jason

said, with cool indignation: 'So they're obviously thinking I'm beating her up.' 'I don't know how they think they can just come round here like that,' said Becky, her indignation more expressive. 'To just come round knocking on the door.' Becky was offended that child protection workers had so readily deemed them worthy of suspicion. She expected ambiguous outward displays – a minor wound, an on-street argument – to be taken, by police or social workers, as grounds for a suspicion of wrongdoing, in this case of domestic violence. She felt that social workers were motivated to find her protection to be inadequate. They did not need to cast aspersions explicitly for Becky to hear such aspersions loud and clear: she assumed that social workers would assume her to be at fault.

Becky's fear is understandable given the concentration of child protection interventions in neighbourhoods ascribed with a high level of 'deprivation' (Bywaters et al, 2020). Hence the use of lawful coercion around parenting is classed. When social workers visited Becky, to borrow a phrase from the political anthropologist Begoña Aretxaga (2003), they incarnated 'the ghostly, persecutory power of the law' to sanction violent expropriations. The visit reminded her that her responsibility for her children was always liable to be called into question. Many other women I knew in Woldham expressed similar concerns. These women all lived in a neighbourhood officially described as 'deprived'; many had debts; and most experienced a level of income precarity, whether through their own or a partner's job or from interruptions to social security benefits.

The class dimension of forced child removal is not as simple as working-class versus middle-class, or renters versus home-owners: a wealthy mother who rented a house would likely not be in the same position as Becky. Rather, it relates to a denigration of non-upwardly mobile or non-aspirational poorer working-class motherhood. Parents in Woldham were often denigrated (for example, by local community professionals) on the basis of whether their children would thrive to become independent of welfare, through employment (rather than being 'multi-generationally unemployed' as the stereotype had it) and perhaps even own their homes and become middle-class (Gillies, 2007). Such women could find themselves personally obliged to negate the effects that their economic hardship might have for their children's future.

It is not that social workers set out to persecute poorer mothers. Rather, it is that class in contemporary Britain, being euphemized more often than said as such – yet nonetheless 'spotted a mile off' (Walkerdine, Lucey and Melody, 2001, p 212) – constituted a key basis on which moral evaluations of motherhood were formed at all. This inclined women in Woldham to expect to be found wanting should they be assessed by social services. It was this, too, that made their optimistic dismissal of the potential for forced child removal always conditional on the absence of social workers and other

professionals. The perceived future im/possibility of social mobility is, therefore, key to the condition of expropriability they experienced as parents.

One could take Becky's defensive optimism around police and social workers as a separate matter to her usual parental aspirations. Indeed, by and large, Becky undertook her parental practices with the removal of children by social services as no more than a remote possibility; the appearance of social workers at her front door served as a reminder of a prospect she ordinarily dismissed. But what difference did it make to Becky's parental aspirations that she expected social services, should she run into them, to see her in such a bad light? And what happens when aspirations encounter apprehensions of lawful violence? It is hard from Becky's case to tell, since she undertook her parental practices relatively uncoerced. But in another case – that of Shirley, whom I introduced at the start of this chapter – the interplay between parental aspirations and the prospect of forced child removal is clearer to see.

Shirley was an ex-girlfriend of the man with whom I lodged during my fieldwork, Frank. When she and her son visited Frank in 2013 (three years before the interview I recounted earlier), I learned that she was being assessed by social services regarding her adequacy as a parent. Frank told me they often 'had a cuddle' when they met up, but on this occasion, they refrained from doing so. Shirley said she did not want social services to find out, via her son, that she was seeing anyone. She told me: 'It will affect whether the Social [a catch-all term for welfare officials] can take them away or let me keep them, how well I come across to them.' Frank later explained: 'Things aren't quite ironed out between her and her ex. She's worried if she gets with someone else then he could use it against her when they're deciding whether she can keep the kids.'

Thus, although separated, she refrained from romantic relationships. Shirley regulated her behaviour through social services' eyes, as she perceived them to be. She substituted highly conservative moral standards for her own: were it not for being assessed, she implied she would act differently. Some might ask whether Shirley's perception of social workers' standards was over-cautious, but this must be seen in relation to the magnitude of the risk she was trying to avoid; and of course I may have been privy only to fragments of her story. In any case, however, the prospect of coercive state power had evidently fostered in Shirley an instrumental relation to the perceived standards of good parenting by which her custody of her children might be granted or denied.

In contrast to Becky's expressiveness about her parental aspirations, for Shirley, the prospect of having her children removed elicited in her a momentary disinclination to voicing her parental ethics. People in Woldham sometimes summed up such a disinclination to professing their ethics with the phrase, 'You can't argue with them,' usually said while talking about

run-ins with the authorities (see [Chapter 1](#)). Shirley implied that social services’ assessments of her parental adequacy were not worth explicitly arguing with. Paradoxically, then, in seeking to do right by her children, Shirley refrained from expressing her own ethics of parenthood. It was clear she had not internalized the dominant standards of conduct by which she felt she would be judged, for she made it clear she was doing something she would not do were it not for the risk of her children being removed; her conduct was dominated by her direct expectation of coercion. Ceding an explicit ethics, Shirley’s expressed optimism as a parent was not aspirational. The defensive quality of her optimism – her implied will to prevent the removal of her children – came to the fore.

I saw Shirley a few weeks later at a pub-based pool team that she ran and which she invited me to join despite my telling her I did not know how to play. Wearing a smart top, eye make-up and lipstick, Shirley was tapping on her mobile phone in its hot pink leatherette flip-case. She gave off an air of mild frustration. She said: ‘I thought it was a practice only but we’re having a match.’ Three of Shirley’s teenage sons were there, along with a tall, lean young man who wore glasses. He said proudly to me: ‘They’re like my family this lot,’ explaining he had stayed with Shirley for a while and was now living in a hostel. The younger of Shirley’s sons had a nervous tick. He blinked emphatically, sometimes hunched and released his shoulders rapidly, and once hit his forehead with the palm of his hand. The visiting team, three late-teen boys accompanied by three teenage girls, made fun of him. Shirley scolded them.

After the match, Shirley took me outside the pub for a cigarette. She said ‘the Social’ were threatening to take her kids off her. I attempted to reassure her, but she seemed to have become resigned to her kids being taken away. She said: ‘I would rather assume it’s gonna happen. Then at least if it does, I’m prepared for it.’ She stared ahead and took her cigarette from her mouth: ‘They say I’ve not been looking after them properly.’ Shirley explained that social services had said her house was not fit for her children to live in but that her landlord would not sort out the damp on the walls. In Shirley’s case, which is situated at the extreme edge of state intervention in parenting, even her explicit desire to keep custody of her children became inhibited as the prospect of their forcible removal grew. This was her analysis, too, not only mine: she said she ‘assume[d] it’s gonna happen’ to spare herself the grief.

Shirley’s aversion to making ethical assertions in defence of her motherhood is similar to alienation, in Jaeggi’s sense of ‘not only what prevents us from living well but also, and more important, *what prevents us from posing the question of how we want to live*’ (2014, p 31). This form of alienation comprises a suspension of explicit ethical reasoning. In conditions of alienation, Jaeggi writes, ‘the question of the good life in general is no longer compelling’

(2014, pp 31, 380). Shirley's alienation involved her becoming averse to expressing her view on both what it meant to be a good parent and what future this could create. This does not mean she stopped fulfilling her obligations as a mother. Rather, she felt she could not argue her case. In this defensive scenario, a parent's efforts to maintain a psychological, social and spatial attachment to their child could leave the parent somewhat detached from explicitly envisaging brighter futures for their child or even saying what would constitute good parenting. For Shirley, this eventually gave way to pessimism.

Shirley's case indicates that where the anticipation of loss is incorporated into the everyday practice of motherhood, then, loss is not opposed to motherhood but at its heart. The expectation of loss directly informed Shirley's subjectivity as a mother, rather than somehow diminishing it. The same point holds generally for women who form their parental aspirations partly in response to the prospect of forced removal and no doubt in many other situations too, such as aspirational ones where grown children are expected to move cities. Further, just as the prospect of loss informed Woldham women's subjectivity as mothers, so too in Woldham more generally the prospect of other kinds of loss informed residents' subjectivities as debtors or renters – in short, as expropriable subjects. While for Shirley the increasing likelihood of her children being taken away led her to become resigned, with Becky the far remoter possibility of the same outcome had the opposite effect. As the quote at the top of this section showed, Becky took the prospect of child removal as a provocation to reassert her ethics as a parent. She said how important her kids were to her and how she would always protect them. She responded, that is, by professing her parental aspirations.

The difference in these pre-emptive responses to child protection interventions is worth trying to understand. I wrote in the previous section that women in Woldham sometimes expressed poignant emotions when their own protection of their child was somehow impeded or jeopardized. Like those moments, when Becky told me of her friend nearly having her kids removed by social services and when she then vowed 'never [to] let anything happen' to her own, she poignantly reaffirmed her commitment to protect her children by never allowing them to be taken into foster care. As with the earlier instances, Becky's statement reflects [Berlant's \(1998\)](#) claim that intimate attachments are incited to speak when imperilled. Berlant argued that this is because the anticipation of losing the object of an intimate attachment can paradoxically also propel that attachment onwards. Intimacy, they wrote, is 'formed around threats to the image of the world it seeks to sustain' ([Berlant, 1998](#), p 288).

Of course, the source of Becky's attachment to her children and her ethics as a parent was diffuse and complex. But, when Becky spoke so emotively

of her protectiveness here, *this expression of her parental aspirations was incited by apprehending the possible removal of her children* by social services. This prospect threatened her attachment to her children, as well as the parental ethics and optimistic visions bound up in that attachment. It informed her reaffirmation of maternal care (that is, her kids being ‘the most important thing in the world’). I am not advancing a hard-and-fast rule here: after all, Shirley became resigned when she perceived it likely that her children would be taken into care. Rather, I am describing what happened in the far-wider-spread situation in which forced child removal is more a remote possibility than a probability: the anticipation of children being removed could at times amplify the emotiveness and vocality of the parental ethic of protection. This suggests that the reflective freedom that [Laidlaw \(2013\)](#) deems central to ethical life cannot be understood well in many circumstances if taken in isolation from the prospect of coercive force.

There are varying degrees of freedom and domination at play: Becky was less directly dominated in her conduct and her subjectivity as a parent than was Shirley; but nonetheless an element of coercion existed. Becky’s vow ‘never [to] let anything happen’ to her children was a somewhat-free formulation of a parental virtue. But it was also defensive, since she formed her subjectivity as a parent with explicit reference to the possibility of coercion. Because Becky considered social work professionals to be predisposed to find her at fault, ‘never let[ting] anything happen’ to her kids meant not putting a foot wrong. As things stood, there was no upper limit in her aspirational pursuits at which her defence against coercion would finally be discharged.

In thinking about degrees of domination, it bears noting too that there was often solidarity among parents in a collective relation of criticism, antagonism or sometimes sheer antipathy, towards state services. Through this they challenged the assumption that parents were responsible for all their children’s misfortunes (see [Faircloth, Hoffman and Layne, 2013](#) on ‘parental determinism’). At the coffee morning in the community centre for parents of children with ADHD and ASD, some of the parents (mainly women) who attended said other parents gossiped about their children’s behavioural problems being attributable to poor parenting – something a hard-won diagnosis could defend against. The coffee morning also provided a forum for parents, mainly mothers, both to offer emotional support for the trials they faced as parents and also to form and advance counter-critiques of state services, such as schools and social services, in solidarity with other parents of children likewise attributed with behavioural problems. Complaints were made about unduly stringent social workers: ‘She complained about dust in the kitchen!’ And comparative assessments were made of different services: ‘CAMHS [Child and Adolescent Mental Health Services] are good, but steer clear of social services.’

Another case of solidarity between parents arose after an incident of attempted child abuse by an alleged paedophile. A female resident of Kirklees Close, called Nina, told me on the street:

I called the cops 'cause I'm not standing for that. [An elderly man] asked my daughter and two other girls how old they are and when one of them said she's ten, he said, 'That's too young.' Then he grabbed my daughter by her arm. She did a [karate-style] downward block, so she got him off her. When they [the police] knocked on his door and asked to come in to speak to him, he wouldn't let 'em in. Now that just says guilty, don't it?

Another female neighbour, Sarah, said suggestively: 'Well, if they [the police] don't do nothing, we could just get a few black balaclavas and pay someone a visit.' Two other residents hissed at us from a fourth-floor balcony – meaning 'grass snake' (or informant) – for talking to the police, showing their disapproval. 'Fuck off,' responded Sarah wearily. 'Idiots.'

In the following weeks, several other parents made similar vows of vigilantism. 'He's under investigation,' one man said, 'but if he comes down here, I'll brand him on the street, like they used to do in the middle ages, with a branding iron.' While ultimately they were not acted upon, these avowals of vigilantism reversed the usual role of the state towards these parents. Police and social workers were normally on standby, ready to intervene should parents not manage to protect their kids. But since residents felt the police might fail to protect children adequately in the situation at hand, here it was parents, neighbours and resident collectives who would wait, vigilant as to whether the state performed *its* child-protective duties adequately.

Conclusion

Most of the women I met in Woldham ordinarily dismissed any fears of enforced child removal in their day-to-day lives. But those fears were elicited by mundane encounters with (or even mentions of) child protection social workers able to administer the removal of children with legal force. An institutionalized denigration in Britain of non-upwardly mobile working-class childcare practices, including a discourse of 'deprivation' and a concentration of the monitoring of childcare in neighbourhoods thereby stigmatized, informed Woldham women's expectation to be found wanting should such encounters occur. In moments like this, the women's expressed ideas about being a good parent generally became secondary to (or even wholly subdued in favour of) defending against the possibility of coercive intervention.

This finding extends Skeggs' (2003, 2005) and other feminist sociologists' insights into the role of gender norms as a channel through which class-based

symbolic domination and unequal struggles over value emerge. I highlight an apparatus of lawful coercion involved in generating such inequality, by paying close attention to the subjectivities that arise in response to the prospect of expropriation. As I have shown, being expropriable can involve an alienation from questions of ‘the good’ (in this case, questions of good parenting and of children’s bright futures) for the sake of maintaining an affective, social and spatial attachment to the object that may be taken away (in this case, a child). And yet at other times, the prospect of forced child removal may elicit a reaffirmation of parental aspirations.

The foregoing ethnography shows that when faced with the possible expropriation of the object of an intimate attachment, people’s attempts to hold onto that object may also involve reasserting the aspirations which the attachment makes possible. This point adds to Berlant’s analysis of ‘cruel’ optimism, since it shows that defending against expropriation can be part of why people maintain hopes that wear them down. The interplay between aspirations and defensive optimism highlights the value of taking people’s defences against coerced dispossession into account when trying to understand the stakes of their expressed ethical commitments, hopes and aspirations.

All this tells us much about expropriability, by illuminating how freedom and agency complexly interact with the coercive force of the law in the processes by which people form themselves as subjects. In Becky’s case, it would not be right to say that coercion was present in the process through which she developed a sense of herself as a mother in a one-off fashion before that coercion receded from view, once and for all. Rather, her ethics as a mother were repeatedly called into question by stark reminders of the law’s coercive capacity. Whereas in the way Foucault described subjectivation, as an ‘automation of power’ (1991, p 201) with the subject of power becoming its ‘sole bearer’ as the arrangement of coercion became ever more subtle, the particular conditions of surveillance to which parents in Woldham were subject featured repeated reminders of violent potential.

A characteristic subjectivity among Woldham residents, insofar as they experienced the condition I have described as expropriability, involved alternating between instrumental compliance and earnest avowal of legally sanctioned norms. A similar alternation occurred with debt, as I showed in [Chapter 1](#), as debtors fluctuated between attachment to and detachment from the moral obligation to repay. This pattern can be observed in the way the prospect of coercive intervention was ordinarily dismissed by my interlocutors, but was re-elicited by mundane encounters with its notional portents (such as social workers, debt collection letters and the like), momentarily undoing the aspirations that their absence had enabled. Accordingly, as I show in the [next chapter](#), a technique of optimism among residents was to keep such would-be portents out of sight.

