**On The Problem of Attachment: Living Economies and The Ecology of Late Capitalism**

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*Lived Economies of Default: Consumer Credit, Debt Collection and The Capture of Affec*t, by Joe Deville, London and New York: Routledge, 2015, 212 pp., £85 (hardback).

 A global economic crisis and the imminent prospects of a time of environmental catastrophes may have been the price we had to pay for our modern habits of bifurcating the world into clear-cut, distinct spheres, but the ancient wisdom inherent in the shared etymology of the concepts of ‘economics’ and ‘ecology’ seems finally to be resurfacing in some critical factions of the cultural memory of the West. This wisdom is one that teaches us that, despite what the modern tradition would have us embrace, it is not that economics answers questions of markets, money and the State, while ecology responds to questions of nature, sustainability and the survival of the living. Rather, by bringing the question of the “eco” to the fore, namely, of the *oïkos* or habitats that humans and other-than-humans form as they are simultaneously brought into forms of fragile coexistence, what lies at the centre of both economics and ecology is the perplexity of a shared problem. Namely, the problem of attachment– the question of the enduring yet fragile and dynamic patterns by which beings of different kinds become bound and unbound to and from each other.

 Conceived in this way, ‘ecology’ can no longer be restricted to nature but opens up the possibility of cultivating an integral *ethos,* a mode of attention to, and care for, the fragile patterns, densities and textures that bind beings and relations together in various ways. Thus, economic market attachments, as we have come to experience and know about them, are but a kind of ecological pattern in a world composed of multiple, open, interactive ecologies with differential consistencies, viscosities, affectivities, modes of relevance and forms of creativity (Savransky 2012 and forthcoming). The reemergence of this ancient wisdom has prompted many scholars in Science and Technology Studies (STS) and allied fields to pay attention to such interactions both with the aim of reclaiming the sensibilities of political ecologists beyond its modern confines (e.g. Stengers 2010), as well as in the hope that those sensibilities may help us reimagine a political economy sensitive, thoughtful, and responsive to ‘the volatile ecology of late modern capitalism and the contemporary fragility of things’ (Connolly 2013: 26). And while STS-inspired approaches to economics are not scarce, much rarer however are studies that, in a way that makes felt the multiplicity and specificity of living patterns of attachment in late capitalism, allow such ancient wisdom to silently animate their engagement with typically ‘economic’ practices of consumption, credit, borrowing, and debt. While such a concept of ecology is not thematised as such, it is precisely the attempt to pay attention to the transversal patterns of attachment between humans, things, feelings, forms of knowledge, calculation and anticipation, that one may find in Joe Deville’s *Lived Economies of Default.* That is, a mode of attention that makes present how ‘[e]conomies feel and are felt’, how they ‘breathe and hope and suffer’, how ‘[e]conomies *live’* (p. 13).

What from this perspective makes Deville’s study particularly interesting is that its focus is not on what we may call the *smooth* processes of capitalist market attachment that routinely bind markets, humans and things together through practices of consumption, borrowing, and so on in relatively unproblematic ways. Indeed, a now significant literature in economic sociology (e.g. Callon 1998, Callon et al. 2002, Cochoy 2009, MacKenzie 2009, among others) has emphasised the socio-material processes by which such economies are formed, produced, and reproduced. Honouring their STS inheritance, they have placed a specific emphasis on the work done by devices such as shopping carts, credit scores, financial equations, trading screens, etc., in the shaping of individual and organisational economic calculation and decision-making processes. As critics have noted (e.g. Miller 2002), however, the particular choice of case-studies as well as their market-centred focus on ‘economisation’ processes allows much of this literature to suggest, in a way that strikingly resembles economists’ own language of ‘externalisation’, that any more-than-economic effects of such processes are to be conceived as a matter of the necessary ‘overflows’ that any particular market-setting generates (for my own critique of their understanding of the performativity of economic knowledge see Savransky, forthcoming).

 Because the concern of *Lived Economies of Default* is the *problem* of attachment itself, how it poses itself as a problem to be solved, as a task to be accomplished, rather than a feature to be described, what for the aforementioned group of studies may be simply rendered an ‘overflow’ becomes the very focus of Deville’s nuanced exploration– ‘how a range of actors themselves both articulate the problematics of debt and debt default and attempt to solve them.’(p. 6) Indeed, his preoccupation is with those processes and experiences where such routine operations like using a credit card or taking a personal loan, begin to show capitalism’s ‘rough edges’, the ways in which ‘it bleeds into, depends on, and is sometimes resisted by, its encounter with other modes of living with one another’ (p. 173). Not simply, therefore, the sometimes smooth patterns of attachment shaped through practices and devices of consumer credit, but those processes that transform, and then contribute to sustaining, the bindings generated by a credit card into very different, problematic *modes* of attachment. Namely, those that characterise experiences of default and the haunting practices of debt collection that come, quite literally, after them.

 It is the concern with the ecology of problematic attachments, I think, that forces Deville’s inquiry to abandon the seamless constitutive causality of device-centred approaches and to interrogate the economic –and as he shows, more-than-economic– *encounters* between people, things and markets. As I have argued in my own work (Savransky forthcoming), the concept of an ‘encounter’ is a demanding one. For unlike other theories of relationality with which we have become more familiar, to think with encounters is not to claim that everything is interconnected, or that relations have ontological priority over relata. It requires that we treat relationality technically rather than generally, that we emphasise not simply the fact of relatedness but the *manners* specific relations may take, the question of how heterogeneous beings come to matter to each other.

