Narrative practices in debt collection encounters

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Drawing on a corpus of 100 authentic telephone-mediated interactions from a British credit union, this paper is the first to examine narrative practices in debt collection encounters. It demonstrates that the credit union's debt collector routinely invites and supports indebted individuals' narratives using alignment and affiliation. Through a small stories approach, the paper therefore highlights that an organisation's core values and principles can be seen "in action" in the ways that a professional orients to lay-people's stories in professional-lay discourse. In this case, the collector's narrative practices are emblematic of the credit union's consciously ethical, responsible, and debtor-centric approach to collecting debt. The analysis also shows that indebted individuals perform important interactive work through their narrative accounts in terms of mitigating responsibility for their debt, constructing blameless and acceptable identities, and implicitly encouraging (or explicitly instructing) the collector to affiliate with their stance.

Keywords: debt collection, (dis)affiliation, (dis)alignment, identity construction, narrative accounts, narrative practices, organisational values, small stories

Introduction

The study of narrative phenomena in a variety of organisational settings has attracted scholars from multiple disciplinary backgrounds since the 1970s. This research has both demonstrated that organisational contexts are rich in narrative data, and utilised that data as a fruitful and illuminating way for investigating and understanding organisational phenomena. This paper contributes to this established and growing body of multidisciplinary scholarship by extending the analysis of narrative practices to debt collection encounters, the primary aim of which is to recover money that is owed to an organisation. This professional-lay context, which has only become the subject of empirical linguistic study in very recent

years (Harrington, 2018, 2019), provides a new, unique and unexplored ground for narrative research in organisational settings. In particular, I focus on how a debt collector in a credit union orients to indebted individuals' narratives in this context and, as an integrated part of the analysis, explore what can be understood about organisational values and principles from these findings. As the first analysis of narrative practices in this context, I also examine the complex interactional, social, and relational functions of the indebted individuals' narratives themselves, as well as their narrative form. The following section begins by outlining the theoretical grounding of the paper, namely a small stories approach to narrative. It then describes debt collection encounters in a credit union setting, which will be the focus of this paper.

Background

Narrative framework

This study adopts a small stories approach to narrative (Georgakopoulou, 2007). Small stories, an "umbrella term" used by narrative scholars, linguists, and social scientists, refers to those narrative forms and activities that have been traditionally underrepresented in narrative research (De Fina & Georgakopoulou, 2008, p. 385). As such, small stories mark a shift in focus away from canonical, conventional paradigms of narrative, such as that proposed in the seminal work of Labov and Waletzky (1966), which generally concern what constitutes a story and how it is structured. Small stories also mark a shift away from "big" stories, data in which narratives are typically elicited in "interrogative venues" (Freeman, 2006, p. 131), such as interviews. Instead, a small stories approach foregrounds that narrative phenomena are also embedded in ordinary everyday linguistic practices and encounters. It acknowledges that in everyday practices narratives can be incoherent, non-sequential, and co-constructed, and in doing so it accounts for those narrative activities that may be otherwise overlooked, including "tellings of ongoing events", allusions to and deferrals of tellings, and refusals to tell (Georgakopoulou, 2006, p. 130). As such, a small stories approach asserts the need for narrative analysts to "sharpen their tools" to capture the real diversity of narrative form and function (De Fina & Johnstone, 2015, p. 157).

In adopting a small stories approach, this paper conceptualises narrative activities as forms of social practice. Whilst stressing the multiplicity and fragmentation of narrative phenomena, small stories also emphasise the context-specificity and the "performativity" of storytelling as a communicative practice (Georgakopoulou, 2015, p. 257). Analysed in the discursive and socio-cultural

context, this approach captures the interactional and social work that narrators carry out in the narrative process and the tangible effects of narrative talk (Mishler, 1995). Narrative activities discursively, practically, and often simultaneously achieve social actions other than simply recounting personal experiences and past events. Marra and Holmes (2004), for instance, point to the complex social functions of narratives in workplaces, such as entertaining, educating and instructing, as well as encoding the values of group members. Likewise, narratives are discursive resources through which people do identity work. When identity is understood as "a process" (De Fina et al., 2006, p. 2), which is constantly performed, in flux, and evolving, one way in which identities are constructed and reconstructed is in the exchange of stories (Coates, 1996, p. 94). When conceptualised as social practice, narrative is inextricably shaped by the context(s) in which it is situated, and equally it shapes those context(s) by "mobilizing and articulating fresh understandings of the world, by altering power relations between peoples, by constituting new practices" (De Fina & Georgakopoulou, 2015, p. 3). It is this highly contextualised, performative conceptualisation of narrative as social practice that will be employed throughout this paper. The following section illustrates the application of this approach to narrative research in organisational contexts.

Given that a small stories approach stresses the plurality, heterogeneity, and fragmentation of narratives, it is important to outline the definition of narrative employed here. Following existing research (De Fina & Johnstone, 2015; Norrick, 2007; Thornborrow & Coates, 2005, p. 3), this study understands narratives to be comprised of at least two narrative clauses that are linked sequentially and signal temporal progression.

Narratives in organisational contexts

A narrative as social practice approach has been successfully employed by multidisciplinary scholarship on narrative in organisational contexts, providing an interesting and novel avenue for understanding organisations and the practices that constitute them. As Gabriel (2015, p. 276) observes, narrative opens "valuable windows into a wide range of organizational phenomena, including culture, politics, knowledge management, group dynamics", etc.