The Arts of Indebted Optimism: Between Fiction and Reality

Struggling to walk to the local shop at the top of Woldham's hill one day in August 2013, Frank ventured his aspiration for a more suitable place to live. 'Even walking up here does my legs in,' he said as we started the steep incline at the end of our street. Despite our slow pace and our decision to walk the winding, less-steep route to the shop, he was breathing heavily and occasionally winced as he took a step. He said: 'This is why I am seriously considering trying to get an exchange on this flat.' An 'exchange' is the main way social housing residents in Britain can move home, by finding another person to directly swap homes with. Frank continued: 'I'd like a one-bed place somewhere nearer to shops. Technically, you see, because I've got a toe missing,' he said, wiggling his right foot in the air, slightly elevated:

I am meant to be able to get help like that. I still can't believe that when they said to me before, when I was in the hospital and they said I had diabetes, 'Do you need any support with your housing because of all this?' I said no straight away. I didn't really think about it, and now I need it, I'm wondering if I've missed my chance.

We arrived at some benches, where we sat down for a rest and set to rolling a cigarette each. I told him that his entitlement to suitable housing should still stand, but he explained that accessing it would entail engaging again with health services. 'Every time I go to the doctors, they tell me there's something else wrong. And I'm gonna get someone saying about quitting smoking again, and then someone will say "Ooh, you have to take your medication [for diabetes]!"' He scoffed. 'Whatever they say about diabetes medication is rubbish because it can't reverse it. [The medication] can slow it down, but it can't reduce it. I'm just being logical. I think of suicide – still!' Frank had twice attempted to take his own life, and he still struggled with depression. 'So why would you want to stretch it out?'

In thinking through his chances of moving home, Frank ruminated on the implications for his various debts. He said, ‘I’m clearing the rent arrears and the council tax, but the water rates could be a problem.’ Frank had put other needs ahead of paying his water bills. In an attempt to get away with this without being taken to court, he had named another ex-girlfriend (unbeknownst to her) as the account holder.

‘Are they still sending you letters or have they gone quiet?’ I asked.

Oh no, they’re still sending them. But when I get ‘em, I just goes, ‘Well, they’re not addressed to me, so I ain’t opening them.’ So if I move out, whoever moves in is gonna start getting the bills. Then they’ll call the water company and say [*in a whiny voice*]: ‘These aren’t my water rates, I only just moved here.’

‘So you want to let sleeping dogs lie.’

‘Yeah.’

Through misdirection and lying low, Frank crafted a technique for ignoring his debts. If the water company took legal action, this could lead to a court ordering Frank to pay or direct deductions from his benefits, restricting his already meagre income. But avoiding his creditor’s attempt to reach into his domestic space and address him by name enabled him to take his chances and defy this prospect.

In the two preceding chapters I described the hopes – for home and children – that my interlocutors in Woldham pursued. I conveyed their ideas of what a good home, a good parent or a good life might comprise. I contrasted these aspirations with defensive optimism, which I have so far glossed as forms of optimism that defend against the possibility of coercive legal force. It includes Frank’s implied hope not to be taken to court for his water debt. In this chapter, I theorize defensive optimism further, by showing that when hope is applied to the negation of coercive eventualities it takes peculiar forms and has far-ranging effects. In other words, while [Chapters 3](#) and [4](#) studied expropriable home-making and expropriable parenthood, respectively, in the present chapter, I explore the subjectivities of *expropriable hope* – that is, understanding defensive optimism as a kind of hope that arises in and responds to conditions of expropriability, such as those to which indebted renters in Woldham were subject.

I focus on three features of defensive optimism in particular: how, for people who were being defensively optimistic, questions of whether something was real or not partly depended on that thing’s spatial proximity; how they trained their imagination to affirm their sensory perception of the here-and-now (rather than imagining a more desirable scenario beyond the present day); and how fictional realms of experience were related to reality. To explore these specificities, I return to consumer debt. I ask, in particular: What arts of

optimism did people practise in response to the possibility of legal action for unpaid debts?¹ I pay attention to the technological, material or bodily basis for the imaginative component of indebted optimism. Besides the expansion of consumer credit, the imaginative pursuits of Woldham residents were shaped by innovation and growth in markets for entertainment and communications technology, such as flatscreen televisions, broadband internet, games consoles, smartphones and Facebook. Hence I consider the techniques of imagination residents cultivated through home entertainment and digital or broadcast media, alongside those they cultivated as a response to debt.

This chapter brings the book's inquiry into coercion, inequality and subjectivity full circle, in two ways. First, it re-introduces the theme of consumer debt. Research into the links between debt and hope has found that personal credit/debt often unleashes aspirations for social mobility.² Complementing this work on the aspirations enabled by consumer credit-debt, this chapter shows that credit-debt often also gives rise to rather more *defensive* kinds of optimism: the hopes someone might need in order to prevent themselves being consumed by worries of court summons, bailiffs and potential eviction, worries which often incite compliance with creditors' demands. I am describing the precise inverse of the processes of objectification I described in [Chapter 2](#), whereby debt advisers and clients crystallized their debts into clear quantities often by gathering paper documents: the arts of optimism I present here were how debtors suspended their debts in time and space.

Debtors' efforts to disregard the threatened prospect of enforcement and so to remain *detached* from the notional obligation to make repayments are also the inverse of the practices described vividly by [Deville \(2015\)](#), whereby the debt collection industry designs 'market devices', like debt collection letters and telephone calls, to elicit debtors' affective *attachment* to their repayment obligations. This is how debtors tried to find an alternative to the expressions of guilt, despair, helplessness and crisis that more commonly feature in academic and public representations of over-indebtedness.³ In contrast to such expressions among debt advice clients, I encountered among my then-neighbours in Woldham arts of over-indebted optimism whereby they adopted an existential discipline to prevent debt-related anxiety.

My aim is less to celebrate a resistant mode of indebtedness – for few of my interlocutors celebrated it themselves – or tritely to affirm some irrepressible optimism of the human spirit. Optimism can alienate as often as it fosters solidarity ([Berlant, 2011](#)). While defensive optimism enables people to resist attempts by institutions to coerce their behaviour through threats of legal force, at times it also reinforces class-like structures of symbolic domination. Instead, I seek to describe the subjectivities associated with their hope and to explore how these subjectivities connect to wider inequalities.

Second, this chapter develops the previous two chapters' inquiry into the interaction of hope and potential dispossession by examining how people

responded to the possibility of losing the material grounds for hope itself. It thus highlights, once again, the subjective depth of dispossession in England. I argued earlier that the condition of expropriability is borne of an estrangement from the means of legal coercion, which is itself a factor in class-like structures of symbolic domination. Hence, the forms of optimism I present in this chapter are contingent not only on repayment arrears, but also on the classed condition of expropriability. While I write mainly about over-indebted optimism in this chapter, much of it applies to defensive optimism in general. I seek to understand the hopes of working-class people who, in post-industrial contexts of economic precarity and real wage stagnation, borrow to subsist rather than to advance their socio-economic position.

In everyday life in Woldham, debt was often actively kept out of the picture and its materializations countervailed. Even though my neighbours ‘had’ and ‘owed’ multiple debts, in many situations the reality of these debts was disavowed, ignored or snubbed. For some, other things were more important; for others, doing this was the only way they could afford to make ends meet. I learned that one of the key ways people lived with being over-indebted was to suspend their debts in time and space ([Chapter 1](#)). Therefore, for an ethnographic account of their indebtedness, I study how their debts were held in suspense.

By sustaining a hope of avoiding enforcement despite being in arrears, debtors in Woldham defied orthodox assumptions that legal enforcement, such as court orders or bailiffs, is an inevitable consequence for any debtor who does not comply with their creditors’ repayment demands. This orthodoxy is encapsulated in debt collectors’ and debt advice workers’ frequent claim that debtors hoping to avoid enforcement for unpaid debts are, as they say, ‘burying their heads in the sand’ – in other words, that this hope is wholly illusory.

In place of this orthodoxy, debtors optimistic about getting away with unpaid debts undertake a struggle that amounts to an everyday form of resistance against creditors’ attempts to coerce their conduct. Within this struggle, the physical presence (proximity, visibility, audibility) or absence (remoteness, hiddenness, silence) of the materializations of debt, such as letters and telephone calls, in debtors’ immediate sensory environment is what prevents or enables them to maintain even a hope of avoiding enforcement. Thus hopeful future orientations here are predicated on spatialized practices of fending off the material incursion of debt and its enforcement. This observation draws on insights from geography about the role of space in experiences of debt ([Harker, 2017, 2021](#); [Harker and Kirwan, 2019](#)).

I show that spatial techniques, such as those of debtors in Woldham, may be part of a struggle over what is possible or impossible – or, what is a fiction as opposed to a reality. On the one hand, when I interviewed debt advice clients, they tended to retrospectively describe their now-abandoned hope of avoiding legal action for non-payment as having always been wholly impossible – thus following the aforementioned orthodoxy. On the other,

when I spoke to debtors who still hoped to ‘get away with’ being behind with repayments, their over-indebted optimism involved acting as if, by hanging up the phone on debt collectors and leaving their letters unopened, it were possible to stop enforcement from happening. This acting as-if not only resembles the legal concept of a fiction (Riles, 2011; to be discussed later), but also constitutes a ‘make-believe’ (Navaro-Yashin, 2012) practice in the sense that it can potentially bring into being the possibility it simulates, thus turning fictions into reality. This does not mean that acting as if it were possible to avoid enforcement guaranteed debtors would avoid it; rather, there was struggle over whether such avoidance was even possible (or just an illusion).

Optimism and hope, like debt itself, have often been studied in temporal terms (Berlant, 2011). But optimism also has a spatial dimension. As I will show, debtors produced their defensive optimism as a function of crafting a scene, in the sense of a sensory environment or a make-believe space. They expelled warnings of legal enforcement from their immediate surroundings and focusing their attention on things that they valued, such as their family, home and possessions. With defensive optimism, people’s efforts to delimit their horizons of possibility are a spatial process of putting certain sensory stimuli ‘off stage’.

My interest in optimism arose during fieldwork through my own emotional difficulties while trying to find a temporary place for myself within the estate’s community. My need for solace and resilience was socially located. As such, it became an ethnographic resource: consulting my interlocutors for how they cultivated optimism in their own lives became part and parcel of developing familiarity and trust with them. Two such sets of practices, among others, came to my attention: first, the techniques my interlocutors, living on low and precarious incomes, used to stave off worries about money and debt; and, second, the rituals people performed in their living rooms, including television watching and video-gaming, especially to foster an atmosphere of repose amid the tumult of daily life.

Home entertainment was a key leisure activity among my interlocutors and, indeed, most of my socializing with Woldham residents took place in or around their homes. Most had little spare cash to go to the cinema, theatre, football games, music concerts, restaurants, pubs or nights out, and most had children to look after with childcare unaffordable. While debt advisers sometimes said their clients spent too much money on televisions (see Chapter 2), many residents told me that home entertainment was a significantly more economical leisure activity than going out.

Looking at these two sets of practices together, some parallels emerged: over-indebted optimism was dismissed in the dominant culture as not being based in reality, while the repose produced by living room rituals derived, in part, from engaging with the fictions of films and video games. Hence, in this chapter I make a third internal comparison, between Woldham residents’

practice of debt and their fictional pursuits of film-watching and video game-playing. I draw inspiration from Max Haiven's argument that since the products and medium of the financial industry are 'immaterial, speculative and promissory' and depend on 'the production of social fictions' (2014, pp 1–6), the analysis of fiction and imagination can enrich our understanding of financialized societies. Comparing Woldham residents' debt-related practices with their fictional pursuits led me to identify the term '*mise en scène*' – the art of arranging a scene – as a non-stigmatizing alternative to 'burying your head in the sand' for describing the practice of ignoring debts, avoiding creditors and hoping to get away with non-payment. Using ethnographic methods premised on the gradual development of social relations of familiarity, this chapter thus explores one domain of a person's everyday life – their indebtedness – by comparing it to another – their film-watching and game-playing.

Beyond debt realism

A debt advice client I interviewed told me:

You know at the back of your mind there's no way out, but you wish it'd all go away and leave you alone. Say a letter comes through the post, you don't even open the envelope. When the phone rings, unless it's someone you know, you don't answer. You just bury your head in the sand and hope it'll go away, but it don't. It always catches up with you eventually.

Her phrase 'burying your head in the sand' refers to a vain hope of getting away with non-payment by stashing debt collection letters away, unplugging your landline telephone and otherwise disengaging from creditors. As with this debt advice client's statement, the hope of being able to get away with being behind on repayments is often described dismissively as a kind of illusion or tractionless fantasy. In [Chapter 2](#), I described this dismissive position as 'debt realism' and in this chapter I continue my critique of it.

By the term 'debt realism', I am referring to a way of understanding debt and its enforcement in terms of overly neat oppositions between reality and illusions. Many of the debt advice clients I met described their personal debt crises – the moments that had led them to seek debt advice – as moments of 'realization', almost like a restoration of consciousness after a fugue state or delusion, where they had suddenly 'faced up' to a 'reality' about which they were previously 'in denial' (see [Chapter 2](#)). This realist vocabulary rests on a notion that no one can ever deny or escape the (presumed) moral obligation to repay a legally recognized debt. Consumer debts may be hidden away, or rendered invisible or remote, so it goes, but none of this will affect the fundamental fact that unpaid debts will inevitably trigger legal action.

Expressions of debt realism are based on an assumption that legal enforcement is an inevitable consequence of not paying your debts. According to a debt realist mindset, any hope of avoiding enforcement is necessarily futile, since the object of this hope is considered to lie beyond the realm of possibility. Perhaps it is unsurprising, then, that the notion of burying your head in the sand is a refrain of the debt collection industry (see [Chapter 2](#)). Debt realism has also been elevated into psychological research, where the practice of refusing to recognize debts has been pathologized as ‘financial aversion’ or ‘financial phobia’ ([Shapiro and Burchell, 2012](#)).

However, in practice, enforcement does not always happen. The debtors featured in this chapter continued to avoid legal enforcement of their debts, despite being in arrears with repayments. Those debts might yet be enforced, granted, but it was precisely in disregarding the glaring telos of legal action that people found the optimism that was a necessary, but by no means sufficient, precondition for their being able to refuse to pay their debts. Ignoring debts, therefore, is not irrational or irresponsible but rather a response to threatened enforcement that seeks to resist creditors’ strict demands. This point aligns with [Appleyard et al \(2023\)](#) who challenge the notion that practices at the ‘financial fringe’, such as borrowing by any means possible, are irrational.

It is impossible to say what percentage of borrowers avoid repayment, whether in terms of stopping payments altogether or simply paying the creditor less than the minimum amount they demand. Such information is commercially sensitive and not released into the public domain. All the same, research suggests that disengaging from creditors may sometimes be an effective method of preventing enforcement: UK debt collection companies often respond to unresponsive debtors by not spending resources trying to collect money from them ([Deville, 2015](#), p 133). I outlined in [Chapter 1](#) that the ‘suspensory’ aim of paying just enough to avoid enforcement, while still being in arrears, was fairly widespread in Woldham. The existence of a debt collection industry geared towards eliciting repayments from debtors in arrears suggests this is a large population nationwide.

None of this, I must stress, is to say that debts can simply be wished away. Consumer debts can mediate multiple kinds of exploitation and domination ([Chapter 1](#)). Being in arrears, or defaulting, on a consumer credit account impacts on your credit score, which can affect your future ability to access affordable credit, or a mortgage. Many Woldham residents had exhausted all options for borrowing from mainstream lenders and now made recourse to doorstep lenders, payday lenders, mail order catalogues, hire purchase and pawn shops instead. Conversely, defaulting on many sub-prime products, such as these, often does not bar you from accessing them again in future. All this forces many people to ‘rollover’ debt and rely on more expensive and exploitative credit providers, often making it impossible to ever get out

of debt. Yet while the power of debt is quite real, what *has* had its reality over-stated is the supposed inevitability of legal enforcement.

Different types of debt have different legal sanctions attached to them, which affects people's chances of avoiding enforcement. Debt advisers sort debts into 'priority' debts with pressing legal sanctions and 'non-priority' debts that can be resolved over a longer time. 'Priority' debts include rent or mortgage arrears, where the sanction is eviction; hire purchase, in cases where the good may be seized; electricity and gas, where the supply can be disconnected; overpayments of welfare benefits, which can be deducted directly from future payments; and council tax, which can result in imprisonment. 'Non-priority' debts include unsecured consumer credit debts, such as personal loans and credit cards, where the creditor must obtain a court order before enforcing the debt; water debts, since a person's water supply may not be disconnected under UK law; as well as car finance, mobile phone arrears and mail-order catalogue debts. The avoidance of enforcement I discuss here generally applies to the 'non-priority' kind of debt. With these, the cost of court action means creditors' only recourse is to chase the debtor and threaten legal action in an attempt to re-ignite an attachment to his or her debt (Deville, 2015). 'Priority' debts with stronger legal sanctions leave less room to be evaded.

