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Debtor publics: tracking the participatory politics of consumer credit

Joe Deville*

Goldsmiths, University of London, London, UK

In the context of apparently ubiquitous relations of debt, it has been argued that the debtor possesses a unique, revolutionary potential. Why is this potential seemingly as yet unrealised? Where might nascent debtor publics be found? And what conditions, what infrastructures, might facilitate their emergence? In answering these questions, this paper argues that there are spaces where emergent “counter-agencing” debtor publics can be detected – however, these are organising less around the issue of (consumer credit) borrowing than default. By analysing a prominent online debtor’s forum in the UK – the Consumer Action Group debt collection industry sub-forum – the paper argues that such spaces contain important insights into the politics of credit markets and debt default, collective practices of calculation, and the formation of publics.

Keywords: publics; debt; calculation; politics; markets; devices

Introduction

Alongside the global spread of ubiquitous debt and all the various iniquities in which it is implicated, new infrastructures are emerging around which debtors themselves are coming together to try to shift their conditions of market engagement. One such infrastructure, and the conversations and material devices that circulate around it, is this paper’s object. It examines the Consumer Action Group, an online debtor forum in the UK, and, specifically, its debt collection industry sub-forum. This is a space where debtors can visit and anonymously share their debt-oriented concerns and ask for advice about how to deal with debt collection prompts. Similar sites can be found elsewhere: in the USA, for instance, in discussions on Reddit as well as on the Credit Info Centre, ExpertLaw and myFICO discussion boards.

Such forums stand as instances of debtors themselves trying to agence markets, to deploy the terminology of this Special Issue. Sometimes, simply in order to create better (economic/social) outcomes for themselves, sometimes with more collective ambitions in mind. Acts of attempted market agencing are understood in this paper as successful shifts in more or less stabilised conditions of market/organisational engagement, with consequences that can potentially have either market or non-market effects, and which operate at the level of an individual and/or the collective. In the dual sense of the term deployed by Franck Cochoy, this is about attending, on the one hand, to

*Email: j.deville@gold.ac.uk

Current address: Lancaster University, Lancaster, UK

how specific socio-market arrangements (*agencements*) are produced and, on the other, to how distinct forms of agency are “[put] into motion” (2014, 117). Indeed, given that the activities being followed by this paper set themselves in direct opposition to the far more stable and dominant set of economic arrangements organised by the credit industry, they can perhaps be considered as not simply acts of *agencing* but (also) “counter-*agencing*”. In analysing these processes, the paper also builds on work looking at the distinct modes of political and collective engagement that can be stimulated by online forums (e.g. Akrich and Méadel 2007; Freelon 2010), while additionally focusing on a much-neglected research object: consumer credit default (see Deville 2015). (Credit default is the condition of having broken the terms of a credit agreement by not having repaid a debt according to the agreed schedule.)

The paper highlights the variable co-articulation of both politics and market calculation in this space, in which the circulation of collections devices offers the potential for new forms of engagement and the emergence of nascent, if fragile and heterogeneous, debtor publics. It is thus not an examination of the way in which a well-defined social movement might succeed (or not) in effecting changes in the practices of one or more targeted organisations (see King and Soule 2007; Lounsbury, Ventresca, and Hirsch 2003; Rao, Morrill, and Zald 2000; Soule 2012; Weber, Rao, and Thomas 2009). It is closer to work that has looked at how emergent collectivities, operating ostensibly beyond the concerns of powerful organisations, *themselves create and diffuse* new and potentially challenging organisational forms (Schneiberg 2013).

The paper also shows how devices used by debt collectors can, in combination with suitable infrastructural conditions/affordances (Star 1999), themselves unintentionally play a role in the market *agencing*, by acting as prompts for “novelty”, pushing/pulling defaulting debtors towards new, differently formatted connections with other people and agencies. This paper is, therefore, about how objects *themselves*, and not just infrastructures, prompt participation (Marres 2012, 28–59). In this case, they have an impact on the political registers through which personal debt problems and the experience of confronting the debt collector are articulated. Finally, as I will also demonstrate, what these forums achieve is to turn what is posited as an individualised and “private” responsibility into a more (if not entirely) “public” issue.

Before proceeding, some brief methodological contextualisation may be helpful. The paper draws principally on an analysis of forum posts, while also, in the description of the experience of default, using data from a group of 20 interviews with defaulting UK debtors conducted in 2008. The forum posts range across a broad temporal spectrum, from 2008 and 2012. The focus of the analysis is on characteristic “modes” of interaction on the forum: the paper contrasts “Critique and collective resistance” to “The politics of the collections device”, which stand for modes of engagement, and indeed politics, that are respectively explicit as opposed to practical. The significance of these modes emerged from many weeks spent reading the forum, rather than any quantitative analysis (the paper by no means offers a wholly comprehensive overview of the role played by this or other forums), from which it also became clear that the former is far rarer. A clear majority of the discussions on the forum concern the practicalities of default – about specific collections letters, collections companies, and debt issues – very much in line with the analysis presented in the second of the two sections in particular. Amongst the many other modes of interaction on the forum, the significance of critical forms of debtor engagement relates less to its quantity (even if, as I will discuss, a particular political trigger can generate voluminous discussion) than to the intensity of the forms of engagement that are solicited.