Organisational research has used narrative phenomena to explore a breadth of organisational phenomena, including culture (Mills et al., 2001), stability and change (Vaara et al., 2016), identity (Humphreys & Brown, 2002), and knowledge transfer (Colon-Aguirre, 2015). Sociolinguistic research on organisational and workplace narratives has explored narrative's role in, for instance, workplace or team culture (Marra & Holmes, 2004), and constructing professional identities

(Heinrichmeier, 2012; Holmes & Marra, 2005), including leaders (Clifton et al., 2020) and novices (Vásquez, 2007).

This scholarship can be further divided into examinations of "inward-facing" narratives and "outward-facing" ones. Respectively, they address inter- and intra-organisational contexts and extra-organisational ones. Recognising that "people in organisations are storytellers" (Rhodes & Brown, 2005, p. 169), intra- and inter-organisational research concerns narratives in professional-professional discourse events such as meetings and negotiations. Intra-organisational contexts occur between professionals representing the same organisation, and inter-organisational contexts take place between professionals representing different organisations.

Research in extra-organisational contexts recognises that organisations may also interact with individuals outside of it, especially the public. Such "professional-lay interactions" (Schnurr, 2013, p. 3) have long been the subject of, for instance, forensic linguistics which addresses lay people's encounters with legal professionals and police officers (Haworth, 2017; Heffer, 2010), and aspects of health communication research which focusses on interactions between lay-people and medical practitioners (Emerson et al., 2020; Grainger et al., 2005). Narrative research has also explored novel professional-lay contexts, such as job interviews (Van De Mieroop & Schnurr, 2018). Building on the tradition of narrative research in extra-organisational interactions, this study will explore narrative practices in a professional-lay context that has, at present, received no attention from narrative research: debt collection encounters. Debt collection is explained more fully in the following section.

Given that, to echo Gabriel (2015, p. 276), narratives provide windows into important organisational phenomena, this paper will investigate what can be understood about an organisation's core values and principles from the analysis of narrative practices in the professional-lay interactions in which it engages. Core values and principles comprise an organisation's underpinning ethos and self-image which may be expressed, for instance, in the form of a mission statement. In particular, I will focus on how a professional (a debt collector) orients to lay-people's (indebted individuals') narratives.

Debt collection encounters and credit unions

This paper will focus on telephone-mediated debt collection (henceforth DC) encounters. DC encounters are dyadic, taking place between a representative of an organisation (a debt collector) that has loaned money and a lay-person who has borrowed money from that organisation (an indebted individual). Telephone-mediated DC encounters are usually "outbound", meaning the collector initiates

them. DC differs from the professional-lay interactions hitherto explored by sociolinguistic and socio-pragmatic research in call centre settings. Harrington (2018, p. 204) summarises that DC prototypically entails "imposition" on individuals to recover owed money whilst other professional-lay encounters, such as customer service (Cameron, 2000; Jagodzinski, 2013), complaints (Orthaber & Márquez-Reiter, 2011) and sales calls (Márquez-Reiter, 2009), are more concerned with appeasement. As DC prototypically entails imposition, it may be unsurprising that Custers (2017) reports evidence of indebted individuals experiencing DC communication as unpleasant, threatening, and even violent, an impression that perhaps accords with public perception. The distinctiveness of DC tasks, paired with the fact these encounters have had very little empirical investigation (see Harrington, 2019), positions it as a unique professional-lay context for this study.

DC encounters are arguably even more unique when they are initiated by credit unions (henceforth CUs). These organisations are ripe for the exploration of organisational phenomena through narrative practices because they typically have strong and distinct core values and principles. CUs are usually small, non-profit organisations that provide fair and ethical financial services, including savings and loans, to the local community. They are cooperatives, entirely owned by and run for the benefit of their members (Find Your Credit Union, 2019). As proponents of financial inclusivity, CUs may often issue small loans to those who cannot access traditional lending outlets, such as high street banks and building societies. However, they are also explicitly responsible, ethical lenders. Unlike many predatory specialist short-term lending services who engage in exploitative practices, CUs do not lend to those who cannot afford the repayments. As such, The Department for Work and Pensions (2013) has described CUs as "the antidote to predatory loan sharks or high interest lenders". Overall, CUs' ethical and responsible principles, coupled with their financial inclusiveness, culminates in a set of core organisational values that places CU members, including debtors, at the centre of their practices.

As the following analysis will illustrate, narratives are embedded in CU debt collection encounters. They are, therefore, a rich data source for responding to the research question regarding how professionals (here, a debt collector) orient to lay-people's (here, indebted individuals') narratives. Van De Mieroop (2011, 2012) has explored narratives of poverty and debt in research interview contexts. Whilst Van De Mieroop argues for the fundamentally interactional nature of interviews and the subsequent co-construction of identity in this format, this present study is the first to explore narrative practices in encounters where debtors interact directly with their creditors. As little is known about DC encounters, and stories can serve a wide variety of functions (Marra & Holmes, 2004), this analysis will

also explore the interactional functions of indebted individuals' narratives in this context.

Orientation to narrative production: (Dis)affiliation and (dis)alignment

To analyse how a debt collector orients to indebted individuals' narratives, this analysis will employ Stivers' (2008) distinction between alignment and affiliation in storytelling. Stivers (2008, p. 33) conceptualises storytelling as social action, which is consistent with the approach adopted here, and asserts that a recipient of a narrative's mid-telling response tokens play a central role in the way a story emerges and is shaped. This paper will concern the effects of two types of mid-telling responses: (dis)aligning and (dis)affiliative moves.

