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Mise en scène: The make-believe space of over-indebted optimism

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Abstract

Studies of the hopes that accompany personal debt have highlighted the aspirations it generates for upward mobility. Yet working-class debtors living on a housing estate in southern England expressed little faith that their socio-economic situation could improve. The optimism accompanying their indebtedness was of avoiding legal enforcement despite being behind with repayments. This optimism involved a spatial politics of debt, where debtors expelled threats of enforcement from their immediate sensory environment. Home entertainment was another key source of repose for my interlocutors. The suspension of disbelief required for entertaining the on-screen fictions of video games and films relied on setting a scene free from distractions. Likewise, debtors' capacity to believe in the possibility of avoiding enforcement relied on crafting a sensory environment for their optimism, by focusing on desired sensory stimuli like their home, family and possessions and putting the portents of dispossession out of sight. Accordingly, I identify "*mise en scène*" as a description of over-indebted optimism. In spatial terms, it involved re-asserting conventional Euclidean space in the face of creditors' topological power-plays. Its scenic quality derived from "make-believe" practices that could bring into being the possibility they simulated: debtors acted as if, by hanging up the phone on creditors and leaving their letters unopened, it were possible to stop enforcement from happening. Highlighting the spatial basis of over-indebted optimism, these scenes were spaces in which debtors could undertake a political struggle over the possibility or impossibility of avoiding enforcement.

Keywords: Debt; Optimism; Space; Scene; The UK

1 Introduction

Recent research into the links between debt and hope has highlighted the aspirational futures of upward mobility that personal credit/debt generates (James, 2014; Narotzky, 2015; Fikes, 2009; Porter, 2012). Much is also known about the fears and anxieties debt elicits, especially for those with repayment problems (Deville, 2015; Shah, 2012; Han, 2012; Dudley, 2000; Williams, 2004; Standing, 2009). However, less is understood about the *non-aspirational forms of optimism* that also accompany indebtedness: hopes that defend against unwanted eventualities, rather than positing a vision of a good, or better, life (cf. Robbins, 2013). I call these “defensive” forms of optimism. Through an ethnographic study of the techniques by which working-class debtors living on a housing estate in the south of England sustained a hope of avoiding legal enforcement for not paying their debts on time, this article raises several distinguishing features of defensive optimism among over-indebted people. It thereby advances understandings of the relation between debt and hope.

Chief among these distinguishing features is the spatial basis of the techniques by which debtors sustain a hope of avoiding enforcement despite being in arrears. Through these techniques they defy 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 engage a spatial politics. In it, the physical presence (proximity, visibility, audibility) or absence

(remoteness, hiddenness, silence) of the materialisations 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. This article thus joins the Special Issue's impulse to reorient understandings of debt from sheerly temporal to spatio-temporal relations. My central theme of optimism is, as Kirwan and Harker say for debt, conventionally understood in temporal terms as a future-oriented phenomenon. This article shows that hopeful future orientations here are also predicated on spatialised practices, namely of fending off the material incursion of debt and its enforcement.

This article adds to current understandings of the relation between debt and space (Harker, 2017; Peebles, 2012) the observation that spatial techniques, such as these, may be part of a struggle over what is possible or impossible. 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 above 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 constitutes a "make-believe" (Navaro-Yashin, 2012) practice in the sense that it can potentially bring into being the possibility it simulates. This does not mean that acting as if it were possible to avoid enforcement guarantees debtors will avoid it. Over-indebted optimism is a form of hope where what is at stake is whether the desired outcome (avoiding enforcement despite not paying debts) is possible or impossible, rather than whether that outcome will or will not happen.

The effort to understand the relation between hope and debt has recently been advanced by James (2014), who shows that credit and debt can lie at the heart of struggles over whether particular hopes are deemed possible or impossible. Studying how the post-Apartheid South

African state's liberalisation of credit unleashed aspirations for upward mobility, facilitating the emergence of a new black middle class, James says this not only permitted many people to purchase things in the present (such as homes or higher education), but, by doing so, made it possible for them to entertain aspirational futures of upward mobility.¹ That is, the creation of "material possibilities in the here-and-now" enabled some black South Africans to move visions of a more prosperous life from the realm of the impossible into that of the possible (James, 2014, 4).

