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## RESEARCH ARTICLE

# Examining ‘dirty work’ using an analysis of place and territorial stigma: low-income communities and the home credit sector

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Based on data from over 70 interviews with people working in the home credit industry, this article makes a unique contribution to knowledge about work in sub-prime financial services. The article demonstrates how extant positions constructing home credit agents as ‘dirty workers’ are to some extent misleading, omitting analysis of the place(s) in which such work is enacted. Home credit has been established in disadvantaged, stigmatised communities for decades and is central to the history and geography of many working-class territories. Drawing on theory surrounding place and territorial stigma, this article considers the complicated relationship between the conflicting feelings of taint and value held by home credit workers, thus contributing to a more nuanced and contextually aware understanding of ‘dirty work’. Moreover, by exploring the value of home credit agents to their borrowers, it is possible to gain insights as to how to better structure financial support in low-income communities.

**Key words** alternative consumer finance • dirty work • home credit • place • territorial stigma

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## Introduction

Low-income households often have poor credit scores and are therefore unable to access mainstream or ‘prime’ financial services and instead turn to ‘sub-prime’ and high-cost credit options ([Financial Conduct Authority, 2018](#)). Home credit (or home-collected credit) is one such form of high-cost credit, where an agent – a

self-employed worker who sells loans and collects repayments on behalf of a lending company – visits the borrower's home on a weekly basis to collect loan repayments. Operating within sub-prime finance, the home credit sector is highly stigmatised predominantly due to its central function of servicing poor clients with high-cost loans (see [Collard and Kempson, 2005](#)).

Aware of the stigma attached to this form of consumer lending, the home credit sector has made moves to mitigate its poor reputation. These efforts are at an organisational level, where there is a narrative that positions home credit as a better option than unregulated money lenders or loan sharks ([O'Connell, 2009](#)), as well as at the level of the agents who issue the loans. Home credit companies argue that they are creating good employment opportunities as agents for low-skilled workers, predominantly women. Moreover, home credit organisations position their agents as fulfilling an essential role in the community by providing social support, including informal guidance regarding financial literacy ([Terry et al, 2021](#)). The role of women in home credit has been studied extensively elsewhere (for example, [Ford and Rowlingson, 1997](#); [Bermeo and Collard, 2018](#)), hence this article looks at the role of home credit agents, how they rationalise their work in such a tainted sector, their role in the community and their interpretations and experiences of their work.

Earlier literature (for example, [McKinley et al, 1996](#)) has identified that for those working in stigmatised sectors, there is the possibility of stigma transfer where the negative attributes of an organisation are reflected onto individuals working within the business. However, the organisational stigma literature is inclined to adopt uniform opposition to organisations with core stigma. The challenge with this approach is that it fails to appreciate that the social standards that form these adverse assessments are fragmented, reflecting multiple constituencies, as well as being uneven, reflecting different levels of concern across society ([Hudson and Okhuysen, 2009](#)).

Hence, this article acknowledges the social setting within which home credit agents operate in order to understand workers' experiences of and management of stigma. Drawing on the territorial stigma literature (for example, [Wacquant, 2007](#); [Wacquant et al, 2014](#)), this article will build on the work of [Tyler \(2011\)](#) in developing the concept of dirty work within the place in which it is enacted (for example, [Ashforth and Kreiner, 1999](#); [Kreiner et al, 2006](#)). This piece will consider the role of place in forming perceptions and construction of taint, in understanding the relationship between the meaning attached to work and the territory in which the work is embedded.

The article begins by considering the home credit sector, focusing particularly on the nature of work, before presenting a critical review of the literature on dirty work and organisational stigma. This is followed by discussion of territorial stigma and its relationship with perceptions of dirty work(ers). An outline of the data collection and analysis is provided. The findings are presented in response to two research questions and focus on the impact of stigma for home credit agents and how 'dirty' narratives are impacted by the place of work. The findings also shed light on the mechanisms adopted by dirty workers within stigmatised territories to rationalise or justify their work. The article concludes with a discussion of the positioning of home credit agents as 'dirty' (a narrative potentially mitigated by the role of the agents within their communities), and how the role fulfilled by agents could provide a useful framework for more 'ethical' and possibly state supported consumer finance provision.