(Dis)alignment concerns the facilitation or stifling of narrative production. Interactive moves that align with narrative telling, such as vocal continuers, "support the structural asymmetry of the storytelling activity"; they signal the recipient's appreciation "that a story is in progress and the teller has the floor until story completion" (Stivers, 2008, p. 34). Conversely, moves that disalign with the storytelling activity, such as disruptive interruptions, compete for the interactional floor and undermine the narrative asymmetry. At face value, these explanations may imply that narratives are always told by one interactant and received by another. However, as a small stories approach asserts, narratives emerge and re-emerge, are fragmented and repaired through dialogue with multiple tellers and recipients.

Concerning (dis)affiliation, Stivers (2008, p. 31) observes that the teller of a story provides "the recipient with 'access' to an event" and conveys a stance towards that story. This stance communicates what it was like to experience that event(s) and the teller's affective treatment of it/them. When conveying a stance, a teller can also instruct their interlocutors what type of response is anticipated at story completion (Stivers, 2008, p. 40). As such, "storytellings prefer final uptake that treats the telling *in the way* that the teller has *indicated* it should be treated" (emphasis added) (Stivers, 2008, p. 52). Clearly, stance entails a preferred or expected type of response to a narrative. A recipient's response which displays their stance towards the teller's initial narrative may or may not match that which was anticipated by the teller. Affiliative moves support and endorse the teller's stance. Disaffiliative moves, however, resist (and perhaps even contradict) the teller's stance. As such, (dis)affiliative actions contain attitudinal or affective information from the story's recipient. Applying this premise to professional-lay contexts, lay-people may have expectations as to how a professional representing an organisation orients and responds to their narratives during interaction.

The following section outlines the DC encounter data used in this study, including the credit union where it was collected and the method applied in its analysis.

Data and method

This analysis draws on a corpus of 100 authentic telephone-mediated DC encounters from a British credit union. These dyadic encounters (between a debt collector and an indebted individual) were always collector-initiated. The dataset included calls from all stages of the DC process, from the least urgent accounts (one overdue payment) to the most urgent ones (large, historical balances). Therefore, this analysis will illustrate the typical use of narrative practices across the dataset. (For a detailed stage-by-stage analysis of the DC process, see Harrington, 2019).

The credit union this data was collected from will be referred to by the pseudonym North CU. North CU was underpinned by a set of ethical, responsible, and member-centred core values that were typical of a credit union. These values were evident in North CU's promotional and marketing material. For instance, its website states that serving its members takes precedence over making money (for confidentiality reasons it cannot be reproduced verbatim here). This characterisation also accords with North CU's general manager who, during a semi-structured interview I conducted, explained that:

> the reasons we were set up were to provide resources, to encourage saving, to provide a source of credit that's low cost, and to educate people [...] We're not here you know to increase the values of shares and things like that. Our shareholders are actually the customers so when we're putting together our business plan, whether we're putting together a new product or looking at how we deliver something, the kind of primary thing is is this going to be doing those things? Is it helping people? Is it educating people? Are people going to be better off at the end of it?

From my ethnographic knowledge of this organisation from another research project (Harrington, 2019) and experience of working in the DC industry (Harrington, 2018), I would agree with this characterisation of North CU having a distinctly ethical and responsible ethos.

North CU had one employee called Sam who performed DC tasks. This analysis will address Sam's DC encounters with North CU's debtors. This focus on Sam alone is indicative of the size of the research site (North CU had only ten members of staff) rather than a methodological choice. Nonetheless, it is important

to acknowledge that this analysis is based on the behaviour of one North CU employee. Consequently, inferences about this organisation's core values and principles will be made with caution. Where possible, they will be supplemented by interview data from both Sam and North CU's general manager, as above.

Research in sociolinguistics, socio-pragmatics, and occupational health has established that call centres, especially in large organisations, are typically characterised by "routinisation, repetitiveness and general absence of employee control" (Belt et al., 2002, p. 21). To increase productivity and quality assurance, call centres often prescribe and proscribe their employees' linguistic practices (see Cameron, 2000; Harrington, 2018; Jagodzinski, 2013). It was, therefore, unusual that, in a telephone-mediated role, Sam's interactions were not stringently regulated and monitored. North CU supported all their staff interacting with its members authentically and organically, so Sam had an unusually high degree of linguistic autonomy. Although he did not operate with completely free licence, he did not follow a script and used his own judgement in DC interactions.

The analytical procedure, firstly, identified indebted individuals' narratives (two narrative clauses marked by temporal progression (De Fina & Johnstone, 2015; Norrick, 2007; Thornborrow & Coates, 2005)) in the data. They were then analysed in the unfolding discourse events, before patterns in the interactional, social, and relational functions and effects of these narrative practices and responses to them were identified. This highly discursive, contextualised analysis employed Stivers' (2008) (dis)alignment and (dis)affiliation. Given that narratives in this dataset could extend into lengthy monologues, the interactions could not be reproduced here in their entirety. The examples below, therefore, were chosen for their relative brevity. Transcription conventions are borrowed from Conversation Analysis (Ten Have, 2002, p. 207) and are given in the Appendix.

Analysis

The following analysis addresses this study's research questions regarding (1) how the debt collector orients to indebted individuals' narratives and (2) the interactional functions of those narratives. As will be shown, analysis of the two is highly interrelated.

