

**'Just Bricks and Mortar?' – Animating and
Deanimating the Irish Mortgaged House**

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Declaration

I, Gabrielle Bethan Ackroyd, confirm that the work presented in this thesis is my own. Where information has been derived from other sources, I confirm that this has been indicated in the thesis.

Abstract

'It's just bricks and mortar' was a commonly used phrase heard in the Republic of Ireland in the drawn-out aftermath of the Global Financial Crash of 2008, as people tried to rationalise their relationship to houses that had declined significantly in value. This thesis explores attachment to the house-home in this pressured situation. It is based on long-term ethnographic fieldwork conducted via a mortgage debt advice organisation in Dublin, with people who were in the often fraught yet not uncommon situation of being at risk of losing their houses-homes, having fallen behind on mortgage payments and being unable to pay their mortgages.

Through engaging with those losing their houses, it was explicated that post-purchase houses had undergone transformations to become socially alive, which I describe as a form of animation. This process is described in the first part of this thesis. The concept of animation reinvigorates a longstanding yet somewhat overlooked distinction within Anthropology concerning a higher order of material relations between people and objects and materials, whereby there is a higher tier of attachment, closeness and importance, driven by 'the force in the thing' (Mauss, 1990).

The particular bond between people and their house-homes underpinned by 'the force in the thing' unfolded as people lost their houses-homes, and this is considered in the second half of the thesis. Tied to their houses, interlocutors experienced the downward value transformations of their houses in intense detail, deliberating over the worth of the materials of the house, and experiencing searing bodily symptoms. As they lost and gave up houses, people then actively deanimated them through a series of practices, in order to enforce separation and engage more viscerally with the goal of reducing them to 'bricks and mortar'.

Whilst questions of livingness in relation to materials have up until relatively recently drawn limited 'theoretical mileage' within Anthropology (Holbraad, 2007), there is a call to engage with these questions in the face of claims being made outside of the discipline. In considering the processes of animation and deanimation, this thesis responds to specific claims being made in relation to 'aliveness' of materials, and advocating a key role for ethnographically-engaged work in these debates going forward.

Key words: house, home, animation, mortgage, material culture, materiality, debt, economy

Impact Statement

This work is based on ethnographic research conducted with a population facing with the loss of their houses in the Republic of Ireland in the extended wake of the 2008 financial crash. This research considers attachments to houses and their materials, as examined through processes of shutting down the house and separating from it.

Inside of academia, one of the primary contributions of this thesis lies in its methodological proposals. The ethnographic research was conducted on a part-time basis over 26 months, and the findings reveal some of the constraints of the traditional academic ethnographic process which frames phenomenon within shorter timescales. Houses were lost and shut down over extended periods of two years or more, and this deliberative temporality allowed certain forms of often overlooked data to come to the fore. Firstly, the significance of micro details and ephemeral instances (over more visible and traceable occurrences) emerged as interlocutors interrogated the materials of their houses. Secondly the significance of working across assemblages of possessions (over singular objects) became apparent as interlocutors prepared to leave their houses. Methodological proposals are made to engage more widely with both of these forms of data. In addition, the theoretical element of this thesis considers the question of lifeforces of materials, particularly through a reinvigoration of Mauss's concept of 'the force in the thing'. There is renewed significance in engaging with these questions in order to critically respond to recent considerations of the same topics from outside the discipline of Anthropology. A potential act of bridging between Anthropology and material-orientated philosophies expands the value and relevance of both the methodological and theoretical propositions and innovations proposed.

In relation to these proposals, impact may be brought about through disseminating outputs, and specifically through sharing findings in journal articles and presentations. Here it is relevant to make efforts to do this not only on the thematic concerns of the thesis (e.g. houses, animation) but also in relation to the methodological implications and wider theoretical contributions. In the first instance I will be presenting findings at the interdisciplinary conference: *'Displacement and Domesticity: Refugees, Migrants and Expats making homes'*, March 2019 in Brussels. In addition, the revised methodological programme may be demonstrated through pursuing a further project on the topic of self-storage, as proposed in the concluding chapter of this work.

Outside of academia, the key contributions of this thesis lie in the thematic findings relating to the house-home, for example its animation and deanimation and processes of attachment and subsequent separation. More widely, these themes have specific inputs into current debates on questions of precarity and mobility vs. stability. These questions exist at an intersection of topics: mental health and wellbeing, social provision, resource usage, and consumption and waste. Input into these areas has potential implications for public discourse and policy in Ireland and elsewhere, and for housing and homeless charities and others engaged with raising awareness of the importance of housing and its provision. Overall, the themes raised in this thesis are in firm support of a holistic understanding of the significance of houses, and as part of this raising the profile of the material relations of the house, which may be overlooked in favour of other elements, such as its asset value. Dissemination of these outputs involves sharing the main thematic content of the thesis, but as part of this setting the goal of more widely targeted dissemination for a more general audience, including within the mainstream media.

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Chapter 1. Introduction

1.1. Overview

In September 2012, when commencing my fieldwork in Dublin, 17.8% of all residential property mortgages (rather than investment property) in the Republic of Ireland were in arrears (behind on payments) (Central Bank of Ireland, 2012). This figure fluctuated across fieldwork, by the close of fieldwork in 2015 it was slightly reduced at 14.54% (Central Bank of Ireland, 2014). Beyond residential mortgages, a significant amount of residential investment properties (i.e. properties owned in addition to primary places of residence) were also in arrears. Negative equity, whereby the outstanding amount of the mortgage was greater than the value of the house (and therefore the house was not currently an asset, with the outstanding debts greater than its value), was also a key measure of the scale of the changes that had taken place in Ireland in the wake of the global financial crash. Whilst fluctuations were seen across Europe and globally, the Republic of Ireland presents a particularly dramatic example in terms of the rise and subsequent fall of property values following the global financial meltdown in 2008. The average new-house price rose from €78, 715 in Dublin and €66, 914 for the country as a whole in 1991, to €416, 225 in Dublin (a 429% increase) and €322, 634 for the country as a whole (a 382% increase) in 2007 (DEHLG, 2009 via Kitchin *et al*, 2013). In the extended wake of the financial crash therefore, house values were brought to the fore, as high mortgages became challenging to maintain as incomes fell and jobs were lost.

In this thesis, the global financial crash presents the context and the provocation, rather than the topic. Instead, this study asks questions about what these shifting financial values mean in relation to houses as homes? What does it mean for attachments to the house, to the perceptions of the materials of the house, and the relationships with the possessions contained by the house? What steps are taken to manage the loss of the house (as was the case for some interlocutors)? From the outset, the intention of this project was materially grounded, and concerned with interrogating the material presences of these emergent situations, for example how materials came into question as they fell in value. In this contested moment for the house, this work reminds us that despite some appearances, houses are dynamic entities. Whilst houses are often more permanent fixtures that can become backdrops to other topics, under pressure their composite parts and more processual elements come to the fore¹ (Carsten & Hugh-Jones, 1995: 4).

To insert myself into this context of mortgages and house values, and meanings of houses-homes and their materials, 26 months of fieldwork were undertaken based with a mortgage advice organisation in Dublin, capital of the Republic of Ireland. This organisation offered mortgage debt advice and support to people struggling to pay their mortgages and consequently at risk of losing their homes. The widespread scale of these issues indicated by

¹ *'It is only under exceptional circumstances – house-moving, wars, fires, family rows, lost jobs or no money – that we are forcibly reminded of the house's central role and fundamental significance.'* (Carsten & Hugh-Jones, 1995, 4)

the levels of mortgages in arrears was reflected both in the ongoing stream of people interested in and contacting the organisation I was based with for advice and support, and the rise in cases appearing in the Repossession Courts, as well as the continuous coverage of aspects of mortgages and housing in the Irish media, with stories frequently leading the news coverage. Notably, mortgage difficulties were experienced across a swathe of the population that might not otherwise have anticipated them. Fox O'Mahony and Sweeney note that the events of the global financial crash have brought to the fore 'adverse consequences associated with losing their homes to many individuals and households who might not have previously expected that they would be exposed in this way' (2011: 1)

Figure 1. 'Stay in your home' flyering in Central Dublin, 2013



For those faced with losing their houses, this was most frequently a situation which emerged with painful and agonising slowness. Particularly at the beginning of fieldwork in 2012, several elements conspired to mean that this was phase of limbo for many homeowners in mortgage arrears. There was a perception that lenders were in at this point in varying degrees of chaos with the volume of people in mortgage arrears. Whilst longer term possibilities that represented options or solutions for debt relief had been promised, they were yet to be enacted. In the meantime, some had received temporary arrangements to extend interest-only periods on their mortgages, but generally these only lasted for a few months². In addition, bankruptcy, a legal mechanism for dissolving debts, was a punitive 12 years (compared to a 1-year term in the UK, and even shorter in parts of the US). Further, a legal decision known as the Dunne Judgement meant no banks could not seek repossession of residential properties (vs. investment properties)³. Even when repossession proceedings could later be brought, these would typically take a period of one to two years to be enacted where successful, as they generally

² During the latter half of my fieldwork, whilst repossessions cases were also increasing (the legal loophole having been addressed), several options to manage mortgage debt had begun to emerge and be enacted.

³ Whilst this was positive for mortgage-holders, it also added to the sense of limbo. This followed an omission in the Land and Conveyancing Reform Act 2009 In July 2011, but this 'loophole' was addressed in 2013, and repossession proceedings could then be brought against residential properties.

involved multiple legal sittings. This was therefore a version of precarity that enforced endurance

Across these occurrences, people frequently experienced long periods of uncertainty in relation to the tenability of their homes, unclear on whether they would be losing them or staying. From the start of the mortgage falling into arrears, it was typically a period of years to either losing the house through repossession, deciding to give it up, or obtaining a solution, such as coming to an arrangement with the bank, and consequently the house being saved. Whilst often agonising, methodologically, this slowness was revealing in that it allowed for reflection and contemplation in relation to houses, with both reflexive considerations and micro-details (which might have otherwise have gone unnoticed) able to emerge. In her article on the routines of the house, Douglas highlights how some elements of the house are only revealed over longer scales of time; there are annual rhythms but there are also 'longer cycles, as testified by the standard pair of coffin stools always ready for the funeral wake in East Anglian houses' (Douglas, 1991: 294). This thesis addresses a phenomenon that is also attached to a specific and longer timeframe, and the extended duration of fieldwork prompted by my part-time status corresponded positively with the timescales involved here. In a reversal of the what will be termed the 'animation' of the house (this will be described in the next chapter), this involved an accumulation of often small, specific acts that acted to transform a home back into a house.