## The home credit sector

Home credit exists in a variety of forms across the globe but is particularly prevalent in the UK, originating in 1880 with the founding of Provident Clothing and Supply Co. Ltd – originally a check trading firm. The company evolved into Provident Financial, currently the UK's largest home credit provider (Laferté and O'Connell, 2015). Since 2014, the home credit market in the United Kingdom (UK) has been regulated by the Financial Conduct Authority (FCA). Within the UK, home credit provision continues to be most common within the post-industrial heartlands, areas characterised by low-income households who often have poor credit scores and are therefore unable to access mainstream or 'prime' financial services (Appleyard et al, 2016; see also FCA, 2017). In 2017, it was estimated that 1.6 million individuals in the UK had outstanding home credit debt (FCA, 2017).

Over the past decade or so, however, home credit has found a more central role in the financial management of those facing poverty. With the neoliberal focus in the UK of the dismantling of the welfare state and the increasing onus on individuals' responsibility for personal finances (Palley, 2020), those in low-income communities have found themselves in progressively challenging economic positions. Adults in poorer communities often need access to additional finances as the result of enforced and often unknowable life events, rather than the neoliberal perception of the profligate use of credit to acquire material items (Marmot, 2010). Ultimately, problematic personal debt arises from a persistent disparity between income and expenditure, insecure labour market experiences and the financial impact of normal life events (Walker, 2011).

Further, as Rowlingson (1994) and O'Connell (2009) argue, members of low-income communities often become isolated by mainstream financial engagement as a result of culture, as well as function. In addition to the limited presence of mainstream banking within low-income communities, inhabitants frequently self-exclude by cancelling bank accounts when losing their jobs in order to gain greater control over their finances (Rowlingson, 1994). A disproportionate number of bank closures have occurred in poorer regions (French et al, 2008). While there is the option of internet banking, the expense of phone contracts with a data package or home broadband may be too much of a burden for many households (Marron, 2013). The lack of access to banks is compounded by mainstream institutions' lack of interest in the low amounts of lending that are typical within poorer communities (O'Connell, 2009). Thus, the home credit industry fills a gap in the market for small loans with many low-income borrowers who *can* access loans from banks, often still preferring to use home credit lenders because of the high penalties imposed by banks for missing repayments or going overdrawn (O'Connell, 2009).

## Dirty work and occupational stigma in home credit

Individuals working in the home credit sector are often constructed as parasitic and benefiting from the ill fortunes of their clients (Leyshon et al, 2006). Yet, home credit provision is also presented as preventing low-income households becoming victims of unregulated lending (or even loan sharks), with agents characterised as being supportive, kind and friendly towards borrowers (Rowlingson, 1994). Whichever, if indeed either of these portrayals are accurate, it is clear that work and workers in the sector are frequently viewed as ignominious by the media and the broader

population, and as 'dirty workers' within the academic literature (Davis, 1984; Ashforth et al, 2007).

It would be reasonable to turn to the broad theoretical positioning of dirty work to afford a basis for the understanding of how home credit agents may encounter and manage the stigma associated with their labour. The term 'dirty work' was first introduced by Hughes (1958; 1962) to provide an explanatory framework for how external audiences label particular occupations that are physically, socially and morally disgusting or degrading. Typical examples of dirty workers include prison guards, sex workers, sewage workers, cleaners and telemarketers. Ashforth and Kreiner (1999) position three fundamental forms of occupational taint associated with dirty work. Physical taint embodies occupations which are either directly associated with death, waste, sewage and so on. Social taint is positioned as occurring when an occupation allows regular contact with people or groups that are themselves regarded as stigmatised, for example, work related to the rehabilitation of drug users or criminals. Finally, moral taint occurs where an occupation is generally regarded as somewhat sinful or of dubious virtue, for example sex work (Tyler, 2011). Arguably, home credit agents could be described as both morally and socially tainted, working within a sector with core stigma, with borrowers who are seen as stigmatised due to their working-class, financially precarious status.