The most common interactional function of indebted individuals' narratives across the dataset concerned providing explanations for the missed repayment(s) the collector is chasing. Generally, indebted individuals frame these narratives as accounts which display affective stances towards their circumstances and encourage affiliation from the collector. They also foreground identities desirable for mitigating responsibility for their debt. Extract 1, given below, exemplifies this

recurrent trend across the dataset. "Coll" indicates the Collector, and "Debt" indicates the indebted individual.

Extract 1.

Context: The collector contacts the CU member as she has missed one monthly payment.

```
1  Coll:   Oh hi is that er ((name))?
2  Debt:   Yes please
3  Coll:   Hi it's Sam from [North CU] (.) how are you doing are you alright?=
4  Debt:                  [Hi::   ]                                      =Hi
5          I'm yeah fine (.) you?
6  Coll:   Yeah not bad not bad (.) I just need to go through some security questions
7          with you
8          ((They clear security))
9  Coll:   Excellent okay
10         ((They clear consent for recording))
11 Coll:   Er yeah (.) we had a problem er we didn't receive your payment yesterday
12         from your bank
13 Debt:   Okay what it is is I've left (.) I've moved house
14 Coll:   Yep=
15 Debt:      =And I've left some erm letters and stuff outside (.) I think I've left
16         some bank details and what it is people have been doing frauding my name
17 Coll:   Oh okay okay
18 Debt:   And stuff like that so it's kind of just took all my money that I had in my
19         bank (.) er::m but I get paid on Saturday so I can repay that back on
20         Saturday if that's okay
```

To begin, this extract exemplifies that narrative practices are usually embedded in the opening of DC encounters. Following preliminary exchanges, including introductions (lines 1–5), security questions (lines 6–8) and the consent-gaining process for call recording (line 10), the collector announces the topic or the purpose of the call (the missed payment) on line 11. The announcement obscures any implied accusation that the indebted individual did not send the payment herself through the declarative that the CU have simply not "receive[d]" her payment (line 11). This formulation does not directly request nor explicitly invite an explanation from the indebted individual. Nonetheless, on line 13, she immediately recognises the opportunity to do so. This is initiated by "what it is is" (line 13), a discourse marker in this data which commonly signals that a narrative is about to follow. In this case, the narrative consists of five narrative clauses and is framed as an account.

De Fina (2009, pp. 239–240) outlines that narrative accounts are issued in response to an interlocutor's implicit or explicit enquiry about how or why an experience or event has (or perhaps, in DC contexts, has not) taken place. Whilst their structures vary, accounts generally provide explanations that "recapitulate" past experiences (De Fina, 2009, pp. 239–240). Interestingly, the indebted individual's narrative account in Extract 1 both recapitulates past events ("I've moved" (line 13), "it's [...] took" (line 18)) and asserts future actions ("I get paid on", "I can repay" (line 19)) relevant to resolving her arrears. This shift from past (or ongoing)

predicaments to future events is indicative of a broader pattern of varied temporal displacement in the corpus (Georgakopoulou, 2007).

Through a narrative account about identity theft, the indebted individual displays an affective stance towards the circumstances that have prevented her from making the required payments as unfavourable, undesirable, and unavoidable. Whilst there is some agency encoded in the initial narrative clauses (she "left" bank details at her previous address (lines 15–16)), in the subsequent clauses the indebted individual positions herself as agentless. She attributes her dwindled finances to an external antagonist (the identity thieves) and the missed payment is construed as a force beyond her control (Nasser & Abouchedid, 2001). The indebted individual, thereby, mitigates her responsibility for the debt and encourages the collector to affiliate with her stance.

As well as deflecting responsibility for the missed payment, this narrative account enables the indebted individual to construct a blameless identity (cf. Van De Mieroop, 2011), specifically by positioning herself as a victim of identity fraud. Foregrounding this identity over an alternative, such as being poor with money (cf. "internal" causal attributions for poverty, such as "lack of thrift and proper money management" (Loix & Pepermans, 2009, p. 386)), is part of the recipient design of this narrative account. It construes the teller's actions as acceptable and understandable to the collector to whom the indebted individual is being held accountable. This narrative account is presumably intended to negate any reprimands that the indebted individual might incur for breaking her arrangement with the credit union.

Extract 2 illustrates another instance where an indebted individual's narrative account encourages the collector's affiliation and foregrounds a blameless identity. Here, the indebted individual attributes her inability to make the correct payment to fatalistic reasons, which Loix and Pepermans (2009, p. 386) assert includes misfortune and ill health. Fatalistic causes are one of the most common external attributions for monies owed in narrative accounts in DC encounters, alongside "structuralistic" ones, which concern, for instance, low income (Loix & Pepermans, 2009, p. 386).

Extract 2.

