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On ‘those who shout the loudest’: debt advice and the work of disrupting attachments.

Abstract

This paper examines household debt in the United Kingdom, using the practices and organisation of the debt advice sector as a prism for understanding the changing role of debt in shaping the experience of poverty. Based upon fieldwork carried out with debt advisers within the Citizens Advice service, I explore how the mapping practices carried out by advisers reflect the varied connections between debtors and different creditors, as well as with significant others who become entangled in previous and ongoing money problems. In contrast to recent analyses of debt focusing on re-compositions of subjectivity through enfoldings of the temporal, I propose that the multiple connections with creditors, friends and family that constitute a debt problem suggest the need for a topological approach. Indeed, I argue that the specific form of interventions into debt sought and achieved by debt advisers need to be understood in these terms – as an attempt to disrupt and recompose these topologies. Taking into account the significant shift in the UK from ‘consumer’ debts to ‘priority’ debts, the paper asks whether the UK debt advice sector can be seen as a challenge to the logic of ‘governing through debt’, or whether it serves to further the central role played by debt in the neoliberal re-structuring of the subject.

S1 Introduction

Despite significant differences in how debt is accrued, experienced and repaid in the United Kingdom since the ‘financial crash’ of 2007-8 (StepChange 2016), recent reporting of ‘problem’ debt across different media follows a standard model (Ramsay 2009). Visual allusions to out-of-control consumption, a typical example being images of women with shopping bags,¹ accompany warnings that through renewed access to easy credit we are again forgetting the importance of ‘paying our debts’.

A clear ideological role can be discerned in such representations of debt; placing ‘problem’ debt as the consequence of (gendered) conspicuous consumption obscures the ways in which the orientation to self and world of the indebted individual, one characterised by anxiety and responsibility, is central to the production and reproduction of neoliberal governance (see, variously, Federici 2014; Dienst 2011; Lazzarato 2011; Graeber 2011). The primary frame for considering this intertwining of capital, power structures and subjectivity is *time*. As Lazzarato explains;

Granting credit requires one to estimate that which is inestimable – future behaviour and events – and to expose oneself to the uncertainty of time. The system of debt must therefore neutralize time, that is, the risk inherent to it. (...) By training the governed to “promise” (to honor their debt), capitalism exercises “control over the future,” since debt obligations allow one to foresee, calculate, measure and establish equivalences between current and future behaviour. (2011:45)

The basis for Lazzarato’s argument here is Nietzsche: it is the creditor-debtor relationship, and the power relations exercised through it, that forms the uneven substance of society (Nietzsche 1913).

¹ See, among others, Inman 2017; Chan and Wallace 2017. Ramsay (2009) terms this figure the ‘Wannabe WAG’.

The enfolding of future into present is further re-configured under ‘finance capitalism’ as practices of speculation are normalised within frameworks of everyday subject formation (Allon 2010; Martin 2002; Pani and Holman 2014). As Adkins (2016) argues, new techniques of securitization, in which the open temporality of unforeseen events is prioritised over the fixed temporality of repayment schedules, mean that life is lived in ‘speculative time’, where for the indebted subject past, present and future ‘are open to constant revision’.

Yet, as is discussed across this issue, debt is also created, extended, experienced and resolved through *spatial* actions. Harker (2017) thus identifies four forms of spatial thinking running through current thinking of debt relations, noting the importance of debt and space as co-constitutive, rather than the latter being an effect of the former. Thus we can observe, returning to Adkins’ focus upon practices of speculation, that where ‘asset-based welfare’ (Lowe et al 2012; Searle and McCollum 2014) has foregrounded home-ownership as the grounds for future security, it is the intimate space of the family home, with its lived rhythms of care and domesticity, that becomes a primary site for the ‘everyday leverage’ of debt relations (Allon 2015).

Following Harker’s (2017) study of debt as ‘real but immaterial’ bind between debtor and creditor, and Deville’s (2015) work foregrounding debt as an affectively conditioned attachment, I adopt a topological frame in investigating debt burdens in the United Kingdom. This approach allows us to replace ‘debt’ as a singular condition with a multiplicity of *different* debts, and to focus upon the varying intensities and consistencies constituting these varied binds (Law and Mol 2001). It allows us also to highlight the ways in which debt advice can affect the experience of debt through a disruption and re-composition of these debt topologies, challenging critical perspectives on the role of the debt advice sector.

The paper draws upon interviews, focus groups and participant observation of advisers, trainees and trainers carried out from 2013 – 2016 with the Citizens Advice service carried out as part of the [Project Name] Research Programme. The Citizens Advice service is a combination of individual ‘bureaux’² and national organisations³ providing face-to-face, phone-based and online advice across a range of problem areas, principally welfare/benefits, debt, housing and employment. The research involved 42 interviews and 5 focus groups with advisers, trainers, trainees and managers with the Citizens Advice service, as well as participant observation of the adviser training programme, including facilitation of trainees in recording audio diaries of their experiences. The analysis presented in this paper begins from a discourse analysis of these accounts, attending to the discursive modes in which the morality and legality of debt are framed and discussed. Yet it incorporates also a more praxiological attention to the embodied and relational *practice* of debt advice presented in the data. Indeed, it was the need to emphasise these embodied connections as they shift and re-form across the advice process, as experienced in my own advice training and delivery, that led me to utilising topology as a conceptual tool.

I focus first upon recent changes in household debt burdens and the politico-economic shifts that have created and shaped them. In the following section I explain why the paper turns to topological analysis in seeking to understanding the role of debt advice. I then examine the debt advice process, showing the ‘mapping’ practices undertaken by advisers, paying particular attention to key legal dimensions of debt drawn upon within the interview, namely liability, enforcement, and debt relief. In the final section I place the analysis of the debt advice process within the broader field of ‘neoliberalism’. With regard the conceptual schemas of ‘debtfare’ and ‘governing through debt’

² Towards the end of my fieldwork the term ‘bureau’ was dropped by the service; I continue to use it in this paper as it remains in use among advisers and others.