There are a number of strategies that are described in the extant literature that workers use to create positive meanings about their (dirty) work. Ashforth and Kreiner (1999) argue that dirty workers use three ideological techniques to manage their self-image, these include the reframing, refocusing and recalibrating of the stigma. A fourth technique includes social weighting, which complements the other three mechanisms and involves a process of re-evaluation of external perspectives on their work, dismissing perceptions as ignorant (Ashforth and Kreiner, 1999; Kreiner et al, 2006). Ashforth and Kreiner (1999) argue that dirty workers may use one or more ideological techniques to transform the negative stigma associated with their occupation and maintain a positive sense of self.

There is a growing body of work looking at organisational stigma (for example, Warren, 2007; Lauwo et al, 2020). Some businesses are described as permanently stigmatised and tend to be defamed because of core attributes such as their practices, market of operation, or customers who are seen to violate dominant social norms (Hudson and Okhuysen, 2009). Hudson (2008) labels this as 'core stigma'; organisations are considered as having core stigma when their strategies and tactics are aggressive, disruptive, or violent and they are therefore judged negatively (Elsbach and Sutton, 1992). This article focuses on another industry recognised for core stigma – home credit, a form of high-cost consumer lending. As with the organisational stigma literature, the dirty work literature is inclined to adopt uniform opposition to workers within core stigmatised organisations. The problem with this approach is that it fails to appreciate that the social standards forming these adverse assessments are fragmented, reflecting multiple constituencies, as well as being uneven, reflecting different levels of concern across society (Hudson and Okhuysen, 2009). In so doing, the literature takes a rather simplistic view that work is either stigmatised or not and that any 'justification' or stigma management by 'dirty' workers is an active response to be discredited.

Embryonic work from a critical realist approach (for example, Galazka and O'Mahoney, 2021) has started to look at dirty work, in particularly the impact of

Archer's morphogenic approach and the mechanisms by which the social interactions of reflexive agents are reproduced or modified by social structures. Galazka and O'Mahoney (2021) take Ackroyd and Crowdy's (1990) analysis of slaughterhouse workers as an example of how implicitly realist work shows that dirty workers' attitudes and behaviours are impacted by their social ties and their broader social class status. A development of this argument is adopted in this article, by exploring whether place is a structure that mediates the way in which home credit agents feel about their work, and thus whether individuals view themselves as dirty workers and navigate a potentially problematic identity. As Tyler (2011: 1481) notes, 'place is a dynamic nexus of meaning and materiality in which work is embedded, workplaces are the site on which work identities and practices are played out and made meaningful'.

### **Territorial stigma and perceptions of dirty work**

The broader notions of work environment, community and the social geography of work are frequently neglected in the work and employment literature, despite the fact that community and its value (or taint) may contribute to an individual's feelings about work (Courpasson, 2017). For a true understanding of the experience of work, it is important to locate work within the cultural and physical setting in which it is enacted (Tyler, 2011). Social geographers argue that places constitute the material setting for social relations, which in turn authorise humans to constitute meaning via their attachment to a particular locale through culture and community (Creswell, 2004). When work itself is tainted, does the place in which the work is enacted contribute to that taint?

With limited access to traditional banking options and increasing poverty in low-income communities, the way is paved for alternative finance providers including home credit companies. The areas that have the greatest density of home credit are the poorer areas of the UK, encompassing the post-industrial heartlands (see FCA, 2017; 2018). The place and the community in which home credit agents operate, is not only central to an agent's day-to-day labour process but is also likely to be key to their construction of work attachment and meaning, and the rationalisation of the agent's choice of occupation.

If we are to look at the spatial mapping and understanding of stigma, we are inevitably drawn to the work of Loic Wacquant, whose celebrated contribution *Urban Outcasts* (2008) has been key to the theorising and understanding of research on territorial stigma. Wacquant combined the work of Erving Goffman (1963) on social stigma with Bourdieu's (1991) class theory of capital and symbolic power to develop a consideration of a specific phenomenon – territorial stigma. Wacquant (2007) suggests that territorial stigma imposes a virtual social identity on people living within distinct and impoverished neighbourhoods, thus depriving them of broader social acceptance. Arthurson et al (2014) note that this leads to the entwining of place and person, and that stigma is associated with both the location and the people who reside in such places. Wacquant focuses on space as a distinctive arena for social discredit (Wacquant, 2007; Wacquant et al, 2014). Wacquant's theory of urban marginalisation develops Pierre Bourdieu's construction of urban locales as fields of unrest and control, in which both physical and social spaces become homologically structured (Savage, 2011).

