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Ordinary Democracy

Reading Resistances to Debt after the Global Financial Crisis
with Stanley Cavell's Ordinary Language Philosophy

A thesis submitted in partial fulfilment of the requirements for the degree of
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Sous la direction de Madame/Monsieur les Professeurs
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Acknowledgements

It is difficult to begin without borrowing...

- Henry David Thoreau, *Walden; or, Life in the Woods* (2004)

In an example tucked away in a footnote, the ordinary language philosopher J. L. Austin explores the moral consequences of describing the shooting of his neighbour's donkey as an 'accident' versus describing this act as a 'mistake'. For many scholars of International Political Economy, the idea of hitching a ride with an ordinary language philosopher (let alone with a lesser-known one like Stanley Cavell) would seem about as promising as acquiring the services of Austin's neighbour's deceased donkey. How fortunate I am, therefore, to have had supervisors who have treated this project as something entirely other than dead on departure.

At the University of Warwick, Lena Rethel has ridden side-saddle with me throughout the project. Lena has a wonderful and quite uncanny ability to grasp the essence of my thinking, as well as the knots within my arguments, well before I do. This project has been vastly improved by Lena's incisive intellectual commentary and unflappable practical advice, not to mention her gentle pushes to, in her words, 'get a few more people on the bus' (even as she respected my desire to travel by donkey). Thank you, Lena.

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provides the angle according to which I measure not only where one can and ought to go in scholarly life, but also the best way to get there. This project has been enriched by Mat's guidance and support. Thank you, Mat.

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'It is difficult to begin without borrowing', Henry David Thoreau remarks at the beginning of *Walden*, a book underpinned by a sense of the need to acknowledge one's debts to others in order to pursue an independent path in life and thought. Thoreau rather understates the difficulty here. Without these debts, without this borrowing, it would be impossible to begin at all.

Declarations

This thesis is entirely my own work and has not been submitted for a degree at another university.

Parts of the discussion of Strike Debt in Chapter Six are forthcoming, in modified form, in the following article:

Tooker, L. and C. Clarke (forthcoming) 'Experiments in Relational Finance: Harnessing the Social in Everyday Debt and Credit', *Theory, Culture & Society*

Abstract

This thesis examines resistances to debt in the aftermath of the global financial crisis in the United Kingdom (UK) and the United States (US) in order to develop a novel account of democratic subjectivity for International Political Economy (IPE) based on Stanley Cavell's ordinary language philosophy. The global financial crisis has transformed debt into a topic of heated public debate, giving rise to new social movements as well as individual political resistances. However, IPE scholars have yet to substantively conceptualise this new democratic politics of debt, despite considerable research on the problems of debt-based models of economic citizenship. I trace this blind spot to the pictures of agency animating the field, before developing a novel conceptual account of democratic subjectivity in finance based on an original application of Stanley Cavell's ordinary language philosophy in IPE. I then use this account to show how ordinary democratic subjects are opposing debt-based economic citizenship in the UK and the US. To this end, I offer a comparative examination of three prominent tactics of debt resistance: avoiding debt, auditing debt, and refusing debt. I explore the first tactic, avoiding debt, by analysing popular debt-free living manuals and autobiographies. I study the second tactic, auditing debt, through participant observation with a London-based activist group called Debt Resistance UK. I examine the third tactic, refusing debt, based on interviews with Strike Debt, a US movement that has used peer-to-peer debt cancellation to incite debt refusal. My central argument is that although contemporary debt resistances are marked by conventional cultural-economic imaginaries, such as financial capability, transparency, and liability, debt's 'ordinary democrats' are reconstructing debt relations as a site of democratic selfhood and community in finance. In an era marked by an increasingly top-down, managerial politics of finance, I conclude, people's resistances to debt represent important practices of civic freedom that improve the prospects for democratic financial governance.

Introduction

We live at a time when more and more people are feeling the crushing weight of debt, even as they follow models of liberal economic citizenship to the letter. Since 2007, the foreclosure crisis in the US has cost 14 million people their homes, causing widespread homelessness, municipal bankruptcy, and massive intergenerational wealth loss (Stout, 2016: 82). The disproportionate effect of the crisis on African-Americans has led some to label debt an ‘economic hate crime’ (Brown, 2013: 809; Hunt, 2003). In England, the trebling of tuition fees and conversion of maintenance grants into loans means undergraduate students from the poorest backgrounds will now graduate with the largest student loan debts (Kirby, 2016: 26). Some students have turned to high-cost short-term consumer credit to bridge the gap (Hall and Sampson, 2014). In this they are joined by many others: in 2011-12, Britons took out approximately 8 million new payday loans, valued at around £2 billion in total, to make ends meet (Office of Fair Trading, 2013: 9). In the afterlives of the global financial crisis, many people find their lives amortised by debt and their futures in foreclosure.

Political economists have adroitly shown how rising personal and household debt levels are symptomatic of broader structural changes, as real wages stagnate, governments cut social provisioning, and people are expected to underwrite their present and future wellbeing with consumer credit and the debt-based accumulation of assets (see, for example, Montgomerie, 2006a; Langley, 2008a; Crouch, 2009; Roberts, 2013). Financial institutions have profited from these developments by finding novel ways to turn debt into an income stream and a tradable commodity (Pryke and Allen, 2000; Bryan and Rafferty, 2006). It is

hardly surprising that, for some commentators, the debtor now figures as the paradigmatic subject of neoliberalism, within a broader lineage of unequal debtor-creditor relations that can be traced back at least 5,000 years (Lazzarato, 2012, 2015; Graeber, 2012). The ostensible promise within liberal economic commentary and policy of a ‘democratisation of finance’ (Friedman, 1999; Shiller, 2003), via the expansion of everyday access to capital, has evaporated (Erturk et al., 2007; Langley, 2008a), even as debt’s promissory notes endure.

And yet, debt has not entirely swallowed democracy. Faced with the increasing extension of debt-based finance into their daily lives, people are devising a range of creative democratic political tactics to resist indebtedness. This thesis examines the rise of resistances to debt in the afterlives of the global financial crisis in the UK and the US in order to show how ordinary democratic subjects are emerging in opposition to debt-based economic citizenship. My central argument is that although resistances to debt in these countries are marked by conventional cultural-economic imaginaries, such as financial capability, transparency, and liability, debt’s ‘ordinary democrats’ are reconstructing debt relations as a site of democratic selfhood and community in finance.

In making this argument, I redress the relative inattention to resistance in the literature on debt in International Political Economy (IPE). To better understand resistances to debt, I develop a novel account of ordinary democratic subjectivity in finance for IPE based on the as-yet untapped philosophy of Stanley Cavell. The American philosopher Cavell examines democratic subjectivity as a ‘complex ethical position’ from which people strive to redeem and rebuild an imperfect democracy from within (Griggs et al., 2014: 27). Cavell’s work

captures both what I will call the ‘perfectionist’ spirit of contemporary debt resistances and the potential of these resistances to reconstitute the highly imperfect democratic governance of financialised societies like those of the UK and the US.

The remainder of this Introduction is structured in four sections. First, I position my argument within the IPE literature by showing that the field’s proliferating work on everyday debt has largely side-stepped practices of ordinary democracy. While IPE scholars have explained the emergence and shortcomings of a debt-based model of economic citizenship to excellent effect, they have yet to substantively engage with resistances to this model. Second, I outline the contribution I make to IPE in introducing Cavell’s understanding of ordinary democratic subjectivity to the field, linking this contribution to my underlying research questions. Third, I discuss what led me to study resistances to debt, as well as the research process I used to do so and the ethical quandaries I encountered. Finally, I outline the arguments of each chapter to give a roadmap for the thesis as a whole.

1. Problem: from foreclosed futures to new debt ecologies in IPE

The burgeoning literature on indebtedness in political economy broadly conceived reflects debt’s status as a pressing social and political concern. A search of the international library search engine WorldCat reveals that the number of texts with ‘debt’ in the title and ‘political economy’ as a keyword swelled from 380 in the period from 1997-2006 to 1,072 in 2007-2016. Even allowing for the inevitable delay between writing and publication, the growth of interest in debt is unmistakable. In the field of IPE, this growth has gone hand-in-

hand with a greater breadth in the literature, particularly with regards to everyday debt politics. Recent IPE scholarship on the everyday dimensions of debt has broadened an earlier generation of work that focused primarily on sovereign debt in the context of debt, currency, and financial crises in Asia and the global South (Aggarwal, 1996; Biersteker, 1993; Frieden, 1991; Strange, 1998).

Contemporary IPE work on the everyday politics of debt examines the dynamics of sub-prime lending and debt-driven housing bubbles (Montgomerie, 2006a; Schwartz and Seabrooke, 2009; Watson, 2009; Brassett et al., 2010; Langley, 2008b, 2010; Montgomerie and Būdenbender, 2014), as well as the gendered, racialised, and class-based political economy of personal debt and political austerity (Roberts, 2013, 2014; Montgomerie and Tepe-Belfrage, 2016). Scholars have critically analysed the promotion of debt as a livelihood strategy and plank of asset-based welfare, and the related aggressive expansion of consumer credit, microcredit, and fringe lending industries (Montgomerie, 2006b; Aitken, 2006, 2010a, 2010b, 2013, 2015a; Taylor, 2012, 2013; Soederberg, 2013, 2014; Langley, 2009a, 2009b). They have also shown how everyday debt politics are linked to broader narratives of crisis (Brassett and Clarke, 2012; Blyth, 2013; Stanley, 2014; Langley, 2015).

A key contribution of these varied analyses has been to detail the emergence of a form of what I call debt-based economic citizenship. In short, this is a practice and ideal of liberal economic citizenship in which people are expected to secure the basics of wellbeing, such as shelter, food, education, and health, by going into debt. Within a regime of debt-based economic citizenship, indebtedness is simultaneously normalised and pathologised depending on the identity of the

debtor. For instance, middle-class debtors are seen as virtuous investors, while low-income families (and especially sole-parent ones headed by women) are seen to be undeserving, financially irresponsible, and in need of moral reform (Watson, 2009; Montgomerie and Tepe-Belfrage, 2016).

In light of this brief survey of the breadth of IPE work on debt, my claim that IPE offers a limited view of everyday debt politics will appear perverse, perhaps even mistaken. But consider the following vignettes. In 2015, at the height of negotiations over Greece's access to Eurozone bailout funds, a German couple walked into a town hall in Nafplio, Greece and handed over €875, the amount they had calculated each German citizen owed in reparations for the Second World War (Agence France-Presse, 2015). They could not pay more, the couple said, because they were retirees of modest means. In Chile a year earlier, a young artist sneaked into the vault of a private, for-profit university and stole student tuition fee contracts worth an estimated US\$500 million. He burned the contracts, rendering the debts uncollectable, and described his actions as an 'act of love' (Franklin, 2014; 'Chilean Robin Hood?', 2014). In a more collective vein, as a result of the foreclosure crisis in the US, there is a growing online counter-public of underwater mortgage-holders, in which individuals and households are supporting each other to walk away from their debts (Stout, 2016).

These vignettes move us beyond the simultaneously spectacular and dispiriting headline figures of debt by illustrating a push-back against indebtedness by people in everyday life. While these instances of ordinary agency relating to debt differ in their goals, tactics, and oppositional quality, they encapsulate both

changing popular understandings of debt obligations in the wake of the 2007-8 crash and the emergence of the debtor as a political subject. As Andrew Ross (2014: 180) argues, ‘debt activism has been one of the most striking manifestations of anti-capitalist sentiment in the years since the 2008 financial crash.’ These examples speak less of the homogeneous force of debt-based economic citizenship than of the complexity of what economic geographer Chris Harker (2017) calls ‘debt ecologies’.

Drawing on the economic geography literature on money and finance, Harker (2017: 2) uses the metaphor of ecology to capture the variegated nature of contemporary debt politics and to enable a ‘more-than-economic’ understanding of debt (see also Leyshon et al., 2004; Lai, 2016; Langley and Leyshon, 2017 on financial ecologies). Exploring debt ecologies in the Palestinian context, Harker (2017: 9) underscores that ‘debts are never just financial’ but instead are entangled with multiple forms of non-financialised obligation, including mutuality and sharing but also obligations that are colonial and imperial in nature. Although Harker uses the concept of debt ecologies to think spatially about indebtedness, the idea provides a useful metaphor with which to understand post-crisis everyday debt politics, including in the UK and the US. If the global financial crisis has turned out to be a ‘status quo’ one (Helleiner, 2014), the monoculture of regulatory responses to the crisis contrasts strongly with the ecological diversity of people’s rejoinders and resistances to debt.

Given this explosion in popular activities around debt, it is surprising that IPE scholars have yet to substantively conceptualise resistances to debt, notwithstanding several important suggestive analyses (Langley, 2008a: ch. 9;

Aitken, 2015b; Clarke, 2016: 131–9; Stanley et al., 2016). While IPE work on the everyday politics of debt does much to illuminate the workings of debt-based economic citizenship, it tends to show us only one side of the ledger. To borrow the language of the political theorist James Tully (2008), most IPE scholars emphasise ‘practices of governance’ in debt politics rather than ‘practices of civic freedom’. This emphasis persists despite exemplary Foucauldian studies of finance and economy in IPE that emphasise the relationship between power and resistance (see, for example, de Goede, 2005; Amoore, 2006; Langley, 2008a; Aitken, 2007; Vestergaard, 2009). The problem to which this thesis responds can therefore be stated as follows: IPE scholarship has yet to account for people’s democratic agency within the new debt ecologies spawned by the global financial crisis. Debt resistance represents something of a blind spot in the field.

2. Contribution and questions: a Cavellian account of ordinary democratic subjectivity for IPE

Given this problem statement, my claim to originality and contribution to the literature can be formulated as follows:

I develop a novel account of ordinary democratic subjectivity in finance for IPE based on Stanley Cavell’s ordinary language philosophy.

This contribution is significant because it allows me to remedy the relative inattention in the field to debt resistances and therefore to better account for contemporary debt ecologies. This contribution is original because it introduces the philosophy of Stanley Cavell into IPE. Specifically, Cavell’s arguments represent a novel conceptual resource, in IPE, with which to understand the prospects for ordinary democracy in finance.

To explore and test the relevance of Cavell's thinking to IPE, I have built my study around the following underlying research questions:

How are people resisting debt in the afterlives of the global financial crisis in the UK and the US? In what ways, and to what extent, can Cavell's understanding of ordinary democracy account for these resistances?

The very novelty of my contribution means my choice of Cavell and of ordinary language philosophy more broadly needs explanation. Ordinary language philosophy is a movement established by J. L. Austin and Ludwig Wittgenstein in the middle third of the twentieth century and subsequently extended by the second-generation ordinary language philosopher Stanley Cavell. Austin and Wittgenstein advocated returning to ordinary language usage to dissolve the misunderstandings they felt had arisen as philosophers sought ever-greater logical rigour and abstraction from the everyday in philosophy. Ordinary language philosophers argue that many apparently profound philosophical problems arise from insufficient attention to how we ordinarily use words in context, or, as Wittgenstein (1953 [1999]: §§ 21-23) puts it, within their diverse 'language-games'. Because, as Austin (1962) famously demonstrated, to *say* something is also to *do* something, ordinary language philosophy foregrounds ordinary agency: it reveals the ethical and political things we do with words. Methodologically, ordinary language philosophy asks us to study examples of (linguistic) agency in context and to take the ordinary, particular case seriously.

Within IPE, Austin's work has become a mainstay of burgeoning debates about financial performativity (see the Austinian analyses of, for example, Brassett and Clarke, 2012; Clarke, 2012; MacKenzie, 2006), while Wittgenstein has been

used to examine people's everyday socialisation into dominant economic ideas (Pforr, 2015). However, the work of Austin's and Wittgenstein's follower Stanley Cavell has yet to be tapped in the field. Aside from a brief discussion of Cavell's idea of 'moral perfectionism' as an alternative to the liberal market concept of justice rooted in property and exchange (Turpin, 2011: 114–8), Cavell's arguments have yet to be applied to the broad study of political economy, much less to the particular subject field of IPE.

At first glance, this neglect appears completely warranted. Cavell does not offer a theory of political economy, power, or resistance. Indeed, he does not have much to say about the economy at all, much less about neoliberalism or financialisation. Cavell's accounts of language, ethics, and democracy are deeply philosophical in nature and are often illustrated with rather specialised references to literature and popular culture. Nevertheless, there are useful connections to be made between Cavell's work and emerging directions of research in IPE. As an ordinary language philosopher, Cavell studies the 'ordinary', speech act theory, and popular culture, which are themes that overlap with feminist, everyday, and cultural political economy approaches to IPE. Moreover, Cavell's extensive discussions of ethics align him not only with moral economists and students of classical political economy (for example, Watson, 2005; Sayer, 2011; Stanley, 2014; Montgomerie and Tepe-Belfrage, 2016; Clarke, 2016), but also with those interested in tracing the ethical contours of IPE more broadly (Brassett and Holmes, 2010). For those looking for a normative basis for political-economic critique, Cavell offers an account of injustice rooted in an exploration of people's everyday failures to acknowledge others, while also outlining a form of response

to ethical and political failures in the form of what he terms ‘moral perfectionism’.

Finally, and most importantly, Cavell offers IPE a new take on democratic subjectivity. Cavell uses Austin’s and Wittgenstein’s strategies of ordinary language analysis to propose an account of what I call ‘ordinary democracy’, and, in particular, an account of ordinary democratic subjectivity. I use the term ordinary democracy as an overarching label for a range of concepts in Cavell’s work, which I will examine in more detail in Part One of the thesis. In essence, the ordinary democrat is, for Cavell (1990), a ‘perfectionist’, although in Cavell’s work this word is without its usual negative undertones. A Cavellian perfectionist is someone who is spurred to action by democracy’s disappointments but who does not accede to cynicism or hopelessness. The perfectionist works to rebuild an imperfect democracy from inside. In discussing ordinary democratic subjectivity, Cavell starts from the democratic individual, but his work also yields an account of democratic intersubjectivity and collectivity. Applied to IPE, Cavell’s conception of ordinary democracy allows us to account for how and why people are striving to change the radically imperfect democracy of financialised societies from within. This approach is highly relevant in a post-financial crisis context where debt acts as a significant constraint on equality and justice, and people are no longer content to leave the question of change to either governments or markets.

3. Research process: the practice and ethics of studying debt resistances

The perfectionist quality of democratic debt resistances was what drew me to study them, although I only found the Cavellian name for this quality later on.

The perfectionism of these resistances contrasted strongly with the logics of power and domination usually emphasised in IPE, and yet it was also, I soon realised, irreparably bound up with these dynamics. At the same time, the tumultuous afterlives of the global financial crisis provided an unparalleled opportunity to study democratic resistance and agency in finance. I had originally set out to study the ethics and politics of North-South sovereign debt policy based on a single country case study, but practical politics soon outstripped my initial proposal. Occupy movements were erupting around the globe. Governments in Greece and Spain came and went because of popular agitation around debt and related issues. New activist groups working on debt were springing up in the UK, where I was based. British non-governmental organisations (NGOs) were shifting their gaze back toward home because many of the debt problems they had worked on in the global South were now emerging in the North. The democratic energies around debt seemed under-studied and impossible to ignore, particularly given the growing emphasis on debt-based economic citizenship in my subject field, IPE.

In particular, I was struck by the *range* of ways people were responding to rising debt levels in the afterlives of the financial crisis. Reflecting this range, each of the substantive studies of resistance I develop in this thesis exposes a type or tactic of debt resistance. These tactics are: avoiding debt, auditing debt, and refusing debt. I developed this classification over the course of several years spent studying debt resistances in the UK and the US. The choice of these two countries was motivated partly by pragmatic reasons, including language competency and the fact that long-term participant observation, which I use for one of my cases, was only financially viable in the UK. I also wanted to work

within one broad debt ecology so that I could understand what my cases might share. The UK and the US share an economic culture that, in very broad terms, emphasises values such as individual economic freedom and is marked by lineages of liberal economic reform, ongoing neoliberal restructuring, and processes of financialisation. Most importantly, these countries represent key laboratories of debt-based economic citizenship today.

The time-sensitive nature of the developments I set out to study meant I had to adopt a pragmatic approach to case selection so that I could make the most of opportunities to study the new groups emerging around me. In London, a small activist group formed in mid-2013 because of a conference organised by an NGO called Jubilee Debt Campaign. I joined the group, which went on to become known as Debt Resistance UK. While focused on a range of activities, Debt Resistance UK has become well known for its debt auditing work focused on private bank lending to local authorities. Specifically, this debt auditing work aims to draw out the implications for ordinary people of the mis-selling of financial derivatives, as local authorities cut services to cover debt servicing. I discuss this auditing work in Chapter Five, drawing on long-term participant observation of and ongoing involvement in the group. I include a more detailed discussion of the methods I used for this study in that same chapter.

In mid-2012, a social movement called Strike Debt formed in New York City as an offshoot of Occupy Wall Street. Strike Debt soon hit the headlines for promoting debt refusal via a novel peer-to-peer debt cancellation initiative called the Rolling Jubilee. To understand the group's claims and the practical politics of debt refusal, I spent between March and May of 2015 in New York City and the

San Francisco Bay Area conducting semi-structured interviews with present and past members. The timing was fortunate because I was able to interview a significant proportion of group members before Strike Debt became inactive (partly because of political disagreements) and was superseded by another group called the Debt Collective. Chapter Six discusses how Strike Debt's activities constitute a tactic of debt refusal. The detail of how I conducted my research is included in that chapter.

The third tactic that I cover, avoiding debt, suggested itself in the course of my interactions in 2014 with a group in the English Midlands called Zero-Credit, a self-described cooperative of people with first-hand experience of personal debt problems. Unfortunately, as happens with many voluntary and civil society groups, Zero-Credit stopped being active, although its energetic founder continues to work on debt issues. The group's demise put an end to my work on this case. Taking inspiration from the fact that Zero-Credit had started life as a book of the same title that its founder had self-published (Bryn-Jones, 2008), I turned my attention to popular debt-free living literature, including debt advice manuals and debt-free living autobiographies. Once again, the methods and evidence I used to study debt avoidance are outlined in the relevant chapter, namely Chapter Four. In examining debt avoidance, it struck me as important to acknowledge that individuals are also involved in political resistances, and hence to encompass both individual and collective resistances in the substantive chapters of the thesis.

I have found that conducting research with activists and social movements gives rise to ethical quandaries that go beyond the somewhat formalistic ethics covered

by institutional research procedures. Ethics is more than a tick-box approach: it is an embodied practice requiring ongoing reflection (Maeckelbergh, 2016: 211). It proved relatively easy to apply the key elements of formal research ethics in the course of my research. The ongoing nature of my relations with members of Debt Resistance UK and my continued connections to former members of Strike Debt have allowed me to apply a high standard of ongoing rather than one-off informed consent. I also took care to minimise my use of paper-based data in favour of encrypted digital data, in recognition of the fact that people involved in activism and social movements can be harmed if even seemingly innocuous information is shared (Maeckelbergh, 2016: 214).

Perhaps the most challenging matters of ethical research practice relate not to the securing of consent or to the security of data but to an ethics of exchange and an ethics of analysis. In this first area, there is a trend within academia to emphasise giving direct aid to those with whom one conducts research. However, as Gillan and Pickerill (2012: 136–7) note, this ‘ethics of immediate reciprocation’ is not without problems, as it can lead to an instrumentalised, tit-for-tat reciprocity rather than the development of genuine long-term relationships. Most importantly, as the authors observe, ‘the main issue with immediate reciprocity is that problems of objectification do not disappear through participation’ (Gillan and Pickerill, 2012: 136, citing Roseneil, 1993). This problem suggests an ethics of analysis is also required.

Researchers working with social movements and activists often bring a sympathetic position to their accounts of their interlocutors’ activities (Gillan and Pickerill, 2012: 138), and I am no exception in this regard. As a result of this

position, I faced moments of uncertainty in the research and writing of this thesis regarding which parts of people's ideas and work I should discuss. I feared that my arguments, if critical, might reflect poorly on my interlocutors, particularly if these arguments did not sit easily with a group's broader stated purpose. However, I came to see that activists and social movement participants often demonstrate a reflexivity that at least matches and often exceeds that of the researcher, thinking as they do in deeply political and moral terms about the world in which they live. This reflexivity became in itself a reason to apply an evaluative lens to my interlocutors' work, for to do so mirrored my participants' own practices. Moreover, an approach wherein one limits one's arguments to actors' self-interpretations is insufficient because it fails to contextualise these interpretations and to consider the political context of identity and agency (Glynos and Howarth, 2007: 64; Griggs et al., 2014: 13). I have therefore taken my interlocutors' deep concern with politics and their interest in self-analysis as an invitation to highlight the potential *and* the limitations of their work in a sensitive way.

One key way in which I did this was by using my interlocutors' own ethico-political frameworks to evaluate their work (Maeckelbergh, 2016). To give an example, activist debt auditing work is based on a commitment to transparency, suggesting an immanent ethic with which to analyse activists' practices. That is: to what extent does activism measure up to conventional standards of transparency? And if it does not, what might this tell us about those very standards, as well as the activists' work? In Chapter Five I discuss this particular question further, but I introduce it here to give a sense of how I have used the frameworks of my research participants as a guide to my analysis. To conclude:

although an ethics of analysis is an important consideration in all research, it seems particularly crucial in social movement research. This is because, in my experience, activists adopt an ethos of openness, solidarity, and care for others that results in the opposite of the type of guarded research conversation one has in business or high finance settings, where knowledge is treated as proprietary and ‘rivalrous’.

4. Structure: chapter arguments and overview

This thesis is structured in two parts. Part One is conceptual in nature and comprises Chapters One, Two, and Three. These chapters outline, respectively, the warrant for the thesis, its ordinary language philosophy methodology, and its Cavellian conceptual framework. Part Two of the thesis comprises three substantive studies as exemplars of debt resistance. I call these ‘substantive studies’ rather than empirical case studies because each study further develops an element of my Cavellian conceptual framework in substantive dialogue with the debt resistance activities of my interlocutors. In other words, I have read my concepts and exemplars reciprocally. Chapters Four, Five, and Six thus investigate my chosen three tactics of debt resistance in light of Cavell’s arguments about ordinary democracy.

In Chapter One, I create the warrant for the thesis by examining the literature on debt in IPE. I sketch and distinguish between two images of non-elite debt politics: the first is an ‘everyday’ image (built on Hobson and Seabrooke’s [2007b] influential distinction between ‘regulatory’ and ‘everyday’ IPE); the second I call an ‘ordinary’ image. The everyday image is well established. It looks at the drivers of growing personal and household indebtedness, as well as

the implications of debt-based economic citizenship in everyday life. I compose the second, ordinary image by bringing together several otherwise isolated cultural political economy analyses of debt, credit and finance.

Specifically, I argue that an ordinary image of debt politics emphasises ordinary agency, treats debt as a more-than-economic category, and considers people as exemplars to think with, rather than as examples of broader financial logics. It therefore provides a counterpoint to the everyday image, which tends to emphasise the disciplinary force of debt and does not substantively examine debt resistances. While I make a case for the ordinary image, I do not hold that other images of debt politics are wrong or mistaken; rather, different images show us a different aspect of debt politics. I frame this argument with the ideas of the later Wittgenstein on theory, concepts, and perception. Wittgenstein, alongside J. L. Austin, had a profound influence on Cavell.

In turn, Austin's ideas provide the basis of my discussion of the 'ordinary' in Chapter Two. In this chapter, I set about turning the sketch of the ordinary that I made in the first chapter into a more developed methodology by turning to Austinian ordinary language philosophy. Austin's speech act theory has underpinned a wealth of work in financial performativity studies and so his arguments are relatively well known in IPE. However, in focusing on Austin's concept of performativity, IPE scholars have overlooked four core dimensions of the broader ordinary language philosophy project: examining ordinary ethics, understanding ordinary action, scrutinising ordinary language usage, and reanimating ordinary words. My central argument in this chapter is that a wider reading of the Austinian project can lay the foundations for studying and

appreciating ordinary agency. This discussion also allows me to introduce Austin as the second key figure of first-generation ordinary language philosophy who influenced Cavell, meaning the reader will be familiar with the arguments of first-generation ordinary language philosophy before encountering Cavell's second-generation work in Chapter Three. I finish the chapter by discussing the methodological practices that Cavell develops from Austin's and, to a lesser extent, Wittgenstein's procedures.

In Chapter Three, I move from ordinary language philosophy as a broad set of ideas and methodological precepts to the specifics of Cavellian theory. I develop a conceptual framework for understanding ordinary democratic subjectivity by taking three concepts that are developed chronologically across Cavell's career: the 'claim to community', which emerges in Cavell's early readings of Austin and Wittgenstein; the 'ordinary exemplar', which is based on Cavell's mid-career work on the American Transcendentalists Ralph Waldo Emerson and Henry David Thoreau; and the 'passionate utterance', which Cavell develops late in his career as an extension of Austin's notion of the performative utterance. My key claim in this chapter is that these three concepts form a perfectionist 'grammar' of democratic personhood or subjectivity, one that specifies a form of ordinary democratic 'I', 'you', and 'we'. While this conceptual framework will necessarily sound quite abstract at this stage, I put it to work in Part Two of the thesis to probe the usefulness of Cavell's ideas for understanding the democratic potential of resistances to debt.

In the second part of the thesis, I turn to my chosen three tactics of debt resistance. Because I outlined these tactics in the discussion of my cases above, I

will provide only a summary of them here. In Chapter Four, I examine the tactic of avoiding debt, based on analysis of popular debt-free living literature. My main contention in this chapter is that avoiding debt can be a political practice of resistance that develops democratic selfhood (or the ordinary democratic 'I'). While debt avoidance is often promoted in a way that accords with neoliberal models of financial capability, it can also be used to experiment with non-financialised ways of living and to develop a sense of independence from society's norms. Some protagonists of debt-free living challenge systems of work and finance that fail to yield substantive freedom for them, while also exemplifying this non-conformity for others. I use Cavell's concept of the 'ordinary exemplar' to show when and how this difference becomes possible.

In Chapter Five, I explore the tactic of auditing debt, based on participant observation of Debt Resistance UK's work. Using Cavell's concept of the passionate utterance, I argue that Debt Resistance UK is enmeshed within the conventional financial imaginaries of transparency implied by auditing, but also that the group's work at times exceeds these imaginaries and develops substantive democratic responsiveness (or a responsive democratic exchange between the 'I' and the 'you'). Drawing on both 'frontstage' and 'backstage' work by the group (Goffman, 1956), I argue that ordinary democratic exchange about finance is best achieved by working in a passionate rather than a performative register of speech, or with what Cavell calls the 'passionate utterance'.

In Chapter Six, I examine the tactic of refusing debt as it has been developed by Strike Debt. I use Cavell's concept of the 'claim to community' to illuminate

how Strike Debt managed to create a community of debtors (the ordinary democratic ‘we’) through its imaginative peer-to-peer debt cancellation initiative, but also how and why political disagreement emerged within the group. This emphasis on disagreement is key to perfectionist understandings of democracy. It is essential rather than incidental to Cavell’s grammar of democratic subjectivity that any claim to community can fail. Indeed, I argue that internal criticism within Strike Debt of the group’s examples of debt refusal shows that community is never anything more than a claim.

Finally, in the Conclusion I draw together, in a comparative vein, the connections and distinctions between my three substantive studies. I then revisit the contribution I make to the IPE literature with my Cavellian account of democratic subjectivity, before outlining the implications of my findings for broader debates in the field about ethics, performativity, and critique, as well as suggesting avenues for further research and ongoing ‘perfectionist’ conversation about finance in IPE. The overall interest of such conversation is to show us how the radically imperfect democracy of financialised society might yield to a better version of its current self. The inequalities and injustices of contemporary debt-based economic citizenship are not inevitable, according to my studies of debt’s ordinary democrats.

Part One

From Everyday Politics to Ordinary Democracy

Chapter One: Images of Debt Politics

A picture held us captive. And we could not get outside of it, for it lay in our language and language seemed to repeat it to us inexorably.

– Ludwig Wittgenstein, *Philosophical Investigations* ([1953] 1999)

In International Political Economy, the everyday politics of debt tends to be understood in terms of the disciplinary power and ideological triumph of a debt-based model of economic citizenship. Scholars of IPE have been quick to demonstrate the shortcomings of this model. They have shown how the adoption of debt-based economic citizenship in countries such as the UK and the US has been driven by economic restructuring, retrenchment of social welfare provision, and the extension of finance into daily life. Nevertheless, IPE scholars' engagements with everyday debt politics lag behind a key practical development: the novel and diverse responses of debtors to financial crisis and austerity. In this chapter, I diagnose the reasons behind this relative neglect within IPE of debtor agency and outline the makings of a contrasting 'ordinary' image of debt politics that foregrounds democratic agency. I argue for a type of IPE that treats people as exemplars to think with rather than as examples of broader political-economic logics, and one that acknowledges how the non-financial dimensions of debt can act as a spur to political activity. In this ordinary image, a range of democratic subjects in debt politics become visible and their alternative ethics and politics plausible.

I make this argument across three sections. In section one, I introduce some ideas from the work of Wittgenstein to frame my argument. As I noted in the Introduction, Wittgenstein (together with Austin) profoundly influenced Cavell, so understanding Cavell's arguments requires grasping Wittgenstein's ideas as well. As I shall demonstrate, Wittgenstein's ideas about theory, concepts, and perception are also independently useful as tools with which to diagnose the limitations and possibilities of the IPE literature on the everyday politics of debt.

I examine this literature in the remainder of the chapter, dividing IPE work on the politics of personal and household debt into two images for heuristic purposes: an 'everyday' image and what I call an emerging 'ordinary' image. In section two I start from the influential distinction made by John Hobson and Leonard Seabrooke (2007a) between a 'regulatory' IPE that focuses on systemic developments and elite actors, and an 'everyday' IPE more concerned with how people's everyday activities and beliefs make up the global political economy. While regulatory IPE scholarship on debt largely elides the everyday politics of debt, some historical materialist and social constructivist work considers the domestic underpinnings and implications of international debt.

I then examine feminist, everyday, and cultural political economy approaches to IPE as the basis for the dominant 'everyday' image of debt politics. I show how this varied work critically traces debt-based economic citizenship as a key form of liberal financial 'belonging' around the world, including in the UK and the US. A major contribution of this literature has been to study the extent of and reasons behind the expansion of personal and household indebtedness. The literature also outlines how gendered, racialised, and classed subjects of debt

become ‘adversely incorporated’ (Aitken, 2015a: ch. 6) into global financial networks. Writing on themes ranging from everyday financial literacies to the moral economies of austerity, scholars have shown how debt disciplines people and how this discipline is linked to structural pressures and changes in the global political economy.

However, on the whole this everyday debt politics literature stops short of substantively investigating how people are resisting debt-based economic citizenship, some suggestive analyses notwithstanding (Langley, 2008a: ch. 9; Aitken, 2015b; Clarke, 2016: 131–9; Stanley et al., 2016). For this reason, in section three I sketch a second, emerging ‘ordinary’ image of debt politics based on a cultural political economy approach to IPE. Scholars working within this ordinary image dwell on the detail of people’s lives and actions, instead of working from more generalised descriptions of everyday debt dynamics. They do so to reveal ‘counterpoints’ (Aitken, 2008) to the ethical and political commitments and vocabularies of debt-based economic citizenship. Specifically, this ordinary image is based on a commitment to use particular lived examples of debt relations to rework the more generic portraits of agency, obligation, and even the concept of ‘debt’ itself, that are seen in the everyday image of debt politics.

1. Captivity to pictures and practices of civic freedom

In this section, I show how the later Wittgenstein’s ordinary language philosophy offers a way to diagnose the workings of the everyday image of debt politics. The ideas of Wittgenstein’s later philosophy are contained in the *Blue and Brown Books* (Wittgenstein, 1969) and *Philosophical Investigations* (Wittgenstein,

[1953] 1999). In these works, Wittgenstein examines the pictures of theory, concepts, and perception that generate philosophical problems. Instead of seeking to solve these problems on their own terms, Wittgenstein ([1953] 1999: pt. I, § 133, § 122, emphasis in original) aims to make the problems ‘*completely disappear*’ by offering a new way of looking at them, or what he calls a ‘perspicuous representation.’ Specifically, Wittgenstein ([1953] 1999: pt. I, § 122, original emphasis omitted) seeks to get a ‘clear view’ of the problem by re-presenting it in such a way as to enable us to make new connections and distinctions. As he says, ‘[a] perspicuous representation produces just that understanding which consists of “seeing connexions”’ (Wittgenstein, [1953] 1999: pt. I, § 122). This renewal in ways of seeing is crucial because:

The aspects of things that are most important for us are hidden because of their simplicity and familiarity. (One is unable to notice something—because it is always before one’s eyes.)....—And this means: we fail to be struck by what, once seen, is most striking and most powerful. (Wittgenstein, [1953] 1999: pt. I, § 129)

Wittgenstein offers three key diagnoses of the ways in which we fail to notice what is ‘most striking and most powerful’. These diagnoses are of: 1) the ‘craving for generality’ in theorising; 2) the presumption of the ‘crystalline purity’ of concepts; and 3) ‘aspect-blindness,’ or an inability to perceive the different aspects of an object and hence to see the object from multiple points of view. In essence, Wittgenstein questions the unifying drive that often underpins understandings of theory, concepts, and perception. I outline each diagnosis in

turn, so that I can put these diagnoses to work in the remainder of the chapter, as well as across the thesis as a whole.

1) Craving for generality

The first tendency Wittgenstein (1969: 17–8) denounces is the ‘craving for generality’, or the tendency to subsume the particular under a universal. The craving for generality involves a ‘contemptuous attitude towards the particular case’ or ‘contempt for what seems the less general case’ (Wittgenstein, 1969: 18, 19). Instead of thinking about things comparatively in terms of their differences and resemblances, we subsume individual things and experiences under a general concept, which leads us away from what each instance might tell us in its specificity. We seek to understand the particular by passing through a universal and thus ‘dismiss as irrelevant the concrete cases, which alone could have helped [us] to understand the usage of the general term’ (Wittgenstein, 1969: 19–20).

To counter the craving for generality, Wittgenstein ([1953] 1999: pt. I, § 107) orders us ‘[b]ack to the rough ground!’ of the ordinary, and especially ordinary language usage. The craving for generality is expressed most clearly in the quest for natural laws in science, but it also surfaces in the humanities and social sciences, as when philosophy turns to metaphysics, or economics reduces human behaviour to self-interest. In IPE, for example, the craving for generality becomes evident in analyses that reduce people’s actions and behaviours to the broad rubric of neoliberalism. I call the craving for generality a form of *excessive generalisation*.

2) *Crystalline purity of concepts*

One habit related to the craving for generality involves assuming that concepts have or need a pure and singular form. For instance, in seeking a crystalline purity to the concept ‘resistance’, one might seek to define the one thing that all resistances to debt must have (a deliberate oppositional attitude, for example). However, with this presumption of crystalline conceptual purity, we forget that concepts need not have sharp boundaries. Wittgenstein ([1953] 1999: pt. I, § 71) illustrates this fact with the concept ‘game’, which he calls ‘a concept with blurred edges’. When we look at the various things we call ‘games’, Wittgenstein ([1953] 1999: pt. I, § 66) asserts, ‘we see a complicated network of similarities overlapping and criss-crossing’ rather than finding one thing that is common to all games. The concept of ‘game’ draws together many criss-crossing, twisting fibres. Here ‘the strength of the thread does not reside in the fact that some one fibre [sic] runs through its whole length, but in the overlapping of many fibres’ (Wittgenstein, [1953] 1999: pt. I, § 67).

Wittgenstein ([1953] 1999: pt. I, § 67) thus notes that concepts need not always be precise; sometimes it is more useful to think of them as made up of a series of ‘family resemblances’. While at times we will want to give someone precise GPS coordinates (because we have buried something that needs to be retrieved), at other times we will simply point in a general direction and tell the person to stand roughly over there (because we want to take a photo of them, for instance). I call this neglect of the diverse ways we use concepts, and hence the idea that we always need a concept with an essence and clear boundaries, *essentialism*.

3) *Aspect-blindness*

The third form of thinking that troubles Wittgenstein is a tendency to see one aspect of an object and to assume that this aspect represents the *whole* of the thing, meaning that we fail to notice a different aspect. Wittgenstein ([1953] 1999: pt. II, § xi, 213) calls this problem ‘aspect-blindness’. He famously uses the ‘duck-rabbit’ image, a figure from *Gestalt* psychology that can be seen as either a duck or a rabbit, as an example of seeing aspects (Wittgenstein, [1953] 1999: pt. II, § xi, 194). At first glance, you might see a duck; looking again, perhaps you will see a rabbit. You might become struck by the fact you can see *both* of these figures, in alternation (in which case you experience an ‘aspect change’).

Importantly, with an aspect change, one’s attitude and practical relationship to the object also changes. You might eat the duck for dinner but keep the rabbit as a pet (Pin-Fat, 2016). Applying this insight to a different object, ‘debt,’ one might first see a financial obligation to render monies owed (the dominant ‘aspect’ of debt in IPE), but one might subsequently perceive debt to be a series of non-financialised obligations to ongoing exchange (as when I say, ‘I owe you one’; this is the aspect that has traditionally interested social anthropologists). Wittgenstein calls the fact of being differently struck by something the ‘dawning’ of an aspect, and the inability to be so struck ‘aspect-blindness’. I will call the inability to be struck by the more-than-economic dimensions of the practice and concept of debt, *economism*.

What remains to be considered is the *political* significance of Wittgenstein’s diagnoses, as I will put them to work in this thesis (on Wittgensteinian thinking

as political, see the contributions to Heyes, 2003; Heyes, 2007; Tully, 1995, 2008;). This significance lies in the fact that Wittgenstein's diagnoses are simultaneously diagnoses of a type of unfreedom. David Owen (2003) calls this unfreedom 'aspectual captivity'. According to Owen (2003: 82), Wittgenstein's philosophy draws our attention to 'a certain class of nonphysical constraints on our capacity for self-government,' while also providing a way to dissolve these constraints through 'perspicuous representation.' Owen (2003: 85) suggests that being held captive to a picture entails both being bound by it but also spell-bound by it, in thrall to it and enthralled by it.

At this point it is important to avoid falling into the trap of assuming that we can do without pictures altogether. We need background pictures to render our lives intelligible (Heyes, 2007: 18). A world without pictures is neither desirable nor possible. Indeed, Wittgenstein ([1953] 1999: pt. I, § 115) argues that we cannot get outside of our pictures because they lie in our language, which seems to repeat them to us over and over. A more appropriate aim is to try to become aware of pictures and what they do for us. For this reason, Owen (2003: 83) argues that we should assess the value of a given picture based on its contribution to our sense of our *capacity for agency*. Here Owen (2003: 83) is referring to the capacity of a picture 'to orient our practical judgments such that we can go on in the world, that is, experience ourselves as agents.'

In turn, we can challenge pictures by re-orienting them to foreground what political theorist James Tully (2008: 4) calls 'practices of civic freedom.' For Tully, who combines Wittgenstein's ideas with Foucault's understanding of power, practices of freedom are produced within relationships of power and

governance. Practices of civic freedom encompass a range of ways in which people contest what they find oppressive and unjust about governance (Tully, 2008: 4). Tully (2008: 23–4) highlights three such modes of contestation: following the rules of the (language) game but ‘acting otherwise’ within them to create subtle modifications; working within existing rules and institutions to explicitly renegotiate them; or refusing to be governed and thus sparking confrontation and revolt.

Together, Tully’s ‘practices of civic freedom’ and Wittgensteinian notions of pictures and aspectival captivity provide a basis for diagnosing IPE’s images of debt. Using this theoretical scaffolding, we might wish to determine the extent to which a given image of debt contributes to our sense (and here I use ‘our’ to refer to both IPE scholars and people more broadly) of capacity for self-direction and freedom within the global political economy, while still acknowledging the very real constraints on agency. While I emphasise practices of freedom here, following the arguments of my interlocutors (whose resistances I study later in the thesis), I do not presume that only actions directed toward the achievement of values such as freedom and empowerment constitute ‘agency’; nor do I assume that these values are universally desired and held (Mahmood, 2005; Laidlaw, 2010: 144). I am also aware of the significant challenge to humanistic accounts of agency in finance posed by ‘social studies of finance’, as well as critiques that suggest these studies overly relegate human agency (see, for example, Callon, 1998; Beunza and Stark, 2004; Çalışkan and Callon, 2009; MacKenzie, 2006; MacKenzie et al., 2007; cf. Miller, 2002; Miyazaki and Riles, 2005; Marres and McGoey, 2012).

To conclude this first section, I am now in a position to restate the particular problem that I identified in the thesis Introduction, namely that IPE scholarship on debt has yet to substantively conceptualise ordinary agency and ordinary democratic subjectivity in debt politics. The problem that drives this thesis is a practical one set in a disciplinary context, namely the lack of attention by the majority of IPE scholars to the novel responses of debtors to crisis and austerity. Using the lens offered by Wittgensteinian thinking, I suggest that, in broad terms, but with some important exceptions that I will consider below, IPE scholars are held ‘captive’ by one ‘aspect’ of debt-based economic citizenship, namely its power as a ‘practice of governance’. This aspectual captivity manifests as a blindness to the ordinary agencies of debtors (their ‘practices of freedom’). This captivity is a normative and practical problem as much as an intellectual one. For if IPE scholars are unable to ‘see’ the exercise of ordinary agency in finance, we cannot expand, support, and critically evaluate the actions of ordinary democrats. We risk becoming blind to practices of civic freedom.

I should note that invoking aspectual captivity is not the same as making a false consciousness argument. I am not saying that IPE scholars who emphasise practices of discipline and governance in debt politics hold false beliefs about the world (this would be an argument of ‘ideological captivity’ [Owen, 2003: 88–9]). Instead, my point, based on Owen’s argument, is that loosening the grip of a dominant picture helps us to *evaluate* that picture and to entertain the possibility that things might be or become different. To be sure, unlike Wittgenstein’s approach to philosophical problems, getting clear on a political-economic problem like debt-based economic citizenship does not make the problem disappear entirely. Becoming able to see and think differently (for example,

becoming able to see ordinary agencies in debt politics) does not in itself abolish material unfreedoms and oppressions.

Nevertheless, this change of aspect does help us to understand, not only how indebted obligations might be performed differently, but also that these obligations are *already* being performed differently in everyday life. When we gaze at the duck-rabbit and a new aspect dawns (so that we see both the duck and the rabbit in turn), the image itself has not changed; *we* have. Our practical relation to the world around us shifts. When we become aware of a disjuncture between our way of understanding the world, on the one hand, and what could be called our ‘cares and commitments,’ on the other hand, then ethical and political change (or ‘a novel picture’) can result (Owen, 2003: 84–5; Heyes, 2007: 20). Specifically, by acknowledging how an emphasis on structures of domination and oppression can lead to a failure to perceive ordinary agency, critical IPE scholars can better pursue a commitment to emancipation and freedom. In light of this Wittgensteinian argument, I turn in the remainder of the chapter to review two contrasting IPE images of debt politics. I begin my discussion of the first, ‘everyday’ image by noting the distinction between ‘regulatory’ and ‘everyday’ approaches to IPE.

2. An everyday image of debt politics

The distinction made by Hobson and Seabrooke (2007a) between ‘regulatory’ and ‘everyday’ IPE has become a convenient shorthand for the differences between an IPE concerned with global governance actors, top-down politics, and systemic developments, on the one hand, and an IPE that reads the global economy as constituted by people’s everyday activities, beliefs, and values, on

the other hand. This distinction applies to IPE scholarship on debt. Regulatory IPE scholarship, as well as some work in International Relations (IR), has focused on a number of international debt dynamics and developments. These include: the developing-country debt crises of the 1980s (see, for example, Lipson, 1981; Biersteker, 1993; Aggarwal, 1996; Frieden, 1988, 1991; Strange, 1998; Soederberg, 2004, 2006); debt, currency, and financial crises in Asia and Latin America in the 1990s and 2000s (for example, Beeson et al., 2003; Nesvetailova, 2007; Datz, 2009); the international movement to cancel the sovereign debts of the most heavily indebted poor countries around the turn of the millennium (for example, Donnelly, 2002, 2007; Yanacopulos, 2004; Mayo, 2005a, 2005b; Reitan, 2007; Busby, 2007; Broome, 2009a); and, more recently, sovereign debt crises in the Eurozone (for example, Paudyn, 2013; Howarth and Quaglia, 2015; Moschella, 2016).

Within this varied work, certain historical materialist, structural realist, and social constructivist scholars have studied international debt with reference to everyday themes (see, among others, Strange, 1998; Soederberg, 2004, 2006, 2014; Broome, 2009a; Di Muzio and Robbins, 2016). For instance, Susan Strange (1998: ch. 6), writing in the 1990s, opened up the unequal distributional effects of debt crises by looking not just at elite political intrigues but also at the implications for the poor of the *ad hoc* governance of international debt. Similarly, Susanne Soederberg (2006: 101) has studied debt as something that is ‘composed of human relationships (and thus power relations),’ but that ‘takes on a “fetishized” appearance in the impersonal or legalistic relationship between debtor and creditor.’ For this reason, Soederberg (2004, 2006, 2014) has moved

between ‘regulatory’ and ‘everyday’ historical materialist approaches to indebtedness.