³ Namely Citizens Advice serving England and Wales, Citizens Advice Scotland, and The Citizens Advice Service in Northern Ireland.

presented in the first section, I question whether the debt advice process can be seen as maintaining the power structures of neoliberalism, or serving to disrupt and undermine them.

S2: Debt in the UK

There is no question that private debt is ‘back’ with us as a matter of public concern; we can observe that outstanding consumer credit lending in the UK stood at the end of November 2016 at £192.2 billion, up from £178.3 billion a year before; total private debt had risen from £1.46tn to £1.51tn (The Money Charity 2017). The indicative statistics for my argument however are less those charting rising levels of debt than those collected by Citizens Advice – as the largest advice provider in the UK – on the *types* of debt problems faced by clients. These show the rapidly rising number of clients struggling with those debts, referred to throughout this paper as ‘priority debts’, whose non-repayment would produce the greatest consequences, from the presence of bailiffs through to the loss of one’s home and imprisonment. To take two key examples, the (quarterly) number of clients seeking advice on rent arrears and council tax arrears rose, respectively, from 26,751 to 30,229 and from 40,685 to 53,535 between 2012 and 2016 (Citizens Advice 2013; Citizens Advice 2017a).

[INSERT FIGURE 1]

These changes can be traced to a number of related factors, though three key areas stand out, none of which, it should be noted, are a growing absence of financial literacy or acquisitive restraint. Instead, all can be brought within the general logic of a ‘neoliberal’ restructuring of society and the state.

The first is long-term wage stagnation (Adkins 2015) tied to insecure and precarious work patterns (Renton 2012; Standing 2011). The loss of a job, or a temporary lack of work, is regularly cited as the key trigger in households who are, to borrow a phrase, ‘Just About Managing’, being tipped into a situation where they cannot meet ongoing payments (Atfield et al 2016). Furthermore, a lack of regularity in working hours, as is increasingly common within certain sectors of the workforce (most notably for those within the ‘gig economy’ or on ‘zero-hours contracts’), can lead to a regular reliance upon credit to make up budget shortfalls (Citizens Advice 2015b). The second are cuts to benefits implemented through the Welfare Reform agenda (Morris 2016). In addition to an enforced stagnation of entitlements, the Department for Work and Pensions under Iain Duncan Smith (minister from 2010 to 2015) introduced an aggressive sanctions regime that punishes individuals seen to have failed in their work-seeking responsibilities with sudden losses in income (DWP 2016), as well as a new benefit, Universal Credit, whose long waiting period and punitive deduction scheme, discussed further below, have played a key role in shaping the landscape of debt in the initial roll-out areas (Citizens Advice 2017). Together these changes suggest the existence of a ‘debtfare’ state in the United Kingdom, short-term lending having taken the place of protections once offered by the welfare state (Soederbergh, 2014).

The third are changes in the debt ‘industry’ itself. While lending companies are subject to ever-more stringent controls from the Financial Conduct Authority (FCA) (FCA 2014), the expansion of lending sector continues apace (Bank of England 2015), in particular as new frontiers for lending are being opened by mobile phone technology (Seigworth 2016; Ash 2017). While there is considerable research into changes within the lending sector (Deville and van der Velden 2016; Walker et al 2015), an industry that has grown largely unseen is the ‘debt management’ market; this comprises companies, both fee-paying and non-fee-paying, who will arrange and manage a ‘Debt Management Plan’ or Individual Voluntary Agreement (IVA).⁴

Much like the reporting of debt as a consumer issue, the focus upon the lending industry has obscured within academic literature the significant change within the UK sector since the raft of ‘austerity’

⁴ Examples of such companies can be found by typing ‘debt advice’ into Google and following the sponsored results. Payplan provide a non-fee-paying alternative to these services; they work in collaboration with debt advice charities and are funded through donations from the credit industry (Payplan 2017).

measures introduced following the election of the ‘Coalition’ government in 2010, namely a shift towards ‘priority’ debts (Stepchange 2015). Following the language of the advice sector, these are debts whose non-engagement can lead to a loss of liberty, home or essential services, principally Council Tax arrears and rent arrears (Citizens Advice 2016a). Of particular importance are changes in the enforcement capacities of government creditors, described further below, which mean that a significant gulf has opened between a largely co-operative credit industry on the one hand and some priority and government creditors on the other hand, the latter having with little or no incentive to account for the financial (or other) difficulties faced by debtors (Citizens Advice 2016a).

As I set out in this paper, the experience and consequences of these debts are very different to those in the ‘consumer credit’ field; the advisers I interviewed stressed the importance of educating clients on the different capacities for enforcement held by creditors as defined in separate legal frameworks.⁵ Indeed debt is a primary space, I argue, in which households become enmeshed in the legal definitions that mirror the everyday; definitions of relationships, shared responsibilities, and the permeability of homes and workplaces.

The rise in debt problems is leading to significantly increased need for debt advice services (Wyman 2018:17), which are the first point of call for a debtor who has taken the difficult decision to seek help with their debts. Key continuities link the different debt advice services such an individual might encounter. Whether they access in person, over the phone, or through a web pop-up chat; whether they are accessing a ‘generalist’ service or a specialist debt service (or a specialist within a ‘generalist’ service);⁶ the adviser to whom they speak will likely have received training from the Money Advice Trust, will almost certainly use the ‘Common Financial Statement’ (now the ‘Standard Financial Statement’)⁷; and will be providing advice funded by the Money Advice Service.⁸ This paper focuses upon the debt advice carried out by both specialist debt advisers and generalist advisers within the largest ‘generalist’ agency in the United Kingdom, the Citizens Advice service.