Complementing James' work on the *aspirational* forms of optimism enabled by consumer credit-debt, this article shows that credit-debt can often also give rise to rather more *defensive* kinds of optimism: a form of optimism that, for those who fall into arrears, defends against the prospect of legal enforcement; in other words, the hopes one might need in order to prevent oneself being consumed by worries of court summons, bailiffs and potential eviction. My aim is to understand the hopes of working-class people who, in post-industrial contexts of economic precarity, have to borrow in order sheerly to subsist.

This article is based on a year's ethnographic fieldwork that I carried out on a so-called "deprived" housing estate, which I call Woldham,² in a city in the south of England, along with participant-observation at a nearby debt advice charity. The households with whom I worked comprised a mixture of private renters and social housing tenants. While their livelihoods ranged between employment, claiming welfare benefits, consumer borrowing and sometimes petty criminality, what was common to nearly all was that wage labour alone was not enough to get by on. By and large, Woldham's residents talked of taking out credit, not with the express, strategic intent of upward mobility, but for essential or obligatory expenditures or immediate comestibles. Resorting to benefits, borrowing and/or illegality in the absence of stable work exposed them to an inescapable risk of legally sanctioned dispossession, such as their benefit payments being "sanctioned" (suddenly

stopped), debts being enforced, or even criminal punishment. Hence, their hopes often centred on avoiding legal dispossessions.

The arts of optimism I describe here were the means by which debtors tried (not always successfully) to find an alternative to the expressions of despair, helplessness and crisis, that more commonly feature in representations of the experience of over-indebtedness.³ Through these arts of over-indebted optimism, my interlocutors adopted an existential discipline to prevent debt-related anxiety. Deville (2015) writes that the debt collection industry designs “market devices,” like debt collection letters and telephone calls, to elicit in debtors forms of affective attachment to their repayment obligations. These devices often rely on the premise that invoking legal consequences for non-payment will instil specific affects, such as fear. In these terms, while Deville provides an understanding of processes of market *attachment*, my focus in the present article is to study the techniques debtors cultivated in order to disregard the threatened prospect of enforcement, and so to remain *detached* from the notional obligation to make repayments. While I note their potential to resist financial forms of economic extraction, I do not intend this piece to be a celebration of hope.⁴ Rather, my aim is simply to describe the spatial basis of debtors’ hope, when and insofar as it occurred.

Optimism and hope, like debt itself, have often been studied in temporal terms. Take Berlant (2011), who writes of good life fantasies unravelling, fraying and being in suspension. This implies a frustrated temporality of future-oriented aspirations which it has become impossible to edge any closer towards. The present stretches out as a pursuit that slowly corrodes your vitality. As I have written elsewhere (Author, n.d.), the temporality of hoping to avoid enforcement despite being behind with debt repayments is “anti-teleological”: debtors faced with creditors’ either-or teleology – either comply with demands or face imminent legal action – defer both of these eventualities by focusing their attention on a stretched-out present tense, doing whatever actions they considered necessary to keep debt

collectors and bailiffs at bay, such as cutting off contact with creditors or making payments below the minimum amount demanded.

This optimism also has a spatial dimension. As I will show, debtors produced their defensive optimism as a function of crafting a scene – a sensory environment, a make-believe space – from which they physically expelled warnings of legal enforcement, and within which they focused their attention on things that they valued, such as their family, home and possessions. In spatial terms, this optimism involved re-asserting conventional Euclidean, or topographic, space in the face of creditors’ topological power-plays (Harker, 2017; Allen, 2011) that sought to collapse spatial distance. As Harker argues, the bind that connects debtors to creditors is not a direct, physical one, but more like “an invisible bit of string” (2017, 607). This spatial bind resembles Allen’s concept of “topology”, defined as “the ability to draw distant others within close reach or construct the close at hand at a distance” (Allen, 2011, 284). Power-topologies, Allen writes, “come into play when the reach of actors enables them to make their presence felt in more or less powerful ways that transcend a landscape of fixed distances and well-defined proximities” (2011, 291). The ability of creditors to invoke legal action remotely – through letters and by telephone – collapses space, in exactly this topological way. However, the arts of over-indebted optimism re-instated spatial distance between debtors and their creditors. Highlighting the link between the spatial and temporal dimensions of indebted optimism, these actions allowed debtors to entertain the possibility of a future where they would be able to avoid enforcement despite being unable to pay what their creditors demanded.