Context: The collector contacts another CU member as her standing order is lower than agreed.

```
1  Debt:   Hello?
2  Coll:   Oh hi is that ((name))
3  Debt:   Yeah it is yeah
4  Coll:   Hi it's Sam from ((North CU)) are you okay?
5  Debt:   Yeah not bad ((coughs))=
6  Coll:                       =That's good=
7  Debt:                               =Not very well at the moment
8  Coll:   Yeah I know I can hear it (.) can you confirm your password
9          ((They clear security and consent procedures))
```

```
10 Coll:   Erm yeah it's just your standing order it's still not the right amount=
11 Debt:                                                                    =Yeah
12         I know 'cause I've I've been really poorly you see and I you know I've got
13         to have an operation on me brain and stuff like that and I've got ((medical
14         condition))
15 Coll:   Ah::: oka okay.
16 Debt:   So I'm really down I'm really poorly with it so
17 Coll:   Okay
18 Debt:   Er:::m can't you do it you know take it out the bank like (.) I don't know
19         how to get in touch with the bank
```

As in Extract 1, the collector's first utterance is an open-ended declarative that is not a direct invitation to engage in storytelling (line 10). The minimiser "just" and the noun phrase "the right amount" (meaning not enough) mitigates the imposition made to the indebted individual by initially contacting her. Nonetheless, in her next turn, the indebted individual does initiate a short narrative account of why she has paid a reduced amount. Hence, even at their most indirect, the collector's first turns typically primes for indebted individuals' narrative accounts.

As line 7 alludes to, this narrative concerns the indebted individual's ill health (a fatalistic causal attribution). Each narrative clause explains the events and circumstances that have prevented her from altering the standing order. They include past events ("I've been really poorly"), present circumstances and ongoing conditions ("I've got ((medical condition))"), "I'm really down"), and future events ("to have an operation"). The proposed causality between the events that are beyond her control and her mitigated responsibility for the debt is signified by the conjunction "so" that punctuates line 16. As such, as in Extract 1, this narrative account enables the indebted individual to foreground a blameless identity. By negating saying that she could not afford the full payments, she also resists positioning herself with identities characterised by irresponsibility, poverty, and deficit, the latter of which Reynolds and Taylor (2005) assert is defined by lack. Through this narrative account, the indebted individual communicates an affective stance towards her predicament that presupposes affiliation from the collector.

Extract 2 also contains evidence of another pattern in the data whereby the collector facilitates the indebted individual's storytelling. The vocal continuers on lines 15 and 17, as aligning moves, demonstrate one way in which the collector supports narrative production and signals understanding in DC encounters (see also Extract 1, lines 14 and 17). Building on this, the analysis of Extracts 3 and 4 will now address how the collector typically orients to indebted individuals' narratives.

Extract 3.

Context: Three consecutive monthly payments are outstanding. The extract begins after security and consent for recording is complete.

```
1  Coll:   The call today is (.) we've not had a payment since July I just wanted to see
2          what your situation was and if there's anything we can do to help you start
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3        making your payments again (.) and get you back on track
4  Debt:  I've been in hospital for a bit
5  Coll:  Right.
6  Debt:  I've had to have blood transfusions and that (.) so: it's not really hit my
7         mind about paying anything at the minute
8  Coll:  I can appreciate that (.) so is it like an ongoing issue or:: are you kind of
9         recovering?
10 Debt:  Yeah I've got to go back for tests and things like that
11         ((Debtor's account continues for 3 lines))
12 Coll:  Right okay and are you in receipt of any form of benefit?
13 Debt:  Yep
14 Coll:  Okay (.) which ones are they
```

In Extracts 1 and 2, the collector's topic announcements indirectly (though successfully) invited storytelling. In Extract 3, the collector uses the conceptual metaphor seeing is understanding (Lakoff & Johnson, 2003) to elicit a narrative account of the indebted individual's "situation" (lines 1–2) more explicitly. This open invitation is framed as being designed to "help" him get "back on track" with his repayments (lines 2–3). On line 4, he obliges, providing another instance of a fatalistic cause of the arrears in question, namely a period in hospital and an ongoing medical issue ("I've got to go back" (lines 6–10)).

The first part of the collector's response to this telling, "I can appreciate that" (line 8), is an affiliative move which displays support for the debtor's explanation and endorses his stance towards his situation as unfortunate and undesirable. The collector then issues the open interrogative, "is it like an ongoing issue or:: are you kind of recovering?" (lines 8–9), which elicits a longer turn (truncated in transcript). These kinds of interactive moves by the collector, which align with and support further storytelling, perform important relational work in DC encounters. They afford indebted individuals the agency and interactive space to make longer contributions (see line 11), before the collector then issues more targeted questions about his finances (lines 12 and 14).

In most call centre professional-lay encounters, alignment with a lay-person's extended contributions or tangential talk is highly discouraged because it reduces employees' overall productivity. For instance, Harrington (2018) describes how small talk lengthens call times. Consequently, we may expect to find interactive moves that similarly disalign (Stivers, 2008) with narrative production in DC contexts. However, Extract 3 exemplifies that, in this data, when indebted individuals tell stories about events that have negatively affected them (identity theft, ill health, etc.), the collector's mid-telling responses generally foreground further discussion of their personal circumstances over what is ostensibly the raison d'être of DC encounters: the debt itself. Interview data from both Sam and North CU's general manager illustrate that facilitating these narratives is part of a conscious organisational approach to DC tasks. They both emphasised the importance of listening to the debtor and understanding the problems they may be experiencing by allowing them to explain their circumstances fully. To exemplify, North CU's

general manager commented that: "We work on the fact that we listen [...] We try and find out as much about them [indebted individuals] and their situation so that we can put something suitable in place". Likewise, reflecting on his own practices in DC encounters, Sam, the collector explicitly refers to allowing a debtor's "whole story" to unfold and avoiding disaligning moves (i.e. not "butt[ing] in"):

> Listening to the customer you know really showing that you're listening to that the problem is [...] Yeah don't butt in. Listen to the whole story, see it through, let them get out what they want to say

Clearly, North CU recognise that stories are central to DC encounters and, therefore, how they accommodate them is very important. As such, the collector initially inviting a telling and then supporting that account through aligning and affiliative moves is indicative of North CU's overarching organisational characteristics as a responsible, member-centric lender. These narrative practices are one way in which this organisation's core values and principles are realised in the local professional-lay discourse of DC encounters.