Debtor publics

We are dire need of debtor publics. This seems to be the consensus in some of the most influential analyses of the hold credit has on contemporary life. Take the following from Maurizio Lazzarato's *The Making of the Indebted Man*:

... the only way to stop and turn back, not the “risks” of financialization, but the destructive power of debt [. . .], lies in the capacity of debtors to think and act collectively. Exactly as in industrial societies, “awareness” must be imposed on the institutions and structures of government through a struggle that divides society, that breaks the consensus. (2012, 157–158)

The debtor is posited as the subject with the greatest potential for forcing a widespread, revolutionary problematisation of contemporary capitalist economies. A similar sentiment can be found in David Graeber's *Debt: The First 5,000 Years*. For Graeber, the debt-driven financial crisis saw “the beginning of an actual public conversation about the nature of debt, of money, of the financial institutions that have come to hold the fate of nations in their grip” (2011, 15). The book would end up a part of this conversation (or, “counter-agencing”?), becoming adopted by the Occupy movement in which Graeber was also actively involved (see Graeber 2012).

However, it is not easy for debtors to coalesce into collectivities. Writing in the immediate aftermath of Occupy, Graeber sounds a note of caution. While observing that many social revolutions, including some of the most ancient, were rooted in relations of debt, “it’s notoriously difficult”, he also notes, “to assemble debtors into a coherent movement; indebtedness is isolating by nature, and the very feelings of anxiety and humiliation it sparks have made it a potent ideological tool” (Graeber). If we are on the brink of revolution, then we have not tipped over. Important reasons include the long-standing difficulty inherent in transforming an experience that has such a potent capacity to be understood as a private concern, to shame people into isolation, into an issue around which publics might be able to assemble. Such factors exert a strong performative drag against the very possibility that debt, and particularly personal debt, might become an issue of more widespread concern.

Writing in an earlier historical moment, Paul Rock focuses down on the difficulties, both practical and political, facing specifically defaulting debtors involved in routine confrontations with debt collectors. He notes that debtors in London in the late-1960s could “be manipulated because they are kept apart and without significant support” (Rock 1973, 8) and that “Debt collection is so organized that it contains very few of the *mechanisms* which can attract and hold the attention of people towards a social problem” (Rock 1973, 4, emphasis added). Among the reasons he identifies for the latter he includes that fact that the sanctions of debt collection tend to occur in private settings rather than in public, ritualised acts of censure (1973, 6–8) – an observation that is as relevant now as it was then – and that a public perception holds in which the causes of credit default are held to be individual rather than social in origin (Rock 1973, 15–18). His analysis thus foreshadows not only Graeber, but also both the post-Foucauldian analysis of the increasing individualisation of responsibility for everyday credit management (indeed for most of socio-economic life) (see Langley 2009; also Langley 2008, 2014; Marron 2009) and recent attention to the importance of attending to the (present or absent) *conditions* of issue formation (Latour 2007; Marres 2009, 2012).

That is not to say that there has been nothing in the way of a collective response to the global ubiquity of debt. Graeber himself has been involved in one of the most high

profile: Strike Debt! Associated with Occupy, Strike Debt! published the *Debt Resisters' Operations Manual* (Strike Debt and Occupy Wall Street 2012) a prominent online text that highlights the forms of expropriation debt involves while providing information about how debtors can themselves escape its grasp. It also set up Rolling Jubilee, a movement that buys defaulting debt from creditors but with the intention not of collecting on it, but destroying it (Strike Debt! 2014). A more long-standing organisational response is the Jubilee Debt Campaign, which lobbies for debt forgiveness, in particular forgiveness of sovereign debt owed by developing governments (Jubilee Debt Campaign 2014). We can also add those various other organisations, both state led and not-for-profit, concerned with the potentially damaging effects of ubiquitous debt, but whose response is less radical – offering support and advice to debtors, or advocating if not for debt forgiveness then at least for better consumer protection (e.g. in the UK, the Citizens Advice service, StepChange, the Financial Conduct Authority; in the USA, the National Consumer Law Center, the more reputable credit counselling services, the Consumer Financial Protection Bureau).

It would thus certainly be wrong to conclude that the contemporary globally networked credit markets are devoid of either politics or collectively organised and/or mandated responses. These markets have clearly become, in certain instances and spaces, framed as a socio-economic “matter[s] of concern” (see Callon 2009; Callon, Méadel, and Rabeharisoa 2002), whether for organisations, states, or social theorists. It is also worth noting that other debtor collectivities exist in markets, even if this is often not recognised: debtors are routinely being assembled and acted upon *as* collective entities in and through sets of increasingly ubiquitous calculative, algorithmic apparatuses (see Marron 2009; Poon 2007). Seen from this perspective, what debtors share is their status as “calculated publics” (Gillespie 2014), publics that are the object of explicitly targeted processes of attempted “captation” (Cochoy 2007). Yet, these acts of collectivisation, these publics, are market-led and, for most at least, unseen. What seems so hard to achieve is a response to the iniquities of debt economics in which debtors themselves *recognise, act according to, and/or develop ongoing infrastructures to support* their collective self-presence. Strike Debt! managed this (see also McKee 2014; Ross 2013, 2014). And there are also historical examples (see Caffentzis 2013; Graeber 2011). However, at present, they are thin on the ground.

