



Theorising Housing Precarity Governance from A Relational Perspective: Affective Attachment of Debtors

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Abstract: *This article aims to theorise the housing governance of vulnerable debtor populations from a relational perspective, developing the affective attachment concept. While the emotionality of housing has been studied in housing research, the relational understanding of affects/emotions offers a fruitful perspective for understanding the interface of power (re)production between subjects and structures. The argument is supported by a literature review and excerpts from a qualitative analysis of 30 interviews with overindebted people and 20 institutional actors which demonstrate the relevance of emotions in attachment to the precarious housing market. Linking the relevance of affective attachment with moral discourses, the article shows the potential to better understand how the (self)control and (self)discipline–(self)governance–of vulnerable people could be performed by morally modulated affects and emotions.*

Keywords: debt; housing precarity; emotions; affective attachment; housing governance.



Introduction

This article theorises about the intersections between personal debt and housing precarity governance through the concept of *affective attachment* and contributes to its understanding from the relational perspective (Easthope et al. 2020). The theoretical argument of the article is supported by a review of existing literature and excerpts from a qualitative analysis of 30 interviews with overindebted people and 20 institutional actors from two mid-size cities in the Czech Republic collected in 2020–22. While the governance of vulnerable populations in the housing/urban context has already been studied (Flint 2004; McKee 2011; Lancione 2019), the relational perspective on housing governance, conceptually advancing the role of affects/emotions as a means of attachment to the precarious housing market, is still under discussed. Thus in order to offer a novel perspective on how to understand the housing governance of vulnerable debtors, the article first introduces the concept of affective attachment and discusses the relevance of the relational understanding of affects and emotions to housing studies. An empirical illustration of its relevance is then presented—specifically, debtors’ affective attachments to the precarious housing market are introduced. After the empirical exposé, the argument is further supported and elaborated by the literature, which discusses the role of moral discourses in terms of their performativity as regards affect/emotions, which altogether has effects on subjects’ (self)governance. The conclusion then summarises the contribution and suggests potential further research and applications of the concept.

Relational understanding of affects and emotions, and its relevance to housing studies

Housing as a (inter)subjective experience has significant affective and emotional dimensions which have been studied in relation to place-making and the relevance of dwelling for (vulnerable) inhabitants (Benson and Jackson 2012; Chisholm et al. 2024; Synek and Hradcová 2023), providing a means for storage of value and thus contributing to feelings of (in)security (Aalbers and Christophers 2014; Soaita and Searle 2015; Samec 2018), or as an important identity maker (Lombard 2023; Waldron 2024). Furthermore, feelings of (first time) home buyers (Jørgensen 2016; Christie, Smith, and Munro 2008) or the (un)certainties related to mortgaged ownership or private renting (Keasey and Veronesi 2012; Waldron 2023) have also been empirically studied and discussed. Many of these studies have offered descriptively rich insights into what affects and emotions surface in certain housing situations and conditions. However, only some of these studies have applied a framework based on the *relational* understanding of emotions (Ahmed 2014), in contrast to a more behavioural understanding of affect/emotions which sees them as subjective states of mind that analytically do not allow for the tracing of how power relations are established and reproduced.

Conversely, the relational understanding of affect/emotions offers a conceptual tool to combine the focus on subjective experience and recurrent structures or systems (Easthope et al. 2020: 1495) and thus inquire into power dynamics and forms of governance. In this sense, the conceptual distinction between affects and emotions is helpful to illustrate the relationality—the individual and structural perspective. In the relational view, affects might be understood as “states of intensity” enacted individually (Read 2016); however, in order to be intelligible, they are “transformed” into emotions which are socially recognizable, might be inter-subjectively communicated and are related also to the process of sense-making (Kunz et al. 2020: 1612). From this perspective, emotions are not only able to form



connections between various actors, such as subjects, objects, experiences or institutions, but the emotions might be ontologically understood as *the connections*, as *the attachments*.