Wacquant's work illustrates the impact of spatial taint on those who live within it, and how residents cope with such taint (Wacquant et al, 2014). Wacquant further examined the coping strategies of residents in discredited neighbourhoods by developing understanding of strategies including submitting to and reproducing the stigma or rebelling against spatial taint (Wacquant, 2011). The work on territorial stigma has evolved to embrace issues including inequities in terms of ethnicity and poverty (for example, Shildrick and MacDonald, 2013; Lloyd and Bonds, 2018). Yet, where there has been little consideration, is around the experiences of employment and those who *work* within stigmatised territories. This is where the home credit agent is particularly interesting, as agents not only work within stigmatised territories but also live and socialise largely within these same places (O'Connell, 2009).

This article centres on two interrelated research questions:

1. To what extent does the place of work impact on perceptions of occupational taint?
2. What strategies do dirty workers within stigmatised territories use to justify their occupations?

## Methodology

In order to capture the experiences and perceptions of the research participants, qualitative data was collected in the form of semi-structured interviews with agents and managers working for one of the largest lending companies in the home credit sector. The primary data collection and analysis were informed by earlier studies of sub-prime finance (for example, Leyshon et al, 2006). The majority of the interview participants were self-employed collection agents working on behalf of the home credit lending company, with the remainder of the participants operating as employees of the company including line managers, area/regional managers and company directors. The interview questions were varied, allowing exploration of participants' work histories, their personal perceptions of the sub-prime finance sector and its practices, the role of managers and agents and the broad demographic profiles of the company's borrower base. Participants were asked about their perception of public opinion and whether they were aware of media coverage pertaining to sub-prime finance and home credit more specifically.

Access to participants was negotiated via company gatekeepers. Interviewees participated voluntarily, were informed of the nature of the research and the purpose of the interviews and were offered the chance to ask questions of the researchers both pre and post interview (Creswell, 2014). Interviews with agents took place in local branches, on days when agents were already in attendance to meet with their managers, minimising disruption to agents' routine and mitigating any potential loss of earnings. Interviews with managers were also conducted during normal working hours, either in local branches or the company's main office. In total, 71 semi-structured interviews were conducted between May and September 2018 with 75 participants working in ten locations split between the North of England and the Central Belt of Scotland. The locations were selected because of their shared heritage of de-industrialisation, high levels of unemployment and embedded adoption of sub-prime consumer credit options.

Overall, 68 people participated in individual interviews. Three multi-participant interviews were conducted – one with two managers (one male one female), one with three senior managers (all male) and in the third group there were two managers (both male). Multi-participant interviews were used to facilitate the participation of managers who had limited availability. All interviews with self-employed agents were conducted on an individual basis. Interviews varied in length from 25 minutes to well over 100 minutes, with a mean of 62 minutes per interview. All interviews were audio recorded and a verbatim transcript was produced for each recording.

Of the 75 interview participants, 43 were self-employed agents and 32 were employed in management roles within the lending company. In total there were 35 men and 40 women. Women accounted for 30 out of the 43 agents interviewed. Ten of the 32 managers interviewed were women. This is typical of the gender split across the home credit workforce more widely. Across the lending company as a whole, between 2015 and 2018, 65.8 per cent of agents were women. The majority of the agents interviewed had left formal education between the ages of 16 and 18 and not completed any post-school qualifications.

After the first 40 interviews had been conducted and transcribed, three members of the research team undertook collaborative coding (see [Saldaña, 2013](#)), analysing the transcripts (as well as company documents and fieldnotes) to generate coded categories by looking for key themes and meanings in the texts. Following the initial coding, the researchers returned to the field to complete the interviews, developing the key initial themes identified. Comparison between earlier research, management interview data, agent interview data and external reports was undertaken. Subsequently, the researchers engaged in a process of exploring connections and interrelationships between codes, actively generating themes through their analysis ([Braun and Clarke, 2006](#)). Themes identified included ‘stigma in home credit’, ‘agents navigating dirty work’, ‘home credit in working-class communities’ and ‘marginalisation of [home credit] borrowers’. The researchers, in addition to collaborating with coding and theme development, also collaborated in the interpretation phase of analysis to explore the interconnectedness of different themes.