Before progressing further, it is worth clarifying some use of terminology across the thesis. The house and home are different yet overlapping terms, and the dominant terminology used in this work is 'house' on the basis that this is more broadly defined and more firmly takes in the material structures of the house, and as such presents somewhat of a more neutral option. Yet a key focus of this work is engaging with the fluctuation in the sense of home that goes beyond the material structure of the house (as will presently be outlined). Correspondingly, both terms are variously utilised and sometimes conflated as house-home⁴. In addition, the phrase 'interlocutors' is generally used throughout to refer the core group of people who were interviewed in relation to this work. This is intended to capture in this the discursive nature of these interactions, in particular in relation to the finely-gained nature of some of the comments and observations that were taken forward. Here, the terms 'informants' or 'participants' felt too strongly factual, and 'borrowers' or 'clients' (of the organisation) too far removed. Alongside the use of the term interlocutors, at the same time, I take responsibility for the proposals presented across this thesis, particularly as they are the product of a sequential programme of analysis. In addition, whilst the technical details of mortgages and house repossessions are largely omitted from the main text in order to focus on the topics in hand, some more technical details are included in the footnotes. In particular this includes the legal procedures of house

⁴ The usage of house-home is distinct from the Irish term 'home-house', which will be discussed in Chapter 2.

repossession and bankruptcy⁵, and the arrangements some interlocutors made with lenders in order to eventually be able to hold onto their houses⁶.

1.2. Contexts of the mortgaged house

1.2.1. Uniting the financial and material

The approach taken across this thesis involved a bringing together of financial shifts and material significances. As geographers Jacobs and Smith observe, in the literature the financial and material spheres of the home-house are often divided, with an often-implicit binary division between accounts of the home as a site of meaning and the house as an asset (Jacobs & Smith, 2008). The multiplicity, and often conflicting characterisations in relation to different spheres of the house/home are well acknowledged (e.g. Heynen, 2005; Smith, 2008; Rosenberg, 2011; Sjørnslev, 2012; Allon & Reddan, 2012), but the house (vs. the home) tends to be more rational, financial and asset-based. It is impossible to draw these distinctions absolutely; for example, Guyer observes the problematic status of the house as a small-scale asset, because of its multi-faceted nature (1997: 120-121). However, spheres are frequently both considered and studied separately, and consequently a volume of work follows the same divisions. Several reasons for the perpetuation of these divisions are outlined by Jacobs and Smith in their review article on this topic. As they observe, considerations of the house/home as a whole have particularly focused on aspects of consumption; ‘an exercise in ‘taste’ and ‘distinction’...’ (Jacobs & Smith, 2008: 516). They suggest these considerations are anchored firmly in understanding the home as a site of meaning and personal expression. Whilst this has positively expanded the understandings of the home, the volume of work here has also led considerations in particular directions, and away from others, including the ‘financial logic’ of the house (Jacobs & Smith, 2008: 516). Whilst some accounts here are indirectly linked to finances via the concepts of distinction, taste and class, they are frequently not linked directly, and otherwise choices and actions in relation to the house have been framed without connecting these choices to the financial flows of the house. There is also a tension between what people chose and intend to present (such as in relation to taste and décor) vs. constraints and forces, such as financial ones, that may oppose people’s desires and intentions. Clarke, for example, in her study of council houses, highlights how decoration tends to be focused on specific areas of the house (Clarke, 2001).

Another reason for the lack of combined financial and material perspectives on the house/home, that is highlighted both by Jacobs and Smith, and more generally is the submersion of the financial into the everyday (e.g. Langley, 2008; Deville, 2015). Jacobs and Smith term this a ‘blackboxing’ of the finances of the house (Jacobs & Smith, 2008: 516). Guyer

⁵ In most cases bankruptcy didn’t allow people to hold onto their houses, but did enable a write-down of outstanding debt once the house was given up.

⁶ Both across my interlocutors and across the organisation, this was most frequently via a mechanism called the ‘split mortgage’ whereby a portion of the mortgage debt was ‘shelved’.

elaborates further on the blurring and submersion of finances, highlighting a convention for the portrayal of houses as static assets, rather than being worked towards (or indeed, as would be more relevant amongst my interlocutors, worked away from): people are endowed with assets, 'but they do not show people investing in them: maintaining, increasing, scheming, planning' (1997: 119). The submersion of financial flows might also be seen as part of a wider concealment of changes in relation to the house. Levi-Strauss notes the dominance of, and investment in, 'illusory forms of stability' in relation to the house: 'the unstable relation of alliance which, as an institution, the role of the house is to solidify, if only in illusory form' (Levi-Strauss, 1987: 155; see also Buchli, 2013: 71). This invested-in, often-productive, pervasive presence of illusory stability sets up the challenge of viewing dynamic phenomena in relation to the house, and this might be seen to variously apply to routines (e.g. Douglas, 1991, who highlights the 'tyranny of routine'), domestic and affective labour (e.g. Vilar Rosales, 2010) and utilities (e.g. Lefebvre, 1991.)⁷ Lefebvre elaborates on how the physical boundaries of the house serve to misconstrue the nature of its connectedness, particularly in relation to the utilities flowing in and out of it. The finances of the household, including the mortgage, might be considered to come within the same category of some of the other flows described. Lefebvre subsequently comes on to term these blind-spots of perception of movements around the house 'abstractions' (*ibid.*). Disruptions to these abstractions such as where the mortgage or debt falls into arrears (as was the case amongst most of my interlocutors) offer an opportunity to interrogate what was previously concealed, and uncover financial linkages and flows, both in and out of the house (Deville, 2015: Jacobs & Smith, 2008).

Jacobs and Smith suggest that a project of 'rematerialisation' is required in order to link together the financial and material spheres of the house-home, and highlight the concept of the contingent house as an enabling influence in bringing about this need. The contingent house, linked with the material turn and STS perspectives, presents a means through which to bring into view the house in terms of the people and thing relationships it is composed of, along with the alliances that are involved here⁸. Sjørsløv's work on the Danish house also aligns with the project of rematerialisation, albeit described in less economically constrained times. She outlines some of the financial flows of the Danish house particularly in relation to practices of '*cashing the equity*' (which is referred to as re-mortgaging in Ireland). She observes the planning that takes place around the possibility of using the 'free value' stored in the house, in future ideation and planning for the wider family⁹. Practices of re-mortgaging in particular are linked to material upgrades and additions, as well as to the structure of the house itself. Cook,

⁷ '...a critical analysis would doubtless destroy the appearance of solidity of this house... In the light of this imaginary analysis, our house would emerge as permeated from every direction by streams of energy which run in and out of it by every imaginable route: water, gas, electricity, telephone lines, radio and television signals, and so it. Its image of immobility would then be replaced by an image of a complex of mobilities, a nexus in and out of conduits.' (Lefebvre, 1991: 93)

⁸ The concept of the 'housing assemblage' is used by Jacobs and Smith (2008) to encompass both financial and material fields, and connected to a body of ideas inspired by DeLanda (2006) (see also Cook, Smith and Searle, 2013).

⁹ This role for re-mortgaging, which was prevalent in both Denmark and Ireland prior to the GFC, might be presumed to be halted and reversed where houses decline rather than increase in value, as in the situations my interlocutors were in.

Smith and Searle's article on 'debted objects' also embodies the project of rematerialisation, linking the financial flows of the house with specific objects and experiences that have been purchased through re-mortgaging (2013). Whilst work has already been done in linking the financial with the material in relation to the house, this channel can be deepened, particularly in the wake of the global financial crisis of 2008, with some of the outcomes of this still emerging (as is the case with this work), and overall this thesis takes up this challenge to rematerialise the house. Initially at least, in the process of analysis it seemed somewhat difficult to reconcile these two broad domains, but the analytical work done to bring them together has, hopefully, become a strength of this work. Overall, this merger is intended to link economic occurrences and decisions made in financial centres, which are comparatively well understood (e.g. Ho, 2009; Miyazaki, 2006; Zaloom, 2006), with how these decisions materialise in the materials of people's houses (see Chapter 3), in the sinews of their bodies (see Chapter 4) and the management of their possessions (see Chapter 5).

What other frameworks are available to assist in this endeavour of rematerializing the house? In addition to the proposals made by Jacobs and Smith, there are existing works and frameworks, which also go some way to linking financial and materials spheres together. For example, the (material) house and the economy are linked by several authors, at least in an abstract sense. In relation to considering the value of the house, Sjørsløv highlights the classical concept of embeddedness, drawing on the work of Polanyi *et al* (1971). In relation to this she notes that the economic value of the house cannot be analysed separately, but instead 'it has to be approached as embedded, being deeply ingrained in social and political aspects of society' (Sjørsløv, 2012: 384, after Polanyi *et al*, 1971). In these terms, economic value is not an autonomous sphere, but instead a way of relating to different kinds of social networks (*ibid.*).

Gudeman develops the concept of embeddedness through the idea of five concentric spheres of economy: community, commerce, finance and meta-finance, with each being sequentially linked, and the house existing at the centre of these spheres (2016). This position of the house at the centre of spheres of economies was previously elaborated on by Gudeman, working with Riviera. They suggest that all houses are organized around a 'base', which provides an analytical means of linking, in economic terms, the activities of the household with the wider economy or market. This relationship of the base to the context varies, and they distinguish between two specific types of houses, the 'household house' and the 'corporate house'. The 'household house' (found in Colombia, and typically some non-Euro-American contexts) is directly linked with the economy, through the transaction of goods and services produced and purchased by the inhabitants of the house, whereas the 'corporate house' (found Euro-American contexts in particular) is indirectly linked, the definition of this being the presence of external ties:

'The balance sheet of a corporation makes public ties with others, as assets and liabilities. These are the current yet enduring exchanges it maintains on the input and output sides.' (Gudeman & Riviera, 1990: 52)

Thus, not only do Gudeman and Riviera provide a means to link the house and beyond the house, via the base, but they also bring to the fore external linkages and highlight the potential of these external ties (such as debts) to shape the form of the house. This is acknowledged as a linkage that has been somewhat overlooked, and potentially still not well addressed. Carsten and Hugh-Jones observe in the introduction to their key text on the house as an analytical category, *About the House*, that, 'Gudeman and Riviera note that, under the spell of Maine's one-sided emphasis anthropologists have largely failed to see the potential significance of this dialectical relation between house and corporation' (Carsten & Hugh-Jones, 1995).¹⁰ In relation to Gudeman and Riviera's 'corporate house', the link between the financial and material is explored primarily conceptually rather than in detail, given the main function of the corporate house is to contrast with the more firmly considered 'household house' which emerges from their fieldwork. Thus, whilst the corporate house provides both a starting point and a framework both to emphasise the link between the financial and the material, it does not itself engage specifically with detail and as such invites the possibility of taking this further.

1.2.2. The shifting form of the mortgage

Placing some of the financial elements of the house in context, it is relevant to note the structure of the mortgage has significantly shifted over time, becoming much more closely linked with financial shifts and global finances than previously. Collectively these shifts also lend support to why it is an important moment to study the mortgaged house, and its intersection with the personhoods of mortgage holders.