Emergent collectives, device-led politics

Politically salient publics do not necessarily, however, need to exhibit the qualities of conventionally conceived social movements. The politics of markets frequently operates within the shifting sands of fragile emergent alternatives, which is a register of the political that science and technology studies has been particularly good at detecting. This sees the precise way entities are brought into alignment with one another as part of the (cosmo)political composition of the world (see Latour 2007; Stengers 2003a, 2003b). Politics may therefore be found in the ways even mundane practices provoke some form of difference, some form of novelty, in the order of things. Groups of individuals may also exhibit variable moments of coherence: at times, despite sharing the same space, they act as apparently individualised and self-interested, while, in other moments, there are more or less fleeting recognitions of collective purpose and identity. Collectivity, then, can itself be an emergent property: blink, and you miss it; but just maybe it is there, nonetheless. It is this type of emergent,

unstable, sometimes more and sometimes less coherent public that is the concern of this paper.

Furthermore, the “troubles” that prompt the formation of publics may ontological rather than epistemological in character (see Marres 2012; Mol 2002; Woolgar and Lezaun 2013). The routine life of default bears witness to this: it is an intimate, embodied experience in which the sense of life being out of balance emerges in particular from the intrusion of debt collection devices into the home (see Deville 2015). Once in default, debtors are likely to find aspects of their daily home life undergoing a shift. The telephone, perhaps also the mobile phone, formerly more or less benign carriers of conversation, become imbued with a new, unpredictable power, as each ring brings with it the possibility of uncomfortable questions about the status of their debt. The front door, meanwhile, actually always quite a porous thing, becomes the passage point for sequences of collection letters that slip through the letterbox to accumulate below, in a messy mix of bills, junk mail and an assortment of other letters. These objects, these devices, (“market devices”; see McFall 2009; Muniesa, Millo, and Callon 2007) themselves intersect with the sociocultural attachments that specific debts generate. Guilt about past spending, perhaps; a generalised sense of regret about unspecified past purchases,¹ maybe peaking into anger or self-blame.² Thrown into this mix is the perceived threat – that, in the UK, materialises far less often than debtors assume (Deville 2015) – of future domestic intrusion by a bailiff and the expropriation of property, an image cut through with the imagined possibility of violence.³

Such personally troubling situations provide particularly felicitous conditions for devices themselves to become involved in the formation of publics, as highlighted by Marres (2012). Many of Marres’ case studies centre on the attempts to design participation through particular objects – such as, in relation to environmental politics, through devices like eco-kettles, smart electricity meters, and augmented teapots. Such devices aim to deliberately problematise everyday, domestic socio-material practices, to render visible and apparently modifiable otherwise under-articulated attachments between users and the (issue of the) environment.

This seems quite different from the devices that accompany the experience of default. These not only lack mechanisms of publicisation (Marres 2009), but actively seek to ensure the continued *privatisation* of the issue of debt (privatisation in the sense of individualisation). Rather than rendering debt default political, an issue requiring more public forms of intervention or solution, collections devices can be understood as potentially embodying powerful, performative *de-politicising* effects.

However, first, as Marres shows, material devices are particularly adept at being involved in the “co-articulation” of multiple registers of engagement; it is “an inherent feature” (2012, 71). “Which register of co-articulation ends up being predominant”, she writes, “depends on *how devices are deployed*” (Marres 2012, 71, emphasis added). This means that devices that are formatted to prompt forms of political participation may end up, in practice, shaping forms of economic participation. This also holds out the possibility that, under certain conditions, devices formatted in such a way as to inhibit political engagement and to stimulate market attachment – market devices – might conceivably end up doing quite the opposite. And, second, devices do not operate in isolation. Their participatory effects are inhibited or stimulated by the settings into which they travel (Marres 2012, 113–123). It is this articulation *between* devices and settings, the latter of which incorporate the infrastructural, that I explore in what follows.

The consumer action group

The Consumer Action Group was founded in 2006. The forum originally aimed to provide support to those looking to challenge banks that, it was believed, were levying their customers with unfair charges (Davis 2009). Since then, it has become a major source of information for consumers in the UK seeking both advice and moral support in relation to a range of consumer rights issues. In particular, its “debt collection industry” sub-forum has become a highly active space where debtors routinely exchange stories and advice about each other’s debts and dealing with debt collectors. Particularly common are discussions about debtors’ own letters.

One rough indication of its success is that searching online for the name of almost any major UK debt collection agency combined with a term such as “debt collection” will return a high-ranking result pointing to a Consumer Action Group forum post. Another is to look at the debt collection industry sub-forum itself. In June 2014, it was hosting around 33,500 separate threads, stretching back to July 2006, each of which in turn might have generated many posts in reply (note the distinction between a “thread” and a “post”).⁴ One of the most viewed threads, a “sticky” on the front page, giving guidance on the enforceability of credit agreements, has registered over 235,000 views over six years (although this discussion was closed because of changes in the legal landscape).⁵ Another popular sticky (124,000 views) gives details on how to deal with collectors’ telephone calls.⁶ Others include how to be removed from online telephone directories (149,000 views)⁷ and a discussion of the regulator’s official guidance for the debt collection industry (Office of Fair Trading 2012) (103,000 views).⁸

Despite the rudimentary architecture and aesthetic of the site, here is evidence of an apparently actively engaged issue public. What’s more, it’s clear that the forum’s features – how easy it is to use, its increasing store of debtor-generated knowledge, the speed and reliability of replies to queries, how easy it is to come across when searching for collections companies online, its potential for anonymity – combine to create a set of affordances for participation: that is, the requisite socio-material scaffolding upon which a defaulting debtor public can crystallise.

