

Sands of hope: keeping yourself going in the face of multiple dispossessions

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What is it like trying to stay hopeful when you're facing the possibility of losing something because of not paying your debts? Answering this question requires an investigation of what anthropologists call the "subjectivity" of being in debt: how indebtedness is experienced from within, not only in terms of how people perceive the world around them, but also how their perceptions inform their desire (or lack of desire) to live within that world. Academic researchers and debt advisers tell us that it is important in considering "problems of debt" not to treat debt in isolation from wider problems of livelihood. The difficulties someone has making a living and securing an income are clearly relevant to questions of how and why people get into debt and often struggle to get out of it. Accordingly, we should be on the look-out for links between debt problems and the wider political and economic conditions in which debts emerge. One of the key problems of debt is the dispossessions

it seemingly justifies: people losing their homes, or household possessions within it, or in extreme cases their liberty (for example, with council tax arrears, discussed further in Jennie Bunt's chapter). But the phenomenon of "dispossession" can be considered more widely than this, to include people being robbed of their livelihoods (Kasim and Carbonella, 2008), as well as people being robbed of things that were once in public ownership (Harvey, 2005), such as social welfare. When we start to explore the subjectivities of hope among over-indebted people, we see that the prospect of dispossession in many people's lives ranges far wider than debt and, at the same time, affects people right to their core.

The story I tell below illustrates that similar kinds of hope arise in the face of multiple kinds of dispossession – the kinds I look at here being over-indebtedness, unemployment and austerity. The links between each kind of dispossession, therefore, are not just of an economic kind. Instead, these links relate to people's subjectivities, to their emotional lives, their innermost experiences, and their ability to "keep going." The narrative I tell, about a middle-aged man named Frank, shows that a similar form of hope characterised two different areas of his life: wanting to move to a more suitable home, despite thinking that if his debts caught up with him it could render this impossible; and the hope he had of getting back into work, when his declining employment prospects combined with an increasingly harsh welfare benefits system.

The prospect of these multiple kinds of dispossession – being forced to pay his debts, having social security benefits taken away, and losing the means to make a living for himself – all elicited a similar form of hope. This is a form of hope that has to contend with the possibility of losing the material basis on

which that hope itself exists. What is remarkable about this kind of hope is that, within it, the moment of trying to turn the hope into a reality is delayed as a way of trying to stave off the fearful prospect of losing something important, such as being taken to court and forced to pay unpaid debts, or losing any prospect of finding work or a better home. It is a form of hope that – as well as helping people to “keep going” – can also cocoon people in their homes, alienate them from other people, and leave people feeling stuck, although you can hardly blame them for this.¹³ Among the many people in Britain for whom threats of dispossession have become part of their ordinary, day-to-day reality, hopes are sometimes suspended in time, so that looming regrets can be held off, too.

Dormant debts and halted hopes

Struggling to walk to the local shop one day in August 2013, Frank ventured his aspiration for a more suitable place to live. “Even walking up here does my legs in,” he said as we started the incline at the end of our street. Despite our slow pace and our decision to walk the winding, less-steep route to the shop, he was breathing heavily and occasionally winced as he took a step. “This is why I am seriously considering trying to get an exchange on this flat,” he said. “A one-bed place somewhere nearer to shops. Technically, you see, because I’ve got a toe

¹³ The negative effects of hope have been studied by numerous researchers recently, including the literary critic Lauren Berlant (2011). Berlant argues that in neoliberal Europe and North America, clinging onto certain hopes can end up grinding you down. She calls this “cruel optimism.” While her theory applies to the case presented here, what I also want to emphasise here is that even cruel hopes can help people to keep themselves going.

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

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

In thinking through his chances of moving home, Frank ruminated on the implications for his various debts. “I’m clearing the rent arrears and the council tax, but the water rates could be a problem,” he said. Frank, like many others in the south west of England, which has the UK’s costliest water, had understandably put other needs ahead of paying his water bills. In an attempt to get away with this without being taken

to court, he had named his ex-girlfriend (unbeknownst to her) as the account holder.