The modern and legal concept of the mortgage¹¹, in something resembling their current form, originated in the 1920's and 30's in the United States¹² (Burkhart 2007). Most frequently, a 'legal charge' (the means by which lenders enforce their right to a property) is placed over the property on the creation of the mortgage in exchange for a loan of an agreed amount being paid back over an agreed term. As long as the state secures property rights, borrowers are able to obtain relatively cheap loans as the risk is controlled because if they default on the loan the lender can take possession of the property (Aalbers, 2012: 8). This is what is termed a secured debt (rather than unsecured debt), whereby an asset (which is the house or property in the case of the mortgage) is pledged as collateral for the loan. Noted legal theorist Burkhart observes how mortgage provision used to be a local commodity with typically up to a distance of 50 miles between borrower and lender:

¹⁰ Gudeman and Riviera ascribe this to ruptures in the discipline in the 1940's. According to Gudeman and Riviera, the concept of corporations could potentially have been integrated into the mainstream of the discipline, with Africanist anthropologists, including Sir Henry Maine's and others descriptions of corporations contained within lineage theory. However, these ideas were subverted by the influx of Asian and Papua New Guinean research, with their associated theories and influences (Gudeman & Riviera, 1990:183-184).

¹¹ The word mortgage comes from a legal French term used by English lawyers in the Middle Ages, meaning death pledge, referring to the pledge ending (or dying), when either the pledge is fulfilled, or the payment fails. It is 'dead' because the pledged land does not contribute toward the reduction of the debt (Maurer, 2006: 17), i.e. not generative in itself.

¹² See Bill Maurer's book on Islamic Mortgages, '*Pious Property*' (2006), for an extensive review of the historical and legal developments in the mortgage over time.

'Until relatively recently, prospective home owners borrowed from a lender located within fifty miles of their land, and the lender held the note and the mortgage for the entire loan term.' (Burkhart, 2007: 1034).

Now, mortgage lenders are no longer typically located within 50 miles of the mortgaged house. Over time there has been a shift from local to national provision; where mortgages evolved from being a service offered by local and regional building societies (which were dominant in the Irish market until the mid 1980's) and other specialist lending agencies, to the current model where the majority of lending has been taken over by national and international banks (Burkhart, 2007; Murphy, 1995: 142). This move has coincided with similar movements in the provision of other goods and services, including other types of credit (e.g. Calder, 2009; Marron, 2012), though the mortgage operates over a much longer timespan. Thus, the mortgage shifts from a debt embedded in locally situated social relations to a more impersonal and removed one (e.g. Maurer, 2006: 23). Many interlocutors experienced a contrast between their nationally held mortgages, and their locally held credit union accounts, which tended to be dealt with more personally.

The development of practices of securitisation represent another shift in relation to the mortgage, which combines the lengthening of credit networks and the establishment of alternative circuits of value (Allon, 2015: 687). Securitisation began tentatively in the US in the late 1960's and reached Europe in the late 1980's (beginning in the UK) but the technologies to process transactions on a large scale only took off on a large scale in the late 1990's and early 2000's (Maurer, 2005; Aalbers, 2008, Sassen, 2012: 74). Securitisation has taken different forms but is generally a process of certifying and bundling mortgages together and creating saleable shares that can then be sold on the secondary market as investment products. This is a public market where mortgage loans are bought and sold, between mortgage originators (lenders), mortgage aggregators, and investors such as government, pension funds and insurance companies. This results in 'secondary' or 'alternative' circuits of value (see Lefebvre, 1970: 159-169; Harvey, 1978: 106-107); Sassen notes how securitisation represents a series of innovations more aligned with high finance than traditional banking (Sassen, 2012: 74)¹³. Certification heightens liquidity and transparency and broadens investor appeal through eliminating the need for local knowledge in order to invest (Aalbers, 2008: 154, Burkhart, 2007: 1032). According to Maurer, the mortgage is already an abstraction from the property based on the borrower's credit, yet the process of securitisation further abstracts the mortgage from the property (Maurer, 2006: 21).

Returns from sales allow banks to make further mortgage loans, and thus securitisation facilitates greater levels of lending. As noted by Maurer, the growth of secondary market insulates lenders from the risk of any one individual default, allowing them to spread the risk of issuing mortgages (Maurer, 2006: 21), which in turn facilitates variously more widespread and also riskier lending including to more modest-income households (Sassen, 2012: 75). Whilst

¹³ Several authors have written on the history and development of secondary mortgage markets and securitisation, including Sassen (e.g. 2012) and Aalbers (e.g. 2008).

the mechanism of securitisation might be hailed as innovative, the predatory lending culture that developed alongside it is more controversial, as well as 'permeated by sharp asymmetries' (Sassen, 2012: 82).¹⁴ This is particularly in the United States, where sub-prime lending had particularly racial dimensions with high rates of lending amongst some black and Hispanic communities (e.g. Wyly et al, 2006) but also in Europe, including the Republic of Ireland, where subprime mortgage providers included Haven, Pepper and Start. Even from their origins in the English Middle Ages, mortgages have always contained an element of risk, with a loss of rights if a party fails to fulfil the obligations of the contract. However, the securitisation of subprime lending enabled it to be potentially profitable to lend mortgages that are expected not to be paid, and instead exploit the newly expanded chain of linkages and 'make money from money'. Graeber describes this as a web of designed-to-fail securities; lending money for mortgages that were destined to fail, and markets taking bets on how long it would take people to default on their mortgages (Graeber, 2015: 15).

Alongside changes in structure of the mortgage there have also been significant changes in their terms, making mortgages much more enduring relationships. In the USA in the 1920's, standard mortgages were five-year loans followed by a balloon payment of the total value of the house whereas the 30-year mortgage loan is now a worldwide standard (Sassen 2012: 74). Historically Irish mortgage contracts were 20 years but average terms in the Republic of Ireland increased to 31-35 years by 2007 (Cronin & Monks, 2006; Doyle, 2009; Drudi *et al*, 2009). Thus, mortgages take up significant proportions of life expectancies and the level of commitment made by people has increased significantly over the period of the modern mortgage. Sassen observes how mortgage has been a source for innovation for traditional-style banking, including through the length of increase in terms and types of products, and also through the development of intergenerational loans in some locations (2012: 74)¹⁵.

Mortgages are not only now generally for longer terms, but in fluctuating economies can proportionally demand larger amounts of incomes. Burrell observes that the economic relationality of the house is visible, 'given any home rests on an ability to pay rent, mortgage, living costs and bills, and any household is vulnerable to wider economic structural changes' (Burrell, 2014: 147). This balance was placed under particular pressure by some of the lending which took place during the Celtic Tiger period, when lending was elevated. There was an often-delicate balance amongst my interlocutors between income that sustains the house, via the mortgage, and the income which maintains the household. For example, the husband of Sinead (pronounced '*Shin-ade*') had lost his job following the downturn, and she consequently described the pressure on their finances:

'It's the first and most important thing to pay, it always kind of was but it was just that we couldn't always... Because right now it couldn't be any tighter if we tried, you know.'

¹⁴ See Sassen's description of development in sub-prime loans in the US and elsewhere for an extensive account of subprime lending (Sassen 2012).

¹⁵ 90 and 70 year mortgages have been introduced in Japan and China respectively, in the 1980's in Japan and the 2000s in China, intended to be paid over three generations and cover the cost of housing in a boom period. (Sassen, 2012: 74)

Jesus, like a week before pay day the fridge is bloody empty, you're scraping for what you're going to make, it shouldn't be like that, not when you're out, your husband is out working his arse off full time, it just drives me mad, you know.'

In relation to the role of mortgages, Maurer characterises a shift in ownership discourse from property rights to practices of risk and insurance (1999: 365, see also Ford, Burrows & Nettleton, 2001). According to Maurer, what is at stake here is 'not merely a new definition of property but a new definition of personhood and new form of governmentality' (1999: 366). Aligned with this, Allon observes that whilst debt is often conceptualised as an ahistorical and factual category or defined in terms of the presence of the accrual of interest, there has in fact been a fundamental change in the nature of debt (Allon, 2015: 687), to a 'leverage', defining leverage as 'a dynamic, productive force that can have unpredictable effects' (Allon, 2015: 687). Allon highlights a need to uncover further these changed forms of debt in relation to their impact on households¹⁶ (Allon, 2015: 687), and is keen to resituate debt in relation to recent financial developments:

'especially processes of securitisation that operate not only through systems of abstraction and quantification but also through dynamic engagements with the lived materialities of the social.' (Allon, 2015: 689)

Whilst in relation to securitisation in particular mortgages appear to be ephemeral, abstracted and virtual (see Graeber, 2011), they remain secured in houses at human scales, connected to a single house and person, or pair or group of people. Whilst one side of the arrangement has drifted and expanded with the lengthening of credit networks, the land and house remain in place; an aspect of a 'global-local nexus' that has emerged in relation to the mortgage (Aalbers, 2012: 17). The house becomes a conduit for experiencing the changes that occur, between global-national and household scales, and has the potential to reframe commitments that have been made.

1.3. Methodology and approach

1.3.1. Fieldwork activities

The organisation¹⁷ that I was based with for the duration of fieldwork had been set up in the wake of the global financial crisis, and subsequently, alongside a handful of others, had become an organisational point of contact and advice for people around the country¹⁸. The organisation acted collectively as a gatekeeper for myself, both as an overall entity and via individual colleagues, to accessing people who were either at risk of losing the house due to

¹⁶ "acknowledging the multiple ways in which ordinary households are expected to embrace the potentialities afforded by "leverage"... a symbiotic relationship which is evolving and persistent..." (Allon, 2015: 687).

¹⁷ I do not mention the specific name of the organisation that I worked with but with Ireland being the small size that it is (with a population approximately 4.8 million – 2018), I have also not gone to great lengths to disguise this amongst a small selection of possibilities. However, the identities of core interlocutors are firmly anonymised.

¹⁸ Whilst historically many charities and third sector organisations in Ireland are religiously linked, the organisation occupied a relatively independent position in this regard.

struggling to pay their mortgage, or had already given up or lost the house, but were still burdened with mortgage debt.

I had considered two routes to gaining access to a population of those dealing with distressed mortgages; either accessing people via an advice organisation (the strategy I took), or otherwise a location-based route, identifying a particular area or housing development where people had purchased when prices were particularly inflated and were subsequently more likely to be struggling to pay mortgages. As subsequently emerged via the studies of mortgages and debt that have emerged, both these routes were pursued in other research on similar and related topics on mortgage and housing distress (e.g. Stout, 2016b; Sabate, 2016; Halawa, 2017; Maguire & Coen, 2012). Whilst indebtedness is a topic which often elicits some privacy and concealment, including for some from friends and family, both organisation-based and location-based studies take in field-sites where people are sharing their indebted experiences particularly with other debtors, such as through advice organisations, community and online forums, and public meetings and gatherings.