Building on Berlant’s work, in this paper I contend that for a better understanding of non-aspirational optimism, we need to study how people strive to delimit the horizons of possibility in their lives. I draw on anthropological research on hope that highlights the indeterminate meantime of speculative processes, rather than assume a position of retrospective certainty with the privilege of hindsight (Miyazaki, 2007; Riles, 2011). Striving to delimit the

horizons of possibility is a spatial process and a kind of border work, because it involves putting certain sensory stimuli beyond the scope of one's perception, and subsequently policing those boundaries. It is a political struggle that takes a spatial form. Hence, understanding non-aspirational kinds of optimism requires close attention to spatial processes.

My interest in optimism arose during fieldwork through my own emotional difficulties while trying to find the confidence to initiate interactions with unknown people on the estate and find a temporary place for myself within its community. My need for solace, resilience and optimism 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 TV watching and video-gaming, especially to foster an atmosphere of repose amid the tumult of daily life. Home entertainment was chief among the leisure activities of most of my interlocutors and, indeed, most of my socialising 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 TVs, 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 engagements with the fictions of films and video games. The suspension of disbelief required for engaging with works of fiction on-screen relied on setting a scene free of distractions. Likewise, debtors' capacity to believe in

the possibility of avoiding enforcement relied on crafting a sensory environment into which threats of enforcement did not intrude. This led to my identification of “*mise en scène*” – the art of arranging a scene – as a non-stigmatising alternative to “burying your head in the sand” as a description of indebted optimism. “*Mise en scène*” as a framing, unlike “burying your head in the sand,” rejects an *a priori* assumption that those practising it are being irrational. Using ethnographic methods premised on the gradual development of social relations of familiarity, this article thus explores one domain of a person’s everyday life – their indebtedness – by considering another – their film-watching and game-playing.

2 Beyond debt realism

The hope of being able to get away with being behind on repayments is often described dismissively as a kind of illusion or daydream. In this article I describe such a position as “debt realism,” and my aim is to critique it. By the term “debt realism,” I am referring to a way of understanding debt and its enforcement in terms of 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 “realisation,” 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.” This realist vocabulary rests on a notion that one can never deny or escape the (presumed) moral obligation to repay a legally recognised 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. This notion is neatly expressed in the phrase “burying your head in the sand,” which 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.

A debt advice client, whom I interviewed during my research, told me: “You start getting all the letters [from creditors]. They all expect a payment. But the money that was going in the bank wasn't enough to feed [my daughters]. 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.” Accompanying a debt adviser to the home of a new client one day, on being asked what debts she had, the client began fishing out a letter at a time from a drawer in her TV cabinet. She then started picking out some unopened envelopes, opening them, and passing them over. “I stopped opening them,” she confessed, with embarrassment. “I just put them away. Sometimes it keeps me up at night thinking about it. I don't sleep properly.”

The notion of burying your head in the sand is a refrain of the debt collection industry. In 2016, the trade association for UK debt collection agencies said in a press release that “consumers should not bury their heads in the sand over debt”, by cutting off contact from their creditors.⁵ Likewise, debt advice organisations consider clients who seem not to care about their debts as particularly problematic (Kirwan, 2016). Debt realism has also been elevated into psychological research journals, with claims that refusing to recognise one's debts constitutes a maladaptive “financial aversion” (Shapiro and Burchell, 2012).

These expressions of debt realism are based on the assumption that legal enforcement is an inevitable consequence of not paying your debts. Accordingly, any hope of avoiding enforcement is necessarily futile, since the object of this hope is considered to lie beyond the realm of possibility. But in fact, enforcement does not always happen. As one of my then-neighbours in Woldham said: “They can't go for everyone who doesn't pay.” The debtors featured in this article continued to avoid legal enforcement of their debts, despite being in arrears with repayments, since the research began in 2012 until the present day. 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.