Creditors' attempts to collect debts through written letters and telephone calls usually include assertions that legal action will be taken if the debtor does not pay as demanded – statements such as 'further action will now be taken to enforce payment of this debt'. Outside the institutional setting of debt advice, the people I got to know as neighbours, casual acquaintances and, in some cases, eventually friends, did not fully buy into such claims. Instead, they often maintained a hope of avoiding enforcement by warding off the material manifestation of warnings of inevitable legal action, in the form of letters and phone calls. They engaged in a struggle whereby the proximity or remoteness of the materialization of a debt influenced their ability to maintain a hope of getting away with non-payment.

In response to debt collection letters and phone calls, phone calls were terminated before they could, in earnest, begin and letters were torn up, shredded, stashed or thrown away. This was the case with Frank, introduced earlier, who lived on a type of welfare benefit called Employment and Support Allowance (previously called incapacity benefit, later replaced by Universal Credit) and in whose council flat I lodged for a time. I brought in the post one day in February 2013 to find a postcard saying someone had called regarding a water debt and instructing the occupant to call the number stated to prevent enforcement action. It was a white piece of card about 10 cm by 12 cm with a purple trim and cut into a kind of cloud shape. Paper documents such as this are the physical manifestation of credit-debt relations (Hull, 2012). I passed it to Frank.

‘Well, *they* can fuck off,’ he said, and he tossed it in the bin. Indeed, ‘They can fuck off’ was Frank’s usual response to a threat of enforcement. Despite the familiarity and apparent self-evidence of the idiom ‘fuck off’, it is worth noting that it has at least two meanings, a realist meaning and a spatial one: saying ‘fuck off’ means both ‘that’s not true’ and ‘go away’. So, Frank was at one and the same time refuting the claim that legal enforcement was imminent and telling the creditor to go away. Spatial distance was his method for optimistically disregarding the threat and its attempt to intimidate. The same phrase was used with the same double meaning by another of my then-neighbours, James, in a rare account of a verbal confrontation with a lender. James told me: ‘The Provi came round saying I had to pay them this and that. I said fuck off.’

Frank’s cloud-shaped postcard, through which his water debt had materialized in his home, asserted that legal enforcement was imminent. Frank, however, in response, took legal enforcement to be avoidable. He asserted through his actions and words that the legal enforcement of debts operated in a piecemeal and even patchy, rather than monolithic, way. Frank maintained it was possible to escape legal enforcement, despite being behind with his repayments, and he sustained this optimistic outlook partly by driving the materializations of his debts away. Thus, through a spatial politics of incursion and deterrence Frank and his creditors contested the horizons of the possible. Frank disavowed his water debt not by directly refuting it but by fending off documents that asserted the necessity of paying it. By such actions he and other debtors in Woldham crafted makeshift ‘zones of debt evasion’ within their homes (Peebles, 2012). In the process, they subverted the realist claim that legal action is an inevitable consequence of non-payment.

This spatial politics of debt, through which debtors on low incomes optimistically created zones of debt evasion, was also at work when creditors tried to contact debtors over the telephone. At the very beginning of this book’s [Introduction](#), I described how Jason had hung up the phone on a debt collection company chasing unpaid debts on a BMW car. He only needed to hear the name of the company to know he had heard enough. As quickly as the creditor had invoked an obligation to repay and a demand for repayment, so Jason effected the creditor’s disappearance by hanging up. With debt collection operating via telephone calls, the materialization of debts into people’s daily life could be fended off just as swiftly through severing those lines of communication. By doing so, he precluded the incursion into his sonic environment of the mere mention of enforcement. Like Frank, Jason sustained an optimism about enforcement not happening by expelling what tentatively portended it. He acted as if such an expulsion could be effective in itself as a method of getting away with it. I return to this ‘as if’ quality of over-indebted optimism later.

I have related two instances of what is, by all accounts, an extremely widespread practice whereby people with debt problems leave debt collection letters unopened or stashed away, and/or avoid telephone calls from their lenders. All the advisers I interviewed (at Beacon Advice and several other local advice organizations) mentioned it. Many if not most of the debt advice clients reported having done it at some stage. One debt advice client called Kerry said, ‘You get worried and try and hide from it. Well not hide, but, “Well, I’ll shove the letters over there and I’ll deal with it later”.’ Another client, called Liz (who briefly appeared in [Chapter 1](#)), said, ‘I just kept putting the pieces of paper into a box and hoping it’d go away, ’cause it’s just so stressful. You’re not sleeping at night. You’re not functioning properly anyway. So you haven’t got capacity to take it on board.’ Research on debt mentions it, too ([Deville, 2015](#); [James, 2015](#)).

This struggle by debtors to put the material manifestations of their debts beyond their sensory horizons, I suggest, enabled a disentangling of domestic space from the efforts of debt collection agencies to reach into people’s everyday lives.⁴ The ability of creditors to invoke legal action remotely – through letters and by telephone – collapses spatial distance ([Harker, 2017](#), p 607). However, the debtors re-instated spatial distance between themselves and their creditors. These actions relate to optimism, in the sense that putting the materializations of debt out of sight was one and the same with the process of entertaining the possibility of a future where they would avoid enforcement despite being unable to pay what their creditors demanded. They also highlight a spatial aspect to debtors’ anti-teleological temporality (described in [Chapter 1](#)), whereby debtors, faced with creditors’ either-or teleology – either comply with demands or face imminent legal action – deferred both of these eventualities, focusing their attention on a stretched-out present tense. That is, this temporality, intrinsic to over-indebted optimism, relied on arranging space in particular ways.

Berlant’s understanding of optimism as an attachment (in a psychical or affective sense) might appear unlike my interlocutors’ optimistic attempts to remain *detached* from their debts. But, as I show in the next section, a key component of over-indebted optimism was an active orchestration of sensory and imaginative attention onto the physical things around you, so as to revitalize your optimistic attachment to those things and their enduring presence.

‘Focusing on what’s around you’

The widespread practices described earlier, of throwing letters in the bin or hanging up the phone on creditors, fostered a sense of optimism about not being subject to legal enforcement by producing makeshift zones of debt evasion. Within these spaces, indebted residents complemented the technique

of expelling the would-be portents and omens of dispossession, as I detail now, by cultivating a special kind of attention towards desired and valued sensory stimuli – such as their possessions, their home and their children. By doing so, despite worries of enforcement, my interlocutors often gave greater credence to their perceptible and material surroundings than to their generally rather abstract and intangible debts.

One day, I was gathered in the kitchen of Becky, who featured in earlier chapters. Becky and her partner Jason's household relied on income from a mix of casual work along with some social security benefits, including Housing Benefit (a rent subsidy). Becky was talking to a friend of hers, called Sarah, a single mother who lived with her school-age son and had been volunteering to develop her career. Becky spoke about two upcoming family birthdays, listing the present-shopping and preparations each birthday would entail. I said: 'You've got a busy few weeks coming up, then.' 'A skint few weeks, more like,' she said flatly. 'But,' she added, raising the pitch of her voice, before sighing: 'we'll get through it. We always do.' She turned to her friend: 'There's skint as in you ain't got much money and then there's skint like you've actually got a list of what you need.' 'Which one are you?' asked Sarah. 'We've got a list of what we can have. We still have the odd treat – like this [having a few drinks at home] – but we can't actually afford it.' 'Yeah, but you're alright, Becky. You're not on the breadline, are you?' 'No.' 'You're not on the breadline.' Becky continued with her own line of thought: 'But you just focus on what you've got around you.' 'Yeah,' echoed Sarah, 'look at everything you've got here.'

For Becky, being 'skint' meant having cashflow problems that could jeopardize her ability to buy necessities and to keep on top of her upcoming payment obligations – including bills, rent and debt repayments – at least to such a degree as to avoid any serious consequences. Legally enforced consequences, such as eviction, were among them. During a later conversation, Becky explained to me the possible chain of events that could ensue: should they accrue rent arrears, they may face eviction, leaving them 'intentionally homeless', ineligible for social housing and unlikely, without a positive reference from a landlord, to find suitable private rental accommodation. At the time, Becky did not spell out these consequences but rather expressed the simple fact of her anxiety and the method by which she would, in her words, 'get through it': not only monetary practices such as listing essential purchases but also keeping worrying thoughts at bay and instead 'focusing on what's around you', which meant, above all, her home and her family. Becky's response to the power exercised by her creditors involved a deliberate and passionate reattachment to her immediate human and physical environment.

Many of my interlocutors spoke of a similar technique. Debt advice clients often told me that their children 'keep them going', that is, were a source

of personal resilience. One client, Derek, a man in his late forties who had worked in railway maintenance but been unable to work for some years, told me: 'Sometimes I been really low, but my daughter, that's what keeps me focused.' He elaborated:

We lost our first one, you know, the first daughter. She'd have been fifteen last week. But I've got a lovely daughter now. She's twelve and a half. She's beautiful. She's doing very well at school as well. I'm proud. But, ahh, that's what keeps me going. Well, keeps me not going suicidal. 'Cause I have been like that. It was about two or three year ago. It was just all getting on top of me and I think: I'm paying this, but I ain't getting nowhere. A lot of people say, it's only Derek. He'll be alright. He's strong willed. But people don't know, deep inside, when I thinks, like, it all piles on me. I've been strong, but now if it wasn't for my daughter ... she perks me up. She gives me hope, you know.

Other debt advice clients said that worries about debt arose at night-time precisely because during the day people could divert their attention onto more proximate and tangible things. One client said people in debt 'try to keep themselves really busy when they've got problems because if you can't think about it, it can't bother you'.

Advice clients and Woldham residents alike characterized the practice of attuning themselves to immediate everyday surroundings, like family and home life, as opposed to abstract worries of enforcement, as 'getting on with things' rather than dwelling on problems. Another female resident who lived with her male partner and their two children, Melanie, spoke with frustration about her friend Rita, a bereaved single parent who said her depression prevented her from doing housework. Melanie said: 'We're all depressed. You just have to get on with life.' Indeed some interlocutors explicitly linked this way of keeping themselves occupied with ignoring creditors, as another client indicated: 'You just get on with it and bury your head.'

For some, in contrast, spiritual beliefs provided a similar resilience. One middle-aged male resident, called Paul, who was out-of-work due to disability and whose relationships with his adult children were strained, told me he had extrasensory visions. He explained: 'I once tried to [commit suicide]. Since then I ain't had no spirit guides. I can't stop people's pains. But I think, in a way, all this stuff has stopped all those things getting to me.' Paul's spirituality enabled optimism and emotional resilience even when his sensory perception gave fewer grounds for it than he might have liked.

Yet something akin to Becky's technique of 'focusing on what's around you' was generally widespread. Grounding optimism in the material here-and-now can also be seen in the home-making aspirations that Woldham residents pursued in response to the prospect of eviction and in the optimistic

attachments to children that parents were often incited to express by encounters with social workers (described in [Chapters 3 and 4](#), respectively). Both sets of aspirational practice responded to the prospect of lawful coercion and were therefore partly defensive. In other words, a common feature of the defensive optimism that people develop in conditions of expropriability is for their optimistic energies to latch onto the object(s) that might be removed, be that children, or homes or possessions.

‘Focusing on what’s around you’ as a technique of optimism, comprised not only sensory attention but also imaginative attention, too. Becky trained her attention on her immediate environment, in the hope that (as her friend put it) ‘everything you’ve got here’ would remain and not be taken away from her. This also meant cultivating a deliberate *inattention* to worrisome eventualities, which comprised a conversational muteness around them, too. ‘Focusing’, as Becky defined it, was explicitly geared towards not being consumed by worries of the bad things a current state of affairs might portend. Therefore, the function of ‘focusing’ for Becky was for the physical things around her to evoke in her imagination their continued presence, rather than their future dispossession. An imaginative effort of optimism was required, in other words, for her to believe what her senses told her. Becky’s optimism was present-oriented: unlike aspirations, which involve an imagined vision of the future progressively overriding the here-and-now, her optimism for the present entailed an imagined vision of the future *affirming* her perceptual vision of today.

This optimism for the present resembles Berlant’s concept of ‘cruel optimism’, as a kind of optimism characteristic of political-economic precarity, a condition marked by the declining traction of ‘conventional good-life fantasies’ (2011, p 3). The defensive optimism that I study here – in other words, the optimism that arises in conditions of expropriability – pertains to a specific subtype of precarity engendered by the threat of legally sanctioned dispossessions, such as bailiffs removing goods or evicting you from your home. The condition of expropriability is perhaps at the more extreme end of good-life fantasies losing their traction on the world, as in Berlant’s account, in the sense that someone is faced with the prospect of losing the physical things that provide access to those fantasies – in the way that having a home might allow you to entertain a bright future for your family or having a child facilitates envisaging bright futures for them. The residents I met sustained the hopes that defended against the possibility of multiple kinds of forced dispossession, then, in spite of the possibility of those hopes being pulled from beneath their feet.

This paradox lies at the heart of over-indebted optimism, as well as optimism that defends against expropriation more generally. The paradox distinguishes such optimism as a sub-category of Berlant’s ‘cruel optimism’: one of the conditions of possibility for over-indebted optimism is that its (material)

conditions of possibility might be dispossessed. The same goes for the optimism that defends against potential eviction or child removal. Such hopes are sustained despite an uncertainty about whether or not they lie within the realm of possibility. This is in contrast to both aspirations, which are defined as being grounded in reality, and daydreams or tractionless fantasies, which decidedly are not. With over-indebted optimism the question of whether a hope is even possible is exactly what is at stake. This directly impinges on the nature of the space that people were trying to create when fending off the materializations of their debts. To understand how, we must move from a direct consideration of people's hopes of not facing enforcement, to compare how they configured sensory attention and imagination in other domains of their lives. In particular, people's engagements with the fictions of video games and films reveal how they entertain scenarios whose possibility is in question.

Entertaining fictions

The imaginative engagement with proximate sensory stimuli that I outlined in the previous section was not restricted to disregarding the prospect of legal enforcement. It also occurred in people's engagements with fictional works, such as video games and films. I now make a detour through the fictional pursuits of Woldham residents in order to learn more about over-indebted optimism. This section and the next explore an affinity between, on the one hand, watching films and playing video games and, on the other, over-indebted optimism. I compare, in particular, the cultural know-how that each set of practices comprised about the best way to configure sensory perception and imagination (Sneath, Holbraad and Pedersen, 2009). Readers may wonder what all this has to do with debt. But the analogy, limited though it may be, tells us about the manner in which people form their subjectivities in conditions of expropriability.

Home entertainment technology provided the occasion or the talking point for many of my fieldwork interactions. Games consoles, films and flatscreen televisions were popular among many Woldham residents, as were 3D televisions which were new on the market at the time, often bought on hire purchase. This was the case with Becky and Jason, the couple whom I mentioned earlier. Jason invited me to their flat one evening to watch a film on their 3D television. Jason handed me a pair of plastic-rimmed glasses with charcoal-coloured lenses. The lights were turned off and the volume turned up to exploit the capacities of the 'surround sound' speakers. Everything was geared towards an immersive sensory experience, with minimal interference or distraction. Jason admonished me for not putting my feet up on the L-bend of the sofa. That corrected, and after a minute's fine-tuning with the remotes, we watched the film *Kickass* in 3D. There was an attentive and

gently relaxed mood in the room, as Jason and Becky huddled together and I eased back with outstretched legs. Becky joked, venting her delight, that there was less chatting whenever they watched something in 3D.

In some ways, such fictional pursuits were a resource for optimistic repose. When I watched films with people in Woldham we seldom discussed them and more often shared a quasi-reverential quietness. For Becky and Jason, their 3D television provided a forum for solace and stillness without dredging up worries or woes. Many of the debt advice clients I interviewed told me of sleepless nights they had spent worrying about their debts, implying that bodily stillness combined with a lack of sensory stimuli was, for them, a posture of considerable proneness.⁵ For many debtors, avoiding contemplative thought was a means of staying optimistic in the face of threats of enforcement. So, watching television may have, in its own right, helped people to relax without becoming prone to worries of enforcement.