## **The home credit operation**

Before addressing the two research questions in detail, it is important to understand the role and experience of home credit, in particular how home lending has been normalised through successive generations. For the 1.6 million people in the UK who use home credit, its embeddedness with the community makes it central to their biography of place ([O’Connell and Reid, 2005](#)).

I think some of it is handed down from generation to generation. Like the mams and dads have [had home credit], the grandmas have [had home credit]. You know [...] you go in, the book’s on the mantelpiece with the money inside. Do you know what I mean? It’s been like that for donkey’s years. (Agent, Male)

The agents and managers working in the home credit sector are, however, very aware of the precarious nature of the borrowers’ lives and the communities in which they operate.

[A] quite impoverished environment, not a lot of government support, a lot of social housing, so what they get is very limited; their exposure to opportunity and various things is very limited as well. So what can they do? How else could it get any worse? I don't believe that's a home credit thing. I believe that's an economic output from the political environment. They're not treating the people fairly. People are leaving school with nothing. Really nothing, because they come from such a deprived background. (Manager, Male)

The very fact that a vast number of borrowers are welfare beneficiaries, makes home credit further stigmatised. The neoliberal ideology that promotes freedom of choice is also the ideology that treats home credit as inimical. The philosophy of low taxation and minimal regulation, which supports a structure of winners and losers, ignores the fact that unemployment and minimal welfare payments are a consequence of this system, and treats the disadvantaged as responsible for their status.

[Borrowers'] typical financial situation would be on benefits whether that would be PIP,<sup>1</sup> ESA,<sup>2</sup> child benefit, yeah. I've got a few that work, don't get me wrong, I do have some clients that work full time as well. Yeah. But yeah, the majority of my [borrowers] on my book are mostly unemployed and I think for this kind of industry I think a lot of, a lot of the [borrowers] would be in the same position. (Manager, Female)

Increasingly punitive welfare systems have placed more people in the market for sub-prime lending (Slater, 2012). The neoliberal position, locating people as customers rather than citizens (see for example Streeck, 2012), where consumption is expected yet basic income is poor, pushes a greater number of people towards high-interest credit options and discredits the utilisation of agency to resolve financial problems through sub-prime credit options.

Cumbers et al (2010) argue the inability of the liberal elite to understand the fundamental realities of working-class communities and activities in the modern economy has led to a naive middle-class view of debt (Schäfer and Streeck, 2013). Moreover, as Johnson (1985: 223) notes, 'a middle-class outlook may be inappropriate in working-class economic circumstances'. For example, Annual Percentage Rates (APRs), which form the basis of logical middle-class consumer borrowing decisions, are often far from the minds of working-class borrowers. The weekly collection model provided by home credit actually allows an element of planning to those with limited finances, particularly when wages and welfare payments are made on a weekly basis. Home credit users are adopting mechanisms to 'get by' (Williams, 1961), or as Katz (2004) would argue, they are 'reworking', in order to manage their financial conditions. The home credit model has a fixed (high interest) repayment rate, but the amount of repayment required does not increase if the borrower is unable to pay each week. The penalty to the borrower, rather than additional debt, is that an extension to the fixed borrowing period may prevent access to further borrowing. Interviewees noted low-income households' main concern is usually the weekly affordability of repayments rather than the total interest paid on a loan, which is consistent with other authors' observations about home credit borrowers' budgeting and perceptions of affordability (Collard and Kempson, 2005). Further, while Leyshon et al (2006) dismiss agents'



justification of home credit work in relation to borrowers' limited access to alternative forms of credit, this is a salient issue for low-income households. Mainstream lenders' unwillingness to do business with the poor leaves a large proportion of working-class people unable to access credit without using alternative provision such as home credit (see [Collard and Kempson, 2005](#); [Collard et al, 2013](#)).

Middle-class hegemonic financial assumptions were acknowledged by many interview participants, who were also acutely aware of negative media coverage of the home credit sector:

I think it is quite badly portrayed really, but ... they don't know what the [borrowers] are like that take the loans. They are just seeing the interest rate, and they are seeing what people are paying back. But they are not looking at the bigger picture, it suits some people home credit, it does suit a lot of people. (Agent, Female)

Similar to [Ashforth and Kreiner's \(1999\)](#) construction of false value in terms of 'ideological reframing' for dirty workers in general, [Leyshton et al \(2006\)](#) were scathing of home credit agents' justifications of their job, finding such justifications to principally involve the value of agents for the avoidance of unmanageable (illegal) debt for clients, the lack of access to prime finance and the useful social role that agents play within the community.