It is impossible to specify 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: Deville found that UK debt collection companies often respond to unresponsive debtors by not spending resources trying to collect money from them (Deville, 2015, 133). One Monday in Woldham, I noticed five old sofas had been thrown out onto the street at different places around the estate. A caretaker told me a hire-purchase company had run a “pay nothing for a year” sale that weekend, and many residents had purchased sofas with the intent of moving home when the year was up in order to evade repayment entirely. Regarding the aim of paying just enough to avoid enforcement, while still being in arrears, the existence of a debt collection industry geared towards eliciting repayments from debtors in arrears suggests this is a large population. In Woldham, one young man I met advised several of his neighbours to pay only a pound a month towards their water bill, because apparently the regional water company rarely took such customers to court.

None of this, I must stress, is to say that debts can simply be wished away. Elsewhere I have examined the specific forms of domination and oppression that consumer debt can mediate (Author, n.d.). Consumer debt forms a mechanism for the ongoing extraction of economic value in a way that depletes lower-income households of already-scarce resources (Author, 2017; Graeber, 2014). 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. There is a “poverty premium” on credit products whereby those considered highest-risk are charged the highest interest, which of course exacerbates existing socio-

economic disadvantage (Langley, 2009). 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 all this shows 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 any possibility of avoiding enforcement. Much of debt advisers’ work is to 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.

The quantified nature of consumer debt might lead one to think that a breach of a repayment obligation is a clear-cut matter, and enforcement an automatic consequence. But

with unsecured consumer credit, any such notion is belied by the existence of a vast grey area between arrears and default. In this grey area, creditors have a large degree of discretion to determine the extent of arrears at which enforcement should ensue. These creditors also define what counts as arrears in the first place, through their unilaterally stipulated repayment schedules. Creditors' attempts to collect debts usually take the form of written letters and telephone calls, and 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.” Creditors' ultimatums, however, confuse a debtor's compliance with their date-specific demands for individual repayments with the question of honouring a debt at all.

At a debt advice centre where I volunteered during my fieldwork, the advisers told me they found it useful to “shock” their more disaffected clients into assuming a responsibility to pay by reminding them of the legal consequences of non-payment. One said: “They will be completely unreceptive while they're in denial. The only way out of that is to shock them. Tell them what the implications are – they are your debts and you may go to prison.” Indeed, it was often at the point when people felt unable to disregard threats of enforcement that they sought the assistance of debt advice agencies. Hence, the clients I met were generally persuaded by creditors' assertions of the inevitability of legal action for the non-payment of debts.

In contrast, outside the institutional setting of debt advice, the people I got to know far more informally, as neighbours, casual acquaintances, and, in some cases, eventually friends, did not fully buy into this claim. 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 spatial politics of debt, where the proximity or remoteness of the materialisation of a debt influenced the debtor's ability to maintain a hope of getting away with non-payment. (This hope was a necessary but by no means sufficient condition of possibility for avoiding enforcement.) Their approach found linguistic expression

through metaphors of invasive proximity to the body. They said debts were “hanging over my head,” and creditors would not “get off my back” or were “right down your throat.”

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 Pete, a middle-aged divorcee, who lived on incapacity benefits (or ‘Employment and Support Allowance’ as it was re-named) 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.⁶ 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 material manifestation of credit-debt relations (Hull, 2012), which enable debt topologies to short-circuit spatial distance (Harker, 2017; Allen, 2011). I passed it to Pete.

“Well, *they* can fuck off,” he said, and tossed it in the bin. Indeed, “They can fuck off” was Pete’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, Pete 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, then, for optimistically disregarding the threat and its attempt to intimidate.

The cloud-shaped postcard, through which his water debt had materialised in his home, asserted that legal enforcement was imminent. Pete, however, in response, took legal enforcement to be avoidable, its operation as piecemeal and even patchy, rather than monolithic. Pete maintained it was possible to escape legal enforcement, despite being behind with his repayments, and he sustained this optimistic outlook partly by driving the materialisations of his debts away. Thus, through a spatial politics of incursion and deterrence

did Pete and his creditors contest the horizons of the possible. Pete disavowed his water debt not by directly refuting it, but by spatially fending off documents that asserted the necessity of paying it.

Peebles (2012), writing on the spatiality of debt, coined the term “zones of debt evasion” to describe the practice whereby wealthy debtors move offshore so as to disentangle themselves from intractable debt obligations. Peebles conceptualises these zones of debt evasion as only taking place at the level of entire regions or nations. However, debtors in Woldham, such as Pete, optimistically crafted *makeshift zones of debt evasion*, within the notional jurisdiction of the state. By doing so, they subverted the realist claim that legal action is an inevitable consequence of non-payment.