Flatscreen televisions were themselves part of financialized relations of economic extraction. Many of the residents I met had bought their television on hire purchase, which is a kind of formal credit instrument whereby possession of the item is given instantly while payment instalments continue for a while; the item can be recovered by the vendor if the buyer defaults on the repayments below a certain limit. In this sense, it is possible to conceive of Woldham residents' engagements with televisions and games consoles as supporting capitalist accumulation, since it was their appeal that compelled people to enter into this financial relation (cf [Ash, 2015](#), p 6). Yet I would contend that the question of whether certain media-related practices either bolster or undermine economic extraction is less easily settled. As I have suggested, these practices may sometimes help debtors to ignore their lenders' repayment demands. For many Woldham residents, their television, as a key materialization of debt in their home – the token of a hire-purchase relation – was simultaneously what assisted their detachment from the obligatory force of debt repayment.⁶

On another visit to their flat, Jason introduced me to the warfare-based video game *Call of Duty: Modern Warfare 3* on his Xbox 360 games console. In the game, which, he said, portrays a hypothetical World War Three, the player controls a single soldier through various scenes of armed combat. I was a clumsy novice. I asked: 'How do you know what to do?' Jason shrugged and replied: 'Just imagine you're there.' Jason encouraged me not to over-think game-playing techniques but simply to imagine that I was within the scenario before me. This way I would establish a heightened connection of mutual responsiveness between, on the one hand, my own bodily presence on the sofa and the thumb-clicks and finger-fires my hands performed on the controller and, on the other, the responses made by the soldier on-screen.

'Imagin[ing] you're there,' as the method of this connection, involved not just attention to the images and sounds emitted by the television, and the

occasional vibrations of the handheld controller to simulate explosions, but also a contrived *inattention* to any other sensations. Through the relative stillness of my own body – but for fingers, thumbs and eyes – could I animate most effectively the body of the protagonist in the virtual space on-screen (Shaw and Sharp, 2013; Ash, 2014). Indeed, my instinctual leaning-in towards the screen, sitting bolt upright on the sofa, or darting side to side to dodge on-screen bullets elicited mild laughter from Jason and his friends, who generally assumed a relaxed and slightly reclined position on the sofa while gaming. His arms generally draped over his lap such that his hands and the controller met between his legs. It was through this arrangement of bodies and screens in physical space that ‘the flat image on screen [was] experienced as a space’ (Ash, 2014, p 127). Moreover, these material and bodily arrangements enabled an inattention to the tactile (beyond the controller), the proprioceptive, the visually peripheral and the sonically backgrounded. The game operated not just through its representational content but also through its capacity to cultivate specific bodily habits and attune specific forms of attention (Ash, 2015, p 11).

Other people in Woldham (and no doubt beyond) also sought to cultivate a similar kind of combined, sensory and imaginative attention towards the sights and sounds of television shows, films and video games. I outlined in Chapter 3 that home entertainment was chief among the home-making practices of many Woldham residents. As I noted, immersiveness was touted as a virtue by the companies manufacturing and selling home entertainment technology, such as 3D televisions or surround sound speakers. Immersiveness was also a quality residents themselves sought out for their fictional pursuits – for instance, in setting up a living room with a wall-mounted projector, or simply the way a comfortable sofa facilitated the bodily stillness that, in turn, helped this mode of attention. A number of residents with whom I socialized spoke enthusiastically about long periods of time elapsing seemingly without their noticing it while playing video games.

Immersion in broadcast and digital media was desired even by those residents who could not afford the latest technology or those who left the television on in the background. Take Frank. A wall in Frank’s living room had shelves from one end to the other crammed full of DVDs, bought from car boot sales, Gumtree and second-hand shops. He was proud of the bargains he had won and the value of his collection of several thousand. The DVDs were impeccably alphabetized and Frank was in the habit of playing his DVDs one after the other in alphabetical order, screening his collection for faulty discs. Should a disc not play properly, he would take it from the player, inspect its underside, tut and attempt to repair it.

Despite often playing DVDs back-to-back for hours at a time, Frank’s attention to what he played was selective. He had been unemployed for several years, declared physically incapable of working, and his health was

declining further still. He spent much of his time on his desktop computer, usually playing free computer games – technologically less advanced than those Jason and others played – with his back to the 36-inch, grey CRT television that sat in the corner of the room. He knew his films so well that he could predict their sequences of events and only turned round, he said, for ‘the best bits’ or while waiting for his computer to load, often uttering little commentaries and quips about events on-screen. His manner of playing films lent a predictability to the flow of time and the occurrence of climactic events. He told me: ‘I just have ’em on in the background most the time.’ Frank’s DVD-watching instilled a feeling of productivity in his living room during a time when he struggled with the impending likelihood his working life was over due to ill-health, since he maintained a wishful interest in the resale value of his DVDs. At the same time, thanks to the familiarity of the films he played, Frank was able to create a mediatized atmosphere in his living room in which he immersed himself without even having to pay attention.

The *mise en scène* of indebted optimism

There were some affinities between Woldham residents’ fictional pursuits and their methods for staving off worries of legal enforcement. Both sets of practices had in common an active orchestration of sensory and imaginative attention. In the case of their fictional pursuits, this was towards mediatized images and sounds and, in the case of their over-indebted optimism, it was towards a hopeful version of an uncertain present – the version in which the physical things around them would not be taken away. Both sets of techniques combined a receptiveness to selected sensory stimuli with an effort for the imagination to affirm, and not to overflow, the sensory stimuli being received – such that seeing was believing. This was opposed to being distracted by considerations that would somehow render those stimuli less believable.

With indebted optimism, the aim was to avoid being distracted by the thought that perceiving a material object might not necessarily imply its stable presence. The moorings of this attentional discipline in precarious conditions of possession is exemplified by the act of watching a hire-purchase television. Up to a certain point in their repayments, the television could be repossessed by bailiffs should the person watching happen to fall behind on the repayments. Therefore, mustering a sustained form of sensory-imaginative attention towards the television’s audio-visual emissions involved not only keeping mundane distractions at bay but also fending off the relatively abstract worry of the television being seized.

Worries about the enforcement of debts were generally evoked in encounters with material things, like debt collection letters and phone calls. Consequently, optimism about debt enforcement was, like imaginative

engagements with the fictional works of television shows, films and video games, a matter of setting a scene. Just as Jason and Becky set the scene for watching films by dimming the lights and making themselves comfortable, so did the over-indebted people I met create a scene for their everyday livelihood by excluding the phone calls and letters that threatened to interrupt it. Fictions and indebted optimism alike could be entertained by arranging space in particular ways.

‘Just imagine you’re there’ was Jason’s advice for playing *Call of Duty*, in which he acted as if he were really in the onscreen soldier’s shoes. But the same phrase aptly describes Becky’s technique of ‘focusing on what’s around you’ for encountering her material surroundings without becoming consumed by the worry of dispossession. As I said earlier, what characterizes over-indebted optimism is that its material conditions of possibility might be dispossessed. By focusing on what was around her, Becky strived to imagine herself in the scene she saw before her at home, where her home, family and possessions were enduringly present, not just there until dispossessed. Likewise, when debtors hung up the phone on debt collectors, left calls unanswered or stashed away unopened envelopes, they acted as if by doing this they could prevent enforcement from happening. In each case, acting *as if* it were possible to avoid enforcement while not complying with creditors’ repayment demands was a vital ingredient of the hope of avoiding enforcement. This acting *as if* was therefore a necessary (but not sufficient) condition for the possibility (not the guarantee) of avoiding enforcement. The mere possibility of avoiding enforcement, that is, only came into being by acting as if it already existed.

Navaro defines the ‘make-believe’ – in contrast to the illusory – as that which can be made real in the believing, ‘materialised in the imagining’ (Navaro-Yashin, 2012, p 28). ‘The make-believe refers,’ she writes, ‘not singularly to the work of the imagination or simply to the materiality of crafting but to both at the same time’ (Navaro-Yashin, 2012, p 5). It is a concept that ‘conceptualis[es] the phantasmatic and the tangible in unison’ (Navaro-Yashin, 2012, p 5). While Navaro uses the concept to describe statecraft, it also evokes the radically transformative potential of working-class struggle. Thus the hope to avoid enforcement among people struggling to pay their debts had a ‘make-believe’ quality. Their optimistic techniques, of warding off material assertions of enforcement and focusing on the here-and-now, were part of a ‘make-believe’ disposition. By acting as if it were possible to avoid enforcement, they strived to bring this eventuality within the bounds of possibility, even in the face of creditors’ warnings that it was not.

While debtors pursued such a hope of avoiding enforcement, the question of whether it was possible or impossible to do so was not yet settled. In this regard, their hope also resembles Riles’ (2011) concept of ‘fiction’: rather

than being categorically unfounded, it was an ‘agreement simply to act “As If”’ and a way of acting that ‘does not pretend to resolve ... indeterminacy’ (2011, p 173). With such acts, Riles writes, people leave aside the question of whether a proposition is true or false in order to focus on ‘what possibilities for action it opens up or forecloses’ (2011, p 175). For the debtors I met, the belief that they were getting away with being in arrears was a fiction necessary, though not sufficient, for it to be possible for them to do so.

The art of over-indebted optimism I have described, which involves expelling the materializations of debt while focusing attention on desired sensory stimuli, can be summarized as a practice of *mise en scène*. The term ‘*mise en scène*’, unlike the phrase ‘burying your head in the sand’, rejects an *a priori* assumption that those practising it are being irrational or irresponsible. It was by creating scenes for their hope of avoiding enforcement that debtors who were in arrears found a way to defy debt collectors’ threats and demands. Scenes are fictional closed spaces, in which humans’ existence in the world around them is mediated by imaginative projections (Marx, 2015). They are spaces ‘edging on the imaginative’ that hover between the real and the ideal (Crapanzano, 2006, p 387). They can defend against the world’s lack of reliability (Marx, 2015). And they are spatial things, for their basis lies in proximity (Crapanzano, 2006; Marx, 2015). Hence why we call things that are not available to the senses ‘off-stage’ or ‘behind the scenes’. In order to sustain their hope of getting away with not paying their debts, my interlocutors employed a fiction that putting the material portents of debt enforcement out of sight could stop enforcement from happening. This practice of *mise en scène*, as a component of indebted optimism, involved a struggle over whether the avoidance of enforcement lay within or beyond the realm of possibility.

Conclusion

Let us not automatically conclude with feel-good predictions of everyday acts of over-indebted optimism amalgamating into an organized, progressive politics. Granted, the politics of debt refusal have arisen in public debate. Ross (2014) argues we should draw lessons from the successes of recent campaigns for a jubilee on international debts, based on the debts either being illegitimate or already having been adequately repaid, and apply these lessons to unjust household debts. Britain has seen calls for a mass household debt write-off, based on the government voiding loans that have already been repaid twice due to interest, or buying up non-performing debts at 10 per cent and writing them off. But my interlocutors, meanwhile, strived to refuse their repayments with no formal protection. This meant their only option was to avoid enforcement on a wing and a prayer. The point of this chapter, as far as politics goes, is rather to identify a contemporary form of

resistance to extraction and domination in the post-industrial UK and to challenge the ways in which it has been misrecognized.

For debtors trying to refute their creditors' threats of inevitable legal action for non-payment, the only way to bring about a future that involves neither enforcement nor slavish compliance with repayment demands is to act *as if* such a future – whose possibility debt collectors and advisers alike routinely discount – were, in fact, entirely possible. It is, in fact, not *entirely* possible. Save for the arts of indebted optimism, it may be possible or impossible. But acting as if it were possible to avoid enforcement can, under certain conditions where creditors threaten enforcement more often than they pursue it, bring that possibility into being. Hence, the interplay of fiction and reality in financialized societies (Haiven, 2014) can help debtors to resist the power of debt. To be clear: the arts of optimism I have described, which take the form of arranging your proximate environment to suit your optimistic projections, do not guarantee anyone of getting away with non-payment. But they can, sometimes, make it possible to do so. These arts of optimism create the grounds for hope.

This chapter has shown that hope mutates in particular ways and takes a wholly distinctive form when its object is the non-occurrence of lawful coercion. Paradoxically, defensive optimism is often founded on the prospect of losing the physical things that provide access to it. Hence the condition of defensive optimism is that its (material) conditions of possibility might be dispossessed. As a result, it is sustained despite an indeterminacy about whether or not the hoped-for outcome lies within the realm of possibility. It thus undermines overly neat distinctions between aspirations deemed to be grounded in reality and tractionless illusions or fantasies.

The realist idiom 'burying your head in the sand' implies that the hope of avoiding legal enforcement for unpaid debts is straightforwardly illusory. But the practice to which it refers – for which I have suggested '*mise en scène*' as a less derogatory description – comprised an attempt to create a scene for optimism by countervailing assertions of imminent enforcement, such as debt collection letters, both by fending them off and through a wilful attempt to focus a combined sensory-imaginative attention on the continued presence of desired objects in the here-and-now. This was a key means for resisting unjust debt repayment demands. Hence, crafting a scene could be a form of debt evasion and/or resistance. It amounted to a struggle over whether the avoidance of enforcement lay within or beyond the realm of possibility. In summary, a spatial politics of debt involves a scenic form of hope. The hope remains tenable insofar as the space in which it can be entertained – the makeshift zone of debt evasion – is not impossibly restricted by the incursion of objects that undermine that hope.

However slim the chances of getting away with not repaying your debts might be, still 'emancipatory politics must ... reveal what is presented as

necessary and inevitable to be a mere contingency' (Fisher, 2009, p 17). Accordingly, we should question lenders' assertion that it is never possible to avoid enforcement for unpaid debts. The make-believe quality of my interlocutors' optimism is different to an illusion, in that it is a method of working with the somewhat-indeterminate horizons of possibility that being behind on repayments creates as the only grounds on which hope can emerge. It was precisely the question of whether legal enforcement would prove to be inevitable that was up for grabs – however slimly – as debtors laboured, through their arts of optimism, to create makeshift zones of debt evasion. While it may be unlikely that a debtor avoids enforcement and repayment, this is different to saying that this is categorically impossible. It is imprecise to describe a hope founded on even infinitesimal chances as illusory. The point here is not to advocate debt refusal as a better way of being in debt, so much as to problematize common-sense attributions of wrong-headedness to those who, despite the odds stacked against them, chance their way through the grey area between arrears and default. Calling these hopes illusions incorrectly takes the demarcation of the realm of the possible as a matter that has already been conclusively settled, rather than an object of a profoundly unequal political struggle.

Conclusion

To conclude this book, I engage with writing on two questions that this ethnography of expropriability among housing estate residents in Woldham has addressed. First, what hopes and future prospects does debt enliven in the subjectivities of indebted people? My response draws on the wider experiences of expropriability that the book's internal comparison of debt, housing and parenthood has revealed. And second, what is the role of lawful coercion in the processes by which class is formed in contemporary Britain?

The polarized futures of debt

Responding to anthropological and sociological research into the hopes and possibilities debt enlivens (Guyer, 2007, 2012; Chu, 2010; Peebles, 2010; Graeber, 2011; Guérin, 2014; Deville, 2015; James, 2015; Adkins, 2017), this book has shown that debt sparks a polarization of future possibilities among people living on low and precarious incomes: on the one hand, bright futures and on the other, coercive sanctions for non-payment. Household financial borrowing, most patently, enabled the acquisition of certain goods: hire-purchase sofas and televisions or goods purchased thanks to monetary credit, as when Becky and Jason borrowed a Provident loan to help them to meet the costs of moving home. It also enlivened certain bright futures: buying hire-purchase television sets enabled residents to partake of the bright future of technological progress that consumer markets periodically released; the aforementioned Provident loan enabled Becky and Jason's incremental advance along an aspirational trajectory and their entertainment of a brighter future for their growing family (Chapter 3).

The other side of the coin of household financial debt was the apprehensions of enforcement that featured in debtors' worries about not keeping on top of repayments. Of the people I met, debt advice clients were the ones who were most expressive about such apprehensions because it was they who were most persuaded by their creditors' threats of force (Chapters 1 and 2). The interlocutors I met as neighbours had rather mustered a variety of techniques of optimism to defend against such apprehensions (Chapter 5). Hence consumer debt polarized future possibilities, sparking not only hopes

but also defences, which I distinguished as aspirational and defensive forms of optimism respectively. This property of debt is, I suggest, dependent on its legal enforceability because it is the embeddedness of violence, sovereignty or what I have called expropriability in consumer debt that lends it this capacity to polarize futures in these ways. As such, while this property of consumer debt may be general to debts of money insofar as they are backed up by the threat of force (Graeber, 2011), it is not general to all reciprocal social obligations. This supports the claim that debt ought to be distinguished from reciprocal obligation (or commodity debt from so-called ‘gift debt’) (Graeber, 2011; High, 2012). Nor, however, was this property of consumer debt exclusive to debts of money, for it recurred analogically in certain other legal obligations, namely tenancy and parenthood.