How, then, do users themselves engage in the politics of consumer credit? Let us begin with how this can, in less common but nonetheless important instances, take the form of critique and collective resistance.

Critique and collective resistance

While critique of the credit and collections industry exists throughout the site in fragmentary form, there are occasions when this coalesces more clearly – in particular, there have been moments in the site’s history when it has been suggested that the collections industry was either monitoring or trying to shut the forum down. This suggestion provided participants with the chance to reflect on the broader politics of debt and collection. The degree of interest in the topic is partially indicated by the fact that the longest such thread, titled “So – they don’t like these forums !!”, which became an extensive discussion about the ethics of collections work, attracted a total of 575 individual posts over 2 months. This is a particularly intense level of discussion on the site.

In such moments, it seems to users that the forum, which by and large focuses on individual problems, is potentially having a collective impact. This conclusion prompts a reflexive recognition amongst users that the site is apparently hosting a conversation

that has an external audience and that their collective work may in fact have certain features of a social movement (the point is that it feels as such for participants). Take the following from the above-mentioned thread:⁹

[emmaf01]

The fact that the DCAs {i.e. Debt Collection Agencies} fear us is a mark of how important [The Consumer Action Group] is! 🙄¹⁰

[babybear39]

Scared of us? They're positively sh***** {i.e. shitting} themselves 🤢🤢🤢¹¹

[sosumi]

I'm glad of it. People power. Woohoo!!!¹²

Or take this from a poster called Mizunoboy1954, at the start of another thread:

Had to share this with members, you may have already seen it[,] but the Credit Services [Association]¹³ are complaining about sites like this that give advice about how to “combat” their illegal and bullying tactics to extort money from the unsuspecting public [a specific claim I will return to in the conclusion] [. A]re they for real!!!!!! Apparently, they are trying to stop us from operating or restraining what we can do???????????????? Just shows that a little bit of knowledge is power and they will never prevail over decent folk who just want to be treated as human beings and not hardened criminals. Three cheers for the consumer action group, hip hip hoorah!



In each of these posts, it is clear that the site is being valued by participants for its ability to facilitate mutual support, but also for disrupting, for *agencing*, the operations of an oppressive industry (the mechanisms for doing so will be discussed below), with Mizunoboy1954 explicitly alleging the use of illegal and unfair tactics.

A particularly strident response, directed squarely at a collections industry imagined as listening, is made by a user called OnMyWayOut. This post is useful, as it encapsulates some of the implicit and explicit attacks made against the debt collection industry throughout the forum into one, manifesto-like statement:

The reason most of us are here is because we have been harassed, lied to, intimidated, threatened, coerced and treated like dirt by companies who assume that because we aren't paying them it's because we won't pay. Our personal situations mean nothing to them, in fact our human rights mean nothing to them. If they had made a reasonable approach and taken circumstances into account they probably wouldn't have ended up with such a fight on their hands.

Many people have found their way here because of their illegal, immoral and underhand tactics. Many people who were already in payment arrangements found this site when [Original Creditors] and DCAs started to demand increases in payments that the person could not meet. It is their own greedy fault that the worm has turned.

Debt-purchasing DCAs in particular have done nothing to earn the money they are demanding from us – it is merely speculation, hoping to make a quick buck out of people's unfortunate situations to maximise their profits.

If and when they learn to treat people with debt problems as people, not rogues, delinquents or cash cows and they also learn to keep 100% within the laws of the land, not to pick and choose which bits they want to comply with, then they might get a better response from us.¹⁵

Not only does the post also clearly invoke a collective (“The reason most of us are here . . .”, “Our personal situation means nothing to them . . .” etc.), it additionally captures justifications frequently made elsewhere for an adversarial tone and for the site’s very existence – although this attitude is not shared by all. OnMyWayOut levels a series of accusations at collectors. These include profiteering, illegal practices, lack of attention to individual circumstance, and intimidation. Any moral obligations that may be held by the debtor to the creditor have been rendered void by the actions of debtors. Replete with political, even revolutionary overtones (“the worm has turned”), the collector, from this perspective, has forfeited the right to (economic) governance. At least one member of Lazzarato and Graeber’s debtor public is, according to the post at least, to be found here.

Against what is this post being directed? While it addresses the specific practices of the debt collections industry, I suggest that it also attempts a more general (counter-) *agencing* of markets. Specifically, the market’s current set of arrangements is framed as something that cannot be relied upon to be both a self-regulating economic and moral mode of organisation.