As I described in the introduction, debt is typically treated as a temporal issue: the transformation of future labour into present possibility and the work on the self this necessitates. The risk of this approach is that it homogenises multiple ‘debts’ within the issue of ‘debt’. Thus I emphasise not only the extent to which advice agencies are encountering increasingly multi-stranded debt issues, but also that there are significant differences between these debts in terms of how they are accrued, how creditors and collectors communicate with debtors, and how they are enforced. The emphasis placed by my participants upon debts as characterised by the different connections with creditors necessitates a conceptual approach that takes this multiplicity seriously. Thus I follow Harker (2017) and Deville (2015) in approaching debts through the different binds between debtors and creditors, each carrying specific forms of emotional attachment, everyday experience and fluctuating emotion.

S3: Topologies of debt

⁵ Primarily Consumer Credit Law (Joint and Several Liability as defined in the Consumer Credit Act 1974), Local Taxation Law (Council Tax as defined in the Local Government Finance Act 1992), insolvency law (The Debt Relief Order as defined in the Tribunal, Courts and Enforcement Law 1997), Housing Law (Eviction for Rent arrears in an Assured Shorthold Tenancy as set by Housing Act 1988).

⁶ A ‘generalist’ adviser will deal with all issues faced by a client. ‘Specialist’ advisers, who are typically paid rather than volunteers, are able to focus on debt issues – typically on a ‘casework’ basis. It is important to note that different bureaux deploy generalists and specialists in different ways.

⁷ The Common Financial Statement (CFS) was replaced by the Standard Financial Statement (SFS) across 2017 and 2018. I continue in this paper to refer to the CFS.

⁸ For further information on the ecology and history of debt advice services, see Davey (2017).

As detailed below, debt advisers reported witnessing a significant diversification of debts between 2007/8 and 2014. A typical debt burden seen within a debt advice agency might now comprise rent arrears, ‘hire purchase’ ‘debts’,⁹ payday loans, debts to government and others. Furthermore, new forms of debt involve new compositions of family and other intimate relationships, necessitating new forms of research practice to uncover the broad reach of debt. Thus, investigating store credit in Chile and the inter-lending of money and store cards among family members and friends, Ossandon (2014:5) encouraged participants, using “cork bulletin board, yarn, and pushpins of different sizes and colors”, to construct visual representations of the ‘complex collectives’ assembled in the shadows of credit.

If this multiplication across a two-dimensional surface suggests a ‘network analysis’ approach, it is the repeated emergence across my research of the *substance* of debtor-creditor relationships, in addition to their multiplication (Allen 2011), that leads us to adopt a topological analysis. Given the millennial interest in topology across the social sciences (Thrift 2004; Delanda 2005; Parisi 2012), it is easy to overlook the longer history (Lewin 1936; Leach 1961) of analysing networks and groups through the key insight ‘that certain characteristics of things retain their integrity despite being twisted or stretched out of shape’ (Allen 2011: 285). For a topologically-informed social analysis, the ‘characteristics of things’ are defined less by the physical location and relationships within physical space, as defined by Euclidean geometry of location, size, distance and speed, than by the consistency of their multiple connections (Law and Mol, 2001). Thus, returning to my concerns, the physical location of debtor and creditor are less important than the nature of the bind between them. As Deville (2015) has examined through the ‘lures for feeling’ and forms of ‘affective captation’ deployed by debt collectors, the experience of consumer debt is defined primarily by anxieties and worries carried around by the debtor and how these are shaped, stoked or assuaged by the creditor.

Topological social analysis thus presents the dynamic and contested adoption, from an abstract field of mathematics, of spatial metaphors (connection, fold, intensity) and an attendant mode of spatial thinking. Yet it has been argued also to reflect fundamental changes in the social (Lury et al 2012; Lury 2013), most notably the multiplication of communication possibilities enabling intensities across geographic scales. We can observe the rising importance of the mobile phone, an object ignoring physical, social and political distances, as at once an object whose acquisition through a long-term contract carries the potential for future debts (Pardoe et al 2015; Smith and Pardoe 2016), an interface for accruing further debt (Ash 2017), and a mode of communication through which collectors will seek to build an attachment between the debtor and a particular debt (Deville 2015:52).

Nonetheless, the principal reason for adopting a topological frame in this paper is that the process of the debt advice interview itself resembles a certain topological mapping;¹⁰ while overall levels of debt are important (principally in determining eligibility for a Debt Relief Order),¹¹ the process itself focuses upon investigating and dealing with each debt separately – and moreover dealing with the *attachment* proper to each debt connection. Furthermore, advisers must explore how these connections are intertwined with relationships to significant others. While the debt advice client might have arrived with a general problem named ‘debt’, the aim of the advice process is to transform this general space (in which emotion and practice are often intertwined) into a spatiality of distinct connections in which different debts are approached separately.

⁹ Where items are ‘purchased’ through an initial deposit and regular payments, ownership typically remaining with the seller until the final payment is made. Whether a hire-purchase arrangement constitutes a ‘debt’ depends upon the nature of the agreement.

¹⁰ I am grateful to the ‘Debt Trails’ workshop, organised by Léna Pellandini-Semany, Zsuzsi Vargha, Ferenc Hammer and Noémi Farkas, for clarifying my thoughts in this respect.

¹¹ The maximum debt level for a Debt Relief Order is £20,000, having risen from £15,000 in 2015.

S4: The Debt Advice Process

Debt Advisers¹² occupy a specific space in the field of debt and credit, representing advisers to creditors and mediating between them; educating clients as to their legal rights and obligations; and turning personal matters into public matters-of-concern through social policy work (McDermont 2013). In this section I emphasise the ways in which these roles involve a mapping of relationships on two planes: first between the debtor and their creditors, establishing the specific powers, procedures and actors associated with each debt; and second between the debtor and their significant others, assigning relevant flows of liability and financial responsibility as well as further bonds of ‘informal’ debt and credit.