While aspirations and visions of the good are well studied (Laidlaw, 2013; Robbins, 2013), what I have called defensive forms of optimism are less well-understood. By developing a concept of defensive optimism in this book, I have shown that hope mutates in particular ways and takes a wholly distinctive form when its object is the non-occurrence of coercion. I have outlined some of these particularities in the preceding chapters, all of which can be grouped together under the heading of *suspension*. Suspense is a quality of the methods of defensive optimism my interlocutors engaged, and it variously included temporal deferral, spatial expulsion, amoral humour and affirming sensory perception through imaginative projections. In Chapter 1, I presented a suspensory technique of indebtedness known as ‘living on the never-never’. This contrasted with both the effort to keep on top of repayments (a punctual technique) and attempts to clear debts entirely (a purgative technique), in that the suspensory mode of indebtedness comprised an effort to suspend the endpoint of debts, by avoiding enforcement and/or deferring the day of full and final repayment. Repayments were made less to comply with creditors’ precise demands than to prevent them taking legal action. Debtors living on the never-never also suspended the sense of moral fault for disavowing debt obligations by joking about financial disreputability. In Chapter 2, I showed that debt advice clients tended to arrive at the debt advice service having suspended and de-objectified their debts in such ways, which the advisers and clients alike referred to as ‘burying your head in the sand’ and that an important part of the debt advisers’ work comprised undoing these suspensions.

In Chapter 5, I showed how the optimism debtors engaged in response to threats of enforcement included expelling those threats from their surroundings and channelling imaginative and sensory attention onto the here-and-now, as well as suspending their disbelief in the possibility of avoiding legal enforcement for unpaid debts. As Chapter 5 demonstrated, when aspirations encounter an apprehension of violence, it transforms not only the contents of those hopes but also their formal properties: these include subtly shifting the way in which reality is constituted, re-configuring

the distinction of reality from the fictional or non-real, making physical proximity and presence significant to what is (considered) real or not, a passionate reattachment to the here-and-now, and changing the relationship between sensory perception and imaginative projections.

As [Chapters 3](#) and [4](#) showed, when people's aspirations are undercut by apprehensions of forcible loss, those people can experience affects of uncanniness and forms of estrangement: indebted tenants' conveyed a feeling of anticipatory uncanniness that arose in their sensory encounter with the materiality of their homes, and women who considered themselves liable to be found lacking in encounters with child protection social workers sometimes became alienated from the ethical activity of expressly defining parental obligations. In these ways I have shown what happens when an aspiration encounters an apprehension of lawful violence.

Interactions of defensive and aspirational optimism

My research demonstrates that aspirational and defensive forms of optimism interact with and influence one another, in processes of self-formation. This has implications for how power produces subjects: adding to the well-established Foucauldian point that power is not necessarily opposed to freedom ([Laidlaw, 2013](#)), I have shown that productive forms of power are not necessarily free of coercion. That is, somewhat-free subjectivation may be inaugurated by, proceed in relation to and take as its explicit referent, the possibility of coercion. In [Chapter 3](#), I showed that sustaining an optimistic attachment to home meant, for my interlocutors, recursively driving out the unhome. Hence the particular home-making aspirations tenants pursued in the face of their homes' insecurity and violability were informed by these specific threats. The defence against the home's violation occasioned a heightened gender bipolarity of protection and violability, according to which some men on my street sought to fashion themselves with masculine virtues. Tenants' optimism about not being evicted often led them to relate deferentially to landlords and home-owning neighbours. The interruptibility of domestic futures made the bright, progressive and unswervable futures of home entertainment technology especially appealing.

In [Chapter 4](#), I showed that women formed themselves as ethical subjects of motherhood by a process in which their aspirational optimism was momentarily undermined by an encounter with social workers and others concerned with how they raised their children. Mothers' freely elected aspirational pursuits and subjectivities could be jolted by the prospect of forced child removal, which did not only jeopardize maternal attachment but sometimes also stoked it: working-class mothers' resurgent expressions of maternal attachment were incited, *inter alia*, by the possibility of children being taken into care. Hence these mothers' defensive optimism contributed

to the normalization of maternal attachment, as a felt motivation for the unpaid and feminized labours of parenthood, through the incitement of affects of expressive poignancy.

I showed in [Chapter 5](#) that Becky's method for sustaining an optimism about getting through a 'skint couple of weeks', despite the worry of the possible consequences of not keeping on top of things, was to 'focus on what's around you'. The objects of this focus were, primarily, her home, her children and her possessions. Hence her technique of defensive optimism in response to the risk of not keeping on top of things was to reinvigorate her attachment to her kids, her home and her belongings. The defence against forcible dispossession often bolstered normative attachments.

My research has implications for the way sociologists and anthropologists should study subjectivity: more specifically, how aspirations – visions of the good – are formulated and pursued and how subjects form themselves through power. There has been a concentration of thought on this question in the anthropology of ethics. It has been suggested that the formulation of ethical evaluations is a human universal: 'The claim on which the anthropology of ethics rests is not an evaluative claim that people are good: it is a descriptive claim that they are evaluative' ([Laidlaw, 2013](#), p 3).

However, my research has shown that the apprehension of, and optimistic defence against, coercion may elicit an aversion to the formulation and expression of ethical evaluations. My interlocutors joked about ethical principles that would ascribe failure or fault to them – such as the obligation to repay debts – where they did not accept such ascriptions yet found them incontrovertible, or not worth arguing with ([Chapter 1](#)). Faced with the prospect of coercive intervention, my interlocutors often became alienated from the ethical activity of formulating evaluations and grew averse to a moral register of speech. This aligns with [Skeggs' \(2003\)](#) observation of an 'anti-pretentiousness' critique among English working-class people (critical of 'airs and graces').

My research shows that the avowal of a normative ethical principle is not in itself enough to infer a straightforward ethical valorization of that principle. This has methodological implications for ethnographers: should an interlocutor espouse an aspiration or good, we should not necessarily assume straight away that their assumption of the ethical value it contains is wholly uncoerced. My research goes beyond simply noting people's ambivalence towards competing virtues and value-schemes. Extending the work of [Das \(2006\)](#), [Navaro \(Navaro-Yashin, 2012\)](#) and [Aretxaga \(1997\)](#), I have shown that this ambivalence may be a response to the future prospect of coercive force.

The subjective depth and societal breadth of expropriation

Household debts were not the only kind of legally sanctioned obligation that sparked a polarization of future possibilities, bifurcated between the

fulfilment of hopes and the dispossession of the very means by which those hopes might be achieved. So, too, did the obligations of tenants towards their landlords: these obligations included paying rent and how they conducted themselves within their homes. That the caring duties of parents (chiefly mothers) towards their children were guarded by social workers, also gave rise to future possibilities that were split between the bright and the bleak.

Hence expropriability, as the feature of debt that recurred in other areas of life in Woldham, arose from a particular kind of legal obligation that could be sanctioned by the dispossession of the very means by which the obligation might be performed: just as breaching debt repayment obligations could lead to forced repayments or the confiscation of the belongings someone used to make a living, so could defaulting on tenancy obligations lead to eviction and breaching parental obligations lead to children being removed.

My study demonstrates the subjective depth of dispossession. The prospect of dispossession was central to processes of self-formation in Woldham and likely beyond, since what could be taken away was the objects of the personal attachments by which selves were formed and sustained. Commodity-form possessions, homes, children and, consequently, the material means for certain hopes themselves were all liable to forcible removal by law; the condition of these attachments was, therefore, the possibility of their forcible loss. Thus the ethnography has highlighted that extensions of the self, such as home or kin, as well as bright futures, are often integral to self-formation.

Expropriability is characteristic of contemporary British state liberalism, where the state enables, assists and provides advice on subjects' aspirational pursuits while reducing both its regulation of markets and its direct provision of welfare. Detailing Woldham's experience of it, as this book has done, shows expropriability to be a specific kind of 'authoritarian neoliberalism' (Bruff, 2014). Those areas of daily activity which have been most extolled as constituting 'private life', the family and enterprise are those which have at once been deemed most apt for liberalizing reforms, received state intervention in the forms of enablement, subsidy and advice (generally in ways that responsabilise the subject), and become the loci of coercive state intervention. This tripartite political modality – of liberalization, enablement and coercion – holds for each of the three domains of consumer debt, the home and parenting that this book has studied.

With consumer debt, lending and interest rates were liberalized, the state turned to providing debt advice, the legal powers of bailiffs were expanded and the overall use of bailiffs increased. With the home, since the 1980s the state reversed its role in directly meeting housing need and turned to the facilitation of property markets through the provision of rental subsidies, while the home emerged as the key locus of coercive state intervention for breaches of tenancy agreements and unpaid debts. Finally, with parenting, New Labour took to providing parenting skills classes and SureStart Children's Centres

while eclipsing the political–economic conditions in which parenting was done, all the while concentrating its capacity in ‘deprived’ neighbourhoods for surveillance and forcible removal. Of course, policy reforms alter the balance between enablement and coercion within a broadly liberal mode of governance. Austerity cuts to advice and other public services since 2010 tipped the balance from enablement and assistance towards greater use of coercion, as seen (for instance) in a rise in local authorities’ use of bailiffs to collect council tax arrears; whereas a decision in 2024 to remove the £90 fee for indebted people to access Debt Relief Order insolvency measures has arguably curtailed the recourse of creditors to coercion.

Yet in broad terms, the florescence of liberal freedom in these areas of life – petty enterprise, home and parenting – has also involved an isomorphic growth of potential coercion for the housing estate residents on whom this book has focused. The residents’ supplementation of any earned income through credit, welfare and informal practices has exposed them to the legal expropriation of income (for instance, prosecution for benefit fraud), belongings, homes and children. Further, socio-cultural fixations with the integrity of particular bonds – home ownership (as a secure attachment to the home) cherished in political discourse for the virtues of self-reliance and self-enterprise it was thought to instil, maternal attachment touted as the *sine qua non* of good parental care (especially in discourse on attachment parenting), and aspiration extolled for the firmness of its realism and its affirmation of middle-class values – are complemented by a proliferation of possibilities for those bonds’ severance. Given that optimistic energies, as I have shown, tend to latch onto defending against expropriation, the expropriability of housing estate residents in their capacity as debtors, renters and parents often intensified residents’ personal, private and household-level attachments rather than communal, solidaristic ones.

The coercive dimension of class

This set of experiences is complexly connected to class. I have argued in this book that the experience for many people of an inescapable uncertainty about the future occurrence of legally sanctioned dispossessions underpins class-like patterns of stigma in contemporary Britain. Indebted residents in Woldham found it impossible to be fully in the clear vis-à-vis their legal obligations, as borrowers, tenants or parents. So they mustered up optimism to prevent coercive eventualities from happening.

As tenants, they could not fully rid themselves of apprehensions about being evicted. While the residents’ homes were a screen for hopeful projections, therefore, these hopes were undercut by apprehensions of their sudden derailment. As mothers, the women I knew likewise found it impossible to fully escape the prospect that their parenting might be deemed

by social workers as so inadequate as to warrant their children being taken forcibly into foster care. It was not that the women themselves deemed their care to be lacking but rather that they felt social workers' assessments of their parental adequacy were predisposed to find fault.

As debtors, my interlocutors told me that their recourse to consumer credit was essential to their livelihood, given that employment was no longer reliable as a means of subsistence, yet they struggled to be punctual with repayment. Thus, they were generally in arrears with one or more repayment and so liable to be taken to court. In each of these three domains – consumer debt, tenancy and parenthood – my interlocutors in Woldham were subject to legal obligations which, in general, they had not definitively breached, yet which they found virtually impossible to discharge with confidence. They were, therefore, generally vulnerable to being sanctioned.

Debt makes a good lens for studying the coercive dimension of class in post-industrial Britain because its distinction between arrears and default captures the parameters of the legal grey area, between falling behind on an obligation and definitively breaching it whose occupation is a general condition for people who do not own property, yet (unlike a 'traditional', industrial or proletarian working class) also cannot subsist on wages alone. Occupying this legal grey area is characteristic of an emergent classed condition I have called expropriability. While according to dominant evaluative schemas, my interlocutors were generally held to be somewhat lacking in their performance of obligations as debtors, tenants and parents, nonetheless they marshalled ways of being optimistic about not being subject to lawful expropriations.

In the language of the law, my interlocutors had suspended their undertaking of obligations as debtors, tenants and parents – in the sense of delaying it, not executing it fully or not properly fulfilling it. Within this legal grey area, judgements about their performance of obligations were suspended too, for the time being. And for my interlocutors themselves, they suspended the occurrence of coercive legal sanctions, in the sense of deferring them, staving them off and keeping them at bay. Such acts of holding debts and other legal obligations in suspense featured a defensive mode of optimism. Defensive optimism was thus a way for Woldham residents to inhabit that legal grey area, between falling behind on and definitively breaching an obligation, without becoming consumed by anxieties about the prospect of coercive force.

Estrangement from the means of coercion

Woldham residents' sense of being vulnerable to expropriations arose from their estrangement from the means of legal coercion – in other words, their sense of being excluded from the processes of moral reasoning by which decisions were made about whether to administer legal force and of being unable to

confidently prevent its occurrence. This book posits two factors for this estrangement. The first is what I termed ‘distributed sovereignty’ ([Chapter 3](#)). The second is the ascription of positive and negative moral value to euphemize class difference. I outline them now in turn. The degree of discretion enjoyed by lenders, landlords and social workers was a key factor in Woldham residents’ estrangement from the means of legal coercion. As many debt advice clients attested, until debt advisers had intervened, creditors had usually been rigid in their refusals to negotiate affordable repayment amounts. This refusal meant creditors had some discretion to determine the circumstances under which a debtor would be considered to be in arrears. At the other end of the legal grey area for debtors, creditors had the discretion to determine, case-by-case, what counted as an actionable breach of debt obligations.

This discretionary power was the lender’s share of what I termed distributed sovereignty: the distribution of the power to inflict violence or to punish, among lenders, landlords, social workers and the law (among others), wherein the law specified the parameters of the discretionary power held by extra-legal agencies. With unsecured household debts, enforcement could in principle be taken any time from three missed payments, although, in many cases, was never taken due to high legal costs for creditors. The likelihood of enforcement for any such debt was thus relatively slim (compared, say, to mortgage arrears, where enforcement action generally happens swiftly). And yet the legal grey area between arrears and default was vast, encompassing many people.

With tenancy, I showed how the legislative creation of the Assured Shorthold Tenancy in the 1980s made it easier for landlords to evict tenants and so expanded the equivalent zone of indeterminacy for tenants regarding the possibility of eviction. As lenders would adjudicate on a breach of a consumer credit agreement, so could landlords take eviction proceedings with tenancy agreements and social workers could adjudicate on residents’ performance of their parental duties of care.

Yet it was not only through the distribution of this sovereign power that people in Woldham became unable to avoid being deemed in breach of an obligation and, in turn, became estranged from the means of coercion. A second factor for this estrangement from the means of coercion was classed moralities wherein positive and negative value euphemized class difference. These classed moralities were formed around the question of whether a given practice was pursuant of aspirations for home-ownership and economic self-sufficiency through wage work. Respectability involved espousing aspirations to be middle-class (or more specifically vocational success, home-ownership and the same for your children). I showed this in the cases of consumer debt ([Chapters 1 and 2](#)), housing ([Chapters 2 and 3](#)) and parenthood ([Chapter 4](#)): in all cases, the public- and voluntary-sector professionals involved in the lives of Woldham residents promoted such classed moralities.

At the debt advice centre, ‘credit for investment’ was evaluated positively, whereas ‘credit for consumption’ was seen as negative; by definition, those who turned to the advice centre had either borrowed for consumption or had borrowed for investment and failed in their micro-entrepreneurial projects. In the case of parenthood, I showed that a basis on which professionals formed moral evaluations of people’s parenting was whether it was ‘aspirational’ (that is, pursuant of upward mobility, understood as children ‘escaping’ the estate) as opposed to ‘apathetic’. The normalization of aspirations for middle-class status meant that women living in areas of ascribed ‘deprivation’, such as Woldham, could find themselves personally responsible for negating, through their ‘parenting’, the effects that their economic disadvantage might have for their children’s future.