While there is no exact evidence that the lenders were not 'reframing' the need for borrowing and thus justifying their own role in the home credit process, the experience of being a borrower for many agents afforded a degree of normalisation of the process.

### **Working within stigmatised territories – the home credit agent**

One of the central concerns of this article is to ascertain whether home credit agents position themselves as 'dirty workers' and how they justify the tainted nature of their work. This section therefore addresses the two research questions:

1. To what extent does the place of work impact on perceptions of occupational taint?
2. What strategies do dirty workers within stigmatised territories use to justify their occupations?

When agents and managers were asked about external perceptions of the industry, there was a belief that home credit is viewed as opportunistic and iniquitous. This was clearly articulated in both manager and agent interviews.

I reckon they [the public] probably see us as people that rip people off, that charge extortionate interest rates, that's what I think they do, a lot of people like that. (Agent, Male)

I think opinions are still quite bad, like if we put on our Facebook ad or something like that you will always get negative comments, that you're enticing people into debt.... I don't think they realise how much it's changed

because yes, I think this industry 20 years ago did entice people into debt. You would go in with your money, 'right, I've got money here, how much?' And you were enticing people, but I think the changes that have happened – Joe Bloggs out on the street isn't really aware of the changes that have taken place. (Manager, Female – previously an agent)

In order to understand agents' perceptions of stigma, participants were asked how they would describe their work to acquaintances. Interviewees often mentioned that they work in financial services or personal finance. When asked why they chose not to be explicit about the precise nature of their work, participants mentioned social taint, as demonstrated in this interview excerpt:

Researcher: If you're out and about and somebody asks you what you do for a living, what do you say to them?

Interviewee: Personal loans.

Researcher: Right, and why do you say that?

Interviewee: Because I know there's a stigma, I know there's a whole thing attached to, if I say, 'I'm a home collected credit agent' or, yeah... (Agent, Male)

For those who were prepared to be equivocal about their work, there was an awareness of (and preparation for) negative reactions, in particular, the lay association between home credit, loan sharks and pay day loans.

Interviewee: Yeah, I just say I'm a debt collector. I think that's what I think basically would go off, yeah...

Researcher: What sort of reactions do you get for that?

Interviewee: Oh, 'I bet you go round breaking peoples' thumbs' and stuff like that, 'yes, of course we do. We do that. We take toes off and everything as well' [laughter]. (Agent, Female)

Some interviewees discussed their efforts to explain the industry to external actors in attempt to dispel misconceptions. One participant linked the stigma attached to home credit with social class.

[G]enerally through conversation you can change peoples' opinions [...] Oh, I was at a barbeque with some very middle-class people, who asked what I did. And when I told them, they thought that I worked with the scum of the earth and that we were the scum of the earth, and actually after talking to them about it for an hour or so they all came round to realising that we provided a really valuable service to the community. (Manager, Male)

Participants were clearly very aware of the external stigma and keen to tell the research team about the value of their roles in terms of supporting the financial wellbeing and independence of those unable to access mainstream lending. This could be seen a process of stigma management. Agents also argued that they provided general emotional and practical support to their clients, offering a useful role within the communities in which they operate (see also [Terry et al, 2021](#)). [Leyshon et al \(2006\)](#) interpreted the provision of such support by the agent as a mechanism for creating

borrower dependency on the weekly visits and hence, as fashioning a situation where further borrowing would likely occur. However, the clear intimacy in terms of the relationship between borrower and agent:

I've got this one [borrower] [...] he finds it difficult to walk and he's got no family. So I end up doing his shopping. [...] it was his birthday... I says, 'get ready, when I finish my round, I'll come and pick you up and I'll take you for a pint' ... So I took him for a pint. (Agent, Female)

Ashforth and Kreiner, (1999: 428) argue that dirty workers extract as much meaning and value from their job as they can, to improve the way that they feel about themselves, creating 'enabling ideologies'. The implication being, that this positive counter identity is somehow false, created only to improve the (self) esteem of the dirty workers. The data collected did not indicate any attempts at 'false' positive identity creation. However, the role of the home credit agent is complicated. There was clear indication that the agents were sympathetic to the financial situation of their borrowers but some of those who had previously used home credit themselves were pleased that they were now agents rather than borrowers.