This is captured in the critique of the debt purchasing industry. Debt purchasers come in for particular criticism because they are seen as purely profit seeking. This is a common trope on the site. Take the following, excerpted from debates elsewhere about the ethics of debt purchase:

[the tinkerman]

I [t]hink Brig [it’s] not the fact that we are looking for a way out of our obligations, I think what [NCM] is getting at is the fact that the [Original Creditor] is not just getting the 10 or 20p in the pound that they sell bulk debts for[,] but also the fact that the purchaser can then still claim the whole amount which surely is IMMORAL.¹⁶

[ScarletPimpernel]

Buying debt for a fraction of the book value and then collecting the full amount can realise very large profits – which is why investment companies have moved in to the sector [. . .].

That it causes misery for many people doesn’t matter to those involved in it; the drones who work for DCAs get commission, and the investors get dividends. This money no doubt eases their consciences no end. What they do is morally repugnant, but it’s not illegal, even if it ought to be.¹⁷

In this same thread as ScarletPimpernel’s post, the discussion of debt purchasing prompts another user to raise questions about the wider ethics of the collections and finance industries:

[spamheed]

I think if we examined the moral and ethical arguments surrounding the behaviour of the Financial Institutions and the links between them and the DCAs without looking at the laws which governed them, I think the whole lot would be shut down and disassembled.¹⁸

Not being the agency originally involved in lending the customer funds, debt purchasers “have done nothing to earn the money” that becomes legally owed to them after their purchases. In such critiques is an implicit recognition of the validity of some residual moral obligation to the creditor (albeit one that is, increasingly, being invalidated by the creditor’s actions), but also of the illiquid nature of those obligations. The legal transfer of a debtor’s account to an external agency does not, from this perspective, involve the transfer of moral obligations. The “value” of a debt on the open market, forum participants effectively argue, does not and cannot express the “values” that have become attached to that product over time (here including basic human rights, moral obligations, and fairness). Such posts in effect posit the idea that markets are “embedded” in social relations. Echoing themes that have a long sociological tradition (see Fourcade and Healy 2007), these authors are unwilling to see a market’s ability to generate agreed prices (here: the price of a defaulting debt) as, in itself, a justification for the way that market is organised. In the case of a defaulting consumer credit debt, it is not just that price is socially embedded, but that the market is not an adequate mechanism for managing and “disentangling” this embeddedness (see Callon 1998).

The politics of the collections device

Such generalised critique can be contrasted to a much more specific mode of engagement which is targeted at quite particular debt collection devices. This is, as outlined in the introduction, a more common mode on the site. On the forum, there is one such device that, for a period, was especially amenable to scrutiny by participants: the use by collectors of “trading styles”, which tailed off from around 2010 due to regulatory changes (see Credit Services Association and Office of Fair Trading 2010). At least until this point, this potent collections device was routinely materialised in collections letters and sometimes reinforced over the phone. It involved the creditor trying to exploit the potential for a debt being passed “externally” to a collections agency to shock a debtor into action (Deville 2015).

Collectors achieved this by creating new company identities from which letters were sent to debtors (Wonga, the high-profile UK payday lender, was recently opened up to compensation claims potentially amounting to £2.6million by the regulator for similar historical practices (The Financial Conduct Authority 2014)). The message, rendered explicit to varying degrees, was that the debt had been “passed” to this new company, away from the original creditor. Often, this was accompanied by company names and visual identities deliberately designed to communicate quasi-legal authority, or involving deliberately rough and ready branding. The intended message was clear: the debtor was perhaps closer to legal action, or had moved from dealing with a major banking establishment, to a small, perhaps amateurish operation that may have far fewer worries about pressing debtors harder for the money they owed.

One popular activity became the “unmasking” of trading styles. This is part of a broader set of activities within the forum dedicated to opening up collections devices, of all sorts, for scrutiny: text is copied out from letters, or documents are scanned and posted up in their entirety, including credit agreements and letters they have received from collectors. Devices that were intended as private thus quickly and easily begin to circulate in public. In the specific case of trading styles, such acts of publicisation often involved users paying a nominal fee of £1 to Companies House (the public register of companies in England and Wales) to obtain the accounts

of named companies. In some cases, this could show up the organisation as a subsidiary or “dummy” company. In such instances,¹⁹ users undertook activities that can be seen as part collective detective work – including carefully examining clues provided by the letter itself – and part quasi-sociological exposure (see Cochoy 2007), in a quite conventional way, of what might be glossed as the hidden structural relations that connect what previously seemed to be disconnected socio-economic entities.

The forum’s work on collections devices is, however, routinely far less spectacular. While unmasking trading styles often involves groups of experienced users working together, more commonly, the dynamic is of a single, new user coming to the forum, hoping to find answers to a series of otherwise unanswerable questions posed by the domestic insertion of collections devices.

To get an insight into these practices, it is useful to follow a single post, started by a user called “Tally_69”. He has an old debt owed to the British retail bank Halifax of £9000 that he has been paying off but which has not decreased as much as he expected.²⁰ He is now receiving, from a third-party collections agency called Robinson Way, “a load [of] letters from [. . .] nice to nasty”. It is thus worth noting that his initial foray onto the Consumer Action Forum is prompted by the arrival of collections devices and that, as he suggests, these deploy a varied emotional repertoire. “My [head’s] in pieces” he says in a later post. He’s “confused and mixed up. 🤔 Causing bad temper tantrums and sleepless nights once again.” 🤔²¹ Later, he writes about visions of his fiancée ringing him and telling him “bailiffs are ransacking the house”.²² All this apparently speaks to the lived, domestic experience of default sketched earlier, in which engagement with the forum is explicitly prompted by the calculative and emotional confusion that collection devices generate.