As I explain, these ‘topologies’ are formed through, and dependent upon, distinct topographies (in particular of home and work). Yet it is important to start by noting that this process of mapping (and re-composing) is itself dependent upon a certain topography, namely the interview room (typically a small room in which adviser and client will sit on the same, or adjacent, sides of a table, a conscious difference to the spatial hierarchy established in the more ‘official’ settings of the council offices or police station) as a *space of containment*. The advice process relies upon holding the client *still* in order, as I discuss below, to map out and reform debt topologies. While, as detailed below, this is a technical and educative labour, it is also an emotional one; given the considerable shame and anxiety attached to debt, advisers placed a key emphasis on the initial stages of the interview in which they seek to create a space in which the client can feel safe and unjudged (Author, 2016).

Turning to the advice process itself, the training pack for debt advice produced by the Citizens Advice service presents a flowchart for the debt advice interview; while this may not be strictly followed it provides a useful indication of the forms of practices that compose debt advice. The chart begins, in the rectangle at the top of the chart, with an initial exploration of the client’s circumstances and gathering of information. From this the chart bifurcates, flowing down in a left hand column through the identification of emergencies; (the ‘bailiffs at the door’), checking liability for debts and establishing the priority of each particular debt such that they can be divided up and dealt with in turn. The right hand column involves what could broadly be termed ‘budgeting’ practices: the drawing up of a financial statement and exploration of opportunities for maximising income (typically by running a ‘benefit check’). Both lines join together at the bottom of the chart in an exploration of different options.

I focus here on three key stages of this process: establishing liability, prioritising debts, and the option of debt relief, noting at each stage the mapping practices undertaken by advisers and the legal concepts that both frame the discussion and play an active role within it.

Establishing Liability

A key first stage in the debt advice process is establishing whether the individual is actually liable for the debt in question. In specific circumstances, notably where there is an ‘unfair relationship’ between lender and borrower (Consumer Credit Act S140a) or where the terms of the debt contract contravene FCA regulations, the validity of a debt can be challenged (see Citizens Advice 2017b). There are however key situations in which legal structures of liability shape the ways in which debts affect relationships with significant others. The presence of a guarantor on a debt¹³ may mean that family members will need to be informed of collection and enforcement possibilities. Of particular importance is the fact that many debts with which individuals bring to a debt advice agency are ‘joint

¹² By debt advisers I intend both specialist debt advisers and ‘generalist’ advisers working debt cases. Note that generalist advisers will also work with creditors, for example where a tenant is owed a tenancy deposit.

¹³ While this is typically associated with student tenancies, there is a growing market in ‘guarantor loans’ in the payday lending sector (Citizens Advice 2015a).

and severally' liable (meaning that *all* signatories are liable for *all* the debt), typically with (ex-) partners or (ex-) house/flatmates. As a result of this legal structure, former partners, who may now live some distance away and be entirely separate from the debtor's ongoing life, become entangled in an ongoing debt problem (or current or ex-partners realise they are entangled in debts of which they had no knowledge).

Yet advisers must also explore those debts that fall outside the legal framework of liability detailed above, namely those to friends and family.¹⁴ There is considerable evidence that such 'informal' borrowing is becoming increasingly common (Pardoe et al, 2015:4). Walker et al (2015:251) note the tendency among collectors, against stated guidance given by the FCA, to encourage debtors to borrow money in order to make repayments. Where such debts are disclosed within an advice interview, advisers must explore not only the amount but the consequences of non-repayment, involving a difficult examination of intimate relationships.¹⁵

For the adviser this mapping practice extends into investigation of whether there are other problems that have resulted from, or are the cause of, the debt issue – an approach that is a particular point of pride for those within the Citizens Advice Service, as one adviser explains:

We'll find out the background. We'll find out what else is going on. It may be that there are underlying issues that have led to this claim form, have led to this particular debt – what's going on? (Kayley, Specialist adviser in an urban bureau).

This attention to 'what's going on' was often described by advisers through the concept of 'holistic' advice. This approach is particularly important to the process of determining liability, in which exploration of legal concepts and frameworks lead into a series of mapping practices through which debt topologies are established across multiple planes, including relationships with significant others and connections to other life problems.

Prioritising debts

In simple terms, the importance assigned by advisers to debts is dependent upon how advanced a debt is, as established in an initial phase of identifying emergencies, and the powers held by the creditor to enforce the debt, addressed in a subsequent phase of prioritising debts. Yet advisers placed particular emphasis on this latter stage of the advice process, noting not only the structuring role it plays, but also the key educative role of the 'priority / non-priority' distinction. The reason advisers gave for this is less that debtors do not understand the importance of their debts, but that they have key misunderstandings of the relative importance of their debts forged through prior engagement with creditors. I thus look in some detail at this stage of the advice process, examining the legal structures that advisers seek to explain to clients and the role played by this 'educative' process.

In terms of the structure of the debt interview, immediate importance is ascribed to debts that have been already passed to a bailiff. Here advisers must focus not only upon addressing the debt itself, but also informing clients of the powers held (and not held) by bailiffs.¹⁶ Contrary to popular opinion, with rare exceptions,¹⁷ bailiffs cannot enter a home by force; they have to gain permission to enter the

¹⁴ I do not discuss here debts to loan sharks, increasingly becoming a key concern for certain Bureaux (see for example Coventry City Council 2016).

¹⁵ Further complicating this, Atfield et al note that their participants who found it most difficult to manage debts were those who were financially supporting family members with even greater debt problems (2016, 42).