The interest rates offered by home credit companies are high but taking an absolute standpoint on the rate of interest fails to acknowledge class-based interpretations of affordable debt and ignores the high proportion of loan defaults that lending companies must account for (O'Connell, 2009). The affordability of home credit loans is not viewed by most borrowers in terms of APRs but rather in terms of their ability to make an appropriate and manageable repayment on a weekly basis (see Collard and Kempson, 2005).

Borrowers' ability to afford the weekly payments, while central to the home credit lending model, is under threat. With the unsatisfactory introduction of Universal Credit<sup>4</sup> (leaving claimants without income for many weeks) and associated move to monthly benefits payments, many existing home credit borrowers are no longer able to access borrowing from regulated consumer finance lenders and one of their only remaining sources of cash credit is unregulated lenders.

We have people who have been great [borrowers] with us for years and years and years. And since they've moved to Universal Credit, they'll probably never get a loan from us again because they've not only lost money, but they get their money monthly. And there's a... I don't think this is a home credit problem, this is a government problem... [Borrowers] can manage their life day to day, week to week, but when they're asked to manage their life month to month they struggle. (Manager, Male)

As indicated earlier, many agents and managers as well as their friends and family have been (or still are) recipients of home credit loans, suggesting a sense of acceptability and convention within the community. As Wacquant (2007) notes, territorial stigma imposes a social identity on the urban poor, depriving them of broader social acceptance – the place, the people, the history become entwined within this stigma (Arthurson et al, 2014). It is not just the perception of the moral acceptability of home collected credit that facilitates the success of this model of lending within the territories that they operate. As indicated previously, the home collection agents'

understanding and embeddedness within the cultural and historical aspects of place, allows an empathy towards the position of their borrowers and the context in which they are operating.

Writers have been critical of the exploitation of common ground and shared identity that is central to the home credit model (for example, [Leyshon et al, 2006](#)). It is clear that a successful collection agent leverages cultural knowledge and knows how to manage stigmatised individuals living in a stigmatised environment but also shares attachment to the stigmatised territory. Indeed, [McKenzie's \(2012\)](#) work revealed a profound sense of 'being and belonging to' a stigmatised neighbourhood and [Watt \(2006: 786\)](#), based on work on housing estates in London, found that 'knowing people and being known were important in facilitating a sense of safety and belonging, even in estates which to outsiders could well be regarded as "rough" or dangerous places'.

Hence, when senior managers were asked to describe the characteristics of an effective home credit agent, they specifically mentioned appropriate cultural knowledge and embeddedness within the territory.

Researcher: So, what makes a good long-term agent?

Interviewee 2 (Senior Manager, Male): Someone who understands their [borrowers].

Interviewee 3 (Senior Manager, Male): Someone who has a similar background to their [borrower] base, and [is] sociable.

Interviewee 1 (Senior Manager, Male): Someone who can relate to the [borrowers] and the [borrowers'] circumstances and somebody who has never experienced what a lot of, of our [borrowers] have experienced, people maybe from a different socio-economic group, probably wouldn't survive in the job, it needs to be people who get the [borrowers], who understand it.

Typically, a relationship of trust is created between borrower and agent, but it is impossible to discount the gain of economic capital in return for the 'exploitation' of cultural knowledge. As with many dimensions of work (and indeed other aspects of life) there is a blurring between 'doing good' for others and the benefit that 'doing good' may have to the individual. This contradiction was evident in this example where the agent was using both cultural knowledge and his own social capital to help the borrower, but in helping the borrower, the agent increased the chance of receiving his weekly payment.