The responses are numerous, the first being 14 minutes after his request for help and asking for more information. Over the course of a conversation that extends over many days, those that reply give him various options, some of which indeed do not mirror standard advice from a debt adviser (e.g. “[d]on’t bother with [the Citizen’s Advice service] as they tend to side with the creditor and don’t always tell you ALL the options”²³ – this is advice he ends up ignoring), but some of which do (e.g. explaining his rights if he were to receive a home visit from a collector and the (lengthy) legal processes that need to be followed before any property could be removed from his home). The site also offers moral support. Take the following reply by Keefyboy:

*As for losing sleep, we have all been there too, and I know it is easy for us to say to you don’t worry, but try not to . . . we have people on here that KNOW the laws and guide us on dealing with these scumbag companies, and if they decide to take you to court, (and [that’s] a last resort for them and most bail out before going into the court), there are legal people on here that will buddy you, so take note of what we tell you, . . . you are in good hands, don’t be afraid to ask questions, soon you will gain a lot of knowledge and you will be adding to other [people’s] threads and feel a real part of this group. So keep your head up and do what we advise you and you are on a safe journey.*²⁴ (emphasis added)

Like many posts replying to less experienced members of the site, the tone is reassuring, foregrounding the capacity of the forum to act as a source of shared, communal experience. Part of this means having also lived the intimate, everyday life of default (e.g. lack of sleep, “we have all been there too”). At the same time, there is an explicit attempt to legitimate the advice being offered: the “newbie” is “in good hands”, including people with legal expertise. Tally_69 is also encouraged to make the move to expert status

(“soon you will gain a lot of knowledge and you will be adding to other people’s threads”). This online space, while not a full scale “hybrid forum” of the kind identified by Michel Callon and colleagues (Callon, Lascoumes, and Barthe 2009), potentially containing an extensive range of interested/implicated stakeholders/spokespersons, nonetheless provides a stage for the performance of quite distinct forms of expertise, including offering a trajectory along which new members can in effect progress from being possessors of “lay” knowledge to “expert” (on which, see Irwin and Michael 2003; Michael 2006).

But follow this particular conversation to its conclusion and it is clear that the primary mode of interaction that Tally_69 is most looking for is that which will help him find a route through, what is to him, a bewildering array of calculative opacities. Some of these relate to particular terms being used on the site. Some relate to the new devices he is being asked to deploy against the collector, in particular letter templates provided by the site. Many, however, are those that are in specific response to the incursion into his life of collections devices. So, for instance:

HELLLLLLLLLLPPPPPPPP [. . .] Robbers way [*i.e. Robinson Way*] have sent me a letter telling me if [that if] [I] [don’t] [p]ay they will be sendin[g] me a DOORSTEP CALL if [I] [don’t] respond within 12 days.

[. . .] What do [I] [d]o now.. [Should] I have the doorstep letter in the house just in case ??🤔🤔 [*i.e. a prepared letter to give someone who calls explaining the debtor’s legal rights*].²⁵

A couple of days later:

I’m [c]onfused 🤔 [. . .] After being [harassed] by Robbers way and recently receiving a letter mentioning a Doorstep call [I] have received a letter this morning from [Halifax] saying basically [that] my accounts [are] in arrears[, but that] if [I’m already] making any payments to continue as [I] am. I’m not paying a penny yet[.] Waiting for a call back from [the Citizen’s Advice Bureau] [to] see what they say. Does this mean Robbers way [don’t have] this Debt 🤔🤔²⁶

And then, around a week later:

RIGHT UPDATE [. . .] Looks like Robbers way have passed my debt onto a company called HORWICH FARRELLY SOLICITORS[.] Anyone heard of this company before[?] What do [I] do now[?] Info please. [I [j]ust read through [their] [l]etter. [The] [w]ebsite [is] www.robway.co.uk. Sounds [a lot] like robbersway lol [*i.e. laugh out loud*].²⁷

Tally_69 here mirrors the tendency to often refer to collectors pejoratively on the site: Robinson Way here becomes “Robbers Way”. But it is the calculative problems posed by some quite specific letters that trouble him. Going through the above three instances sequentially, these include: (1) concerns about a visit (it is quite possible that his capitalisation of “DOORSTEP CALL” is lifted directly from a collections letter);²⁸ (2) after previously having been contacted by the collector, being now re-contacted by the creditor, raising questions about who is responsible for collecting the debt; (3) being contacted by a solicitors – although there are suggestions, via the website address, that they may be connected to Robinson Way somehow.