In the previous studies, the concept of attachment was employed precisely to provide a more robust understanding of how subjects interact with structures, namely with markets such as consumer credit (Deville 2015) or housing markets (Samec 2018). The concept of attachment makes it clear that the subject-market relationship has important institutional and formal dimensions while maintaining the role of *variegated* rationalities—*affective*, *moral*, *utilitarian*—when relating to complex and sometimes hard-to-make-sense-of structures, such as the housing market. In housing market attachment, emotions have already been suggested as being important “tools” or an “interface” between actors and durable structures (Christie, Smith and Munro 2008). In the following section, an empirical illustration of affective attachment is further documented in relation to the experience of the precarious housing market.

Empirical evidence of affective attachments in debtors’ experience of housing precarity

The empirical evidence is based on interviews with 30 debtors and 20 representatives of various institutions (e.g., local politicians, social workers, lawyers, real estate agents, etc.) in two mid-size cities in the Czech Republic in 2020–22. The Czech Republic’s legal system is characterised by a rather strict approach to those in debt foreclosure and subsequent debt enforcement (Hoření Samec 2021); they are left with minimum income after deductions and are thus motivated to leave the legal economy. The amount of people faced with debt enforcement amounts to almost 10% of the population (Hoření Samec and Trlifajová 2023). Many of these debtors have found themselves in the precarious position of experiencing a lack of adequate, stable and affordable housing (Hoření Samec, Decker and Trlifajová 2024). At the same time, the Czech Republic is experiencing a severe housing affordability crisis, affecting especially those who need to deal with their housing situation due to the increase in housing prices and rents, which exceeds the rise of household incomes (Hoření Samec and Kubala 2024).

The structural economic pressure on vulnerable populations in terms of crude conditions for debtors and increasing housing precarity might have contributed to the fact that across the narratives we collected, the affective dimension of housing precarity related to subjective indebtedness surfaced recurrently. It was often translated into the explicit verbalization of feelings or into more implicit, but still intelligible use of expressive language. An affective attachment to the housing market—through *fear*—was, for instance, verbalised in the interview of a woman who had experienced debt enforcement and lived in a temporary shelter with her 3-year-old son and feared that their inability to find new adequate housing would result in the removal of custody over her son:

I’m afraid that, thanks to what I’m going through right now with the debt enforcement and that no one wants to rent to us, they immediately see, “Yes, the person is overindebted, so she is problematic; the person is bad” and will shut the door on us. I’m afraid that I won’t be able to find adequate housing and, thanks to all this here, I’ll simply lose my little one.



Related emotions to the fear—distress and a *feeling of being lost*—were expressed in the interview of a woman who had bought a house in an attempt to escape the housing precarity of the private rental market. Unable to obtain mortgage credit, she had relied on consumer credit instead:

And when I say the anxiety, that was one thing, another thing, you don't quite understand, you're just lost in it. I mean, like, somebody will tell you some APR [annual percentage rate] and whatnot. Then they get you to sign a loan agreement that has,... Dude, they throw it in front of you: "Sign here if you want; you can read it if you want."

Her account was expressive, and her attachment to the housing market was through an emotional experience, that of being anxious about whether the arrangement to buy a house happens together with the negatively perceived experience of acquiring credit. While she tried to find a solution to reduce her housing precarity, in other interviews, the particular temporality influenced the form of affective attachment, triggering imminent *worries* over what would happen after the contract ended. This is illustrated in an interview with women with experience of foreclosures and debt enforcement who lived in social housing provided by the municipality but whose contract was ending in a matter of weeks.

Researcher: And you talked about the housing, that you couldn't get [another] municipal apartment...

Narrator: Well, I didn't actually get that one because I just got foreclosed on. That was a condition of the application for the apartment. So I tried, despite all that, because after all, you've got it until the end of the holidays here as well, and we've got to leave here. So, here [council social housing], actually the rent, it's slowly like a [standard] council flat, isn't it? So you're paying something like 7,000 or so here. And, well, if I go and sublet, it's at least 15 [thousand]. Those sublets have gone up so much now, it's just... So for me, it's double that, which is already such a big exclamation point, and a big worry for me, how I'm going to manage it all? Because it's really double the amount, and food is twice as expensive, too.