“Are they still sending you letters or have they gone quiet?” I asked.

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

“So you want to let sleeping dogs lie.”

“Yeah.”

Misdirection and lying low were Frank’s methods for getting away with not paying. Even though the water bills were being delivered to his flat, he felt he could avoid being taken to court and being legally forced to pay them as long as he remained unnamed. But, should he move, he risked triggering an investigation into the account holder’s whereabouts, making it impossible for him to avoid paying.

How did Frank’s hope of moving home interact with the possibility of being taken to court over his water arrears? Frank considered the two hoped-for scenarios – moving home and getting away with not paying the water bill – to be incompatible; he believed that if he moved it would lead to the water company tracking him down. In response to this predicament, he sustained both of the hopes by suspending them in time. He later told me that the complications of moving home had led him to postpone agreeing to a friend moving in as a lodger: “That’s why, when he asked me about the room, I said I wasn’t sure. It wasn’t anything personal.” Frank was undertaking a self-consciously rational decision-making process, weighing up his options and calculating the likelihood of enforcement,

but his postponement of any decision indicates the form his hopes took while this process was underway. The hope itself remained, but he halted its pursuit. In other words, Frank's technique for sustaining his hopefulness was to forestall its fruition. In postponing his decision about moving home, he kept the future possibility of legal enforcement at bay. This gave him an alternative to yielding to this possibility and having to relinquish the hope of moving home that it seemingly ruled out.

Unemployed occupations

At the time of my fieldwork, Frank was living on Employment and Support Allowance (ESA), a social security benefit given to those deemed unable to work through ill health or disability. Having been unemployed for several years and with his health declining, he was eager to work again. Yet he doubted the possibility of doing so. What's more, he knew pursuing this hope could leave him far worse off, in terms of his health. One evening in September 2013, after moaning in agony from terrible cramps that beset him after walking to the shop, he said: "I'd like to see them [the Job Centre] tell me I can work now. You know, I actually *want* to work. I *like* working. I've done it all my life."

Because his ESA of £105 per week was related to his physical incapacity to work, Frank was not required to apply for jobs and sign on at the Job Centre every week.¹⁴ But should he have been deemed capable of working, then he would be put on

¹⁴ At the time of writing, Frank's situation had been made worse. Following a medical assessment, the Job Centre had put him onto Jobseekers Allowance. He appealed this decision at a tribunal but was again refused.

the basic unemployment benefit at that time of £73 per week (Jobseekers Allowance) and would have to sign on and apply for jobs. Frank had little faith in the Job Centre's assessment of his capacity to work, or about what work would suit him. This was understandable, as many news reports were circulating at the time about terminally ill people being deemed fit for work, due to unofficially tightened eligibility requirements. Still, Frank knew he could scarcely argue with the Job Centre's assessments. Just as the possible enforcement of his water debts led him to stall his pursuit of his hope of moving home (as I described in the previous section), so, too, was Frank's hope of once again working influenced by the possibility that the Job Centre could either force him to do a job that could damage his health, or take away nearly a third of his income.

Dispossessions occurred in Frank's life, then, not only as possible legal consequences of unpaid personal debts, but also in the form of being robbed of the means of paying those debts in the first place. The links between these different forms of dispossession are partly macro-economic. The lack of available jobs in his city had resulted from de-industrialisation and defence cuts. Both developments reflect the UK's changing position on the global stage in the late twentieth century, in the aftermath of empire and with most manufacturing having re-located to developing countries. Since that time, the UK government has relied on the financial industry as its main source of prosperity. Part of this reliance on the financial industry was a massive expansion in consumer lending since the 1980s. Like several other middle-aged working-class men I met during my fieldwork, Frank had dedicated his adult life to performing manual and industrial labour – in his time, working as a bricklayer, a taxi driver, a fruiterer and a security

guard. Yet successive governments had failed to take care of the tolls that this labour took on his body. The benefits system Frank had to contend with had become especially draconian due to austerity cuts. The UK government made these cuts after the 2008 financial crisis to serve a deeper political aim of prioritising the health of financial markets at the expense of wealth redistribution.