As with any approach, accessing my interlocutors via an organisation led to associated strengths and constraints. An outcome and a benefit of being aligned with the organisation was that it gave potential interlocutors an initial trust in myself, based on the credibility and identity of the organisation. I also had direct access to the legal and financial expertise of colleagues; a particular asset in the dynamic, frequently shifting environment that fieldwork took place within. However, that the organisation operating as a gatekeeper also imposed a set of both constraints and ties. In the first instance, my presence was exchanged for assistance (e.g. taking meeting notes, administrative tasks, systems organisation); a necessity in a small office where space was at a premium, and on an ongoing basis, it could be a struggle to create the space for my research goals and objectives in the face of the volume of work to be completed at the organisation¹⁹. Being welcomed as a colleague also led to some involvement in the decisions and directions of the organisation²⁰, balanced with striving to maintain an observational perspective. My access was also, as in all gatekeeper situations, mediated. This presented certain constraints in terms of the timing of interviews; contact with interlocutors correlated with their interaction with the organisation, so a number of interviews with interlocutors were conducted because their cases had reached successful resolution i.e. they were able to hold onto the house, having come to an arrangement with their lender. This mediated access did however though offer a beneficial layer of discussion with colleagues about the possibilities that different potential interlocutors offered. This included, for example, discussions on situations that were more frequent vs. unusual, in the context of volume of cases the organisation was dealing with.

¹⁹ Along with the rest of my PhD studies, this was conducted on a part time basis – alongside and as part of fieldwork, I also worked at the organisation I was based at, primarily conducting project management and administrative tasks, as well as alongside this working on commercial market research projects on a freelance basis.

²⁰ For example, I took a particular role in the organisation of information seminars on mortgage arrears and later bankruptcy, the design of the new website, and the structuring of some internal processes.

I conducted conversationally-driven extended interviews with 25 core interlocutors, and these were primarily conducted in their homes²¹. The set of core interlocutors had all engaged with the organisation I was based with, and this engagement was broadly driven by the desire to either avoid eventual repossession of the house, or to resolve the issue of large amounts of outstanding mortgage debt, where the house had already been given up. Alongside the core interlocutors, I was immersed on an ongoing basis in the day to day workings and interactions of the organisation, conducting participant observation and engaging with both colleagues and others who were contacting the organisation. Enumerating some of these activities more specifically, I attended at least 50 initial consultation meetings, made at least 15 visits to different repossession courts²², and 15 visits to the sole bankruptcy court. I participated as well in the processing of at least 100 voluntary bankruptcies, and on behalf of the organisation, organised approximately 50 information seminars around the country. Thus, overall this fieldwork comprised three major types of field sites: (1) the office and activities of the organisation (including extensions of this, such as the information seminars), and (2) people's houses-homes and (3) the Dublin law courts (both in relation to house repossession and bankruptcy proceedings)²³.

Multi-sited ethnography was originally used as a term by Marcus, and in his originating article he identifies several distinct forms of this. These forms are: using multiple field sites in order to perform a mapping, and follow either the people, the thing (see also Kopytoff, 1986), the life or biography, the metaphor, or the plot, story or allegory (Marcus, 1995). The concept of multi-sited ethnography is frequently cited and has come to be used on a widespread basis to validate many forms of ethnographic research that do not follow the historical anthropological template of being based in a single and contained community. As such the term has taken on some generic connotations yet remains foundational in expanding the range and variety of anthropological applications. This project does not follow a pure structure of one of the original types of multi-sited ethnography outlined by Marcus. Whilst it does go some way to 'following a thing' (i.e. the mortgaged house), the project structure was also determined by the practicalities of setting up the research (e.g. via the organisation), alongside a desire to capture a varied range of data, working with what was accessible. For example, it was not initially intended that legal proceedings and the courtroom would become a field site, yet given that this both was accessible and seemingly rich, it came to be included in fieldwork activities.

The three broad types of field sites included offered contrasting yet complementary types of information. Firstly, the office of the organisation acted as a gatekeeper, and as a source of interlocutors and contacts, as well the financial underpinnings of mortgage debt, and an overview of the types of examples of situations people found themselves in in relation to the mortgaged house. Alongside this, was access to expertise and the latest developments in

²¹ A number of these were conducted where they were currently living, given that some had already given up their mortgaged houses.

²² Both the High Court (based in Dublin) and Circuit Courts were able to make house repossessions – I attended sittings at the High Court and Dublin and Meath Circuit courts.

²³ Note these are listed sequentially, rather than in order of importance.

relation to mortgage debt via colleagues (a mix of legal professionals and debt specialists and advisors). The second type of field site of houses-homes offered a depth of information on the materiality of both houses and possessions, as well as the encouragement of intimacy and openness in relation to personal situations. Finally, the third field site offered a further contrast, of lender and borrower interactions, as well as the legal view of the house-home and household. Whilst the field site of the house specifically, and its associated data of the materiality of the house and the possessions within it, constitute the organising force in relation to the analysis, information from the different field sites had a triangulating effect. For example, Skeggs *et al* highlight how interviews tend to manufacture a particular form of data (Skeggs, Wood & Thummim, 2008), yet some of these were potentially countered by the weaving together of different forms of data.

1.3.2. Accessing the mortgaged house

A guiding element of the fieldwork agenda was to gain access and discuss houses and possessions, amongst a population of people who were struggling to pay their mortgages, and consequently at risk of either losing or having to give up their homes. As Miller notes, much of what matters to people is taking place behind closed doors, with the tension that it can seem intrusive to be there (Miller, 2001: 1). Whilst there are contestations as well about how private the private space of the home is (e.g. Burrell, 2014; Blunt & Dowling, 2006), it still requires negotiation of access, not least as there are indications that the Irish house might be considered a particularly private space. An upholding of the right to privacy in the home is partly rooted in Ireland's colonial history; a rejection of the interference in the home after historical interventions by both what was previously a UK government (e.g. Throop, 1999; O'Toole, 1998). Kitchin *et al* (2012) note the long history of conflict over ownership and control of land, particularly in relation to the British colonisation of Ireland. As a consequence, they note that 'Irish cultural and political life is thus marked by a fierce and combative defence of the rights of the citizenry to exercise almost complete freedom and autonomy over land and property' (Kitchin *et al*, 2012: 1305). This translates to a protectionism of the home within Irish law, and the legal colleagues I was working alongside noted a particular inviolability to the home in Ireland. For example, at the point that I began fieldwork, a recent legal judgement (where a judge describes the reasons for their decision on a case) described the home as 'a place of repose away from the cares of the world' (Sullivan v. Boylan & Ors [2013] IEHC 104). Figures for repossession of homes in the in UK and in Spain was significantly higher when adjusted for population size. For example, in the final quarter of 2012 14,140 claims for repossession were made in British courts whereas during the same period in Ireland, only 238 claims for repossession were issued - 0.25% in Ireland compared with 3% in the UK (Department of Finance, Ireland). Evident as well in Repossession court sittings that I attended was a certain leniency with homeowners who are determined to stay in their homes; orders for repossession may eventually be made, but the process is drawn out with multiple adjournments often being given by judges and registrars to try to give people a chance to recommence sustainable payments on the home if at all possible.

In Throop's book *Net Curtains and Closed Doors*, she describes how she encountered particularly difficulties in accessing people's homes over the course of her research in inner city Dublin; potentially a product of both the historical context (as just mentioned) as well as the working-class nature of her population (Throop, 1999). Similarly, the home spaces of UK working classes are considered to be particularly closely guarded to all aside from kin (e.g. McKibben, 1998, cited in Miller, 2001: 3, see also Perry, 2013). In Throop's work there is a particular community closeness emphasised that engages both with the working class, as well as sharing similarities with ethnographies of rural Ireland, that as noted by Wilson and Donnan (2006: 22) that is evident in Arensberg and Kimbell's original 1930's Irish ethnography in County Clare (see also e.g. Scheper-Hughes, 2001; Saris, 1996). Both rural and urban working-class communities act as close-knit networks of knowledge and information. Throop proposes that there is discomfort in self-disclosure, and instead long-term interactions create closeness, and there is a focus on events over emotions (Throop, 1999: 147²⁴). Whilst small-scale communities, and their associated forms of interacting, remain a strong feature of Irish society, the dominance of these forms has perhaps to some extent been idealised, as well as perpetuated by a series of ethnographies of small-scale rural communities. In fact, over the last generation in particular, a more mixed picture of Ireland has been emerging, whether through satellite and estate communities situated around Dublin (e.g. Coen and Maguire, 2012) or immigrant communities (e.g. Maguire, 2004). In conjunction with this, it is noted how Ireland presents a particularly finely tuned combination of the modern and the traditional 'that is moulded by multiple local and global forces' (Wilson & Donnan, 2006: 1). The growing pervasiveness of more varied forms of living might be said in part to propagate less connected forms of communities, and this seemed to be the case across my population.

The defining feature of my population was that they had encountered problems in keeping up to date with their mortgage payments, however in addition many of my interlocutors, as well as a wider population who engaging with the organisation, had moved away from areas they were born in or grew up in in order to be able to afford to buy a house at the heightened prices at the peak of the Celtic Tiger boom. Others (though not core interlocutors) had purchased one or two-bedroom apartments that they later expected to be able to sell and trade up to a house; apartments being a relatively rare form of housing in Dublin up until the 1970's (e.g. Reynolds, 1986). Consequently, both of these groups were more frequently not part of closely-connected communities on a day to day basis, and in some cases had seen their dwellings as 'just a place to sleep'. Perhaps because of this profile of some interlocutors who were situated in less-connected communities, but also through my association with the organisation I was based at, which for many held a position of trust, I was largely successful in accessing people's houses. The majority of direct interactions were conducted within people's houses, where possible, whether mortgaged houses, or (where these had already been given up) current dwellings.

²⁴ This characterisation seems strongly relative however. For example, whilst in the process of writing up I conducted some commercial qualitative research between Dublin and Belfast, and found it significantly easier to draw out feelings, emotions and opinions in Dublin compared with Belfast.

Garvey observes that socialising and entertaining at home is particularly pervasive amongst Norwegians (Garvey, 2005: 160). This cannot be affirmed to the same extent in Ireland, in particular due to the presence of the institution of the Irish pub which encourages a particular emphasis on third spaces. This is worth noting in relation to the fact that a few of my core interlocutors expressed their preference to meet in a third space, rather than their homes²⁵. However, at-home social calls and socialising are none the less prevalent in Irish society. Within this, there is a form of hierarchy of which entrances and spaces are used by which type of guests. The back (or side) door and the kitchen table are deemed to be for close and informal guests, whereas the front door, and (what was historically called, and is still called by some) 'the good room' are for more formal, notable and transactional visitors (e.g. McWilliams, 2012). When I visited people in their homes to interview them, I was led to a mix of the kitchen table and the 'good room', highlighting the ambiguous status of these interactions. Perhaps accordingly, discussions took on both formal and informal elements. Overwhelmingly though, discussions were authentic and open (sometimes strikingly so), supported by the fact that this was not a friendship or kin-based interaction, that took place largely outside social networks even when it was at the kitchen table, and thus with less of a need for care in relation to the sharing information.

As well as houses, personal finances are frequently a source of privacy, with Ireland not being an exception here. James notes some of the challenges of researching debt, observing that people were reluctant to discuss personal finances, which she responded to through engaging in circumspection: 'people were more willing to give insights into their own and their families' histories of banking, spending, or saving money than to recount the details of their current financial situation' (2015: S18). Again however, the trust that people had in the organisation that I was based with supported access financial information, as it did to access peoples' homes. Whilst there is not a high level of financial detail featured in this text in favour of a focus on the material, knowledge of people's specific financial circumstances constituted an important foundation and underpins other forms of analysis that have taken place. Having though already shared these details with the organisation, interlocutors were largely happy to re-share these with myself in the context of my interactions with them.