Nevertheless, regulatory work on debt has tended to give in to the ‘craving for generality’ by subsuming everyday actors and actions under broad theories, whether these are theories of ‘debt as [capitalist] power’ (Di Muzio and Robbins, 2016), or of social change as built on ideational power and norms. For example, social constructivists interested have studied everyday actors such as NGOs, but primarily as examples of how soft power operates at the international level to influence regulatory actors such as governments and multilateral institutions to offer debt relief (Busby, 2007; Broome, 2009a). The point of particular cases, when they are used by regulatory historical materialists and social constructivists, is to illustrate general IR and IPE theories. The individual experiences of particular debtor countries are subsumed under a general concept, such as global capitalist power or transnational norms. Most importantly, regulatory work on debt politics tends to fail to examine debt as a feature of everyday life and politics, although social constructivist scholarship arguably comes closest to an everyday approach to the politics of debt.

Beyond regulatory approaches to IPE, there is a move afoot to ‘broaden the horizons of economy’ (Roelvink, 2009) by examining subjects, sites, and practices beyond the usual elite suspects of governments, central banks, international financial institutions, and financial traders. Scholars taking an everyday approach to the global political economy focus on the everyday politics of labour and work (Amoore, 2002; Elias, 2004; Davies and Ryner, 2006; Davies, 2010), housing (Montgomerie, 2006a; Schwartz and Seabrooke, 2009;

Montgomerie and Büdenbender, 2014), mass investment and popular saving and borrowing (Harmes, 2001; Aitken, 2007; Langley, 2008a), monetary union and financial and debt crisis (Broome, 2009b; Rethel, 2012; Brassett and Clarke, 2012; Stanley, 2014; Clarke, 2016), and the gendered political economy of the household and social reproduction (Montgomerie, 2006a; LeBaron, 2010; Roberts, 2013, 2016; Montgomerie and Tepe-Belfrage, 2016a, 2016b).

These studies are informed by a broad range of approaches. For this reason, I refer to feminist, everyday, and cultural political economy approaches to IPE, rather than using the ‘everyday IPE’ label that has become associated with the particular project laid out by Hobson and Seabrooke (2007b) in the Introduction to their book *Everyday Politics of the World Economy*. This distinction between ‘everyday IPE’ and a broader range of approaches is important because the study of the everyday in IPE has a long lineage. As Genevieve LeBaron (2010) and Juanita Elias and Adrienne Roberts (2016) have argued, the narrower ‘everyday IPE’ project has failed to acknowledge the extent to which it is preceded and underpinned by longstanding feminist explorations of gendered social relations and experiences of the global political economy (for formative statements, see Sen and Grown, 1988; Waring, 1988; Marchand and Runyan, 2000; Peterson, 2003; Hoskyns and Rai, 2007; Bakker and Silvey, 2008). The everyday IPE project is also prefigured by postcolonial and area studies engagements with political economy, especially in Southeast Asia (Elias and Rethel, 2016: 10), as well as by classical political economy’s interest in the relationship between the individual and market society (Watson, 2012a).

These varied turns to the everyday in IPE undermine the depiction of a global political economy driven solely by elites by showing how everyday practices, beliefs, values, and subjectivities are central to the making of markets and ‘the economy’. Early constructivist and poststructuralist IPE scholarship paved the way for an appreciation of the everyday cultural and social politics of finance (Best, 2005; de Goede, 2005; Seabrooke, 2006). Seabrooke (2006: 1), for instance, begins his examination of the domestic social sources of financial power with the observation that ‘credit and money are social constructions and can be generated only if we believe in their legitimacy, or we believe that others will honor their promises to lend or to pay their debts.’ In her poststructuralist account of the politics of ambiguity in finance, Jacqueline Best (2005: 5) similarly argues that attending to the social, intersubjective character of meaning ‘is particularly appropriate for the investigation of financial phenomena, since financial values are dependent on beliefs. A green piece of paper with words and numbers on it is worth a dollar only because we all agree to accept it as a dollar.’ Financial practices are thus rooted in the social beliefs held by individuals and groups.

Subsequent to this work, scholarship on the everyday politics of debt has expanded rapidly. This new body of scholarship explains the growth in personal and household debt as a result of the increasing financialisation of the economy, the shrinking of social provision and the retrenchment of the welfare state (Montgomerie, 2006b, 2009; Langley, 2009a; Soederberg, 2014). Welfare in countries such as the UK and the US is increasingly secured through the private accumulation of assets and this has led to high levels of consumer borrowing and secured and unsecured debt (Aitken, 2007; Langley, 2008a; Finlayson, 2008,

2009; Montgomerie, 2009, 2013). This work on the everyday politics of debt reveals the new subjectivities implicated in rising personal indebtedness and a shrinking state, ranging from the citizen-taxpayer (Stanley, 2016) to the citizen-as-financial-consumer (Langley, 2008a, 2009b, 2009b). Such work underlines the privation, coercion, and emotional distress people can experience because of carceral debts and so-called ‘problem’ debt, as well as how vulnerability to these forms of indebtedness is structured along axes of gender, class, and race (Marron, 2012; LeBaron and Roberts, 2012; Roberts, 2014; Deville, 2015; Pitcher, 2016). There is also a strong emphasis in this literature on debt as a form of material dispossession (see, for example, Taylor, 2012; Soederberg, 2013, 2014).

This everyday image of debt politics helps us to understand the emergence of what I term ‘debt-based economic citizenship’, as well as the rise of a figure I call, following Lyn Mie Itagaki (2014), the ‘debtor-citizen.’ Writing in the US context, and from beyond IPE, Itagaki (2014: 94, emphasis in original) has drawn attention to the way in which, in the post-financial crisis setting, ‘the *debtor-citizen* emerges with particular injuries, rights, and avenues for redress and whose conditions of citizenship are predicated on a notion of debt.’ As Itagaki (2014: 119, n. 1) elaborates:

Debtor-citizen is an aspirational category that applies to any resident or denizen of the nation (and participant in the national economy at the most fundamental levels of consumption: food, housing, transportation, utilities). For noncitizens (and nonwhite citizens), the relationship to debt

has proven even more complicated, the exclusions and penalties even more fierce.

In *The Making of the Indebted Man*, Maurizio Lazzarato (2012: 89) has gone so far as to argue that the debtor is now the paradigmatic neoliberal subject, and debt ‘the most general power relation through which the neoliberal power bloc institutes its class struggle.’ There is good reason to register concern at Lazzarato’s reduction of diverse economic power relations to a single form of political-economic relationship (Deville, 2015: 169), especially given the suspicion of excessive generalisation, essentialism, and economism that I introduced above. There is also good reason to question Lazzarato’s picture as one of indebted *man*, given it is often women who bear the biggest burdens in meeting personal and household financial obligations (Adkins, 2016: 6; Coleman, 2016: 92; see also Roberts, 2013; Montgomerie and Tepe-Belfrage, 2016a, 2016b). Nevertheless, without adopting the totalising character of Lazzarato’s argument, it seems clear that, in the UK and US contexts that I consider in this thesis, the ‘debtor-citizen’ is fast becoming a pervasive subject position.

To flesh out this idea of debtor-citizenship, I wish now to isolate three key concepts that scholars working within the everyday image of debt politics are using to advance an understanding of how the debtor-citizen subject is produced and the reproduction of debt-based economic citizenship is secured. These concepts are: *everyday financial literacies*, *everyday financial performativities*, and *everyday financial moral economies*.

First, the everyday image of debt politics underlines how financial literacy is a technology that shapes the indebted subject in ways congruent with the ongoing liberalisation and financialisation of market societies. Feminist, everyday, and cultural political economy scholars have examined financial literacy education as a process whereby individuals are expected to take on neoliberal cultural-economic values of thrift, resilience, and personal responsibility (Marron, 2014; Clarke, 2015; Montgomerie and Tepe-Belfrage, 2016a; Santos, 2016). Upon finding herself in debt, the debtor-citizen is expected to access financial literacy and money advice services in order to become more 'resilient' in the future (Clarke, 2015: 265). The everyday image of debt politics suggests that financial literacy is a key way in which people are taught to adapt to the uncertain effects of an increasing reliance on debt-based finance upon their economic security. Certain groups, including the unemployed, women, sole parents, and the working class, are targeted for particular intervention in literacy programmes (Montgomerie and Tepe-Belfrage, 2016a).

Second, authors have looked at non-elite financial performances to understand how governance passes through and shapes everyday economic subjects, including debtors (see, for example, de Goede, 2005; Aitken, 2007; Langley, 2008a, 2010; Brassett and Clarke, 2012; Clarke, 2012). For instance, James Brassett and Chris Clarke (2012: 13–5) underline how everyday discourses of trauma during the sub-prime mortgage crisis helped to constitute a 'traumatised financial subject' in need of governance, while distinguishing 'innocent victims' from culpable, 'irresponsible' borrowers. Scholars working on everyday financial performativities emphasise non-elite performances, rather than the performativity of economic theories, models, and calculative devices that

financial ‘performance’ studies, inspired by Michel Callon, focus on (see, among others, Callon, 1998, 2010; MacKenzie, 2006; MacKenzie et al., 2007; Watson, 2009a, 2014; Paudyn, 2013; Braun, 2016; Christophers, 2017). Some have argued for combining both performativity and performance approaches to look at the ‘layered performances’ of finance within society (Clarke, 2012).

Third, scholars working within the everyday image of debt politics underline how the moralisation of debt and credit produces indebted citizenship. In IPE, the moral economy literature tends to focus less on the resistances and solidarities that occupy centre stage in canonical historical and anthropological accounts of moral economy (Thompson, 1971; Scott, 1976), and more on the moralised economies of neoliberalism (for example, Wiegratz, 2010; Watson, 2012b; Montgomerie and Tepe-Belfrage, 2016a; although for exceptions, see Clarke, 2016; Stanley et al., 2016). Looking at moral economies of debt in the UK, scholars have explored how a ‘middle-class moral panic’ among mortgage-holders helped to insulate private banks from the moral hazard of their lending in the wake of the credit crunch (Watson, 2009b), as well as how the current Conservative government has used analogies between public and household debt to legitimate spending cuts and secure people’s acquiescence to austerity policies (Stanley, 2014). Everyday moral economies can also be seen in deeply gendered moral interventions into households dependent on high-cost consumer credit and headed by women (Montgomerie and Tepe-Belfrage, 2016a). The insight from this literature is that drawing on and reshaping everyday moral positions is a key practice of governance within debt-based economic citizenship.

In sum, this everyday image of debt politics explains the rise of debt-based economic citizenship in the context of welfare-state restructuring and the rise of ‘privatised Keynesianism’ (Crouch, 2009), while illustrating debt’s material, cultural, discursive, and moral politics in everyday life. This image traces the everyday subject who anchors debt-based economic citizenship: a debtor-citizen who is expected to be financially capable and rational in her actions, as well as, ‘reliably liable’ (Itagaki, 2014) to financial institutions and the state. Far from being an unmarked category, this figure is differentiated by class, race, and gender, with these identities often dividing ‘deserving’ debtor-citizens from ‘deviant’ ones (Watson, 2009b; Roberts, 2013; Pitcher, 2016; Montgomerie and Tepe-Belfrage, 2016a).

The everyday image of debt politics adds much to the overall picture of debt politics in IPE. It remedies the blindness to debt’s everyday dimensions that is characteristic of regulatory approaches to debt. Yet, the everyday image of debt politics is still, I argue, captive to a certain picture of people’s agency vis-à-vis finance. Those who we might call, for want of a better term, ‘ordinary people’, tend to serve as generic examples of the broader penetration of finance into daily life (it is important to be mindful, nevertheless, of rhetorical appeals to ‘ordinary’ and ‘hardworking’ people in political life [Kirwan, 2013]). In the everyday image, the ‘craving for generality’ is evident in a tendency to rely on statistical representations to convey the realities of personal and household indebtedness. The everyday image of debt politics is also ‘aspect-blind’ in the sense that it tends not to attend to debt’s more-than-economic aspects, and in particular to the complex sociabilities and solidarities of debt that anthropological accounts

foreground (see, for example, Mauss, 2002; Han, 2012; Nguyen, 2012; Bear, 2015).

Finally, because it underplays debtor agency, this everyday image of debt politics is confronted by the problem of change. In the existing work on everyday debt politics in IPE, there is no sustained account of how the debtor-citizen is becoming an ordinary democratic subject, as people attempt to rebuild the imperfect democracy of financialised market society from within (although for some suggestive analyses, see Aitken, 2015b; Clarke, 2016: 131–9; Stanley et al., 2016). While this growing literature exposes to excellent effect how debt-based economic citizenship functions, it pays much less attention to how people are opposing this model of citizenship with practices of debt resistance. In sum, the everyday image discounts ordinary agencies in finance.

Samuel Knafo (2010) has made a bold case for attending to agency to correct the structuralist bias of much critical political economy. In a recent methodological piece, Knafo (forthcoming) offers a persuasive argument as to why IPE scholars should examine agency over structure, as well as an overview of what this commitment might look like in practice. As Knafo (forthcoming: n.p.) argues: ‘[d]ue to inherent imbalance between structures and agency, it is futile to ascertain their respective influence. This type of exercise will always necessarily yield structural accounts that reify social reality.’ He holds that it is possible to counterbalance the structuralist bias by ‘systematically tracing the agencies involved in the making of liberal financial governance as a means of better appreciating *what differences people make*’ (Knafo, forthcoming: n.p., emphasis in original). Knafo (forthcoming) describes his approach as tracing agencies by

attending to their *specificities*. Instead of offering generic characterisations of a social grouping, he examines differences *within* this grouping. For example, by asking what distinguishes Birmingham bankers who opposed the gold standard, from the Manchester bankers who did not, Knafo (forthcoming) breaks up dominant understandings of the acceptability of the gold standard, thus offering a different vista on the politics of that time.

With this commitment to studying agencies in their distinctions and connections, Knafo adopts a relationship to the particular that bears comparison with the Wittgensteinian position I outlined above, even though he works from a very different theoretical position (one inflected by historical materialism and committed to far-reaching historicisation). This stance vis-à-vis generic characterisations, or what I have followed Wittgenstein in calling the craving for generality and the quest for conceptual purity, can yield substantive findings that suspend accepted characterisations of various actors and events. Most importantly, this stance allows the researcher to discern creativity, social struggle, and points of potential political intervention and change.

Inspired by Knafo, then, the question I ask about agency in this thesis is neither ‘what is determining: structure or agency?’ nor ‘how do we conceptualise ordinary agency?’, but rather: how do various ordinary agencies (in the plural) *differ* from each other, and how do these differences matter in political and ethical terms? For example, I ask: what distinguishes the agency of a person who avoids debt in accordance with dominant discourses of financial literacy from someone who uses the experience of debt-free living to make political and ethical claims about financialised ways of living (Chapter Four)? By attending to

differences and similarities in debtor agencies, it is possible to come to, if not an overarching generalisation about agency or democratic subjectivity, a sense of what ordinary democratic agencies and subjectivities look like in practice. Following this approach means that, rather than starting from a general conception of agency, one begins from the particular case and asks what (if anything) makes the example exemplary.

3. An ordinary image of debt politics

In this final section of the chapter, I bring together otherwise isolated pieces of work in IPE to create the basis for what I call an ‘ordinary’ image of debt politics. In particular, I survey some emerging directions taken by those using a cultural political economy approach to study debt relations. The cultural political economy approach I am interested in draws on a range of disciplinary influences to emphasise the constitutive cultural politics of economic practices (see, for example, du Gay and Pryke, 2002; Amin and Thrift, 2004; Aitken, 2007; Langley, 2008b; Best and Paterson, 2010). This approach has allowed selected IPE scholars to side-step generalised depictions of debt and to show indebtedness under another aspect by emphasising diverse more-than-economic ethical and political vocabularies of debt. The scholars whose work I survey unearth democratic potential within the varied relations people establish with each other through lived experiences of debt and credit. These bonds and relations might seem less sturdy than the ties that bind people to financial institutions and the state. However, the emerging ordinary image of debt politics seeks to counterbalance accounts of structures of domination in finance with attention to people’s everyday practices of freedom. In this section, I argue that selected

work using a cultural political economy approach provides a counterpoint to the everyday financial literacies, financial performativities, and moral economies work on debt-based economic citizenship. I begin with examples of ordinary education among debtors.

As I argued above, scholars working with what I have called the everyday image of debt politics help us to understand how financial literacy programmes foster a capitalist ethos and seek to refashion the behaviours of marginalised and disadvantaged groups by promoting values such as individualism, thrift, and resilience. Recently, however, some scholars using a cultural political economy approach have begun to highlight the democratic potential of ordinary education among debtors, as enacted in online forums and do-it-yourself (DIY) debt resistance manuals (Stanley et al., 2016; Aitken, 2015b).

Liam Stanley et al. (2016) use online debtors' discussion forums to trace the collective networks of advice and mutual support formed as people post about their experiences of navigating debt and negotiating with their creditors. Studying these forums makes clear the material constraints, anxieties, coercion, and conflict that being heavily in debt can entail. However, the forums also offer debtors a source of shared information and camaraderie, while constituting an informal, distributed mechanism for collectively making decisions about how to deal with debts and with creditors. Stanley and his co-authors show how informal education among people in debt leads debtors to take 'unauthorised paths' in their interactions with creditors (Stanley et al., 2016: 78; see also Kerkvliet, 2009: 238), such as sidestepping debt collection and even refusing to repay their debts. The authors dispel the craving for generality by treating people's

interactions in online forums not as examples to illustrate a generalised characterisation of debtors (as either empowered or cowed) but instead as exemplars of ordinary agency in its complexity. This work recasts everyday financial literacies into forms of ordinary education that can fuel the development of political subjectivities and collective commitments.

When this exchange of information about debt and expertise is formalised into manuals that discuss how to resist debt in its various forms (see, for example, *Strike Debt*, 2014), ordinary education issues a more overt political challenge to the moralisation of debt, the positioning of the debtor as a consumer-citizen, and aggressive expansion of the consumer credit industry (Ross, 2013; Aitken, 2015b). If regulatory programmes for financial literacy seek to create an economic subject who is resilient in the face of expected financial failure, such literacies not only fail to deliver empowerment on their own terms but also spawn counter-literacies (Clarke, 2015). Financial education is not a closed neoliberal device that inevitably holds debt-based economic citizenship in place, but instead an ambiguous and at times progressive political tool. Ordinary education can be a tool of self-cultivation that moves debtors to non-conformity with the tenets of debt-based economic citizenship, as I shall demonstrate in my discussion of debt-free living manuals and autobiographies in Chapter Four.

I find a second dimension of this embryonic ordinary image of debt politics within the financial performativities literature. As I argued above, this literature splits along something of an elite versus everyday line. Much of the literature is concerned with the performativity of economic theory and models, but other parts of it trace the broader social discourses and everyday dimensions of

financial governance. Within this everyday financial performativities literature, there is a strand of work that fits particularly well with the ordinary image I am describing. This strand foregrounds the prospects for democratic confrontation and exchange *within* liberal financial governance by emphasising moments of breakdown, resistance, and subversion in ordinary performances of finance, including through expressive practices and cultural artefacts such as art, novels, posters, the media, and even press conferences (see, for example, de Goede, 2005; Aitken, 2007; Langley, 2008a: ch. 9; Aitken, 2014; Clarke, 2012; Brassett and Rethel, 2015; La Berge, 2015; King, 2016; Morris, 2016).

Like scholars examining ordinary education, those looking at ordinary cultural performances of finance often examine the particular case to show how it speaks back to dominant assumptions both within financialised society and within IPE. Take, for instance, Brassett and Holmes (2016), who anchor their discussion of doctrines of financial resilience in the case of Dave Fishwick. Dave is a man from Burnley, Lancashire who decides to start up a one-man bank because he sees the hardships caused by high-street banks, which have stopped lending as part of the contraction of credit in the aftermath of the global financial crisis. Dave calls his lending operation ‘Bank on Dave!’, using the double meaning of ‘bank’ in this phrase to evade the regulatory oversight of the then Financial Services Authority (Brassett and Holmes, 2016: 385). Dave sets out to help others with his loans and savings company, adopting a model of banking built on human contact and the promise of a more relational form of finance.

Brassett and Holmes read Dave’s case against the backdrop of the expansion of discourses of resilience in financial governance, but they neither generalise his

case into a heroic refusal nor use it to build an all-encompassing concept of either resilience or resistance. The authors avoid assuming the crystalline purity of these concepts. In looking to the specificities of Dave's resistance, Brassett and Holmes ask what distinguishes his agency from the generic resilience agency presumed by *both* institutional promoters of resilience, such as the Bank of England, *and* much of critical resilience studies in IPE and the social sciences.

As the authors remark, this 'is not the community-based resilience of top-down neoliberal governance widely critiqued in the literature, but rather the everyday, playful, swearing, resistant resilience of Dave, *from Burnley*' (Brassett and Holmes, 2016: 386, emphasis in original; citation omitted). Brassett and Holmes therefore avoid the essentialism that runs through current academic debates about resilience, while also gesturing toward resilience's unexpected potential in its conjuring of resistant subjects (for other important exceptions to essentialist accounts of resilience, see Anderson, 2015; Brassett et al., 2013). In so doing, they reveal the democratic potential of ordinary performances *within* dominant models of liberal financial governance. This is an insight that will also surface, in Chapter Five, within my study of Debt Resistance UK, a group that uses the highly conventional language of financial auditing to make passionate, democratic claims about the effects of local authority indebtedness in the UK.

The third and final new direction in the literature that has the makings of an ordinary image of debt politics has some affinity with the everyday moral economies work I surveyed above. However, it differs from this work in a key respect: it pluralises IPE's conceptions of economic subjectivity, values, and relations by showing the concept of 'debt' itself under a different aspect. This

work reverses blindness to the more-than-economic dimensions of debt by foregrounding a more open framing of indebtedness in political praxis. At this point, it will be helpful to note that, in society at large, activists and NGOs talk not only about financial debts but also of ecological debts, social debts, and the debts incurred as a result of slavery and colonial injustices (see, for example, Jubilee South, 1999; Raina, 2005; Committee for the Abolition of Illegitimate Debt, n.d.). These groups use the more-than-economic character of debt as a spur to political claim-making.

The linguistic lineage of debt is similarly multiple, as the *Oxford English Dictionary* (OED) (1989) indicates. The OED starts from the routine financial understanding of debt as ‘a sum of money or a material thing’ but goes on to reference the religious, ethical, and intimate dimensions of indebtedness. It does so by discussing debts to Providence, the idea of debt as an intimate relation (wherein ‘love the gift is love the debt’), and the belief that ‘God is the creditor, men the debtors, and sins the debt.’ Even within the narrow confines of the English language, an alternative semantic web surrounds IPE’s taken-for-granted definition of debt. As economic sociologist Nigel Dodd (2014: 89) summarises, ‘[t]he moral economy of debt embraces everything from friendship, through neighborliness, to revenge.’ These examples drawn from political praxis and linguistic lineages help us to see that, as Harker (2017: 14) observes, ‘debt ecologies are reworked and/or refused by other obligations, commitments and desires.’

To return to a cultural political economy approach, Rob Aitken offered an early account of debt’s more-than-economic aspects within his broader project of

developing a historically sensitive account of popular finance in IPE. Aitken (2008) sets the ideas of American folk singer Woody Guthrie, who was writing in the 1940s, in counterpoint to the IPE trope of ‘embedded liberalism.’ This trope, Aitken argues, has come to figure as a boundary marker between neoliberal times and a seemingly rosier age in which finance was reconciled with ‘social’ purpose. In his writing, and especially in the piece *People I Owe*, Guthrie develops a narrative of ‘reciprocal’ economy and relational indebtedness that Aitken places in relief to embedded liberalism. The result of this ‘counterpoint’, as Aitken calls it, is to show that the embedded liberal compromise did not just ‘contain’ finance but also, in Aitken’s (2008: 440) words, ‘established conditions for a kind of rationalisation of finance; a system of representation which continues today to diagram finance as a rational and unproblematic category.’

In his piece on Woody Guthrie and embedded liberalism, as well as his more recent work on the Strike Debt movement (Aitken, 2015a: ch. 7, 2015b), Aitken poses ethical questions about people’s ordinary obligations that go unasked by scholars working within the everyday image of debt politics. For example: are we all in debt to each other? And, if so, how might we refashion the practices and vocabulary of finance to reflect and foster this sense of mutuality? By drawing attention to an aspect of the concept of debt that is ‘hidden’ in its ‘simplicity and familiarity’ (Wittgenstein, [1953] 1999: pt. I, § 129), Aitken reveals social entailments of indebtedness that stand in counterpoint to liberal financial ethics. Importantly, Aitken’s contrapuntal analysis is not about casting one narrative (the regulatory narrative of embedded liberalism) as dominant (general), and another (Guthrie’s reciprocal economy) as alternative or subaltern (particular). Instead, he seeks, in his own words, to ‘insert a stutter’ into received

understandings of both liberal finance and indebtedness (Aitken, 2008: 439). Aitken's reading powerfully undermines the way in which debt has come to be read as a financial practice apart from ethics and distinct from the self. I will pick up this reading in Chapter Six, when I discuss how the resistance movement Strike Debt mobilises similar ideas of debt as an ordinary obligation to others in order to encourage debt refusal.

Finally, Robbie Shilliam (2013) offers another counterpoint to work that is blind to the more-than-economic aspects of debt, this time by exploring transversal relations among governments and citizens in formerly colonised countries. Like Aitken, Shilliam works with what Wittgenstein ([1953] 1999: pt. I, § 71) would call the 'blurred edges' of the concept of debt. Shilliam does so by starting from what would appear to be a paradox within regulatory IPE work: the generosity of Guyana in the wake of the devastating earthquake that struck Haiti in 2010. Guyana's aid made it, in relative GDP terms, one of the most generous donors in the international community. Citing the sentiments of Andaiye, a social activist from a grassroots women's organisation, Shilliam reads this generosity with reference to a strongly articulated sense on the part of the Guyanese of indebtedness to Haiti for the gift of the liberatory consciousness of the Haitian revolution (Shilliam, 2013: 167). In this revolution, the enslaved people of Saint-Domingue (later the Republic of Haiti) overthrew slavery in a radical reconstitution of modernity's values of liberty, fraternity, and equality.

Shilliam shows that, in acknowledging this 'debt', the Guyanese state dissented from its assigned place in the global political economy, including from its position as a 'poor' country and as a 'beneficiary' rather than giver of aid. More

importantly, for Shilliam this example shows how the solidarities engendered by experiences of colonial modernity give rise to transgressive practices of indebted obligation between postcolonial subjects. He suggests that non-Western practices of gift exchange and debt have a spiritual force that is repressed in subject fields such as IPE. Shilliam thus opens up non-Western cosmologies and epistemologies as a basis for understanding indebted relations and decolonising ideas of debt, gift, and exchange in this subject field. In so doing, he underlines the more-than-economic aspects of debt and hence reveals the relative aspect-blindness entailed in the everyday image of debt politics in IPE.

At this point, perhaps my reader will suggest that the works I have discussed, built as they are on everyday examples, are entirely consistent with the everyday image of debt politics that I sketched in section two of the chapter. Nevertheless, I contend that these pieces ‘dissolve’ rather than ‘solve’ the problems of debt as conceived within both regulatory and everyday approaches to IPE. Whether the problem is that of the omnipotence of resilience in neoliberal governance, or the apparent puzzle of why a developing country would give aid so generously, these scholars use examples as ‘perspicuous representations’ to provoke the dawning of a different aspect. They ‘provincialise’ neoliberalism and embedded liberalism (Chakrabarty, 2008; see also Aitken, 2011), rather than subsuming everyday practices, values, and subjectivities beneath these general concepts. They avoid essentialist understandings of agency and resistance, and they show debt politics under another aspect by demonstrating how the more-than-economic dimensions of indebtedness can be a spur to transgressive politics and ethics. The scholars behind this work achieve these effects in methodological terms by treating ordinary examples as exemplars: as things-in-themselves worth thinking with.

At the same time, these scholars do not deny the realities of power and domination. Rather, they show precisely that practices of freedom emerge from people's everyday experiences of practices of governance. Combined, this work shifts us away from a focus on the reproduction of liberal financial belonging within debt-based economic citizenship to an understanding of the complex ecologies of debt today. In sum, these examples take us beyond the everyday image of debt politics, but also beyond understandings of financial resistances as straightforwardly 'alternative' (see also Langley, 2008a: ch. 9). In turn, this relational understanding of resistances and alternatives as emerging from an 'alternation' (Maurer, 2008: 69; Tooker and Maurer, 2016: 342) between practices of governance and practices of freedom is important because, in Matt Davies's (2016: 2) words, 'IPE's view of everyday life tends to be one-sided: either defining it [everyday life] as the locus for a politics of resistance or as an inert space in which domination manifests itself.'

To end by returning to the ideas I introduced at the beginning of the chapter, I should once again clarify that I am not suggesting that the emerging ordinary image of debt politics is more 'accurate' than the everyday image, or that scholars working with other images suffer some kind of false consciousness. This would be the argument of someone who understands the world in terms of ideological, rather than aspectival, captivity (Owen, 2003). We cannot do without pictures, for they make our lives intelligible (Heyes, 2007: 18). The point is to ask what our pictures *do*, and, more importantly, what they allow us to do or prevent us from doing. Aspectival captivity is a problem when it diminishes our ability to perceive practices of freedom, or when it diminishes our capacity to experience ourselves (and perceive others) as agents who can pursue the ends

that matter to each of us (Owen, 2003: 83–4). In the next chapter, I develop further the account of the ordinary that I have begun to elaborate here by examining the methodological bases of the ‘ordinary’ in Austin’s work. However, first I will summarise the argument of this chapter.

Concluding remarks

In this chapter I have argued that the everyday image of debt underplays ordinary agencies in finance and those of debtors in particular. This image tends to stress debt’s disciplinary power at the expense of giving an account of the varied ways in which people are navigating and challenging debt-based economic citizenship. While the existing literature provides a nuanced political-economic engagement with everyday dynamics of debt and credit, it tends to use people’s lives to exemplify general financial logics rather than as exemplars to think with. Because these images are captives to a certain economism (in that they do not see other dimensions of indebtedness that come from debt’s more-than-economic status), they neglect how alternative ethical and political vocabularies of indebtedness act as spurs to democratic politics today.

The ordinary image I have assembled here is not intended to minimise the significance of the disciplinary force of debt-based economic citizenship. Instead, I intend the image to act as a ‘counterpoint’ (Aitken, 2008) to the everyday image of debt politics. My criticism is therefore not that the everyday image is wrong, but rather that it may not reflect ‘our real need’ at this particular time. In *Philosophical Investigations*, Wittgenstein ([1953] 1999: pt. 1, § 108, my emphasis) states that he seeks to turn his whole inquiry (and hence the direction of his earlier work) around: ‘the axis of reference of our examination

must be rotated, but about the fixed point of *our real need*.' Some IPE scholars are seeking to turn their enquiries around to start from the possibilities for agency and disruption, rather than the limits to change (Knafo, 2010, forthcoming; Huke et al., 2015; Bailey et al., 2016). I have joined these scholars here. Understanding how and why people resist debt and, in the process, become ordinary democratic subjects in finance, is one small way to contribute to the critical task of reorientation in IPE.

The point is not simply to imagine debt differently in advance, as though this idealism would in itself change indebted relationships (the picture does not change; *we* do). An ordinary image of debt politics suggests, instead, that IPE scholars should neither content themselves with castigating indebtedness as a closed structure of domination, nor uncritically celebrate a debt of relationality. Rather, we might fruitfully examine the ways in which people in daily life follow, contest, and reject commonly sanctioned obligations of debt and credit. We can then practically engage with the possibilities and difficulties that arise from people's ordinary ethical and political work. In the next chapter, I provide some methodological tools to take this engagement further by turning to J. L. Austin, and his version of ordinary language philosophy, as my guide to the 'ordinary.'

Chapter Two: How To Do Agency with the Ordinary

Accuracy and morality alike are on the side of the plain saying that *our word is our bond*.

– J. L. Austin, *How to Do Things with Words* (1962)

In this chapter, I develop the foundations of an ordinary image of debt politics by turning to Austinian ordinary language philosophy, the second of Stanley Cavell's influences. Austin's arguments are familiar to IPE scholars because of the rapidly expanding studies of financial performativity in the field. However, the focus on performativity within IPE has come at the expense of an engagement with Austin's other ideas. I argue that attending to four core, yet usually overlooked, dimensions of the ordinary language philosophy project provides a way to investigate ordinary agency. These dimensions involve: examining *ordinary ethics*; understanding *ordinary action*; scrutinising *ordinary language usage*; and reanimating *ordinary words*.

I develop this argument across four sections. In each section, I use examples to indicate how an ordinary language philosophy approach can be used to study resistances to debt, although I reserve the bulk of this exemplification for Part Two of the thesis. In section one, I demonstrate that ordinary ethics is a central concern of Austinian ordinary language philosophy. Austin was interested not only in the pragmatic force of speech acts (what we do with words) but also in the ethical entailments of these acts: the commitments and responsibilities people enact in speaking. In particular, Austin highlights the *difficulty* of escaping the

pragmatic effects of our utterances and hence the need to navigate, in conversation with others, our responsibilities for what we do when saying something. Austin therefore places great emphasis on studying what Cavell labels ‘elaboratives’: the acts of speech, such as excuses, through which we justify and elaborate reasons for our actions.

In section two, I flesh out the Austinian notion of elaboratives by linking it to Hannah Arendt’s understanding of human action. Specifically, I argue that Arendt’s account of human action as unpredictable, irreversible, and mutually authored, rather than sovereign, shows that elaborative speech acts such as excusing and forgiving are necessary parts of the human condition. Arendt helps to spell out the understanding of human action and agency that is implicit in Austin’s speech act theory. She shows the importance of understanding not only what we do with words but also how we continually renew the conditions of agency through elaborative acts of speech.

In section three, I outline the ordinary language philosopher’s methodological procedure of scrutinising how a word is ordinarily used. I begin by rebutting two misunderstandings of this procedure, namely that it is only about language and that it reifies the ‘ordinary’. Austin examines ordinary language not so much because he wants to understand individual words, but because he seeks to comprehend the phenomena these words relate to us. Studying ordinary language usage allows him to examine the phenomena, concepts, and forms of agency that language makes available to us. However, this does not mean treating existing language usage as sacrosanct. According to Austin, everyday expressions serve as a starting point for criticism, rather than as an unassailable authority.

In section four, I begin to make the transition from first- to second-generation ordinary language philosophy by introducing the particular strategies of reading that Cavell develops from the work of Austin and, to a lesser extent, Wittgenstein. Cavell seeks to reanimate words by excavating their multiple histories and resonances to reveal lineages we have forgotten or that are hidden in plain sight. Cavell proposes this practice of reading as a way to redeem the immanent possibilities of ordinary language and practice. In turn, this redemptive practice of reading can be used to renew an imperfect democracy from within, as I will show in my studies of debt resistance in Part Two of the thesis.

1. Examining ordinary ethics

In Chapter One, I outlined the makings of an ‘ordinary’ image of debt politics in IPE. In this chapter, I add depth to this image by proposing a broad methodology based on the ordinary language philosophy of J. L. Austin. As I noted in the previous chapter, scholars in IPE and related fields have used Austinian accounts of performativity to explore the contingent enactment of economic subjects, markets, and ‘the economy’ more broadly (see, for example, MacKenzie, 2005, 2006; Clarke, 2012; Brassett and Clarke, 2012). Building on these foundational Austinian analyses, IPE scholars have proposed further bifurcations of the concept of performativity, using a range of scholars other than Austin. This increasing conceptual sophistication in financial performativity studies is valuable, although it is not my intention to review performativity debates here. Instead, I wish to return to Austin to highlight an element of his work that remains under-examined in IPE and in performativity studies: its *ordinary ethics*. It is only by understanding the ethical dimensions of ordinary language

philosophy that the full stakes of understanding economic life in performative terms can be adequately grasped. To understand ordinary ethics in turn requires a brief survey of Austin's arguments about speech acts.

Writing in the middle third of the twentieth century, Austin famously challenged the assumption that the primary way in which we use language is to state something and hence to describe or reflect reality. In *How to Do Things with Words*, Austin (1962a) directs philosophy's attention away from language's semantics (the discrete meanings of words) and toward its pragmatics (the use and effects of words in context). Specifically, Austin shifted linguistic philosophy away from the concern with what is *meant* in saying something (what is stated) to an interest in what is *done* in and by saying something (what is enacted or performed). Austin tentatively used the concept of the 'performative utterance' to capture the way in which to say something is also to *do* something. He further proposed not truth and falsity but 'felicity' (happiness or success) and 'infelicity' (unhappiness or lack of success) as the means to evaluate the utterance: that is, to describe the conditions in which a 'performative' takes effect or fails to (if the speech act does not come off this is a 'misfire'; if it is performed in a less than exemplary fashion this is an 'abuse') (Austin, 1962a: 15–24; Crary, 2002: 63).

To use a celebrated example, the concept of performativity suggests that to utter 'I do' is not to *state* or *describe* the fact of my becoming married to you, but rather to perform the act of marriage: *it is to marry you*. When I say 'I do', Austin (1962a: 6) observes, 'I am not reporting on a marriage: I am indulging in it.' Austin soon realised that his initial binary distinction between performative

utterances that do things, on the one hand, and constative statements that describe things (and hence are either true or false), on the other hand, did not hold. As a result, he revised this distinction into a multi-dimensional concept of ‘speech acts’, proposing that an utterance has locutionary meaning (it *says* something, such as referring to the concept and practice of marriage), illocutionary force (it *does* something *in* saying something, such as enacting marriage), and perlocutionary effects (it does something *by* saying something, such as, one would hope, making the people at the marriage ceremony happy) (Austin, 1962a: 120).

Austin’s work on speech acts has sparked much debate in the humanities and social sciences, the rehearsing of which is not required for my purpose here. Suffice to say that Austin’s arguments have been read, misread, extended, and refuted to productive ends in philosophy, literary theory, and political thought (see, for example, Searle, 1969; Derrida, 1977; Fish, 1982; Felman, 1983; Butler, 1993, 1997; Skinner, 2002), if often at the expense of Austin’s original claims and intentions (Crary, 2002, 2007: ch. 2; Laugier, 2013: ch. 9). Something similar can be said of the way in which IPE scholars have used Austin’s ideas about performativity, although I do not propose to offer a corrective to the reception of the Austinian concept of performativity in IPE here (see Clarke, 2012). In essence, I do not argue that the existing use of Austin within IPE is incorrect but rather that it is importantly incomplete. I seek to offer a picture of the significance of Austin’s work in IPE that broadens the interest in performativity to encompass ordinary ethics.

For Austin, who held a chair in moral philosophy at Oxford, studying ‘how to do things with words’ entailed a necessary sensitivity to the *ethical* implications and effects of this ‘doing.’ Austin’s profound interest in ethics is evidenced by his nuanced explorations of excuses and the phrases we use to attribute responsibility (Austin, 1970a, 1970b). In ‘A Plea for Excuses’, Austin (1970a) explores the effects of the various ways in which we justify and excuse our actions. Consider the difference, for instance, between describing oneself as having done something ‘by accident’ versus claiming to have done it ‘by mistake.’ At first glance, this distinction appears trivial and inconsequential. But Austin uses examples of when and how we would use these two words (or of ‘what we should say when’ [Austin, 1970a: 182]) to draw out the ethical significance of this distinction.

To borrow one of Austin’s examples, if I shoot your donkey by *accident* (for instance, one day I take a dislike to my own donkey, decide to shoot him, and train my gun on him, but just before I pull the trigger your donkey unexpectedly moves into the way, with the result that I accidentally shoot your donkey instead of my own), this is not the same thing as me shooting your donkey by *mistake* (when, for instance, I see that there are two donkeys in the paddock but fail to take sufficient care to ensure that the one I am aiming at, and end up shooting, is mine) (Austin, 1970a: 185, n.1). My responsibility is lessened when I claim to have shot your donkey by accident (provided you accept this claim), whereas I may be expected to assume (or, more accurately, I am assuming) greater responsibility if I assert that I made a mistake in failing to be sure that I was aiming at my donkey rather than at yours.

This example demonstrates that ethics is at stake in our use of language precisely because language is not simply a reflection of meaning (semantics) but something that produces effects (pragmatics), such as those of responsibility. If Austin (1970a: 175) delights, as he says, ‘in hounding down the minutiae’ of language, his detailed discussion of examples of everyday usage is not linguistic pedantry. Instead, Austin uses these explorations to show that the fine-grained distinctions we make in language are of ethical import and that ordinary language acts as a resource for thinking about ethics. For Austin (1970a: 182), ‘our common stock of words embodies all the distinctions men have found worth drawing, and the connexions they have found worth marking.’ Given this practical stock of distinctions and connections, Austin sees no need to escape into hypothetical discussion or to construct abstract moral frameworks. Instead, the task of ordinary language philosophy is, in Wittgenstein’s ([1953] 1999: pt. 1, § 116) phrasing, ‘to bring words back from their metaphysical to their everyday use’ by attending to the ways and the contexts (the ‘language-games’) in which words are used. Austin’s ‘plea for excuses’ is therefore both a plea to attend to the ethical work that we do with language and a plea to take ordinary language seriously as a source of ethical insight.

At the heart of Austin’s ordinary language philosophy is an appreciation of how the performative or illocutionary force of language gives rise to ethical dilemmas of responsiveness and responsibility. Take a promise to repay some money, such as that performed, given the appropriate conditions, in the utterance ‘I owe you twenty pounds.’ Say we are in a pet shop. I am particularly taken by the bright plumage of a goldfinch, but I have forgotten my purse. You are kind enough to buy me the bird. I respond to this act by saying ‘I owe you twenty pounds’, thus

promising and committing to repay you. As students of performativity will readily acknowledge, my utterance here does not *reflect* my owing and my obligation to repay you; instead, it brings these states into being.

This pragmatic emphasis on what an utterance *does* leads Austin to refute the idea of a separation between an inner and outer self (and between intention and effect) that would allow me to nullify my promise to you by saying that although I had outwardly promised to repay you for the goldfinch, my inner self—my heart or head—wasn't in it (Austin, 1962a: 9–10). In this sense, we have *no choice* but to mean what we say, to take responsibility for our words, even if what we do in saying something often outstrips what we intended to do; meaning is not a matter of choice (Cavell, 1976a). In saying 'I owe you twenty pounds', I am neither stating that I owe you, nor stating that I promise to repay you; rather, *I am promising*. In this manner, Austin (1962a: 10, emphasis in original) concludes, '[a]ccuracy and morality alike are on the side of the plain saying that *our word is our bond*.'

But what are we to make of this invocation of 'morality'? Austin's argument that our word is our bond might be interpreted, at worst, as the antithesis of ethical responsibility (suggesting that our language binds us in ways that we cannot help but obey) or, at best, as an abstract, moralising claim (we must always keep our promises because keeping promises is good, right, just, virtuous, and so forth) (see discussion in Loxley, 2007: 39–41). However, in observing that 'our word is our bond', Austin is not claiming that promises ought to be kept. He is instead reflecting on the ethical implications of the pragmatics of speech: Austin is showing what it is I am doing when I utter a formulation like 'I owe you', but

equally what I am doing when I claim to have a private inner world that could protect me from the consequences of my speech acts.

Read against this backdrop, Austin's focus on excuses and justifications (or what Cavell (1999: 310–2) would later call 'elaboratives') is precisely a corrective to a *moralising* reading of the idea that our word is our bond. Because our words have illocutionary force (in pragmatic terms, because they do things and thus commit us to courses of action), we must attend to ethical questions regarding the justification, defence, excuse, and mitigation of our actions. Such questions include when and how we will follow through on our commitments, and whether being held to our word (or holding ourselves to it) is appropriate in a particular situation. These are not questions that can be answered apart from context or with reference to the conventions of felicity conditions alone (Austin, 1963: 31). To speak as a human (rather than to sing as a goldfinch) is to mean what one says and to take responsibility for one's words, but also to engage in conversation with others about one's commitments and the effects of one's actions, and how these are to be borne. Austin's account of ordinary ethics is therefore not an invocation of moral laws or frameworks. Instead, this account is an invitation to conversation about the appropriateness of an action in a specific context.

2. Understanding ordinary action

Austin's insights into the ethical consequences and dilemmas arising from the performative force of utterances can be deepened by turning to Hannah Arendt's (1958) account of the conditions of human action in *The Human Condition* (hereafter, HC). At first glance, this association might seem an odd one. Arendt delivered bold political accounts of action, while Austin revelled in offering

minute philological explanations of linguistic action. Yet, Austin and Arendt share an interest in examining speech acts such as promising, forgiving, and excusing in order to grasp human action. Although Arendt was not a philosopher of ordinary language, she was deeply interested in questions of action, agency, and responsibility, just like Austin. If Austin emphasises the ethical implications of language's active force, Arendt emphasises the unpredictable and irreversible force of human action more broadly. I discuss Arendt's arguments to deepen the understanding of action, agency, and responsibility available in Austin's work.

According to Arendt, human action takes place in a world marked by an irreducible plurality and hence the condition of non-sovereignty (HC: 7-8). Each of us acts, she says, within a "web" of human relationships' (HC: 183): a web created by the fact of living among others or *inter homines esse* (HC: 7-8). Arendt terms this web of relationships the 'in-between', 'something which *inter-est*, which lies between people and therefore can relate and bind them together' (HC: 182). As well as being an objective space, *inter-est* is a subjective one, constituted by exchange between subjects in which they disclose themselves: it is an 'in-between which consists of deeds and words and owes its origin exclusively to men's acting and speaking directly *to* one another' (HC: 183, emphasis in original).

Because we inhabit the world with others, because we live *inter-est*, the outcomes of our actions (as well as the nature of our identities) cannot be known fully in advance. One person's action invites another's reaction, which in turn creates further actions and reactions, so that an individual is unable to fully know or control the unfolding process of action (HC: 190). Human action, for Arendt,

thus entails what she calls *unpredictability*, *irreversibility*, and a certain *anonymity* or lack of individual authorship, all of which are born of plurality as a feature of the human condition (HC: 220). It is worth quoting Arendt (HC: 233) at length here to appreciate the significance of these features of human action as they relate to elaborative speech acts:

That deeds possess such an enormous capacity for endurance...could be a matter of pride if men were able to bear its burden, the burden of irreversibility and unpredictability...That this is impossible, men have always known. They have known that he who acts never quite knows what he is doing, that he always becomes “guilty” of consequences he never intended or even foresaw, that no matter how disastrous and unexpected the consequences of his deed he can never undo it, that the process he starts is never consummated unequivocally in one single deed or event, and that its very meaning never discloses itself to the actor but only to the backward glance of the historian.

Arendt’s account of action resonates with the account of action in speech that Austin delivered at about the same time. Speech has predictable outcomes through its illocutionary or performative conventions (it can be used to enact a union, or a promise to repay a debt), but it also has unpredictable and unconventional perlocutionary effects (the union might make an interested party happy or unhappy; the commitment to render a debt similarly so). Just like Arendt’s irreversible deeds, an Austinian promise cannot be ‘reversed’ (a broken promise is still a promise), only its abrogation mitigated, defended, or justified with elaboratives. For Arendt, the only reprieve from what she calls the

‘calamities of action’ that ‘arise from the human condition of plurality’ (HC: 220) (and specifically from the uncertainty and irreversibility of action that human plurality entails) lies in the faculties of *promising* and *forgiving*. Our ability to make and keep promises is a ‘remedy’ for the ‘chaotic uncertainty of the future’ (HC: 237). According to Arendt, promises ‘set up in the ocean of uncertainty, which the future is by definition, islands of security without which not even continuity...would be possible in the relationships between men’ (HC: 237).

These promises, just like those entailed in Austin’s pragmatic understanding of ‘our word is our bond’, cannot be turned into generalised or abstract moral claims without losing their very purpose. The generalisation of promises such that they must never be broken, and hence the removal of the remedy of forgiveness, stymies the human ability to start again and to initiate new actions, or what Arendt calls ‘natality’ (HC: 9). As Arendt (HC: 244) argues:

The moment promises lose their character as isolated islands of certainty in an ocean of uncertainty, that is, when this faculty is misused to cover the whole ground of the future and to map out a path secured in all directions, they lose their binding power and the whole enterprise becomes self-defeating.

We can bind ourselves with promises, take on debts, give our word as our bond, and continue to act and to be free despite being non-sovereign (due to our interdependence with others) precisely *because* we know that we can be released from our bonds. Otherwise, ‘[w]ithout being forgiven, released from the

consequences of what we have done, our capacity to act would, as it were, be confined to one single deed from which we could never recover' (HC: 237).