Frank's story shows that the links between these different forms of dispossession – over-indebtedness, joblessness and austerity – also occur at the “micro” level of people's subjectivities. By looking at how Frank occupied his unemployed time, as I do now, we can see some similarities between, on the one hand, Frank's effort to muster some hope about moving home, when the prospect of debt enforcement threatened to rule this hope out, and, on the other hand, the way he kept alive a hope of finding suitable work, when faced with a lack of job prospects and an increasingly punitive benefits system. Multiple kinds of dispossession elicited a similar form of hope.

“I don't know *what* job I could do,” Frank said doubtfully, the day we walked up the hill. “I can't look at a monitor for long, because it strains my eyes. So I couldn't work in a call centre or whatever. That's why you see me turning away every so often [when I'm on the PC]. But they won't get rid of my cataracts till I'm nigh on blind. If I get a job, what are they gonna do about the fact I just can't get out of bed some days, or I really don't want to leave the house?” He both doubted he could find a job and feared being forced to work. He was mindful of how pursuing his hopes could leave him ruined. While sustaining his optimism, he held its goal at bay. As a result, he wavered not merely about whether he would realise his hope of finding work, but also about whether it was within the

realm of possibility at all: an aspiration or merely a daydream. For the time being, in a way, it was both.

The ways in which Frank spent his days while unemployed often emulated the productivity of his former working life. He re-enacted his erstwhile tasks as a security officer on and around the street where we lived, offering protection to numerous residents. Seeing him pace slowly with his German shepherd along the perimeter fence of an Armed Forces base that adjoined the estate, on several nights, his blank stare struck me as stoically lonesome. Yet his comments about things he had noticed while out walking – a tear in the netting on some scaffolding indicating attempted burglary, new neighbours from Eastern Europe signalling a tide of immigration to which he was hostile – showed his manner to be also one of vigilance. Indeed, he told me, in explaining his flair for “hidden object” games on Facebook, “When you do security work, you train yourself to notice anything that isn’t where it should be.” In this way, he kept alive both the memory of his security work and the practical skills he had acquired through it.

Frank was a keen player of online games, on Facebook and other social media sites, and through playing often enough to optimise his success – most games giving bonuses for consecutive daily playing – he cultivated an occupation for himself. The aims of his online pastimes were often profit and productivity. He invested many hours into them, often with an air of heavy obligation and laboriousness. He told me, “First I’m gonna take him [the dog] out for a walk, then I’ve gotta check my dishes on the caff” (a café management game), or, “I’ve gotta stay up till 6[am] to do my dishes on the caff.” Yet occasionally he made a reference to the fictive qualities of the duties he had assumed, once venturing: “It’s not like I structure my day

around my games, is it?” As his face changed from wryness to dismay, it seemed that the full irony of his statement occurred to him only on hearing it out loud. He laughed and shook his head.

I went down to the living room one Saturday in August 2013 to see Frank sitting at his computer. He was playing *Farmland*, an online game in which square units of agricultural land were represented by alternately barley- and grass-coloured diamonds on a grid.

“This is taking fucking ages today,” he said. “I’m growing coffee here and coffee’s a 24-hour crop.”

“You have to wait 24 hours before you can harvest it?”

“Yeah,” he said, before sighing wearily. “When I first started going on this, I had four of each thing you could produce. Now I’ve only got one of each. ’Cause at the start you just get as many as you can, but it can only do so much at a time.” He said he wanted to expand commercially, but that “it can’t process it.” He whizzed the mouse around on the desk in a vain attempt to hurry the computer along, tutting: “Still fucking slow. Look, it’s still not changed.” Frank was impatient that his hardware and the game itself were impeding him. Not infrequently upon my entering the room having heard him shout expletives, he vowed deadpan to hurl the machine out of his balcony window. Whether things would have been different had his broadband and PC worked better I do not know, but as it was, his Facebook games were as much an occasion for exasperation as they were a time of productivity. Perhaps consonant with the physiological, legal and macro-economic conditions that frustrated his wish to work in real life, the inadequacies of his technological infrastructure frustrated his ambition to be productive on *Farmland*.