Extracts 1–3 illustrated DC encounters where indebted individuals take up the collector's invitations (both implicit and explicit) to use a narrative to explain their missed payments. In Extract 4, however, the indebted individual is more reluctant, or at least less able, to do so.

Extract 4.
Context: The collector contacts an elusive debtor to chase numerous missed payments.

```
1  Coll:  Er yeah we've been tryna get hold of you for the past few days=
2  Debt:                                                    =Yeah::: I
3         know (1.0) erm I don't even know where to begin or where to start but I'm
4         just having a few financial problems at the moment
5  Coll:  Okay okay so what's exactly happened then
6  Debt:  Erm basically everything's just got on top of me and I've got bills coming
7         out me ears and yeah just don't know where to begin or where to start.
8  Coll:  You know your income (.) is that still the same?
9  Debt:  Yeah it's still the same.
10 Coll:  And are you up to date with your do you pay council tax?
11 Debt:  Er:: I haven't I've had a letter from them today.
12 Coll:  So you've got arrears with the council tax
13 Debt:  Yeah
14 Coll:  A::nd what about your rent are you up to date with that
15 Debt:  No
16 Coll:  Okay er:: (.) have you been in contact with them?
17 Debt:  Yeah I've got er I pay ten pounds a week for that
18         ((Discussion of the debtor's circumstances continues for 1 minute 53
19         seconds))
```

Owing to the indebted individual's interruption (line 2), the collector's topic announcement here is incomplete. Such interruptions occurred in the DC encounters dataset when indebted individuals evidenced that they had been anticipating contact from the credit union regarding their missed payments. In

this case, the indebted individual acknowledges the collector's previous attempts to contact her with an exasperated "Yeah::: I know" (lines 2–3) (see also Extract 2, lines 11–12). Though it is incomplete, the collector's topic announcement appears to challenge her cooperation with the credit union by avoiding his previous calls. Whilst this change in formulation is subtle, it does signify an important means by which the narrative practices that are part of the approach to collecting debt may alter as concern for the indebted individuals' arrears becomes more serious (cf. the collector wanting to "help" in Extract 3). (For a full account of the DC process, see Harrington, 2019).

Unusually, the indebted individual does not provide a narrative account; in fact, she seems unable or perhaps unwilling to make a structured response (line 3, see also line 7). Unlike earlier extracts where debtors detail the specific events that have brought about their arrears, here the indebted individual vaguely refers to her "financial problems" (line 4). This is a departure from the typical call opening of DC encounters. With no narrative forthcoming, the collector uses the open interrogative "what's exactly happened then" (line 5) (WH-syntax) to explicitly request an account (De Fina, 2009). This approach was also highlighted in the interview data; Sam explained that when debtors were being unclear, he would use "a few open-ended questions just to try and really ascertain what's really causing" them problems. This request is met with further reluctance; her response, initiated by the adverb "basically", is brief and exhibits evidence of being overwhelmed by her financial predicament ("everything's just got on top of me" (line 6)). As an account is still is not forthcoming, the collector attempts to build a picture of the indebted individual's financial situation; he shifts to using interrogatives that elicit specific pieces of information concerning her financial status (her income, council tax, and rent (lines 8–16)).

Extract 4 illustrates that, in the absence of a readily shared narrative account that the collector would ordinarily facilitate (see Extracts 1–3), he instead adopts a more active role in reconstructing and co-constructing a version of the events that have led to the indebted individual's financial hardship. The resultant questioning still prioritises gaining a thorough understanding of the indebted individual's personal circumstances over the discussion of the debt itself.

So far, this analysis has established that narrative accounts in DC encounters usually enable indebted individuals to mitigate responsibility for their debt, foreground a blameless identity and, thereby, encourage the collector to affiliate with their stance. The final extract below illustrates a related but slightly different interactional narrative function that was much less common across the 100-call dataset, occurring only a handful of times. It shows that indebted individuals can also explicitly instruct the collector how to orient to their narrative accounts amid their own telling by invoking expected or obligated professional behaviour.

Extract 5.

Context: The collector finally speaks to the member after a fortnight of chasing missed payments.

```
 1 Coll:  So the reason we've been tryna get hold of you (.) is there's two weekly
 2         payments that've been missed and they're outstanding=
 3 Debt:                                                      =Yeah
 4 Coll:  [So it's ]
 5 Debt:  [I know] I need to come in but I've been busy I've been at court I've been
 6         poorly
 7 Coll:  Okay okay
 8 Debt:  I've I've been caught up myself (.) so I'd have to come in try and come in
 9         one day it'd have to be next week because I ant got no money anyway this
10         week (.) so it'd definitely have to be next week
11 Coll:  That's alright
12         ((46 lines omitted, discussing debtor's past loans and repayment history))
13 Debt:  But obviously I do have money every week but like (.) this week I've gone
14         and got my kids stuff because they really needed stuff so I'm gonna put
15         them first like (.) and you should understand that anyway (.) that I'd always
16         put my kids first before any bill or before anybody.
17 Coll:  Obviously your kids are you know the they're very important and yeah you
18         need to put them first
19         ((The discussion moves to resolving the arrears))
```

As is typical of DC encounters, Extract 5 opens with the collector announcing the topic of missed payments. Like Extract 4, the indebted individual evidently anticipates this contact, interrupts him (=Yeah [I know]), and provides a short narrative account (lines 3–10). The narrative progresses from the telling of past events, having been "at court" and been "poorly" (a fatalistic attribution), to the potential future resolution of the debt (lines 8–10). As in earlier extracts, by positioning these events as external causes, the indebted individual mitigates responsibility for the missed payments, constructs a blameless identity (Van De Mieroop, 2011), and encourages the collector's affiliation with her stance (Stivers, 2008).