¹⁶ Significant changes to bailiff practice were enacted in 2014 following the Tribunals Courts and Enforcement Act 2007, the Taking Control of Goods Regulations 2013 and the Taking Control of Goods (Fees) Regulations 2014. These included bailiffs now being referred to as 'enforcement agents'.

¹⁷ Such as enforcing criminal fines and tax payments.

house (known as peaceful entry). Thus advisers must prepare clients to deter the efforts of bailiffs, such as asking to come in to ‘discuss’ the matter further.

Once emergencies have been addressed, advisers turn to organising debts through the grounding categorisation within debt advice: the priority/non-priority divide. In simple terms, the former category encompasses debts that threaten one’s home, liberty or essential services. In the first case, advisers must discuss, with an owner-occupier, how a mortgage company would seek to repossess their property, or, more frequently,¹⁸ with a tenant, the grounds and procedures proper to eviction for rent arrears particular to their form of tenancy, as well as the possibility of a landlord enforcing unpaid arrears through a separate court process. It is important to note that there is an extra legal layer to be explained to private tenants, most of whom will be tenants on an Assured Shorthold Tenancy,¹⁹ namely that a landlord may evict *without* grounds, giving two months’ notice under S.21 of the Housing Act 1988, and as such that the accruing of *any* rent arrears entails significant risk.

While ‘loss of liberty’ conjures images of the debtors’ prison, it is rare in the UK (typically only in ‘extreme’ cases of deliberate non-repayment) for those debts whose non-repayment could result in imprisonment – notably Council Tax arrears and court fines – to reach this stage (Chisholm 2017; Citizens Advice 2017c; Citizens Advice 2017d). The importance of Council Tax arrears lies rather in the speed with which Local Authorities can progress to the bailiff stage and the escalating fees associated with this, or as discussed further below, secure a deduction from earnings (Citizens Advice 2016a).

Debt enforcement can permeate the home even without the physical presence of bailiffs. In contrast to a consumer creditor, certain creditors hold considerable power over a debtor inasmuch as they are *already* providing, through the provision of utilities, the individual with the means to live. Thus rising levels of fuel debts between 2011 and 2015 (Citizens Advice 2016b) were a significant concern for advice providers due to the possibility of energy companies enforcing the debt by replacing regular meters with pre-payment meters – both more expensive and leaving households without fuel in periods when money is short.

If rent arrears, Council Tax arrears, as well as magistrate court fines and fuel debts (Citizens Advice 2016a:3), form the key ‘priority debts’ encountered by debt clients, the category of ‘non-priority’ encompasses the broad field of consumer and unsecured debts: credit and store cards, bank overdrafts, catalogue debts, payday loans and others. As I noted above, this distinction is formed not through moral categories, but rather upon the consequences of non-repayment, and as such the capacities for enforcement held by different creditors. The reason this distinction plays such a strong educative role within the debt advice interview, as several debt advisers noted, is the necessity of changing existing (mis)understandings of the relative importance of different debts. As one specialist debt adviser explained:

Fred: I think a large part of money advice, debt advice, is about education in a sense. We talk about priority debts, non-priority debts and those are legal categories which we explain to our clients. I mean, what we find a lot understandably is that people will be paying those who shout the loudest. And generally those who shout the loudest are those with no legal power which is why they’re shouting very loud, so they bully people into paying. So the Council Tax which is a big legal priority is being missed while they’re paying a doorstep lender... and I actually say to clients sometimes to try and illustrate the point: I say, ‘look, you’re paying £20 a week to them, you should be paying £20 a week to your Council Tax, but they have got

¹⁸ Note, in stark contrast to other jurisdictions such as Ireland and Spain, the small number of mortgage arrears cases encountered within Citizens Advice. There were 6882 such cases in the second quarter of 2016, a 16% drop from the same quarter in the previous year (Citizens Advice 2017a).

¹⁹ This terminology applies in England and Wales – the Scottish equivalent is a ‘Short Assured Tenancy’.

no more power than my lunch time cheese sandwich to force you to pay as things stand at the moment. (Focus Group in an Urban Bureau)

The lack of power alluded to by this adviser refers to the fact that to get to the enforcement stages detailed above a consumer creditor must first secure a County Court Judgment (CCJ) against the debtor. If there are significant 'priority' debts and a 'reasonable' amount of repayment has been made with respect to these, the creditor has little chance of securing a judgment that can be pursued. It is for this reason that the *threat* of bailiffs and legal action is more useful than the actions themselves (Deville 2015). One adviser described how these threats of enforcement impacted upon their clients, reiterating again the pedagogic role of advice:

Although there's a lot of regulation there's still people who are trying to pass themselves off as bailiff firms and they're still sort of saying 'we're gonna come in and we're gonna take your stuff' and then they ring me and I say 'well actually, has this debt been to court'? and they say no and I say 'well they can't come in and take your stuff then', you know, it's got to go through court first and you've not to, got to have not paid, and then they can start looking at bailiffs and if you get bailiffs you don't let them in and they still can't break in, you know, its things like that. It's all the, it's the knowledge they need. (Regina, Specialist adviser in an urban bureau)

Deville's ethnography of debt collectors (2015) highlights the ways in which the phone calls made by debt collection agencies – agencies that purchase debt from creditors and other agencies and seek to recoup it through their own methods – are modulated and targeted to achieve certain forms of emotional connection between the client and their debts that prioritises *this* debt above all others. As the above advisers described, the goal in explaining the 'priority/non-priority' distinction is to *disrupt* these attachments; to re-frame the persistence and aggression with which the debt collector speaks as an indication not of power and authority but of a very lack of it.