In her story, the ineligibility for a "normal" municipal flat relates to her foreclosure status. She expresses worries about the economic situation and her ability to survive in a free housing market—again emotions are the way she makes sense and relates to it. Her worries, distress and fear, sometimes evolved in the interviews into affective (dis)attachment characterised by the verbalization of feeling powerless, such as in another excerpt from the aforementioned interview:

Researcher: What should one do in such a situation?

Narrator: Nothing, be helpless. One can only be helpless because when you see that a person like that actually determines how you can either continue to develop or just go. I say, "What do you do now?" I say, so I, if I don't save up for a place to live or just somehow get the cash to move out then, you're not going to renew my contract, you're going to throw me out on the street and then take my kids away because of that?

While the scope of the article limits the presentation of other data, these excerpts aim to illustrate that for the vulnerable population of overindebted people experiencing housing precarity, affects, communicated as emotions, serve as crucial means in how they relate—



attach—to housing. The following section then complements how such affective attachments might apply in the governance of such vulnerable populations.

Governing housing through affective attachments and moralities

The affective attachments of debtors intersect with various moralities, which enable debtors to be (self)perceived as failing (Kear 2013), as those who are in contrast to the (morally) correct or ideal subjects advanced by “official” discourses (McKee, Soaita and Hoolachan 2020; Power and Gillon 2022; Waldron 2024). These studies document how such debt- and/or housing-related moralities are tools in the governance of (vulnerable) subjects. The evidence here based on interviews with debtors further illustrates the affective valence of moralities, such as the morality of deservingness or merit or an ethos to repay debt at all costs. In other words, the moralities are felt and translated into affective bodily experiences (Lancione 2019) and thus form attachments to the housing market which could be narrated as emotions. From the perspective of studies inspired by cultural economy and governmentality studies, particular emotions put pressure on acting in certain docile and disciplined ways, for example, “forcing” people to repay (Deville 2015) or behave as “ideal” tenants (McKee, Soaita and Hoolachan 2020) and thus in combination with certain prevailing moralities, affects, and emotions may modulate, not necessarily determinate, subject actions.

The concept of affective attachments then enables analysis of how these affective-moral interconnections are being enacted and reproduced not only discursively, through certain moral discourses, but also as the embodied aspect of governance (García-Lamarca and Kaika 2016; García-Lamarca 2022). It also nurtures the perspective which encompasses focus on how the embodied affective/emotional experience of housing precarity governance might be reproduced, not only through official and institutional actors and discourses but also how the vulnerable might be “so easily” governed or, to the contrary, how they might exercise (affective) resistance and challenges to certain debt and housing governance (Davey 2020). It also allows an analytical understanding of the ambivalence and contradictions in housing (self)governance (McKee, Soaita and Hoolachan 2020; Hoření Samec and Kubala 2024), which is often empirically characterised by the contradictions between one’s economic interest and actions leading to the reproduction of a particular moral and economic order. Finally, reapplying the concept of *affective attachments* onto different contexts of attachment among vulnerable populations to structures such as the labour market or the education and health systems enables discussion about the modes in which power is reproduced.

Conclusions

By applying a relational understanding of affect/emotions and the concept of affective attachment, this article further develops a promising perspective on the governance of vulnerable populations in the housing context. The concept of affective attachment allows conceptualization of analytical attention both to the (inter-)subjective states of intensities (affects) and their intelligible verbalization (emotions), which both characterise and mediate how people interact with structures—specifically in the presented empirical data—on the precarious housing market. Linking the relevance of affective attachment furthermore with the role of moral discourses, the analytical floor is open for a better understanding of how (self)control and (self)discipline among vulnerable people could be performed by morally modulated affects and emotions. While opening the analytical floor, the politics of debt and housing precarity as related to such forms of affective/moral governance should not be left



out of the critical discussion—it has to do with the overwhelming morality of deservingness and a meritocratic approach to housing, which should be critically assessed and discussed.

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