Narrative accounts mainly occur in the opening phases of DC encounters. However, in Extract 5, after a substantial passage that diverges from her initial telling, the indebted individual then returns to elaborate on it much later in the encounter. Specifically, she further justifies her missed payments by explaining that she spent her repayment money on her children who "really needed stuff" (line 14). This narrative elaboration marks a shift in the indebted individual's positioning from someone that unfavourable things happen to in the first half of the extract to an agentive decision-maker in the second. The agency she now displays in prioritising her children's needs over repaying the CU (i.e. putting them before "any bill or anybody" (lines 15–16)) constructs her identity as a responsible parent who has acted out of her duty as a mother over her obligation to the CU. This self-characterisation of being "a good person who behave[d] correctly" (a point which Linde (1993, p.31) asserts all personal narratives are oriented towards) is accepted by the collector who displays the affiliative stance that her children are indeed "important" and come "first" (lines 17–18). This extract exemplifies that, in the DC data, indebted individuals commonly place

the needs of their families, especially their children, at the centre of their narrative accounts. In doing so, they can re-negotiate any blame they incur for their debt as opposed to straightforwardly shifting it onto external attributions (see also, Van De Mieroop (2011) who cites a causal relationship between parenthood and poverty in her interview data).

Earlier extracts evidenced indebted individuals implicitly encouraging the collector to affiliate with their stance in the narrative process by explaining their (often unfavourable) circumstances. Extract 5, however, contains the indebted individual explicitly instructing the collector as to how she expects him to respond to her stance (Stivers, 2008). On line 15, she asserts that the collector "should understand" her choice to prioritise her kids over her credit union payments "anyway". The modal verb "should" overtly signals that she expects the collector (and by extension the CU) to affiliate with her decision. As she acted responsibly and in the interests of her children, the collector is also morally obligated to affiliate with these actions. In this narrative practice, the indebted individual, much like the collector in Extracts 1–4, invokes North CU's debtor-centric focus by foregrounding the discussion of her personal situation over her debt itself. The modal here also carries evaluative weight. It implies a deficiency in the collector's professional behaviour if he were to disaffiliate with her stance, as his actions will be measured against a standard of expected debtor-centric behaviour.

Discussion and conclusions

This article set out to explore (1) how a debt collector (a professional) oriented to indebted individuals' (lay-people's) narratives in debt collection encounters and (2) the interactive functions of indebted individuals' narratives in this context.

It has identified two important sites where the collector's orientation to narrative was observable (research question 1). The collector's initial utterances primed for narrative tellings either by implicit invitation or by directly requesting an explanation. How invitations were formulated, such as whether the collector downplayed the arrears, offered to help the debtor, or challenged their elusiveness, was informed by the level of concern for the debt in question. The collector's orientation was also observable in his mid-telling responses (Stivers, 2008), which typically affiliated with the indebted individuals' stances and aligned with the storytelling process through open questions and vocal continuers. Where narratives were not forthcoming, the collector worked with the debtor to reconstruct and co-construct a comparable version of events. Overall, the collector afforded indebted individuals interactive space and agency, and foregrounded concern for their personal problems over their debt.

These findings are significant for two reasons. Firstly, the collector's debtor-centric narrative practices provide empirical evidence of DC being performed with respect, empathy, and compassion for indebted individuals (see Harrington, 2019). This offers an alternative characterisation of DC communication to those that assert that it prototypically imposes on debtors (Harrington, 2018). Additional, non-interactive data would be required to determine whether indebted individuals' experiences of this debtor-centric DC communication aligned with the unpleasant and threatening experiences of DC that have been reported in previous research (Custers, 2017). Secondly, that indebted individuals' narratives, as tangential talk or possibly extended turns, were readily invited and facilitated is non-standard practice in most call centres where brevity and productivity takes precedence (Belt et al., 2002; Harrington, 2018; Hultgren, 2011).

These findings also have implications for narrative research in organisational contexts. It highlights that analysing narrative practices in professional-lay encounters, particularly how professionals orient to lay-people's stories, is an innovative and valuable method for understanding an organisation's core values and principles. For instance, whether professionals generally align and affiliate or disalign and disaffiliate may be indicative of how that organisation regards and treats its members, customers, or debtors. In DC encounters, the collector inviting, facilitating and supporting narrative accounts was an important way in which North CU's underpinning ethical, responsible and member-centric values were realised in local DC discourse. Though the analysis was based on North CU's sole collector, interview data attested to the fact that these narrative practices were part of a conscious organisational approach to collecting debt that stemmed from North CU's fundamental values.