Let me now summarise the conception of ordinary ethics and agency that comes out of my reading of Austin and Arendt. Austin demonstrates how our words, with their illocutionary force, commit us to courses of action. We cannot deny the implications of our speech; breaking a promise does not make the promise go away. Nor is it enough to say: 'I promised but I didn't mean it'. It is an ordinary entailment of a promise that one mean it. Because our words bind us through their quality as action, we must navigate the responsibilities and commitments we produce with them. Austin's grasp of the force of language means he is not only interested in the pragmatic implications and commitments of language (*How to Do Things with Words*), but equally in how we navigate, mitigate, and modify the force of our words ('A Plea for Excuses'). In this latter and often neglected part of Austin's work lie the ethical dimensions of speech act theory. Understanding the pragmatics of speech requires attending to ordinary ethics, and vice versa. The two go hand-in-hand. Arendt further spells out the understanding of human action and agency that is implicit in Austin's work. She shows that we cannot be expected to foresee all the possible courses of action that might lead us away from keeping a promise, for action in the world with others is unpredictable as well as irreversible and mutually made. We must understand both how we do things with words *and* how these things can be, if not fully undone, at least modified, mitigated, excused, or forgiven.

Together, Austin and Arendt show us that making a promise (like the promise to repay a sum of money) and forgiving (such as the cancellation of a debt or

modification of its terms) are simultaneously ordinary and extraordinary acts. They are instances of ‘natality’ that allow us to go on. As Bonnie Honig (2013: 227) observes, while Arendt tends to depict these speech acts in broad brushstrokes as ‘ruptural and extraordinary’ moments of politics, Austin impresses upon us their ‘context-dependence and ordinariness’. This simultaneously ordinary and extraordinary character of speech is revealed in the politics of debt today. The ‘ordinary’ monetised speech acts entailed in the millions of contractual promises that sat at the heart of the US subprime mortgage crisis have become extraordinary moments of politics (Appadurai, 2016). At the same time, the failure to treat debt ‘forgiveness’ as an ordinary, necessary and habitual consequence of human freedom and action (see Graeber, 2012) has led to the extraordinary, tragic politics of austerity we see in countries such as Greece (Graeber, 2011).

To further relate these insights to the politics of debt, we might say that finance’s performative promissory notes of debt go hand-in-hand with acts of debt forgiveness or debt cancellation (to use a term less tied to the moralising version of the idea that ‘our word is our bond’). If promising and forgiving are performative ethico-political acts, then the debtor-creditor relation, which relies on the promise to repay and the ever-present possibility of having to ‘forgive’ a debt or alter the terms of repayment, is particularly amenable to being understood in terms of Austinian ordinary ethics. Whereas creditors emphasise the performativity or illocutionary force of language in the commitment to repay a debt, debtors and those acting on their behalf are working in the territory mapped by Austin’s ‘Plea’. They stake their practices of freedom on elaborative speech acts.

The tactics of resistance that I have identified through my research are three key ways in which people are navigating debt as a promise to repay in the afterlives of the global financial crisis. These tactics are also ways in which people pursue an eventual democratic everyday from within the highly imperfect actual everyday of debt-based economic citizenship in financialised society. While much ink has been spilled in IPE over how creditors enforce their claims to repayment, much less has been written on how debtors are resisting these claims. Yet it is crucial to examine how debtors and their advocates navigate, mitigate, modify, or break with the promise to repay by avoiding, auditing, and refusing debt. These elaboratives are acts of natality that allow people to go on. I contend that tactics of debt resistance work in a way akin to Austinian elaboratives: they serve to justify, defend, elaborate, and sometimes defy the commissions and omissions of debtors vis-à-vis their creditors (and those of creditors vis-à-vis debtors). People enacting elaborative resistances do so not within a language of the moral law but with an appreciation of the contingencies, infelicities, and mutually authored character of human action that comes from the condition of *inter-est*, or living among others. Understood as speech acts that do not issue from pre-formed subjects but help to constitute them, elaboratives also bring new democratic subjects of debt into being.

With an understanding of ordinary ethics and this brief, suggestive sketch of its relevance to debt politics in place, a further question arises: how might one study ordinary ethics? What, in other words, is an ordinary language methodology? In the next section, I answer this question by discussing Austin's broad proposals for studying ordinary language usage. I continue to focus primarily on Austin because Austin offers a sharper statement of his procedures than does

Wittgenstein, but also because Austinian procedures deeply influenced Cavell throughout his career (see, for example, Cavell, 1976b, 1994a, 2005). It should be noted that these procedures are not fixed ‘methods’. Austin offered broad methodological recommendations rather than rules, stating that the usefulness of his counsel was to be tested and decided from case to case (Gustafsson, 2011: 1).

In examining this counsel, I begin by outlining ordinary language philosophy’s procedures in the negative. That is, I discuss two common misunderstandings of these procedures: first, that they deal only with language; second, that they reify the ‘ordinary’. I then discuss, in the positive, three of Austin’s recommendations regarding how to study ordinary language. These recommendations are that one should: 1) use examples of ordinary language usage, to 2) better understand the situations in which we find ourselves brought to use particular words, including by 3) drawing distinctions and connections between examples. In turning to this discussion, the reader should note that I am attending to matters of methodology rather than method here. That is, I discuss the broad procedures of ordinary language philosophy and the epistemological commitments behind them. The details of my methods, or the specific techniques and tools I have used for the research underpinning Chapters Four, Five, and Six, are included in those substantive chapters.

3. Scrutinising ordinary language usage

Austin scrutinised examples of ordinary language usage as the basis for what he called his ‘*field work* in philosophy’ (Austin, 1970a: 183, emphasis in original). This field work consisted in gathering examples of ordinary language usage, or of ‘what we should say when.’ In ‘A Plea for Excuses’, Austin describes his

procedure of deploying examples as one of ‘examining *what we should say when*, and so why and what we should mean by it’ (Austin, 1970a: 182, emphasis in original). A common misunderstanding of this dictum is that Austin and his fellow ordinary language philosophers are interested only in language (as though language exists apart from the world). However, Austin (1970a: 182, emphasis in original) explicitly sets this misconception aside:

In view of the prevalence of the slogan “ordinary language”...one thing needs specially emphasizing to counter misunderstandings. When we examine what we should say when, what words we should use in what situations, we are looking...not *merely* at words (or “meanings”, whatever they may be) but also at the realities we use the words to talk about: we are using a sharpened awareness of words to sharpen our perception of...the phenomena.

Examining how we use words is thus ‘a means to better understand the totality of the situation in which we find ourselves brought to use words’ (Austin, ‘Discussion générale’, as cited and translated in Laugier, 2013: 64).

These clarifications suggest that Austin’s approach is not restricted to a particular subject. Ordinary language philosophy does not mandate the study of certain topics over others. As Cavell (1976c: 95) puts it: ‘Ordinary language philosophy is about whatever ordinary language is about.’ To return to Austin’s topic in ‘A Plea for Excuses’, when we study the language of excuses, we gain access to everyday conceptions of agency, freedom, and responsibility. Hence, we understand what it is to act (the phenomena of and conditions of possibility for human action that also interested Arendt). This phenomenological impulse is

why Austin (1970a: 182) ventured ‘linguistic phenomenology’ as a name for his way of doing philosophy, before conceding that this was ‘rather a mouthful.’ Ordinary language philosophy is the name that has stuck.

Having refuted the idea that ordinary language philosophy is only about language, I turn to a second common criticism of this approach, namely that it reifies the ordinary. Critics have called Austin (and also, frequently, Wittgenstein) a conservative who clings to the language of dead times (see, for example, Gellner, 1959; Marcuse, 2007: ch. 7; Graham, 1977). However, this charge does not hold. The procedure of reasoning based on examples of ordinary language usage does not require that we treat language as never changing or never needing to be changed. As Austin (1962b: 63; see also Garvey, 2014: xii) himself argues:

Certainly, when we have discovered how a word is in fact used, that may not be the end of the matter; there is certainly no reason why, in general, things should be left exactly as we find them; we may wish to tidy the situation up a bit, revise the map here and there, draw the boundaries and distinctions rather differently.

Thus, the appeal to ordinary language is not a claim to the sanctity of everyday expression but to its utility as a starting point for dissolving philosophical confusions and avoiding metaphysical habits (such as the craving for generality and quests for crystalline purity in concepts). This appeal is a methodological directive to attend to what people do and say in context. As Cavell (1976d: 270) clarifies, using language typical of the time he was writing, ‘It [the “ordinary” in the phrase “ordinary language philosophy”] does not refer to particular words of

wide use, nor to particular sorts of men. It reminds us that whatever words are said and meant are said and meant by particular men.'

With this understanding of what ordinary language philosophy is not, let me now outline what it consists in methodologically. As noted, Austin was wary of offering prescriptions and did not cast his procedures as fixed methods or fully generalisable rules. Nevertheless, as we have seen, it is a methodological rule of thumb in ordinary language philosophy that one proceed from examples of what is ordinarily said in a context or situation. The focus is on finding 'exemplary situations' and on 'attending to examples rather than to samples' (Loxley, 2007: 32). This approach contrasts with that of a descriptive linguist, who would likely collect and examine a representative corpus of words. This linguist might, for instance, sample some texts to consider the frequency with which 'debt' is used as well as where, in order to devise a rule for how a word is used. The result of this approach (which does not exhaust the array of methods in linguistics) would be the creation of a literal or denotative grammar.

By contrast, the ordinary language philosopher will attend to ordinary language as a way to discover and understand the conditions of living with others in the world (Cavell, 2002: xix), such as the agentic responsibility for one's words that is revealed in attending to the language of excuses. The ordinary language philosopher's investigation of usage does not seek simply to describe usage (much less to prescribe it) but to see what this usage tells us about the conditions of human action. This approach involves what Wittgenstein ([1953] 1999, pt. 1: § 90) calls 'grammatical investigation': investigation of the conditions of possibility for phenomena, including the shared forms of life in which our

diverse language-games are located. This idea of grammatical investigation is also implicit in Austin's stated aim to use examples to 'better understand the *totality of the situation in which we find ourselves brought to use words*' (Austin, 'Discussion générale', as cited and translated in Laugier, 2013: 64, my emphasis). As Fleming (2004: 80) observes, '[r]eminding ourselves about the conditions that make our present concerns possible is central to the method of philosophical inquiry that governs ordinary language philosophy.'

Let me write more concretely to draw out how grammatical investigation works. To return to an example I introduced in the last chapter: the *Oxford English Dictionary* opens out conceptions of debt beyond 'a sum of money or a material thing' by noting usages including debts to divine Providence, debt as the mutuality of love, and debt as the mark of sin. The point of a grammatical reading is not to sample texts to see how many times 'debt to Providence' occurs, nor to describe what this concept and phrase means. Instead, someone undertaking a grammatical investigation would seek to understand how and why this conception of divine debt becomes available to us in a particular context and what pictures sustain it (for example, a picture of human agency as beholden to the wisdom of God).

Similarly, by comparing and contrasting ordinary usages of 'debt', such as debt as the bond of love versus debt as a sum of money owed, we might uncover a hitherto unexamined assumption that has remained hidden because of its simplicity and familiarity, namely the idea that debt is a financial category rather than a more-than-economic one. Looking at usages that differ from the debt of financialised obligations might help to dissolve the problem of being unable to

see beyond the disciplinary powers of financial debts. In this grammatical investigation, then, '[t]he work of the philosopher consists in assembling reminders for a particular purpose' (Wittgenstein, [1953] 1999: pt. 1, § 127). By examining ordinary usages of 'debt', we are reminded of other forms of obligation, such as the relations of indebtedness enacted by the Guyanese vis-à-vis Haiti (Shilliam, 2013), or those enounced by Woody Guthrie in relation to his fellow citizens in *People I Owe* (Aitken, 2008).

One strategy for 'assembling reminders' is to use *comparisons* among examples, as my last paragraph on contrasting usages demonstrates. Recall that Austin (1970a: 182, my emphasis) advocates examining ordinary language because it 'embodies all the *distinctions* men have found worth drawing, and the *connexions* they have found worth marking.' When Austin marks connections and distinctions, he brings the object of his analysis into focus, so that his reader might appreciate this object in its specificity. As Cavell (1976e: 96) explains:

The positive purpose in Austin's distinctions resembles the art critic's purpose in comparing and distinguishing works of art, namely, that in this crosslight the capacities and salience of an individual object...are brought to attention and focus.

Drawing connections and distinctions provides a way of escaping the 'craving for generality' while still allowing for a sense of systematicity through comparison.

Let me give an example of this methodological injunction to attend comparatively to distinctions and connections. In this thesis, each chapter of Part Two considers a key tactic of debt resistance (avoiding, auditing, or refusing

debt). In bringing these tactics together in one place, I seek to *distinguish* between the ethical and political implications of each tactic, while also showing their *connections* in terms of the emergence of a form of ordinary democratic subjectivity that I will conceptualise in the next chapter as ‘perfectionist’ in spirit. This simultaneous practice of differentiation and connection allows me to show that a new democratic subject of debt is emerging in the afterlives of the global financial crisis, without essentialising the resistances I examine by presuming to find one thing that unites them (a crystalline conceptual purity) or providing a generalised depiction of resistance (the craving for generality). This approach, which I described in Chapter One as that of looking for ‘family resemblances’, conveys the systematicity of emerging resistances without presuming that these resistances do, or should, take one hegemonic form (such as a counter-hegemonic movement).

Moreover, Austin’s approach enables me to engage with the ethical and political implications of the fine differences *within* a given tactic of resistance. For when we are gripped by the craving for generality, we fail to perceive important differences *within* a family of practices. As John Gerring (2001: 69) argues, ‘[t]he strength of ordinary language analysis has been in elucidating the complexity of terms, not in taming that complexity. Ordinary language analysis, as pioneered by John Austin and others, is an exercise in splitting, not lumping.’ Following this cue, in Chapter Four, for instance, I show that it matters whether debt avoidance is promoted as a way to produce financial capability or as a means to enact what I will call self-reliance. These two values might initially strike the reader as either indistinguishable or not worth distinguishing, and certainly there is no need to grasp the distinction at this stage. Nevertheless, just

as Austin's differentiation of an accident from a mistake takes on its importance only when illuminated by examples, so I hope to show that differences *within* ordinary (debtor) agencies matter politically and ethically, by offering a 'perspicuous representation' of these differences.

In the Wittgensteinian terms that I introduced in the previous chapter, the success of this perspicuous representation is that we see things differently. When we attend to the connections and differences within a family of tactics of resistance or even within a particular tactic, complexity and ambiguity come to the fore. Resistance itself appears plural and more ambiguous. By encouraging attention to fine-grained differences, an ordinary language approach is in accord with the argument made by Foucauldian and poststructuralist IPE scholars that there is no one grand, unambiguous gesture of resistance or refusal (Amoore and Langley, 2004; de Goede, 2005a, 2005b; Amoore, 2006; Aitken, 2007; Langley, 2008: ch. 9). At the same time, by encouraging an examination of what I called in the last chapter the overlapping 'fibres' of resistance, such an approach can show how political resistances are substantive practices of civic freedom through which people strive to experience themselves as self-directing agents in financial and economic life.

I am now in a position to summarise the broad methodological approach of ordinary language philosophy, based on my reading of Austin in this chapter and informed by the Wittgensteinian ideas that I used to frame Chapter One. Someone inspired by ordinary language philosophy will: 1) seek to dissolve problems or confusions created by hegemonic pictures, by 2) revealing 'aspects' of social reality to which we become blind due to their simplicity and familiarity.

She will do this by: 3) using examples of ordinary language usage understood in context, to 4) better understand the situations in which we are brought to use particular words, including by 5) attending to the distinctions and connections people make in language (and hence in life). Furthermore, someone inspired to do *democratic* things with ordinary language philosophy will, as I shall argue in the next section, use this approach with the aim of 6) redeeming an imperfect democratic situation from within by revealing and reactivating alternative possibilities for words and the practices and phenomena they convey.

In this thesis, I seek to: 1) dissolve a hegemonic picture of the disciplinary power of debt, by 2) revealing the ordinary agency of debtors, as well as their use of the more-than-economic character of debt as a spur to democratic politics. I do so by: 3) developing examples of ordinary usage (such as ‘avoiding’, ‘auditing’, and ‘refusing’ debt, as well as diverse usages of ‘debt’ itself), understood in cultural-political-economic context, 4) to better understand the situations (both in IPE and in everyday political practice) that lead us to use particular forms of resistance to the exclusion of others. This includes: 5) considering the distinctions and connections between and among tactics of resistance, to show the systematicity of resistances to debt without depicting them in generalised, essentialist, or economic terms. In essence, I seek to better understand the political-economic context (including the practices of governance) in which *these* people have been brought to use *these* particular words, as well as the practices of civic freedom such resistances enact. Finally, 6) I do so with the aim of exploring the extent to which debt-based financialised society, as an imperfect democracy, can be redeemed or substantively democratised from within. In so doing I do not try to provide a direct ‘application’ of ordinary language philosophy, as to do this

would run counter to Austin's suspicion of any generalised or mechanistic applications of his ideas. Instead, I offer an inquiry into debt resistances that, inspired by ordinary language philosophy's procedures, seeks 'to tidy the situation up a bit, revise the map here and there, draw the boundaries and distinctions rather differently' (Austin, 1962b: 63) with regards to the democratic potential of ordinary acts by everyday financial subjects.

4. Reanimating ordinary words

In this final section of the chapter, I move from Austin to his student Stanley Cavell. I also move from the broad procedures of ordinary language philosophy to the more specific strategies for reading words that Cavell develops in his work. Building on the methodological commitments of first-generation ordinary language philosophy, Cavell develops a practice of reading words that can be used to reanimate existing ethical and political vocabularies. Cavell's ordinary language criticism combines Austin's interest in the specificity of words with Wittgenstein's concern to grasp the conditions of possibility for (or 'criteria') governing what we say. However, Cavell is also interested in the metaphorical dimensions of language, in contrast to Austin and Wittgenstein. He is particularly concerned, more than his first-generation teachers, 'to reanimate our life with words' (Mulhall, 1994: 176): to make evident alternative ways of doing things and relating to others. His practice of reading 'assembles reminders' with the purpose of bringing us back to the immanent possibilities of ordinary language and practice. For this reason, Stephen Mulhall calls Cavell's practice that of 'redemptive reading' (Mulhall, 1994: 185–95; see also Cavell, 1988: 51).

Cavell is particularly interested in reanimating our life with words by reading the ‘multiple resonances’ of a word (Mahon, 2014: 71). Mulhall (1994: 171–7) has identified four ways of reading these resonances that make up a Cavellian form of ordinary language criticism, namely looking at the *mythological*, *critical*, *etymological*, and *atomic* dimensions of a word. Only the first three strategies interest me here because the fourth (an ‘atomic’ way of reading, which involves breaking a word into its constituent parts or atoms) remains under-developed by Cavell, who only uses it in a short piece on Edgar Allan Poe (Cavell, 1994b). Cavell uses the other three strategies throughout his work. I outline them in detail because each of my substantive chapters puts one or more of these strategies to work.

The first mode of reading, a *mythological* one, strays furthest from the ground covered by Austin and Wittgenstein. A mythological reading explores a word’s metaphorical or mythical dimensions. It involves offering a symbolic account of a word in order to show us the word under a certain aspect: to show how something usually strikes us, or an attitude we hold toward something in the world (Mulhall, 1994: 173). This mythology cannot be judged true or false; instead, it captures *how* we take something to be. It is an ‘apt, economical and potent manifestation of the way we relate to the constraints and emancipations of a convention’ (Mulhall, 1994: 173).

This explanation is quite abstract, so let me introduce an example that I will develop later in the thesis. In Chapter Four, I show how a certain mythology of self-reliance informs the contemporary tactic of avoiding debt through debt-free living experiments. Cavell himself reads this mythology of self-reliance in Henry

David Thoreau's (1995) *Walden*, a book that is, at the surface level, about an individual who withdraws from society. Cavell reads Thoreau's account of self-reliance in *Walden* in mythological terms, to show the impossibility of complete material and social independence (we cannot live without others, or without the dependencies and debts of existence) *and* the importance of 'redeeming' the concept of self-reliance to encourage individuals to become capable of critical, independent judgement of the societies in which they live. Extending Cavell's account, I show in Chapter Four that while some debt-free living advice manuals teach self-reliance in the sense of a narrow liberal-individualist type of autonomy, others use experiments in living to teach the debtor to develop her political judgement and hence to engage in economic disobedience. By providing a myth that pushes the idea of the liberal, autonomous individual to the extreme, Cavell, via Thoreau, allows the conventions of self-reliance to appear under another aspect, as a necessary precursor to democratic engagement with the world.

While this mythological strategy of reading strays far from Austin and Wittgenstein, a *critical* reading, by contrast, cleaves very closely to the ordinary language philosophy procedure of asking when and how we would ordinarily use a word. This critical mode of reading combines Wittgenstein's interest in criteria (which refer to the conditions of possibility of word usage), on the one hand, with Austin's question of 'what we would say when', on the other hand. By asking this question, we can reveal and recount the implicit criteria underpinning an ordinary usage. Take, for example, the criteria for using the word 'audit', which is the tactic of resistance I examine in Chapter Five. Thinking about how and when we might use the word 'audit' in ordinary

conversation, we might recall, for instance, that it is possible to ‘audit’ a module at a university. Thinking further about the criteria for this particular usage, we might then be reminded of the connection of auditing to *listening*. Auditing a module involves listening to others, including the lecturer and other students participating in the module. Listening to others is therefore a necessary commitment or entailment (a criterion) of this form of auditing. In turn, listening to others usually involves responsiveness; hence, listening and responsiveness might be said to be *critical* of this everyday usage of auditing. In Chapter Five, I show how this critical reading of ‘audit’ opens up, in the work of Debt Resistance UK, a humanistic counterpoint to technical financial auditing, turning a formalistic exercise in transparency into an exchange characterised by democratic responsiveness.

The final strategy of reading, an etymological one, is the most straightforward. This strategy involves examining the ‘historical vicissitudes’ of a word in order to think about how the word could be projected differently (Mulhall, 1994: 174). Here, Cavell shares Austin’s interest in the fact that ‘no word ever achieves entire forgetfulness of its origins’ (Austin, 1970b: 283). Words come to us, Austin notes evocatively, ‘[t]railing clouds of etymology’ (Austin, 1970a: 201, original emphasis omitted; see also Mulhall, 1994: 175). Take the language of excuses: ‘In an *accident* something befalls: by *mistake* you take the wrong one: in an *error* you stray’ (Austin, 1970a: 201–2, emphasis in original). In Chapter Six, I deploy this strategy in drawing attention to the trailing etymologies of ‘refusal’. Exploring the etymology of ‘refusing’ reveals that the word derives from ‘refunding’, which is in turn linked to ‘refounding’. With this etymology in mind, the act of *refusing* a claim (such as the claim that it is always necessary to

repay a debt) is not necessarily simply an act of negation or destruction but can also appear as one of *refounding*. As I show in relation to Strike Debt, the tactic of debt refusal can be used as a democratic stance through which people attempt to reconstitute and refound financialised society from within, rather than as a mere act of negation.

These three strategies of reading can redeem and reclaim existing terms and practices from within. They can also help to reconstruct existing subjectivities. As Mulhall (1994: 177, my emphasis) describes it, reading a word redemptively involves:

acknowledging that this word has activated for us a hitherto unknown aspect of our own (actual and potential) responsibilities and commitments as a speaker of the language to which the word belongs—*revealed and revived an aspect of our lives as speakers, and so of ourselves*.

Looking at the mythological, criterial, and etymological resonances of a word can remind us of some dimension of ordinary language (and hence of ordinary action and agency) that we have forgotten; it helps to ‘assemble reminders’. What unites Cavell’s strategies of reading is that they show how little acquainted we are with the words that we ordinarily use. In Mulhall’s (1994: 176) words, such strategies reveal ‘the degree to which what our words mean, and what we may thereby be held responsible for meaning by them, can run beyond our initial knowledge (although not beyond our eventual comprehension).’ This practice of reading also requires us to acknowledge the relative autonomy of words: the fact we cannot use words in *any* which way because they come to us with histories of usage; they have histories of usage that we inherit (Mulhall, 1994: 176). Cavell’s

strategies of reading thus chime well with Austin's and Arendt's emphasis on the complex ethical commitments and responsibilities of being with others in language.

It is my contention, one that I will substantiate via my studies of debt avoidance, auditing, and refusal in Part Two of the thesis, that Cavell's practice of reading can inspire democratic reinvention and renewal. A redemptive reading is one way in which people strive to rebuild the imperfect democracy of a financialised society built on debt; it is a practice whereby individuals and groups develop what I will introduce in the next chapter as 'perfectionist' democratic subjectivity. So although this Cavellian ordinary language criticism may seem both abstract and schematic in advance of its exemplification in Part Two of the thesis, I have introduced it here to highlight its critical purpose of reanimation, as well as its lineage in first-generation ordinary language philosophy's procedures.

Finally, and in summation, Cavell's ordinary language criticism provides a way for us to *educate* ourselves on the possibilities and alternatives for action immanent in ordinary language, which can allow us to *perform* our ordinary *obligations* differently. Cavell's ordinary language criticism therefore runs in parallel to the emerging ordinary image of debt politics that I sketched in Chapter One, which emphasises *ordinary education* (in counterpoint to top-down everyday financial literacies), *ordinary performance* (in counterpoint to the governing effects of everyday financial performativities), and *ordinary obligation* (in counterpoint to constraining everyday financial moral economies). To extend these new directions in IPE, it is helpful to return to the broad project of Austinian ordinary language philosophy as it exists beyond the concept of

performativity, in order to open out unused resources in both Austin's oeuvre and the work of Stanley Cavell. Such has been my goal in this chapter.

Concluding remarks

This chapter has acted as a bridge between IPE work on the everyday politics of debt, which I discussed in Chapter One, and Cavell's second-generation ordinary language philosophy, which will be my focus in Chapter Three. The building blocks of this bridge are to be found in Austinian ordinary language philosophy. I have argued that Austin's broader project provides methodological resources with which to fill in the ordinary image of debt politics implicit within IPE. This return to Austinian ordinary language philosophy involves examining ordinary ethics, understanding the conditions of ordinary action, scrutinising ordinary language usage, and reanimating ordinary words through a practice of redemptive reading.

To substantiate this argument, I began by introducing ordinary ethics as a key but neglected part of Austin's ordinary language philosophy. Combined with an Arendtian account of action, an Austinian reading of ordinary ethics suggests: 1) that the everyday things we do in and through language have ethical import; 2) that the illocutionary force of language means we cannot help but mean what we say; 3) that in meaning what we say, in being bound by our words, we must grapple with ethical and political questions relating to the consequences and effects of our actions, such as those of when to keep or break promises and when to forgive others; and 4) that promising and forgiving, as simultaneously ordinary and extraordinary acts, are constitutive remedies in a human world marked by the uncertainty, irreversibility, and co-authored character of action.

This understanding of ordinary ethics takes us away from the moralised readings of finance, debt and credit so ably analysed by the everyday moral economies literature in IPE and toward contextualised studies of ordinary agency.

Next, I outlined Austin's broad methodological tenets. Austin develops examples of ordinary language usage to draw out distinctions and connections that allow us to better understand the situations in which particular people find themselves brought to use particular words. Ordinary language philosophy thus has a phenomenological dimension that transcends a focus on words in themselves, while also emphasising contextual studies in place of abstraction and excessive generalisation. Consequently, it cannot be said that ordinary language philosophy is just about language. Nor is ordinary language philosophy a conservative approach that seeks to leave language and the world as they are. Austin holds that boundaries will need to be redrawn and changes made.

Indeed, ordinary language philosophy, particularly in its Cavellian guise, offers a redemptive practice of reading: a way to redeem everyday concepts and practices by examining the multiple resonances of words. Specifically, Cavell's practice of reading emphasises the mythological, criterial, and etymological dimensions of words. These three strategies of reading recall to us the hitherto unacknowledged aspects of our responsibilities and commitments as speakers. These strategies can revivify our ethical and political vocabularies, and, with these vocabularies, ourselves as speakers who live *inter-est*, among others. While I have presented these strategies of reading in the abstract in the present chapter, I put them to use in Part Two of the thesis, alongside a set of concepts developed from Cavell's work.

In the next chapter, I delve further into Cavell's distinctive ordinary language philosophy in order to build a substantive conceptual framework within which to examine debt resistances. Just as Cavell proposes a novel reading of the methodology of ordinary language philosophy, so he offers a unique conception of how we do democratic things with words and hence of how democratic subjectivity develops. In moving from methodology to the substantive conceptual content of Cavell's arguments, I prepare the ground for Chapters Four, Five, and Six, each of which is anchored by one of the concepts I introduce in the next chapter. Specifically, I set out three Cavellian concepts that I argue can be understood as forming a perfectionist 'grammar' of democratic personhood or subjectivity. Not only is it possible to do agency with ordinary language philosophy, as I have shown in this chapter, it is also important to understand how this agency forms democratic subjects. Such is my goal in Chapter Three.

Chapter Three: Stanley Cavell and Ordinary Democratic Subjectivity

If there is a perfectionism not only compatible with democracy but necessary to it, it lies not in excusing democracy for its inevitable failures, or looking to rise above them, but in teaching how to respond to those failures...otherwise than by excuse or withdrawal.

- Stanley Cavell, *Conditions Handsome and Unhandsome: The Constitution of Emersonian Perfectionism* (1990)

In this chapter, I develop a conceptual framework for understanding ordinary democratic subjectivity drawn from Stanley Cavell's ordinary language philosophy. I develop this framework so that I can show, in the substantive chapters to follow, how people seek to rebuild the imperfect democracy of financialised society from within by resisting debt. Here, I argue that Cavell's body of work yields three concepts that help us to understand how people become ordinary democratic subjects: by acting as an *ordinary exemplar* of non-conformity (and hence developing democratic individuality), by issuing a *passionate utterance* that calls on others to change (engaging democratic intersubjectivity), and by making a *claim to community* that treats commonality as a contestable claim (thereby forming democratic community). These concepts correspond to the grammatical persons 'I', 'you', and 'we' respectively, which is why I suggest they form a perfectionist 'grammar' of democratic personhood or subjectivity.

Given the unfamiliarity of Cavell's thinking to IPE scholars, my aim in this chapter is to outline the substance of a Cavellian conceptual framework. I take up the task of exemplifying this approach and its utility for understanding debt resistances in Part Two of the thesis. I introduce Cavell's concepts in the context of his broader body of work because it would be difficult for the reader to grasp the specific Cavellian arguments that I make about debt resistances in Part Two without understanding the broader theoretical vista of Cavell's work. The flipside of my decision to provide a detailed map of Cavell's thinking here is that the reader need not retain the detail of all the Cavellian ideas that I present in this chapter, as I will return to my three chosen concepts in the triptych of chapters to follow.

These three concepts are developed chronologically across Cavell's career, and my discussion follows this chronology. The remainder of the chapter is divided into four sections. The first three sections cover the chosen Cavellian concepts, while the fourth brings these concepts together into a democratic grammar. In section one, I introduce the idea of the 'claim to community', which emerges from Cavell's early readings of Austin and Wittgenstein. Cavell argues that the ordinary language philosopher's procedure of asking 'what we say when' constitutes a contestable claim about 'us' that he calls the 'claim to community'. Making a claim about 'our' use of language creates a form of dialogue about the form and basis of our lives together. Treating community as a *claim* provides a non-essentialist way of understanding the ordinary democratic 'we'.

In section two, I discuss Cavell's concept of the 'ordinary exemplar'. Cavell develops this idea in his mid-career work on the American Transcendentalists

Ralph Waldo Emerson and Henry David Thoreau. The Transcendentalists are essentially concerned with how individuals can develop a sense of moral autonomy and independence from inherited societal ideals and values for the purpose of social critique. Emerson and Thoreau emphasise a practice of reflexive engagement with one's acquired selfhood. This process usually involves an exemplary figure, the 'ordinary exemplar', with whom one engages in an open-ended ethical and political conversation. Cavell develops from Transcendentalist thought what he calls Emersonian or moral perfectionism, an ethical and political disposition toward self-transformation that allows people to come to stand as examples for each other.

In section three, I introduce an important register in which perfectionist conversation takes place, namely that of the 'passionate utterance'. Cavell develops this concept late in his career as an extension of Austin's notion of the performative utterance. Although a devoted follower of Austin, Cavell finds that Austin neglects the perlocutionary dimension of speech in favour of accounting for language's illocutionary or performative force. Cavell is concerned that Austin underplays the unconventional and passionate dimensions of speech, as well as speech's perfectionist potential. He rectifies this oversight by accounting for the way in which people use emotional and passionate speech to establish moral and political relationships with others. Cavell thus proposes a two-fold understanding of speech's quality as action as being both passionate and performative.

Finally, in section four I draw my three Cavellian concepts together into what I call a 'grammar' of democratic personhood or subjectivity. I suggest that

together these three concepts provide a way to visualise how democratic subjectivity is developed as people learn to speak in the name of a democratic 'I', 'you', and 'we.'

1. Cavell's claim to community

In this first section, I introduce Cavell's concept of the 'claim to community' as a model of democratic collectivity and show how this concept emerges from Cavell's engagements with Austin and Wittgenstein, as well as his enduring interest in philosophical scepticism. This discussion provides the basis for my exploration, in Chapter Six, of how the activist group Strike Debt has gone about creating a form of indebted community that challenges the received form of belonging characteristic of debt-based economic citizenship. I start here from the claim to community because it provides an entry point into Cavell's earliest work. I begin by introducing Cavell's work and influences.

For over 40 years, the work of Stanley Cavell has occupied the position of a bridge between Anglo-American and Continental traditions of philosophy. As I outlined in Chapter Two, Cavell is deeply influenced by the ordinary language philosophy of J. L. Austin and the later Wittgenstein. He also works with the ideas of Heidegger and Nietzsche, as well as those of the American Transcendentalists Emerson and Thoreau. By delving into what he portrays as the unexpected resonances and rhyming of themes and concepts across these diverse thinkers, Cavell seeks to undo the mutual shunning of Anglo-American and Continental approaches, as well as to unsettle habitual distinctions between philosophy, literature, and popular culture (Cavell, 2005a: 215, 1992: xiv).

Cavell's broad method, if his approach can be formulated in these terms, is to develop a theme or concept from a mundane moment in a philosophical text, film, or play. Over time, Cavell compulsively returns to, questions, and revises his arguments and concepts. As a result of this perfectionist practice of reading, there is no one place from which to gather a definition of Cavell's concepts or a précis of his arguments. Instead, these ideas evolve through a process of accretion, as Cavell pursues conversation with his favoured thinkers and cultural and philosophical texts. This makes the process of developing an exegetical account of Cavellian concepts a significant labour in itself, especially given Cavell published seventeen books and many articles over the course of his forty-year career.

Cavell (1976a, [1979] 1999) dedicated his earliest work to clarifying and defending the ordinary language procedures of Austin and Wittgenstein. As I outlined in Chapter Two, Austin proceeds by giving a series of fine-grained examples of 'what we say when' to develop contextualised ethical knowledge. As I also argued there, Austin's examples are not mere linguistic curiosities; they are microcosms of ethics, designed to tell us something about human action. As James Conant (2011: 1008) puts it, '[e]ach one is, in its own way, a little morality play'. Recall that Austin uses these miniature plays to pull out both our necessary responsibility for the pragmatic effects of our utterances and the variety of ways in which we assume, modify, mitigate, or negate that responsibility (Austin, 1970; Cavell, 1976b: 12). To put a Cavellian gloss on it, Austin's ordinary language philosophy helps us to become morally intelligible to ourselves and others: it produces a form of ethical self-knowledge (Mulhall, 1994: 279).

Many critics have missed both the ethical and critical orientation of ordinary language philosophy and have instead presumed that this type of philosophy is an empirical endeavour. As a result, Austinian ordinary language philosophy was soon attacked by Austin's contemporaries for its apparent empirical inadequacy, with critics charging that ordinary language philosophy lacked rigour and yielded trivial knowledge. Cavell emerged as an early defender of Austin's procedures, which he first encountered when in 1955 Austin visited Harvard, where Cavell was studying, to deliver the series of lectures that would eventually be published as *How to Do Things with Words* (Austin, 1962). Writing in defence of Austin, Cavell (1976a) uses his early work to respond to criticisms of ordinary language philosophy mounted by the logician Benson Mates. There are a number of parts to Mates's (1958) criticism, but two are particularly salient. First, Mates asserts that ordinary language philosophers lack reliable evidence and would be better served by drawing on a sizeable linguistic corpus to support their claims. Second, he argues that there is no clear case for why philosophers should be interested in being constrained by what we ordinarily say.

Mates bases his first assertion on the fact that some of Austin's claims about 'what we say when' conflict with those of Gilbert Ryle, a practitioner of the same methodology. This clash proves, for Mates, the lack of validity of the ordinary language method. Mates traces these inconsistencies to what he sees as the ordinary language philosophers' conflation of the first-person singular 'I' with the first-person plural 'we'. In essence, Mates believes that ordinary language philosophers lack sufficient evidence to verify their claims because these claims consist in articulating what the philosophers *themselves* would say in a given circumstance, as a basis for what 'we' say. That is, ordinary language

philosophers fail to go out into the world to collect a sample of usages, instead falling back on a subjective 'I'.

Cavell responds by arguing that the philosopher of ordinary language, as a native speaker of the language, is perfectly entitled to draw on her own knowledge to determine what we would likely say in a particular situation. 'Such speakers,' Cavell (1976b: 4, emphasis in original) suggests, 'do not, *in general*, need evidence for what is said in the language; they are the source of such evidence.' As Mulhall (1994: 9–10, my emphasis) explains, 'when a native speaker tells her interlocutor what is said when, her authority is, in the last instance, herself; *she offers her practice, her personal responses, as an example or paradigm.*'

This exemplary dimension of ordinary language philosophy, whereby Austin and Wittgenstein dare to speak for 'us', means that the ordinary language philosopher's method parallels a form of representative political speech: it involves a *claim to community* (Cavell, [1979] 1999). The ordinary language philosopher's reasoning over what we say when functions, then, not as an empirical claim but as a contestable claim about 'us'. As Cavell (1999: 20) elaborates in a famous passage:

The philosophical appeal to what we say, and the search for our criteria on the basis of which we say what we say, are claims to community. And the claim to community is always a search for the basis upon which it can [be] or has been established.

By framing the appeal to 'what we say when' as a claim and a search, Cavell proposes an understanding of community as vulnerable and fragile. Sometimes the ordinary language philosopher's claim to articulate what 'we' say will not be

accepted by her interlocutor: her examples are not beyond criticism and dispute (as the disagreement between Ryle and Austin demonstrates). Indeed, in the process of projecting examples, ‘I may find out that the most common concept is not used by us in the same way’ (Cavell, 1976c: 67), in which case I will have learned something about both myself and ‘us’. In Cavell’s reading, this orientation to both community and its contestability is an essential, rather than an incidental, aspect of the ordinary language philosopher’s procedure. The examples that ordinary language philosophers use are designed to sound out what Wittgenstein (1969: 24–5) terms the ‘criteria’ or acquired rules for usage that inform our lives together, and thus to bring out the existence of community (if we agree) or its lack (if we disagree).

Given this emphasis on both community and criticism, ordinary language philosophy entails neither a lapse into private self-analysis (where the philosopher is talking only about what she would say), nor a complacent claim to representativeness (where she assumes everyone necessarily does what she does). Instead, the ordinary language philosopher focuses our attention on the (contested) relation between the ‘I’ making a claim and the ‘we’ invoked in ‘what we say when’. To make a claim about ‘our’ use of language is to engage in dialogue about the form and basis of our lives together. It is, as Andrew Norris (2006: 3) adds in emphasis to Cavell’s formulation, to *search* for the basis upon which community is or can be established. This search is democratic in that an individual requires no special capacity or knowledge to be part of it. We each have the ability to project examples and to tease out the ‘criteria’ behind what we say and do. By recounting these criteria, we begin to see the implicit ‘grammar’ that makes up our form of life together.

Here Cavell brings the later Wittgenstein's vocabulary into dialogue with Austin's ideas. In *Philosophical Investigations*, Wittgenstein ([1953] 1999: pt. I, §90, emphasis in original) describes his inquiry as 'directed not towards phenomena, but, as one might say, towards the "*possibilities*" of phenomena', or their grammar. Importantly, a Wittgensteinian 'grammar' is *not* premised on the idea that there are iron-clad, codified rules that govern the correctness of our speech. Instead, the picture of language being proposed is one in which words have 'a history of use that endows them with powers or potentialities that constrain their future use, but do not foreclose more or less creative "projections" of them into new contexts' (Baz, 2012: 3, n. 2). Grammatical investigation acknowledges that the criteria for usage that we assume *govern* use in fact *emerge from* that use: our utterances form the basis for constructing conventional, codified grammatical rules, rather than being based on any such rules (Mulhall, 1994: 9). To put this slightly differently: as the speaker of a language, one inherits 'socially given' criteria for usage (Laugier, 2006: 31), while also being called upon to accept or reinvent these criteria.

By conjoining Wittgenstein's grammatical investigation to Austin's procedure of reasoning based on examples, Cavell turns ordinary language philosophy into a way of interrogating community. According to Cavell's reading, when we engage in conversation over examples of 'what we say when', we are recalling and recounting the criteria underpinning what we do, and hence making the 'grammar' of our lives together evident. We open up the terms of actually existing community to inspection and debate. The terms of community are both given (we inherit them from others) and fragile (they are based on nothing more than our willingness to keep using them, on the continued existence of a shared

form of life). Cavell underlines both the naturalness *and* the contingency of community in an important passage from his early work:

We learn and teach words in certain contexts, and then we are expected, and expect others, to be able to project them into further contexts. Nothing insures that this projection will take place (in particular, not the grasping of universals nor the grasping of books of rules), just as nothing insures that we will make, and understand, the same projections. That on the whole we do is a matter of our sharing routes of interest and feeling, modes of response, senses of humor and of significance and of fulfillment, of what is outrageous, of what is similar to what else, what a rebuke, what forgiveness, of when an utterance is an assertion, when an appeal, when an explanation—all the whirl of organism Wittgenstein calls “forms of life.” Human speech and activity, sanity and community, rest upon nothing more, but nothing less, than this. It is a vision as simple as it is difficult, and as difficult as it is (and because it is) terrifying. (Cavell, 1976c: 52)

This concept of the claim to community is in turn linked to Cavell’s concern with what he calls scepticism. The idea of scepticism will not figure prominently in my discussions in the chapters to follow, but it is important to understand this notion because it underwrites Cavell’s conception of community, as well as his particular understanding of injustice. In philosophy, scepticism is most commonly thought of as the problem of how I can know I exist, or how I can be certain of the existence of objects. However, Cavell is most interested in ‘other-minds’ scepticism, or scepticism regarding the existence of others. In its

philosophical guise, other-minds scepticism is a desire for our relations with others to be rooted in the certainty of knowledge, in something beyond (ordinary) language, which, as we have seen, has no way of guaranteeing our continued mutual understanding. This desire for certainty is necessarily frustrated by the *limits* to knowledge entailed in the fact that humans are separate, finite beings (the limits Arendt also grasped). The sceptic, in his investigations of knowledge, encounters a certain truth, namely that we are each limited and separate, but he turns away from this truth through ‘the conversion of metaphysical finitude into intellectual lack’ (Cavell, 1999: 493). He turns the reaching of an *ethical* limit (the question of whether we will reach across the boundaries of the self to acknowledge others) into an abstract *epistemological* one (the question of whether we can know the other exists) (Cavell, 1999: 493). The sceptic turns our relations with others into a problem of *knowledge* rather than one of *acknowledgement*.

For Cavell, the uncertainty of the claim to community, and hence the necessary fragility of our language (and of the communal life that we establish through it), leaves us open to scepticism. When we grasp that our language and community are rooted in nothing more, but also nothing less, than the sharing of a form of life and inherited criteria for usage, our belief in the usefulness of our ordinary words and our relations with others are opened up to sceptical doubt. The ‘terrifying’ moment at which one realises the fragility of community, and hence the possibility that we will find ourselves ‘unable to make sense of one another’ (Norris, 2006: 6), highlights the threat of a breakdown in our attunement to each other, and the possibility that we will fail to acknowledge others’ claims. For Cavell, this scepticism plays out in everyday life, as people fail to acknowledge

others but also to acknowledge how the self is formed within what Arendt (1958: 183) calls the “web” of human relationships’.

It follows from Cavell’s rather complex reading of scepticism that an alternative response to scepticism in our relations with others lies in what Cavell calls practices of *acknowledgement*. Using the ordinary language procedure of asking when and how we would use the verb ‘to know’, Cavell makes a discovery about our ordinary concept of knowledge. While the sceptic asserts that I can never really ‘know’ that someone is in pain (because I do not share this other’s mind), Cavell notes that this is not how we would ordinarily use the concept of knowledge. We often use the phrase ‘I know’ not to express *certainty* about another, but to *acknowledge* something about her (Cavell, 1976d). For example, I might say ‘I *know* he is in pain’ not as an expression of certainty but as an acknowledgement of another’s pain. Cavell shows that, in ordinary usage, ‘knowing’ is as much a practice of *acknowledging* something as it is one of obtaining certainty and proof. If the philosophical sceptic generalises not knowing into a permanent, epistemological doubt about his existence and the existence of objects and other minds (in short, as a *failure of knowledge*), he does so at the expense of an appreciation of the everyday *failures of acknowledgement*.

By using a textbook ordinary language philosophy procedure to work through ordinary usages of ‘knowing’, Cavell offers a diagnosis of injustice rooted in the way we approach what Arendt (1958) would describe as the human condition of finitude and separateness. Scepticism, Cavell shows, is not something to be overcome but something that each of us lives in daily life: it is a response to the

fact that we are finite beings. Crucially, Cavell argues that we decide how to live our scepticism, whether by turning the necessary limits to our knowledge of others into an *acknowledgement* or an *avoidance* of them. Passing someone who is homeless and asking me for money, I can avoid looking at this person and offering them comfort, by saying to myself that I do not *know* the person's circumstances and hence whether this person is the author of their own misfortune. Alternatively, I can *acknowledge* that, for whatever reason, this person in front of me is, in some way, in pain. As Cavell (1976d: 263, emphasis in original) explains:

your suffering makes a *claim* upon me. It is not enough that I *know* (am certain) that you suffer—I must do or reveal something (whatever can be done). In a word, I must *acknowledge* it, otherwise I do not know what “(your or his) being in pain” means. Is.

Hence, failures of acknowledgement are more serious than failures of knowledge: ‘A “failure to know” might just mean a piece of ignorance, an absence of something, a blank. A “failure to acknowledge” is the presence of something, a confusion, an indifference, a callousness, an exhaustion, a coldness’ (Cavell, 1976d: 264).

Failures of acknowledgement are often, at root, simultaneously failures to acknowledge something about *oneself*, namely one's common finitude and vulnerability with others (Markell, 2003: 35–8), or what Arendt (1958) presents as our non-sovereign human condition. A failure to acknowledge the limits to the self allows one to act as though such limits do not apply; it allows one to adopt ‘a posture of mastery and invulnerability in the face of the future’ and hence to fail

to acknowledge the effects of one's actions on others (Markell, 2003: 36). Failures of acknowledgement, in setting up this lack of connection of the self to others, thus make it easier for people to entertain and sustain inequality and unjust social and economic structures.

With Cavell's ideas of the claim to community and an ethics of acknowledgement, we have come a long way from Austin's initial procedure of asking 'what we say when'. However, Cavell's contribution to ordinary language philosophy flows from precisely this procedure, which he combines with Wittgenstein's conception of criteria and grammar and Cavell's own distinctive reading of scepticism. By creating an original synthesis of elements from Austin's and Wittgenstein's work, Cavell amplifies the ethical dimensions of ordinary language philosophy. In Cavell's hands, ordinary language philosophy becomes a way of engaging with scepticism (and failures of acknowledgement), as we recount and test the criteria governing our language and lives together and make claims to community. Cavell shows how an ordinary language methodology can be used to draw out the existence of community and our basic attunement to others, where the sceptic doubts these. Nevertheless, Cavell is also more than aware of the limits to community, as these are expressed in everyday failures to acknowledge others, and in the necessity for individuals to question the parameters or criteria of community that they inherit.

2. Cavell's ordinary exemplar

If sceptical failures of acknowledgement involve the subject turning away from others, then the ethical disposition Cavell calls 'moral perfectionism' provides a route back to ethical interpersonal relations, based on attraction to an exemplary

other (Rhu, 2006: 88). Cavell (1990, 1995, 2003) develops his account of moral perfectionism most fully in his mid-career work on Emerson to account for how someone's ordinary example can become *exemplary*, through work on the self and conversation with others. In this section, I examine the 'ordinary exemplar' as Cavell's model of selfhood. I argue that the ordinary exemplar provides a model of the democratic subject who successfully navigates the twin perils entailed in the 'claim to community': on the one hand, the risk that the individual will slip into social conformity (an unquestioning adoption of the societal criteria inherited from others); on the other hand, the risk that she will give in to scepticism (a blindness to relations with others and the criteria that bind us together, a blindness that blocks community through failures of acknowledgement). The ordinary exemplar is a model of *democratic individuality*. By introducing the concept of the 'ordinary exemplar' and explaining how it is linked to the broader theme of moral perfectionism in Cavell's work, I pave the way for a discussion, in Chapter Four, of how people who avoid debt can exemplify for others the development of independent, critical thinking about debt-based economic citizenship.