It is worth examining in this respect that these attachments are in some cases tacitly developed within the topographic space of the home. Within the field of 'doorstep' lending, Rowlingson (1994) notes for example the role of 'hallway' (as opposed to 'doorstep' or 'kitchen') collections, which were seen to allow customers to retain their private space whilst at the same time maintaining their privacy from 'nosy neighbours'. Rowlingson's account of doorstep lending indicates the importance for creditors, when seeking to foster the topological creditor-debtor relationship characterised either by the possibility of borrowing further, or by shame and the moral duty of the debtor to repay, of permeating the topographic space of the home (this is otherwise achieved through letters and phone calls). Recent research has shown how, having permeated this space, doorstep collectors are able to draw upon other topologies as leverage; in particular the threat of informing friends and family of the debt as means of expediting repayment (Falconer and Lane 2017).

This permeability of the lender and the home goes a long way to explaining why debtors retain a particular attachment to 'doorstep' debts; similarly the persistent letters and phone calls of consumer debt collectors change the experience of the home, leading to a fear of answering the phone or of letters piling up at the doorstep (Atfield et al 2016:38,51). These topographic dynamics explain the frustration among advisers that the debts that truly endanger the home, or endanger the financial capacity to maintain one's home and domestic life, are ignored (until they are impossible to ignore) in favour of debts whose development, servicing and collection actively focus upon the spatial dynamics of the lived household.

While the importance of the priority/non-priority divide was emphasised by all of the debt advisers I interviewed, from my ongoing conversations with debt advisers and the social policy work carried out by Citizens Advice, it is clear that, in the time since my fieldwork, this distinction has become less clear (see Gustaffson 2017). This is due to the considerable powers, introduced in the 2012 Welfare Reform Act, now held by government agencies to recover certain debts by securing deductions from

benefits and employment income (see Citizens Advice 2016a), and the ongoing roll-out of Universal Credit. The widespread execution of these powers have led to a situation in which certain debts-to-government, despite being termed ‘non-priority’ debts, can have a significant impact upon an individual’s capacity to buy food and clothes or to travel to work (Citizens Advice 2017; Citizens Advice 2016a; Citizens Advice 2016b). Universal Credit has been particularly problematic in this respect. Not only does the benefit allow for a greater level of deductions, with compound deductions sometimes accounting for half of an ongoing entitlement (Citizens Advice 2017:20), but the team responsible for recovering overpayments, having gathered data from ‘legacy’ benefits, have been seeking to recoup ‘historic’ overpayments from these legacy benefits that had been long-forgotten by both claimant and the ‘legacy’ agency (Gustaffson 2017; Citizens Advice 2017:23).

The role of deductions from earnings upon work and family relationships has been extensively explored in other jurisdictions (James 2014; Harker 2017). Yet what makes the United Kingdom case extraordinary in this respect is the extent to which these deductions are carried out by the state (both local and national). The ‘Direct Earnings Attachment’ (DWP 2013), introduced in 2013, represents a serious extension of the intrusion of debt recovery into spaces of work, previously only possible through Attachment of Earnings Orders served either by the County Court on the request from a creditor following a County Court Judgment, or to a Local Authority for Council Tax Arrears following a ‘liability order’. Such requests are made to an employer (who cannot refuse the request and takes a £1 fee for administering the order), risking shame and embarrassment of the employee at carrying a ‘problem debt’.

In both cases of deductions (from benefits and earnings), affecting both home and work, there is, furthermore, little room on the part of the debtor or advice agency to effectively challenge their effect or re-negotiate the levels of deductions below the statutory minimum. This is because state creditors do not follow established practice, developed between the advice and lending sectors, for establishing affordable repayments through the ‘Common Financial Statement’²⁰ (Citizens Advice 2016a:25). Thus, while many observers have spoken of current shifts in debt burdens in terms of a rise of ‘frontline’ debts (Bailey, quoted in Inman and Treanor, 2017), we might observe instead, in line with a topological approach, that it is instead an intensification of those connections characterised by severe power imbalances. As I discuss further below, of particular note in this respect are the ways in which conditions of austerity have placed significant pressure upon state agencies to ensure revenue collection.

Exploring options: Debt relief

For the advisers quoted above, the distinction between ‘priority’ and ‘non-priority’ debt forms the crux of the ‘educative’ role of the debt advice process. Yet taken in conjunction with the mapping practices undertaken within the interview, the emphasis placed upon the explanation of this system can be seen also as a targeted attempt to *disrupt* the crowded field of existing attachments. Within the confined space of the interview room, advisers attempt to re-frame attachments formed in the everyday space of the home.

While I have discussed the disruption of debt topologies by re-framing relationships with creditors, it is important to note that the discussion of options also involves the re-composition of debt topologies – most dramatically so in the case of debt relief. Of insolvency measures in the United Kingdom,²¹ the most important for the Citizens Advice Service (Citizens Advice 2016:23), given the low levels of average income of their clients (Citizens Advice 2016:42), is the Debt Relief Order (DRO), a form of

²⁰ The Common Financial Statement is a budget sheet used to demonstrate reasonable debt repayments based on income and outgoings. Levels of reasonable expenditure are defined by the ‘trigger figures’ which are only available to advisers (CFS 2017).

²¹ The key measures are Bankruptcy, the Individual Voluntary Arrangement (IVA) and the Debt Relief Order (DRO).

‘No Income No Asset’ (NINA) insolvency introduced in the 2007 Tribunals, Courts and Enforcement Act. In contrast to Peebles’ (2012) focus upon how legal frameworks of insolvency develop as a mitigation of the spatial factors of international exile and the debtors prison, the DRO was one of many such ‘NINA’ insolvency measures developed across Europe in the 1980s and ‘90s as a legal technique for mitigating the financial exclusion of the growing population of overly-indebted individuals who were not able to afford bankruptcy (Ramsay 2016).