Mortgages and mortgage debt were simultaneously a private and public topic, and this was, observable over the course of fieldwork. There was a general sense of privacy around mortgage debt, but simultaneously as a topic it was featured in the media on an ongoing basis, and the organisation fielded an ongoing steam of requests from journalists and the media for people to interview. Across those I encountered, the amount that people had shared with others about their difficulties in paying their mortgages was strikingly varied. Some had shared information with family members and friends, or at least selected individuals, but in a small number of cases, people had not even shared the full extent of the issues with partners or spouses, generally to avoid worrying them. There was a desire not to be a burden as well,

²⁵ I met 5 of the 25 main interlocutors in third spaces.

particularly amongst people they were less close to. Overall though, most had shared some information with at least a small group of family and friends. It could however, be easier to share these experiences with people not close to you. As well as the response to my interest, this was also evident at the information seminars held by the organisation, where people were visibly happy to be sharing a room with people in similar situations, and often comfortable to share specific details of these with each other.

Overall, the fieldwork context draws attention to some differences between carrying out ethnographic work in buoyant economic times compared with more difficult economic times. In relation to the latter, there are elements of people being more careful, guarded and private, as they experienced difficult situations²⁶. However, the economic situation brought also about a particular reflexivity. This seemed to be pervasive personally and publicly in Ireland across the period that this fieldwork was being conducted. The Republic of Ireland tends towards being a reflective culture in any case, but this was further emphasised by the historical moment. The forms of questioning that people had been doing themselves were valuable precursors to some of the discussions which took place. The context however potentially limited data in other ways, such as in relation to the inclusion of photos in the research process. I did not take many photos within people's houses-homes with some exceptions, despite the material nature of the topic. Reflecting on this, I feel that in the circumstances of this research and the context, interlocutors could have seen this as a judgement on what they had and how they lived. We see later on in Chapter 3 in particular that there was an acute sense of guilt and self-blame amongst a proportion of my interlocutors for the situations that they found themselves in and the houses and possessions they had purchased, despite being victims of the economic downturn. Here it felt difficult to clearly explain my engagement with material topics in terms of a means of processing their situations, rather than this potentially being misread as judgement²⁷.

1.3.3. Sampling

In the construction of the sample of core interlocutors, whilst all were struggling to pay their mortgages, efforts were made to incorporate people who were in a variety of situations in relation to their homes. This was guided by the range of situations and cases across the organisation, both through my observations and in consultation with colleagues. These choices were somewhat influenced by the idea of case study production. However, case studies have a particular definition and associations within Anthropology, following the version of extended case study analysis proposed by Gluckmann²⁸ (Evens & Handelman, 2006: 1-12). Thus, rather than following this specifically, the aim was to include a range of situations in relation to mortgage debt and the house. Examples here included where the house had been

²⁶ This contrasted strongly with my own Masters research, which was conducted with owners of AGA stoves, many of whom had a strong enthusiasm for them.

²⁷ I would be in a stronger position to articulate this more clearly now the project is completed and were it to be repeated, but at the time this felt appropriate.

²⁸ In the version of case study analysis proposed by Gluckmann, the specific is examined to come to the general, rather than proposing the general, using specific examples (Evens & Handelman, 2006: 1-12).

repossessed; where a deal with the lender had been obtained in relation to the house; where the house had been given up, and where bankruptcy was entered into (which mainly also involved giving up the house). In relation to this I was able to consult with colleagues on what situations were more frequent vs. unusual, and what might have stood out to them, as well as those who might be open to discussing their situations. Some of the different cases included reflected the timing of fieldwork – in the earlier stages of fieldwork more of my interlocutors were in limbo, and later on more of them acted in relation to their houses and mortgage debt, whether this was coming to an arrangement with their lender or deciding to apply for bankruptcy²⁹.

Basing myself with the organisation drove my decision to be based in Dublin, but the national nature of the organisation led to contact with interlocutors across the country, and thus core interlocutors lived across eight different counties: Dublin, and the surrounding counties of Meath, Wicklow, Kildare and Louth, as well as Longford and Clare. Different expressions of buying patterns and mortgage difficulties were observable in different areas so it was valuable to be able to capture some of these differences. For example, in Dublin, some were trapped in single person apartments, or living in places which were considered commutable to Dublin but stuck away from friends and family and unable to move. Elsewhere in the country, there was a greater proliferation of people designing and building 'dream houses' which they were then unable to pay the mortgage for. The majority of informants did not know or meet each other but shared a '*discursive space*' in terms of their experiences. There was however a sub-cluster of several interlocutors who were from a particular area, two of whom were known to each other. This could be considered a hotspot for more recently built commuter housing (to serve Dublin), and I visited this locality on several occasions.

There was a consensus amongst colleagues, that was also reflected in arrears statistics, that there was a particular age band who were most affected by the rise of the property market that accompanied the Celtic Tiger, and the fall of the market that followed the 2008 global financial crash. These were people who were making their first house purchases (usually between the age of around 25-35) at the time the property market in Ireland peaked (Kitchin *et al*, 2013). However, both older and younger ages were also affected; older in particular where they had been perhaps drawn to re-mortgage their property, or to invest in a second property to provide for a pension. Overall the sample is more female, which in part reflects the cases seen across the organisation. Where couples had separated, it was more likely to be the female who was 'left' with the house and children, whereas in some cases males had abandoned responsibility for the house. There was also a lesser issue that slightly more males declined my request for interviews than females. A significant number of interlocutors were currently single, at least in terms of maintaining the mortgage, and again this was reflective of cases across the organisation and wider population. Breaking up from a long-term partner and co-owner of the house was undoubtedly a factor which put the ownership of the house at risk, whilst others of

²⁹ Bankruptcy became a viable option for some mid-way through fieldwork due to changes in its structure that were effective from the end of 2013.

my interlocutors had purchased their house solo, which presented another risk factor in the wake of the economic downturn.

Table 1. Core interlocutors

	Name	Household	Mortgaged house status – at initial meeting
1	Tara	Single female	Living with mother and renting out her house to family
2	Conor	Widowed male with one child	Living in mortgaged house
3	Anne	Single female	Living in mortgaged house
4	Rory	Married male with two children	Living in mortgaged house
5	Michelle	Single female with one child	Handed back keys to her house and living with her mother
6	Barry	Single male caring for adult son	Repossession order granted on the house
7	Catherine	Single female with adult children	Living in mortgaged house
8	Maeve (<i>'Mave'</i>)	Single female	Repossession order granted on the house
9	Aisling (<i>'Ashling'</i>)	Single female	Gave up house as part of bankruptcy and renting
10	Margaret	Single female	Living in mortgaged house
11	Shane	Separated male with two children	Living in mortgaged house with new partner
12	Ger (<i>'Jer'</i>)	Married female with three children	Living in mortgaged house
13	Ciara (<i>'Keera'</i>)	Separated female with one child	Sold mortgage house for a loss and renting with new partner
14	Alannah	Single female expecting first child	Living in mortgaged house
15	Deirdre	Married female with adult children	Living in mortgaged house
16	Colm	Married male with two children	House repossessed and living with family members
17	Barbara	Single female	Living in mortgaged house
18	Jane	Single female	Gave up house as part of bankruptcy and living with family
19	Róisín (<i>'Rosheen'</i>)	Single female	Living in mortgaged house
20	Brendan	Married male with two young children	Gave up house as part of bankruptcy and renting
21	Orla	Separated female with three children	Gave up house and living in a caravan
22	Fiona	Separated female	Gave up house as part of bankruptcy and living with new partner
23	Sinead (<i>'Shinade'</i>)	Married female with two young children	Living in mortgaged house (after previously moving out)
24	Seamus (<i>'Shaymus'</i>)	Married male with adult children	Living in mortgaged house
25	Mark	Single male	Living in mortgaged house

1.3.4. Outlook

Before closing this introductory chapter, I would like to acknowledge a notable element in the approach taken in this thesis. A level of suffering was present in the situations my interlocutors found themselves in, and a more well-worn programme of analysis would consider the power structures and moralities that have brought about these circumstances. A hypothesis here is that material practices are more of a focus in expanding economies, particularly in relation to practices of consumption. In contrast, questions of housing provision and housing justice are given greater focus in falling economies as they are required in the service of critiques prompted by overstretched budgets and austerity measures³⁰. This perspective has also been particularly dominant in the Irish media, with particular engagement more recently with the rise in homelessness figures.

In these contexts, this thesis goes against a volume of work engaged with housing provision and quality, and instead considers in detail the material commitments and material in relation to the collapse of the mortgaged house. An emphasis on material negotiations, and the resilience and resourcefulness of interlocutors in relation to the situations they found themselves in, in relation to their mortgaged houses, does not simultaneously condone the power structures that brought these situations into being. It does however, highlight quiet and personal actions and movements that can be overlooked in comparison to what might be considered more dramatic coverage.

³⁰ This would be exemplified, for example, by Desmond's work on rental evictions in Mississippi (2016), and Stout's engagement with the moralities of mortgages (2016a).

PART 1 – ANIMATING THE MORTGAGED HOUSE

Chapter 2. Animation

2.1. Living and animated houses

2.1.1. 'To me, my house is like alive'

Figure 2. Text message from Ger



My mobile phone buzzed on the plastic fold-down table of the train and a text came through, from Ger (Geraldine), one of my interlocutors, who had dropped me off at the train station half an hour earlier. I was returning to Dublin on the train following my visit to Ger, alternating between writing notes and reflecting on the day with looking out of the window at the coastal views. My first thought when I saw the message notification was that I might have left something behind, but instead she too had been reflecting on our conversation, though had managed to do so more succinctly: “just thinking after... to me, my house is as if it’s alive... I know that sounds silly”. It struck me that in a few words she had summarised our discussion, and alongside that moments from encounters with other interlocutors also fell into place. I text her back saying no, that didn’t sound ‘silly’ at all. Whilst most interlocutors didn’t and wouldn’t go as far as directly describing their house as alive (and as will be discussed presently, there are several reasons for this), through their practices and behaviours they did however behave in ways that suggested that their houses were living entities.

Amongst my interlocutors, Ger was a particular expert on her house, having lived in it for the whole of her life, fifty-three years, and as a result was intimately familiar with its sounds and movements. Consequently, she was particularly well placed to reflect on it, and the longevity and indeed the life span, of the time which she had spent in her house meant that her house was particularly alive for her. However, this ‘aliveness’ was also present amongst others of my interlocutors, albeit sometimes in less vivid forms. Significantly as well, across my interlocutors all could and did draw distinctions between houses that were more or less living.

This chapter is concerned with the aliveness of the Irish house, and specifically, it proposes that the Irish house is brought into the state of being socially alive through a process of animation. The process of the animation of the house that is proposed here borrows particularly from Waterson’s use of the term ‘animate entity’ in relation to houses in Tana Toraja, Indonesia.