Moral perfectionism is the ethical disposition that Cavell puts at the heart of his work. It is worth noting that perfectionism is not a formal moral theory, like Utilitarianism or Kantianism, that seeks to specify the grounds for making moral judgements. For this reason, Cavell provides no definitive statement of its principles, and no exhaustive list of its characteristics. Instead he prefers to outline what he calls 'an open-ended thematics...of perfectionism' (Cavell, 1990: 4). Cavell develops this thematics across readings of political and cultural texts ranging from Hollywood comedic films to the works of canonical thinkers

such as Plato, Rousseau, Nietzsche, Emerson, and Thoreau, among many others. The question that perfectionism addresses is not how I judge or decide what is best, good, right, or virtuous, but how I come to *want* ethical and political change to begin with: how I come to a position whereby I desire a transformation of myself and my society. Perfectionism further concerns how I can achieve this change and show others, in a non-moralising way, that things might be different, while leaving it open to these others to decide whether or not to acknowledge and adopt my example. Moral perfectionism thus involves the development of an exemplary self who can become representative for others (echoing Cavell's interest in how Austin and Wittgenstein make representative claims in outlining 'what we say when').

As a process of ethical self-formation, moral perfectionism encompasses a series of questions and practices that sit below the level of making explicit moral claims. These questions and practices include: the question of the extent to which I, as an individual, am prepared to live a life of social conformity (to accept, without thinking, inherited criteria), or conversely to query social understandings of necessity (Cavell, 1990, 1992, 2003, 2004); the ways in which I acknowledge others or avoid such acknowledgement in my everyday actions, inactions, and interactions (Cavell, 1976d, 1976e, 1999: ch. 8); and the extent to which my intuitions and discoveries about ethical and political life can become representative for another, including by challenging that other and allowing myself to be challenged by her (Cavell, 1990: ch. 1). It follows from this set of questions that perfectionism is intimately concerned with ethical and political selfhood.

Cavell finds the resources for a perfectionist account of the development of ethical selfhood not in Austin and Wittgenstein but in the nineteenth-century writings of Ralph Waldo Emerson and Henry David Thoreau (Cavell, 1990, 1992, 1995, 2003). Cavell is drawn to Emerson and Thoreau because of what he sees as their incessant concern with the subject's capacity for autonomous moral action and their exploration of the relation of the self to others in a democracy. He also finds that Emerson and Thoreau prefigure certain dimensions of ordinary language philosophy. The interest of these authors in the common, the low, and the everyday aligns them with the ordinary language philosopher who insists on attending to ordinary usage. However, in contrast to first-generation ordinary language philosophy as a series of claims to community, Emerson and Thoreau offer an account of how one might use ordinary examples as a means of working on the *self*, which is in turn a precondition for reworking communal relations. For Cavell (1990: 31), Emerson and Thoreau offer a vision of what we might call the 'ordinary exemplar', or the subject who can 'manifest for the other another way'.

Cavell builds his idea of the exemplar, and of moral perfectionism more generally, around Emerson's conception of the self as doubled. Emerson treats the self as doubled: as 'always having been attained' and 'always having to be attained' (Cavell, 1990: xxi), a self split between conformity and settlement, on the one hand, and curiosity and restlessness, on the other hand. The Emersonian self is premised on what Cavell (1990: xxxvi) calls 'the doubleness of human habitation'. The Transcendentalists present the doubled self in the figures of the internal neighbour and spectator (Cavell, 1992), who holds out to the attained self the promise of building a further and better self.

This idea of a doubled, perfectionist self is not premised on an essentialist or perfectly reflexive self. Indeed, Cavell (1990: xxviii, xxxiv), drawing on Emerson, warns against adopting what he calls the ‘metaphysical’ idea of seeing the self as either perfectly transparent and intelligible, or as fixed and true. For Cavell (1990: xxxiv), the idea of a fixed, true self ‘seems rather something imposed from outside oneself, as from another who has a use for oneself on condition that one is beyond desire, beyond change.’ The idea of a self beyond change is a self in the state of conformity that leaves Emerson so indignant, a state that ‘press[es] upon us an empty voice’ (Cavell, 1990: xxxvii), the voice that coaxes us into conformity to socially given criteria.

When the ordinary exemplar finds herself pressed into the service of these criteria, she seeks to *turn away* from her ‘attained’ self in pursuit of a next or further self. Emerson calls this turning away ‘aversion’ to conformity. Lawrence Rhu (2006: 1–2) explains Cavell’s adoption of this idea as follows:

such a turning suggests to Cavell an experience quite different from simply willful avoidance. “Aversive thinking”, as Cavell characterizes this Emersonian response...calls up the idea of conversion. It entails nothing less than the transformation of the self.

In contrast to liberal individualist understandings of ethics, perfectionist transformation of the self is not work that can be done entirely alone. This work requires an exemplar, whether embodied in another person, or given form through internal dialogue with one’s further self. Exemplary encounters need not be face-to-face: conversation with an ordinary exemplar can take place in an imaginative process, as when writing and reading become a conversation

between an author and her reader. Thus, while moral perfectionism's emphasis on the self might seem to leave little room for intersubjective exchange, others in fact play an important role in perfectionist self-development. This other is, for Cavell (1990: xxxii), 'the friend, the figure, let us say, whose conviction in one's moral intelligibility draws one to discover it, to find words and deeds with which to express it, in which to enter the conversation of justice.'

The aesthetic dimension of exemplarity is important to Cavell (1990: xxviii), who argues that '[w]hile it can seem that we can afford quite easily to get along without aesthetic companionship, perfectionists will wish to show how fateful that isolation can be.' Indeed, the ordinary exemplar works in an irreducibly aesthetic way. This is because in moral perfectionism ethical constraint takes the form, not of a Kantian 'ought' but of *attraction* to the esteem of an exemplary other (Cavell, 1990: xxix–xxx). As Shusterman (1997: 103–4, citing Cavell, 1990: 31) elaborates:

Such critique by exemplars of difference seems especially democratic since it works not by appeal to some absolute end or fixed standard that denies our freedom to choose the life we think more perfect. Instead the exemplar's critical force derives from its aesthetic appeal, its attraction over other ways of living. The aim is not to refute the other's way of living, "but to manifest for the other another way".

In moral perfectionism, ethical and political insight are not imposed, but exemplified and shown, aesthetically registered.

This emphasis on aesthetics and culture might lead to the charge of a certain elitism in both the working of the ordinary exemplar and the idea of moral

perfectionism, and hence to a questioning of the *democratic* potential of perfectionist thinking. Cavell (1990: ch. 3) notes that, in *A Theory of Justice*, John Rawls (1972) argues that perfectionism cannot be a pretender to the title of a theory of justice because the idea of perfection or a perfect specimen is elitist. Cavell, however, emphasises that Emersonian perfectionism *denies* the ultimate perfection of any culture or the superiority of one culture over another. Indeed, he follows Emerson in emphasising the final settlement of one's self on any fixed cultural exemplar as a state of conformity.

Moral perfectionism also denies the idea that one person is innately more virtuous or skilled than another. Instead, Cavell (1990: 25–6) affirms Emerson's belief, expressed in the latter's essay 'Self-Reliance', that each and every person is possessed of 'genius'. In turn, '[g]enius is not a special endowment, like virtuosity, but a stance toward whatever endowment you discover is yours' (Cavell, 2003: 92). Emerson thus prefigures the democratic impulse of the ordinary language philosopher, who requires of her reader no special knowledge, only a willingness to attend carefully to the distinctions, connections, and effects of her everyday language. As Rhu (2006: 4) notes of Cavell's moral perfectionism, 'while the genius it seeks to cultivate is equally distributed, the desire for such cultivation depends upon the willingness of the individual.' Hence, Cavell (1990: xxx–xxxix) emphasises the *difficulty* of aversive thinking and of turning away from accepted social norms, rather than cultural or intellectual exclusivity.

Let me restate the main tenets of moral perfectionism, which acts in counterpoint to the theme of scepticism. Perfectionism involves acknowledging the finitude of

the self in a way that differs from the sceptic's retreat to abstract questions of knowledge. It involves a willingness to treat the company of another (whether internal or external to the self) as exemplary in order to enact further development of one's limited self. Therefore, perfectionism is bound up with the actions of the ordinary exemplar. Acting against conformity, an ordinary exemplar questions the ethical desirability of her life but also of the societal criteria she has inherited. Such a move from the individual to society might seem a hasty one given the emphasis in moral perfectionism on a self-regarding ethics (Cavell, 1990: xxvii); however, the relationship between the individual and society is of critical importance to the perfectionist, who can become a social and political critic. The process of developing moral autonomy and independent thinking, or what Emerson calls 'self-reliance', is a necessary condition for exercising one's public political voice. It is a precursor to becoming a *political* friend for another. Moral perfectionism, just like the ordinary language philosopher's conversation based on examples, is a conversation among people who seek to become representative for each other.

3. Cavell's passionate utterance

The conversation of moral perfectionism involves a type of speech that Cavell calls 'passionate utterance', which is the third and final concept I examine in this chapter. The speaking self in the work of Emerson and Thoreau is one who expresses and responds to emotions such as shame, fear, hope, empathy, and desire. This self responds to democratic imperfection in expressive terms: her emotions act both as a spur to work on the self and as a means of singling out another person for exemplary conversation. In this third section of the chapter, I

argue that passionate utterance is an important, if neglected, component of democratic conversation and one that creates ordinary democratic *intersubjectivity*. To make this argument, I outline Cavell's extension of Austin's category of the perlocutionary speech act into the concept of the 'passionate utterance'. In a fuller discussion in Chapter Five, I will examine the role that passionate utterance plays in the debt auditing work of Debt Resistance UK.

In an essay entitled 'Performative and Passionate Utterance', Cavell (2005b) offers a sympathetic criticism and extension of Austin's speech act theory. By engaging with Austin's account of the performative utterance, Cavell aims to better account for the expressive and passionate dimensions of speech. As I outlined in Chapter Two, Austin (1962) offers an accomplished investigation of the illocutionary force of speech in *How to Do Things with Words*. While appreciative of his teacher's singular achievement in this text, Cavell finds Austin strangely silent on the expressive and emotive character of speech. This silence is a problem because, for Cavell, passion and emotion are a key part of speech's quality as action, rather than being incidental to this quality. Cavell therefore sets out the concept of the 'passionate utterance' as a complement to Austin's notion of the performative utterance.

Ever the devoted student of Austin, Cavell is at pains to position his discussion as a development, rather than a refutation, of Austin's insights into the performative force of language. Cavell explains his motivation as one of taking up Austin's own example in a sympathetic conversation. Cavell clarifies (2005b: 159–60) that he 'do[es] not mean, insipidly, to take a rich text to task for lacking a further richness beyond its plan' but rather that he finds Austin's neglect of the

expressive dimension of speech ‘to go suddenly counter to its own drift, to close a door it should at least invite others to open.’ In opening this door and further developing Austin’s sparse remarks about the perlocutionary dimension of speech, Cavell makes an important development of Austinian speech act theory in his own right.

To understand the idea of the passionate utterance, let us start from the distinctions that Austin uses to anchor his investigation of how we do things with words. Recall from Chapter Two that, having discarded his original division between constative utterances (statements) and performative utterances (acts), Austin makes a threefold distinction among the *locutionary* dimension of an utterance (or its *meaning*), the *illocutionary* dimension (the *force* of an utterance, or what is done *in* saying something), and the *perlocutionary* dimension (the consequential *effect* of an utterance, or what is achieved *by* saying something). If to speak is usually to refer to something (the locutionary meaning) and to accomplish an act (the illocutionary act), speaking also produces an effect on the speaker, audience, onlooker, or other party (the perlocutionary effect).

Consider the difference between *warning* someone (which is an illocutionary act) and *alarming* them (which is a perlocutionary one) (Austin, 1962: 103). If I run out of my office and yell out to my colleagues ‘I warn you: there’s a fire!’, I achieve an illocutionary act (I am not simply reporting my warning to my colleagues but actually warning them). In addition to accomplishing the act of warning, my act of speech is likely to have an *effect* on my colleagues, such as alarming them (if they believe me) or annoying them (if I have a reputation for crying wolf), as well as further possible effects on them, such as persuading them

to act (whether by leaving the building or reporting me to our office manager) (Cavell, 2005b: 169). Or, to consider Austin's original example, my uttering of the formula 'I do' will, given the right conditions, felicitously achieve the act of our marriage, and this will be the working of illocutionary force. However, the perlocutionary effect of my utterance can be varied: this utterance might make you deliriously happy (because you are marrying me, the woman of your dreams), or it might provoke despair (because you are secretly pining for someone else).

A key difference between illocutionary force and perlocutionary effect is the extent to which they are governed by convention. While the illocutionary is predictable (I can reasonably assume that my 'I do' will result in our marriage), the perlocutionary is less so (I cannot predict whether my colleagues will be annoyed by my yelling 'fire!', happy because it gets them out of giving a lecture, or extremely fearful because they have had a close call before). As Austin (1962: 103) notes, *warning* occurs through the conventional use of a performative formula, but *alarming* someone cannot be a matter of convention. Which of these feelings and actions my warning produces cannot be a matter of convention but must be a matter of *you*, your personal response. Hence, the passionate utterance brings the grammatical person 'you' into the picture.

Reflecting on the differences between the illocutionary and the perlocutionary, and hence between a performative utterance and a passionate one, Cavell sets out to develop Austin's notion of the perlocutionary into an explicit set of 'felicity' or 'happiness' conditions (the conditions of a successful passionate utterance). Mirroring Austin's set of conditions for the performative utterance, Cavell's

(2005b: 180–2) list of perlocutionary conditions lays the basis for conceptualising the passionate utterance. I do not treat this list in any detail here because I will discuss its components at greater length in Chapter Five. For the moment, it will suffice to note that Cavell finds perlocutionary conditions to be the *reverse* of Austin’s illocutionary conditions. To provide a simplified schema, and one that need not be retained fully at this stage, the perlocutionary is characterised by: 1) its essentially *unconventional* nature (whereas the illocutionary is a set of conventional procedures for performing something), hence it is also notable for 2) the way in which it opens up a space of *exchange* between two parties, and thus 3) for the fact it brings the *second person* into view (establishing a direct relationship between the ‘I’ and the ‘you’), thereby 4) creating a demand for *acknowledgement* that is itself 5) an attempt at *moral education* that 6) the other may take up or deny, acknowledge or avoid.

One implication of Cavell’s discussion is that a passionate utterance creates a type of intersubjective conversational exchange in the way a performative utterance usually does not. This exchange can be useful in a democratic polity. On the one hand, democratic interaction and exchange often takes the form of a conversation in which we give reasons for our examples, for why we do what we do. But often these reasoned conversations come to an end. Then we need passionate utterances: a form of speech in which one party, in her concern for or outrage at another, in both her *conviction of* the other and her *conviction in* another’s potential for change, leads this other person to desire change (Mulhall, 1994: 279–80). As an example, Cavell (1981) examines this process of passionate exchange in a genre of Hollywood film known as the ‘comedy of remarriage’. In his book on remarriage comedy, Cavell looks at how women and

men navigate the process of reversing a breakdown in their relationship to get back together (Cavell was writing at a time before heteronormative understandings of marriage had come under sustained attack). Cavell finds that, in these films, the couple's ability to turn a shattered union into a re-union depends on precisely the form of passionate utterance just described: both a conviction *of* and a conviction *in* the other, expressed in unconventional, passionate speech. Each partner to the marriage acts as a friendly but provocative exemplar for the other, holding out the prospect of a future, better self. Here we see one elaboration of Cavell's interest in the exemplary potential of the figure of the friend (which complements his interest, seen in his discussion of Emerson and Thoreau, in the exemplary potential of the self's internal spectator or neighbour).

In sum, Cavell holds that the focus of speech act theory past and present on the illocutionary force of the performative utterance has led to a neglect of passionate speech (although, more recently, see Butler, 1997). Moreover, this focus on the illocutionary has led scholars of performativity to lose sight of the ethical and political significance of a passionate register of speech and conversation. Cavell asserts that we should not ignore passionate utterances in favour of performative ones. The passionate and the performative are two essential, intertwined dimensions of the active quality of language. Thus he claims that '[f]rom the root of speech...two paths spring: that of the responsibilities of [performative] implication; and that of the rights of [passionate] desire' (Cavell, 2005b: 185). Keeping both paths open is imperative to democratic interaction and aversive exchange, for only '[t]hen we shall not stop at what we should or ought to say, nor at what we may and do say, or are too

confused or too tame or wild or terrorized to say or to think to say' (Cavell, 2005b: 185). Cavell's moment of not stopping is essential to the process of reworking an imperfect democracy. If a passionate utterance is felicitous, if it succeeds in being accepted as a claim to community, then a democratic union or re-union results, only to become subject to ongoing, perfectionist questioning and conversation.

4. A Cavellian grammar of democratic subjectivity

Together these three concepts help me to visualise and understand ordinary democratic subjectivity. Up to this point, I have discussed these ideas in the order that Cavell developed them. I have done this to convey the analytical thread that runs through Cavell's body of work, as he first engages with Austin and Wittgenstein, then cross-fertilises their ideas with American Transcendentalism, and finally comes full circle back to Austin at the end of his career to further probe his teacher's ideas. In this final section of the chapter, I propose to re-order these concepts so that, as a series, they move from the *ordinary exemplar* to the *passionate utterance*, and on to the *claim to community*. This re-ordering allows me to bring Cavell's concepts together in what I call a 'grammar' of democratic personhood or subjectivity, comprising the 'I', 'you', and 'we'.

Let me begin by explaining my terms. I do not use 'grammar' here in the specialist sense it has in Wittgenstein's work (that is, to refer to the criteria that tell us 'what kind of object anything is' [Wittgenstein, [1953] 1999: § 373]). Instead, I deploy grammar in the way we use it when we refer to grammatical categories such as the first person, second person, and third person. I draw inspiration for the idea of a grammar of democratic personhood or subjectivity

from Veena Das (2015), an anthropologist who works with ordinary language philosophy. In a recent chapter, Das (2015: 89) poses the question of ‘how we might think of the relation between the first person, the second person, and the third person in the scene of everyday life.’ Transposed into the setting of my research, this question provides a way to conceptualise how democratic subjectivity is developed as people learn to speak in the name of a democratic ‘I’, ‘you’, and ‘we.’ Because, in Cavell’s work, democratic subjectivity is in significant part a matter of finding and developing democratic *voice*, the idea of a grammar of personhood provides a useful way of thinking about democratic subjectivity.

In particular, this way of thinking allows me to foreground how Cavell’s concepts centre on categories of democratic personhood. First, the *ordinary exemplar* is about developing democratic *individuality* or selfhood: the ordinary democratic ‘I’. In Chapter Four, I will show how a genre of debt advice manual encourages individuals to become aversive democratic subjects who avoid debt in order to make a political statement about how people are dependent on debt, in financialised society, to meet their basic needs. The *passionate utterance* is, in turn, about forging democratic *intersubjectivity* or exchange, when the ‘I’ makes a direct address to the ‘you’. In Chapter Five, I will demonstrate how Debt Resistance UK uses debt auditing to address direct passionate claims about wrongdoing to figures in banks and local authorities, with the aim of creating democratic intersubjective conversation or exchange. Finally, making a *claim to community* involves positing democratic *collectivity*: the ‘I’ and ‘you’ come together as an ordinary democratic ‘we’. In Chapter Six, I show how Strike

Debt's popular peer-to-peer debt cancellation mechanism, the Rolling Jubilee, functions as a claim to a community of debtors.

I propose this trio of Cavellian concepts not as a universally applicable framework, but as a way to understand my substantive exemplars of debt resistance. These concepts have helped me to understand how some people who resist debt are striving to rebuild the imperfect democracy of financialised society from within. Rather than forming a pre-built frame over which my cases are then stretched, my conceptual arguments are woven from and into my substantive understanding of resistances to debt, as Chapters Four, Five, and Six will show. Indeed, following the tenets of ordinary language philosophy, we might say that Cavellian thinking is best worked out in the context of examples. Like Das (2014: 280–1), I find that 'it is the concrete events of my fieldwork that clarify the ideas I find in Austin and Cavell and reassure me that the philosophical puzzles they bring up can and do arise in the concrete relations and weaves of life we inhabit.'

Given this is the final chapter of Part One of the thesis, let me restate the arguments I have made so far. Based on the ground I have covered in Part One, it should now be apparent that the 'ordinary' as I use it is not a synonym for the 'everyday' as it has been used in IPE. As Wittgenstein, Austin, and Cavell describe it, the 'ordinary' of ordinary language philosophy is an epistemological commitment and a methodological approach, rather than a set of people or level of analysis. As an epistemological commitment, studying the 'ordinary' involves avoiding the craving for generality, questioning the crystalline purity of concepts, and becoming aware of aspect-blindness (Chapter One).

Methodologically, engaging with the ‘ordinary’ from the vantage point of ordinary language philosophy involves examining ordinary ethics and understanding ordinary action as non-sovereign, while scrutinising ordinary language usage and remaining aware of the potential for ordinary words to reanimate existing ethical and political vocabularies (Chapter Two). Cavell’s picture of the ordinary, in particular, allows us to see everyday life as a site of ordinary democratic subjectivity: something that holds the potential for people to exercise democratic agency and strive against injustice, but which is also the source of injustices because of scepticism and failures of acknowledgement (Chapter Three). In this way, Cavell implicitly questions the division between an inert everyday life and a progressive everyday politics that has come to structure the ‘Everyday IPE’ project (Hobson and Seabrooke, 2007; for a Lefebvrian version of this argument against the Hobson and Seabrooke division, see Davies, 2016).

At this point, and as I will demonstrate in Part Two, it is worth underlining that there is much that *Cavellian* scholars might learn from their IPE counterparts. As I argued in the thesis Introduction, Cavell is not a political economist, but shared themes run across his work and IPE scholarship, including the interest in the everyday, speech act theory, ethics, and culture. To take the final theme, Cavell’s philosophy shares with everyday and cultural political economy approaches to IPE a commitment to take cultural practices and artefacts seriously. Cavell draws on a range of cultural resources and texts, including Thoreau’s *Walden* (which I will discuss in Chapter Four), Hollywood films (to feature in Chapter Five), and plays like Ibsen’s *A Doll’s House* (discussed in Chapter Six). Nevertheless, IPE scholars would certainly want to teach Cavell that culture is simultaneously

political-economic (Best and Paterson, 2010; Sum and Jessop, 2013; Montgomerie, forthcoming). Cavell's emphasis on everyday culture needs to be extended through an encounter with cultural political economy approaches to IPE. In the context of my research, this extension is important because democratic subjectivities and practices of civic freedom are conditioned by the culture, politics and moralities of capitalist market life. Both practices of civic freedom and practices of governance are cultural, political, and economic. Therefore, if in Part One I have interpreted Cavell's work to make his thinking available in the field of IPE, in Part Two I both exemplify the utility of Cavellian thinking for IPE and demonstrate to Cavellian scholars the importance of everyday cultural political economy.

Concluding remarks

In this chapter, I have developed a conceptual framework for understanding ordinary democratic subjectivity. I have argued that Cavell's concepts make up what I call a grammar of democratic personhood. In sum, Cavell translates the procedures of ordinary language philosophy into a form of democratic moral and political conversation, so that dialogue over examples becomes a way of issuing and navigating 'claims to community.' Just as Austin believes that everyday examples teach us much about the ethics of our ordinary actions and omissions, so Cavell underlines the perfectionist ethical and political character of the ordinary with the concept of the 'ordinary exemplar.' The mode of speech that Cavell calls 'passionate utterance' is central to exemplary conversation, as it provides a way of registering claims to injustice and drawing others on to their further self, and, potentially, on to community. Together these three concepts

make up a grammar of democratic personhood or subjectivity because of their respective emphases on the ‘I’, ‘you’, and ‘we.’

One of Cavell’s central contributions to ordinary language philosophy is his accounting for the diverse ways in which we do ethical and political things with words. This accounting is also the basis for my contribution to IPE, which in turn comes from introducing a Cavellian account of ordinary democratic subjectivity into the study of finance. In Part Two of the thesis, I show how Cavell’s grammar of democratic subjectivity plays out in contemporary resistances to debt, while also drawing attention to the cultural-economic imaginaries that form the backdrop to these resistances. In Chapter Four, I use Cavell’s idea of the ordinary exemplar to study how individuals cultivate democratic individuality by avoiding debt, while also showing how this practice of freedom is located within a pervasive liberal cultural-economic imaginary of financial capability. Chapters Five and Six then draw on the concepts of the ‘passionate utterance’ and the ‘claim to community’ to reveal how people forge democratic intersubjectivity in debt auditing, and democratic community through debt refusal, respectively. Again bringing a cultural political economy approach to bear on Cavell’s concepts, I show that debt auditing takes place within a cultural-economic framework of financial transparency, while debt refusal speaks to a pervasive imaginary of liability. The ordinary image of debt politics that results from these studies shows how people engaged in resistances to debt, although their actions bear the imprint of conventional financial imaginaries, are reconstructing debt relations in perfectionist terms as a site of democratic selfhood and community.

Part Two

Cavellian Readings of Resistances to Debt

Chapter Four: Avoiding Debt

The virtue in most request is conformity. Self-reliance is its aversion.

- Ralph Waldo Emerson, ‘Self-Reliance’ (1841), as cited in Stanley Cavell, *Conditions Handsome and Unhandsome* (1990a)

Avoiding debt and taking steps to live debt-free are not usually considered political activities, much less tactics of resistance. In this chapter, I draw on debt advice literature to argue that avoiding debt can indeed be a practice of resistance and one that develops ordinary democratic individuality. I place Cavell’s concept of the ordinary exemplar at the heart of my argument. I use this concept to understand how and when people engaged in debt-free living challenge systems of work and finance that fail to yield substantive freedom for them. As I outlined in Chapter Three, Cavell develops the idea of the ordinary exemplar in his readings of the American Transcendentalists Emerson and Thoreau. These authors show the democratic importance of the individual who experiments with different ways of living in order to develop self-scrutiny and independent judgement, or what Emerson calls ‘self-reliance’. An ordinary exemplar questions the state of society as it stands and exemplifies the contestability of society’s values and politics. The exemplar models self-reliance to encourage others to develop and exercise their democratic individual voice.

Using this understanding of exemplarity, I analyse the narratives of avoiding debt through debt-free living contained in debt advice manuals. I divide these

narratives into two types: narratives of financial capability and narratives of self-reliance. I argue that while most debt advice manuals promote ‘financial capability’ by positioning the individual as a personally responsible financial consumer-citizen, some manuals seek to provoke Emersonian self-reliance and hence non-conformity in their readers. To deepen my account of this second category, I show how the debt-free living autobiography genre further exemplifies self-reliance and ordinary democratic selfhood. This distinction is important because IPE scholars have tended to study financial education in a uniform manner as a form of neoliberal discipline and constraint (for example, Finlayson, 2009; Clarke, 2015; Montgomerie and Tepe-Belfrage, 2016a; Santos, 2016). By contrast, my reading suggests that the subject of debt advice exceeds this disciplinary force and that advice books can redeem the concept of autonomy by showing it under another aspect, as a quality necessary for democratic individuality. Financial self-help books contain greater possibilities than the literature on everyday financial literacies would seem to suggest.

I develop this argument across four sections. In section one, I extend the account of Cavell’s concept of the ordinary exemplar that I offered in Chapter Three. I begin by examining Cavell’s reading of exemplarity as a perfectionist theme in the work of Emerson and Thoreau, foregrounding Cavell’s engagement with Thoreau in particular. Cavell follows Thoreau in symbolising the self-reliant subject as having an internal ‘neighbour’ or ‘observer’ who provides perspective on the self’s behaviour and who draws the existing self on to a next or further self. Importantly, for Cavell, this doubling is modelled in the relationship that Thoreau, as a perfectionist author, establishes with his reader. For this reason, I

illustrate the working of ordinary exemplarity with reference to Thoreau's *Walden* as Cavell interprets it.

In section two, I show that Cavell's concept of the ordinary exemplar can be used to distinguish between debt advice manuals that teach financial capability and those that aim to provoke self-reliance in their readers. I argue that most debt advice manuals socialise their readers into financial capability as a norm of debt-based economic citizenship. These manuals instruct their readers to avoid debt in order to 'get ahead' and better accumulate wealth in the future. They promote the financially capable self as a freestanding individual who avoids dependence on others. This financial capability debt advice literature represents what Cavell calls a 'debased' perfectionism because it emphasises developing the self in order to adapt to rather than question societal norms and criteria.

However, not all debt advice texts are animated by this conformist spirit. In section three, I examine two texts that seek to provoke self-reliance in their readers. I focus on one debt advice manual entitled *Your Money or Your Life* (Robin et al., 2008) and one autobiography called *Walden on Wheels: On the Open Road from Debt to Freedom* (Ilgunas, 2013). These accounts undermine the idea of autonomy as a form of sovereign independence. Indeed, they redeem the concept of autonomy by showing this concept under another aspect, as self-reliance or the ability to think for oneself. I end this section by addressing the relationship between financial capability and self-reliance. These two ethics of the self are not polar opposites, and so I argue that financial capability takes the form of a 'debased' perfectionism and a parody of self-reliance.

I end the chapter by returning to IPE work on everyday financial literacies, which I introduced in Chapter One. Where this literature has tended to theorise financial education in repressive terms, I open out the range of ethical and political positions that debt-free living literature enables. When popular financial education texts seek to provoke self-reliance and invite people to consider themselves as ordinary exemplars, these texts offer a democratic counterpoint to the liberal-individualist selfhood that underpins debt-based economic citizenship. Avoiding debt can therefore be much more than an act of acquiescing to the demands of financial literacy programmes; indeed, it can be a way for the individual to void her consent to the state of financialised society as it stands.

1. Cavell on becoming an ordinary exemplar

In his writings on Emerson and Thoreau, Cavell lays out the vision of democratic selfhood he thinks is central to a perfectionist disposition. Cavell himself does not give a name to this self, but I call it the ‘ordinary exemplar’. I use this label for two reasons: first, because Cavell has frequent recourse to notions of exemplarity in his work; second, because of Cavell’s insistence that a democratic stance can be developed from ordinary examples. Others have named this self the ‘Emersonian Exemplar’ (Mulhall, 1994: 297, 301, 331), reflecting the fact that Cavell offers his most explicit account of perfectionist selfhood in his work on Emersonian or moral perfectionism.

Moral perfectionism, as I described it in Chapter Three, is an ethical disposition rather than a moral theory that tells us what we ought to do. Perfectionism is ‘a stance toward one’s life as such rather than toward individual courses of conduct’ (Cavell, 2005a: 120). This stance involves a particular type of selfhood:

a self that is committed to ongoing work and striving in the face of the imperfections of democracy. However, Cavell's model is not one of a final, perfect self or of ultimate perfectibility. Indeed, for Cavell (1990a: 31), who follows Emerson in making this argument, the moment at which I side definitively with my 'attained' rather than my 'unattained yet attainable' self is precisely one of conformity.

Against conformity, the perfectionist self or exemplar is drawn onward, in experimentation. This self reflects Emerson's observation that '[a]round every circle another can be drawn' (Emerson, 'Circles', as cited in Cavell, 1990a: xxxiv). Cavell (2003: 13) follows Emerson in picturing the relationship between the attained and unattained self as a succession of 'ever-widening circles'. This encirclement has no predetermined route or endpoint. As Cavell (1990a: xxxiv) explains, 'Emerson's thought of endless, discontinuous encirclings...does not imply a single, or any, direction, hence, in one sense, no path (plottable from outside the journey).'

Cavell is particularly interested in a non-conformist practice of self-encirclement, which he variously terms, again using Emersonian terms, 'aversion', 'aversive thinking', and 'self-reliance' (Cavell, 1990b). In depicting the ordinary exemplar as a self-reliant thinker, Cavell seizes upon Emerson's argument that, in contemporary society, 'the virtue in most request is conformity. Self-reliance is its aversion' (Emerson, 'Self-Reliance', as cited in Cavell, 1990a: 37). Emersonian self-reliance requires me to move away from unthinking acquiescence to society's demands. To become self-reliant, I have to determine which of society's claims I am prepared to make my own. In this sense,

becoming self-reliant is a process of becoming able to rely upon and take responsibility for one's words (and, to use the terminology I introduced in the previous chapter, the 'criteria' they express and reflect). In short, self-reliance is a process of finding one's own voice.

To find my voice, I must first acknowledge that the voice and language I take as my own are inherited from society, in order to then determine the extent to which my words are truly mine. Recall from the previous chapter the Wittgensteinian argument that we learn language within a form of life and hence are socialised into this form of life and its criteria. All too often this process of inheritance is one of "irresistible dictation"—we do with our lives what some power dominating our lives knows or reveals them to be, enacting old scripts' (Cavell, 2003: 71, citing Emerson, 'Fate'). Cavell (1992: 107–8, emphasis in original) explains this social dictation of voice, but also the process of becoming averse to it, in a commentary that paraphrases Thoreau's *Walden*:

What we know as self-consciousness is only our opinion of ourselves, and like any other opinion it comes from outside; it is hearsay, our contribution to public opinion. We must become disobedient to it, resist it, no longer listen to it. We do that by keeping our senses still, listening another way, for something indescribably and unmistakably pleasant to all our senses.

If we 'keep our senses still', if we withdraw from our daily habits and interactions long enough to become aware of our socially dictated thoughts, we enable a different form of self-consciousness to develop. We find that what is 'pleasant' to our senses is the approbation of another figure: our internal critic.

Cavell's reading of *Walden* thus highlights a second feature of the perfectionist, in addition to a commitment to aversion or non-conformity, namely that she treats herself as doubled or divided. The cultivation of an internal other allows the self to 'leap...the span from one circumference to another' (Cavell, 2003: 18) and hence to move on to a further self. Again paraphrasing the narrator of *Walden*, Cavell (1992: 108) refers to this sense of doubleness as one that involves the fostering of:

a relation between ourselves in the aspect of indweller, unconsciously building, and in the aspect of spectator, impartially observing. Unity between these aspects [of the self] is viewed...as a perpetual nextness, an act of neighboring or befriending.

In this way, Cavell variously figures the internal critic as a neighbour, spectator, or friend who observes the habitual labours of building the self. This next self is 'next' in the sense of being a *future* self, but one that is attainable now because it lies next to us, as our neighbour (Cavell, 1990a: 9). Thus, as Thoreau (1995: 87) argues, '[w]ith thinking we may be beside ourselves in a sane sense.'

This internal observer bears a clear resemblance to the figure of the 'impartial spectator' in Smithian classical political economy, whose significance as a force of moral constraint in liberal market society has been ably discussed elsewhere in IPE (see, for example, Watson, 2007, 2012; Clarke, 2016; Glaze, 2016). In keeping with this line of work, I wish to underline how treating the self as divided or doubled enables a perfectionist back-and-forth assessment of conduct by the individual, hence development of the faculty of ethical evaluation and thus what Cavell calls integrity. Cavell's Thoreauian account of the doubled subject

suggests an understanding ‘of integrity conceived as an activity’ (Cavell, 1992: 109). Integrity, which Cavell uses in its dual sense of becoming whole (balancing one’s attained and unattained selves against each other) and acting in an ethically reliable way, is an *activity* rather than a finally achieved state. Integrity, or self-reliance, is an ongoing movement between one’s current self and the next self that neighbours it. Integrity is premised on cultivating a willingness to revise one’s judgement, to leave one’s house in the wood when it has been built (Cavell, 1988: 54, 1992: 45), as Thoreau does, in appreciation of the fact that one has ‘several more lives to live’ (Thoreau, 1995: 209).

This commitment to aversion and revision suggests that, to use Thoreau’s (1995: 210; see also Cavell, 1992: 45) words, ‘in view of the future or possible, we should live quite laxly and undefined in front’. Living this way allows one to become an exemplar who can ‘manifest for the other another way’ of living and being (Cavell, 1990a: 31). As Norval (2007: 190, citing Walker, 2001: 175) argues, ‘such manifestations of other ways of doing things, transcending our present horizons, play something of the role books of advice to princes played in the past.’ As the protagonist of a *democratic* advice book (Walker, 2001), however, the ordinary exemplar faces an important question. What stops an ordinary exemplar from being didactic and elitist in the sense of instructing others to adopt her personal values, or those of the few? What differentiates democratic advice from the advice offered to the prince?

In answer to these questions, Cavell notes that while perfectionism can become elitist, it need not be so. Here Cavell is responding to John Rawls (1972), who describes perfectionism as an elitist moral position, based on a reading of

Nietzsche. Cavell (1990a: 101–26, 2004: 208–26) is alarmed by Rawls’s conclusion. Because Nietzsche was influenced heavily by Emerson, *Emersonian* moral perfectionism also stands charged with elitism in Rawls’s account.

Rawls bases his claim about the elitism of perfectionism on a reading of Nietzsche, who Rawls claims promotes the adoption of the values of the few. However, Cavell (2004: 220) defends the idea that an ethics based on exemplarity can be democratic by noting that Rawls misunderstands Nietzsche’s use of *Exemplare* in translating this word as ‘specimens’. Cavell’s student James Conant (2001) offers an excellent discussion of the difference between a specimen and an exemplar (see also Norval, 2007: 192–6). In contrast to the disturbing undertones of biological superiority entailed in the idea of the highest ‘specimens’, *Exemplare* are, for Conant (and Cavell), closer to the Kantian idea of the exemplary work of art that confronts and makes a demand on me (Norval, 2007: 193–4).

To make this demand, the exemplar must stand in a particular relation to me. An exemplar, Conant (2001) holds, is notable for its simultaneous closeness to and distance from the group of which it is part. Norval (2007: 193–4, citing Conant, 2001) summarises the three features of this relationship of exemplarity particularly well:

The first is that an exemplar is to be compared and contrasted with members of its own genus; it is not something of an entirely different nature. The second aspect concerns its exemplarity: an exemplar ‘illustrates a feature(s) of interest which other members of the genus display in varying degrees’; and the third, its exemplariness, the fact that

it is distinguished ‘by the pronounced degree to which it displays the feature in question’.

The exemplar does not exist at a great distance from those for whom it exemplifies something, but it does exemplify a quality (like self-reliance) in a heightened or pronounced way. The exemplar does not stand above me as a distant, elite example but rather stands next to me, as my neighbour, manifesting a feature that I too have but may not yet have noticed or fully developed.

This Cavellian emphasis on an exemplary *relationship* also suggests that an ordinary example does not become exemplary on its own. This insight is important because, at first glance, a perfectionist ethic of self-reliance can seem a solitary, individual practice and thus far removed from democratic interaction and community. Yet to read the ordinary exemplar in this way would be to neglect an important argument running across Cavell’s work. As I noted in Chapter Three, for Cavell perfectionist selfhood requires *acknowledging* rather than *avoiding* the limits to the individual self that come from the human condition of limitation and finitude. Exemplarity is achieved through relations with others, rather than being opposed to them. The perfectionist seeks what has been called *relational* autonomy (Mackenzie and Stoljar, 1999). As Norval (2007: 176, n.116) clarifies:

The [Cavellian] emphasis on dependence—on others and on language—contrasts with a liberal stress on autonomy as starting point. By contrast, for Cavell autonomy is always something to be attained, and if attained, always threatened and precarious.

This is Thoreau's insight, according to Cavell: 'The drift of *Walden* is not that we should go off and be alone; the drift is that we *are* alone, *and* that we are never alone' (Cavell, 1992: 80, emphasis in original).

In turn, when we acknowledge that we are finite, limited beings, we see that reliable judgement requires thinking alongside others (without letting these others *think for* us). Because we are finite, we must seek out exemplary others and engage in what Cavell (2008) has called 'companionable thinking'. Someone who seeks to become exemplary must turn outward the findings of her experimental attempts at self-reliant thinking (or her intuitions about 'what we say when') and expose them as provocations to others; only in this way does she become representative. For 'truly speaking, it is not instruction, but provocation, that I can receive from another soul' (Emerson, 'Divinity School Address', as cited in Cavell, 1990a: 37–8). In offering 'provocation' rather than 'instruction', an ordinary exemplar aims not to win others over to a pre-given course of action, but to provoke them to think for themselves (Norval, 2007: 194). We must take what we have learned in the woods and expose it to the test of others (as Thoreau does by leaving Walden Pond to write *Walden*). Publicity therefore represents another way of moving from one circle to the next, in complement to rather than in replacement of the spectating self.

Let me end this section by showing how Cavell reads Thoreau's *Walden* as an exemplary text; that is, as capable of provoking self-reliance in its reader. *Walden* is an account of the just over two years Thoreau spent engaged in an experiment in self-reliant living at Walden Pond in Concord, Massachusetts. While many have taken *Walden* to be the work of a misanthrope intent on exiting

society, *Walden* is a democratic advice manual that asks its reader to think about the ways in which she fashions her self *and* about the broader social repertoires that enframe this self-fashioning (Walker, 1998, 2001). *Walden* is, as Cavell (1992: 85) puts it, ‘a tract of political education’ centred on ‘recovery of the self’ (Cavell, 1992: 80), and through the self, a recovery of society. In *Walden*, this recovery takes place in the face of an economisation of moral and political thinking. As Cavell (1992: 88) argues, the opening and longest chapter of *Walden*, entitled ‘Economy’, sets both Thoreau’s vocabulary and the primary problem of the book in place. This chapter is ‘a nightmare maze of terms about money and possessions and work, each turning toward and joining the others’ (Cavell, 1992: 88). Using this dense network of economic terms, Thoreau evokes the insidious economisation of everyday life that he perceived in nineteenth-century liberal market society in the US. As Cavell (1992: 89) aptly observes: ‘There is just enough description...of various enterprises we think of as the habitual and specific subjects of economics, to make unnoticeable the spillage of these words over our lives as a whole.’ He continues by noting that ‘[i]t is a brutal mocking of our sense of values’ (Cavell, 1992: 89), and in particular of the Protestant-capitalist ethic Thoreau sees around him.

Indeed, Thoreau charges his society with having developed a repertoire of work, consumption, and finance that threatens the very fabric and independence of the self *and* the revisability of political community by depriving the individual of her capacity for voice. Thoreau therefore seeks ‘to show that our facts and ideas of economy are uneconomical, that they do not meet but avoid true need’ (Cavell, 1992: 90). Taking aim at the ways in which society makes those who are not poor *per se* become so, Thoreau (1995: 4) identifies liberal market society as

leading many of his fellow citizens to a crisis he calls 'quiet desperation.' The result of this so-called 'economy' is despair and a lack of true self-realisation: '[a]s if you could kill time without injuring eternity' (Thoreau, 1995: 4).

As these criticisms suggest, by living at Walden Pond Thoreau aims not to withdraw from society or to achieve complete autonomy. Instead, he seeks to become an ordinary exemplar: 'to alarm his culture by refusing it his voice' (Cavell, 1992: xv). As Cavell (1992: xv) argues, '[t]his refusal is not in fact, though it is in depiction, a withdrawal; it is a confrontation, a return, a constant turning upon his neighbors', and hence upon his readers. If Thoreau (1995: 1) describes his experiment as taking place 'a mile from any neighbor', this distance is just close enough that he can still be seen. Thoreau is close enough to his neighbours in genus and in means to act as an exemplar (unlike Emerson, Thoreau was not a man of great means), while also being far enough away from them in his radical quest for self-reliance.

Thoreau outstrips his compatriots in the extent to which he pursues self-reliance and rejects socially dictated assumptions regarding what is necessary. In the area of clothing, for instance, the narrator of *Walden* asserts that his fellow citizens usually mistake the beginning of a new endeavour as an occasion for new clothes, forgetting that the *person* must change if the clothes are to fit (Thoreau, 1995: 14). Perhaps the only true occasion of need for new habits, the narrator ventures, is the moment of crisis when we decide to change our very mode of being: thus 'our moulting season, like that of the fowls, must be a moment of crisis in our lives. The loon retires to solitary ponds to spend it' (Thoreau, 1995: 15). In Cavell's (1992: 45) reading of *Walden*, Thoreau undergoes his own crisis

of ‘moulting’ as he retires to the ‘solitary pond.’ Specifically, Thoreau shows the impossible madness of the liberal-individualist ideal of autonomy as a complete sovereign independence from others, while nevertheless underlining the importance of developing self-reliant judgement. He makes of autonomy a democratic virtue.

Cavell is at pains to underline how Thoreau’s experiment in self-reliance yields an acknowledgement of the relational debts to others that we incur in living *inter-est*, to return to Arendt’s (1958: 182) terms. Speaking of his accounts, where he tallies his expenditure and income, Thoreau (1995: 38) proclaims: ‘I should not thus unblushingly publish my guilt, if I did not know that most of my readers were equally guilty with myself.’ When we recall the etymological connection between ‘debt’ and ‘guilt’ in many languages (Nietzsche’s ([1887] 1989) *Genealogy of Morals* famously plays on the link between debt and guilt found in the German word *Schuld*), it is not hard to see that the narrator becomes, over the course of his experiment, an exemplar of the need to work to cast off dominant beliefs about economy while acknowledging one’s ‘uncountable’ debts to others (Cavell, 2008: 117).

These debts are incurred by Thoreau in clearing the ground upon which he builds his habitation (both his cabin and his self); this indebtedness is, to borrow Sparta’s (2000: 93) words, his ‘ontological liability’. These debts also derive from the displacement and dispossession that took place before Thoreau started work at Walden Pond, when settlers cleared Native Americans from the ground upon which the Thoreauian experiment unfolds (Walker, 2001: 161–2). These relations, and the debts they give rise to, become increasingly prominent as the

text proceeds: '[n]ot till we are lost, in other words, not till we have lost the world, do we begin to find ourselves, and realise where we are and the infinite extent of our relations' (Thoreau, 1995: 111; see also Cavell, 1992: 50). The narrator acknowledges, in short, that his life is embedded in a network of contemporary and historical relations with others, even as he guards vigilantly against the ways in which 'the They' (Bennett, 2002: 1–8) threaten his individuality. *Here* lies the profit and loss statement of Thoreau's experiment.

To appreciate an important way in which these debts are repaid requires understanding the final, and most important, level at which Thoreau's experiment operates. It is a central plank of Cavell's (1992) reading that *Walden* is as much an experiment in perfectionist writing and reading as in alternative economic living. There is a constant doubling of the terms used in *Walden* so that most of the protagonist's acts of cultivation, such as hoeing, digging, and burrowing, are also those of a writer (Cavell, 1992: 5). 'It is difficult to begin without borrowing' Thoreau (1995: 26) asserts, and so he takes up the borrowed axe with which he begins to build his house. This is a properly literary beginning, for if this axe:

clearly enough figures the writing implement of one whose writing makes a house, hence one who criticizes, which is to say, cuts and separates, in order to edify; then this writing, in conjunction with the concept of borrowing, confesses its taking on of axes and issues explored and grounded by others. (Cavell, 1994b: 44)

When Thoreau (1995: 64) proclaims that 'my head is an organ for burrowing', he signals that he is cultivating with his head as well as his hands. He is writing as

an exemplar for others, seeking to redeem his debts. To burrow is also to borrow, reflecting the shared etymology of these words. Perfectionist edification through writing and reading is necessarily modulated by the rhythm of a life lived in debt and on credit, by the taking on and returning of another's example. The improvement of this example and hence the improvement of oneself is, for Cavell, a given of Thoreau's experiment. 'I returned it sharper than I received it', Thoreau (1995: 26; see also Cavell, 1994b: 45) remarks of the axe.

In Cavell's *Walden*, then, writing and reading become social acts of borrowing and exchange, creating a conversation and confrontation between writer and reader through which each seeks to clarify and develop his or her voice and judgement. In this perfectionist conversation, the writer must treat his reader as capable of self-reliance; that is, capable, if not of choosing the meaning of her words, then at least of making 'an autonomous choice of words' (Cavell, 1992: 64). The narrator cannot assume that his example, his reading of economy, will be deemed valuable enough to provoke change in another. Perhaps his words will be rejected as the mad cry of the loon. As a democratic advice manual rather than a book of advice to the prince, *Walden* must provoke its reader to offer her own evaluation of its claims and terms, as well as those of her own life. *Walden*, as an experiment in perfectionist writing, aspires to provoke change in its readers but remains committed to do so in light of the democratic ethic of self-reliance.