A wall in Frank's living room had shelves from one end to the other crammed full of DVDs, bought from car boot sales, Gumtree and second-hand shops. As with his online games, so with his hobby of collecting and watching DVDs, there was a labour to his ostensible leisure. He had a collection of several thousand, with an overflow in his bedroom wardrobe, and mused regularly over the bargains he had won and the value of his collectibles. The DVDs in his living room were impeccably alphabetised and Frank was in the habit of playing his discs one after the other in alphabetical order, screening his collection for faults. Should a disc not play properly, he would take it from the player, inspect its underside, tutt, and attempt to repair it. Frank's DVD collection was an ongoing work and he valued the circulation of discs in its own right. Some of his DVDs were pirate copies, which he sought steadily to replace with originals. He occasionally offered me copies he replaced, often so insistently that his impulse seemed primarily to be keeping a disc in circulation, stalling – as for himself – its consignment to the scrapheap and the confirmation of its redundancy.

Frank's pride in the resale value of his DVDs makes it clear how eager he was to be productive and to generate value. He often spoke about wanting to trade his discs as a justification for looking after them so carefully. Yet he seldom pursued this possibility in practice, saying he lacked the legs and the vehicle for car boot sales and the technical savvy for eBay. His interest in saleability was, therefore, largely habitual, the value created by his adroit caretaking somewhat wishful, and his ascription of re-sale value itself chancing. His wish to remain productive had been forced into a realm of sheer potential.

Despite often playing DVDs back-to-back for hours at a time, Frank's attention to what he played was highly selective. He

spent much of his time on his desktop computer with his back to the 36-inch, grey CRT television that sat in the corner of the room. He knew his films so well that he could predict their sequences of events and only turned round, he said, for “the best bits” or while waiting for his computer to load, often uttering little commentaries and quips about events on-screen. He told me: “I just have ’em on in the background most the time.”

By having the TV on in the background, Frank infused his living room with an atmosphere of productivity. Hence, through both his DVD collection and his online games, the function of these fictions in his life was to simulate productivity. Frank made these fictions a near-constant presence in his living room, their images, sounds, sequences and emotions constantly available to him. Some people might call this escapism, an attempt to lose himself in fictions. But this wrongly implies those fictions can absolutely never become a reality. I would describe Frank’s fictional pursuits instead as a kind of cocooning, for they were geared towards sustaining his hope of making a living for himself – a hope which, in turn, sustained him.

In the multiple ways I have mentioned in this chapter, Frank’s present-day life featured a tension between an impending past and a future he doubted would ever transpire. In each case, he warded off potential regrets. This applies both to his over-indebtedness and his hope for a nicer home, and to his hope of being productive as a middle-aged man in an austere, post-industrial age. In the first case, the prospect of facing legal enforcement for not paying his water debts threatened less to dispossess him of the things he owned, than finally to extinguish his hope of finding somewhere else to live. Likewise, in the second case, Frank’s hope of working faced a

likelihood of already having expired. He preserved this hope in the realm of make-believe. He tried to produce value in ways that were variously virtual, makeshift and wishful. But this does not mean they amounted to nothing. While in one sense these were nostalgic re-enactments of a past of gainful employment, in another they were future-oriented and hopeful: his unemployed occupations sustained a hope of re-entering employment despite his doubts as to whether this was even a possibility. The multiple, related forms of dispossession that Frank faced in the twilight of his working life – debt enforcement, the loss of work and government austerity cuts – all elicited in him a similar subjectivity, where hopes were suspended in time so that future dispossessions might also be held off.

References

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