In South-East Asian contexts in particular, there is a prevalent view in ethnographic accounts that a house is dynamic and has an essence, vital force or life force. This has been outlined particularly by Waterson, in relation to her work on Tana Toraja, Indonesia but also her work 'The Living House' which draws together examples from across the region, including Indonesia, Thailand and Japan (Waterson, 1997). In these South-East Asian contexts, broadly the house is considered to be living, its vitality bound up in its *semangat* (as it may be termed in Indonesia), or spiritual essence. In relation to this, Waterson uses the term 'animate entity' to describe the house (1993: 230), referring here to the life force and sentience which enters the building during the construction process.

Proposing the Irish house as animated draws on Waterson's concept of the house as an 'animate entity', yet the term is not directly transposed, acknowledging differences between how Waterson's South East Asian 'living houses' and the Irish animated house are both defined and how they come into being. At the core of the proposal of an Irish animated house is that distinctions can be made, on a widespread basis, between an animated house and an unanimated one. The animation of the house is a long-term enterprise, that once enacted, consequently fluctuates, and is negotiated on an ongoing basis. Where animation has been lost, efforts are often made to restore it, where possible. The changed economic context experienced by my interlocutors following the 2008 global financial crash was a significant source of mainly declining fluctuations in the levels of animation (or at least desirable forms of animation) that were widely discussed and referenced by my interlocutors. Another point of emergence of the animation of Irish houses was revealed in how interlocutors dealt with the threat of losing ownership of houses, and for some actually losing or giving up houses as in these circumstances, efforts were made to actively 'deanimate' them (as will be discussed later in this thesis).

The outcomes of distinctions between more animated and less animated house are multi-faceted (and will presently be elaborated on), but includes ascription of greater meaning, significance and relevance for houses that are more animated. It also includes a sense of greater attachment on the part of the owner; a particular connection between the person and the house. The animation of the Irish house is something that is desirable; something that most homeowners would aspire to, at least some extent. For most, an animated house is generally deemed to be a preferred state of being; seen as generative and productive and future-orientated, signalling its status as a financial asset, as well as being more hospitable, fortuitous and generally more positive. This transformative process of animation is also aligned with the Irish house becoming a home. One of my interlocutors, Conor, talked about this in terms of his house being a 'proper house'; a hierarchy of animation is firmly present within this classification. Overall, animation is a means of transcendence; a means of making the house 'more material' (after Miller, 2005: 16).

Overall, this animation of the house can take a seamless, somewhat imperceptible form whilst in operation but becomes perhaps more noticeable when it declines, or when houses are placed in comparison with one another. A less or unanimated house has an interchangeable quality; it might be said to be 'just bricks and mortar', and thus just an asset, or even a debt, rather than more complex meanings. As is discussed in subsequent chapters, less or unanimated houses can also be seen to be static or stagnant, lacking a sense of movement and progression and can be felt to be lacking, disappointing, or uncomfortable. In the examples explored in this thesis, declining animation was firmly linked to downturns in the economy, and thus also took on a wider, symptomatic significance.

The animation of the house described in this chapter is discussed primarily in terms of its creation and enhancement. However, given that my interlocutors were at the point of either potentially or actually losing their houses, in relation to the fieldwork conducted the animation of the Irish house was revealed both retrospectively and through the literature, and through contrast to practices which were intended to deanimate the house as people left them. In reflecting on their houses, interlocutors recalled and recounted processes of animation that had been enacted particularly when they had originally purchased their houses. These contrasted with practices some were currently taking in order to separate themselves from their houses. Thus, the overall proposal for the animation of the Irish house, and of its materials, is not only predicated on the on the contents of this chapter, but also further supported and developed in later chapters, in particular Chapter 5, as reversals of the animation of the house are attempted, where continuing ownership was placed into question, and where houses were lost or given up. As Buchli observes we must consider the ways that 'attachments are made in the material world' in order to consider the immaterial, i.e. the means by which things are made less material (2016: 1). With reference to this dualist strategy, this chapter and Chapter 5 should be read with particular reference to each other.

Whilst in the form described in this chapter, the animation of the house is desirable and largely under peoples' control at the point of setting up the house, and can be enacted knowingly and strategically, the animation of the house is not without unintended and unforeseen effects. The animation of the house can later become problematic and difficult to manage, particularly in the circumstances of economic decline that my interlocutors found themselves in. Whilst levels of animation can increase and decrease, overall animation is an act of creation and both takes its own direction and cannot be wholly reversed. As subsequently considered in Chapter 3 on Value Transformation and Chapter 4 on Embodiment, the effects of the animation of the house, once set in motion, can be both unexpected and disturbing for people, and re-animation of materials can emerge. As described in Chapter 5, much effort can be put into 'separating' from and shutting down the house, and this is not always a successful endeavour. Whilst animation is enacted at least in part strategically and knowingly (see Hoare, 2014), this also creates a vulnerability and an attachment, resulting in obligations that can in turn be exacting and demanding.

2.1.2. House distinctions

As already suggested, distinctions between more and less animated houses were frequently, albeit sometimes subtly, repeated by interlocutors. Mirroring this, distinctions between houses, as well as hierarchies between different houses that might otherwise be similar, appear across the anthropological literature on houses. For example, distinction is subtly present within Levi-Strauss's influential accounts of house societies. These writings take in Yurok Native American, Austronesian and Medieval European noble houses, and span a number of years and texts, and are consequently somewhat disparate, particularly as they were intended to constitute a further kinship category (Carsten & Hugh-Jones, 1995; Gillespie, 2000). However, they are united by the idea of the house being an entity in its own right, with the whole being greater than the sum of its parts, and what might be described as an agency of the house which transcends its physical boundaries. One of the most enduring elements of these writings is the description of the house as a moral person (*personne moral* in the original French), crystallizing the formed nature of the house as a social and legal entity: '...the house as a moral person possessing a domain, perpetuated by transmission of its name, wealth and titles through a real or fictitious descent line...' (Levi-Strauss, 1987: 152). Implicit here is there is a lesser version of a house where these elements are not, or not successfully transmitted. The sense of distinction that is present here is linked with endurance, as well as perpetuation through the transmission of property. Levi-Strauss notes that house societies employ a mixture of strategies (descent, property and residence) to maintain the property, and keep the assets of the house intact (Levi-Strauss, 1987: 156). This bounded entity of the house appears to generate a momentum and a centrifugal force over the household who strive towards maintaining the integrity of the house and its assets.

A sense of distinction is perhaps more directly present in Bloch's account of Zafimaniry houses in Madagascar, where a hierarchy of houses is informed by a sense of permanence. Zafimaniry houses are intended to outlast human lifespans, and are constructed from *teza*, a hard wood, which 'gives the house bones' that harden over time, as the family grows and matures. Houses that are classified as 'holy houses' are 'the house of one's forebears that has successfully produced offspring, with the house still growing even after the death of the couple' still in existence perhaps a hundred years after they were started (1998: 61). Similarly, this correlates with Gell's description of the Maori ancestral meeting house, where structures and ancestors remain, albeit augmented, over the course of several human lifespans (Gell, 1998). Gell defines this as a 'temporal object', whose true form and endurance is only revealed over time (Gell, 1998: 236). In Chevalier's French example, this distinction is achieved not through the history of the house but particularly through the contents, namely the furniture. The French country house acts as the designated repository of what Chevalier terms 'furniture capital' (Chevalier, 1999: 92). This is older, inherited family furniture, which fulfils the role of 'anchoring a lineage in materialized space' (Chevalier, 1999: 92; after Weiner, 1985). A distinction is also present in perhaps more functional terms in Carsten's account of Langkawi houses, which are modular

in form, and are added to, and also subtracted over time (Carsten, 1995). The permanence present in these different examples, that has a close connection with kinship and lineage, constitutes a sense of distinction that can be aligned with what in this chapter is being termed animation. As well as permanence, a distinction in relation to qualities of materials is also present in these examples, and this constitutes a desirable form of distinction in relation to houses owned by returning migrants. For example, Smith describes 'the good house' desired by returning migrants in Vanuatu, with 3-6 bedrooms, a separate sitting room, and constructed from durable materials with a corrugated metal roof and cement floor (Smith, 2016: 45). Similarly, Thomas observes the white versus wooden houses relation to those returning to Madagascar (Thomas, 1998).

Birdwell-Pheasant describes the historical Irish long-cycle house system in a further example of distinction that is linked both with permanence and materials. The system was a means to preserve the integrity and viability of the farm, and within the system there was a clear two-tier distinction between housing. The long-cycle 'home-place' house and much of the land passed to one heir (the stem of the stem family), who 'generally occupied a house of substantial construction' but other members of the family remained attached to and associated with the home-place, perhaps living close by in temporary or 'short-cycle houses', which were generally of smaller dimensions and/or lesser quality, with some of dwellings being caravans and other temporary structures (Birdwell-Pheasant, 1999: 113-114).

"Such a home-place was not a place for a unitary retreat into privacy, nor a mechanism for the practice of kin exclusion through strict unitary inheritance. Rather it was a place where all those of the place – its descendants – could come together. It was a site for the enactment of the virtues of hospitality. All the children of the farm generally had rights to stay there forever if they remained unmarried or childless and faithful to the integrity of the place under the designated heir." (Birdwell-Pheasant, 1999: 113)

The different house forms within the system are both reflective and productive of forms of relationality. Whilst some of the more specific elements of the home-place have declined as farming in Ireland has shifted, there are undoubtedly still traces both of the distinction in the permanence of different types of houses in rural areas, and the hospitable, informal and inclusive version of the home-place remains a widely held ideal, particularly in rural areas but also elsewhere in relation to extended family groups. The endurance of the concept of the 'home-place' both sets up and frames the idea that some houses in the Irish context are considered to be particularly welcoming and sociable, a site of comings and goings for family, friends and the wider community. In an updated modern context, the impact of a hierarchy of permanence in Ireland potentially invites all who can to aim to create a house with long-cycle (rather than short-cycle) status, suggesting both size, endurance and economic control.

A different angle on house distinction is explored by McCracken, who describes the concept of 'homeyness': 'an "effect" keenly to be sought for virtually every aspect of the home, from its exterior surfaces to the smallest detail of the mantelpiece' (2005: 25). This US-based description is framed particularly in relation to consumer goods, with McCracken considering

in detail the range of elements which may produce homeyness. These include particular colours and patterns and interior details such as bay windows. These also include various qualities such as: diminutive, varied (rather than regimented), embracing (e.g. ivy on a wall), authentic, informal and mnemonic (e.g. framed family photos) (McCracken, 2005). Whilst described in relation to a range of specific strategies, particularly via consumer goods and their arrangement, the outcome of these strategies is a distinction in relation to the house / home, with the implication that homeyness (and dwellings that are 'homier' than others) can be qualitatively discerned. Forms and variations of homeyness are seen on across Euro-American and Antipodean contexts (e.g. Cox, 2016; Bille, 2007). Homeyness also shares similarities with the Danish concept of *hygge*, which whilst a broad concept most directly translates as cosiness (Bille, 2015). Whilst homeyness can be located in specific items or arrangements (as outlined by McCracken), it can also be somewhat imperceptible. For example, Bille observes, in relation to the Danish concept of *hygge* how 'atmospheres denote a sensuous 'something' that takes place in-between things and people' (Bille, 2015: 259). Implicit in both Birdwell-Pheasant and McCracken's descriptions and also highlighted in Jacobs and Smith (2008) is a discernible (albeit blurry) distinction between the categories of house and home; specifically, that a non-homey, non-welcoming dwelling is potentially more of a house than a home in terms of how it is experienced. This is further supported by several authors that highlight some of the inadequacies and challenges of temporary housing or residences, that are 'not homes' (e.g. Parutis, 2011; Greene *et al*, 2013).