I'll tell you a story about somebody who was disabled [...] they cut his benefit, stopped his benefit and because I was a friend, obviously ... I presses [sic] the buzzer, and he's greetin' on the chair and he says 'look, I've no money, they've stopped my money' and I said 'why've they stopped your money?' and he was more concerned about paying me than he was about how he was going to eat! 'Well don't worry about that' I says, about paying me, I says 'you've got to eat!'. So, I phoned the Social Work Department ... told them what the problem was, right, and they said 'well we'll get somebody out straight away' ... so they'd got him reinstated and then they phoned me ... and said 'we've got him reinstated', that's really good, and I came back and

he's one happy man, – silly, we're just friends, that's the way we do things, but that's it, that's what you do for people, you know what I mean, you do a lot for people because you see them as a friend, you know. (Agent, Male)

## **Concluding discussion**

The aim of this article was to take a popular concept adopted within the work and employment literature – ‘dirty work’ (Hughes, 1958) – and explore whether embedding an understanding of a specific form of dirty work – home credit provision – within the territory (or place) that it operates, changes whether the work can truly be perceived as dirty. This approach advances understanding of both discredited work and the relationship between work and the geographical setting in which the work is undertaken. Moreover, the aim was to evolve more microlevel understandings of the processes that occur within stigmatised territories.

Home credit is interwoven in the biography of place (Warren, 2017) within many low-income communities in the UK. As well as a model of financial provision within poor communities, home credit also acts as part of the territorial infrastructure in terms of broader social support. Yet, the territories in which home credit operates are frequently stigmatised, and this territorial stigmatisation further damages external perceptions of home credit. The most marginalised and stigmatised individuals within the community are the most likely to turn to home credit; these include single parents, council tenants and people living on low-income or state benefits (Rowlingson and Kempson, 1994; O'Connell, 2009; Collard et al, 2013).

Licensed moneylenders have always held an ambiguous position in terms of their positing in the community (Rowlingson et al, 2016). The home credit agents we interviewed, were aware of taint and were clearly aware of how they were viewed externally, yet their association with the idea of the work being ‘dirty’ is moot. This contradicts earlier research which claims that home credit agents create a clear and false narrative about being helpful in order to boost their self-esteem and entrap borrowers (for example, Leyshon et al, 2004). Home credit agents may feel a degree of stigma which is why they are either defensive or belligerent when discussing their roles, however, the notion of collectivism within their communities was a strong part of the home credit agents' identity. While some agents viewed movement away from home credit and the areas in which it operates as social mobility, this movement was not something that the majority of participants articulated as their aspiration.

It can be argued that it is the embeddedness of home credit within the low-income communities – part of the biography of place – which mitigates stigma for many agents. Agents are in part adopting a form of historically supported resilience, to justify their role (in addition to the care they contribute to the community). Diprose (2014) argues that resilience and reworking will fail to upset the course of power relations that dictate them in the first place, that is, poverty and failure of access to mainstream credit.

Without a significant improvement in the welfare system, those in poverty will continue to need access to credit. However, Palmer and Conaty (2002: 23) highlight that there is a ‘huge transfer of resources and potential assets from poor communities to the directors and shareholders of loan companies’. Palmer and Conaty (2002) cite research by ACE Credit Union Services which studied 40 UK households on an average weekly income of £230, finding that between them, £240,000 was

being paid yearly to high-cost lenders. The problem is that, as Palmer and Conaty (2002: 27) argue, and as we have established earlier on in this article, alternatives to high-cost credit in the UK, for example, banks and credit unions, are 'woefully ill-equipped to provide robust competition to sub-prime lenders'. Further, home credit, unlike banks or credit unions, does not provide a savings facility, resulting in wealth depletion rather than wealth generation. Hence, home credit provision leads to increased territorial deprivation over time.

There has, however, historically been a clear and widespread failure to understand working-class financial practices in the UK. Home credit is a long-standing part of British working-class society and will remain so until the UK government is less blinkered in attempts to understand low-income communities. If home credit is simply stigmatised rather than understood in more nuanced terms, then policymakers and academics will continue to overlook the elements that are appealing to borrowers – namely the familiarity and personal touch provided by the home credit agent and the regularity of weekly repayments – and thereby miss the opportunity to think flexibly in terms of the application of these elements to support poorer communities with appropriate financial services.

## Notes

<sup>1</sup> Personal Independence Payment.

<sup>2</sup> Employment and Support Allowance.

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## Conflict of interest

The authors declare that there is no conflict of interest.

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