Most debt collection and enforcement activities operated by perforating or violating the space of the debtor’s home (through letters, phone calls and bailiffs). Pete evaded visits by debt collectors, bailiffs, and others on official business: he once told me never to knock on his front door nor to ring the buzzer for his flat, saying, “I don’t answer it. If you want to come in, knock on the [living room] window. That way I know you’re someone I know.” In the process, he reinforced the boundaries of his domestic space. Yet while his preparedness to face off actual attempts to intrude was one way he maintained his home as a makeshift zone of debt evasion, this maintenance also – and perhaps more vitally – entailed *sustaining a hope* of being able to stop enforcement from happening.

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, despite how that technology collapses spatial distance (Harker, 2017). One day in 2013, I was talking to a young man in Woldham in his home. He heard the telephone ringing and hopped out of the room. Moments later, he came back with the handset in his hand, already having hung up. He recounted the brief conversation to me and his girlfriend: “Is Mr Keane

there?’ ‘Who is it?’ ‘Bensons [a debt collection agency].’⁷ ‘No, he’s not in.’ Bam.” He mimed hanging up the phone, pressing the terminate-call button on the handset. “That’s for that car you had ages ago,” said his girlfriend. “They want eighty quid,” she continued, with a facial expression suggesting it was a trivial amount to be chasing.

As quickly as the creditor had invoked an obligation to repay and a demand for repayment, so the young man effected the creditor's disappearance by hanging up. With debt collection operating topologically via telecommunications, incursions of debts could be fended off 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 Pete (above), this debtor 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 below in developing a concept of *mise en scène*, but for now let us focus on its spatial dimension.

As Harker argues, “topologies of debt are also always entangled with topographic spaces” (2017, 601). I would add that some topographic spaces are crafted in a way intended to disentangle debt topologies from those spaces. Zones of debt evasion (Peebles, 2012) are topographic spaces that counter-act, rather than co-constituting, debt topologies. In the cases described above, what enabled this disentanglement of conventional Euclidean space – based around the four walls of a house – from credit-debt topologies was debtors’ spatial struggle to put the material manifestations of their debts beyond their sensory horizons. 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. While this was in part a topological form of resistance to economic extraction and potential legal enforcement, in that it created distance between debtor and creditor as a method of power (Allen, 2011), this resistance was also a re-assertion of conventional geometric space.

Where this relates to over-indebted optimism is that putting the materialisations of debt out of sight was one and the same with the process of hoping it was possible to get away with paying less than demanded. This adds a spatial dimension to theories of optimism, such as Berlant's (2011). It highlights the spatial basis of debtors' anti-teleological temporality, 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. 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 the over-indebted arts of optimism was an active orchestration of sensory and imaginative attention onto the physical things around one, so as to revitalise one's optimistic attachment to those things and their enduring presence.

3 “Focusing on what’s around you”

The practices described above, of throwing letters in the bin or hanging up the phone on creditors, were widespread among the over-indebted people I met during fieldwork. I showed above that these debtors fostered optimism about not being subject to legal enforcement by producing makeshift zones of debt evasion. Within these spaces, the technique of expelling portents of dispossession was complemented, as I detail now, by cultivating a special kind of attention towards desired and valued sensory stimuli – such as one's possessions, one's home and one's 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 a woman named Jan, a white woman in her twenties with two young children. Her household relied on income from her partner's work and some social security benefits. Jan was talking to a friend of hers 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 her friend. "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, Jan. You're not on the breadline, are you?" "No." "You're not on the breadline." Jan continued with her own line of thought: "But you just focus on what you've got around you." "Yeah," echoed her friend, "look at everything you've got here."

For Jan, being "skint" meant having cashflow problems that could jeopardise her ability to buy necessities and to keep on top of her upcoming payment obligations – bills, rent, 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, Jan explained the possible chain of eventualities: should they accrue rent arrears, they would face eviction, leaving them "intentionally homeless," ineligible for social housing and unlikely, without a landlord's reference, to find suitable private rental accommodation.⁸ At the time, Jan 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. Jan's response to the

topological power exercised by her creditors involved a deliberate and passionate reattachment to her immediate human and physical environment.