A smaller scale but still discernible distinction may also be discerned between different rooms or spaces within a house. This is highlighted in Clarke's account of the furnishing of council houses, where the home decoration choices of tenants are characterised by constraints and trade-offs due to limited budgets (Clarke, 2001). Consequently, tenants had to take decisions on where to focus their efforts and resources, and in doing so revealed areas of focus for themselves. For example, a concentration on the living room corresponded with efforts to find a new partner, or children's bedrooms were invested in and worked on with the intention of settling them into life in the UK. Whilst these are specific examples, they highlight the potential for distinction, and animation, to not only to take place at the level of the house, but on a room-by-room basis.

The various examples included thus far highlight a wide range of features that contribute to a sense of distinction in relation to houses, including consumer goods, atmosphere, material features, architecture, size, kinship association and longevity. In the case of the long-cycle and short-cycle houses described by Birdwell-Pheasant, the distinction is firmly visible with the two types of dwellings, but this distinction is also present in more nuanced terms with other examples described. Irish long-cycle houses, French country houses (with their associated furniture capital), Zafimaniry holy houses, and Maori ancestral houses together represent a particular category of house distinction that emphasises familial permanence and longevity.

However, beyond this category, what is somewhat striking across these different accounts of house distinction is that the inherent distinctions created are not extensively acknowledged, aside from the known blurred categories of the house and the home. What does it mean that some houses-homes hold more meaning and are more elevated than other houses-homes that they are otherwise similar to? These distinctions are somewhat subtle categories to identify, which may be 'hiding in plain sight', and in some accounts, they appear to be somewhat assumed and thus submerged, and also utilised as a descriptive backdrop to other phenomena, rather than the focus of research. However, empirically, the outcome is distinction in terms of meaning and hierarchy between houses, which in the context of this chapter is attributed to animation.

Sitting under the examples thus far described, which reveal (whether explicitly or more implicitly) examples of distinctions in relation to houses, there are also a raft of accounts which document fluctuations in what might be termed the level of distinction of the house. (Note that McCracken's account of strategies of homeyness also does this.) A wide range of areas have the potential to increase the distinction of the house: light and luminosity (Bille, 2007), hospitality and hosting (McDonald, 2013), care (Carsten, 2004; Drazin 2011), presence of hearths (Carsten, 1995), engagement with DIY practices (Mackay & Perkins, 2017; Cox, 2016; Rosenberg, 2011), taste and décor choices (e.g. Cook, Smith & Searle, 2013), house atmospheres (Stewart, 2011; Pink & Leder Mackley, 2014; Bille, 2015), and dirt and patinas (Douny, 2007). All of these elements can fluctuate and be more or less present in relation to a house, and consequently (in relation to how the term is defined in this chapter) contribute to the animation of the house. Alongside these elements that increase the distinction and animation of the house, there is also recognition of a set of elements that challenge or disrupt this; whereby animation can fluctuate in the other direction. For example, in Telle's account of a Sasak house, the house falls into disrepair and becomes an oppressive presence (2007), Steiner highlights how porous and permeable interiors can lead to a sense of 'unhomeyness' (2010), and Burrell describes how burglary events in the house lead to problematised attachments; 'the difficulty of having things appraised through a very different system of value' (2014: 161). These examples highlight an inherent precarity in relation to the distinction, and animation of the house. In addition, overall there is an opportunity for the outcomes of house distinctions to be better connected with the various processes by which these distinctions are created, as well as diminished, and this work aims to address this connection.

2.1.3. 'The force in the thing'

The distinction between houses that has just been outlined is accomplished in relation to the Irish mortgaged house through a series of animatory processes that will be presently outlined in this chapter. But what is the significance of the distinctions that result from these animatory processes? One direction for this lies in Mauss's foundational work *The Gift*. In this work, Mauss poses the question 'what force is there in the thing that is given that makes the recipient return it?' (Mauss, 1925: 33). Whilst Frank observes that the widely-assumed answer to this is

hau, she contests this and proposes instead that Mauss incorporates a range of ideas here, such as Roman legal institutions such as *nexum* (Frank, 2016)³¹. Whilst the details of Frank's contestation are less relevant to the questions at hand here, one of the outcomes Frank suggests is that Mauss's engagement with the 'force in the thing' specifically becomes more comprehensible with this re-reading, and thus makes a call for this to be reconsidered more widely (Frank, 2016: 261-262).

The 'force in the thing' is an area that is seemingly not fully developed by Mauss, as is suggested in various discussions of the work, with one of the critiques of Mauss's characterisation of this is that there is a conflation of the force in things with force in people. As Raymond Firth observes: 'By a transition, for which no authority is given [by Mauss], the *hau* of the giver, not that of the gift, is finally said to be at the basis of this compulsion to repay' (Firth, 1959: 413-414, cited in Frank, 2016: 262-263). Frank highlights how 'spiritual power' is initially imagined by Mauss as the force of the thing, but in the next paragraph this has been transferred to force of the owner in the thing (Frank 2016: 263). However, Frank does not believe this to be 'mere sloppiness', as Mauss goes on to perform the same translation in relation to his reading of the Kwakiutl data. In both cases, Mauss 'slips ineluctably from the personality or agency or spirit of objects, for which he presents an ethnographic basis, to the spirit of the owner in the object, for which he does not' (Frank, 2016: 263). Frank goes onto speculate on possible reasons for this strategy by Mauss (which again is less relevant to this discussion), but some further effort is required to separate out 'the force of the thing' from forces related to people.

Despite Mauss's conflations between the forces of people and things, there is an attribution of a force to things that is independent both of persons and of authority. As Frank observes, 'Mauss conceived gift exchange as showing the way in which things create obligation "automatically" – i.e. without recourse to authority' (Frank, 2016: 269). Within Mauss's writing, this 'force in the thing' is particularly evident in the distinctions he highlights between typologies of things, for example Melanesian *tonga* vs. *olaa*, and a similar Roman distinction between things that are part of the family vs. those that are not. Melanesian *tonga* are 'permanent paraphernalia', particularly passed through females, such as mats given at marriage, as well as decorations and talismans, that are 'kinds of fixed property – immovable because of their destination' (Mauss, 1990: 9) and thus containing more force. In contrast *olaa* are objects, mainly tools, that specifically belong to the husband, and are 'moveable' (*ibid.*) Mauss describes a corresponding form of distinction between things present in Ancient Rome; between *res mancipi* (precious things, immovable goods) which could not be disposed of 'save according to the precepts of the *mancipato* and *res nes mancipi* consisting of other items (Mauss, 1990: 9).

³¹ This is discerned both Mauss and Hubert's correspondence with legal historian Paul Huvelin, alongside the text of *The Gift*.

This distinction is also present in French property law, such as in the categories of *immeuble* and *meuble* property. This form of distinction is also later elaborated on by Weiner in her explication of inalienable vs. alienable objects, where she highlights the difference between possessions that are tied to their settings, and possessions that under certain circumstances, are allowed to circulate (Weiner, 1985: 210-12; Weiner, 1992). This distinction is considered as well by Chevalier in her exploration of French furniture, and the creation of 'furniture capital', tied up with the process of anchoring to particular residences (1999). It is also seen in Newell's discussion of hoarding and storage in the US in relation to 'certain kinds of things', and here he refers to the concept of *hau* specifically:

“...many US subjects have gone on silently feeling as though certain kinds of things have a different kind of value akin to the Maori concept of 'hau', a deep-seated personhood that grants such objects membership and agency within our social lives.”
(Newell, 2014: 209)

The implication in all cases is that the permanent and immoveable categories of objects (*tonga*, *res mancipi*, *immeuble*, inalienable, furniture capital) have a particular, different or greater 'force in the thing' compared with their counterparts. It should be noted here that whilst Mauss's concern in *The Gift* is the bearing of force on reciprocity, 'the force in the thing' has wider applications than reciprocity alone, being a more general state distinguishing different forms of forces in things. Decoupling 'the force in the thing' from reciprocity specifically allows more detailed consideration of the distinctions between the different and dualist categories of objects that have been set out. This is seemingly a process of distinctive transcendence; a means of becoming more significant, distinctive and material, yet these categories are not permanent or static. Whilst Mauss's attempts to universalise *mana* were criticised for attempting to raise a specific phenomenon 'to the status of a general explanation' (Sahlins, 1973: 150, see also Levi-Strauss; Holbraad, 2006), it seems that the same criticism may not be levelled as directly at *hau*, given the apparent recurrence across locations and times. As Frank observes, 'Mauss fit *hau* into a paradigm that ultimately derived elsewhere' (Frank, 2016: 263). Instead, the concept of something akin to *hau*, isolated from *The Gift*, might perhaps be considered a placeholder for 'the force in the thing' that is potentially a widespread phenomenon that highlights a particular strength of relationship between people and certain categories of things.

The identification of a form of a force present within things resonates with the concept of animation of the house that is proposed in this chapter; animation might be considered a mechanism for the creation of 'the force in the thing'. As has been set out thus far in this chapter, in relation to the Irish mortgaged house, more and less animated houses are perceptibly known and felt, as are houses that are less animated than they were previously. Between the two points of less or unanimated, and more animated, the house has seemingly acquired 'the force in the thing', entering a distinct category of objects and materials, and holding an independent vitality that is not linked to authority. This is also the means through which a house becomes a home or at least a 'proper home' as one of my interlocutors, Conor,

termed it³². In addition, the identification of force present in things engages as well to considerations of responses to claims that have been made for the aliveness of objects outside of Anthropology (as will be considered in the next section).

The significance of the distinction between categories of objects that Mauss identifies has been somewhat overlooked in relation to Mauss's account, forming as it does a backdrop to more 'starring' elements, such as the theory of the gift, and the attempt to universalize the Polynesian concept of *hau*. However, beneath these diversions, multiple and extensive examples of these seemingly empirically distinct categories remain, that are corroborated by later work, as in the case of Weiner's classification of and distinction between alienable and inalienable objects (Weiner, 1992). Further, whilst there is significant acknowledgement of categories of property within Mauss's work there is some staticity present within this. Less attention thus far has been given to how things migrate between being *meuble*-alienable, and *immeuble*-inalienable³³. This is considered in broader terms, such as in terms of transcendence, but less specifically in relation to ascension to the distinct category being considered here. In addition, significantly there is even less attention between how things move from being *immeuble*-inalienable to becoming alienable once more, moving towards obscurity and perhaps being discarded or subsumed. It is proposed that elaboration on this latter point in particular represents a significant theoretical contribution of this thesis. At least to some extent, 'the force in the thing' is visible as it is under construction during the processes of animation described in this chapter. However, it does become particularly apparent in its decline, as was the case for my interlocutors³⁴.