I would like to close my discussion of the ordinary exemplar in this section by borrowing a final insight from Cavell (this time from his reading of Wittgenstein). In *Philosophical Investigations*, Wittgenstein ([1953] 1999: § 217; see also Cavell, 1990a: 70) lays out the following aphorism and scene: 'If I have

exhausted the justifications I have reached bedrock, and my spade is turned. Then I am inclined to say: “This is simply what I do”.’ Cavell (1990a: ch. 2, 2005a: 112–4) offers an unorthodox reading of this scene as an ethical moment between a teacher and a pupil, one that depicts exemplarity in action. The teacher has reached the limits of instruction; this is the point at which the pupil must choose whether and how to go on (Cavell, 2005a: 114). The pupil must decide whether to take up the example of the application of criteria that is offered to her. In this educational moment, instruction gives way to provocation (or rather provocation becomes the mode of instruction) as the means of going on. Both the Wittgensteinian teacher, leaning patiently on his spade, and the narrator of *Walden*, who borrows an axe with which to clear the ground upon which his experiment and example might be received, are figurations of the possibilities and risks of acting as an ordinary exemplar for another. Will the reader take up Thoreau’s call to think for herself? Will she go on with the author’s example or not? *Walden*, as a series of nested experiments in economy, democratic self-cultivation, and perfectionist writing, is designed to bring each of us to this point of decision, and hence to self-reliance.

This first section of the chapter might seem like a literary excursus. But in using *Walden* to illustrate Cavell’s concept of the ordinary exemplar and a perfectionist ethic of self-reliance, I have foreshadowed the way in which *Walden* itself has become an exemplar for others. As I will show in section three, *Walden* has been treated as a democratic advice manual for those engaged in contemporary debt-free living. This makes Cavell’s work on Thoreau even more relevant to my study of debt avoidance. However, to understand how this is the case, it will be necessary to examine a form of debt advice that is *not* exemplary in Cavell’s

sense of the term, and that is part of a cultural-economic imaginary of financial capability rather than an ethic of democratic self-reliance. This financial capability discourse is my focus in the next section, where I begin by discussing developments in financial education before considering contemporary debt advice manuals. The third section then brings my Cavellian argument about exemplarity directly into line with my engagement with popular debt advice literature.

2. Exemplary debt avoidance and cultures of financial capability

In the US, popular financial education has been promoted since the 1920s as a purportedly democratic intervention in finance (Aitken, 2003, 2005; Ott, 2011). In the UK, the corresponding turn to financial literacy is of a more recent vintage. Here, the emergence of financial literacy as a formal governmental concern originated less in a bottom-up desire to improve the literacy of ‘the people’ than in the top-down goal of Margaret Thatcher’s Conservative government to ensure civil servants’ financial literacy in aid of greater accountability to the taxpayer (Poon and Olen, 2015: 277–8). The most recent incarnation of financial literacy in the UK is financial literacy education, which has become a key support to the promotion of asset-based welfare and the reformulation of social-democratic citizens into financial consumer-citizens (Finlayson, 2008, 2009).

In both the US and the UK, contemporary financial literacy education centres on a concern to improve the ‘financial capability’ of individuals (Marron, 2012, 2014). In particular, the financial capability agenda seeks to empower individuals as citizen-consumers to actively demand efficient and competitive financial

services and to make the ‘right’ decisions about risk and reward given increasing complexity in finance (Marron, 2014: 494). Financial capability approaches are therefore part of the broader emergence of everyday financial discipline and financial-consumer subjectivity (Langley, 2008a, 2009a, 2009b), situated against the longer-term withdrawal of the state in the UK and US from active regulation of financial markets, as well as reduced state provision of welfare and economic redistribution.

Financial capability approaches also respond to a specific post-crisis context characterised by increasing concern about the problem of ‘over-indebtedness’ (Marron, 2012). In government policy, over-indebtedness is usually traced to a failure of individual control and the inertia of financial consumer-citizens who need to be ‘nudged’ more or less overtly to realise their interests (Marron, 2012: 418). The turn to promote financial capability is also linked to civil society reform agendas, which have endorsed financial consumer protection as a central plank of post-crisis reforms (Kastner, 2014).

Chris Clarke (2015) has shown how the individualising effects of financial literacy education have intensified since the crisis, as the financial capability agenda has become conjoined to discourses of ‘resilience’. Clarke argues that the introduction of resilience thinking into financial literacy policy means people are being taught to adapt and reconcile themselves to individualised financial ‘failure’. Contemporary financial literacy education thus implicitly recognises the gap between the ostensible promise of liberal financial markets as sites of personal wealth creation and the reality of participation in actually existing financial markets that are highly technical, uneven in access, and unequal in

outcomes (Clarke, 2015). In this gap, Clarke (2015: 273) concludes, lies financial literacy's 'failed promise': the everyday financial subject is not 'failing to learn' (as financial capability approaches would suggest) but 'learning to fail' (as resilience doctrines teach).

The learning materials of financial literacy education come in varied forms, ranging from the budget tools offered by money advice services to the games of educational curricula. The popular debt advice manual is an under-examined site of contemporary financial literacy education, particularly in IPE. These manuals bear some resemblance to online debtors' forums, which have been studied as sites of peer-to-peer advice and everyday counter-education among debtors (Deville, 2015; Stanley et al., 2016; Montgomerie and Tepe-Belfrage, 2016b; Stout, 2016). But more so than web forums, advice manuals use a 'perfectionist mode of address' (Arcilla, 2012: 162) whereby the author makes direct appeals to her reader. Debt advice manuals tend to be written as first-person accounts and as a direct source of examples for others. These manuals therefore provide an opportunity to see whether perfectionist self-reliance can be established via debt avoidance, as well as what (if any) alternatives to the consumer-citizen subjectivity of financial literacy education debt-free living can create.

In selecting manuals with which to study debt avoidance narratives, I aimed to analyse books with broad popular appeal. For this reason, I examined the top 20 books on the best-seller list for the Budgeting and Money Management subcategory of the Personal Finance section of Amazon.com. I excluded any books that made only passing mention of debt (for example, those that included only brief admonitions regarding indebtedness) and hence which did not offer

substantive advice to debtors. If the same author figured several times in the top 20, I chose the most popular of his or her texts and left out the others, due to extensive repetition across these related texts. For books that were broadly about money management rather than specifically focused on debt advice, I read those sections substantively related to debt. I also studied debt advice blogs and websites to see which manuals were commonly recommended. This approach allowed me to strike a good balance between books offering general money advice that have sections on debt (which is the predominant type of text on the Amazon.com best-seller list) and books focused primarily on debt advice (which are more frequently discussed on debt advice blogs).

This genre of popular debt-free living manual forms part of a burgeoning financial self-help literature, which itself is part of a broader ‘culture of self-help’ in British and especially American society (see, for example, McGee, 2005; Illouz, 2008). Financial self-help literature takes varied forms, ranging from self-published books (for example, Bryn-Jones, 2008) to commercial best-sellers, like Robert Kiyosaki’s *Rich Dad, Poor Dad* series, around which transnational business empires have been built (Fridman, 2016). The debt advice manual, as a sub-genre within financial self-help literature, is an instructional text that counsels people to get out of debt and stay that way. These manuals are not peripheral to the workings of finance, although they may not capture the attention of high-brow economic thinkers. Advice manuals are the workhorses of everyday debt cultures, as well as important artefacts of debt-based economic citizenship. Debt advice manuals are products of economic restructuring and the extension of finance into daily life, as people seek out a variety of channels of support to deal with the challenges of personal and household indebtedness

(Deville, 2015; Stanley et al., 2016; Montgomerie and Tepe-Belfrage, 2016b; Stout, 2016). As such, debt advice manuals reflect broader political-economic processes and relations of power. As Fridman (2014: 111) asserts, ‘it is fairly clear that the ethical practices of financial self-help engage participants in an increasing web of self-discipline that ties them in larger power relations.’

My analysis of debt advice manuals reveals two broad forms of economic subjectivity based on two contrasting yet also internally related ideas: financial capability and what I have called self-reliance. To preview my argument in advance of exemplifying and supporting it, I suggest that the first type of debt advice manual teaches the pursuit of financial freedom in a way that only minimally challenges the norms of debt-based economic citizenship. This type of text promotes financial capability as a way of breaking one’s dependence on debt, with dependence in turn understood through the trope of addiction. Financial capability debt advice manuals teach practices of personal accounting and stress that debtors must follow their examples to the letter if freedom from debt is to be achieved. The second form of debt advice text, on the other hand, encourages independent financial judgement and self-scrutiny in a way that approximates Emersonian self-reliance. This type of debt advice manual promotes financial integrity as something more than a balance-sheet calculation. It also exemplifies an alternative form of accounting that encourages the reader to think about how her values emerge from financialised society. Such texts function, I argue, as exemplary conversation partners.

Perhaps unsurprisingly, this latter, Emersonian type of debt advice manual is considerably less common than the first. Recall Cavell’s (1990a: xxx–xxxii)

argument that, although moral perfectionism is not elitist, for it requires no special endowment of quality or character, it is comparatively rare. The majority of debt advice manuals are not exemplary in Cavell's sense of the term, just as the majority of people will not be moved to audit the debts of their governments (Chapter Five), or to refuse to repay their personal and household debts in order to make a political statement (Chapter Six). This uncommonness makes it all the more important to understand how and why some forms of resistance are perfectionist in effect, and how and why some people are moved to become ordinary democratic subjects. By first discussing debt advice manuals premised on financial capability and then examining debt advice books that provoke self-reliance, I seek to show how democratic individuality, or the ordinary democratic 'I', can emerge from within the constraints of debt-based economic citizenship.

Conventional financial capability debt advice books share the narrative of 'journeying' that Stanley et al. (2016) have shown to be a central component of everyday advice and information sharing in web forums for debtors. In the case of financial capability debt advice manuals, this journey is often built on a narrative of addiction that suggests a concomitant path to personal redemption (see, for example, Palmer, 2005; Ramsey, 2009; Carr, 2013; Croke, 2013; Mundis, 2012). Indeed, one popular manual, *Get Out of Debt Now: The Easy Way* (Carr, 2013), is written by a self-avowed former chain-smoker who has a series of smoking cessation, alcohol abstinence, anti-anxiety, and overeating and diet manuals to his name. Another manual, *Getting Out of Debt and Staying Out* (Palmer, 2005), uses an analogy between credit and drug-dealing: the 'lender/dealer' offers you a hit, which feels fine, until 'you need more and more credit to stay afloat' and the heavies are sent round to 'sort you out' (Palmer,

2005: 34–5). Debtors are presented as addicted to over-consumption and to readily available consumer credit. The journey to break these addictions is in turn highly regimented and teleological, as suggested by a tendency to use the ‘steps’ structure seen in programmes to tackle addiction (see, for example, Mundis, 2012).

In financial capability debt advice, the issue of ‘problem debt’ is one of individuals making poor choices. As Fridman (2014: 104, emphasis in original) observes, like therapeutic recovery programmes, narratives of self-help recovery from debt addiction treat indebtedness as a ‘disease of the *will*’. Addiction narratives cast the debtor as unable to exercise willpower to regulate her behaviour and therefore as in need of the assistance of the author, who will help her to make better choices. Freedom from debt is thus to be attained through dependence on the ideas of another. This encouragement of conformity with the author’s thinking manifests the same paradoxes seen in financial capability discourses more broadly, which hold that people must be *made* to be free (Marron, 2012: 418). Hence, the narrative of addiction casts the debtor as an agent who is personally responsible for her indebtedness, and yet who largely lacks the rational, independent thought required to exercise this responsibility.

Financial capability debt advice manuals promote two key technologies of journeying away from addiction. The first is personal financial accounting. Financial capability debt advice manuals place great importance on creating a set of personal financial accounts, with the reader asked to use diverse matrices and tables outlined in the books (see, among others, Palmer, 2005: 80–8; K. Clark, 2009: 76–84; Weston, 2013: ch. 11). For instance, one of the best-selling

financial advice manuals, *Total Money Makeover*, by evangelical Christian Dave Ramsey (2009), promotes a rigid form of accounting for debts and income that is designed to create what the author calls a ‘Debt Snowball’. To create this snowball, the debtor pays off the smallest debts first, to ensure a psychological boost. This somewhat counterintuitive approach addresses indebtedness not by tackling the debts that attract the highest interest rate first but by thinking in terms of psychological satisfaction. Debt is presented as above all a psychological and even spiritual burden rather than a material and practical one, thus reinforcing the addiction narrative.

At one level, this financial capability debt advice mirrors the concern for accuracy in accounts seen in Thoreau’s *Walden* (and, as I will argue in Chapter Five, in debt auditing campaigns). For instance, the narrator of *Walden* includes lists of his income and outgoings and excoriates himself for any unnecessary expenditure. However, the difference is that, with his account of his accounts, Thoreau is gently mocking his neighbours (and those who are ‘next’ to him, his readers who are leaning over his book). As Cavell (1992: 30) argues ‘those lists of numbers, calibrated to the half cent...are parodies of America’s methods of evaluation.’ Thoreau is showing, in essence, that these financial accounts fail as techniques of self-knowledge and evaluations of self-worth.

While Cavell (1992: 30) speaks of the forms of accounting in *Walden* as being ‘parodies of America’s methods of evaluation’, he also notes that these accounts are simultaneously ‘emblems of what [Thoreau] wants from writing’, namely that his writing will allow his readers *weigh* their words, to see whether these words do justice to their vision of what society could be. In this sense, ‘[t]o read

the text accurately is to assess its computations, to check its sentences against our convictions’, which is an alternative form of accounting (Cavell, 1992: 65). In Thoreau’s perfectionist accounting, ‘[t]he point is to get us to assess our orientation or position toward what we say’ (Cavell, 1992: 67). The point is to develop self-reliance.

If the first technique for journeying away from debt addiction is financial accounting, the second technique lies in the didactic format of the financial capability debt advice manual itself. Readers of these manuals are invited to follow the examples that the author gives them, rather than being asked, in more perfectionist terms, to test and evaluate these examples. Put simply, the aim is for the reader to think like the author, and sometimes even to ‘think like the rich’ (Fridman, 2014: 91), as evidenced by chapter titles such as ‘The Financial Habits of Wealthy People’ (Croke, 2013: ch. 16).

By contrast, the point of reading *Walden* is not for the reader to unthinkingly quote Thoreau (which, tellingly, the author of one contemporary debt advice texts does, without attribution: ‘I am reminded of a quote I heard recently which goes something like this: “the mass of men lead lives of quiet desperation”’ [Croke, 2013: 11]). If Thoreau (1995: 209) reminds us that he left Walden Pond because he had ‘several more lives to live’, he does so to persuade the reader who is attracted to *his* life that she must imagine *her own* (Cavell, 1992: 45). One will not find *Walden* at Walden Pond; one must locate one’s own *Walden*, develop one’s own voice and judgement in order to then leave that place and go out into the world. This emphasis on becoming intelligible to oneself, in order to confront and converse with others, is what differentiates self-reliance from

financial capability advice. Only with this intelligibility will the individual prove ‘capable’ in the perfectionist sense of provoking a friend, and, in so doing, ‘evoking a democracy’ (Arcilla, 2012: 161).

Overall, the model of subjectivity promoted by financial capability debt advice is that of a consumer self who is both sovereign and responsible for her debt problems, but who, paradoxically, also needs to be *made* free through a series of exercises. These texts approach freedom as freedom from external constraint and in so doing fail to acknowledge how debtors are structurally positioned as unfree in liberal financialised societies. Financial capability advice manuals gloss over the political economy of personal indebtedness by telling their readers to abstain from taking on debt in order to improve their ability to accumulate assets in the future. The overall picture of financial capability is thus one that neglects the structural conditions that drive personal and household indebtedness (cf. Roberts, 2013; Pitcher, 2016; Montgomerie, 2009, 2013; Montgomerie and Büdenbender, 2014; Montgomerie and Tepe-Belfrage, 2016a).

To summarise, many debt advice manuals teach that responsible financial selfhood is about combatting dependence and breaking free from a personal addiction to consumption, overspending, and debt. These manuals prioritise practical techniques, such as the ability to draw up an accurate set of personal financial accounts, while using a didactic tone of address that enjoins the reader to follow their examples to the letter. As such, these manuals present a linear path to ‘debt freedom’ that often fails to recognise the difficulty, confusion, and hardship that avoiding debt can involve, but also the potential for critical engagement with debt-based economic citizenship that debt-free living can

entail. These manuals emphasise individual mastery of financial circumstances, with little acknowledgement of the implausibility of individuals realising such totalising control (Clarke, 2015). I now turn to compare the ‘journeying’ of financial capability debt advice with a more Thoreauian, democratic debt advice manual, before addressing in conceptual terms the relationship between imaginaries of financial capability and self-reliance.

3. From financial capability to self-reliance in debt avoidance

Not all debt advice manuals teach financial capability, just as not all people who read financial capability texts necessarily follow the example of the consumer-citizen subject these texts set out. As Poon and Olen (2015: 277) observe, ‘[l]iteracy...does not lead to one inevitable conclusion but instead a multitude of options. And some of the choices consumers make might not be approved by the people and institutions promoting literacy as a solution.’ Critical or ‘aversive’ financial literacy relating to debt is also to be found in forms ranging from overtly politicising debt resistance manuals (Strike Debt, 2014) to the more covert and yet often still subversive aid among debtors in online forums (Stanley et al., 2016; Stout, 2016).

To draw out the diverse financial literacies promoted in debt advice manuals, and to provide an example of a text promoting self-reliance rather than financial capability, I turn to a book entitled *Your Money or Your Life: 9 Steps to Transforming Your Relationship With Money and Achieving Independence* (Robin et al., 2008; hereafter, YM). At first glance, *Your Money or Your Life* does not appear particularly different to conventional debt advice manuals. Indeed, there are similarities between this text and the advice manuals I

discussed in the last section. Like financial capability manuals, *Your Money or Your Life* references a narrative of addiction in the form of an analogy between over-eating and over-spending (YM: 75-79). The book also adopts the journeying structure of financial capability debt advice texts, as indicated by the nine steps to transformation referenced in the subtitle.

However, *Your Money or Your Life* begins by distinguishing itself from other financial advice guides as follows:

What these books have in common is that they assume that your financial life functions separately from the rest of your life. This book is about putting it all back together. It is about integration, a “whole systems” approach to life. It will take you back to basics—the basics of making your spending (and hopefully your saving) of money into a clear mirror of your life values and purpose. *It is about the most basic of freedoms—the freedom to think for yourself.* (YM: xxv, my emphasis)

The goal of *Your Money or Your Life* is thus to promote what the authors call ‘Financially Independent Thinking’ (or FI Thinking) (YM: xxx-xxxii). The authors describe FI Thinking as ‘a process of examining those basic assumptions you have unconsciously adopted, of evaluating your old road map’ because ‘until you can think independently, you can’t be independent’ (YM: xxx).

One of the key components of FI Thinking is ‘Financial Integrity’ (YM: xxi-xxxii), the definition of which resembles Cavell’s (1992: 109) Thoreauian idea ‘of integrity conceived as an activity.’ Using an etymological practice of reading, the authors of *Your Money or Your Life* state:

The dictionary defines integrity as: “1: an unimpaired condition: SOUNDNESS[;] 2: adherence to a code of esp. moral or artistic values: INCORRUPTIBILITY[;] 3: the quality or state of being complete or undivided: COMPLETENESS.” Financial integrity is achieved by learning the true impact of your earning and spending, both on your immediate family and on the planet. It is knowing what is enough money and material goods to keep you at the peak of fulfillment—and what is just excess and clutter. It is having all aspects of your financial life in alignment with your values. (YM: xxxi-xxxii)

However, Financial Independence and Financial Integrity are not to be developed in isolation from an understanding of the broader functioning of capitalist market society. According to this text, acquiring the freedom to think for yourself requires understanding how structural economic changes have shaped both individual selfhood and citizenship:

People in industrialized nations used to be called “citizens.” Now we are “consumers”—which means (according to the dictionary definition of “consume”) people who “use up, waste, destroy and squander”. Consumerism, however, is just a twentieth-century invention of our industrial society, created at a time when encouraging people to buy more goods was seen as necessary for continued economic growth. (YM: 14)

Because of this invention, the authors assert:

We have absorbed the notion that it is right to buy—that consuming is what keeps America strong....The only downside is that our rising expectations have outstripped our incomes, leaving the average

consumer-patriot increasingly in debt. This puts us in a bind: the only way for us to exercise our economic patriotism is to go deeper into debt. We are in a no-win situation. You're wrong if you buy and wrong if you don't. (YM: 17)

Unlike the financial capability debt advice manual, *Your Money or Your Life* recognises the double bind of debt-based economic citizenship. The consumer debtor-citizen is berated for spending beyond her means, even as she is reminded of her obligation to underwrite the 'health' of the economy (Itagaki, 2014). The debtor-citizen walks a tightrope: she must realise her personal consumer freedom and use credit responsibly to underwrite her welfare, yet also avoid tipping over into 'problem' debt (Marron, 2012).

In the face of this double bind, and in pursuit of the freedom to think for oneself, the authors of *Your Money or Your Life* invite their readers to draw up a statement of accounts that differs from the type of accounting promoted by financial capability texts. At one level, this book urges a similar exactitude in accounting to that parodied by Thoreau: 'Keep track of every cent that comes into or goes out of your life' (YM: 67). But it does so in aid of a Thoreauian evaluation of 'habits' and how these are linked to the unfreedoms of work (albeit typically a specifically middle-class form of work): 'Look at those clothes. Would you wear a noose around your neck or walk around on three-inch heels every day if it weren't expected for the Job?' (YM: 58).

In *Your Money or Your Life*, devices such as the 'Daily Money Log' and the 'Monthly Tabulation' are designed to make the reader's priorities and values intelligible to her, so she can determine the extent to which these priorities and

values are her own or reflections of the criteria of liberal market society. The book proposes alternative units of accounting, such as the ‘real hourly wage’ that includes the ‘hours of life energy’ (including social reproductive labour) that go into making someone ready for work (YM: 51-54, 89). The point of undertaking this alternative accounting is to free oneself from externally imposed measures of value, labour, and self-worth in order to develop an ‘internal yardstick for fulfillment’ (YM: 113, bolding omitted). This is Financial Independence as self-reliant thinking.

Finally, the authors of *Your Money or Your Life* harness a Cavellian practice of reading that redeems words by delving into their ‘trailing etymologies’ (Austin, 1970: 283). The authors invite their readers to interrogate the language of capitalist market society and the criteria its words convey, so as to decide whether these criteria meet their real needs. Take a discussion of the word ‘frugality’:

Let’s explore this word “frugality” to see if we can’t redeem it as the key to fulfilment...We looked up “frugal” in a Merriam-Webster dictionary and found “characterized by or reflecting economy in the expenditure of resources.” That sounds about right—a serviceable, practical and fairly colorless word. None of the elegance or grace of the “enoughness” that Fiers [Financially Independent Thinkers] experience. But when we dig deeper, the dictionary tells us that “frugal” shares a Latin root with *frug* (meaning virtue), *frux* (meaning fruit or value) and *frui* (meaning to enjoy or have the use of). Now we’re talking! Frugality is **enjoying** the **virtue**

of getting good **value** for every minute of your life energy and from everything you **have the use of**. (YM: 159, bolding in original)

‘Frugality,’ the authors conclude in Cavellian-Thoreauian tones, ‘isn’t being a lone and lonely ranger, perfect in your self-reliance. It’s discovering that you have more to give and more to enjoy than mere material possessions’ (YM: 161). Frugality is being prepared to leave behind the acquired habitation of one’s values to discover the other moral and political lives one has yet to live (Thoreau, 1995: 209).

To extend my account of how perfectionist, Thoreauian debt advice manuals can promote ordinary democratic subjectivity, I turn now to my second example, which I suggest takes exemplarity further than does *Your Money or Your Life*. The book in question is an autobiographical account of debt-free living entitled *Walden on Wheels: On the Open Road From Debt to Freedom* (Ilgunas, 2013). *Walden on Wheels* recounts an experiment in avoiding debt undertaken by an American college student, Ken Ilgunas, who sets about changing the way he lives. Saddled with a student debt of US\$27,000 and sick of being a self-proclaimed ‘loan drone’ (Ilgunas, 2013: 14) pushing carts at his local Home Depot store, Ilgunas takes the scissors to his high-visibility work apron one day and hits the road.

Four years, much frugality, and a lot of Alaskan wilderness later, a debt-free Ken embarks on a graduate degree while secretly camping out as a van-dweller in a car park at Duke University. Ilgunas’s van-dwelling experiment is designed not only to keep him out of debt but also to draw attention to the extension of finance into daily life, whereby people have come to accept the normality of being

under-paid and dependent on finance to access shelter, education, and health care. At the end of his experiment, Ilgunas finds that he has succeeded in ways he could not have imagined when he first cut up his work apron and walked away from the Home Depot store. By the end of his experiment, Ken has paid off his original student debt and avoided taking on more debt for his graduate studies, courtesy of some unusual living arrangements and varied work choices. But more importantly from a perfectionist point of view, Ken has achieved a sense of independence from what he describes as a consumer society of ‘boob jobs and sweaters on dogs and environmental devastation of incalculable proportions’ (Ilgunas, 2013: 259). He has become self-reliant in an Emersonian sense: able to perceive the socially dictated terms of self-fashioning that structure his society and prepared to publicly voice which of these terms he is prepared to accept as his own, and which he thinks must be renegotiated.

Ken has also become an ordinary exemplar, in that he manifests for others another way of approaching work, finance, and consumption. Ken exposes the outcomes of his experiment in self-reliance to others: he publishes a popular article on his experiment, speaks at his graduation ceremony, and is offered a writing job at an independent magazine. Significantly, given the idea of exemplarity, Ken also provokes self-reliant judgement in people around him, including his best friend, Josh. To pay off his student loans, Josh spends a large part of the duration of Ken’s experiment mired, ironically, in an educational recruitment job where he is trained in ‘the seven-step sales process’ to get people to sign up for substandard, overpriced, debt-creating degrees at a for-profit online college (Ilgunas, 2013: 160). By the end of Ken’s experiment, however, Josh has been provoked to leave his job. He approaches a law firm that is filing a class

action against his former employer and testifies as a whistleblower before the US Senate about the predatory practices of the for-profit college industry. Ken has acted as an ordinary exemplar by inspiring others around him, like Josh, to examine the defensibility of their ways of living and to interrogate their place within the broader political economy of debt-based economic citizenship.

It would be easy for Ken to stop here, content with his achievements and with his newly attained self. But Ken is unable to shake a sense of the incompleteness of his experiment. He feels a need to move from one circumference of the self to the next via an ongoing unsettling of his thinking. Not content to rest with his newly attained self, Ken continues to act as his own internal spectator. Perhaps his experiment has become dogmatic and moralising, Ken contemplates. ‘It was easy for me to see now that when we try to be a “Thoreau” or a “minimalist,” or when we try to live according to a strict ideology, we begin to confuse someone else’s needs with our own’ (Ilgunas, 2013: 282).

In adopting this minimalism, has Ken failed to engage with the very term—debt—that underpins his experiment, and hence the terms of his relations with others? Ken thinks about all the people who have helped him along the way. He thinks of his ingratitude in refusing the gifts that, he asserts, ‘ha[ve] been forging and fortifying human relationships since the dawn of man’ (Ilgunas, 2013: 281). Ken turns down the job offer and starts to write a book-length account of his experiment, to recount his story on account of others, in order to make good on the very debt upon which his quest for self-reliance turns out to be based. ‘It is difficult to begin without borrowing, but perhaps it is the most generous course thus to permit your fellow-men to have an interest in your enterprise,’ remarks

the narrator of *Walden* (Thoreau, 1995: 26). The interest in the enterprises of Ilgunas and Thoreau, the interest *on* their debts, takes the form of *Walden* and *Walden on Wheels*.

Like *Your Money or Your Life*, both Thoreau's and Ilgunas's accounts of living debt-free give rise to subjects who seek to redeem an alternative vocabulary of economy. To borrow Cavell's phrasing, these experiments help to 'win back from [the network of economic terms] possession of our words' by 'replacing them into a reconceived human existence' (Cavell, 1992: 92). Perfectionist accounts of avoiding debt, whether autobiographical in nature or taking the form of a debt advice manual, reveal alternative resonances of words such as 'accounting', 'frugality', and 'self-reliance', while also redeeming the concept of debt itself. Turning away from financial capability accounts of financial freedom as sovereign autonomy, and away from the idea that dependence on others is something to be avoided at all costs, the authors of these perfectionist debt-free living accounts acknowledge relational debts to others, while cultivating self-reliance.

Our ability to think creatively about the type of economy in which we wish to live might depend on just the disposition to self-reliance that a Cavellian ordinary exemplar makes manifest. This disposition involves turning away from a settled moral or political position; it entails the ability to depart from and revise the habitation of one's judgement, to engage in companionable thinking yet remain vigilant of 'the They'. The point of building one's house is to leave it, to realise the several more lives one has to live. 'There are many stages to life, and I must acquiesce to my soul's shifting priorities' (Ken Ilgunas, as cited in Wolk-

Stanley, 2015: n.p.). Such are the provocations that perfectionist accounts of debt-free living have to offer. The question for each of us is whether we will choose to acknowledge or avoid their example.

I would like to end this third section of the chapter by returning to the concepts of financial capability and self-reliance in order to ask what the relationship between these two ideas might be. A part of my argument that has remained implicit up to this point is that financial capability and self-reliance are related by ‘family resemblances’, rather than being diametrically opposed. It will be helpful to return to Cavell’s account of perfectionism to make this argument.

In *Conditions Handsome and Unhandsome*, Cavell (1990a) notes that Emersonian moral perfectionism is necessarily shadowed by what he calls ‘debased’ perfectionisms. Cavell (1990a: 16) argues that:

False or debased perfectionisms seem everywhere these days, from bestselling books with titles like *Love Yourself* to the television advertisement on behalf of Army recruitment with the slogan, “Be all that you can be.”

Debased perfectionism is evident, Cavell (2004: 11–2, emphasis in original) proposes, ‘when someone is glad to *tell* you how to be all you can be, or...to promise you fulfilment through day trading on the stock market.’ Elsewhere Cavell (2005b: 27) cites as an expression of debased perfectionism the pompous advice Polonius offers to his son Laertes, in *Hamlet*: ‘Neither a borrower nor a lender be.’ In this example, an ideal of being uninvolved in the lives of others masquerades as self-reliance.

In debased perfectionisms, the individual is enrolled in programmes of self-development that encourage her to conform to existing paradigms without testing the criteria and value of the status quo. Adaptation rather than self-reliance is at stake. Debt advice texts, as I have shown, can invite the reader to test the wisdom of societal norms, as well as the author's own advice. Alternatively, they can issue a debased perfectionist call for the reader to follow in the author's footsteps, thus telling the reader *what* she should be. When acting in accordance with such debased perfectionisms, one risks enacting not self-creation but self-negation (Mahon, 2014: 10). Financial capability is therefore not so much the *other* of self-reliance as its debasement or parody. Like the call of the army for you to be all you can be within its regimented system of violence, financial capability asks of individuals that they accommodate and adapt themselves to the status quo of living in a financialised society.

Cavell's suggestion that perfectionism tends to be accompanied by its debasement raises an important question, which he phrases thus: 'ought we to let the fact of debased or parodistic versions of a possibility deprive us of the good of the possibility?' (Cavell, 1990a: 16). To consider the topic at hand: ought we let the existence of debased versions of self-reliance in financial literacy education deprive us of the democratic value of autonomy and education? The answers to these questions depend on the attitude we take to debased perfectionisms. Cavell (1990a: 18, 2004: 11) illustrates this point in relation to another of Polonius's mottos: 'to thine own self be true.' This phrase, Cavell (1990a: 18) argues, 'has become all but uncitable as its vulgarizing of good advice is vulgarly cited as good advice.' Yet, he notes, we can approach this debased advice in one of two ways:

[E]ven here, or here concentrated, *there is a despairing and a hopeful way to respond*: you can hear in [Polonius's aphorism] redemptive words reduced to serving a server, used by a man lost to experience, spoiled by his voice, or nonvoice; or you can hear in the words the sound of the good heart making a momentary, flickering way back, perhaps called back by the man's taking leave of his son, reminded of his own youth, even into this cave of convention. (Cavell, 1990a: 18, my emphasis)

That there is a hopeful way to respond to imperfection is central to the perfectionist attitude to democracy. The perfectionist strives to maintain hope in the face of the widespread disappointments of an often deeply imperfect democracy, such as those we encounter as debtor-citizens in financialised society. To return to the epigraph to my discussion of Cavell's thinking in Chapter Three:

If there is a perfectionism not only compatible with democracy but necessary to it, it lies not in excusing democracy for its inevitable failures, or looking to rise above them, but in teaching how to respond to those failures, and to one's compromise by them, otherwise than by excuse or withdrawal. (Cavell, 1990a: 18)

Rather than withdrawing or recoiling from instances of debased perfectionism and imperfect democracy, perhaps we might look for the 'flickering' of their betterment. Within debt advice, for example, even the conventional financial capability debt advice text need not be entirely without potential. As Liam Stanley and his co-authors (2016: 80) observe of online debtors' advice forums, 'it is worth being clear that either aspiring towards or actually living debt free in

a society and a historical moment so infused with debt is an act of resistance nonetheless, whatever route is taken to get there.’ And so in giving voice to the desire of individuals to be freed from constraint, even the orthodox financial capability advice manual might contain within itself the makings of its better neighbour.

4. Rethinking everyday financial literacies in IPE

To the IPE scholar interested in the operation of power, politics, and discipline through finance, an emphasis on individual integrity, alternative measures of value, and personal frugality might seem naïve, even complicit in the constraints on people’s lives that neoliberalism creates. Yet in presenting financial self-help as the means by which people ‘try to adjust themselves to the changes brought by late capitalism’ (Fridman, 2014: 92), critical scholars risk becoming blind to the ways people move variably within and beyond the economic subject positions laid out for them. This blindness is a version of what I called, at the beginning of the thesis, aspect-blindness.

This argument is important because critical evaluations of financial literacy have grown in number in recent years, as I showed in Chapter One (see, for example, Finlayson, 2009, 2008, Marron, 2012, 2014; Clarke, 2015; Santos, 2016; Montgomerie and Tepe-Belfrage, 2016a). Political economists have shown how financial education makes individuals responsible for their own well-being and economic security (Marron, 2009; Clarke, 2015). At the same time, scholars in IPE and related fields are taking aim at cultural agendas of thrift and self-reliance as instantiations of neoliberalism and austerity politics after crisis (Bramall, 2013; Stanley, 2014; Montgomerie and Tepe-Belfrage, 2016a; Santos, 2016).

Writing in *New Political Economy*, for example, Santos (2016: 1) denounces financial literacy as a ‘neoliberal cultural project of cultivating self-reliance and individual responsibility at the expense of collective forms of provision across new areas of economic and social life.’ Writing on the neighbouring domain of financial self-help, Fridman (2014: 101) argues that ‘[f]inancial self-help is a neoliberal project because it supplies practitioners with discourses and practices that seek to turn them into autonomous subjects responsible for their financial well-being and who value independence over anything else.’

The debt avoidance texts I have studied in this chapter urge caution in the face of these bold statements about financial education. As I have shown, debt advice manuals and debt-free living texts vary in the extent to which they reproduce a cultural-economic imaginary of financial capability. Some authors are motivated by a perfectionist spirit and act as exemplars to provoke a democratic ethic of self-reliance in their readers. Attempts at financial self-improvement through debt-free living are therefore not uniform in their politics and ethics.

This diversity is something ordinary language philosophers remind us of, by asking us to attend to the subtle yet politically and ethically charged differences between concepts as they are used in different situations. An ordinary language philosophical approach invites us to think carefully about the gradations among concepts that are often held to be synonymous, such as, for example, egoism, individualism, autonomy, independence, and self-reliance. Emphasising both the variation among financial educations and the differences within concepts marked by family resemblances is not a trivial move. By treating examples not (only) as instantiations of general financial logics but (also) as exemplars to think with, we

escape the craving for generality. We also come to see that seemingly synonymous words and concepts can have very different implications in terms of ethics, agency, and responsibility.

This is not to deny that many debt advice texts teach a sovereign mastery of the self, use a mode of didactic instruction, and accommodate the reader to debt-based economic citizenship. However, others teach non-conformity and acknowledge our interdependence with others, while exhorting the reader to test and find her *own* way of living. Texts both discipline and enable. As Poon and Olen (2015: 275, my emphasis) argue:

financial literacy is posed as an enormous benefit to ordinary people. It pulls and stretches the emancipatory politics of literacy, drawing a strong analogy between contemporary financial competence and old-fashioned reading skills. Does the analogy work? Is it compelling? *It all depends on what you have been reading.*

My argument therefore differs from the dominant critical view of everyday financial literacies in two key respects. First, where IPE scholars criticise the promotion of autonomy as involving the abandonment of the individual to market forces, I argue that there is good reason to question the ‘abandonment of autonomy’ itself (Button, 2015). Second, drawing on Cavell’s arguments about democratic subjectivity, I question the presumed opposition between individual self-reliance and collective politics that seems to structure this work. As Hammer (2002: 130) observes, for Cavell, ‘citizenship implies an obligation to seek a discovery of my own position, i.e. self-knowledge, so as to reveal with whom I am in community, that is, how far we can speak for each other.’ Self-reliance, in

its Emersonian guise, is not opposed to collective politics and care for others but is rather the very medium for expressing these politics and ethics. Thus the problem with orthodox financial capability advice is not that it encourages autonomy *per se* but that it teaches a *debased* autonomy, not that it ‘responsibilises’ but that it offers an impoverished understanding of what responsibility and freedom can be.

Concluding remarks

Practices of avoiding debt and living debt-free are unlikely to reach the threshold for political resistance used by many IPE scholars examining debt-based economic citizenship (although see Stanley et al., 2016). However, in this chapter I have used Cavell’s concept of the ordinary exemplar to argue that avoiding debt *can* be both a practice of resistance and a way of developing democratic individual subjectivity. My examination of debt advice manuals and debt-free living autobiographies thus suggests a more ambiguous situation than critical accounts of financial education usually convey. While some debt advice manuals teach orthodox financial capability, others act as ordinary exemplars of self-reliance, understood as the development of independent judgement.

To make this argument, I began by tracing the concept of the ordinary exemplar, based on Cavell’s understanding of Emerson’s moral perfectionism and Thoreau’s account of self-reliance in *Walden*. I showed that the ordinary exemplar is not content with her attained self but rather, through experimentation, pushes herself on to a further or next self. Exemplarity requires developing self-reflection, so that one can come to rely on one’s opinions and develop one’s own voice. The resultant ‘integrity’ allows the individual to

contest dominant values and political claims, and hence to manifest for others another way. Exemplarity is therefore not a solo practice; rather, it requires dialogue with concrete or internal others, as well as the others brought forth in literature, as Cavell's reading of *Walden* suggests.

Next, I turned to evaluate the exemplary potential of debt advice manuals. I began by linking these manuals to a cultural-economic imaginary of financial capability. I showed how financial capability debt advice manuals use an addiction narrative to promote a teleological journey to 'debt freedom.' Freedom is understood in a negative sense as freedom from the interference of others. This freedom is to be obtained through strict personal financial accounting and by following the example of didactic texts to the letter. Moreover, financial capability debt advice manuals neglect the structural conditions of personal indebtedness and mount limited political critique of these conditions. Such texts are therefore not perfectionist in the Cavellian sense, for they do not provoke self-reliance as both thinking for oneself and thinking critically about society's values and criteria.

In section three, I showed that this financial capability approach is not exhaustive of all debt advice manuals. Debt advice texts are not always conservative enactments of a neoliberal status quo. They can transform the individualist self into an ordinary exemplar who challenges the false freedoms afforded by debt-based economic citizenship. I augmented my analysis of debt advice manuals with the example of *Walden on Wheels*, an autobiographical account of living debt-free. I then returned to the relationship between financial capability and

self-reliance to show that this relationship is not one of opposition. Instead, financial capability is the debased perfectionist equivalent of self-reliance.

Finally, returning to IPE and to the everyday financial literacies work I canvassed in Chapter One, I argued that it is important to draw these distinctions among different forms of popular debt advice and financial education because financial literacy programmes have tended to strike IPE scholars uniformly as a manifestation of neoliberal discipline and constraint. By contrast, my reading suggests that the subjects of debt advice in financial self-help books sometimes exceed the discipline of financial capability discourses. The books themselves can redeem the concept of autonomy by showing it under another aspect, as a precondition for acting as an ordinary exemplar and creating an ordinary democratic 'I'. In the next chapter I link this 'I' to the 'you' by discussing the 'passionate utterance' as the second element of my Cavellian grammar of democratic personhood or subjectivity. I show how a perfectionist form of debt auditing links the 'I' and the 'you' in a responsive relationship, whereby 'auditing' becomes a practice of listening receptively to others.

Chapter Five: Auditing Debt

That we are not transparent to ourselves means that...criticism demands confrontation and conversation.

- Stanley Cavell, *Cities of Words: Pedagogical Letters on a Register of the Moral Life* (2004)

Debt auditing has become a prominent tactic of resistance in the afterlives of the global financial crisis. Social movements and activist groups in Belgium, France, Spain, Tunisia, and the UK, to name but a few examples, are conducting citizen-led audits to call for greater transparency in government finance and with the aim of having particular debts declared illegitimate. In this chapter, I examine how a London-based activist group called Debt Resistance UK has used debt auditing to challenge local authority debts to private banks in Britain. I use Cavell's concept of the passionate utterance, which I introduced in Chapter Three, to frame this study. As I outlined there, Cavell develops this concept when he revisits Austin's work on speech acts, with the aim of bringing the perlocutionary dimension of speech out of the shadows of Austin's analysis. Cavell shows that the perlocutionary holds the key to understanding how people use emotional and passionate speech to establish ethical and political relationships, especially with the aim of persuading others to change.

Drawing on this conceptual discussion, I argue that ordinary democratic exchange about finance is best achieved by working in a passionate rather than a performative register of speech. Substantively, I contend that Debt Resistance

UK's public debt auditing work approximates a Cavellian passionate utterance, although to limited perfectionist effect due to the imaginary of transparency that underpins the practice of auditing. As a ritualised way of demonstrating transparency in public life, auditing makes it difficult to engender responsive exchange between citizens and governance figures. For this reason, while Debt Resistance UK's public performances of debt auditing have been successful in bringing local authority indebtedness to public attention, these performances have to date proved relatively 'infelicitous' as a passionate utterance in persuading governance figures to change. By contrast, Debt Resistance UK's behind-the-scenes auditing speech, which members have used to challenge gendered inequalities of labour and opportunity within the group, comes much closer to the type of perfectionist exchange Cavell suggests passionate utterances can spark. This latter example offers a democratic counterpoint to the ritualised performance of audit within liberal financial governance. It does so by returning us to an ordinary usage of 'auditing' as a practice of listening, revealing responsiveness to be a criterion of *democratic* auditing.

I develop this argument across four sections. In section one, I deepen my account of the passionate utterance, which I introduced in Chapter Three as a counterpoint to Austin's understanding of the performative utterance. Recall that while the success of a performative utterance is judged in terms of whether or not it brings a conventional effect or state of affairs into being, the success of a passionate utterance lies in whether it brings a new perfectionist ethical and political *relationship* into being. Given this relational emphasis, and to better reflect on the example of Debt Resistance UK, I extend Cavell's discussion of the passionate utterance by linking it to his work on friendship. The relationship

of friendship might seem an odd model for democratic confrontation in finance. However, adopting an attitude of political friendship toward others can enable responsive democratic exchange, as I undertake to show in the case of Debt Resistance UK.

In section two, I introduce the debt auditing activities of Debt Resistance UK and situate these activities within a broader cultural-economic imaginary of transparency. The central government in the UK is promoting transparency through an ‘armchair auditing’ agenda that directs non-expert lay auditors to make use of openly available government data to scrutinise government accounts. The aim of this armchair auditing agenda is to reduce fiscal ‘waste’ and to rebuild trust in government. However, citizen debt auditors such as Debt Resistance UK have translated this agenda into a more radical anti-austerity politics. Looking at Debt Resistance UK’s local authority debt auditing campaign, I demonstrate that the group’s public auditing of the conduct of local authorities and private banks fulfils most of the basic conditions of a passionate utterance. From a perfectionist point of view, however, the group’s passionate utterances have to date ultimately proved ‘infelicitous’ because they have not resulted in responsiveness on the part of those at whom they are directed.

In section three of the chapter, I move from these ‘frontstage’ performances of dissent to what Erving Goffman (1956: 69–82) calls the ‘backstage’: the mundane activities and efforts that stand behind public presentations of self. Turning to the backstage allows me to discuss an example of a more fruitful process of passionate utterance and democratic conversational exchange. In particular, I argue that the backstage ‘auditing’ of gendered conduct *within* Debt

Resistance UK has been more ‘felicitous’, in perfectionist terms, than the group’s frontstage work because it has successfully addressed claims about unequal gender relations within the group. This example shows how auditing can be practised to engender substantive democratic responsiveness rather than a form of procedural transparency.

I end the chapter by making the case for passionate utterance as a useful conceptual addition to work on the expressive dimensions of financial performativity, thus returning to my criticism of the partial way in which ordinary language philosophy has been inherited and used by political economists. Those using a cultural political economy approach to IPE have shown the importance of emotion, affect, and expressivity to the enactment of liberal financial governance. By contrast, a Cavellian reading shows how passionate speech can *transform* liberal financial governance practices, such as auditing, into modes of democratic exchange. Passionate utterance, I conclude, has an important role to play in generating both ordinary democratic intersubjectivity and everyday democratic control of finance.

1. Cavell on issuing a passionate utterance

Cavell’s engagements with Austinian ordinary language philosophy range from his early defence of Austinian procedures (Cavell, 1976), which I outlined in my discussion of the ‘claim to community’ in Chapter Three, to his autobiographical reflections on the revolutionary effects Austin’s ideas have had on his work (Cavell, 1994). Across his career, Cavell shows himself to be an assiduous follower of Austin. However, in an essay entitled ‘Performative and Passionate Utterance’, Cavell (2005a) issues a friendly challenge to his mentor. In this

essay, Cavell sets out to explore a difficulty he finds in Austin's work, which he diagnoses as Austin's 'relative, continued neglect of the passions, or say the expressive, in speech' (Cavell, 2005a: 159).

In *How to Do Things with Words*, Austin associates the performative character of language (that is, language's quality as action) with illocutionary force (or the way in which an action, such as warning someone, is accomplished *in* the act of uttering something), while setting aside the perlocutionary effect (or what is done *by* or as a consequence of the utterance; that is, the effects of the warning) as too broad and too unconventional to warrant systematic attention. Consider Austin's (1962: 109, emphasis in original) words to this effect:

It is certain that the perlocutionary sense of "doing an action" must somehow be ruled out as irrelevant to the sense in which an utterance, if the issuing of it is the "doing of an action", is performative...For clearly *any*, or almost any, perlocutionary act is liable to be brought off, in sufficiently special circumstances, by the issuing, with or without calculation, of any utterance whatsoever.

Given this unpredictable quality, Austin discontinues his study of perlocutionary effects in favour of examining illocutionary force. Yet this omission of the perlocutionary from Austin's otherwise detailed discussion of speech acts runs counter to his own interest in the ethical entailments of speech (as seen, for example, in the reflections on elaboratives in 'A Plea for Excuses' that I discussed in Chapter Two). By eliding the perlocutionary from his discussion, Austin closes off insights into the ways in which passionate speech can produce ethical understanding alongside more conventional forms of moral

argumentation and reasoning (Crary, 2006: 57). In sum, by prioritising illocutionary force over perlocutionary effect, Austin systematically discounts the way in which people use expressive and passionate speech to establish ethical and political relationships with others.

Cavell takes up where Austin leaves off by offering a detailed exploration of the perlocutionary effects of an utterance. Most importantly, Cavell argues that passionate speech is structured as perlocutionary effect rather than as illocutionary force. In speaking, I can bring off a conventional state of affairs through the workings of illocutionary force. For example, in uttering ‘I do’, and following a number of related conventional procedures (of speech but also physical action, such as placing a ring on my beloved’s finger), I become married. However, I can also use my speech to establish a new, unconventional relationship with another, in which case there are no illocutionary procedures to guide me. For instance, if I profess my love to someone who is forbidden to me, I make an improvisational claim on this other person that renders me vulnerable to the risk of rejection.

It is worth clarifying at this point that Cavell envisages the passionate and the performative as two potential routes the subject takes in speaking, rather than as fully separate classes of utterance. As Das (2014: 284) elaborates, the performative and the passionate:

appear to Cavell not as two types of utterances but as two possibilities of the speech act—the first opening up the possibility of participation in the order of law...and the second as the improvisation stemming from the

disorders of desire in which the speech act renders the speaker vulnerable to risks.

Here Das picks up on Cavell's (2006: 273, citation in original omitted) remark that '[a] performative utterance is an offer of participation in the order of law. A passionate utterance is an invitation to improvisation in the disorders of desire. Both seem registers of the political life.'