Subject to certain conditions, the DRO offers a near total wiping-out of debts,²² and is for this reason favoured by many advisers in situations where a client will never pay off their debts. Advisers noted the challenge in breaking the stigma attached to the Debt Relief Order, describing the fears clients held regarding becoming ‘bankrupt’ (and worse, a ‘poor person’s bankrupt’). These fears pertained not only to the practical and moral repercussions of the decision, but also the effect it would have on the formalisation of these measures of self-worth, namely their credit rating. Davey’s research with debt advisers displays how the use of the DRO can increase as time and resources become more stretched:

When his caseload targets rose in 2013, Bernie adapted his working practices, telling me ‘you have to be creative’ and to ‘play the numbers game’. This included counting brief exchanges as full cases and increasingly favouring Debt Relief Orders (DROs) – a form of insolvency for people on low incomes – because they were quicker and suited most of his clients. (Davey 2017:10)

Balancing this tendency towards the DRO, one adviser emphasised the gravity of the decision, noting that ‘it’s a big decision, it’s insolvency at the end of the day, it’s a legal tool and it’s not to be taken lightly, and I think just because we do it here doesn’t mean that we can be quite blasé about it, we can’t’ (Kayley, Specialist adviser in an urban bureau). Nonetheless, where debt binds are characterised by anxiety, debt relief promises a re-drawing of debt topologies in which debtors are afforded the emotional space to deal with the other problems affecting their lives (Atfield et al 2016; DBIS 2015). It is important to note also that, turning to the broader politico-economic picture, enabling NINA insolvency measures offers a break in the debt-deflationary cycle brought on by widespread belt-tightening (Montgomerie and Tepe-Belfrage this issue).

S5 Debt advice beyond governmentality

As noted above, a succession of recent social analyses have placed the experience of debt as a central locus in the exercise of power within ‘neoliberalism’. The primary reference point in this field, beyond the initial explorations on this theme in Nietzsche (1913), Benjamin (1921) and Deleuze (1992), is Lazzarato’s two-part analysis (2011;2013) of *homo debitor*, which takes the Foucauldian governmentality approach as a point of critical comparison. Lazzarato argues that the Foucauldian focus upon the ‘entrepreneurial’ self – upon practices of responsabilisation in which the self is produced as ‘a sort of permanent and complex enterprise’ (Foucault, quoted in Lazzarato 2011:91) – does not fit with the current contours of neoliberalism. While the process of subjectivation proper to *homo debitor* is indeed focused upon responsibility, it is an injunction less to pursue a glorious narrative of the active and creative self than to take upon oneself the burden of life and its reproduction. ‘Indebted man’, he argues, is given nothing; every pound received in welfare payments, for example, must be repaid tenfold in ‘conduct, attitudes, ways of behaving’ (Lazzarato 2011:104).

Lazzarato’s generalising frame has invited significant critique, not least for his blindness to the ways, intimated in the introduction to this paper, that debt is a deeply *gendered* issue (Adkins 2015; Harker this issue). We could note how: within the moral economy of debt relations, male and female

²² Court fines, student loans and other debts are not covered (StepChange 2017).

‘irresponsibility’ become defined in specific ways (Wilks 2015); and that experiences of debt cannot be understood without reference to the gendered division of household practices, notably control over household budgeting and involvement in paid labour (Montgomerie and Tepe-Belfrage 2016; Harker this issue). Nonetheless it is important to hold on to what I take to be Lazzarato’s key argument, namely that what defines the experience of poverty is not so much being in debt, but the power held by ‘creditors’, a term which includes administering benefit agencies and employers, to forcibly restructure the relationship to the self.

Yet, on immediate reading, the form of political resistance advocated by Lazzarato – refusing the demands of ‘the great creditor’ (2012:11) – appears distant from the practises of the debt advice interview in which emphasis is placed upon using legal frameworks to deal with a debt problem. Indeed, such a view would fit with the accusation that, far from challenging the lending industry, the advice sector is a central part of it.

The key critique of the debt advice sector supporting such a claim is that, in focusing upon legal solutions, it invites individuals to respect the legal validity of their debts – and their status as *debtors* – and act accordingly within the terms set by the lending industry. As Walker et al (2015) point out, the Common Financial Statement, the budget sheet that provides the bridge between the advice and lending sectors, is in fact welcomed by creditors for its disciplinary and binding functions. Observing an adviser compiling debts and monthly repayments through a financial statement, Davey (2017:10) notes that:

Because the aim was to purge debts entirely rather than merely service them, each enumerated debt became a moral index of the client’s responsibility to repay in full.

As Davey (2017:11) further notes:

debt advice often legitimizes the operation of retail financial markets by coupling the legal obligation to repay a debt with a sense of individual moral responsibility, whether by encouraging debtors to honour their debt obligations or by guiding them through the still somewhat punitive procedures for insolvency.

These analyses have considerable merit, and I have noted throughout the above sections how these apply to the practices I have described, notably in the faith placed in legal frameworks (and the distinction between ‘priority’ and ‘non-priority’ debts) as well as the importance of advice-enabled debt relief to debt-fuelled growth under neoliberalism.

In line however with the topological approach I have adopted in this paper, it is important to note that both in Lazzarato’s development of the Foucauldian governmentality analysis, as well as Walker et al and Davey’s specific critique of debt advice, debt is treated as an individual and homogenous problem: single debts, experienced singularly. The issues I have raised as part of a topological approach to debt – who else is affected, what are the various *different* debts experienced, what are the *other* issues are debts intertwined – are considered only incidentally. The focus upon ‘educating’ clients as to the different legal dimensions of their debts takes on a different role in this respect.

Walker et al, for example, in their study of debt advice do not mention the effects of the above-described shift, among the debt burdens seen by advice agencies, towards priority debts, and what this means for the role of debt advisers with regard the consumer lending sector. In contrast, I have emphasised the ways in which debt advice engages with the varied nature of indebted attachments. By changing the relationship between individuals and their creditors, whether by writing off or reducing debts, reducing repayment levels, or by re-framing the intense attachments debtors hold to consumer creditors (and collectors), we can observe debt advice in a more *disruptive* guise.