These diffuse and dominant moral frameworks, articulated most crisply by the professionals who worked on the estate, meant that estate residents were, one way or another, prone or predisposed to be found at fault vis-à-vis the normative obligation in question. These moral frameworks were a means by which people became estranged from the ethical work of defining their obligations in certain areas of personal life.

The moral dimension of class is well researched. Most notably for the UK, [Skeggs \(2003\)](#) argues that the unequal capacity to ascribe value is a condition of possibility for class. This inequality can be understood, in a Bourdieusian tradition, as symbolic domination. My research advances on Skeggs’ argument through a sustained examination of the way in which the prospect of legal coercion contributes to the unequal ascription of value that in Skeggs’ analysis is central to class formation. To this end I have engaged an anarchist school of thought about class and its relation to state coercion, as well as the observations, by various scholars, of the heightened reliance of contemporary – especially financial – modes of accumulation on dispossession and coercion ([Harvey, 2005](#); [Mollona, 2009](#); [Soederberg, 2014](#); [Carbonella and Kasmir, 2015](#); [Wang, 2018](#)).

Developing the anarchist claim that class is partly ‘about the ownership of the means of coercion – the capacity to physically enforce decisions’ ([Walt and Schmidt, 2009](#), p 109), I have tried to substantiate what a relation to the means of coercion might variably comprise. The less able people were to ensure they would not be deemed to have breached a given obligation, the more fully estranged they were from the capacity to bring about (or prevent) coercive sanctions and so the more estranged they became from the means of coercion. Specifically they experienced an ethical estrangement from legally enforced obligations.

I have shown that the particular areas of daily life that dispossessive legal force targeted were also areas in which Woldham residents often felt inhibited from objecting to dominant moral standards. This aversion to direct critique has several possible causes: residents feeling intimidated in the face of possible

force, reconciling themselves with the seemingly inevitable and/or collective convictions about the futility of arguing their case with state institutions against a charge of fault. The areas of life targeted by dispossessive legal force are also key areas where classed moralities exist.

Thus, debt enforcement literally confers (legal) fault, and poor credit ratings are a new marker of ‘undeservingness’ (Wang, 2018). With the home, another key locus for forcible state intervention, tenancy was universally seen as inferior to outright ownership (not only practically but also as a reflection of social status), in part owing to tenancy’s proneness to dispossession. Finally, mother–child relations were a site for coercive state intervention and a site in which dominant moral evaluations were, to a great extent, differentiated according to the social class status and aspirations of the person being evaluated. Not all coercion, of course, was legally legitimated. Instances of unlawful violence in Woldham included attempted burglaries (Chapter 3) and suspected child abuse (Chapter 4). My point that classed moralities are facilitated when coercion is administered with the legitimacy of the law holds insofar as a threat of force is legally legitimated. This depends on which (or whose) acts and threats of violence are legitimated or prohibited by law.

I would not go so far as to say that class in Britain has been *wholly* moralized, for morality is not always and everywhere the axis according to which people are differentially evaluated. State welfare interventions, where they remain, continue to frame their working-class beneficiaries rather as bundles of problems to be remedied, hence using a quasi-pathological register of evaluation, rather than a strictly moral one. This can be seen in the discourse of deprivation, which focuses on the conduciveness to health and wellbeing of the child’s domestic environment (Chapter 4). Plain snobbery and matters of taste – from the aesthetic to the visceral – are still key to class differentiation (Bourdieu, 1984; Tyler, 2013). Rather than class being moralized across the board, the availability of lawful expropriation to enforce certain obligations facilitates the framing of class subordination in terms of moral fault in certain areas of life, such as household budgeting, home-making and parenthood.

Besides coercion and stigma, there are other possible contributory factors to the sense expressed by Woldham residents of being vulnerable to expropriation. It is likely that cultural capital, including education, plays a part in someone’s willingness or aversion to make a case for her- or himself ethically in negotiations over whether a legal obligation has been performed. Personal and family histories of arrears, enforcement and dispossession may condition people to expect similar in future. Property ownership is also crucial to contemporary status hierarchies and accumulation (Adkins et al, 2019), although I showed that this depends somewhat on the power to evict (Chapter 3; see also Desmond, 2017).

Broader questions remain than I have addressed here about the economic conditions that may estrange people from the means of legal coercion: by

focusing on the coercive dimension of class, I do not question the importance of its economic dimensions. My interlocutors made it clear that the unreliability of wage work made reliance on credit, benefits or informality unavoidable, despite the prospects of expropriation to which these gave rise. Instead I am proposing that the study of class must consider the relevance of people's relation to the means of coercion. The contribution of this book is thus to demonstrate that societal discrepancies in people's relation to the state's coercive apparatus constitute a source of inequality in their own right and one that underpins well-researched patterns of stigma.

The effects of coercion on class

The lack of employment for working-class people in post-industrial Britain, whereby many are not able to subsist on wage labour alone, has profound implications for class formation. Not being able to rely solely on wage labour meant, for my interlocutors, having to rely also (or instead) on credit, benefits and informality. Elucidating the implications of this, [Kalb \(2015\)](#) has argued that Marxist class analysis can no longer look only at the industrial workplace as the site where surplus value is extracted but must also attend to contemporary forms of rent-taking, including financial debt repayment. I have shown that doing so demands a close attention, in turn, to the role of coercion in forming and reproducing patterns of stigma that legitimize the appropriation of surplus value. Hence this study has de-centred workplace relations from the study of class, in favour of social relationships with asymmetries regarding lawful coercion.

It is nothing new to posit that coercion is relevant to class: Marx's concept of 'primitive accumulation', to describe the original act of dispossessing people of their land and property at the origins of capitalism, acknowledged the role of violent force in bringing about such dispossessions and enclosures, while Rosa [Luxemburg \(1913\)](#) showed such dispossession is ongoing. Processes of 'accumulation by dispossession' are an essential component of contemporary capitalism ([Harvey, 2005](#); [Kasmir and Carbonella, 2008](#); [Carbonella and Kasmir, 2015](#)). While coercion has a more obvious role in value-extraction in financialized contexts, a degree of it has always been instrumental to class oppression. In Woldham, with both debt and housing the threat of expropriation aids accumulation in the sense that it is intended to (and often does) spur people on to make payments of some kind - making a debt repayment instalment to avoid enforcement, or paying rent to avoid eviction. The threat facilitates the extraction of wealth from renters and debtors who might otherwise be less productive. By surveying the multiple expropriations to which the residents of Woldham were exposed, this book has shown that when surplus value appropriation relies on legal coercion (rather than consent or hegemony) this also has profound effects on personal life, self-formation and, in turn, on classed struggles over value.

The particular kind of inequality I have analysed involves a social dynamic whereby an unequal struggle occurs over both moral and economic value, partly thanks to the coercion of the law. They are not necessarily social relations that mediate an antagonism between labour and capital. This raises a theoretical question: what happens to class-like inequalities when, in contexts of de-industrialization and financialization, these arise not only from a differential proprietary relation to the means of production (as in orthodox Marxian class analysis) but also from a differential ethical relation to the means of legal coercion? I turn to it presently.

Attempts to form an ‘underclass’

During my fieldwork in Woldham, I found there had been an attempt in 2010s Britain to form an ‘underclass’ – that is, to bring one into being – through the dominant discourse and institutional practices, including expropriation. This attempt is part of how class has been transformed in the UK as de-industrialization and financialization have marched onwards. Existing research has shown that ‘underclass’ discourse is propagated by the media and politicians and may not correspond to actually-existing economic classes (Morris, 1993, 1995, 2002; Walkerdine, Lucey and Melody, 2001; Wacquant, 2007, 2009; Jones, 2011; Tyler, 2013). Tyler (2013) suggests ‘abjection’ to be its modus operandi, through discursive figures including sink estates, benefit fraud, deprivation and chavs (2013, p 171).

This book advances on the research by highlighting that lawful coercion plays a critical role too. Hence lawful coercion does not merely preserve the old, industrial-Keynesian class formation by coercive rather than consent-based (that is, hegemonic) means but rather feeds into subtly different fault-lines of class than before. Since all the expropriations involved (that is, the removal of possessions, income, homes or children) are legally mediated, they all carry an authoritative ascription or insinuation of fault and, therefore, of negative moral value.

The attempt to form an ‘underclass’ in post-industrial Britain, I would argue, has occurred thanks to two, related historical shifts: a cultural redefinition of working-class respectability and politico-legal changes in how lawful coercion is organized. To take the first: in Woldham, many local ideas of respectability were not distinctly ‘working-class’ but were rather indistinct from a societally dominant valorization of social mobility in the guise of property-ownership and economic self-sufficiency through work.¹ These are values that Daniel Evans (2023) has identified as characteristically petty bourgeois, and values which Thatcherite and later versions of neoliberalism in Britain have promoted. The anchoring principle of working-class respectability in Woldham was the pursuit of upward mobility: public demonstrations of upstanding-ness within

the estate generally bought into this principle. This reflects Gillian Evans' point that 'what is distinctive about contemporary capitalism [in Britain] is the way that we are united by our desire for the good things in life and differentiated on the basis of our ability to afford them' (2006, p 11).

The second shift in attempts to form an 'underclass' is that legal coercion increasingly targets those who are not demonstrably pursuing precisely such social mobility. Since the relevant legal obligations tend to valorize social mobility – as I showed for household financial borrowing and budgeting (Chapter 2), housing (Chapter 3) and childcare (Chapter 4) – the people who became exposed to potential expropriations were those whose pursuit of upward social mobility was capable of being deemed faulty, ineffectual or abandoned.

These two shifts amount to an attempt to cleave new fault-lines of social class in Britain. The erstwhile distinction between the respectable and the non-respectable working-class (see Skeggs, 1997), having been revised from being a distinctly working-class set of values, to a set of values now partly comprised of and absorbed into a dominant (viz property-owning) morality, has become a fault-line in the discursive and institutional attempt to create a relatively new class division in post-industrial Britain, between an 'underclass' and the majority of society. This aligns with Daniel Evans' (2023) insight into the contemporary social and political prominence of the lower middle class.

A crucial criteria in this new set of class formations is membership of an imagined moral community that comprises the state and its middle class, including the petty bourgeoisie. From the 1990s right up to shortly after the 2016 Brexit referendum, British politicians denied the existence of social class. This denial is illustrated by the New Labour MP John Prescott's comment, 'We're all middle-class now.' This corresponds to what Edwards, Evans and Smith termed 'middle-classified' Britain (2012). Belonging to this community hinged less on having *realized* certain virtues than on *avowing and pursuing* them. That is, someone could belong to that community solely by aspiring to realize such values, even without having actually realized them. Conversely, insofar as someone rejected those values and relinquished the aspirations to which they give rise, they are excluded from that moral community: the figures of the chav and of the scrounging teenage mum exemplify this exclusion. Hence the divisive intention of the 2010s rhetoric of 'strivers' and 'shirkers'.

This, I would contend, is part of how legal coercion has helped the attempt to impose a class division between a middle-class majority in British society and an abject 'underclass'. This attempt continued until the Brexit referendum when public and political discourse on class re-emerged in the guise of politicians such as the Conservative Prime Minister Theresa May identifying, as an object for social justice, an 'ordinary working class' implicitly racialized as white (Shilliam, 2020). However, while this signals

both the resurgence of racialized exclusions and nominal concerns for economic justice in British politics, I do not think the classed structure of abjection I describe here has been wholly swept away since, because the structures of expropriation largely remain in place. Then and now, someone could be treated as if they belonged to an ‘underclass’ when they appeared either to have disavowed the normative obligation to pursue social mobility or to be faltering or failing in that pursuit. This would include, for example, a woman for whom a visit from social services could jeopardize her custody of her children; someone at risk of eviction for not paying their rent; or someone who seems likely to default on a licensed debt. An underclass has tentatively been formed through claims that certain people were not actively pursuing their socio-economic betterment.

I heard many such claims within Woldham: debtors being stereotyped by debt advisers as profligate and irresponsible (Chapter 2); a resident saying those who borrow without intending to repay are ‘evil bastards’; another resident asking me if my research is about chavs and telling me where I could find the chavvy people; a community worker’s denigration of parenting practices that fail even to aspire to ‘break the cycle of deprivation’ (Chapter 4); and several residents affirming the legitimacy of their own claim for disability benefits, while alleging that a neighbour’s similar claim was fraudulent. In each of these comments, Woldham residents were being treated as if they belonged to an underclass, or else emphatically setting themselves apart from it, and so each comment constituted an attempt to form an abjected class of people: a segment of society that collectively embodied negative moral value.

The social relations (or clusters thereof) in which expropriability appears – that is, (1) creditor–debtor–law, (2) tenant–landlord–law and (3) parent–social services – may obviously operate somewhat independently of one another. The people who cannot ensure they will meet social workers’ standards of parental care are not necessarily the same as those who cannot keep on top of their debt repayments. Hence, the imposed class fault-line is tentative and has multiple strands. Nevertheless, what predisposes some people to bear ascriptions of negative value is somewhat systematic. Those who could be treated as part of an underclass were those who would never own property, nor permanently support themselves through employment rather than welfare, and whose children would not, either.

Thus the future possibility of social mobility – in the form of property-ownership and self-sufficiency through wages – was key to the attempt to form an underclass. Community workers evaluated parenting, in part, on the basis of the seeming likelihood of a child’s future social mobility. Likewise, debt advice clients were seen, by the advisers I met, as having somehow erred in discharging their responsibilities as debtors, insofar as their engagement with consumer credit looked like it would not bring about their eventual enrichment; their borrowing and repayment practices were otherwise

evaluated as being unwise or lacking self-restraint. Thus, the attempt to create new class divisions tacitly relied on predictions for the future. The corresponding image of positivity – which had to be avowed as an aspiration or have already been realized for someone to belong to the dominant moral community – comprised property-ownership, economic self-sufficiency vis-à-vis the provisions of the welfare state, future success for their children and not being in arrears with any debts.

Lived experiences of expropriability

While I have highlighted the important role that lawful coercion plays in fostering the discourse on an ‘underclass’ and related stigma, the findings of the current research extend further. My attention to personal life and subjectivity has also shown that people’s actual responses to lawful coercion impede that discursive imposition. If, as I suggested earlier, people’s avowal or disavowal of dominant moral values underpins the contemporary fault-lines of class in Britain, then there is a substantial population whose position is rather interstitial or unstable, in the sense that they waver in their commitment to dominant values. Their ambivalence prevents them being positioned neatly as members of an ‘underclass’. In fact, this ambivalence – as opposed to either outright refusal or conformity – continually subverts the attempts by Britain’s ruling economic interests to claim that an ‘underclass’ exists.

There are, of course, many who completely reject the injunction to pursue social mobility and who consequently become excluded from, and abjected by, the dominant moral community of ‘middle-classified’ Britain (Edwards, Evans and Smith, 2012). However, in Woldham and I suspect far beyond too, there were many whose membership (or not) of either an ‘underclass’ or an aspiring middle-class is far more ambiguous and whose relation to the dominant morality was thoroughly ambivalent and unstable – neither wholly attached to it, on the one hand, nor wholly abjected or defiant, on the other. This echoes the insight of Walkerdine, Lucey and Melody that, at a psychological level, class can be experienced as an interplay of identification and disidentification with class categories (Walkerdine, Lucey and Melody, 2001).

Amid the discursive attempt to ascribe negative value to an entire (under) class of people, most of the residents I met impeded the formation of such a class as they vacillated between positive avowals of and cynical detachment from what they perceived to be the dominant morality. Hence no ‘underclass’ had been properly formed. Any such formation was impeded, again and again, by the interstitial position of those who were neither clearly within nor completely outside the moral community of the state and the middle class but who occupied a vast grey area in between.

This interstitial position can be defined in terms of expropriability. It applies to those people who could not know for certain whether they would

experience some lawful expropriation. The prospect of having your children, home or possessions taken from you was not the exclusive experience of those who had been marked definitively and unquestionably as chavs, scrounging teenage mums, benefit cheats, multi-generationally unemployed, deprived, incapable, worthless (as social workers had it) as ‘posing a significant risk of harm to the child’, debtors who borrow intending never to repay, drug dealers, thieves or members of an underclass. Expropriability does not correspond directly to such figures of condensed negativity. Rather, expropriability is experienced by those people who continually guard against these categorizations, yet whose success in so doing is never assured. Echoing Skeggs’ point that ‘To be working-classed ... generates a constant fear of having never ‘got it right’ (1997, p 6), expropriability was the experience of those who could not guarantee themselves of being found in the clear with their dominantly defined duties: those, in other words, who were *liable* to be found at fault (not who already had been found as such).