“Focusing on what’s around you,” as a technique of optimism, comprised not only sensory attention but also imaginative attention. Jan 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 Jan 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 Jan 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. Jan’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, 3). The optimism I study here 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. This is perhaps at the more extreme end of good-life fantasies losing their traction on the world, as in Berlant’s account, in that one is faced with the prospect of losing the very possessions that provide access to those fantasies – in the way that having a home might allow one to entertain a bright future for one’s family. The debtors I met sustained the hopes that defended against

the possibility of enforcement, 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, and distinguishes it 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. 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 paradox directly impinges on the nature of the space that makeshift zones of debt evasion create. 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.

4 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.⁹ I now make a detour through these fictional pursuits 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 et al., 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 space is constituted in makeshift zones of debt evasion.

Home entertainment technology provided the occasion or the talking point for many of my fieldwork interactions. Games consoles, films and flatscreen TVs were popular among many Woldham residents, as were 3D TVs which were new on the market at the time, often bought on hire purchase. This was the case with Jan, whom I mentioned earlier. Her partner, a man named Steven, invited me to their flat one evening to watch a film on their 3D TV. Steven 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. Indeed, “immersiveness” was the word advertisers used to tout the benefits of 3D TVs. Steven 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. The attentive and gently relaxed mood in the room, as Steven and Jan huddled together and I eased back with outstretched legs, could be taken for hushed awe. Jan 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 Jan and Steven, their 3D TV 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 could be a posture of considerable proneness.¹⁰ For many debtors, avoiding contemplative thought was a means of staying optimistic in the face of threats of enforcement. So, watching TV may have, in its own right, helped people to relax without becoming prone to worries of enforcement.

Flatscreen TVs were themselves part of financialised relations of economic extraction, when bought on hire purchase. In this sense, it is possible to conceive of the fictional pursuits I describe here as supporting capitalist accumulation, since it was their appeal that compelled people to enter into this financial relation. Ash writes that the capacity of media interfaces to “sensitis[e] players’ bodies” (2015, 6) serves the economic interests of technology producers. 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 TV, as a key materialisation 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. This echoes Shaw & Sharp’s claim that “socially unreal” media, such as video games, have ambiguous political possibilities as they can facilitate an experimental orientation to the future (2013, 354).

On another visit to their flat, Steven 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, one controls a single soldier through various scenes of armed combat. A clumsy novice at best, I asked: “How do you know what to do?” Steven shrugged and replied: “Just imagine you’re there.” Steven 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.

Imagination, as the method of this connection, involved not just attention to the images and sounds emitted by the TV, 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 (Ash 2014; Shaw and Sharp, 2013). 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 Steven, who (like his friends) 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. Only through the arrangement of my body and the screen in physical space was “the flat image on screen ... experienced as a space” (Ash 2014, 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.¹¹ 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, 11) – leaving a “sensuous trace,” which, as I now show, had “a potential for reigniting itself in future moments” (Shaw and Sharp, 2013, 356).

5 The *mise en scène* of indebted optimism

There were some affinities between Jan and Steven’s 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 mediated 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 receptiveness to selected sensory stimuli with an effort for the imagination to affirm, not to

overflow, that reception – such that seeing was believing. This was opposed to being distracted by considerations that would 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 TV. Up to a certain point in their repayments, the TV could be repossessed by bailiffs should the person watching happen to fall into arrears. Therefore, mustering a sustained form of sensory-imaginative attention towards the TV's audio-visual emissions involved not only keeping mundane distractions at bay, but also fending off the relatively abstract worry of the TV being seized.

Worries about the enforcement of debts were generally evoked in encounters with material things, like letters and phone calls. Consequently, optimism about debt enforcement was, like imaginative engagements with fictional works, a matter of setting a scene. Just as Steven and Jan 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.¹²Fictions and indebted optimism alike could be entertained by arranging space in particular ways.

“Just imagine you're there” was Steven'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 Jan'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 above, what characterises over-indebted optimism is that its material conditions of possibility might be dispossessed. By focusing on what was around her, Jan 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 existed.