Tally_69 presents the forum with a series of calculative problems prompted by the new arrival of collections devices. The group replies to each query in supportive,

reassuring tones, frequently expressing solidarity and sometimes mocking the collections industry, while providing simple to follow practical advice and explaining his legal rights. They also allow him to solve the riddle of who Horwich Farrelly Solicitors are – they are, as he perhaps suspects, a trading style of Robinson Way. As user Debt4get puts it: “Just a different setting on the spamo-printer”.²⁹

In particular, when it comes to advice about a repayment strategy, the advice is not necessarily consistent: some suggest avoiding paying at all and that the collector will ultimately move onto “easier prey” (again, not advice a conventional debt counsellor might give),³⁰ some suggest contacting debt advice organisations and organising a repayment plan.³¹ But whichever option he follows, he learns that the forum will offer practical and moral support, allowing some of the calculative and emotional indeterminacies of being a defaulter promise to be managed.

There are a number of important dynamics in play here. The first relates to the forms of economic qualification that are in evidence, as in many other examples that I could provide: what emerges is a practice of collective calculation, or what Cochoy (2008) refers to as practices of “calquation”. The term, rooted in the French verb *calquer*, speaks to mutual *collective* adjustment between human actors and material devices, moving together towards modes of both quantitative and qualitatively oriented calculation – or “qualculation” (see also Callon and Law 2005; Cochoy 2002). I mentioned earlier the ways that devices might offer possibilities for the co-articulation of logics. Here, we see this in action: devices that were aimed at prompting individual forms of engagement become the prompts for the constitution of a quite different kind of calculation – one that is distributed across forum members – as well as, simultaneously, for strengthening a particular form of social collectivity. The sense of solidarity on the forum and the consistency of emotional support are not thus just by-products, they are *preconditions* for collective calculation, they *emerge with it*, and this is in fact reinforced by the unceasing insertion into debtors’ worlds of collections devices.

Second, this sheds important light on what the Consumer Action Forum, as a particular type of co-created setting, *is*: it is a dynamic, ongoing, socio-materially mediated cultivation of a shared calculative and affective sensibility (on the latter see Bennett 2001). It is this specific set of infrastructural conditions that allows collections devices to be deconstructed and ridiculed and, even if in a limited way, operating at the level of an intervention into an individual’s conditions of engagement, this market to be *agenced*.

Third, debtors do, at in crucial instants, move towards the reflexive self-recognition of their status as a debtor public. Whether or not this newly recognised status is also recognised by those that exist beyond the confines of the forum is not the point; as noted earlier, publics are routinely being created without accompanying public recognition. It should instead be understood as a significant achievement in its own right, involving at once the infrastructural affordances of the forum, the troubling prompts of collections devices, and the actions of a debtor collective. This significance is not to be measured against the effects it has on the creditors and collections organisations against which the forum positions itself, but against the powerful performative forces arrayed *against this very possibility*.

Conclusion

The story that the Consumer Action Forum reveals is one of the co-emergence of calculative, emotional and collective participation, in which the agential mobilities of

market actors within a particular market setting become the object of political and practical contestation. One of the achievements of a site like the Consumer Action Group is to open up for more public scrutiny some of the precise ways in which a set of commercial and organisational actors (creditors/collectors) are attempting to shape the conditions of market participation for the individuals who are their target (defaulting debtors). The forms of market *agencing* or even counter-*agencing* that can be observed therefore involve the terms of market engagement becoming recalibrated via users' routine participation in the forum, both in those moments when the forum succeeds in addressing some of the calculative problems of debt collection and when it allows debtors to find others who understand the intimate problematics of debt default. What this shows is that, when attending to the precise ways that markets are arranged, to their manner of *agencement*, it is important to focus not only on those socio-material infrastructures designed to stabilise and reinforce them – infrastructures towards which commercial organisations direct so much of their endeavour – but also on those emergent counter-infrastructures that can spring up around a market's fringe. The latter, by virtue of their paradoxical dependence on the market for their existence, cannot be external to the market in question but can nonetheless reveal some of its contingencies and areas of weakness.

An unexpectedly and unintentionally active agent in this process of counter-*agencing* is the market device itself. Collections devices – the collections letters, collections telephone calls, are designed as prompts for novelty (Fraser 2010). They aim, by inserting themselves into the home, to problematise the conduct of daily life and to shake debtors out of their routines in order to begin the process of addressing their debts. However, the presence of the forum-as-affordance can shift the results of such domestic problematisations. Debtors, rather than responding to collections prompts by first contacting creditors, instead find their way online, to then become guided into generating new connections to quite different set of people and agencies.

In the processes, we see new materially and affectively mediated debtor publics begin to crystallise. At times, these organise themselves around what appear to be more radical, critical engagements with the everyday politics of consumer debt. However, as a mode of doing politics, of responding to the forms of ontological trouble that actually living the everyday life of default entails, this mode of publicisation struggles to compete with the routine revelations involved in exposing the work of the collector. These mundane spectaculars repeatedly open up for view the strategy behind, and opacities within, debt collection technologies, in the process lending the forum both its political and practical relevance for users.

On the one hand, this does highlight the very real challenges facing the rise of explicitly politically engaged debtor publics. The forum would have a long way to go before it could be identified as regularly producing politically radical debtor subjectivities. On the other, and recalling Rock's earlier observations, by providing both a new source of peer-led support to debtors and a mechanism for opening up the everyday politics of indebtedness, it does open up a crack in how the issue of ubiquitous contemporary debt is *considered and acted upon by debtors*. The various interactions on the forum can be seen as constructing up a complex, messy public archive, not only available not to existing forum members, but also acting as an affordance to which new forum participants can become drawn with a simple search. This subtly reshapes the boundaries between the public and the private that are routinely being (re)stabilised by credit instruments of all sorts: debt shifts from something to be addressed individually to being potentially collectively solved.