Most of those whose lives I describe in this book did not avow a defiant or counter-hegemonic collective identity (cf Willis, 1977; McKenzie, 2015). Certainly, I met several people who forthrightly rejected dominant values, such as one man who told me he preferred to claim benefits than to work and another who proudly said he had fleeced all the local loan companies.² But instances of express defiance such as these were rare in my fieldwork. Most interlocutors rather took pains to distance themselves from the figures of negativity, such as chavs and scroungers, that such defiance would imply. If the means of legal coercion were tentatively producing an ‘underclass’, then my interlocutors often resisted being so classified. This often took the form of a resurgent assertion of the possibility of realizing dominant virtues in their lives, such as becoming self-sufficient through work, paying off unsecured debts, building a good credit score, owning a home and raising kids who would ‘have better’ or ‘do well’.

For most the residents I met, their relation to such figures of negative value was far more heterogeneous, complex and changeable than either one of defiant re-appropriation or one of stable, conformist rejection. This is why, whereas many ethnographies of class in post-industrial Britain focus on collective identity and belonging among working-class people (Evans, 2006; Edwards, Evans and Smith, 2012; Smith, 2012; McKenzie, 2015), this book has focused instead on experiences of inequality that have not yet coalesced into explicit identities or stable social groupings. While, as I discussed earlier, a principle of negativity informed attempts to produce an ‘underclass’, this does not describe the alternative moments in which Woldham residents positively avowed dominant moral values. Nor, further, does it capture their vacillations between positive and negative relations to the dominant morality, which manifested in affects of ambivalence, uncanniness and estrangement.

My interlocutors' vacillations and their ambivalent feelings underscore the perspicacity of their grasp of their classed condition: they understandably wanted better for themselves and their children, but they also sensed that the terms on which that betterment might be achieved were complicit with their own subordination. I do not take the act of avowing dominant moral values to comprise a misrecognition of class relations, nor a kind of false consciousness. This is because, as I have shown, my interlocutors were self-conscious in their relation to dominant values – recognizing, though not always expressly articulating, a hesitation about whether those values were straightforward 'goods' or else the ideological terms by which the game was rigged. The ironic, camp humour of some residents about how bad they were at paying their debts, despite also desiring the security of mortgage-based home-ownership (Chapter 1), is an instance of this. Their ambivalence implies the combination of an impulse for better with serious misgivings about the available terms by which 'better' was defined.

In the way residents spoke about their hopes and aspirations, too, they often self-consciously expressed uncertainty about whether that aspiration was in the realm of possibility at all (which is different to being unsure about whether a desired outcome would actually come to pass). Jason said, 'There's probably no hope' of one day owning a home (Chapter 1) and Frank said 'I'm wondering if I've missed my chance' to find better-quality social housing (Chapter 5). In other words, they wavered over whether their visions of a better life were realizable or mere daydreams.

Similarly, my interlocutors' optimism against potential debt enforcement involved entertaining the fiction that they could avoid it: acting as if it *were* possible to avoid enforcement, even though it might not be, in order to have even a chance of this being possible. As I showed in Chapter 5, a precondition for getting away with unpaid debts was to act as if you already had. Ignoring debts was thus a vital element of a struggle to defy threats of coercion and thereby to buffer against financial exploitation. To say it was 'burying heads in the sand' or mere wishful thinking is grossly imprecise.

My greatest effort ethnographically, then, has been to remain faithful to my interlocutors' keen, even if not always explicitly spelled-out, sense that whether their hopes were even possible was often itself uncertain and an object of struggle. I am not suggesting that this kind of optimism is unique to poorer working-class people in Britain today but rather observing that it is a commonplace subjectivity among people who face a prospect of expropriation. By doing so, this book has gone beyond observing the formation, through discourse, of an abjected 'underclass' (Tyler, 2013). It has shown a less predictable consequence of the involvement of legal coercion in attempts to impose such divisions: the emergence of a substantial population who waver radically in their commitment to dominant moral standards and who continually confound attempts to impose these new class

fault-lines. Their struggles to disregard threatened enforcement, to disavow unjust 'obligations', to diminish exploitation and – most of all – to define for themselves what matters in life, all take place on ground that may collapse from beneath their feet if they are dispossessed of their income, possessions, home or kin. The outcomes of these struggles can never be known in advance. No one is more acutely aware of this than the expropriable people embroiled in such struggles themselves.

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Notes

Introduction

- ¹ See [Francis-Devine \(2024\)](#). Although household debt as a percentage of aggregate UK disposable household income has declined since a historic peak in 2008, the total outstanding unsecured consumer credit is at a record high in absolute terms (£231 bn in August 2024), outstripping earlier peaks before COVID-19 (£225 bn in February 2020) and the financial crisis (£204 bn in May 2008); levels of secured and unsecured debt together did not fall since 2008 ([Bank of England, 2024](#); [Francis-Devine, 2024](#)).
- ² See [BBC News \(2023\)](#) for a recent example that frames borrowing as naïve.
- ³ James writes of debt advice clients in South Africa ignoring, throwing away or hiding written reminders of payment due or final notices (2015, pp 103, 116). She describes this as 'a tendency to deny ... reality', although she also notes it enabled indebted people 'to play the system and resist or evade it, even if not for long' (2015, p 116).
- ⁴ Deville carefully analyses 'how the attachments between defaulting borrowers and creditors are maintained and re-established through debt collection technologies' (2015, p 13), for instance through exhortations like 'do not ignore!' (2015, p 53). He also considers possible 'detachment' from debts, in debt advice and online consumer forums (2015, pp 176–80). Yet ignoring creditors is not itself examined as a way of detaching from debts.
- ⁵ Kirwan takes at face value debt advisers' complaint that clients who do not 'care' about their debts should be encouraged to 'take ownership of their problems', and writes uncritically of 'clients who ... ignore or shift responsibility onto others', without Kirwan querying how that 'responsibility' is defined in the first place (2016, p 469).
- ⁶ As Deville notes, the 'more uncooperative' debtors 'who have ostensibly failed to enact themselves as responsible economic citizens are (more likely to be) left alone' by debt collectors (2015, pp 133, 176).
- ⁷ See [Sparkes \(2020\)](#), [Vetta \(2022\)](#) and [Wang \(2018\)](#) on debt and class stigma.
- ⁸ This book is the first full-length ethnography about debt problems in Britain. This is not to discount the numerous ethnographic journal articles with similar subject-matter, including by [Kirwan \(2018\)](#) and [James \(2022\)](#); nor [Deville's \(2015\)](#) brilliant and influential book on debt problems. Despite an arguably ethnographic sensibility, Deville describes his methods as interviews, documentary research and brief observational visits of one or two days (2015, p 16), rather than participant observation, ethnography or the longer-term interactions that usually define it.
- ⁹ My use of the term 'personal life' draws on [Smart \(2007\)](#) and [May and Nordqvist \(2019\)](#), who explore family life, friendships, relationships, emotions and spare time. This book focuses on aspects of personal life that connect to expropriability, rather than personal life in general. It deviates from anthropology's well-rehearsed interest in the 'social life' of commodities ([Appadurai, 1986](#)) for reasons that will hopefully be clear.

- ¹⁰ I draw on Kathleen Stewart's concept of affects as 'capacities to affect and be affected' that happen in 'impulses, sensations, expectations, daydreams, encounters, ... habits of relating, ... forms of ... compulsion, [and] modes of attention, agency and attachment' (2007, p 2). Affects can occur interpersonally, between persons and objects or in the landscape (Navaro-Yashin, 2012).
- ¹¹ This is not to advocate being 'closeted' as a better alternative to organized political struggle but rather to challenge assumptions about this more quietly subversive approach.
- ¹² Take situations where women 'juggle with debt', by taking up microcredit and 'join[ing] it up with countless other debt ties' including informal lending between family members (Guérin, 2014, p 41); where people are borrowers in one capacity and lenders in another, in a kind of 'money-go-round' (James, 2012); or where everyone lending and borrowing creates a 'web of credit' that 'irrigate[s] society' (Fontaine, 2014). Debts of money can become bound up with obligations to kin and gift-exchange (Spyer, 1997; Han, 2012; Sykes, 2013) or a framing for sacred experience (Kwon, 2007; Gregory, 2012).
- ¹³ These debtors affirm, therefore, that detachment, while often associated with social harms, may still be 'socially, ethically and politically valued' by some (Candea et al, 2015, p 1).
- ¹⁴ Guérin, Kumar and Venkatasubramanian (2023) brilliantly distil a new critique of patriarchal domination through debt. At the same time, they over-generalize from the point that financial obligations and moral obligations are inseparable in many (even most) settings to assert that this must also be universally the case, whereas in Woldham it was not. (See also Chapter 4 of this book for a discussion of feminist scholarship on debt.)
- ¹⁵ Differing views on this point may arise in part because different translations of *The Gift* into English make greater or lesser use of the words 'credit' and 'debt'. See Gregory ([1982] 2015, p 13) for an account of Mauss indeed writing about credit and debt, based on Ian Cunnison's 1966 translation (Mauss, 1974), and see Graeber (2009, p 112) for the alternative view that 'Mauss never develops this connection [between gift and debt] explicitly', based on W.D. Hall's 1990 translation (Mauss, 2001).
- ¹⁶ Personal correspondence with Marek Mikuš. It was later anthropologists who theorized the exchange of gifts and the exchange of women (by men) explicitly in terms of debt (Lévi-Strauss, 1969, p 265; Leach, 1977, p 163), leading to the concept of 'gift-debt' (Gregory, 2015, pp 13, 55).
- ¹⁷ In doing so, Graeber conceived of reciprocity more strictly than anthropologists had long grown accustomed to: he distinguished reciprocal exchange from mutualistic relations, hierarchies and competitive gift-giving, such as the *potlatch*; and he rejected the assumption that human interactions everywhere are a matter of balanced, to-and-fro exchanges (Graeber, 2009, 2011). This diverged from his mentor, Marshall Sahlins (1972), who proposed a vast typology of reciprocity: including 'generalized' reciprocity, or transactions that are putatively altruistic; 'balanced' reciprocity or the direct exchange of things of commensurate worth or utility; and 'negative' reciprocity, that is, the attempt to get something for nothing with impunity. Sahlins had thereby allowed the idea of reciprocity, conventionally connoting a to-and-fro, to encompass one-way flows of goods as varied as unbridled generosity and theft (1972, pp 194–6). Graeber thus also went one step further than Narotzky and Moreno's (2002) view that the idea of negative reciprocity could save the concept of reciprocity from terminal vagueness.
- ¹⁸ As High writes, while there may be 'a temptation to apply debt reasoning to almost every other relationship one can think of' – framing what politicians owe their constituents as a social debt, what scholars learn from their mentors as an intellectual debt, morality as a debt to society, family relations as debts to caregivers or culture as a symbolic debt – doing so 'only grinds down the vast array of human action into a single transactional logic' (2012, pp 363–5; see also Sneath, 2012).

- ¹⁹ For more on the holism of ethnography, see [Shah \(2017\)](#).
- ²⁰ See [Saiag \(2020b\)](#), [Mikuš \(2019\)](#), [Palomera \(2014\)](#) and [Narotzky \(2015\)](#).
- ²¹ See [Kar \(2013\)](#), [Graeber \(2011\)](#), [Stout \(2019\)](#), [Suarez \(2016\)](#) and [Sabaté \(2016a\)](#), as well as earlier work by [Roitman \(2005\)](#), [Dudley \(2000\)](#) and [Elyachar \(2005\)](#).
- ²² See [Guérin, Kumar and Venkatasubramanian \(2023\)](#), [Schuster \(2015\)](#), [Kar \(2018\)](#) and [Kofii \(2020\)](#).
- ²³ See [James \(2015\)](#), [James and Rajak \(2014\)](#), [Kish and Leroy \(2015\)](#), [Stout \(2019\)](#) and (outside anthropology) [Wang \(2018\)](#).
- ²⁴ There have been multiple waves of financialization through history, but the term tends to refer to the most recent one, since 1979, involving an expansion of consumer credit, a rise in tradable securities and derivatives markets, and the commercialization of state debt.
- ²⁵ I take inspiration from ethnographies of capitalist transformation and subjectivity ([Heiman, Freeman and Liechty, 2012](#); [Stout, 2019](#)), and of working-class cultural understandings of productive relations ([Mollona, 2009](#)), psycho-social studies of de-industrialization ([Walkerdine, Melody and Lucey, 2001](#)), and work encompassing economic and socio-cultural aspects of the petty bourgeoisie ([Evans, 2023](#)) and elites ([Smith, 2016](#)).
- ²⁶ As [Soederberg \(2014\)](#) has shown through the concept of ‘debtfare states’, a plethora of laws and policies are required to naturalize and legitimize the exploitative aspects of expanded financial lending to lower-income groups. However, while Soederberg largely presents this as a *fait accompli*, I show a more contingent, unstable set of processes in which people sometimes struggle against those laws’ attempt to stigmatize them. Koch argues that a turn to ‘law and order’ on 2000s council estates is the most recent stage ‘in a much longer trajectory of class coercion and domination’ ([2018b](#), p 15; see also [Davey and Koch, 2021](#)).
- ²⁷ Similarly, Black Marxist theorists like George Jackson argued that class determines what kinds of activities are deemed criminal ([Wang, 2018](#), p 62).
- ²⁸ As Wang writes, ‘different expropriative logics reproduce multiple categories of difference’ ([2018](#), p 120). This reflects a view of class as part of ‘an articulated ensemble of social relations structured in dominance’ including racialized, gendered and heteronormative oppressions ([Gilroy, 2013](#), p 26). In addition, racialized and classed signifiers are intertwined in the patterns of stigma the book explores. Credit scoring ‘fractures the population into the categories of deserving and undeserving’ in both classed and racialized ways ([Wang, 2018](#), p 138). The discourse on an ‘underclass’ in Britain features an ‘ideological blackening’ of poorer white populations, who are described as having somehow acquired the stereotyped qualities of racialized minorities; for example, with the way the ‘chav mum’ stereotype is characterized by a ‘dirty whiteness’ ([Tyler, 2008](#); [Shilliam, 2018](#)). This rhetorical ‘blackening’ upholds an overriding white supremacism that takes Black people it takes as its prime referent of subhumanity (Shilliam, 2018). White working-class people who do not meet standards of respectability are often deemed to be ‘dragging down standards’ in ways also alleged of racialized minorities and new migrants ([Garner, 2012](#)). Yet the former (unlike the latter) are deemed capable of redemption: political discourse since Brexit has taken the redemption of an implicitly white-racialized ‘ordinary working class’ as a cause for government social justice ([Shilliam, 2020](#)), echoing how the ‘English working class’ was historically formed in opposition to ‘racialized outsiders’ through settlements with elites ([Virdee, 2014](#)).
- ²⁹ ‘Racial capitalism’ refers to the integral role of racialized violence and dispossession in capital accumulation ([Ralph and Singhal, 2019](#)); it emerged from the intellectual tradition of Black Marxism. The ‘carceral’ is understood not only as literal imprisonment or detention but also a ‘continuum’ of practices informed by logics of Black punishment and captivity, including ‘the circuit between the ghetto and the prison, related in large part

- by the punitive system of social welfare' (Shange, 2019, p 15). Carcerality can thus 'bleed into society' (Wang, 2018, p 39) through techniques of surveillance, classification and control. 'Abolition' originally referred to the abolition of slavery but today encompasses calls to abolish prisons and the police (Wang, 2018) as well as the child welfare system (reinterpreted as a 'family policing system'; Roberts, 2022).
- ³⁰ Black people are targeted for predatory lending, and thus for expropriation, through measures of 'credit risk' in the US (Wang, 2018, pp 149–50). Black people are disproportionately exposed to harsher policing and arrest (Koch, 2018a). In the US, this creates an ever-present threat of arrest for working-class Black men (Goffman, 2014). Black renters in the UK are more likely to be evicted and to be made homeless than any other ethnicity, linked to a combination of racialized wealth disparities and direct discrimination. Racially minoritized welfare benefit claimants are more likely to be sanctioned (Williams, Webb and Gale, 2024). Children from Black and 'mixed' ethnic backgrounds are over-represented in child protection interventions (see Chapter 4).
- ³¹ It is 'the possibility of being removed' through the policing of national borders, rather than actual deportation itself, that is central to a 'disciplinary ... apparatus' of rendering migrants 'illegal' (De Genova, 2002, pp 438–9). Similarly, it is expropriability rather than expropriation per se that seeks to discipline white British housing estate residents.
- ³² This becomes patent when borrowers breach the legal obligation to repay and 'the otherwise equal, voluntary and democratic nature of the credit system asserts its class and coercive nature to protect and sanction the value of money and respect for the law' (Soederberg, 2014, p 87).
- ³³ See Carrier and Kalb (2015), Kalb and Hann (2020), and Adkins, Cooper and Konings (2019).
- ³⁴ Correspondingly, Foucault's definition of domination narrowed. In earlier writing Foucault conceptualizes domination as 'the non-reversible subordination of one group of people by another' ([1975] 1991, pp 137, 223), whereas later he defines it as 'the relations of power [being] fixed in such a way that they are perpetually asymmetrical and the margin of liberty is extremely limited' (Foucault, 1987, p 12; quoted in Lukes, 2004, p 98). This added criterion of extremely limited liberty is redundant if one accepts that domination can occur in degrees.
- ³⁵ Foucault equivocates about the role of physical coercion in the 'Panopticon', a prison that underpins his theory of disciplinary power. While he writes that it was 'not necessary to use force' and that 'there were no more bars, no more chains, no more heavy locks' (1991, p 202), he describes the Panopticon as 'a design of subtle coercion' (1991, p 209), which rather implies the Panopticon occluded coercion rather than doing away with it altogether. See Graeber (2012, p 212).
- ³⁶ Laidlaw mistakenly calls coercion 'vanishingly insignificant' in the contemporary world (2013, p 97). A corrective can be found in studies of incarceration (Aretxaga, 1997; Rhodes, 2004), violence (Scheper-Hughes and Bourgois, 2004), and sovereignty (Agamben, 1998; Hansen and Stepputat, 2006), and in more radical views of power (Lukes, 2004).
- ³⁷ Recent years have seen questioning of anonymization conventions (Tolich and Iphofen, 2018; Jerolmack and Murphy, 2019; Haggerty, 2021), especially in a backlash to Goffman (2014). Yet for research into marginalized communities' experience of the law, anonymization remains invaluable to safeguard their ability to support it (Van Maanen and de Rond, 2017).
- ³⁸ I follow Gluckman's extended case method (1961, 1940; see also Frankenberg, 2002) and Candea's (2007, 2010) proposals for fieldwork to occupy 'arbitrary locations' or what I would call arbitrarily bounded locations.