To better understand this distinction between performative and passionate speech, it is helpful to follow Cavell in picking out the differences between the illocutionary act (as a hallmark of the performative utterance) and the perlocutionary act (as a mark of the passionate utterance). Just as there are illocutionary verbs, so too we can identify perlocutionary ones. To begin, Cavell notes that illocutionary and perlocutionary verbs act in different ways. As he explains:

perlocutionary verbs not only do not name what they do (as to say the illocutionary "I promise, beseech, order, banish...you" *is* to promise, beseech, order, banish...you), they cannot...unprotectedly be said at all: to utter "I seduce, alarm, amuse...you" is not only not to *do* anything, it is in an obvious sense not so much as to *say* anything. (Cavell, 2005a: 171, emphasis in original)

Cavell's charge of non-sense in these instances arises because if I were able to say 'I seduce you', 'I embarrass you', or 'I harass you' in an *illocutionary* way, 'I would be exercising some hypnotic or other ray-like power over you, you would have lost your freedom in responding to my speech' (Cavell, 2005a: 172). As Cavell's examples demonstrate, the *you* is essential to any passionate

utterance. That is to say, ‘the claim to my having embarrassed or harassed you by saying something must come primarily from you, not me’ (Cavell, 2005a: 179).

The centrality of the second person to a passionate utterance marks a key point of difference from the performative utterance. Cavell (2006: 271) summarises this variance thus: ‘Austin says: In a performative utterance the “I” comes essentially into the picture. I will add: In a passionate utterance, the “you” comes essentially into the picture.’ Passionate utterance opens up an uncertain space of exchange between the two of us, as I seek to establish my position or ‘standing’ with you and to garner acknowledgement of my passionate claim. This quest to establish my right to make a claim is necessary because, as Das (2014: 284) notes, ‘passionate statements such as “I love you” cannot rely upon convention but must stake a claim to be unique to that speaker and that addressee.’ As a result, my passionate proclamation of love is unlikely to be ‘unhappy’ on the basis that I have invoked the wrong formula or that I lack the authority to make such a claim. (For who else could authorise my claim? Who else knows my feelings as I do?) Indeed, if you refute my claim on these grounds, you risk not a ‘misfire’ or ‘abuse’ of speech (which are Austin’s main classifications of how performatives can go wrong) but a sense on my part that your proceduralism is offensively misplaced in the face of my passion.

Based on his exploration of the differences between the illocutionary and the perlocutionary, Cavell formulates a set of conditions for the successful fulfilment of perlocutionary objectives in a passionate utterance. These conditions are to be read with an eye to their contrast with the illocutionary conditions of the performative, which I list first.

Austin's illocutionary conditions

1. There must exist an accepted conventional procedure having a certain conventional effect, that procedure to include the uttering of certain words by certain persons in certain circumstances, and further,
2. The particular persons and circumstances in a particular case must be appropriate for the invocation of the particular procedure invoked.
3. The procedure must be executed by all participants both correctly and
4. Completely.
5. Where, as often, the procedure is designed for use by persons having certain thoughts or feelings, or for the inauguration of certain consequential conduct on the part of any participant, then a person participating in and so invoking the procedure must in fact have those thoughts or feelings, and the participants must intend so to conduct themselves, and further,
6. Must actually so conduct themselves subsequently.

(Cavell, 2005a: 165, citing Austin, 1962: 14-15).

Cavell's perlocutionary conditions

1. There is no conventional procedure and effect. The speaker is on his or her own to create the desired effect.
- 2a. (In the absence of an accepted conventional procedure, there are no antecedently specified persons. Appropriateness is to be decided in each case; it is at issue in each. I am not invoking a procedure but inviting an exchange. Hence:)

I must *declare* myself (explicitly or implicitly) *to have standing* with you
(be appropriate) in the given case.

2b. I therewith *single you out* (as appropriate) in the given case.

(Illocutionary conditions 3 and 4 have no analogues for perlocutionary
acts, there being no antecedent procedure in effect.)

5a. In speaking from my passion I must actually be suffering the passion
(evincing, expressing, not to say displaying it—though this may go
undeciphered, perhaps willfully, by the other), in order rightfully to

5b. Demand from you a response *in kind*, one you are in turn moved to offer,
and moreover

6. Now

7. You may contest my invitation to exchange, at any or all of the points
marked by the list of conditions for the successful perlocutionary act, for
example, deny that I have standing with you, or question my
consciousness of my passion, or dismiss the demand for the kind of
response I seek, or ask to postpone it, or worse. I may or may not have
further means of response. (We may understand such exchanges as
instances of, or attempts at, moral education.)

(Adapted from Cavell, 2005a: 165, 180–2, with omission of a
clarification; emphasis in original).

As these contrasting lists suggest, the ‘unhappiness’ of a passionate utterance has
altogether different stakes to the infelicity of a performative. Indeed, from an
ethical point of view, an *absence* of illocutionary force (in the form of a misfire

or abuse of speech, such that a speech act is not successfully carried off) may be less significant than the *avoidance* of the entailment of a perlocutionary effect, which is its invitation to exchange. If the illocutionary act of my becoming married to you is infelicitous because the purser rather than the captain undertook to marry us, it is all right, matters can be rectified: the captain is likely close to hand (Cavell, 2005a: 184). A return to convention will remedy this misfire, suggesting ‘our future is at issue, but the way back, or forward, is not lost’ (Cavell, 2005a: 184). If, on the other hand, I single you out in my passionate utterance, if I declare my love for you (or, equally, my disapprobation of you), I am seeking your *acknowledgement* of my passionate claim and to provoke the perlocutionary effect of persuading you of my love (or, in the case of my disapproval, of persuading you to change). If you turn away, if you fail to acknowledge my passionate utterance as an opening to exchange, this is an altogether unhappier state of affairs: our future together is put radically at stake (Cavell, 2005a: 184).

Cavell concludes his seventh perlocutionary condition, for which he finds no illocutionary analogue, by describing the exchanges issuing from passionate utterance as ‘instances of, or attempts at, moral education’ (Cavell, 2005a: 182). Cavell does not distinguish between ethics and morality but instead uses these phrases interchangeably, so he is talking about an open ethical conversation or exchange, rather than moralising advice that tells someone what to do. Importantly, Cavell uses this phrase to underscore his sense of the *perfectionist* potential of passionate utterances. He also registers this potential in the subtitle of an earlier version of the essay entitled ‘Performative and Passionate Utterance: Morals of Encounter’ (Cavell, 2005b). Passionate utterance, this wording makes

clear, creates a perfectionist, constitutive ethical encounter between the two parties. Aletta Norval (2009: 171–2, emphasis in original) underlines the constitutive character of this relationship by noting that:

...in contrast to illocutionary acts where the position of the subject is more or less given by a set of conventions and procedures, in the case of perlocutionary acts the emphasis is explicitly upon the constitution of a *relation* between the maker of a claim and the addressee of that claim and on the constitution of identity in that process.

A successful passionate utterance sets up a relationship that *constructs* and *reconstructs* subjectivities through exchange, as a person or group takes on board to a greater or lesser degree another person's or group's understanding of them. In the final part of this section, I suggest that the perfectionist potential of passionate utterances is most clearly elaborated by Cavell in his discussion of friendship, and in particular within his studies of what he calls the remarriage comedy (Cavell, 1981, 2004). I briefly outlined Cavell's reading of comedies of remarriage in Chapter Three, but here I seek to deepen the understanding of friendship that Cavell's analysis of these films enables.

The comedy of remarriage is a genre of Hollywood film from the 1930s and 1940s in which the getting back together of a separated couple depends on their achievement of what Cavell (1981: 87) calls, following the poet John Milton, 'a meet and happy conversation.' Comedies of remarriage start from the separation of a man and a woman who have become unintelligible to each other. For a second chance (a remarriage) to become possible, the partners must re-establish not merely conversation with each other but a mode of conversation that *changes*

them. The films go on to demonstrate that the estranged couple who succeed in rebuilding their lives together (or who resume their ‘pursuit of happiness’, as the title of Cavell’s remarriage comedy book phrases it) do so through passionate confrontation in which each acknowledges a claim that his or her conduct has been lacking. A ‘meet and happy conversation’ is not founded on complacent consensus. Instead, it embraces disagreement and mutual confrontation as the conditions of possibility for the next self of both partners, and hence of their continued relationship.

Cavell links the aversive friendship of remarriage comedy to civic life, in which a renewal of relations is also required if the repeated disappointments of an imperfect democracy are to be overcome and a new union established. It is far from coincidental that the title of Cavell’s book on remarriage comedy echoes the guarantee in the US Declaration of Independence of the ‘pursuit of happiness’. This phrasing indicates the close link Cavell sees between the public and the private in the development of democratic intersubjectivity. In his later work, Cavell (2004) pays particular attention to ‘civic friendship’ (Turpin, 2011: 114), which he continues to interpret via the remarriage comedy but also in dialogue with Aristotle’s (1998) *Nicomachean Ethics*. Aristotle sets out, in the *Ethics*, to define what makes the friend good, as a virtue ethicist is inclined to do. By contrast, Cavell (2004: 361–2) defines *conversation*, and hence the achievement and maintenance of the relationship of friendship itself, as the good to be achieved. In emphasising the relationship ‘itself as the measure of the good’ (rather than specific virtues), Cavell opens up a perfectionist understanding of civic friendship that is premised on a commitment to ‘learning what living together can be’ (Cavell, 2004: 362).

The final feature of Cavell's perfectionist friendship, and one that further differentiates his vision of friendship from Aristotle's, is that 'the equality demanded by Aristotle...is not established before [the friends'] conversation; it rather seems to be the goal of their conversation' (Cavell, 2004: 367). Civic friendship practiced through passionate utterance seeks to *produce* mutuality, or reciprocal standing, between the two parties. This commitment to the possibility of conversation across existing inequalities and differentials of power is important in the type of imperfect democracy that I described in Chapter One's discussion of debt-based economic citizenship. The democratic subject who acts as a civic friend will often have to confront another party against the backdrop of significant inequalities and injustices in their relationship. There is an important parallel here with the intimate friendship of the remarriage comedy, which, given the historical context of the films, takes place against the backdrop of gender inequalities and the emerging demands by women for substantive self-realisation in their relationships with men (Cavell, 1981: 17–8; Mulhall, 1994: 237). Passionate utterance, as a form of conversational exchange between intimate friends (in remarriage comedy) or civic ones (in public life), seeks to *engender* equality, as well as responsiveness, a point that will become important to my analysis of Debt Resistance UK.

Let me summarise the conceptual ground I have covered in this first section of the chapter. Cavell extends Austin's discussion of performativity by examining the perlocutionary effect as a neglected dimension of speech act theory. He finds that the perlocutionary is a site of language's passionate and expressive qualities, and that perlocutionary speech, structured as passionate utterance, creates a space of ethical confrontation and conversational exchange. A passionate utterance

differs from a performative one in lacking specifiable procedures and fixed subject positions; indeed, it creates a constitutive relationship between speakers that enables the parties to the conversation to realise themselves differently. Within this relationship, the ‘unhappiness’ of a passionate utterance has altogether different stakes to those of illocutionary ‘misfire’ or ‘abuse’: failures of acknowledgement put the speakers’ future together at stake. Despite these risks and vulnerabilities, or precisely because of them, passionate utterance is an important part of a perfectionist democratic ethics because it opens up possibilities for mutual confrontation and democratic intersubjectivity. A passionate utterance becomes perfectionist in character when it takes the form of a critical exchange between intimate or civic ‘friends’, who come to accord each other standing as partners in conversation, with the result that one or both parties are led to a change of conduct.

Having examined Cavell’s concept of the passionate utterance, I change tack in section two to consider the case of Debt Resistance UK. I seek to demonstrate that Debt Resistance UK’s debt auditing work approximates a form of passionate utterance, although I argue that the success of this utterance is ultimately limited by the ritualised way in which transparency is practised in relation to public finances. Practices of civic freedom do not exist apart from the practices of governance that incite them (Tully, 2008), so it is not surprising that Debt Resistance UK’s debt auditing bears the mark of a cultural-economic imaginary of transparency. I begin my discussion of Debt Resistance UK’s work from the widespread valorisation of transparency as a moral virtue and political imperative in liberal governance today, before moving to discuss the group’s work as a form of passionate utterance.

2. Passionate debt auditing and cultures of financial transparency

Transparency has become a taken-for-granted value in the liberal governance regimes of academia (Shore and Wright, 1999; Strathern, 2000a, 2000b), extractive industries (Barry, 2013), the global environment (Langley, 2001; Gupta and Mason, 2014), and international finance (Best, 2005; Vestergaard, 2009), to mention but a few examples. Indeed, transparency now holds the status of a ‘social fact’: it is ‘part of the way much of the world now accounts for the real, builds social relationships and institutions, and dreams about the possible’ (Hetherington, 2011: 7). As a social fact, transparency formats the relationship between the political and the economic in a way that enables a limited politicisation of public economic life. Andrew Barry (2013: 62) provides an excellent insight into how transparency works, based on the case of the international Extractive Industries Transparency Initiative, when he argues that:

In effect, transparency operates along the borders between economic and political life. On the one hand, the implementation of transparency is expected to effect a form of politicisation of the economy that is measured, limited and rational. On the other hand, revenue transparency is intended to channel disagreements towards the specific question of economic calculation. As a value that is increasingly shared by governance institutions and their opponents alike, transparency delimits political discussion of the economy in the terms of rationality and efficiency.

One key manifestation of transparency in contemporary liberal governance is the expansion of ‘audit culture’ across a range of public domains (see, among others,

Power, 1997; Strathern, 2000a; Shore and Wright, 2015a, 2015b). Public auditing can play an important role in disclosing failures and wrongdoing. But audit, as what Harvey et al. (2013) call a ‘transparency device’, tends to deal with failure by bypassing rather than enabling meaningful democratic input. This is because ‘transparency devices attempt to pre-empt failure via a technical settlement rather than through a political settlement arrived at through dialogue or democratic processes that call forth speaking and deliberating subjects’ (Harvey et al., 2013: 306). The technical, expert-driven nature of audit leaves limited scope for the emergence of what Jacqueline Best (2016a: 4) calls ‘contested failures’, in which the very definitions of success and failure are at stake and controversy brings broader publics into the debate. Audit as a mechanism of liberal financial governance is therefore less an invitation to open-ended and improvisational democratic conversational exchange in the face of failure than a technocratic response rooted in the order of law.

The limited potential for substantive politicisation of an issue through practices of auditing is traceable to audit’s ‘ritualised’ form. In a study of international human rights governance, Cowan (2014) conceptualises audit culture in terms of what she calls the ‘public audit ritual’. Examining the United Nations’ Universal Periodic Review process of appraising countries’ human rights records, Cowan (2014: 62) underlines audit’s form as a highly scripted performance that ‘ritually reinforces a frame of reference’. This frame of reference comprises institutional conventions and relies on established subject positions and roles. Because an audit ritual is based on sedimented authority, routinised scripts, and asymmetries of power and knowledge, it tends not to expose auditor and auditee to the possibilities and risks of open, passionate exchange. Cowan’s concept of the

public audit ritual therefore offers a useful contrast to the familiar emphasis within audit culture on information, openness, and transparency, while situating audit on the side of the illocutionary conventions of performative speech.

Nevertheless, to read audit as a ritual of liberal governance is not to presume that rituals always go unchanged. When governments modify auditing regimes, they open up opportunities for political improvisation and contestation, as developments in local authority auditing in the British context demonstrate. Specifically, in the UK, debt auditing has emerged as a tactic of resistance in response to the promotion by central government of ‘armchair auditing’ as a mode of democratic accountability, as well as top-down changes to the local authority audit regime. In the wake of the British parliamentary expenses scandal of 2009, which revealed widespread misuse of expenses claims by Members of Parliament, David Cameron, then Leader of the Opposition, called upon an ‘army of armchair auditors’ to hold government to account (Cameron, 2009). Francis Maude, the Shadow Minister for the Cabinet Office at the time, explained Cameron’s vision as follows:

Trust in politics is at an all-time low and by making central government transparent and accountable we can start to fix our broken politics. Greater openness and accountability will improve value for money and stop taxpayers’ money being wasted. We want to unleash an army of “armchair auditors” to crawl over the Government’s accounts—ordinary members of the public who will be able to see for themselves whether their government is really delivering value for money for them. (Collins, 2009; see also O’Leary, 2015: 72)

Armchair auditing is one plank of a broader ‘open government’ agenda in the UK that encourages authorities to make data available to the public with the aim of ‘empowering’ citizens as ‘taxpayers’ to scrutinise government policies, expenditure, and services (Worthy, 2013a, 2015; O’Leary, 2015; Harvey et al., 2013; Moss and Coleman, 2013: 416–8; Ruppert, 2015). Thus, just as conventional debt advice positions people as consumers of financial services (as I showed in Chapter Four), the armchair auditing agenda positions the populace as an agglomeration of taxpayer-citizens who seek value for money from government ‘services’ (see also Stanley, 2016).

The promotion of this “‘crowd sourced” accountability’ (Worthy, 2013b) has coincided with the closure of the independent Local Government Audit Commission, whose audit functions were transferred to private accounting firms in conjunction with the National Audit Office in 2015. This top-down change to the conventional rituals of local government auditing has had a key unintended effect. By dismantling some of the accepted procedures of expert-led auditing of local authorities, central government has opened up the domain of public financial auditing to the everyday improvisations and passionate utterances of ‘citizen auditors’. The armchair auditing agenda assumes that these lay auditors will use data formatted and rendered legible by the state, but citizen auditors are using Freedom of Information Act requests to take ‘unauthorised paths’ (Stanley et al., 2016: 78; Kerkvliet, 2009: 238) through government data on debt. In the context of austerity reforms, citizen-led auditing has emerged as a tactic for demanding popular democratic control of public finances, but also meaningful democratic exchange between governors and governed, as the example of Debt Resistance UK demonstrates.

A small London-based group formed in 2013, Debt Resistance UK is a collective of activists, campaigners, and researchers formed ‘to challenge the narrative of debt as inevitable and apolitical’ (Debt Resistance UK, n.d.). Let me briefly explain how I have studied Debt Resistance UK, before I describe the group’s activities. I joined Debt Resistance UK at the time of its formation in the middle of 2013. The group started to meet regularly at the end of 2013 in preparation for a conference. From this point on, I participated in fortnightly meetings of the group in London (with some absences for research-related travel) until early 2016, when I took leave of absence from face-to-face involvement to complete this thesis. I have also participated in the group’s practical projects, public events, and mailing list discussions. I continue to be a member of Debt Resistance UK’s Coordinating Group, which is responsible for setting the group’s overall strategic direction. I also remain in close contact with other members. The primary source of my evidence in this chapter is therefore what Moeran (2009: 140) calls ‘observant participation’, in contrast to the more passive form of involvement implied by ‘participant observation’. Where possible, I also draw on secondary sources, such as media coverage and articles and newsletters published by the group.

Inspired by campaigns to audit municipal debt in Spain, and building on the earlier work of one of its members, Debt Resistance UK set up a Local Authority Debt Audit (LADA) working group to examine the debts owed by local authorities in the UK to private banks. The LADA working group has focused on a type of loan known as the Lender Option Borrower Option (LOBO) loan. The LOBO loan is a long-term borrowing instrument containing an embedded interest-rate derivative. Banks sold LOBO loans to local authorities at a ‘teaser

rate' (that is, with an initial low interest rate). Local authorities took on the loans because they sought to hedge against the risk of interest rate fluctuations. The advent of low interest rates for public borrowing after the global financial crisis, as well as the right of banks to periodically exercise an option either to call in the loan or raise the interest rate if the borrower cannot repay the loan in full, means that LOBO loans are now a markedly less favourable form of credit for local authorities than borrowing from the Public Works Loan Board (the public borrowing facility that provides loans to local authorities in the UK).

Debt Resistance UK's debt auditing has shown 250 councils to have current LOBO loans valued at over £11 billion (Pickard, 2016). The group emphasises the lack of transparency and accountability in this borrowing, which was contracted away from public scrutiny and with the help of private advisors, as well as the potential illegality of using derivatives in local authority finance given earlier legal judgements (on the latter, see Tickell, 1998). Most significantly, Debt Resistance UK juxtaposes high interest payments on LOBO debts with swingeing cuts to local government activities because of austerity policies. As one member puts it, 'For the past six years, councils have been passing down savage cuts to the poorest in society, using bailiffs to violently recover debts from the working poor, claiming they have no other option' (as cited in Sharman, 2016). Advancing this political critique, Debt Resistance UK has revealed that the London Borough of Newham, for example, which sought to make savings of £50 million in 2016-17 as a result of government austerity measures, took out LOBO loans with a face value of £563 million (and that had a fair value of £959 million in 2016) (Pickard, 2016). The group has set about challenging this case and other LOBO lending by making visible the link

between austerity politics and local authority borrowing from banks. The way in which it does so, as I will now show, takes the form of an extended passionate utterance.

In the remainder of this section, I bring my arguments about passionate utterance and transparency politics together. I suggest that Debt Resistance UK's public debt auditing approximates Cavell's passionate utterance, but that the perfectionist potential of this speech is limited by the framing of auditing as above all a practice of transparency. While I signal the importance of Debt Resistance UK's auditing work, I argue that the adoption of transparency as a way of structuring political relationships, and particularly as a goal of democratic conversation, impedes the perfectionist 'felicity' of the group's passionate utterances. The failure of governance figures to respond in kind to the group's passionate claims, plus the group's own reliance on conventional subject positions such as the taxpayer-citizen, ultimately combine to make Debt Resistance UK's utterances infelicitous in *perfectionist* terms. Debt Resistance UK as a group is not responsible for this cultural-economic imaginary of transparency; rather, transparency culture envelops both practices of governance and practices of civic freedom in the UK. I return to Cavell's perlocutionary conditions to make this argument and to evaluate the group's work.

Perlocutionary condition 1: There is no conventional procedure: the speaker is on his or her own to create the desired effect

In the absence of a conventional procedure for having its claims about LOBO loans heard, members of Debt Resistance UK have, in keeping with Cavell's first perlocutionary condition, *instantiated* a procedure to make heard their demands

that both banks and local authorities change their conduct. In the absence of parliamentary and judicial avenues being open to them, and on their own to create the desired perlocutionary effect of acknowledgement of their disapprobation, Debt Resistance UK has used Freedom of Information Act requests, alternative and mainstream media, and shareholder activism (by posing as shareholders at the annual general meetings of banks holding LOBO loans) to advance their argument that LOBO lending, and the financialisation of local government more broadly, harms ordinary citizens (Debt Resistance UK and Rogers, 2015).

While the group's claims gained limited traction at first, Debt Resistance UK was eventually able to get its work used as the basis for a television documentary (Collingridge, 2015). This documentary sparked an inquiry into LOBO loans by Parliament's Communities and Local Government Committee, thus *creating* an avenue for potential democratic conversation and exchange. With these procedures, Debt Resistance UK sought to provoke the perlocutionary effect of persuading local authorities and banks to change their conduct, with the ultimate aim of having the loans declared illegitimate or illegal. Nevertheless, the group's experience of working within these channels reflects the 'structural inequalities' (Cowan, 2014: 59) of ritualised transparency and accountability forums such as the annual general meeting and the public inquiry, where speaking rights are tightly constrained and opportunities for unstructured exchange are limited.

For example, Debt Resistance UK was forced to rely on proxies to have its claims heard at the Communities and Local Government Committee inquiry. Even though Debt Resistance UK's work formed the basis of the documentary

programme that led to the inquiry, the group was not invited to speak to the Committee. Instead, the programme's presenter and two experts who had experience in selling LOBO loans and providing hedging advisory services gave testimony. Members of Debt Resistance UK were left to watch the committee's proceedings from the public gallery and via Parliament television. Therefore, although Debt Resistance UK has tried to create opportunities for democratic exchange by working within the existing 'language-game' of transparency, the circumscribed speaking rights in forums such as parliamentary enquiries, bank AGMs, and council meetings mean the group has been limited in its ability to exact a response.

Perlocutionary conditions 2a, 2b. The speaker does not rely on the antecedently specified subjects of conventional procedures but instead constitutively singles out others in an invitation to exchange

A passionate utterance works by singling out another person or party in a constitutive way, by addressing and constituting a 'you' (whether in the singular or the plural) in such a way that challenges and changes the other's acquired subjectivity. Debt Resistance UK has singled out specific councils and banks and constituted them as parties to financial wrongdoing and injustice, inviting an exchange centred on this claim of misconduct (Debt Resistance UK and Griffiths, 2016). In so doing, members of the group have declared themselves to be the political interlocutors of established political figures and financial institutions, despite standing in a position of relative inequality vis-à-vis these figures. At the same time, however, the group's invitation to exchange rests on the ritualised subject positions of liberal financial governance, such as the

‘citizen-taxpayer’. Debt Resistance UK has based its arguments on the claim that ‘taxpayer money is being unnecessarily wasted’ (Debt Resistance UK, 2016a: 3). The group asserts, for instance, that ‘it is hard to believe that LOBO loans have been recommended with the interests of taxpayers in mind’ (Debt Resistance UK, 2016a: 8).

In constituting its appeal through the figure of the taxpayer, Debt Resistance UK ends up working within established illocutionary conventions ‘where the position of the subject is more or less given’ (Norval, 2009: 171). The problem of relying on this antecedently specified subject position can be seen in the fact that local government politicians use the very same figuration to justify inaction on LOBO loans and to maintain the status quo of private financing of local authorities. For example, in the London borough of Newham, councillors have argued against mounting a legal challenge to LOBO loans on the basis that doing so ‘would cost the council taxpayer a substantial amount of money’ (as cited in Debt Resistance UK and Griffiths, 2016). In so far as Debt Resistance UK invokes a form of taxpayer subjectivity that is deeply implicated, as Liam Stanley (2016) has recently shown, in the legitimation of austerity, it ends up following the ‘rules’ of the language-game of liberal financial governance, while trying to act otherwise within them.

Perlocutionary conditions 5a, 5b, 6. In speaking passionately, the speaker must be suffering from the passion, demanding a response in kind, which the other will be moved to offer, and to offer it now

Debt Resistance UK has passionately denounced the conduct of local authorities and private banks. The group seeks a similarly impassioned political response,

but its political interlocutors have not yet been moved to offer such a reaction. Debt Resistance UK's passionate utterance has not produced 'a response in kind' in the form of a passionate defence of conduct aimed directly at the group and couched in the same ethical and political terms of justice. Banks and local authorities have instead framed their discussion of the LOBO loan issue in the technical terms of efficiency. They have invoked the rational calculation of the benefits of borrowing from banks relative to using other avenues for credit, thus, to borrow Barry's (2013: 62) words, 'channel[ing] disagreements towards the specific question of economic calculation'.

This limited politicisation restricts the arena of contestation to relative financial efficiencies, with debate waged in terms of competing sets of figures and divergent ways of evaluating whether, in the words of a local authority industry article, LOBO loans represent 'value for money' (Marrs, 2015). This frame of reference, with its emphasis on the taxpayer, rationality, and efficiency, occludes broader political questions regarding whether private borrowing is appropriate for local authorities, what the forces driving the financialisation of local government might be, and how the privatisation of accountability functions, like auditing, introduce market-led discipline into public finance. The response of both central and local government to Debt Resistance UK's campaign has therefore been to inscribe the question of the legitimacy of private bank lending to local authorities squarely within the Cavellian 'order of law'.

Perlocutionary condition 7. The invitation to exchange may be contested; for example, through a denial of standing or the dismissal of a demand for response.

Such exchange is an attempt at moral education

Debt Resistance UK has positioned itself as a ‘civic friend’ of local authorities by asserting that its work is ‘not an attack on local government but an attempt to reclaim our democratic institutions and the common resources they manage’ (Debt Resistance UK, 2016b). Group members have tried to work with local councillors, with some limited individual successes, but overall this offer of political friendship has not been taken up. In its exchange with local government politicians and officials, Debt Resistance UK has been denied standing, and its demand for a response has been dismissed. However, the failure of these exchanges as attempts at ‘moral education’ does not rob Debt Resistance UK’s speech of its status as passionate utterance. Cavell’s final perlocutionary condition marks the possibility of rebuff as a condition of possibility of passionate utterance. As Cavell (2006: 272, emphasis in original) explains, ‘[u]nlike the performative case, it is open to the one addressed to *resist the demand*. Either acceptance or resistance satisfies the condition. What is at stake is the question whether a “we” is or is not in effect now’.

In this case, it is clear that the ‘I’ (Debt Resistance UK) and the ‘you’ (representatives of local authorities) are far from coming together in a democratic ‘we’. In this instance, the passionate utterance is unhappy; a perfectionist relationship has not been established. While, as I have shown, many perlocutionary conditions are satisfied, overall the passionate utterance has not produced a *perfectionist* relationship marked by the perlocutionary effect of

persuasion and leading to responsiveness and hence a change of conduct. The infelicity of this passionate utterance puts a democratic future at stake: one in which people have democratic input into financial governance through meaningful conversation and exchange with governance figures and institutions. This is not to say that nothing has been gained from the encounter; far from it. As Norval (2009: 176) argues of Cavell's passionate utterance, 'even a denial here is an acknowledgement that does not leave the terrain unchanged.' In this case, no LOBO loans have been contracted since Debt Resistance UK began its work, and a new democratic movement has begun to develop as residents start to challenge their councils' borrowing decisions at the local level.

Leaving Cavell's perlocutionary conditions now, I would like to end my discussion of Debt Resistance UK's 'frontstage' performances of debt auditing by emphasising that the unhappiness of the group's passionate utterance is not an individualised one for which the group is to be blamed, but rather points more broadly to the 'limits of transparency' (Best, 2005) as a way of structuring democratic relationships. Transparency provides for what has variously been called 'monitorial citizenship' (Moss and Coleman, 2013: 418) or 'monitorial democracy' (McCarthy and Fluck, 2016: 7). As Best (2016b: 223) explains, '[w]hat is missing from this conception of [transparency-based] accountability is the back and forth of question and answer—the process of debate and deliberation.' The ritualistic exchanges of the transparency agenda, whether through publication of government data, committees of inquiry, or AGMs, systematically reduce the prospects for passionate, improvised conversation.

This closure to passionate utterance is problematic from a perfectionist point of view because, as I argued in Chapter Three, ordinary democracy relies on open-ended ethical and political conversation. The perfectionist subject is precisely *not* transparent, but instead acknowledges the partial and limited nature of her self-understanding, and so uses passionate exchange with civic or intimate friends to bring the next or neighbouring self into being. For Cavell, the perfectionist subject is not aligned with transparency but with opacity and mutual confrontation. Indeed, Cavell (2004: 142) directly links his perfectionist understanding of democratic citizenship to the *insufficiency* of transparency as an ethos of subjectivity: ‘That we are not transparent to ourselves means that...criticism demands confrontation and conversation.’

When transparency forms the outer limit of notions of accountability, there is no need for people to be attracted to the confrontation of others. There is no need to *listen* or to be responsive, for everything is already on the table. It is necessary only to render accounts clearly, to offer the exactitude in financial accounting that, as I argued in Chapter Four, also marks the limit of integrity in conventional debt advice. Transparency would make of us self-contained individuals, against Arendt’s understanding of the mutually authored character of action (discussed in Chapter Two) and the ethical and political weight of mutuality in Cavellian friendship. To allow for the felicity of passionate utterance in democratic life will therefore also require challenging transparency-based understandings of accountability. Mounting this challenge involves imagining the goal of auditing as something *more* than transparency. That something more, I shall argue in section three, is responsiveness: a willingness to be an audience for others.

In this section, I have argued that Debt Resistance UK's public auditing speech on the LOBO loan issue constitutes an 'unhappy' passionate utterance when viewed from a perfectionist standpoint. The group's public speech takes the form of passionate, unconventional claims that position ordinary people as democratic interlocutors in finance, people who demand to be treated as the political equals of those within political and financial institutions. The perfectionist potential of this public speech is stymied, however, by a cultural-economic imaginary of transparency. This imaginary restricts accountability to ritualised interaction and manifests in the insistence on justifying financial decision-making in rationalist terms. It can also be seen in a reliance on pre-existing economic subject positions like the taxpayer-citizen. At the same time, transparency occludes the real imbalance of power between governance figures and banks, on the one hand, and citizen auditors, on the other hand. Because central government, local authorities, and banks have used their institutional power to deny Debt Resistance UK any standing as a political interlocutor, the group's passionate utterances have not yet managed to engender a substantive relationship of equality and responsiveness.

In the next section of the chapter, I turn to consider what an alternative form of auditing that achieves responsiveness might look like. To this end, I contrast Debt Resistance UK's public performances of resistance with what I think of, following Goffman (1956: 69–82), as the group's 'backstage' ones: those mundane behaviours and interactions that take place when people step out of the spotlight and off the public stage. While Debt Resistance UK's public passionate utterances have not been felicitous in perfectionist terms, the group has, in private, modelled a successful process of making passionate utterances in the form of internal auditing focused on gendered inequalities of labour and

opportunity within the group. Using the criterial practice of reading that I introduced in Chapter Two, which involves asking what the criteria are for the ordinary usage of a word, I argue that this backstage auditing conveys an ordinary usage of ‘audit’ as a willingness to listen and be an audience for another, revealing responsiveness (rather than transparency) to be a key criterion of everyday auditing.

3. From transparency to responsiveness in debt auditing

Cavell’s concept of the passionate utterance spans intimate and civic relations and hence undermines an overly rigid separation between public and private. As Norris (2006: 82) explains:

If [for Cavell] the public is not, as in Arendt, the name of a realm, but rather that of a voice we use in conversing with one another, the line between the public and the private is not one that can clearly separate an *agora* from a household.

Norris (2006: 82) continues: ‘If Cavell demonstrates that the personal is political, he also shows us how the political is personal.’ By emphasising the *personal* as political, Cavell’s work chimes with longstanding feminist engagements with the political (see, for instance, the range of contributions to Butler and Scott, 1992; plus those in Phillips, 1998). Moreover, in foregrounding the *political* as personal, Cavell opens up questions about the internal politics of resistance movements. One such question relates to the gendered character of political action. That activist politics involves highly gendered practices is an insight often elided from even the most critical of engagements with activism and NGOs (see, for example, Dauvergne and LeBaron, 2014). In contrast, scholars of

feminist IR and IPE have explored the gendered social relations of activism, civil society, and resistance to underline both women's resistances and the gendering of voice, participation, and social-reproductive labour in the democratic *agora* broadly conceived (see, among others, Stienstra, 1999; Marchand, 2000; Marchand and Runyan, 2000; Eschle and Maiguashca, 2007; Howell and Mulligan, 2005; Howell, 2007). Situated within this feminist analysis, Cavell's argument that the public and private are voices that each of us speaks, and hence his refusal to separate politics from the personal, suggests that we should construe the mundane activities and daily interactions underpinning public dissent as a key part of ordinary democratic politics. As a way of developing democratic intersubjectivity and conversation, passionate utterance is not confined to either the 'frontstage' or the 'backstage' of democratic politics.

Goffman (1956: 69) uses the distinction between frontstage and backstage to capture how dimensions of the self that are modified or suppressed in public performance resurface when an individual leaves the glare of publicity. In political economy and political sociology, Goffman's insights have been applied primarily to understand the affective work and emotional labour of workers in service industries who 'put on a good face' (Sheane, 2012) to meet the demands of their corporate roles. However, it is also possible to read Goffman as emphasising the perfectionist backstage work people do on themselves and within a group to redress the deficiencies and difficulties that emerge in frontstage political work. Goffman (1956: 70) remarks upon both the disruptive and disciplinary dimensions of this backstage work:

Here [on the backstage] costumes and other parts of personal front may be adjusted and scrutinized for flaws. Here the team can run through its performance, checking for offending expressions when no one is present to be affronted by them; here poor members of the team, who are expressively inept, can be schooled or dropped from the performance. Here the performer can relax; he can drop his front, forgo speaking his lines, and step out of character.

Goffman's discussion of backstage work on the self with others has something of a perfectionist emphasis because it shows how difficulties and flawed performances can be identified and worked on. Importantly, Goffman's account of presentations of the self emphasises that both 'stages' are sites of performance. Like the Cavellian understanding of individuality that I discussed in Chapter Four, there is no single authentic self here, but instead a set of ongoing performances of individual and group subjectivity. Stepping out of the strategic or assumed character of frontstage performance reveals another set of characters, albeit ones that may speak more candidly than those in public view. In stepping out of the character demanded by the scripts of transparency politics, members of Debt Resistance UK have been able to develop different ways of relating to others. It is on the backstage, I argue, that Debt Resistance UK has demonstrated the shortcomings of a politics of transparency and modelled successful passionate utterances.

I draw an example of this backstage work and passionate exchange from a lengthy process of internal auditing that took place because of contestation over gendered relations of labour, care, and opportunity within the group. In Debt

Resistance UK, a gendered division of labour led over time to a persistent over-indebtedness of some members to others. These inequalities arose because the burden of administrative and relational work fell disproportionately to certain group members, usually (but not always) women. As is the case with most activist groups, Debt Resistance UK's frontstage performances rely on a significant investment of time and work backstage. This kind of relational work and reproductive labour is made up of the mundane activities that hold the group together: sending emails, scheduling meetings, preparing agendas, taking and circulating minutes, organising events, and interacting outside of meetings to address the inevitable interpersonal tensions and conflicts that arise in long-term political work. This 'backstage' work contrasts with the more spectacular 'frontstage' performances of resistance, such as speaking at conferences and workshops, fronting direct actions, and speaking to the media. In these frontstage performances, the figures behind the figures of debt have often been men.

Over time, group members raised concerns about these inequalities. The failure to share the burdens of work, the sense of unacknowledged debt that accrued, and the physical fatigue that resulted, all caused distress for those doing the bulk of the backstage work in Debt Resistance UK. So too did the question of how to share frontstage opportunities, which involves distributing the group's collectively authored 'credit' in the form of opportunities for members to develop their expertise, confidence, and broader networks. Collective transactions can easily become individually 'owned', even as this ownership is based on significant 'borrowing' from others. The loan is not always repaid. This problem is not specific to Debt Resistance UK and raises questions of how

activism in capitalist societies can avoid conventional logics of ownership, credit, and debt (Gough, 2015).

As a result of these gendered dynamics, I witnessed the regular rise and fall of tension and tiredness in the group: an effect of what I think of, following Shirin Rai and her colleagues, as everyday ‘depletion’ (Rai et al., 2014). The result was a more-than-economic form of indebtedness that, while very different from the monetary debt that is the focus of Debt Resistance UK’s frontstage work, matters precisely because it mirrors the broader gendered dynamics of financial indebtedness. As I argued in Chapter One, the seemingly universal figure of ‘indebted man’ (Lazzarato, 2012) conceals the differential encumbrances that debt places on women, as well as the growing burden of social reproduction borne largely by women in the context of austerity politics (Roberts, 2013; Federici, 2014; Adkins, 2016; Coleman, 2016; Montgomerie and Tepe-Belfrage, 2016). As Adkins (2016: 6) observes, drawing in turn on the work of Federici (2014) and Allon (2014), the ‘steady and punctual subject’ of personal and household debt is gendered, for ‘financial institutions and their intermediaries have found a particularly reliable source of such steadiness and punctuality in the female subject.’

In what ways, then, have members of Debt Resistance been able to address, if not broader societal gender inequalities arising from the ‘feminisation of finance’ (Allon, 2014), at least the gendered debts of social reproduction arising in the imperfect democracy of their backstage work? I argue that, within the group, the struggles of women to address gendered divisions of labour and unequal recognition resonate with the struggles of the women in Cavell’s remarriage

films. In these films, union, or rather re-union, is premised on women being able to achieve substantive self-realisation in their relations with men. The way in which members of Debt Resistance UK went about their struggle is similarly Cavellian. In a group used to directing its political claims outwards (a group of people who presumed their own relative transparency in political terms), there was no existing procedure for securing acknowledgement of these passionate demands for change. By persisting with passionate speech regarding long-term failures of acknowledgement, however, the wronged group members demanded a response to their frustrations. While their claims initially went unrewarded, the passionate utterers maintained their demands. More needed to be said and done. 'Sometimes, as with excuses or apologies, *words* are essentially *owed*. Flowers are not a substitute' (Cavell, 2005a: 179, emphasis in original).

Acting as political friends, these women invited an open exchange, making the gendered conduct of their interlocutors an issue. They singled out others in the group as parties to injustice, expressing their passionate belief in both the need for and ability of their political friends to change, demanding a response in the form of acknowledgement of their claims to injustice and a substantive change in conduct. The response eventually came in the form of repeated parts of meetings being set aside to discuss the issues, culminating in an auditing-type exercise at a strategy meeting that involved group members collectively mapping the varied ways in which power was exercised within the group along gender and other lines. This mapping exercise ended in a commitment by all to share the behind-the-scenes work more equitably, and with an agreement that people would respond to opportunities for public speaking, travel, and similar activities by offering the opportunity to the group as a whole. Group members were forced to

acknowledge that their own conduct, when read through the lens of injustice and inequality that the group applied to the outside world, was not beyond reproach.

It would be wrong to understand Debt Resistance UK's reaching of this point, namely a collective understanding of relations of power and inequality in the service of responsiveness, as a triumph of transparency. Rather, it was the result of a long-term process of passionate exchange through which it became possible for individuals to begin to see and understand their actions and omissions through the eyes of their political friends. When dominant group members accorded equal standing to those who questioned the group's internal dynamics and conduct, it became possible to tackle the question of how to respond to specific shortcomings and to become responsive to one another.

This is not nirvana of agreement; nor is it a finished or finite project. Nonetheless, as Das (2014: 280) observes, 'in agreeing to acknowledge those aspects that we understand only imperfectly or intermittently, we are willing to be open to a future together.' Call this openness a basis for political friendship, in which the focus is on 'learning what living together can be' (Cavell, 2004: 362). Such openness (which is *not* transparency, for transparency, as we have seen, can be the very opposite of open exchange) also assumes that, as Turpin (2011: 118) observes in his discussion of a Cavellian civic friendship, '[t]he risk to be guarded against is the risk of a solidarity calcifying into a crust of convention and closing its ears to complaint.' To guard against this ossification in democratic politics requires developing practices of listening and responsiveness as another way of taking the measure of—another way of auditing—relations.

In Debt Resistance UK, the translation of audit from a mechanism of transparency into a process based on listening and responsiveness has enabled members to become a better *audience* for each other. This process recalls something that is apparent in our ordinary language usage, where auditing can also be a practice of listening. To audit a module at a university, for example, is to be engaged in active listening. It is usually expected that the auditor will participate in discussion and be responsive to others in the class. An auditor is a listener or hearer, as the cognate terms audience, audible, audition, and auditorium suggest. To draw these criteria of ordinary usage into the case at hand, we might say that to audit *democratically* is to develop just this ability to be a responsive audience. As Turpin (2011: 118, emphasis in original) maintains, ‘[t]he pressure of Cavell’s moral perfectionism is a demand to be attentive to others even, or *especially* even, when they make uncomfortable complaints. Call this a willingness to listen—even further, call it a willingness to be an audience.’ Passionate utterance invites subjects to become both ‘audience’ and ‘rhetor’ (Turpin, 2011: 118), to be joined in a conversational union, the goal of which is mutual confrontation and responsiveness. Cavell’s understanding of perfectionist conversation through passionate utterance thus offers a rather more demanding form of exchange than that of the public audit ritual, namely one characterised by ongoing responsiveness.

Recognising the demanding nature of this exchange, I do not wish to overstate the efficacy of Debt Resistance UK’s internal audit, nor to suggest that this instance of felicitous exchange can be mapped easily onto the group’s frontstage work. One may wonder, with good reason, how it would be possible to achieve an ethic of responsiveness to the same degree in public interactions between

government, citizens, and financial institutions. This question of feasibility highlights the demanding nature of moral perfectionism, but the difficulty of a felicitous passionate utterance does not preclude us from committing to it as a goal. It is a necessary part of perfectionism that our distance from the democracy we seek is repeatedly registered. As Turpin (2011: 115, emphasis in original) describes: '[t]he mark of Cavell's moral perfectionism...is an acknowledgement that whatever *has* been accomplished nevertheless has still not measured up, that there are no laurels to rest upon, and that more still needs doing...' The debt activists with whom I have worked embody this perfectionist spirit. They seek to inhabit the present in a just, equitable way, but also to remain aware of how their daily efforts can fall short of the marks of justice and equality. This is a deeply perfectionist attitude. We miss this attitude, and the perfectionist ethical and political work it entails, when we confine language's status as action to the workings of performative or illocutionary force.

4. Rethinking everyday financial performativities in IPE

Cultural political economist of finance John Hogan Morris (2016) has recently made the case in financial performativity studies for a concept that bears some similarities with Cavell's passionate utterance: the 'lively practice'. Looking at practices of humour and improvisation in financial governance at the Bank of England, Morris argues that these 'lively practices' exceed their label as performative breakdowns. He suggests that although financial performativity studies have tended to depict moments of lively speech and extemporisation as 'misfires' of performative utterances, 'this seemingly lower status [of the lively

practice as misfire] is not fairly warranted because such difference is embedded at the heart of every performative utterance' (Morris, 2016: 254).

It is easy to hear an echo of Cavell (2005a: 185) here, who sees two paths in every utterance: the conventional path of the 'order of law' that lies in the illocutionary, and the improvisational path of 'disorders of desire' that arises in the perlocutionary (Cavell, 2006: 273). Like Morris, Cavell reminds us that every utterance has embedded within it not just the force of illocutionary convention but also an improvisational, lively quality, in the form of multiple unconventional perlocutionary effects. These perlocutionary effects are a key way that speech 'acts' beyond illocutionary force: the perlocutionary lies at the heart of the emotional, passionate speech people use to establish relationships with others and to engage in meaningful exchange. Examining passionate utterances therefore enables, in Cavell's (2005a: 187) words, 'a systematic recognition of speech as confrontation, as owed.'

This idea of speech as a site of passionate confrontation and exchange is missing from financial 'performance' studies, which, as I outlined in Chapter One, emphasise the performativity of economic theory, models, and calculative devices (see, among others, Callon, 1998, 2010; MacKenzie, 2006; MacKenzie et al., 2007; Watson, 2009, 2014; Paudyn, 2013; Braun, 2016; Christophers, 2017). Cavell's idea of the passionate utterance acts in counterpoint to accounts of finance that, in prioritising the performativity of economics, do an excellent job of showing how markets 'work' but inadvertently suggest that emotions and moral speech are not important to this working. This blind spot can be traced to the ontology of 'social studies of finance' inspired by the work of Michel Callon,

which avoids normative commentary. But this blind spot is also traceable to Austin himself, whom Cavell (2005a: 156) thinks is somewhat ‘skittish about emotion’ in *How to Do Things with Words*.

By contrast, scholars using everyday and cultural political economy approaches to IPE have begun to probe the role of affect and emotion in finance, thus bringing a new direction to financial performativity studies. These scholars show how lively, emotional, and affective speech and practices are integral to the governance of finance (see, for example, Brassett and Clarke, 2012; Brassett and Rethel, 2015; Gammon and Wigan, 2015; Langley, 2015; Morris, 2016). For instance, Paul Langley (2015) has shown how the most recent financial crisis has been governed not only through discourses premised on economic rationality but also by prioritising questions of emotion and affect, such as confidence. At its most acute, this affective governance has involved presenting crisis as a traumatic event from which traumatised individual subjects are to be rescued, even as they are blamed for excessive borrowing (Brassett and Clarke, 2012). If modern finance has traditionally worked to marginalise emotion and affect in favour of assumptions of rationality (de Goede, 2005), liberal financial governance today is centrally concerned with expressive and emotional discourses.

A Cavellian reading takes this work on emotion in finance further by showing how passionate speech can *transform* liberal financial governance practices, such as auditing, into modes of democratic intersubjective exchange. Cavell allows us to see the prospects for democratic confrontation, exchange, and civic freedom *within* practices of governance. Passionate utterance, I therefore conclude, has an

important role to play in engendering both ordinary democratic intersubjectivity and democratic exchange within finance.

Concluding remarks

In this chapter, I have used Cavell's concept of the passionate utterance to evaluate the potential and limitations of auditing as a tactic of debt resistance. I have argued that Debt Resistance UK's passionate utterances have succeeded in drawing public attention to the problem of private bank lending to local authorities, but that these utterances have not yet proved felicitous in a perfectionist sense. Conversely, I have shown that the group's private speech and internal auditing is closer to the kind of perfectionist democratic exchange that Cavell argues passionate utterances can spark. This backstage auditing, as a form of ethical and political education, has changed gendered conduct within the group.

To set up this argument, I began by outlining Cavell's extension of Austin's speech act theory. Cavell, I showed, develops the idea of perlocutionary effect into the concept of the passionate utterance, which he understands as a form of ethical education. A passionate utterance begins with one party (the 'I') making an impassioned claim on another (the 'you') that puts this other's conduct into question. A passionate utterance succeeds if the targeted party acknowledges the claim and an open, responsive conversation ensues. I ended my discussion of the idea of passionate utterance by linking it to Cavell's understanding of personal and civic friendship.