Navaro-Yashin defines the "make-believe" – in contrast to the illusory – as that which can be made real in the believing, "materialised in the imagining" (2012, 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" (2012, 5). It is a concept that "conceptualis[es] the phantasmatic and the tangible in unison" (2012, 5). 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, 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, 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 materialisations of debt while focusing attention on desired sensory stimuli, can be summarised as a practice of *mise en scène*. It was by creating scenes for their hope of avoiding enforcement that debtors who were in arrears crafted makeshift zones of debt evasion. 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, 387). They can defend against the world's lack of reliability (Marx, 2015). And they are spatial things, for their basis lies in proximity (Marx, 2015; Crapanzano, 2006). 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 made-believe that putting the material portents of debt enforcement out of sight could stop enforcement from happening. *Mise en scène*, as an art of indebted optimism, involved a struggle over whether the avoidance of enforcement lay within or beyond the realm of possibility.

6 Conclusion

Let us not automatically conclude with feel-good predictions of everyday acts of over-indebted optimism amalgamating into an organised, progressive politics. Granted, the politics of debt refusal have arisen in public debate lately. 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. In Britain, a Household Debt Jubilee Coalition has recently called 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% and writing them off.¹³ 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 article, 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 misrecognised.

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. 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.

The realist idiom “burying your head in the sand” implies an illusory hope of avoiding legal enforcement for unpaid debts. But the practice to which it refers – for which I have suggested “*mise en scène*” as a less derogatory description – comprises an attempt to countervail assertions of imminent enforcement by fending them off and a wilful attempt to focus on the presence of desired objects. Over-indebted people faced their creditors' topological power-plays by re-asserting conventional, geometric, topographic space around the four walls of their homes. This was a key means for resisting unjust debt repayment demands. Hence, when power operates topologically, crafting a scene can be a form of 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, 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 problematise 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.

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Footnotes

¹James' observation is reflected in studies arguing that the expansion of credit in Portugal (Fikes, 2009), Spain (Narotzky, 2015), and the USA (Porter, 2012) permitted the growth of a middle class by enabling that class to constitute itself aspirationally through consumption practices and home-ownership.

²The name of the estate, and the names of all research participants, are pseudonyms.

³For examples, see the 2008 BBC *Panorama* documentary, 'Can't Pay, Won't Pay', or the literature on the relation between debt and suicidality (e.g. Hintikka et al., 1998).

⁴Optimism in contemporary Britain as often alienates people as it does foster solidarity. For instance, among debtors, the home as a screen for hopeful visions can help to resist the threat of enforcement, yet it also sustains utopias based on individual property-ownership rather than on any kind of commons.

⁵<http://www.csa-uk.com/corporate/news/consumers-should-not-bury-their-heads-in-the-sand-over-debt/>.

⁶In the UK, water debt (i.e. being in arrears on a water bill) cannot lead to the disconnection of the water supply. Legal enforcement would comprise a County Court Judgement to recover the money owed, which could lead to bailiff action.

⁷Pseudonyms.

⁸Private tenancy contracts in the UK usually take the form of Assured Shorthold Tenancies. In these, eviction can take place through what is called a "Section 21 notice," which requires no explicit grounds.

⁹I refer to films and video games as works of fiction partly to undermine the snobbery in conventional separations of mass media from literature, and also because literary theories of the fantastic (Miéville, 2002, 2013; Monleón, 2014) help me to understand the relations between sensory perception and the imagination in people's everyday practices.

¹⁰Contemplative thought is a mode of attention that scholars are accustomed to taking for granted as somehow neutral and indexical. However, as Carozzi shows, it requires a highly specific set of material and bodily arrangements, whose origins lie in monasticism (Carozzi, 2005).

¹¹Ash writes that video games “sensitise players’ bodies to cultivate new capacities to sense difference between increasingly small units of space and time” (Ash, 2015, 6). Ash focuses on the effects of this sensitisation for the economic-extractive power of “attentional economies,” namely those that derive economic value by garnering people's attention, such as advertising (Ash, 2015, 7). Yet my material suggests that this sensitisation also has unintended consequences which, *pace* Ash, might not always serve the interests of capitalist accumulation.

¹²<https://www.theguardian.com/money/2018/mar/05/jubilee-debt-campaign-seeks-40bn-write-off-britain-consumer-borrowing>.