 To find words to describe how the problematic attachments brought about by such encounters –between borrower and credit technologies, defaulter and collection technologies, and so on– operate ‘in and through the intimate bodily domains of human experience’ (p. 45), Deville engages with another theoretical corpus that has recently received considerable attention, namely, affect theory. This could arguably seem like a dangerous move on his part. It poses a danger because, save some exceptions (e.g. Connolly 2002), the concept of affect has often been more of a way of *pointing* to the assumedly ‘unknowable’ registers of bodily experience, than a means of actively, positively and inventively *exploring* those registers through –or perhaps, beyond– social inquiry.

 But, again, Deville’s humble, nuanced, and silent mode of attention does succeed, not in providing a whole theory of affectivity, but in achieving something that, in the context of this book, might prove more important. He succeeds in sharpening our sensitivity to the specific and diverse ways in which technical default is *felt.* As he puts it in a short, fictional section that, while drawing on the interviews he conducted for this study, is specifically devised to incite the reader’s awareness:

Let’s say you build up a debt, maybe on a credit card […], maybe because you took a personal loan, and you find that you’re unable or unwilling to repay. Not only do you find yourself on a road towards a technical default, you find aspects of your daily home life undergoing a shift. Imagine that your telephone [or] mobile phone, formerly more or less benign carriers of conversation, become imbued with a new, unpredictable power. Each ring brings with it the possibility that the caller will ask you uncomfortable questions about the status of your debt, your income, about how and when you might repay, as well as to inform you of the consequences you might face if you don’t. […] The phone mostly rings during the day, but it can be early in the morning or late in the evening. There doesn’t seem to be a pattern […]. Imagine also that the front door, actually always quite a porous thing, becomes the passage point for sequences of collections letters that slip through the letter box to accumulate below, in a messy mix of other reminders, bills and assorted mail. […] Perhaps your response is to nervously check your the mail. Perhaps it is to actively avoid it. […] Now all of these debts are outstanding and those tasked with collecting them are making their presence felt (pp. 52-53).

As he goes on to show through his analysis of interview material, such experience of ‘affective anticipation’ (p. 55) characterises much of the living feeling of default as it combines with other ‘affective states’ such as ‘guilt of past spending’, ‘a generalised sense of regret’, ‘anger’, and ‘self-blame’ (p. 57). Successive chapters of the book demonstrate, moreover, that the entire success and failure of collections agencies and their practices depends on how well they come to incite and manage such states, a set of skills they have been acquiring for decades with the help of psychological forms of knowledge.

 In so doing, Deville discloses the specific patterns of attachment that are forged between defaulters and collections technologies, and makes the important argument that while we may rightly think of market attachments as precarious capitalist ecologies always in need of sustenance –as they evidently are from the point of view of collections agencies– their fragility can, from the standpoint of those who become their target, be radically asymmetrical. Indeed, according to Deville, from the point of view of some defaulters, such market attachments can feel remarkably ‘sticky’ (p. 62), especially as they combine with more-than-economic attachments of illness, disability, and of particular social and personal biographies.

 Because of the interest in emotions that the book displays by eclectically combining in practice a Spinozian and a phenomenological understanding of affect, one may perhaps wonder whether the book itself is in fact a critical psychology of default. But to come to such a conclusion would, perhaps, be a mistake. Because Deville’s intimate exploration is oriented towards an image of the body which much of psychology –but by no means all of it– still struggles to come to terms with. That is, the debtor’s body not as the locus of an individuality, however socially shaped, *from* which motivations, desires, and emotions *emanate*, but as an expressive space of intensity *through* which a multiplicity of desires, drives, incitements, hopes and fears, *pass.*

In this way, by articulating the ancient wisdom of patterned thinking in his conceptual approach, with a subtle attention to the minute, and often fleeting, details of empirical situations and life stories, *Lived Economies of Default* provides more than a highly engaging and insightful analysis of the dark sustenance of the ecology of late capitalism. Because of the attention to the mundane and living economies that sustain it, this book also illuminates some of the paradoxes inherent in them that authors more prone to grand epochal claims about the culture and subjectivity of neoliberal capitalism might easily miss. It shows, for instance, that due to the internal pressures of the debt collections industry, ‘[d]ebtors who have ostensibly *failed* to enact themselves as responsible economic citizens are (more likely to be) left alone, being, from the point of view of the collector, “rewarded” for their non-normative behaviour.’ (p. 133)

 More than descriptions of lived experience, then, what reading this book also offers are vital, *living* resources for resistance; tiny weapons to begin to transform the attachments that bind us, and to pose anew the problem of how to live with one another. As with other tools, however, these living resources for transformation do not produce effects without engendering novel challenges, and they do not provide solutions without at the same time producing new problems. One of the problems posed to STS scholars and social scientists alike, is that, in order to cultivate forms of patterned thinking, it is not enough to expand our attention to the many human and nonhuman actors involved in the making of things, but we also need to experiment with novel *manners* of paying attention. Manners that may enable us to inquire into the degrees and modalities by which things come to matter to themselves, to each other, and to the worlds of which they are a part.

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