Next, I introduced debt auditing and situated it within the cultural-economic imaginary of transparency. I showed how Debt Resistance UK's public debt

auditing activities are framed by a broader valorisation of transparency as a moral virtue and political imperative in contemporary liberal governance. I then demonstrated how Debt Resistance UK has appropriated the agenda of armchair auditing to mount a political critique of austerity politics and the financialisation of local government. I concluded that a number of factors have combined to limit perfectionist potential of the group's passionate utterances, including structural inequalities between the group and its political and financial interlocutors, the rationalist ritualism of auditing's language-games, and Debt Resistance UK's own reliance on conventional subject positions like the taxpayer-citizen. Most importantly, local authorities and banks have failed to respond to claims of financial impropriety by launching a passionate defence of their behaviour, much less by changing this behaviour. Debt Resistance UK's frontstage performances of audit, which are oriented to financial transparency, remain constrained by the ritualised, performative conventions of contemporary public auditing, in which there is little room to develop mutual responsiveness via passionate exchange.

I then provided a counterpoint to transparency-based auditing by drawing on the group's internal practices of contestation and exchange. Using Goffman's distinction between 'frontstage' and 'backstage' performances, I showed how members of Debt Resistance UK have successfully modelled a perfectionist form of auditing in their efforts to address gendered inequalities within the group. There can be no easy transfer of this successful private backstage work to frontstage activities. Nevertheless, this backstage example is a redemptive one that shows the value of rethinking auditing in line with an ordinary usage of audit as a practice of responsive listening. I concluded my discussion of Debt Resistance UK by noting that there is always more to be done in the face of our

disappointments with the imperfections of actually existing democratic interactions. For this reason, my analysis is not a critique of Debt Resistance UK but rather a working through of the group's own ethical frameworks and perfectionist motivations.

Finally, I ended my discussion by briefly returning to IPE debates to situate the concept of the passionate utterance within financial performativity studies, thus building on the discussion started in Chapter One. Cavell's arguments sit well with an emerging body of work on the role of affect, emotion, and lively practices within financial governance. A Cavellian approach extends this work by showing how emotion and passion need not reproduce liberal financial governance but can instead be a force to democratise this governance from within.

For this to happen, however, institutions need to show a commitment to democratic responsiveness rather than simply transparency. In this sense, democratic ethics and politics are as much about the process of two or more parties coming to listen to and matter for each other as they are about passing moral judgement and determining what is to be done politically. Or, to put this differently: we are unlikely to be able to make ethical evaluations and political decisions about finance in a collective and democratic way unless we matter for each other. Passionate utterance, I submit, is one pathway for developing this care and responsiveness. In this process, '[I]nterest by the friend's interest' (Cavell, 2004: 368), we each profit from becoming a responsive audience for each other, in quest of a genuine union, or what I will examine in the next chapter as the creation of a 'we'.

Chapter Six: Refusing Debt

[I]n refusing my agreement, I do not withdraw from the community: the refusal is itself part of my belonging.

- Sandra Laugier, ‘Wittgenstein and Cavell: Anthropology, Skepticism and Politics’, *The Claim to Community: Essays on Stanley Cavell and Political Philosophy* (2006)

In the United States, people’s growing awareness of the disjuncture between bailouts for banks and the mounting debts of individuals and households is triggering political movements for debt refusal. In this chapter, I explore the tactic of refusing debt as it has been developed by Strike Debt, an offshoot of Occupy Wall Street. Formed in New York City in 2012, Strike Debt created some prototypes of collective action designed to encourage debt refusal before dissolving into other initiatives, partly because of political differences within the group. In this chapter, I use Cavell’s concept of the ‘claim to community’ to illuminate both how Strike Debt created a community of debtors and why political dissensus emerged within the group. As I outlined in Chapter Three, Cavell reads the ordinary language philosopher’s appeal to examples of ‘what we say when’ as a claim to community that draws out the criteria of communal belonging. Recounting criteria allows people to either reaffirm these criteria as resulting in ‘good enough justice’ (Cavell, 1990: 24) or refuse and revise them by projecting different examples that make new claims to community.

Drawing on Cavell's discussion, I contend that Strike Debt has used examples to draw out the criteria of debt-based economic citizenship so that debtors can recount, refuse, and revise the conditions of belonging in financialised society. In particular, Strike Debt has used examples of mutual aid among debtors to question how contemporary economic citizenship entails liability to financial institutions and the state. In place of this particular imaginary of liability, Strike Debt mobilises a mythology of indebted mutuality in which people's primary responsibilities are to each other rather than to financial institutions. This mythology shows debt under another aspect, as a more-than-economic relationship that can be a bond of solidarity. At the same time, Strike Debt's bond of solidarity has come in for criticism because of its race-blindness. This criticism underlines Cavell's point that community is never anything more than a *claim*.

I make this argument across four sections. In section one, I revisit Cavell's argument that the ordinary language philosopher's procedure of working with examples constitutes a claim to community. Here, I place particular emphasis on the contestability of this claim. The procedure of projecting examples raises the question of what, if anything, is to be done when a claim to community fails and we find that we do not use a word or concept in the same way. To address this question, I juxtapose Cavell's understanding of community with the Wittgensteinian arguments about 'aspect-seeing' that I outlined in Chapter One. Democratic community requires differently positioned people to 'see and understand aspectually' (Tully, 1995: 25): to develop the ability to perceive the multiple aspects of an object, practice, or situation. Seeing aspectually makes

people less likely to perpetuate injustices, as I will demonstrate with reference to Strike Debt.

In section two, I examine Strike Debt's prototypes as a series of claims to a community of debtors. I focus in particular on the Rolling Jubilee, a high-profile project that used crowd-funded donations to buy up defaulted medical and student loan debts from secondary debt markets in order to then abolish them. Strike Debt uses the Rolling Jubilee to show that the conventional moral economy of personal debt, which positions debt as an inviolable bond between debtor and creditor, does not align with the workings of financialised societies, in which personal debt is bought and sold as a commodity. The Rolling Jubilee functions as what I called in Chapter Two an 'elaborative' speech act (Cavell, 1999: 310–1): an ethical elaboration of why it might be legitimate to refuse to repay certain debts. Moreover, by developing new ways for debtors to support each other, the Rolling Jubilee makes an alternative claim to community, based on an ethic of communal responsibility.

If Strike Debt has succeeded in recasting debtors as a collective political subject, the group's claim to community is nonetheless contested. In section three, I consider the role that criticism plays in ordinary democratic community. Some members of Strike Debt have criticised the group's prototypes for neglecting to consider the racialisation of indebtedness. Thinking about how this omission might be redressed, I examine a writing project by a former Strike Debt member that uses a form of aspectival multiplicity to show the varied ways in which debt and race are intertwined. This example also shows that the refusal of a claim to community, like that made by Strike Debt, need not be a sign of democratic

failure or withdrawal. Instead, this refusal can be a hallmark of perfectionist belonging: one that refounds community.

I end the chapter by returning to IPE debates about the moral economies of finance, which I canvassed in Chapter One, in light of my argument. Scholars of IPE have demonstrated powerfully how moral claims about debt function to ensure continued debt servicing, maintain unequal creditor-debtor relations, and legitimate austerity. However, some important exceptions aside, this work is largely blind to the flipside of these moral economies of indebtedness, namely that people are reworking debt into a bond and not only a bind. I conclude that a Cavellian practice of reading remedies this relative blindness to the more-than-economic aspects of debt and can therefore help to reanimate IPE's engagements with the everyday politics of debt in the afterlives of financial crisis.

1. Cavell on making a claim to community

Stanley Cavell has shown an enduring interest in the procedures of ordinary language philosophy throughout his career. From his earliest engagements, Cavell (1976a, [1979] 1999) has maintained his distinctive take on how and why Austin and Wittgenstein employ examples of ordinary language usage. As I outlined in Chapter Three, Cavell argues that in using examples of 'what we say when', the ordinary language philosopher makes a 'claim to community'. To unpack the implications of this argument, I need to return to some of the detail of Cavell's dispute with the critics of ordinary language philosophy.

Recall from Chapter Three that Benson Mates (1958: 165) takes ordinary language philosophy to task because of an inconsistency he finds between Austin and Austin's fellow ordinary language philosopher, Gilbert Ryle. This

inconsistency relates to the philosophers' differing claims regarding when we would qualify an action as 'voluntary', but the exact nature of this difference need not concern us here. Rather, my interest lies in how Cavell responds to Mates's argument that the lack of agreement among ordinary language philosophers shows that they lack appropriate evidence for their claims.

While Cavell disagrees with this argument, he takes Mates's criticism to pose important questions about the ordinary language philosopher's method. What exactly is the ordinary language philosopher doing when she deploys examples? What authorises the ordinary language philosopher's claim to representativeness, whereby she claims to voice what *we* say? Moreover, what does disagreement over these examples signify? In addressing these questions, Cavell weighs the assumptions of the ordinary language philosopher's critic regarding: 1) the ordinary language philosopher's *lack of evidence*; 2) the *empirical* nature of the ordinary language philosopher's claim regarding 'what we say when'; and 3) the idea that *disagreement* among ordinary language philosophers indicates a failure of their method.

Recall from Chapter Three that, with regards to the question of evidence, Cavell observes that *any* competent speaker of a language is as qualified as another to give an example of what we say: that is, to provide an example of how we use a concept. This speaker is a source of evidence for claims about what we say because all language community members participate in what Wittgenstein calls a shared 'form of life'. Based on sharing this form of life, *I* can recount what *we* say and do and elicit your agreement. In turn, as an adept of the form of life that produces our language (in short, as a fellow language-community member), *you*

are equally able to evaluate my claim: to question or accept my example. Any and every claim that I make about ‘us’ originates in the ‘I’ and is authorised, in the first instance, by my sharing in our form of life. Nothing more, but also nothing less, than this shared form of life authorises my claim and the ‘we’ it presumes, and hence our continued linguistic attunement to each other. This is a realisation that Cavell (1976b: 52) famously qualifies as ‘terrifying’ in its simplicity.

This is not to say that I can *command* your agreement. My claim to community may fail; my example might reveal that we do *not* use a word and concept the same way. Nevertheless, ordinary language philosophers find that we agree on ‘what we say when’ a surprising amount of the time, because we share a form of life. In Wittgensteinian terms, our agreement is not only in *definitions* (of the *meanings* of words and concepts) but also in *judgements* (of the appropriate *use* of words and concepts) (Wittgenstein, [1953] 1999: pt. I, §§ 241-42). Let me unpack this point. In Wittgensteinian terms, agreement in definitions (what a particular word means) relies on a deeper concordance: a congruence or agreement in judgements (of what counts as a word, what a sentence, and so forth). An explicit agreement in definition relies on a swathe of prior ‘agreements’ (or congruences), none of which we make explicitly or formally. These ‘agreements’ are natural to us in the sense that we *inherit* them as we learn a language. As David Owen (2003: 84) explains, ‘[a]cquiring a language (i.e. becoming minded), we inherit that agreement in judgments that composes a form of life.’ Take the following example as an illustration of this observation. If I wish to settle what the word ‘umiak’ means (and hence what an umiak *is*), I will likely turn to my dictionary and look up the word ‘umiak’. In so doing, however,

I do not notice that I am bringing a whole form of life to the dictionary. Having looked up the word ‘umiak’, I will have found myself able to define it in so far as ‘[I] knew what a noun is and how to name an object and how to look up a word and what boats are and what an Eskimo is’ (Cavell, 1976c: 18). To define a word or concept requires knowing the grammar of a form of life: the underlying *criteria* that tell us what a thing is. I may have thought I was looking up a word in the dictionary, but in fact, I was bringing the world to the word.

The point of this excursus into Wittgenstein’s arguments is that it suggests that the ordinary language philosopher’s reasoning based on examples involves much more than empirical knowledge. Rather, this procedure draws out *crierial* knowledge or an understanding of the criteria and conditions that underpin our shared usage. Empirical investigations of facts require prior *crierial* knowledge of what would *count* as a fact (or as an Inuit’s boat). While Mates assumes that the ordinary language philosopher is using examples to discover empirical facts about the world, Cavell argues that this philosopher uses examples to draw out and recount the criteria, and hence the form of life, underpinning what we say and do in everyday life. Importantly, when I voice these criteria, ‘I do so, or take myself to do so, as...a representative human’ (Cavell, 1999: 18).

In turn, if the ordinary language philosopher’s use of examples *reveals* criteria, this procedure enables us to *recount* these criteria to each other and hence to potentially *revise* them. What is particularly novel about Cavell’s reading of the claim to community is his understanding of criteria, and hence of community, as being what he calls ‘inherited’. If we are born or socialised into a (language) community and inherit the criteria (for use) that constitute it, we are answerable

to and for this community in ways that are not fully grasped in the debates between liberals and communitarians (Laugier, 2006, 2014, ch. 5). Let me explain. On Cavell's account, my relation to community is not one of contract, as many liberals would have it: the criteria of community are *mine* in the sense that I *inherit* rather than choose or contract into them. Equally, my stance vis-à-vis communal life is not fully encapsulated by the more naturalised relation of belonging assumed by the communitarian. Given I cannot have played a role in developing the community's criteria that I inherit and which pre-exist me, these criteria cannot be said to be *fully* mine (Laugier, 2006: 30–3, 2014: 192–8). The process of producing and debating examples, when I use it to reveal and recount criteria, is one through which I can work out the extent to which I am prepared to be *spoken* for by these criteria, and to *speak* for and reaffirm them. My alternative is to dissent: to refuse and revise these criteria in an effort to refound the community. In essence, conversation over examples becomes a way for me to take responsibility for my community. In recounting, refusing, and revising criteria (or even reaffirming them), I take responsibility for the community in which I live.

What is interesting about Cavell's reading of the ordinary language philosopher's procedure as a claim to community is that it positions *both* agreement *and* disagreement as necessary features of communal life. We have a basic commonality or agreement in the sense that the projection of a word into a new speech situation relies on a shared understanding of the criteria for usage (in the sense, for instance, that I know to use the dictionary rather than a penguin to arbitrate meaning, and I do not so much *agree* to this practice as inherit it). Equally, any projection of an example invites disagreement precisely because

language and concepts are not given to us from on high. Instead, they are authorised by us and held together only by our continued willingness to use them (we must each make the inherited language *our own*, take responsibility for its implications, or refuse it as inadequate to our present needs, which is another way of taking responsibility). The point of using examples to voice criteria is therefore to enable political and ethical evaluation of a form of life.

At this point, the proximity of Cavell's argument about ordinary language philosophy to processes of political representation will become clear. The argument that political representation is a dynamic, creative process of making representative *claims* has been persuasively mounted and defended elsewhere (Saward, 2010). Taking this argument as given, I content myself with noting Cavell's analogy between linguistic and political community, and between ordinary language criticism and political conversation. As Norris (2006a: 81) argues, Cavell's account of the ordinary language philosopher's procedure 'casts considerable light upon our ability as citizens to speak politically for one another in the first person plural.'

In Cavell's hands, then, the ordinary language philosopher's procedure of using examples to clarify 'what we say when' becomes a claim to community through which we can ascertain the extent to which an existing use, concept, or practice (and the form of life it is based on) is to be accepted and reaffirmed, or refused and revised. When another person produces an example, she both makes a claim to community and invites me to determine whether I see myself in this claim. In so doing, she extends to me an opportunity to establish and exercise my responsibility for our shared criteria. Exercising this responsibility is both

difficult (criteria are part of a form of life; they are natural to me and therefore difficult to discern, while also unable to be unilaterally discarded) and *possible* (criteria never fully speak for me until I determine, or say, that they do).

To sum up the ground I have covered thus far, in using examples to recount criteria, the ordinary language philosopher is engaged in making a speculative claim to community rather than making (as Mates presumes) an empirical claim. The ordinary language philosopher does not lack evidence for her claim; she offers herself as proof (acting as a representative human) while inviting her interlocutor to do the same. Of course, this claim may fail; disagreement is a standing threat of any conversation. That Cavell understands community as a *claim* serves to emphasise the lack of an ultimate foundation that would secure any community beyond its fragile form of life. Cavell shows our attunement to one another to be both natural and fragile, based on nothing more and nothing less than our inheritance and sharing of the ‘whirl’ of a form of life. We may need to question this form of life in the process of making language our own. This is a process of taking responsibility for communal life: of inheriting criteria and revising them if need be.

In the final part of this section, I argue that Wittgenstein’s notion of ‘aspect dawning’ can extend Cavell’s perfectionist understanding of community by offering a way to continue conversation in the face of disagreement. The refusal of an example (or what I referred to in Chapter Four as the moment when spade meets bedrock) becomes a moment at which we are asked to see a concept, practice, or situation under a new aspect. Cavell (1999: 372) himself notes that changes in aspect can be crucial to the pursuit of justice, arguing that, as the

epigraph to this chapter puts it, '[f]or justice to be done, a change of perception, a modification of seeing, may be called for.' By linking Cavell's idea of the claim to community to Wittgenstein's arguments about seeing aspects, I underline the perfectionist potential of a Cavellian practice of community as a way of going on, in an imperfect democratic polity, in the face of disagreement.

As I outlined in Chapter One, Wittgenstein ([1953] 1999, pt. I: § 115) emphasises the ways in which we are held 'captive' by certain 'pictures' of how the world is. Wittgenstein aims to discern the grammar that gives us these pictures, a grammar that we cannot necessarily get outside of, but which we can nevertheless come to perceive (we see the picture *as* a picture). Wittgenstein is therefore also interested in how we come to see something differently. He thinks of this as the moment when a different 'aspect' of an image 'dawns' on us, so that we see what is figured in the image in a new light, even as the image itself remains the same (Wittgenstein, [1953] 1999, pt. II, § xi, 194-96). We see something that we had not yet noticed, or to which we were blind. A different aspect strikes us. We see the rabbit, having previously only seen the duck. This is a moment of transformation of the self.

However, we should not become overly enamoured with the picture of aspect-dawning suggested by the duck-rabbit. There are limits to the duck-rabbit image as an exemplar of aspect-dawning (Cavell, 1999: 354). Aletta Norval (2007) outlines two such limits. First, Norval (2007: 128) notes, aspect-dawning is not always a question of 'wilfully "flipping" between different perspectives'; rather '[b]eing able to see different perspectives depends crucially on becoming alerted to the broader background against which they are or become intelligible.'

Second, the idea of flipping can create a false sense of equivalence between perspectives, when they may have different political valences. As Norval (2007: 113–4) argues: ‘Such a “flipping”...suggests that both aspects are either in some sense of equal value, or of no value at all, whereas politically, a change of aspect often carries with it a great deal of revaluation of a previous perspective.’

Understood in this way, Wittgenstein’s notion of aspect-dawning suggests that examples can provide *perspective* on community, but also that when conversation comes to an end, new perspicuous representations may be needed to create a change of aspect. By combining this Wittgensteinian insight with Norval’s insistence on the political significance of a change in aspect, I seek to deepen Cavell’s argument that examples can be used to recount, refuse, and revise the criteria of a shared form of life. Before putting these ideas to work, however, a summary of the ground I have covered in this first section is in order.

In elaborating the idea of the ‘claim to community’, Cavell suggests, first, that when the ordinary language philosopher reasons based on examples, she engages in an ordinary democratic criticism that requires no special authority or knowledge. Any person who participates in a form of life is authorised to offer and evaluate examples of a word and projections of a concept, and in so doing to make a claim about ‘us’. Each can act as a ‘representative human’. Second, when I offer an example as a claim to and about community, I draw out the criteria that structure what ‘we’ do. Often as individuals, we might not be directly aware of these naturalised criteria because we inherit them (and hence they are natural to us); at the same time, because these criteria are inherited (and not fully mine) I must determine whether I will let them (and the community) speak for me.

Third, the point of making our criteria explicit is to be able to ask, in more overtly ethical and political terms, whether these criteria should hold, even as we acknowledge the difficulties of changing inherited criteria. This is a process of becoming responsible for our words, and with them, our shared form of life. Fourth, in recounting criteria in this way, I may decide to accept these criteria as mine. But equally, I might be moved to project an example that questions these criteria, based on my sense that our current criteria do not lead to ‘good enough justice’ (Cavell, 1990: 24). This example will likely register an as-yet unacknowledged dimension of our common life. Fifth, you might disagree that this example meets what Wittgenstein calls our ‘real need’. This disagreement may see the end of our conversation, as spade hits bedrock. In practical terms, however, and in a democratic polity, we need some way of going on. In which case, sixth, a further example will be required: one that modifies the way in which one of us sees the world. Through the *Gestalt* switch of an aspect change, a new aspect dawns. The situation stays the same (it is I who change, or you, perhaps even both of us, such that there is now a ‘we’).

In the next section, I show how Strike Debt has used examples, or what the group calls ‘prototypes’, to allow a new aspect of debt to dawn. The group’s examples alert debtors to the broader background of financialisation within which they become personally indebted. As I will show, these examples also change the ‘aspect’ of indebtedness so that it appears not only as an individualised liability but also as a source of mutual aid and communal responsibility. Strike Debt, in sum, advances an alternative claim to community. To make this argument, I begin by outlining the cultural-economic imaginary of individualised liability against which Strike Debt positions itself. Just as the subject of debt-based

economic citizenship is assumed to be *financially capable* (Chapter Four) and *transparent* (Chapter Five), so this subject is held to be ‘*reliably liable*’ (Itagaki, 2014, my emphasis). The debtor is liable to financial institutions, but also to the state, which depends on her finance-led consumption and individualised accumulation of assets to both grow the economy and minimise the claims of citizens on the state for social provisioning. The reliably liable debtor fulfils these obligations by accruing and servicing debt. This is the starting point for my analysis of Strike Debt in section two.

2. Communal debt refusal and cultures of financial liability

Since the beginning of the twentieth century in the US, the state has premised economic citizenship on programmes of popular finance that entangle ordinary people with financial institutions and promote everyday capital accumulation (Aitken, 2007). More recently, and as IPE scholars have outlined to excellent effect, this so-called ‘democratisation’ of finance (or extension of capital into daily life) has facilitated a shift in both the UK and the US from public social provisioning to individual responsibility for wellbeing, as individuals and households increasingly rely on private borrowing, investment, and the accumulation of assets for their welfare (Aitken, 2007; Erturk et al., 2007; Finlayson, 2008; Langley, 2008; Finlayson, 2009; Crouch, 2009; Montgomerie and Büdenbender, 2014). This financialised design for economic citizenship has led to high levels of personal indebtedness, ranging from credit card debt to mortgage debt (LeBaron and Roberts, 2012; Montgomerie, 2006; Roberts, 2013; Soederberg, 2013, 2014). Credit has been targeted at the working class, the ‘squeezed middle’, and those disadvantaged along the lines of race, gender, and

parental status (Montgomerie, 2009; Aitken, 2007, 2015a, Roberts, 2013, 2014; Montgomerie and Tepe-Belfrage, 2016). In the US, racialised lending practices have led indebtedness to become a particularly marked axis of financial inequality (Hunt, 2003; Brown, 2013).

This debt-based economic citizenship turns, unsurprisingly, on a cultural-economic imaginary of liability that constitutes the citizen as a subject of debt (Graeber, 2012; Lazzarato, 2012, 2015; Itagaki, 2014). To adopt Itagaki's (2014) term, the citizen is expected to be a 'reliably liable' one. Itagaki (2014: 99) explains this idea as follows:

the debtor-citizen is the average individual who is imbricated in the schemes of the lenders and also entangled by government policy, because the debtor-citizens' indebtedness purportedly underpins a healthy economy and enables upward mobility through more widespread access to credit. The contractual nature of this relationship establishes the debtor-citizen, conveniently, as "reliably-liable" to the lenders and to the debtor nation. In other words, the financialized economy depends on debt-credit exchanges; thus the debtor nation, reflecting the prerogatives of its most influential industry, facilitates and promotes both consistent indebtedness as an everyday, routine condition for consumers and as a naturalized privilege and responsibility of citizenship.

This narrative of the reliably liable debtor-citizen presumes that economic citizenship turns on being financially included. However, as Rob Aitken (2015a: 22, emphasis in original) has observed in the context of fringe financial services, these discourses of financial inclusion neglect that 'economic disenfranchisement

is not only the result of *exclusion from* but also of *adverse incorporation within* newly formalized financial arrangements.’ Aitken (2015a: 186) shows how designs for economic citizenship premised on financial inclusion can immobilise people in debt and render them subject to coercion and distress. The reliably liable citizen thus becomes doubly liable: liable for her own wellbeing and for mitigating the effects of adverse incorporation, including by developing ‘financial capability’, as I discussed in Chapter Four.

Against this neoliberal ideal of the reliably liable citizen, groups of what might be called ‘DIY citizens’ are developing counter-designs for economic citizenship (Ratto and Boler, 2014a). Ratto and Boler (2014b: 18) describe do-it-yourself citizenship as ‘a twenty-first century amalgamation of politics, culture, arts, and technology’ that is ‘characterized by its emphasis on “doing” and the active roles of interventionists, makers, hackers, modders [modifiers], and tinkerers.’ DIY citizenship encourages people to refashion social and political-economic relations in daily life through experiments that are often digitally mediated (Ratto and Boler, 2014b; see also Isin and Ruppert, 2015). It is premised on the possibility of prototyping new political-economic forms, such as ‘social’ finance, as people experiment with crowd-funding, peer-to-peer lending, and the ‘sharing economy’, and these experiments in turn become enmeshed with conventional financial industries (Aitken, 2015b; Langley and Leyshon, 2017; Tooker and Clarke, forthcoming).

Strike Debt is a movement of DIY citizens that has designed what members of the group call ‘prototypes’ to engage with the concrete mechanisms of adverse incorporation through debt and to advance alternative claims to indebted

community. My argument in the remainder of this section is that, in contrast to the designs for debt-based economic citizenship based on individual liability that I have just discussed, Strike Debt's prototypes are designed to generate an ordinary democratic community of debtors who are capable of recounting, refusing, and revising the current criteria of belonging that typify economic citizenship in the US. These prototypes render the criteria of debt-based economic citizenship visible in such a way that people feel justified refusing these criteria, and with them, some of their debts. Strike Debt's prototypes work in a way akin to the ordinary language philosopher's deployment of examples of ordinary language usage.

Strike Debt formed as an offshoot of Occupy Wall Street, bringing together activists, artists, and academics in New York City. Between 2012 and 2015, Strike Debt New York functioned as a loosely knit assemblage of semi-autonomous working groups. In 2015, the group became inactive and members split off into different initiatives. Strike Debt New York sparked additional chapters in Boston, Chicago, Denver, Philadelphia, Portland, Raleigh, and the San Francisco Bay Area. Some spin-off groups are still active at the time of writing, including Strike Debt Portland and Strike Debt Bay Area. I focus here on the original New York-based chapter of Strike Debt, past and present members of which I interviewed in New York between March and May 2015, although my discussion is also informed by conversations and interviews in California with members of Strike Debt Bay Area.

Specifically, I spent two and a half months between March and early May 2015 in New York City and the San Francisco Bay Area interviewing Strike Debt

participants and attending public events by the group. I conducted ten semi-structured interviews, and participated in six events in the US and the UK that either were run by Strike Debt or featured Strike Debt members, between November 2013 and May 2015. These events afforded me an appreciation of the development of Strike Debt's activities over time, complementing the shorter period covered by my interviewing. My account of Strike Debt also draws on publicly available written and visual texts, such as media articles, journal articles, posters, and blog entries by Strike Debt members. For reasons of space, I have focused my attention on Strike Debt's best-known prototype, the Rolling Jubilee, a crowd-funded debt cancellation initiative, while touching on the group's earlier and later work.

Strike Debt emerged from the Occupy Student Debt Campaign, which was launched in November 2011 by activists associated with Occupy Wall Street (Occupy Student Debt Campaign, 2012). In April 2012, organisers of the Campaign commemorated the point at which total student debt in the US was estimated to have passed one trillion dollars by calling on debtors to sign a 'Student Debtors' Pledge of Refusal' ('1T Day', 2012; Occupy Student Debt Campaign, 2012). Signatories vowed to stop making repayments on their loans once a million fellow debtors had put their name to the pledge. The target number of refusers reflected the number of people in the US estimated to already be in default on their student loans. Acknowledging default as a widespread yet clandestine condition, the organisers of the campaign sought to reformat non-repayment of loans as a collective political act that would signal the latent power of debtors vis-à-vis their creditors, and would provide the first step towards a

debt strike (Ross, 2014: 183). The campaign also called for a jubilee-style write-off of existing student debt (Ross, 2014: 184).

When the Occupy Student Debt Campaign ended in early 2012, the pledge had garnered only a few thousand signatures. The campaign's claim to a political community of debtors had failed. Debtors struggled to overcome the shame of being in debt and to experience debt as anything other than an individualised liability, fearing the consequences of publicly formalising their *de facto* status as defaulters (Strike Debt activist 4, interview, April 17, 2015). The pledge did not generate a 'we', either symbolically in the sense of a shared debtor identity or materially in the sense of a substantive alternative economic network that would sustain strikers (Ogman, 2013: 19).

Strike Debt was formed from the ashes of the Occupy Student Debt Campaign, as well as from other Occupy groups such as Occupy Theory and Occupy University. Its organisers recognised the need to develop prototypes of political community among isolated and dispersed debtors. In keeping with DIY citizenship movements, participants in Strike Debt have described their work as a 'social hack' of finance, as a 'proof of concept', and as offering 'small-scale demonstration models' (Andrew Ross, in Ross, 2013b: n.p.; Thomas Gokey, in Gough and Gokey, 2015: 85; Thomas Gokey, as cited in Aitken, 2015b: 861–2; Laura Hanna, as cited in Pinto, 2012: n.p.). Here, the concept to be publicly 'proved' is debt refusal, undertaken in the name of challenging 'radically uneven forms of indebtedness' (Hannah Appel, interview, May 8, 2015).

Faced with the failure of the Occupy Student Debt Campaign's pledge of refusal, participants in Strike Debt began to work on addressing the question, as one

participant put it, of ‘what non-cooperation with our own oppression would look like’ (Thomas Gokey, as cited in Jaffe, 2011), and hence of how widespread refusal of debt-based economic citizenship might become possible. From June 2012, the group organised weekly open assemblies at which people shared first-person testimony of their experiences of living in debt (Strike Debt, n.d.; Kasper, 2012), before going on to write a ‘how-to’ manual for debt resistance, launched in September 2012 to coincide with the first anniversary of Occupy Wall Street. The manual first circulated as a free pamphlet before being published as a book (Strike Debt, 2014). The *Debt Resisters’ Operations Manual* (DROM) was conceived as a public education project that traced the political contours and exclusions of debt-based economic citizenship, as well as offering practical advice to the debtor who wanted to renegotiate or refuse her debts.

The manual set out an alternative imaginary of indebtedness premised on the idea that debt, as a more-than-economic phenomenon, can become a positive obligation to ordinary others; to borrow Janet Roitman’s (2003: 211) phrase, debt can be ‘plenitude and not simply lack’. The DROM mobilised a mythology of debt that would be practically enacted in the group’s Rolling Jubilee project. To this end, the manual’s authors clarified:

To come back to the original question of “To whom are we indebted?” we should say that not all debt is bad. We are indebted to our friends and communities who raise us, support us, and give us strength and a sense of belonging and identity. Some debts keep up relations—important relations that help us survive and make us human. There are many factors that make certain debts immoral, however, like exploitation, force,

violence, or profiteering. To the financial establishment of the world, we have only one thing to say: We owe you nothing. To our friends, our families, our communities, to humanity and to the natural world that makes our lives possible, we owe you everything. (Strike Debt, 2014: 15–6)

Thus, as Nicholas Mirzoeff (2016: 346–7), a participant in Strike Debt, explains: ‘[t]o refuse neo-liberal debt is not to deny our debt to each other. Rather, it is to assert that what we owe to each other is being written out of the program. To alter that is not a simple modification—it requires a new abolition.’

Working with the idea of abolition, Strike Debt next launched what has become its best-known prototype, the Rolling Jubilee, in November 2012. On the anniversary of Occupy Wall Street’s eviction from Zuccotti Park, the group held a ‘People’s Bailout Telethon’, described by one attendee as ‘a real, weird, scrappy, public-access telethon’ (Berman, 2012: n.p.). The live-cast telethon attracted a large number of online and offline donations. Outstripping an initial target of US\$50,000, donations eventually swelled to US\$700,000. These crowd-sourced donations averaged US\$40 each, but were often as little as US\$1, and frequently were made by people who were in debt themselves (Brown, 2014: 6–7; Gough and Gokey, 2015: 80). Strike Debt used these donations to make a series of purchases of distressed medical and student loan debts, in an experimental political engagement with personal debt markets.

The Rolling Jubilee appropriated a process that was at the time largely unknown outside of financial industry circles. In the US, banks are required to charge off defaulted debts after 180 days and they receive a tax deduction for doing so.

Distressed debts are then sold as commodities on secondary markets where they can be bought for as little as a few pennies on the dollar because they are high-risk assets. While the bank receives a tax deduction in return for taking the defaulted debt off its books, secondary-debt buyers (usually debt collectors) realise sizeable profits by pressuring the debtor to repay a debt that he or she does not realise is valued at a fraction of the original face value. Repurposing this financial market mechanism, Strike Debt leveraged US\$700,000 in donations to buy up just under US\$32 million of debt. Rather than collecting these debts, however, Strike Debt, 'abolished' them (Rolling Jubilee, n.d.). The Rolling Jubilee bought up anonymous bundles of debt on secondary markets in order to, in the group's own words, 'liberate debtors at random through a campaign of mutual support, good will and collective refusal' (Rolling Jubilee, n.d.).

Much critique of the Rolling Jubilee has focused on the prototype's gimmicky status and its supposed status as a charitable gesture. Some have criticised it on practical grounds, including for an ostensible lack of transparency and the initially uncertain tax implications of the debt cancellation for its recipients (Smith, 2013). The Rolling Jubilee has also been criticised in more overt political terms for doing the work of finance capitalists for them (Henwood, 2012; Clover, 2013). As I shall argue, however, these critiques miss the way in which the Rolling Jubilee functions as a contestable claim to a community of debtors that, in one participant's words, 'conjur[es] the indebted as political subject' (McKee, 2013: 786), a point also made by an interviewee (Strike Debt activist 6, interview, April 22, 2015).

Like the ordinary language philosopher who develops an example to outline the criteria or conditions of speech, Strike Debt has used the Rolling Jubilee to draw out the conditions or criteria of debt-based economic citizenship in the United States, revealing what one participant calls the ‘false morality’ of debt (Thomas Gokey, as cited in Aronowitz, 2014: n.p.). This morality is summarised by Andrew Ross (2013b: n.p.), one of Strike Debt’s organisers:

Money is lent into existence as interest-bearing debt, and so financiers need to find borrowers to perform that magical act. In the same vein, they treat their own debts as matters to be renegotiated or written off at will. Only the little people are actually required to pay them off in full.

Against this morality, Strike Debt members have asserted the value of the Rolling Jubilee as ‘a symbolic action’ (Nicholas Mirzoeff, interview, March 27, 2015) and an ‘illumination’ and ‘spectacle’ (Thomas Gokey, in Gough and Gokey, 2015: 77; Hannah Appel, interview, May 8, 2015) that was designed to enact ‘a solidarity of the indebted’ by engaging people in ‘mutual aid as direct action’ (Brown, 2014: 2, 7). The Rolling Jubilee makes explicit how contemporary debtor-creditor relations work, while mobilising the idea of debt as a bond rather than a bind to generate alternative solidarities among debtors.

At the same time as it recounts the criteria of debt-based economic citizenship, the Rolling Jubilee becomes an ‘elaborative’ of reasons to refuse these criteria. As one interviewee explained it, the Rolling Jubilee breaks with the idea of a dyadic relationship between debtor and creditor (Hannah Appel, interview, May 8, 2015). The effect of the Rolling Jubilee is to replace the usual picture of a direct debtor-creditor relationship with ‘rhizomatic maps of debt’ in which

mortgage originators, aggregators and owners of asset-backed securities come into view (Hannah Appel, interview, May 8, 2015). By questioning what are usually taken to be a direct moral bond and an unmediated transfer of value between the debtor and her original creditor, the Rolling Jubilee elaborates a basis for debt refusal. It does so by revealing what Appadurai (2016: 151), speaking of the derivatives market, calls ‘the failure of a fissive chain of promises.’ In the case of secondary markets for unsecured consumer debt, this failure is designed to generate profit.

Strike Debt has therefore used the Rolling Jubilee to illustrate the mechanisms of adverse incorporation and to create the conditions for a ‘direct confrontation with debt’ (Thomas Gokey, in Gough and Gokey, 2015: 81). With this understanding of the group’s activities in place, I will now bring Strike Debt’s Rolling Jubilee work into line with the arguments and procedures of ordinary language philosophy. I do not presume perfect symmetry between Cavell’s arguments and Strike Debt’s approach. Nor do I hold that the group is influenced by Cavellian thinking or that it uses Cavell’s overtly perfectionist language. Strike Debt’s work is, I claim, perfectionist in effect rather than in intent. I suggest that Strike Debt’s activism intersects with the ordinary language philosopher’s procedure of using examples to *recount*, *refuse*, and *revise* criteria.

Recounting the criteria of debt-based economic citizenship

First, Strike Debt’s Rolling Jubilee functions as an *example* to *recount* the criteria of debt-based economic citizenship, the mass condition of the ‘we’ (the ‘99%’). Everyday moral economies of debt depict personal debt as a sacrosanct and intimate bond between debtor and creditor. By contrast, the Rolling Jubilee

shows that financialised debt is more often than not an impersonal bind that takes force through a chain of marketised relations. The Rolling Jubilee makes use of an existing market medium in an unexpected way in order to make new connections; it forms a perspicuous representation of how debt works in financialised societies. It reveals the long chains of actors involved in originating, buying, and selling debts, while also showing how serial ownership of debt works against equitable relations based on mutual trust between a debtor and a creditor. Strike Debt's debt-buying initiative therefore questions the applicability of the usual criterion for reciprocity between debtor and creditor, namely the idea of a direct moral bond between two parties.

Refusing the criteria of debt-based economic citizenship

Second, and in so doing, the Rolling Jubilee works as an *elaborative* speech act that creates a basis for people to *refuse* the claims of debt-based economic citizenship. As I outlined in Chapter Two, the correlate of appreciating the illocutionary force of an utterance is understanding how we use language to mitigate the force of our speech as action. The flipside of 'doing things with words' (Austin, 1962) is knowing how to make a 'plea for excuses' (Austin, 1970a): how to begin again in a form of Arendtian 'natality'. We cannot be *endlessly liable* for the implications of our utterances; instead, we must take *responsibility* for what we say and do (even when the effects of our actions outstrip our intentions), including by offering elaboratives such as apologies, clarifications, and excuses.

Of course, in the case at hand, Strike Debt is not so much 'doing things with words' as 'doing words with things' (Latour, 2000), namely with markets for

debt. Nevertheless, by using these markets against themselves to recount their criteria of impersonal financialised belonging, Strike Debt presents an alternative picture of debtor-creditor relations. By inviting people in debt to consider how an inherited criterion that structures debtor-creditor relations (the moral claim that one must always repay one's debts) sits with newly invented practices (like selling debts on secondary markets), Strike Debt makes it possible for debtors to imagine and elaborate circumstances in which it might be legitimate to refuse to repay. The Rolling Jubilee prompts people to ask whether existing criteria should hold.

Revising the criteria of debt-based economic citizenship

Third, and finally, Strike Debt *revises* the criteria of debt-based economic citizenship by offering an alternative projection of the concept of debt that references what we might call a *mythology* of originary debts (similar to that found in, for example, Sarthou-Lajus, 1997; Graeber, 2012; for an account of Graeber's work that emphasises the significance of its mythology of primordial debts, see Maurer, 2013). Recall from Chapter Two that Cavell's mythological practice of reading mobilises a symbolic account of a word that reveals how something in the word usually strikes us, to show how 'we relate to the constraints and emancipations of a convention' (Mulhall, 1994: 173). In invoking ideas of social debts to others, Strike Debt holds that debt can, in some circumstances, act as a positive bond and not just a bind. Importantly, the group materialises this alternative conception of debt by intervening in the lives of a small number of debtors (through debt cancellation) to exemplify indebted community and offer material aid to those in need.

Through these three steps of using *examples*, *elaboratives*, and *mythology*, to *recount*, *refuse*, and *revise* the criteria of debt-based economic citizenship, Strike Debt has made a claim to community. Where the Occupy Student Debt Campaign's claim to community failed, Strike Debt has succeeded in producing a community of debtors.

This community has been developed further in more recent work by some Strike Debt members to develop pilot debtors' unions. From the outset, Strike Debt participants emphasised the temporary nature of the Rolling Jubilee as a provisional prototype intended to act as a spur to a debt strike and to collective debt refusal (Ross and Taylor, 2012). One further opportunity to encourage overt debt refusal emerged from the Rolling Jubilee itself. As part of the Rolling Jubilee project, Strike Debt purchased a bundle of student debt labelled 'tuition receivables' (Hannah Appel, interview, May 8, 2015). The group discovered that this debt came from loans by Corinthian Colleges, a for-profit college group accused of fraudulent practices and eventually shut down by the federal Department of Education. Some Strike Debt members set about working with the students whose debts the group had bought, who were beginning to demand the cancellation of their federal loan debts. Strike Debt launched a new prototype: a pilot debtors' union called the Debt Collective. Now a standalone group, the Debt Collective comprises some original Strike Debt activists as well as new members and organisers. The first debt strike was undertaken in early 2015 by over 200 former students of Corinthian Colleges and resulted in partial cancellation of federal student loan debts. In late 2016, another union of debtors was formed, organised by the Debt Collective and made up of former students of the ITT Technical Institutes ('ITT Tech Collective Strike – We Won't Pay Our

Federal Student Loans', n.d.). At the time of writing, the work of the Debt Collective is ongoing.

Strike Debt's prototypes have thus generated a movement for collective debt refusal. Nonetheless, Strike Debt's claim to indebted community is not beyond contestation, as I will show in the next section. Looking at political disagreement within the group, alongside the movement's success, illuminates perfectionist democratic community in action. Recall that Cavell emphasises disagreement as a necessary part of the ordinary language philosopher's procedure. Examples are not beyond criticism; indeed, it is by critiquing examples that we come to clarify the working of criteria. This fragility and contestability of community is a hallmark of moral perfectionism; community remains, for Cavell, a *claim*. In the case of Strike Debt, participants who criticise the colour-blindness of Strike Debt's prototypes and the lack of attention to race have questioned the claim to indebted community. In the next section, I suggest that this internal critique resonates with Cavell's (1999: 372) Wittgensteinian inspired observation that, as he puts it, '[f]or justice to be done, a change of perception, a modification of seeing, may be called for.'

3. From liability to responsibility in debt refusal

In a Cavellian understanding of community, 'my attempt to speak for others is...never more (or less) than a *claim*' (Norris, 2006b: 14, emphasis in original). It is open to the other to refuse my example, in which case I will find, not necessarily that my claim was wrong in any straightforward empirical sense, but that I made it to the wrong party: that community does not exist (whether not yet,

or no longer) (Cavell, 1999: 19–20). Claims to community are, as Eldridge (1986: 571, emphasis in original; see also Norris, 2006b: 14) observes:

attempts to speak as a member of a community would speak, attempts which are called forth by the facts that not everyone does speak that way, that community habits of speech have been lost or forgotten or that the community of which one is or hopes to be a member...is under threat of dissolution, in so far as different people may come to conceptualize important new situations differently, thus distancing themselves from one another.

The claim to community is therefore premised on the very possibility of disagreement.

This distancing and dissolution, the experience of hitting of bedrock, can be seen in the experiences of Strike Debt. In this section, I am interested in how, just as Strike Debt has refused the claim to community upon which debt-based citizenship is founded, so the group's internal critics have refused Strike Debt's own claim to a community of debtors. This refusal does not mark a rupture with moral perfectionism. Rather, refusing claims to community is central to a perfectionist disposition, whether the claims are made in the name of practices of governance (as with debt-based economic citizenship) or in the name of practices of civic freedom (as with Strike Debt). While refusal may signal political disappointment, it need not signal political withdrawal. For as Laugier (2006: 33) argues, 'in refusing my agreement, I do not withdraw from the community: the refusal is itself a part of my belonging'.

Some participants in Strike Debt have criticised the group's prototypes for failing to situate the problem of debt within longstanding histories of racialised oppression and economic injustice in the United States and beyond (Brown, 2014; Mirzoeff, 2015, 2016; Nicholas Mirzoeff, interview, March 27, 2015; Strike Debt activist 5, interview, April 18, 2015). The language of prototypes itself speaks of a tendency, seen in modern design, to prioritise rupture, change, and futurity over tracing continuities and history. Yet, prototypes are themselves embedded in histories; we inherit forms of life along with our examples.

As I outlined in Chapter Three, Cavell uses the concept of inheritance to describe the form of life underpinning linguistic community as simultaneously natural and unnatural, as something that each of us acquires but which we must test and question if our language is to become properly our own. It follows from this argument that any claim to indebted community must account for 'our tendency to fall under the spell of our inherited ways of thinking', and hence our 'aspectival captivity' (Owen, 2003: 87). Ways of thinking are intertwined with ways of acting; with our inherited ways of thinking come legacies of displacement and dispossession, as Thoreau (1995) acknowledges in clearing the ground for his dwelling and cultivation. In the United States, but also elsewhere (Graeber, 2012), these inheritances are evident in the persistence and intensification of racial inequality, violence, and injustice in contemporary designs for economic citizenship.

According to Strike Debt participant Nicholas Mirzoeff, this racialised inheritance runs through the Rolling Jubilee's approach to the abolition of debts (Mirzoeff, 2015; Nicholas Mirzoeff, in-person interview, March 27, 2015, New

York City). The Rolling Jubilee's debt purchases were 'blind' in the sense that the identity of debtors only became apparent after a bundle of debt had been bought on the secondary market (Mirzoeff, 2015: 21). According to Mirzoeff (2015: 21–2), members of Strike Debt understood the 'randomness' of the aid offered by the Rolling Jubilee as 'democratic in the Athenian sense, where office and other favors were allocated by lot.' However, just as the Athenian citizenry was homogeneous precisely because of the exclusion of women, children, and slaves, so too the democratic anonymity of the Rolling Jubilee enacted exclusion through its difference-blindness (Mirzoeff, 2015: 22). As Mirzoeff (2015: 22) explains:

By treating debt as monotheism, Strike Debt could not adjust its perspective to deal with the uneven, deeply racialized playing field of credit-based and justice-system generated debt. Perhaps the most damaging debt to the most impoverished (those who do not qualify for credit-based debt), such as utility debt, fines and fees from the justice system is not available in the secondary debt market because it [is] not owned by banks. Behind these present-day questions, the long histories of the debt-financed slave labor system and the unaddressed debt of reparations remained obscured.

For Mirzoeff, the Rolling Jubilee is symptomatic of an inability to see and hence grapple with the unevenness and racialisation entailed in the history and present of debt relations in the United States. This race-blind approach is reflected in the posters used for the telethon that launched the Rolling Jubilee. Artist Molly Crabapple designed an expressive poster of an African-American woman in

chains breaking her bonds (Figure 1) but this image was set aside and a graphic design of anonymous hands ‘bailing out’ the people (Figure 2) was used instead (Nicholas Mirzoeff, interview, March 27, 2015).

Figure 1: Molly Crabapple, ‘The Rolling Jubilee: We Owe You Nothing’
<http://occupywallstreet.net/story/what-resistance-looks>

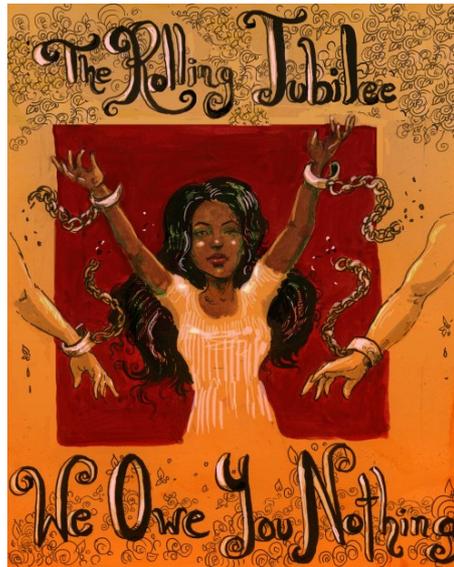


Figure 2: Joe Alterio, ‘The Rolling Jubilee: A Bailout By the People For the People’
<http://tidalmag.org/blog/intensify/what-resistance-looks-like/>



Another former participant in Strike Debt explains the relationship between race and debt in a way that resonates with the Wittgensteinian idea of seeing aspects. For Pamela Brown, focusing on neoliberalism as the basis of indebtedness in the

United States occludes the connections between debt and race. Brown (2013: 804–5) makes her argument as follows:

We talk a lot about how debt makes us feel: isolated, guilty, powerless. But we rarely discuss how the neoliberal construct of perpetual indebtedness to nonhuman financial entities has created a populace so focused on debts “owed” to Wall Street that we have almost no memory of any other kinds of debts. Yet, once we open the Pandora’s box to look at the intersections of race and debt, we are forced to ask how we have forgotten so much. Could it be that, alongside the rise of the neoliberal social order characterized by the invisible chains of debt, a parallel practice of “color blindness” emerged that rendered race invisible?