A small stories approach, which conceptualises narrative as a form of social practice, enables these narrative practices to be understood as organisational values "in action" in professional lay-discourse. As Gabriel (2015, p. 276) asserts, in this perspective narrative is not "something that happens inside a given box called an organization, but as something that serves to construct the box itself". As such, narrative practices do not exist in a vacuum, merely reflecting organisational values; they are both inextricably shaped by and shape the context in which they occur. Consequently, the collector's narrative practices in DC encounters were both informed by North CU's organisational values and, crucially, instantiated and were constitutive of them. Interestingly, these debtor-centric responsibilities were also invoked in an indebted individual's own narrative practices that implied the collector's moral obligation to affiliate with their stance. As such, an organisation's values may also be seen "in action" in professional-lay encounters when lay-people appeal to a set of expected professional behaviours in their own narrative process.

DC encounters are little explored interactive contexts that are distinct from other professional-lay interactions (Harrington, 2018, 2019). As this study has been the first to consider narrative practices in this context, as per research question (2), there are important observations about the form and functions of the indebted individuals' narratives.

Following the collector's (implicit or explicit) invitations, indebted individuals generally told narratives at the start of DC encounters, though they could also elaborate on them later in the interaction. Owing to space constraints, the narratives presented in this article were relatively short. Elsewhere in the dataset, however, these stories were extended turns that lasted for minutes at a time. Indebted individuals framed their narratives as accounts that generally explained the events or circumstances that had led to their arrears. Though these accounts did recapitulate past experiences (De Fina, 2009), they also told of ongoing and future events and predicaments. This varied temporal displacement (Georgakopoulou, 2007) may be symptomatic of DC encounters themselves as they inherently discuss events or actions that have already happened (or have not) and negotiate those that are impending or hypothetical. This displacement also illustrates that, in reality, financial hardship is not merely a discrete retrospective incident for those in debt, but an ongoing, and perhaps, a prolonged or seemingly endless struggle, which can entail vicious cycles of borrowing (Custers, 2017)

Through short narrative accounts, as social practices (Georgakopoulou, 2015; Mishler, 1995), indebted individuals also carried out important interactional, social, and relational work in DC encounters. This analysis identified three recurring narrative functions. Firstly, as accounts, which usually involve explanations (De Fina, 2009), these narratives mitigated, if not completely shifted, responsibility for the debt away from indebted individuals. As Van De Mieroop (2011, p. 584) observed of accounts in her interview data with "poor people", with "different levels of explicitness" the indebted individuals in DC encounters also demonstrated "that they are not to be blamed for their situation". Through passive formulations, debtors positioned themselves as agentless recipients of bad events, which were ordinarily attributed to external causes beyond their control (Loix & Pepermans, 2009; Nasser & Abouchedid, 2001). This mitigation also attempted to negate any reprimands indebted individuals incurred by breaking their repayment arrangements.

Secondly, narrative accounts carried out important identity work for indebted individuals in DC encounters. The identities that were constructed, such as being blameless or a victim, were recipient designed (De Fina, 2009) to be acceptable to collector to whom indebted individuals were accountable for their debt. Constructing a responsible parent identity was the exception to indebted individuals positioning themselves as agentless; in these cases, they were construed as agen-

tive but simply doing the right thing by their children. These narratives also enabled indebted individuals to resist categorisation with identities characterised by irresponsibility, financial incompetence, and deficit (Reynolds & Taylor, 2005). As these findings mirror Van De Mieroop's (2011) observations in research interviews with "poor people", this points to a consistency in the identity work that indebted individuals carry out through narrative accounts across interactive contexts.

Thirdly, through narrative accounts, indebted individuals routinely displayed affective stances towards their circumstances that encouraged affiliation from the collector. This narrative function reflects Orthaber and Márquez-Reiter's (2011, p. 3861) findings in call centre complaints calls that, through stories, "tellers communicate their stance towards what they are reporting with a view to getting the listener to affiliate with the complaint". Further research is needed to determine how pervasive a feature lay-people encouraging professionals to affiliate with their stances may be in other professional-lay contexts. This debt collection data demonstrates that, less commonly, lay-people can also *explicitly* instruct professionals to affiliate with them by invoking their moral or professional obligation to do so or by implying a deficiency if they do not.

Finally, as Van De Mieroop (2012, 2011) has shown, narrative analysis offers an innovative and promising avenue for investigating important issues relating to financial hardship. With an increase of personal debt in the UK (National Debtline, 2019), that may well be exacerbated in the coming years by the ongoing Coronavirus pandemic, there is an increasing need to both understand and evaluate how organisations recover money, both locally and globally. Through a small stories approach, the analysis of narrative practices in DC encounters, particularly investigations of (dis)alignment and (dis)affiliation, provides one fruitful and fascinating means to do so. Almost certainly not all organisations will have the same ethical, responsible, inclusive, and debtor-centric approach to DC that has been identified here. As this study has evidenced that narratives in DC contexts entail complex negotiations of agency, blame, responsibility, and identity, further narrative analysis will provide valuable insights into the experiences of the over-indebted as they navigate the negative social and personal effects of financial hardship, including shame, social stigma, and poor mental health (Chase & Walker, 2015).

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Appendix

Transcription conventions (from Ten Have (2002, p. 207))

[	Start of overlapping or simultaneous speech
]	End of overlapping or simultaneous speech
=	Latching of utterances
(.)	Micropause of less than 0.2 seconds
(2.5)	Longer pause, length in seconds denoted numerically
hi::	Elongated sound
emphasis	Denotes words or syllables that are stressed
?	Rising intonation
.	Stopping fall in tone
((cough))	Transcriber's descriptions, including information redacted for data protection reasons

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