To illustrate this disruptive potential, I will examine in some detail the most sustained engagement with debt advice clients since 2010, namely the work carried out by Atfield et al (2016), in which debt

advice clients were tracked over a ten-year period (2005 – 2015). The principal negative experience they raise with regard advice debt concerns the ‘financial capability’ or ‘budgeting’ components of debt advice (2016:26), which was seen to be infantilising and irrelevant to ongoing issues. While advisers noted the importance of budgeting help as an adjunct to debt advice (often offered by a different team within the bureau), they also sought to argue, against an image of debtors as irresponsible, that clients on extremely low incomes are *already* very good at budgeting. As one trainer described the transformation of advice trainees in this respect:

In fact one of the questions I ask at interview is “what do you think are the main causes of debt?” (...) I’ve had examples of people who’ve been on a good salary, had a car accident, now on Employment [and] Support Allowance, on very low income and so in financial difficulty and still people say “oh well it’s people not managing their money, people wanting more than they can buy” and all this sort of thing. And I try to make it clear to them it’s *change*, and that sometimes people are responsible. (...) And I think by the time we’ve finished the training they do understand that. (Sue, Trainer in a semi-urban bureau)

The broadly positive impacts Atfield *et al* (2016) report from experience of debt advice do not, in fact, concern getting out of debt; over the ten-year period of their project they note the extent to which, despite the positive outcomes of advice, sustained low and irregular incomes meant that actually becoming debt free was rare among their participants (and even rarer was becoming debt free and financially ready for future problems) (2016:10). Rather, they highlight the ways in which debt advice gave participants the confidence to deal with their creditors (2016:24), enabling profound transformations where creditors’ contact was bullying and persistent (2016:26). They noted, secondly, the effects upon the mental health of participants; both through alleviating debts and changing relationships with creditors, but also simply through the sharing of the problem; “The value of simply having someone to talk to about their problems, including those not directly related to debt, was considerable.” (2016:11)

This work reiterates the fact that debt is an experienced issue as much as a financial one (Graeber 2011; Davies *et al* 2015); the fact that people are not out of debt does not mean that debt advice was itself a failure. I have argued that to understand this experience it is important to go beyond the framing of debt as a singular, homogenous issue. It is no doubt the case that the ‘minor’ victories enabled by debt advice do not seriously challenge the lending industry, nor the validity or stability of a system in which debt is inevitable consequence of neoliberal re-structuring of the state. Yet they *do* challenge the experiential place of debt and enact minor victories with regard the power of creditors to seek to reform and reconstruct the behaviour of debtors. By disrupting differential topologies of debt shaping its role in the everyday they do significant work to relieve anxiety and re-orient and recompose relationships with creditors. Furthermore, by situating debt as a legal and procedural issue – a set of connections to be mapped out and engaged with – the debt advice process disrupts the framing of debt as an issue of personal morality and the necessary re-structuring of the self.

Yet the rise of debts-to-government as the defining debt issue faced by advice clients challenges this power; the capacities described for changing debt experiences are hampered when the key creditors are central and local government, who hold considerable options for enforcing debts and do not follow the lending sector in recognising the framework for affordable repayments based upon the Common Financial Statement. Indeed, these changes can be seen as disrupting the priority/non-priority distinction and the debt advice process as a whole. It is instructive in this respect that the social policy work carried out in the time since I conducted my interviews have been focused upon seeking to alleviate the effects of the enforcement practices of local and national state institutions (Citizens Advice 2016a; Citizens Advice 2015).

What is needed, I argue, in addition to the growing recognition of the social effects of insecure tenancy relations in the UK (Walker and Jeraj 2015), is an urgent public conversation about the social

effects of the state's actions as a creditor. Central to this would be an opening up of the relationship between the powers exercised upon local authority debtors and the local authority's own role as a debtor, including discussion of the levels of council income devoted to servicing high rates of interest on potentially mis-sold Lender-Option-Borrower-Option (LOBO) loans (Carver 2014; Carver 2015; Dunbar 2014). As Bear argues (2011, 190), it is under conditions of *sovereign* debt that the public sector is steadily transformed 'into a fiscally disciplined adjunct to the rules and rhythms of financial markets'.

Conclusion

That there is a growth of 'problem' debt in the UK is not in doubt. I have focused in this paper upon a set of actors and practices at the forefront of dealing with these problems, namely those within the debt advice sector. I have used the sector as a privileged space for understanding changing debt burdens, highlighting key dynamics in the experience of debt often overlooked in academic analyses of the subject.

Through this account I have sought to move beyond the analysis of the debt advice process as a form of governmentality; to challenge the notion that debt advisers serve to maintain the power relations operative in the creditor-debtor relationship. As Lazzarato and others identify, this relationship, and the experiences it creates, are characterised by a forced work on the self, securing the fruits of future work to fend off the problems of the present. By analysing, through a topological frame, the very different connections established with different creditors, and the ways in which relationships with significant others are brought into different debts, I have argued that debt advice also plays an important disruptive role in its attempts to re-compose debt topologies. Advice both allows debtors to re-frame their relationships with consumer debt collectors, and to provide space to concentrate on the related issues – relationship breakdown, the loss of a job – that have caused (or were caused by) the debt issue. As we enter an era in which resistance to debt will become a key space for resisting 'austerity' politics (Graeber 2011), it is important to recognise the value of these minor victories to a broader politics critical of the neoliberal restructuring of the state. It is further important that such a politics must raise awareness of, and challenge, the situation in which it is less the bank, the building society or the high-cost lender that most curtails this disruptive capacity, but rather governmental creditors enabled by new powers of enforcement.

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