And, at least in the UK, there is evidence that such actions have worried the industry, the debt collection industry in particular. There were complaints about the site in a number of interviews I conducted in 2009. In the same year, such concerns were repeated in a PowerPoint presentation that was leaked to *The Guardian* newspaper, which revealed that the industry trade body – the Credit Services Association (CSA) – had organised workshops for its members to assist them in “combating” forums such as the Consumer Action Group (Jones 2009). One charge was that such sites were actively “encouraging” debtors to evade their debts. The concern, in other words, is of the rise of what has been called “strategic default” (see Cooper 2014).

This points to the fact that the relations of debt and credit may well not be as stable as we often assume. Although the precise extent to which forums such as the Consumer Action Group have the potential to radically and permanently *agence* such relations remains an open question, with further research also certainly needed into the effects of such forums on the experience of problem debt, on the interaction between distinct modes of engagements, and on its effects on collections practices, what is important to hold in view for now is the very fact that such publics exist, that they are self-organising, and that they are having direct impacts on practical challenges of the life of default. Given the challenges of achieving even this, these new debtor publics at least demand our attention.

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Notes

1. Two different interviewees.
2. As expressed in different ways by multiple interviewees.
3. Again, a concern expressed by multiple interviewees.
4. All figures correct as of 30 June 2014. Unless otherwise indicated, all figures rounded to the nearest 10,000.
5. <http://www.consumeractiongroup.co.uk/forum/showthread.php?171037-Multiple-agreements-falling-within-section-18-CCA-1974>.
6. <http://www.consumeractiongroup.co.uk/forum/showthread.php?99376-Telephone-harassment-an-action-plan>.
7. [http://www.consumeractiongroup.co.uk/forum/showthread.php?236913-192.com-people-finder\(1-Viewing\)-nbsp](http://www.consumeractiongroup.co.uk/forum/showthread.php?236913-192.com-people-finder(1-Viewing)-nbsp).

8. <http://www.consumeractiongroup.co.uk/forum/showthread.php?84273-OFT-debt-collection-guidance>.
9. To make these posts as readable as possible, spelling and punctuation mistakes have been corrected, abbreviations expanded, and words inserted on occasion to make the meaning clear, while at the same time trying not to change the tone of the extracts.
10. <http://www.consumeractiongroup.co.uk/forum/showthread.php?158466-So-they-don-t-like-these-forums-!!&p=1701300&viewfull=1#post1701300>.
11. <http://www.consumeractiongroup.co.uk/forum/showthread.php?158466-So-they-don-t-like-these-forums-!!&p=1701367&viewfull=1#post1701367>.
12. <http://www.consumeractiongroup.co.uk/forum/showthread.php?158466-So-they-don-t-like-these-forums-!!&p=1701373&viewfull=1#post1701373>.
13. The main industry body for the UK collections industry.
14. <http://www.consumeractiongroup.co.uk/forum/showthread.php?369453-Credit-Services-Association&p=4019893&viewfull=1#post4019893>.
15. <http://www.consumeractiongroup.co.uk/forum/showthread.php?158466-So-they-don-t-like-these-forums-!!&p=1701570&viewfull=1#post1701570>.
16. <http://www.consumeractiongroup.co.uk/forum/showthread.php?387230-Debt-Questions.&p=4202253&viewfull=1#post4202253>.
17. <http://www.consumeractiongroup.co.uk/forum/showthread.php?373616-1st-Credit-Finance-Limited&p=4057573&viewfull=1#post4057573>.
18. <http://www.consumeractiongroup.co.uk/forum/showthread.php?387230-Debt-Questions.&p=4202872&viewfull=1#post4202872>.
19. See for instance: [http://www.consumeractiongroup.co.uk/forum/showthread.php?51651-Barclaycard-using-Mercers-Debt-Collection-Ltd-\(who-have-quot-dormant-accounts-quot-\)-e&p=419954&viewfull=1#post419954](http://www.consumeractiongroup.co.uk/forum/showthread.php?51651-Barclaycard-using-Mercers-Debt-Collection-Ltd-(who-have-quot-dormant-accounts-quot-)-e&p=419954&viewfull=1#post419954).
20. Various indications on the site suggest that the poster is male, but it is not definitively clear.
21. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2767215&viewfull=1#post2767215>.
22. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2770790&viewfull=1#post2770790>.
23. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2767005&viewfull=1#post2767005>.
24. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2770773&viewfull=1#post2770773>.
25. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2784130&viewfull=1#post2784130>.
26. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2788651&viewfull=1#post2788651>.
27. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2806579&viewfull=1#post2806579>.
28. On the use of capitalisation and a range of other textual and visual devices in collection letters, see Deville (2015).
29. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2806629&viewfull=1#post2806629>.
30. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2784622&viewfull=1#post2784622>.
31. <http://www.consumeractiongroup.co.uk/forum/showthread.php?258952-Halifax-loan-under-Kensington-DMP-now-Robinson-Way-chasing&p=2785751&viewfull=1#post2785751>.

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