Faced with this colour blindness, Brown (2013: 810) issues what she calls a ‘demand to see’: a demand to see debt under another aspect, as racialised from its origins. How might this demand be realised?

I find one realisation of this demand to see debt and debtors differently in a durational writing project undertaken by Mirzoeff. Over the course of 2012, Mirzoeff wrote a daily online post on the Occupy movement. These posts were subsequently published as an e-book (Mirzoeff, 2014). While many of Mirzoeff’s posts are direct reflections on the day-to-day activities of Strike Debt, these posts also take in a broader geographical and historical sweep of examples of subjugation through debt and practices of freedom in resistance to it. The very structure of the project as a series of short texts has the effect of creating less a flipping back and forth between two images (as in Strike Debt’s juxtaposition of indebted mutuality against debts owed to Wall Street) than a sense of aspectival

multiplicity in which race and dispossession nonetheless figure as central intertwined threads. Alongside pieces on Occupy and Strike Debt are short essays on, among other topics: climate debt; the New York City slave market (located where Wall Street is today); the anniversary of the death of Thomas Sankara (the president of Burkina Faso who was assassinated in 1987 soon after calling for a debt strike among African nations); the role of debt and race in the ‘prison-industrial complex’ in the United States; debt financing and transatlantic slavery; and the indemnity debt France obliged Haiti to pay for the slave ‘property’ it ‘lost’ after the Haitian Revolution abolished slavery, as well as the relationship between this debt and the country’s unnatural disasters of earthquake and flooding.

The effect of this format is to ‘provincialise’ (Chakrabarty, 2008) the narrative of debts to Wall Street that animates Strike Debt’s work, including by showing, in Mirzoeff’s (2014: 98) words, that radical debt resistance has very often originated in the ‘colony’ only to then move to the ‘metropole’. Let me return at this point to Norval’s observation that understanding a change in aspect as the stark flipping between two figures relies on an overly simple picture of both perception and politics. Norval (2007: 128) reminds us that another way in which we experience an aspect change is by ‘becoming alerted to the broader background against which [different perspectives] are or become intelligible.’ Rather than flipping between the language of ‘social’ and ‘financial’ debts as two competing perspectives on indebtedness, we might consider how the two come together in a broader setting comprising slavery, abolition, reconstruction, colonialism, empire, and continued racialised dispossession (see, for example, Baucom, 2005; Kish and Leroy, 2015; Hudson, 2017). To offer a brief example,

in the immediate afterlives of chattel slavery in nineteenth-century America, racial subjugation of the ‘free’ continued through debt peonage and indentured servitude. Figurative debts featured heavily in the psychology underpinning this subjugation, such that the formerly enslaved were held to owe their white ‘benefactors’ for the ‘gift’ of freedom (Hartman, 1997).

If a different aspect of debt dawns by placing neoliberal finance in a broader historical context, aspect change can also be effected by considering, in Mirzoeff’s words, ‘places...that we might call *crosshatched* with other pasts, futures and presents, *intermittently visible*’ (Mirzoeff, 2014: 13, my emphasis). Central to Mirzoeff’s ‘cross-hatched’ account of indebtedness is the indemnity debt imposed by France on Haiti and taken on by the black republic in an attempt to secure its independence. Mirzoeff allows us to ask (as does Robbie Shilliam [2013]) not only what debt is payable to rectify the injustice of the original French indemnity, but also what positive debt is owed for Haiti’s gift to the world of *libète*, as the first republic to abolish slavery. This *libète* (in Haitian Kreyol) differs from the French *liberté* in representing a true enfranchisement, and as such, it provides a different lineage for debt resistance. Hence for Mirzoeff (2013: n.p.):

there is a chain of resonance from the Haitian revolutionaries through the US Abolitionists and Reconstructionists down to today’s critiques of the prison-industrial complex and the global justice movements. Specifically, while those who campaign against debt are often told that there is no precedent for their ideas, the history of these radical moments in the

Americas suggests that any democracy worthy of the name is also an economic transformation that takes into account the racialization of debt.

The lineage of democratic political and economic transformation that Mirzoeff traces suggests a very different resonance to the idea, mobilised by Strike Debt in the Rolling Jubilee, of ‘abolishing’ debts. Therefore, Mirzoeff (2013, n.p.) concludes that: ‘It has become increasingly clear that a transformation of current economic practice so thoroughgoing that it could be called a form of abolition would be required in order to salvage any form of meaningful democracy.’

These perspicuous representations of debt, race, and democracy show that aspect change can provoke ‘a great deal of revaluation of a previous perspective’ (Norval, 2007: 114). These representations illuminate aspects of debt that are simultaneously ubiquitous and only ‘intermittently visible’ to those not subject to race-based discrimination and oppression. Such aspects nevertheless remain in the foreground for those groups, including African Americans and Latinos in the US, who are racially targeted through redlining and reverse redlining, disproportionately affected by the foreclosure and underwater housing crises, more likely to be burdened by carceral debts, and confronted with a growing ‘wealth gap’ in the afterlives of financial crisis (Brown, 2013; Joseph, 2014; Roberts, 2014). This aspect change shows that other types of elaborative are called for, beyond debt refusal. These elaboratives include apology and reparation.

I would like to end this discussion of the successes and failures of Strike Debt’s claims to indebted community by reflecting on what it means to hit bedrock and come to a substantive break in the conversation, which is what I understand

Strike Debt's inactivity to represent. The risk of a claim to community failing is central to Cavell's perfectionism. Thus, as Andrew Norris (2006b: 6) observes, 'Cavell consistently emphasizes both the ways our common form of life is held together by individual commitments and the way in which we can find ourselves out of tune with one another, unable to make sense of one another.' Call this Cavell's sense of the tragic dimension of both everyday life and politics: his appreciation that conversation can come to an abrupt end, as spade meets bedrock, such that 'I' and 'you' are not 'we' (no longer, or not yet; perhaps not ever).

Acknowledging this standing threat of the refusal of a claim to community, Cavell (1999: 27) argues that:

To speak for yourself...means risking the rebuff—on some occasion, perhaps once for all—of those for whom you claimed to be speaking; and it means risking having to rebuff—on some occasion, perhaps once for all—those who claimed to be speaking for you.

There is no guarantee that my example will succeed, that you will see yourself in what I say. Indeed, a claim to community that *demand*s conformity would be the antithesis of perfectionist collectivity. Just as the perfectionist call to self-reliance can be debased (Chapter Four), so too community can be caricatured as conformity. For 'conformity is not a mere lack of community, but its parody, learning and teaching the wrong thing of and to one another' (Cavell, 1990: 125).

Adopting an understanding of community as a *claim* suggests that we should read the kind of disagreement seen in Strike Debt less as a departure from perfectionist politics than as a constitutive part of ordinary democratic collective

life. As Laugier (2006: 33, emphasis in original) explains, in the Cavellian conception of community:

My participation is what is constantly in question, in discussion, in conversation....But—and here is what is paradoxical about community structure understood in this way—in refusing my agreement, I do not withdraw from the community: the refusal is itself part of my belonging.

Refusal thus becomes a way of refounding community, reflecting the entwined etymologies of ‘refusing’ in ‘refunding’ and ‘refounding’.

In turn, when spade hits bedrock, as it inevitably will at some point, everything hangs on how the one or ones whose claim is refused respond to this refusal. There is no guarantee the parties involved will come to see the same aspects of a situation, but Cavell does offer some guidance as to how the one impeached by the refusal might respond. At this point, Cavell (1990: 117, my emphasis) argues, ‘the conversation cannot go on—there is nothing to say—*unless something is shown*, by the one before whom the cry of outrage is raised.’ The accused, he argues, ‘must suffer change’ (Cavell, 1999: 372).

Following his analogy between the pursuit of just and equitable relations in intimate and in civic life, which I introduced in Chapter Five, Cavell exemplifies this process break in the conversation by looking at the dispute between Nora and Torvald Helmer, the husband and wife at the centre of Ibsen’s *A Doll’s House* (a play that centres on the fateful debt incurred by Nora when she secretly takes out a loan to cover her husband’s medical bills). Cavell uses the story of Nora and Torvald as a kind of mythology of refusal, inviting us to interpret the dissolution of union through Nora’s refusal to go on living with a man who has

failed to provide her with the friendship and education needed for a meet and happy conversation (Hammer, 2002: 115; Cavell, 1990: ch. 3, 2004: ch. 13). The final scene of the play stages a confrontation between the couple, in which Torvald fails to understand and respond to Nora's charge of injustice.

What would it take for Nora not to exercise her newly perceived right to exit, for her to remain in the household unit with her husband and children? As Mulhall (1994: 279–80) explains, a radical shift would be required, one in which:

both accuser and accused are able to play that role [of friend or exemplar] for each other. The victim functions as her interlocutor's friend by rebuking him, by expressing her outrage to him and so expressing her conviction in his moral intelligibility—thereby attracting him towards the task of discovering it, finding the words and deeds in which to give it expression; and her interlocutor can also function as her friend, by acknowledging her rebuke and his own compromised position, and yet showing his continued consent to their society as a site at which the necessary personal and public transformations may take place—a demonstration which rebukes any tendency on her part towards exile and attracts her to express and extend her consent to her present society...

This is a complex passage. But we can take it as presenting an ideal-typical response to a situation in which a claim to community is refused (in the case of Nora and Torvald, the intimate community of partnership, marriage, and family life). The onus is on Torvald to show his commitment to self-transformation in order to prevent Nora's self-exile. Torvald fails to evince this commitment. He

fails to show ‘his ability to learn, to suffer change’ (Cavell, 1981: 197). So Nora leaves.

In the case of Strike Debt, not enough has been shown to prevent the departure of those members who perceive the group’s actions to be those of an organisation that reproduces, however unwittingly, white privilege and supremacy. At the same time, the *ideal* of perfectionist community asks something of the aggrieved party: that she be prepared to make her anger intelligible. She need not do so with reference to established moral principles and discourses; after all, it can be the voice of respectable morality, the voice of society’s Torvalds, which oppresses most. As Cavell (2004: 25–6) explains:

hatred and anger are not essentially irrational, but may clearly be called for. To live a moral life should not require that we become Socrateses or Buddhas or Christs, all but unprovokable. But we are asked to make even justified anger and hatred intelligible, and to be responsible for their expression in our lives, and sometimes, not always and everywhere, to put them aside.

Such are the responsibilities on both sides that are implied in treating community as a claim. The dissenting claims that both Strike Debt and its internal critics enter are claims to transform the deeply imperfect democracy of a financialised society, but in a way that would realise Pamela Brown’s ‘demand to see’.

4. Rethinking everyday financial moral economies in IPE

At the beginning of this thesis, while engaging with the IPE literature, I outlined the importance of a growing body of work on everyday financial moral

economies (for example, Watson, 2009, 2012; Stanley, 2014; Montgomerie and Tepe-Belfrage, 2016). This work shows how moralised, neoliberal understandings of liability encourage individuals and households to service their debts even when doing so causes great hardship, but also how certain classes of debtor (such as middle-class mortgage-holders) are valorised and protected (Watson, 2009), even as others (such as sole-parent female-headed households) are demonised (Montgomerie and Tepe-Belfrage, 2016). Moral economists of finance have also traced how fiscal austerity and the retrenchment of social provision have been legitimated through analogies between state spending and the household budget (Stanley, 2014).

Given this otherwise illuminating work, we might wish to issue a ‘demand to see’ beyond financial debts to grasp debt as a more-than-economic category, as I first suggested in looking at an ordinary image of debt politics in Chapter One. As I argued there, IPE scholars have largely failed to grapple with the ‘maddening generosity’ of social and moral debts (Shilliam, 2013: 166), which often confound and exceed explanatory schemas based on economic power and financial interest. It is no coincidence that these other debts are being revealed by those who are looking at what have been, until recently, occluded topics in IPE as a field: the study of culture and of postcolonial and decolonial politics. My reading of the work of Strike Debt stands alongside the efforts of scholars like Shilliam and Aitken, canvassed in Chapter One, to offer a change of aspect in IPE’s understanding of everyday debt politics.

This change of aspect is evident across the substantive chapters of Part Two of this thesis. In Chapter Four, for instance, I underlined Ken Ilgunas’s recognition

of the social debts upon which his experiment in debt-free living was based: his acknowledgement, upon the conclusion of his experiment, that his ability to avoid debt was based on the sustenance provided by others. I also referred to Henry David Thoreau's acknowledgement of, as Cavell (2008: 117) puts it in his reading of *Walden*, the 'uncountable' debts he—Thoreau—owes others, including debts incurred through the colonial displacement and material dispossession that his very presence at Walden Pond represents.

This dawning of a different aspect of indebtedness was also apparent in Chapter Five, in the eventual acceptance by members of Debt Resistance UK of the need to address the gendered debts incurred and the depletion sustained in the social reproduction of the group. For these members, a form of life had to change. And, as I have emphasised throughout the present chapter, the work of Strike Debt as a whole, as well as of dissenting individuals within the group, similarly makes manifest other ways of acknowledging debts and practising indebtedness. These include treating debt as a social commitment of ordinary people to each other (expressed in the idea of a 'people's bailout'), while also understanding debt as a result of longstanding histories of racialised oppression. This practical ethical and political work to 'manifest for the other another way' (Cavell, 1990: 31) of understanding debt brings me full circle back to the IPE pictures of debt with which I opened my argument, and to which I will return in the Conclusion to this thesis. But first, let me summarise the key arguments that I have made in this final substantive chapter.

Concluding remarks

The selectivity of bailouts in the afterlives of the global financial crisis have sparked debates about the legitimacy of debt refusal in everyday life. In this chapter, I have used Cavell's concept of the claim to community to understand the perfectionist politics of community in a contemporary debt refusal movement: Strike Debt. I have examined Strike Debt's activities by way of an analogy with ordinary language philosophy. I have argued that Strike Debt's prototypes of collective action serve to recount, refuse, and revise the criteria of debt-based economic citizenship, thus enabling people to refuse to repay their debts. In so doing, Strike Debt has mobilised a mythology of indebtedness as a mutual responsibility among ordinary people, in contrast to the imaginary of individualised liability that drives debt-based economic citizenship. Exploring the emergence of dissensus within Strike Debt, I also argued that internal critics have enacted a perfectionist aspect change by showing how debt both originates in and reproduces racialised inequalities and dispossession. These critics show that alternative elaboratives are called for, such as apology, reparation, and the redemption of debts owed to the formerly enslaved and colonised.

To make this argument, I began by setting out Cavell's reading of ordinary language philosophy's claim to community as the basis for an analogy with the work of Strike Debt. I placed particular emphasis on the place of disagreement in claims to community. Because my assertion about what 'we' say is nothing more than a claim, it is open to the other to refuse the example, and to propose another in its place. Within this conception of community, disagreement is a standing threat to our continued conversation and fragile attunement to one another. When

conversation comes to a standstill, a new example is required: one that shows the phenomenon we are examining under a different aspect. Overall, this process is one of taking responsibility for the language we inherit, by recounting criteria in order either to reaffirm or to refuse and revise the criteria it expresses.

Next, I introduced Strike Debt's prototypes of debt refusal. I showed that these prototypes are designed to draw out the criteria governing contemporary debt-based economic citizenship. I juxtaposed elements of ordinary language philosophy, such as its use of examples, its attention to elaborative speech acts, and its emphasis on the mythological resonances of words, with Strike Debt's own practices. This enabled me to argue that Strike Debt's best-known prototype, the 'Rolling Jubilee', functions as both an elaborative speech act and a claim to community. The Rolling Jubilee makes visible how the moralised criteria of the debtor-creditor relationship, in which indebtedness is presented as a direct, inviolable bond, do not match the actual workings of financial markets, in which debt is bought and sold as a commodity on secondary markets for a profit. Here the Rolling Jubilee functions as an ethical elaborative of the reasons not to repay and as a justification of economic disobedience. At the same time, by developing new ways for debtors to support each other through crowd-funded debt cancellation, the Rolling Jubilee makes an alternative claim to community, in which citizens are responsible to each other rather than to financial institutions.

I then moved to consider dissent from Strike Debt's claim to have enacted a community of debtors. I argued that criticism and dissent do not abrogate perfectionist community but are rather fulfilments of it; in refusing a claim to

community, I enact a perfectionist form of belonging. In the case of Strike Debt, the refusal of the group's claim to indebted community by some members helped to show debt under another aspect. This aspect dawning is essential if the injustices manifest in and reproduced by racialised capitalism are to be acknowledged and addressed.

I ended the chapter by linking the aspect changes in Strike Debt's politics to work in IPE that offers a counterpoint to everyday financial moral economies scholarship by pulling out how the more-than-economic dimensions of debt can act as a productive, positive spur to politics and ethical obligation. I also showed how this insight runs across the substantive studies of debt resistance I have offered in Part Two of the thesis.

Finally, in making this argument about Strike Debt, I have also rounded out the Cavellian grammar of democratic personhood or subjectivity that I previewed in Chapter Three. Now that we are at the end of Part Two, let me draw this grammar together. In Chapter Four, I showed how individuals who avoid debt can become 'ordinary exemplars' of self-reliance. In the place of both conventional understandings of financial capability and critical abandonments of the value of autonomy, I argued that self-reliance is the mark of *ordinary democratic individuality* (the perfectionist '*I*'). In Chapter Five, I examined how activists from Debt Resistance UK have recast auditing as a form of 'passionate utterance', in an effort to create responsive democratic exchange. I argued that responsiveness rather than transparency is the hallmark of *ordinary democratic intersubjectivity* (or the establishment of a perfectionist relationship between the '*I*' and the '*you*'). In this final substantive chapter, I have traced how a broader

ordinary democratic collectivity (the perfectionist ‘we’) can be created by treating examples as ‘claims to community’. In sum, when people act as ordinary exemplars, engage one another through passionate utterances, and test the possibilities and limits of collective life through claims to community, they realise ordinary democratic subjectivity in daily life.

Conclusion

In this thesis, I have developed a novel account of ordinary democratic subjectivity in finance based on an original application of Stanley Cavell's philosophy within IPE. I have used this account to redress a relative inattention to contemporary debt resistance in the IPE literature. Substantively, this has involved examining the tactics and subjectivities associated with resistances to debt in the aftermath of the global financial crisis in the UK and the US. My central argument is that debt resistances in these countries, while bearing the imprint of conventional cultural-economic imaginaries of financial capability, transparency, and liability, are reconstructing debt relations as a site of democratic selfhood and community. The result of attending to debt resistances in this way is a fuller understanding of the new debt ecologies created by the global financial crisis, one that shows how practices of civic freedom materialise from practices of governance, and how ordinary democratic subjects emerge from the subjectivities associated with debt-based economic citizenship.

I began this thesis by arguing that most IPE scholarship on debt-based economic citizenship offers a partial view because it underplays the significance of resistances to debt and of ordinary agency in financialised societies (Introduction). I then deepened the warrant for my research by sketching two images of debt politics in IPE ('everyday' and 'ordinary') in order to make the case for filling in an embryonic ordinary image of debt politics (Chapter One). By returning to the broad project of ordinary language philosophy, I excavated a methodological approach to the 'ordinary' that emphasises attending to ordinary ethics, ordinary action, ordinary language usage, and the multiple resonances of

ordinary words (Chapter Two). I then developed a conceptual framework of ordinary democratic subjectivity based on Cavell's work (Chapter Three), in order to study substantive exemplars of the tactics of avoiding, auditing, and refusing debt (Chapters Four, Five, and Six). My substantive studies showed how debt resistances are enmeshed with conventional cultural-economic imaginaries, but also that these resistances contain within them a perfectionist critique and a more-than-economic understanding of debt that together exceed the strictures of debt-based economic citizenship.

My objective in this concluding chapter is to tie together the three tactics of resistance I discussed in Part Two of the thesis while also drawing out the broader implications of my Cavellian account of ordinary democracy for IPE. The chapter is divided into four sections. I begin by discussing the connections and distinctions between the three tactics of resistance. I undertake this comparison because the relationship between my exemplars has remained implicit up to this point. Second, I return to my central arguments to elaborate on the nature of my contribution to IPE. Rather than rehearsing my arguments chronologically across each chapter, I take a narrative path here to show that the thesis consists of three overlapping stories and arguments (disciplinary, conceptual, and substantive). This enables me, third, to reflect on the broader implications of my arguments for the field. These implications lie in the novel understandings of ethics, performativity, and critique that a Cavellian approach enables, as well as the re-evaluation of practices of theorising that ordinary language philosophy allows. Finally, I indicate several avenues for further research.

1. Comparison: family resemblances among resistances

My substantive studies in Part Two of this thesis raise the question of how tactics of debt resistance relate to each other. What are the overlapping fibres that tie my exemplars together, as well as the characteristics that distinguish them from each other? It will be helpful to return briefly to first-generation ordinary language philosophy to frame my answer. Recall from Chapter Two that ordinary language philosophers use comparison as a key strategy of analysis. Austin (1970: 182) is interested in ordinary language as a source of ‘connexions’ and ‘distinctions’, while Wittgenstein ([1953] 1999: pt. I, § 122) seeks ‘perspicuous representations’ that produce understanding based on ‘seeing connexions’. Both thinkers are sceptical of what Wittgenstein calls the ‘craving for generality’ (or the tendency to understand the particular by passing through a universal) and the ‘crystalline purity’ of concepts (or the belief that a concept must be defined in terms of one common feature or essence). Recall also that Wittgenstein ([1953] 1999: pt. I, § 66) proposes the notion of ‘family resemblances’ to counter the unifying drive in conceptualisation. When we look at the assorted things we call ‘games’, for instance, we find ‘a complicated network of similarities overlapping and criss-crossing’ rather than a group of things unified by one characteristic (Wittgenstein, [1953] 1999: pt. I, § 66). To return to Wittgenstein’s ([1953] 1999: pt. I, § 67) phrasing, there is not ‘one fibre’ that ‘runs through’ the ‘whole length’ of a concept such as ‘game’, but instead an ‘overlapping of many fibres’ that come together in a plurality of games.

I argue that the resistances to debt that I have studied have three overlapping points of family resemblance that connect and distinguish them from each other:

1) their relative *oppositional quality* as practices of civic freedom; 2) their emphasis on different categories of *grammatical personhood*; and 3) their *redemptive ethics* within the imaginaries of debt-based economic citizenship. Each form of resistance differs in how it exemplifies these features, yet these three intertwined threads hold my exemplars together in a series that can be called ‘debt resistance’. These three points of connection also justify my reading of these exemplars as ‘perfectionist’ in the Cavellian sense of the word. I will now explain my characterisations and this argument.

Tactics of resistance as oppositional practices of civic freedom

In Chapter One, I introduced James Tully’s notion of practices of civic freedom as a way to understand resistances to debt and to debt-based economic citizenship. Tully (2008: 4) uses this idea to capture the variety of ways in which people contest oppressive and unjust governance. Crucially, and reflecting the Foucauldian element of Tully’s thinking in addition to its Wittgensteinian lineage, practices of freedom do not exist apart from practices of governance, but are produced by them. Recognising this relationship, and drawing on my analyses in Chapters Four, Five, and Six, I am now in a position to observe that each of my chosen tactics of resistance differs in the extent of its *oppositional quality* as a practice of civic freedom. Tully (2008) proposes a typology of practices of civic freedom that captures this variation. Specifically, he argues that: 1) subjects of governance who are engaged in practices of freedom can *follow* the rules of a ‘language-game’ of governance but act otherwise within them; 2) these subjects can use the existing procedures and institutional settings of governance to object to and *renegotiate* the prevailing rules; and 3) these

subjects can refuse to be governed and thus *reject* the rules, often by confronting a form of power that resists renegotiation and reform (Tully, 2008: 23–4; Griggs et al., 2014: 8).

Tully's categorisation of practices of civic freedom in terms of subjects who follow, renegotiate, and reject the rules of the language-games of governance corresponds well with the tactics of debt resistance that I have studied. First, individuals who avoid debt effectively *follow* or act in accordance with the rules and criteria of debt-based economic citizenship, according to which 'over-indebtedness' is a problem of individual will, the solution to which is thrift and austere living (Marron, 2012; Bramall, 2013; Santos, 2016). Nevertheless, some people, like Ken Ilgunas, are led to 'act otherwise' within these rules by refashioning the liberal individualist narrative of financial capability into an aversive, Emersonian form of self-reliance. Second, members of Debt Resistance UK have worked within the existing language-game of 'open government' and 'armchair auditing' to *renegotiate* the parameters of transparency while making claims for the reform of the rules of local authority finance. The extent to which this renegotiation and exchange with interlocutors in financial institutions and government has successfully challenged the ritualised practice of transparency is moot, although the group has modelled a more perfectionist form of auditing in its internal politics. Third, and finally, Strike Debt has *rejected* the rules and criteria governing debtor-creditor relations by asserting the inadequacy of moralised readings of 'one's word as one's bond' in the context of the commodification and on-selling of personal debt. The Rolling Jubilee acts as an ethical elaborative of the reasons not to repay certain debts and a political justification of economic disobedience.

Tactics of resistance as categories of democratic personhood

If these three exemplars differ in their oppositional quality, they also engage different categories of democratic ‘grammatical personhood’, or the ordinary democratic ‘I’, ‘you’, and ‘we’. In Chapter Three, I showed how Cavell’s concepts of ordinary democracy form a perfectionist ‘grammar’ of democratic personhood or subjectivity. When read in relation to my chosen tactics of resistance, these concepts allow us to understand how ordinary democratic subjects of finance are formed through resistance. First, people who avoid debt are engaged in work on the self that, in some circumstances, can produce an aversive ordinary democratic ‘I’. In the perfectionist debt advice manuals and autobiographies I examined, avoiding debt provokes *democratic individual subjectivity*, as the ordinary exemplar seeks to develop self-reliant judgement. Second, in auditing debt, Debt Resistance UK has sought to create a relationship of responsive exchange between governors and governed (the ‘I’ and the ‘you’). In this case, the group has used passionate utterances to address its interlocutors in financial institutions and government with the aim of establishing *democratic intersubjectivity*. Finally, in making a claim to a political community of debtors, Strike Debt has produced a *democratic collectivity*, although this claim to community has become contested, with the result that new examples are required if the ‘I’ and the ‘you’ are to become ‘we’.

At this point, the sharp-eyed reader might object that I have missed a key category of grammatical personhood: the third person. The democratic persons ‘I’ and ‘we’ represent the first person singular and first person plural respectively, while the ‘you’, in English at least, denotes the second person in

both its singular and plural forms. Where, then, is the third person point of view, whether singular ('he/she/it') or plural ('they')? By recalling the emphasis on financial capability, transparency, and liability in each chapter of Part Two, we see that each of my studies implicitly captures the weight of the third person in debt-based economic citizenship. Specifically, the third-person point of view, or what Thoreau thinks of as 'the They' (Bennett, 2002: 1–8), lies in the assumed truths and cultural-economic imaginaries that form the backdrop to tactics of resistance. Here 'the They' is the language of transparency with its status as a social fact; it is the assumption that we must all become financially capable individuals. 'The they' is the omnipresent sense that one must be 'reliably liable' to both finance and the state by acting as a consumer-citizen, taxpayer-citizen, and debtor-citizen. 'The they' is both the generalised social discourses of propriety that make up capitalist market life and the specific practices of liberal financial governance in which authorities speak about citizen subjects from a third-person point of view. This mode of address can lead people to think of themselves and others in the same distanced and disenfranchising terms. Practices of civic freedom, on the other hand, engage the possibilities of first- and second-person forms of speech, such that the subjects of debt-based economic citizenship become ordinary democratic subjects.

Tactics of resistance as redemptive ethics within debt-based economic citizenship

The final overlapping fibres running through the resistances I have studied take the form of a set of redemptive ethics. Each of my exemplars takes a cultural-economic imaginary of governance and redeems it as an ethic of civic freedom. In perfectionist debt avoidance, financial capability becomes an ethic of

democratic self-reliance. In perfectionist debt auditing, transparency becomes an ethic of democratic responsiveness, while in perfectionist debt refusal, individual liability becomes an ethic of democratic communal responsibility. These ethics are, in turn, internally related to each other: by becoming *self-reliant* in a perfectionist sense, one is better able to become *responsive* to another, as well as to take *responsibility* for the shape of society by either reaffirming or refusing its criteria.

At the same time, each exemplar activates and redeems the multiple resonances of debt as a concept, revealing debt to be a ‘more-than-economic’ category. Recall Harker’s (2017: 9) argument that to think in terms of debt ecologies is to appreciate how debts are entangled with multiple forms of non-financialised obligation, such as mutuality and sharing but also colonial and imperial obligations. This more-than-economic character of debt is a foundation stone of resistances to debt-based economic citizenship. Debt-free living autobiographies, in the work of Thoreau and Ilgunas, reveal debts of dispossession, such as those incurred through colonial settlement at Walden Pond, as well as the debts of sociability that emerge from living among others. Debt Resistance UK shows how gendered debts of social reproduction are incurred within activist politics, through an undervaluation of the depleting backstage work that sustains frontstage political activism. And Strike Debt underlines how histories of slavery, debt peonage, and indentured servitude play out as legacies of indebtedness today, requiring both reparation and redress. Each of my exemplars therefore offers a redemptive ethics as well as an acknowledgement of debt as a more-than-economic category.

The people behind these exemplars unsettle the established criteria of debt-based economic citizenship with the aim of addressing inequalities and injustices. They exemplify perfectionist democratic subjectivity as a ‘complex ethical position’ in which people strive to rebuild an imperfect democracy, such as that of financialised society, from within (Griggs et al., 2014: 27). My exemplars differ in their relative oppositional quality, their categories of grammatical personhood, and the content of their redemptive ethics. However, studied together, they add up to something more than the sum of their parts: they reveal debt resistance under another aspect, as a perfectionist practice of civic freedom. In this, my substantive studies comprise an ordinary image of debt politics, one that acts in complement but also counterpoint to the existing everyday image within IPE. I return to these images in the next section.

2. Summation: narrating main findings and contribution

A disciplinary story about IPE

This thesis consists of three overlapping stories and arguments: disciplinary, conceptual, and substantive. The first story I have told is a *disciplinary* one about the subject field of IPE. Scholars of IPE have drawn a nuanced picture of the everyday politics of debt, but, some notable exceptions aside (Langley, 2008: ch. 9; Aitken, 2015; Clarke, 2016: 131–9; Stanley et al., 2016), they have tended to focus on only one side of debt-based economic citizenship: its practices of governance. In failing to examine the practices of civic freedom that are bound up with governance, IPE scholars risk blindness to the ordinary agencies of debtors, with all their complexities and ambiguities. Therefore, I have suggested that IPE scholarship on the everyday politics of debt is usefully supplemented by

an ‘ordinary image’ of debt politics rooted in the ‘ordinary’ of ordinary language philosophy. However, I have not argued that this ‘ordinary’ image should be studied to the exclusion of other images. The point is not to focus on one image at the expense of the others, as each reveals a different ‘aspect’ of debt politics. Thus, we might think of the images as printed transparencies. When each is laid on top of the other, the result is a fuller, richer image of the contemporary ecologies of debt.

A conceptual story about ordinary language philosophy and democracy

This disciplinary story led me to a *conceptual* story about ordinary language philosophy and democracy. I argued for a broad reading of the ordinary language philosophy project that goes beyond the narrower focus in IPE and related fields on the concept of performativity understood in terms of illocutionary force (see, among others, MacKenzie, 2006; MacKenzie et al., 2007; Watson, 2009a; Brassett and Clarke, 2012; Clarke, 2012; Karl, 2013; Paudyn, 2013; Braun, 2016). Performativity is a useful and important concept, but examining ordinary ethics, ordinary action, ordinary language usage, and the multiple resonances of ordinary words are other key dimensions of the ordinary language philosophy project.

This broader reading of ordinary language philosophy in turn led me to the work of Stanley Cavell as an as-yet untapped conceptual resource for studying ordinary democratic subjectivity in IPE. Cavell’s three concepts provided me with my conceptual framework; together they form a grammar of democratic personhood or subjectivity. I have argued that Cavell’s concepts reveal a range of ways in which people develop democratic subjectivity in the course of resisting

debt: by becoming ordinary exemplars, issuing passionate utterances, and making claims to community. This Cavellian conceptual framework constitutes a novel account of ordinary democratic subjectivity in finance and an original contribution to the field of IPE. I do not claim that it can explain everything, or that it exhausts the language-game of democracy. However, I do propose that it can be used to reorient the study of debt in IPE toward the ordinary, in complement to everyday images of debt politics. In the afterlives of crisis, debt has been governed in a top-down, managerial way that seems far from everyday democratic control. Cavell's concepts show us, in a more hopeful vein, that there are ordinary democratic subjects who not only are resisting the top-down governance of debt but are also striving to develop democratic selfhood and community in finance.

A substantive story about resistances to debt

At a final level, I have told a *substantive* story about tactics of resistance, their similarities and differences, and the ethics and politics of the specific people, activist groups, and social movements who use them. In addition to the differences *between* each tactic, which I discussed above, each tactic is also marked by internal differences. For example, I have shown the internal complexity of a practice like debt auditing, which can reproduce the ritualised interactions of transparency politics or become a tool for renegotiating the commitments and behaviours of different parties in the name of democratic responsiveness. Given this internal complexity, my substantive story has also been one of ambiguities. I have underlined the simultaneously promising and problematic qualities of resistances, their possibilities and limitations, their

gendered and racialised politics. Resistances, too, are ways of seeing, just like the projects they question, oppose, and at times undermine. Democratic resistances, as practices of civic freedom, bear attachments to the forms of power they oppose (Brown, 1995). Like other tales of resistance told in Foucauldian and poststructuralist IPE work (see, for example, Amoore and Langley, 2004; de Goede, 2005a, 2005b; Amoore, 2006; Aitken, 2007; Langley, 2008; Brassett, 2015), my substantive story goes against the grain of the idea of some kind of hegemonic counter-movement or ‘great refusal’ (Amoore, 2006): both that it exists and that it is needed. When we await this coherent refusal, we fail to see, cultivate, and critically engage with other forms of dissenting agency, including the ordinary ethical and political conversations about finance going on around us.

3. Implications: rethinking ethics, performativity, and critique in IPE

Combined, these stories hold some broader implications for studying finance beyond my particular topic of research. In this section, I reflect on the significance of my arguments for IPE, particularly as the field is understood by those using everyday and cultural political economy approaches to study finance. Specifically, I argue that my Cavellian reading of ordinary democracy urges a rethinking of *ethics*, *performativity*, and *critique* in the field.

Rethinking ethics in finance

Cavell’s conception of perfectionist ethics stands in contrast to two dominant readings of ethics and morality mobilised in response to the global financial crisis. Let me summarise each in turn. The first involves a regulatory form of ethics. In the afterlives of the global financial crisis, regulators, politicians, financial institutions, and some academics are focused on engendering ‘a more

ethical culture' (Awrey and Kershaw, 2014) in finance. These groups propose a procedural ethics that enshrines specific moral principles and virtues in mechanisms such as bankers' oaths, caps on the bonuses of employees of financial institutions, and codes of conduct for these institutions (Morris and Vines, 2014; Kenadjian and Dombret, 2016). I do not want to argue that these procedural mechanisms of ethics have no place in financial reform, but they do assume that ethics in finance is an entirely top-down affair. Moreover, viewed from a perfectionist perspective, these approaches reinstate the very problem they intend to address: by *instructing* individuals in what is right, good, and virtuous rather than provoking them to think for themselves, regulatory ethics approaches reinforce a herd mentality. This is the opposite of an ethics of self-reliance, meaning it is difficult to see how individuals, when faced with new discretionary circumstances not covered in existing formalised ethical mechanisms, could be expected to go against the grain of the dominant moral cultures of financial institutions to act as ordinary exemplars of non-conformity.

The everyday financial moral economies literature within IPE that I have discussed in this thesis is very different from this regulatory, procedural ethics, yet it works with a similar understanding of morality as a matter of socialising individuals into dominant values. This work studies moral economies as a form of *moralised* economy, showing how everyday moralities help to reproduce the status quo of neoliberalism and fiscal austerity (see, for example, Watson, 2009b, 2012; Stanley, 2014; Montgomerie and Tepe-Belfrage, 2016; Whyte and Wiegatz, 2016). As I noted in Chapter One, this everyday financial moral economies literature diverges from canonical historical and anthropological accounts in which moral economy refers to social norms of dignity and fairness

in production and exchange, as well as to daily resistances in subsistence living (Thompson, 1971; Scott, 1976). As a result, this literature tends to underplay the ways that morality and ethics can be other than a transmission belt for reproducing the power of the dominant (although for exceptions, see Clarke, 2016; Stanley et al., 2016). By contrast, Cavell's moral perfectionism shows how a self-regarding ethics can yield an other-regarding ethics, while also underlining the risks of the individual becoming overly oriented to others and hence of falling into social conformity. In this, Cavellian perfectionism complements the form of pragmatic and dialogic conversation promoted in the accounts of ethics in finance offered by James Brassett (2010) and Chris Clarke (2016).

Rethinking performativity

A second, broad implication of the Cavellian account of ordinary democracy that I have offered in this thesis is the need to *rethink performativity*. Debates over financial performativity are burgeoning in IPE and related fields. These debates show ever greater conceptual sophistication, as well as increasing contestation between various 'schools' of financial performativity, including Austinian performativity (see, for example, MacKenzie, 2005, 2006; Clarke, 2012; Brassett and Clarke, 2012), Butlerian performance (for example, de Goede, 2005a; Aitken, 2007; Brassett and Clarke, 2012; Karl, 2013), and Callonian performance (see, among others, Callon, 1998, 2010; MacKenzie et al., 2007; Watson, 2009a; Braun, 2016). However, what these otherwise different approaches share is a sense that language has *one* quality as action: that our ability to do things with words relies solely or primarily on language's illocutionary force. IPE scholars have, on the whole, tended to assume that there

is one way in which we do things with words: that language's quality as action is singular. Clarke (2012) goes some way toward dispelling this image of performativity with the idea of 'layered performances', although he still works with a relatively unified concept of language's quality as action as illocutionary force.

Cavell, on the other hand, highlights the *range* of ways in which to say something is to do something. He does so by drawing our attention back to Austin's neglected concept of the perlocutionary. Perlocutionary effects are unpredictable and affective: the site of emotional response, responsiveness, and what Cavell calls passionate utterances. This insight is particularly useful because emotion, affect, and expressivity are increasingly spotlighted in cultural political economy analyses of finance (Brassett and Clarke, 2012; Konings, 2014; Langley, 2015; Gammon and Wigan, 2015; J. H. Morris, 2016). The Cavellian reading of the passionate utterance that I have developed in this thesis thus offers a new direction in financial performativity studies that can contribute to the growing interest in how emotions, affects, and 'lively practices' (J. H. Morris, 2016) constitute finance. As Morris (2016) has aptly argued, rather than reducing these practices to the status of performative 'misfires', we should understand them as central to the governance of finance, but also, I would add, to the potential for *democratic* financial governance.

Rethinking critique

Finally, my account of Cavellian ordinary democracy provides a way of rethinking critique. This thesis works against the celebratory narrative of a 'democratisation of finance' (Friedman, 1999; Shiller, 2003) that underpins debt-

based economic citizenship. My analysis therefore resonates with a well-established scepticism about the claims about democratic financial community entailed in the liberal financial democratisation thesis (see, for example, Erturk et al., 2007; Langley, 2008). At the same time, a Cavellian reading of ordinary democracy also strikes an optimistic, hopeful note that sounds but rarely in IPE. This optimism contrasts with narratives of the necessary depoliticisation of finance and of a ‘crisis of democratic legitimacy’ that is without ‘coherent’ response (Macartney, 2013). Cavell’s perfectionism teaches us both to acknowledge democracy’s imperfections and to withhold cynicism and despair, as the latter sentiments can prove fatal to democracy.

In this way, Cavell’s work has implications for how we conceive of criticism in IPE more broadly in so far as it works against the ‘hermeneutics of suspicion’ (Ricoeur, 1970; see also Felski, 2015) as the driving force of critique. Cavell’s redemptive or reparative form of criticism chimes with the approach taken by Aitken, when, for instance, he locates Woody Guthrie’s reciprocal economy as a counterpoint to embedded liberalism (Aitken, 2008), or when focuses on the ‘limits’ to finance performed in artistic interventions (Aitken, 2014). The result of this form of criticism is that finance no longer figures as quite such an unbearable and all-encompassing force (Aitken, 2015). A Cavellian approach to ordinary democracy in finance similarly foregrounds these financial limits, as well as the ‘limits of critique’ itself (Felski, 2015). This rethinking of critique is important in the context of the afterlives of crisis, when both hope and democratic renewal are needed more than ever.

To conclude, these three moves to rethink ethics, performativity, and critique rest on an image and approach to theorising that emphasises ordinary agency, is alert to the more-than-economic dimensions of finance, and considers people as exemplars to think with, rather than as examples of broader financial logics. I do not presume this approach to theorising and this image of the ordinary will appeal to all scholars of IPE, nor would I want them to. We need not seek ‘intellectual monocultures’ in IPE (McNamara, 2009), just as we need not be ‘all at sea in a barbed wire canoe’ in IPE’s disciplinary debates (Higgott and Watson, 2007). This said, if we both cannot and need not do away with the range of pictures being used in IPE, we might nevertheless want to ask whether these pictures meet our ‘real need’ (Wittgenstein, [1953] 1999: pt. 1, § 108), and specifically to consider whether they substantively increase our capacity to understand the people we study, as agents.

4. New directions: avenues for further research

As should now be very clear, ordinary language philosophers are highly sceptical of the drive to unity. Wittgenstein urges us to head ‘back to the rough ground’ when faced with overly neat conclusions, while Cavell is suspicious of claims to completion, thinking instead of subjectivity as a series of ever-widening circles. In light of this way of thinking, it would be remiss of me to fail to acknowledge the provisional nature of my inquiry and hence the existence of other avenues for further research. I see three avenues for the future development of Cavellian studies of ordinary democracy. These are: a *substantive avenue* involving the examination of further contexts and additional substantive studies of tactics of debt resistance; a *topical avenue* involving the application of Cavell’s ideas to

other political economy topics; and a *comparative theoretical avenue*, involving comparison of Cavell's conceptual arguments with ideas from adjacent theoretical traditions.

Substantive avenues for research

At the time of writing, many additional avenues present themselves for further developing the substantive inquiry into debt resistances I have begun in this thesis. My Cavellian engagement with tactics of debt resistance could be extended to consider how these tactics are being used in places other than the UK and the US. It would also be useful to apply a 'family resemblances' approach to look at differences and similarities *within* each tactic as it is used in different contexts. Take debt auditing, for instance. Auditing campaigns are being conducted in countries such as Spain, Greece, France, Belgium, and Tunisia at present. These campaigns take varied forms, ranging from the highly decentralised citizen-led municipal 'debt observatories' being supported by the Citizen Debt Audit Platform in Spain, to the formal parliamentary Greek Debt Truth Commission, which was dissolved at the end of 2015, but which continues without government support. Equally, conjoining a Wittgensteinian approach with a form of Foucauldian genealogy (see, for example, Owen, 2003; Heyes, 2007) would permit historicised accounts of the various tactics.

The research of the present thesis could also be extended by taking up a further tactic of resistance that emerges from where my discussion of Strike Debt in Chapter Six left off, namely the tactic of 'redeeming' debt pursued by movements seeking reparations for the debts of slavery, colonialism, and empire. Reparations movements are about more than debt, but indebtedness does

represent a key focus of such movements (Beckles, 2013). This tactic of resistance needs to be understood less as a function of the afterlives of recent financial crises than within the context of longstanding racialised dispossession and resistances to racism in the UK and the US. This type of study has been beyond the temporal framing of the thesis in its present form, but I envisage that the tactic of ‘redeeming’ debts would be an illuminating addition to the research undertaken here, not least because of the emphasis on redemption in Cavell’s practice of reading.

Topical avenues for research

Additionally, the Cavellian conception of ordinary democracy proposed here could be used to trace ordinary agencies and practices of civic freedom in relation to other IPE topics, such as trade (for instance, fair trade activism and conscious consumerism), production and reproduction (everyday labouring and labour movements), and the environment (environmentalism and green politics). Whether this application would yield the same democratic grammar or make use of the same Cavellian concepts is an open question; I presume the insights would remain relative to the particular cases and substantive topic under consideration. Indeed, it would be more interesting if the grammar of democratic subjectivity proposed here did not work with other topics, as this would require going ‘back to the rough ground’ to develop new perspicuous representations of the problems and practices at hand. I suggest that, even if this should prove to be the case, the effect of using a Cavellian ordinary language philosophy approach to understand these issue areas would be to mitigate the structuralist bias in IPE already remarked upon (Knafo, 2010, forthcoming) and to prioritise a ‘disruptive’

account of agency in IPE (Huke et al., 2015; Bailey et al., 2016). The point of using Cavell's work elsewhere in the field would be to counterbalance structuralism while avoiding a voluntaristic approach and encouraging attention to ordinary democracy.

Comparative-theoretical avenues for research

Finally, refining a Cavellian approach could involve bringing this approach into conversation with adjacent theoretical positions. As a Cavellian example, this thesis is itself a claim to community: an invitation to conversation among IPE scholars to see which insights from Cavell's work and the broader ordinary language philosophy project also arise in their own work and theoretical vocabularies, and hence how Cavellian arguments might benefit from perfectionist exchange with other ways of thinking. I have already looked at the conversations *within* Cavell's work that Cavell establishes with thinkers such as Emerson and Thoreau (Chapter Four), Austin (Chapter Five), and Wittgenstein (Chapter Six). It would be worth exploring the points of connection and friction between Cavell's work and other theoretical traditions in IPE, especially classical political economy and Foucauldian and poststructuralist IPE.

Given the novelty of discussing Cavell's work in an IPE context, I have focused in this thesis on explaining Cavell's ideas and applying them to a core IPE issue, rather than on positioning Cavell vis-à-vis other critical traditions in the field. Comparing Cavell's ideas would seem a logical next move. For instance, one might consider the relationship between Cavell's moral perfectionism and the lineage of moral sentimentalism in classical political economy, including sentimentalist philosophers' use of exemplary moral figures. Cavell himself

gestures towards this lineage in listing works by thinkers such as Marx, Rousseau, and Veblen in his most extended account of moral perfectionism (Cavell, 1990: 5). Equally, and turning to Foucauldian and poststructuralist approaches, there are suggestive connections between Cavell's account of exemplarity as involving work on the self and the later Foucault's work on ethics as care of the self, as well as intriguing connections between Foucault's notion of *parrhēsia*, or truth-speaking, and the practices of freedom that Cavell and Tully emphasise (Owen, 2006; Norval, 2011; Lorenzini, 2015). I see this comparative move as embodying the ordinary language philosopher's interest in tracing connections and distinctions, transposed into a theoretical context. Because I am not in a position to comment authoritatively on these theoretical connections, I leave this avenue open for future research and ongoing perfectionist conversation.

Concluding remarks

Even the perfectionist must end the conversation at some point, so let me return to the point from which I started. It is precisely because so many people now find their futures foreclosed upon and their lives amortised by the relentless rhythms of debt that a perfectionist few are spurred to resist indebtedness and remake the subject of debt-based economic citizenship into an ordinary democratic one. If debt is above all a claim on the future, then debt's ordinary democrats are making claims to an *alternative* future in which the radically imperfect democracy of financialised society yields to its better self. The interest of Cavell's account of the ordinary, the interest on his account that I have gleaned for IPE, is to remind us of the following. At a time when all manner of

exclusionary political-economic projects are being advanced in the name of the exigencies of debt, it is important to remember that indebtedness is, to a greater extent than we often imagine, what people make of it on a daily basis, even if they do not make it in the circumstances of their own choosing, and thus that debtor-creditor relations can remain an open ethical and political project. Solutions to democratic deficits in finance are not simply a matter of pitting states versus markets. They must also draw upon the ordinary democratic ethics of those citizens whose saving, borrowing, and lending make up the daily life of capitalism.

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Appendix: List of Interviewees

The following is a list of the interviews I conducted for Chapter Six. The majority of interviewees are anonymous at their request.

Interview 1, Strike Debt activist 1, online interview conducted via video Skype, October 3, 2014

Interview 2: Strike Debt activist 2, online interview conducted via video Skype, October 28, 2014

Interview 3: Nicholas Mirzoeff, in-person interview, March 27, 2015, New York City

Interview 4: Strike Debt activist 4, in-person interview, April 17, 2015, New York City

Interview 5: Strike Debt activist 5, in-person interview, April 18, 2015, New York City

Interview 6: Strike Debt activist 6, in-person interview, April 22, 2015, New York City

Interview 7: Strike Debt activist 1, in-person interview, April 23, 2015 New York City

Interview 8: Strike Debt activist 7, in-person interview, April 27, 2015, San Francisco Bay Area

Interview 9: Strike Debt activist 8, in-person interview, May 1, 2015, San Francisco Bay Area

Interview 10: Hannah Appel, online interview conducted via video Skype, May 8, 2015