- ³⁹ The situation is slightly better in Denmark and Norway where PhD candidates are hired as employees. In the UK the recent campaign by the University and College Union (UCU) to recognize ‘postgraduate researchers as staff’ has started to make progress.
- ⁴⁰ McKenzie (2015) writes that her own working-class standpoint gave her a familiarity with the housing estate residents she worked with, mindful of their guardedness about how they might be represented. In contrast, middle-class writers often mistakenly write about class as if from a position transcendent of class itself (Walkerdine, Melody and Lucey, 2001).
- ⁴¹ This aim of emotional evocation is motivated by a conviction that coercion, optimism and class often operate in everyday life at the level of affective intensities which exceed or elude express verbalization (Massumi, 1995; Stewart, 2007).

Interlude 1

- ¹ See Wacquant (2007, p 7) and Standing (2009). Reliance on welfare and credit were part of mid-20th-century working-class livelihoods too (Mollona, 2009; O’Connell, 2009).
- ² By ‘moral economy’, I mean the moral beliefs people use to justify or critique economic practices, such as notions of a just price or a fair wage. See Palomera and Vetta (2016).

Chapter 1

- ¹ Pawnbroking is a form of credit often used by those without access to mainstream lending, where a would-be borrower hands over a valuable (such as jewellery) to a pawnbroker as collateral in exchange for a cash sum; if the loan is not repaid in time, the pawnbroker offers the valuable up for general sale. Hence pawnshops both lend and sell.
- ² Economic extraction through debt is also known as ‘financial exploitation’ (Saiag, 2020a, 2020b), ‘predatory debt extraction’ (Stout, 2019) and ‘financial expropriation’ (Lapavistas, 2009). See Davey (2024).
- ³ ‘Secured’ credit means the borrower owns an asset, usually their home, which they agree to forfeit as collateral should they default on the loan. Mortgages are an example. ‘Unsecured’ credit, in contrast, means there is no pre-agreed collateral, so a creditor would seek a court order for repayments or hire a bailiff to seize goods. It includes personal loans and credit cards.
- ⁴ The Crowther Report, in fact, decried the ‘poverty premium’ on credit, stating: ‘less educated and poorer members of the community ... are frequently in the position of paying higher interest rates than are justified by their relative creditworthiness.’ However, this point was omitted from the 1973 Reform of the Law on Consumer Credit report, which was meant to implement the Crowther Report’s recommendations. Personal correspondence, Carl Packman.
- ⁵ ‘Subprime’ refers to lenders who operate in the riskier end of the borrowing spectrum and borrowers who have often been rejected by mainstream lenders for reasons such as poor credit history.
- ⁶ Capital One is a UK credit card provider.
- ⁷ Normally with an ‘unsecured’ consumer debt, the creditor has no security in case of a default. Yet with a Charging Order, the courts can determine that an asset be sold or passed over to an unsecured lender, effectively giving the debt a security.
- ⁸ A debt consolidation loan bunches all of your debts into one lump sum and an arrangement is made for lower monthly payments
- ⁹ Debts were often passed on to debt collection agencies or sold to debt purchasing companies, sometimes for two or three months, sometimes for years, and at other times for a matter of weeks. The letters informing customers about this often omitted the name of the original lender; account numbers and reference numbers were omitted

or changed; and I heard of two debt collection agencies collecting the same debt at once. Some large lenders mimicked the transfer of a debt to a debt collection agency, to insinuate an escalation of the case. For instance, Halifax Bank of Scotland during my research had an in-house ‘collection agency’ called Blair Oliver & Scott complete with distinctive letterheads.

- ¹⁰ Debt bondage is where a lender is also an employer, and the threat of losing one’s livelihood compels debtor–workers to repay their dues (De Neve, 1999). See also Guérin and Venkatasubramanian (2022).
- ¹¹ This reflects Deville’s argument that as a debtor–customer approaches default, lending organizations treat them more like a debtor than a customer, emphasizing enforcement, and thus ‘attempt[ing] to enact the debtor as an embodied subject of discipline’ (2015, p 130). Deville writes that debt collectors invoke enforcement in order to re-actualize a capacity for self-government (that is, diligent repayment) in debtors where that capacity is perceived to have become latent (2015, pp 130, 152).
- ¹² While Lazzarato wrongly universalizes it, especially in terms of gender (Adkins, 2017), his argument that ‘the creditor–debtor relation ... is itself a power relation’ through its ‘production and control of subjectivity’ highlights some of the contingent political functions debt can have (2011, p 30). Deville (2015) shows that creditors’ recourse to disciplinary power is contingent.
- ¹³ Call-centre-based debt collection businesses in Britain, for instance, use threats of enforcement to revive disaffected debtors’ attachments to their debts, in order to elicit repayments (Deville, 2015). In South Africa, informal-sector lenders confiscate borrowers’ passports or ATM cards in order to coerce repayments (James, 2014). Accounting for such situations, Graeber argues that only those who have some recourse to violence can be so exacting as to specify something owed to them in precise numerical terms (Graeber, 2011, p 14).
- ¹⁴ BrightHouse is a British high-street hire–purchase company, dealing in home entertainment technology, household appliances and furniture.
- ¹⁵ This goes against Guyer’s emphasis on calendrical regularity and ‘steady imperative rhythm[s]’ (2012, p 498) in her conceptualization of the time of debt.
- ¹⁶ Adkins, Cooper and Konings (2019) make a similar argument for housing and asset ownership.
- ¹⁷ An exception includes Dudley (2000).

Chapter 2

- ¹ See the Credit Services Association, in 2016. <http://www.csa-uk.com/corporate/news/consumers-should-not-bury-their-heads-in-the-sand-over-debt/>
- ² I use the term ‘enact’, to mean bringing something directly into being through knowledge practices (Mol and Law, 2004), which therefore ‘help to make the realities they describe’ (Law and Urry, 2004, p 396).
- ³ The objectification of debts differs from objectification in the Marxist sense whereby products are alienated from their producers, obscuring the relations of production (Miller, 2005). Objectifying debt was presented as *de-mystifying* an obscured social relation. Rather than a lamentable estrangement, for many debtors, the object-ness of debt constituted an uncomfortable proximity.
- ⁴ See Koch and James (2022), Kirwan (2018), Goriely (1996) and Davey (2017).
- ⁵ Comparative anthropology assists this endeavour. In Hungary, where debt advice provision is scarcer, and debt enforcement is harsher (in the form of wage garnishing), advisers sometimes complement their official techniques by unofficially assisting clients to find informal (as well as formal) employment and/or to avoid repayment (Gosztonyi, 2024) in a way not observed in Britain.

- ⁶ See <https://sfs.moneyadviceservice.org.uk/en/news/download-the-sfs-customer-version>.
- ⁷ This applied to what advisers call ‘non-priority’ debts, such as unsecured consumer credit and water bills, rather than ‘priority’ debts where there is an immediate risk of repossession, disconnection or imprisonment.
- ⁸ See Jensen (2014), De Benedictis, Allen and Jensen (2017), Hills (2017), Tyler (2013) and Shildrick (2018).
- ⁹ This is similar to what Holmes and Marcus call ‘para-ethnographic knowledge’: ‘a kind of illicit, marginal social thought – in genres such as “the anecdotal,” “hype,” and “intuition” – within practices dominated by the technocratic ethos’ (2007, p 237).
- ¹⁰ This recalls Graeber’s (2011) argument, regarding the historical transition of ‘human economies’ into market economies, that in distinguishing debts from ‘mere moral obligation[s]’, ‘two elements ... violence and quantification’ are so ‘intimately linked’ that ‘it’s almost impossible to find one without the other’ (2011, p 14).

Chapter 3

- ¹ See Das (2006) and Stewart (2007) on the concept of ordinariness.
- ² Anthropology and sociology have long detailed the home’s involvement in broader fields of power, as opposed to straightforwardly reproducing vernacular concepts of the home as a sanctuary, isolated from the wider world, or liberal notions of the home as ‘the antithesis to the state’ (Saunders and Williams, 1988, p 88). See Bourdieu (1979), Saunders (1984), Carsten and Hugh-Jones (1995), Chapman and Hockey (1999), Clarke (2001), Cieraad (2006), Casey and Martens (2007), Mollona (2009), Allon (2014), Bear et al (2015) and Lenhard and Samanani (2020). Such inquiry affirms feminist critiques both of state intervention in home-making and child-rearing, and of ‘an under-theorised public/private ideology’ (Lacey, 1998, p 88). In a variety of situations from public housing to forced displacement, modern states are often experienced within the space of ordinary homes as a source of unhomeliness (Miller, 1988, 2001; Navaro-Yashin, 2012). In cases of eviction and mortgage foreclosure, ‘interlinked shifts’ in capital accumulation and state policy together generate precarity in housing tenure (Wilde, 2022). See also Dorling (2014), Palomera (2014), Sabaté (2016a, 2016b), Desmond (2017), Lewis (2017), Suarez (2017) and Sullivan (2017).
- ³ My focus on coercion is not meant to obscure the state’s function of providing welfare, but to identify the state’s contribution to housing precarity.
- ⁴ Berlant observed the ‘declining traction’ of mainstream aspirations in the post-Fordist USA and western Europe (2011, pp 174–89). This included the fraying of ‘good life fantasies’ for ‘upward mobility, job security, political and social equality, and lively, durable intimacy’ (2011, p 3). They described as ‘cruel optimism’ the increasingly prevalent hopes that leave people ruined, yet onto which people nevertheless cling.
- ⁵ https://england.shelter.org.uk/housing_advice/eviction/section_21_eviction/ (Accessed: 8 November 2019).
- ⁶ https://england.shelter.org.uk/housing_advice/eviction/eviction_with_a_section_8_not_ice (Accessed: 8 November 2019).
- ⁷ See also Ong’s (2000) concept of graduated sovereignty.
- ⁸ I was generally more assured of my ability both to argue my case should a landlord renege on our contract and, no doubt related, to fall back on external material support should I ever get evicted. The same, I suspect, is the case for many renters one would casually think of as being middle class. As Ahmed writes, ‘Privilege is a buffer zone ... [It] does not mean we are invulnerable [but] can ... reduce the costs of vulnerability’ (Ahmed, 2014); and, as McKenzie notes, precarity varies radically according to whether it is lifelong or a phase in early adulthood (McKenzie et al, 2015).

Chapter 4

- ¹ On 'the maternal', [Fannin and Perrier \(2016\)](#) seek both to 'revalorise the maternal' and to deconstruct 'the over-association of femininity with maternal identity and labour' (2016, p 384).
- ² This is well established by feminist sociologists ([Walkerdine, Lucey and Melody, 2001](#); [Skeggs, 2003, 2005](#); [Allen and Osgood, 2009](#); [Jensen, 2010](#); [Tyler, 2010](#)).
- ³ Their awareness of this echoes feminist sociologists' insight that cultural indicators of class difference in Britain include differential moral evaluations of women's parental and reproductive practices ([Walkerdine, Lucey and Melody, 2001](#); [Skeggs, 2005](#); [Allen and Osgood, 2009](#); [Jensen, 2010](#); [Tyler, 2010](#)).
- ⁴ This echoes the right-wing 'cycle of deprivation' theory, which holds that deprivation exists because poorer families pass on bad cultural values to their children ([Gillies, 2007](#)).
- ⁵ See [Walkerdine and Lucey \(1989\)](#) on class-based judgements in developmental psychology.
- ⁶ See [Young and Willmott \(1992\)](#), [Calhoun \(1982\)](#), [Koch \(2018b\)](#) and [Mollona \(2009\)](#).
- ⁷ While the recent anthropology of ethics does not always explicitly emphasize the category of 'aspiration', the practices it observes strongly resemble aspirations, for instance through a central interest in self-formation as 'What kind of being does the ethical subject aspire to be ...?' ([Laidlaw, 2013](#), pp 103–4).
- ⁸ This echoes anthropological approaches to emotions as being 'as much an index of social relations as external manifestations of individuals' inner states' ([Dow, 2017](#), p 99).

Chapter 5

- ¹ I use the term 'arts of optimism' in order to convey the subject's active role in hope as method and technique ([Miyazaki, 2007](#)). 'Arts' connotes the aesthetic and artifactual, if not quite artificial, qualities of the things thereby crafted. Through writing of 'arts', I aim to convey the integral role of the imagination and fantasy for hope and optimism ([Berlant, 2011](#); [Moore, 2013](#)), as a counterpoint to those who analyse hope primarily as a method of knowledge ([Miyazaki, 2006, 2007](#)).
- ² James writes that the creation of 'material possibilities in the here-and-now' through borrowing enabled some black South Africans to move visions of a more prosperous life into the realm of the possible (2014, p 4). Similarly the expansion of credit in Portugal ([Fikes, 2009](#)), Spain ([Narotzky, 2015](#)) and the US ([Porter, 2012](#); [Zaloom, 2019](#)) enabled middle class aspirations.
- ³ On the fears and anxieties debt repayment problems elicit, see [Deville \(2015\)](#), [Shah \(2012\)](#), [Han \(2012\)](#), [Dudley \(2000\)](#), [Williams \(2004\)](#) and [Standing \(2009\)](#).
- ⁴ This supports [Hull's \(2012\)](#) insight that the papery materiality of bureaucratic documents is constitutive, not merely representative, of bureaucratic objects such as consumer debt.
- ⁵ Contemplative thought is a mode of attention often assumed to be somehow neutral. However, it requires a specific set of material and bodily arrangements, whose origins lie in monasticism ([Carozzi, 2005](#)).
- ⁶ This echoes Shaw and Sharp's claim that 'socially unreal' media have ambiguous political possibilities (2013, p 354).

Conclusion

- ¹ It bears distinguishing these from other understandings of 'middle-class values' because they were less about valorizing scholarly edification (cf [Evans, 2006](#)) or disinterestedness (cf [Bourdieu, 1984](#)) and more about a working-class perspective on what it meant to have 'made it'.
- ² These were all men, as it happened, which supports [Skeggs' \(1997\)](#) point that the responsibility for achieving working-class respectability is disproportionately allocated to women.

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