In addition, 'the force in the thing' potentially offers a specific point of view on attachment, cutting through some of the diversity that exists in relation to theories of attachment. Given that the house-home is a nexus of kin, place, structure, and objects, animation of and attachment to the house is at the intersection of elements of kin and place-based attachment, as well as more specific material forms of attachment. A foundational strand of theories of attachment are psychological. For example, Bowlby's foundational work on attachment highlights the need for children to form close relations with other people, particularly their primary carer (e.g. Bowlby, 1958; Bowlby, 1969). Overall, within psychology, attachment is categorised particularly as both a person and childhood-based phenomena, albeit one that influences patterns in later life. Whilst these theories do not involve things directly, Winnicott's concept of transitional objects meanwhile does involve materials rather than people. Comfort objects (such as soft toys, comfort blankets) are viewed as substitutes for the comfort offered by parents and carers, and a means to manage attachment, and the trauma of separation (Winnicott, 1953). In its

³² He used this term as he described the changes in his house-home after his wife had passed away from cancer, and the animation of the house had declined and then subsequently had to be built back up over time, particularly for the sake of his daughter.

³³ Severi's description of the process of 'transmutation' whereby artefacts are transformed into 'living beings' amongst different Amerindian groups (2014: 49) is a particular exception here – he aligns this process with translation (ibid.).

³⁴ Note that the processes of animation described in this chapter were gathered in part from recollection and reconstruction amongst my interlocutors, whilst the processes of re-animation, de-animation or other directional movements covered later in the thesis are attached to a greater and more vivid level of ethnographic detail.

originating form, this theory is childhood-specific but stretching the concept beyond childhood and toys opens the possibility of both the comfort and significance (in terms of maintaining wellbeing, for example) of relationships with things alongside with relationships with people. However, whilst there is material relevance here, these theories are somewhat difficult to transfer directly to the complex entity that is the house.

As Gell observes, houses are 'artefacts with very special characteristics' (Gell, 1998: 252) encompassing a range of different possibilities for attachment:

'...houses are complex artefacts, consisting of many separate, standard parts; they are thus organized or 'organic' entities, unlike, say a bowl or a spear, however wonderfully wrought. Their organic plan and capacity for disassembly and reassembly, remodelling and redecoration allows them to objectify the organic connectedness of historical processes'. (Gell, 1998: 252)

Within the category of objects, the house is seen to have a particular distinctive status. Miller observes that houses are 'the elephants of stuff... huge lumbering beasts that are excessively hard to control' (2010: 81). Legal theorist Radin suggests that the house is particular constitutive of personhoods, in ways that other types of ownership are not (Radin, 1996). This complexity is further emphasised through the fact that the house is both a home (and source of sentiment and nostalgia), and an asset (e.g. Jacobs and Smith, 2008). Low and Altman capture some of this complexity in their exploration of place attachment. They propose that place attachment involves both affective and cognitive elements, as well as practices (1992: 4-5). In her chapter in the same edited volume, Low defines place attachment as a 'symbolic relationship formed by people giving culturally shared emotional/affective meanings to a particular space or piece of land' (1992: 165), and identifies several different forms of symbolic linkages, or processes of place attachment. Gell, meanwhile, highlights some of the more specific mechanisms of material attachment in his discussion of art and artefacts, such as patterning, person-like qualities and the appearance of sentience (Gell, 1998: 118). Given their varied nature, theories of attachment are somewhat difficult to unify in relation to the house, yet the 'force in the thing' has the potential to cut across this, highlighting how an attachment which is cultivated and idealised can prove to be demanding and exacting in changed circumstances. This is further illuminated with reference to Berlant's concept of 'cruel optimism' (Berlant, 2011). Building on previous theoretical work undertaken by Judith Butler (see Deville, 2015: 47-48), Berlant links what she terms 'cruel optimism' with the concept of attachment, observing that 'all attachment is optimistic' but 'a relation of cruel optimism exists when something you desire is actually an obstacle to your flourishing' (Berlant, 2011: 1).

2.1.4. Life forces of the house

Knappett observes succinctly that there are diverse processes through which inanimate things come to be socially alive (Knappett, 2002: 97-98), and this can be seen to apply to houses. In the ethnographic examples referred to thus far, a range of forces are attributed to the distinctions and animations enacted. In Waterson's originating discussion of houses as animate entities, the life force of the Tana Torajan house is attributed to a specific spirit being

with independent sentience. Spirits associated with houses are illustrated in visual form through Thai spirit houses, where a model house is placed outside a house or other building, and acts as a dwelling for the spirits associated with that house, including ancestors, with offerings are made daily to keep them placated and cared for (e.g. Turton, 1972). Whilst the life force of the house in Waterson's account, as well as in Thai spirit houses, is attributed to specific spirit beings, elsewhere in South-East Asia, more generalised forms of spirits accumulate in the house (Waterson, 1997), as well as in other locations, for example 'masters of the land' in Mongolia (Empson, 2012: 122). These different types of animistic spirits are not mutually exclusive; both of these concepts can be present in the same location. In Euro-American contexts, life forces are more vaguely attributed (some reasons for this will be considered in more detail in relation to the house presently). An exception to this though is a phenomenon highlighted by Miller and by Lipman, that of the haunted house (Miller, 2001; Lipman, 2008). Miller observes that this has particular association with long-term occupation of the house (2001: 8-9).

A contrasting form of vitality and aliveness of the house is outlined by Gudeman, who conceptualises 'vital energy' as the central and sustaining current or force (*fuereza*) in the rural economies of lowland Panama and highland Colombia, connecting all material activities: 'assembled from the environment, this biosocial flow gives vitality and fortune to humans, to animals, and to other living things' (Gudeman, 2012: 57). Within this, the house is characterised as a personal and household repository of the 'vital energy' (which cannot be created by humans, only conveyed), contained within the land and harnessed through agriculture, husbandry and management. Gudeman likens the strength found in the house as well as in crops to '*vis vitae*' – the energy of life that humans must have to live (2012: 60). Thus, compared with the South East Asian examples, the force is less specifically located in the house than it is flowing through the house, as part of the 'ribbon of life' (Gudeman, 2012: 57). However, the strength and vitality of the house remains directly linked with the success and fortunes of the inhabitants:

'The house lives on a continuing cycle of strength flowing from base to environment to base through people. When the base is replaced through work, the house supports or sustains itself; when the base is more than replaced through work, the house advances. But when the base is not replaced through work, it is depleted, and if that continues over time, the house fails into "ruins"... Debasement represents more than a loss of money... Their disappearance is the loss of life's vitality.' (Gudeman, 2012: 64)

Whilst a financial link might be implied elsewhere, the South American examples foreground the link between life force and finances; where the life force is flowing well through the house is economically productive. In a similar example of co-dependence that includes economic elements, Empson observes how Mongolian herders conceptualise a household vitality-fortune, which in turn impacts on specific areas of the household, including animal fortune. This was explained by one of her interlocutors:

"If the household vitality-fortune (geriin hiimori) is bad then everything for the family is bad, including the animal fortune (malyn hishig)... if you have animal fortune it means

your food will never be in short supply. Household vitality-fortune means the family will be without diseases and grief and all deeds will be successful..." (Empson, 2012: 119)

The presence of a spirit or life force in the varying forms described (along the spectrum of general to specific) incites a need to align the human plane, with the spirit one (whether enacted wholly or casually). The house is a particularly rich site in relation to this. As Empson notes, the human and spirit worlds have multiple intersections, but in relation to the house in particular this frequently relates to the protection and good fortune of the household or person, and in turn generates need for alignment with these presences and energies within the house (Empson, 2011).

Whilst the spectrum of examples discussed forms somewhat of a typology of life forces of the house, concepts of life force can be undoubtedly slippery. Even within the same geographical region, the characterisation and nature of these life forces are contested. For example, Telle, drawing on her work with Sasak speakers, Indonesia, challenges Waterson's concept of 'life force' amongst the Sasak speakers in Tana Toraja, Indonesia.

'...I hesitate to attribute this to an idea of 'life force' [in relation to the house], a notion Sasak speakers rarely if ever use in this context. The concern with person-house 'compatibility' is not the imputation of life to inert objects, or the infusion of spirit into matter, but evidence of inherently relational ontology.' (Telle, 2007: 2015)

Whilst contesting Waterson's characterisation of life force, at the same time Telle also acknowledges the dynamism of Sasak houses, which are 'closer to person-like beings whose needs change over time' rather than inert structures, and like people, these 'beings' demand attention (Telle, 2007: 203). In support of this, Vellinga notes that South East Asian houses 'do not just act as the site where social life or kinship unfolds, but, rather, that they play an active and essential part in the constitution or perpetuation of social relationships and categories' (Vellinga, 2007: 764). A rich seam of meaning in relation to what it might mean for a house to be person-like or animated is suggested by both Telle and Waterson's accounts, but as illustrated by the differences in their accounts the characterisation of this 'livingness' is contested.

As well as being contested, life force is also an area that has also had fluctuating and mainly declining relevance in the discipline of Anthropology. Life force, in the form of *mana*, might be considered one of the originating concepts in Anthropology, alongside *hau* (a force binding the receiver and giver), both which were considered in detail by Mauss. However, as Holbraad observes, life force or *mana*, has not more recently drawn much 'theoretical mileage': 'after Levi-Strauss performed his disappearing-act on the concept, comparing the semantic 'emptiness' of the Polynesian term 'mana' to that of the French term for 'thing' (Holbraad, 2007: 189). Levi-Strauss's critique followed Mauss and Herbert's largely unsuccessful attempts to universalise *mana*³⁵. Consequently, Holbraad observes that *mana* and other aligned terms often now appear as incidental context; 'bit players in varied stories about how people in

³⁵ Such as in 'A General Theory of Magic' by Mauss and Henri Hubert (1950).

different places see and do things differently' (ibid.). Consequently, the issue of life force has been somewhat sidestepped and avoided detailed critical interrogation across recent ethnographic accounts. On this basis, there could also be limited 'theoretical mileage' in suggesting (as is proposed in this chapter), that the Irish house is 'alive' and animated, locating this within a wider set of examples. Within the paradigm that Holbraad identifies, the animated Irish house is potentially just a further example of how people in different places see and do things differently. However, consideration of 'the force in the thing' potentially prompts a renewed engagement with the wider anthropological significance of life force, based not on the originating source and presence of life forces but on their effects and outcomes i.e. producing a category of property and objects that are distinct from other types of property and objects. This justification places a particular emphasis on an interrogation of the detail of both how life forces and 'livingness' are brought about, and how they are diminished (rather than where they come from). How do they exist on different scales, and what are the implications of bring them into being? How as well are they linked to resources and finances?

In addition, there is a renewed significance and a parallel call to interrogate concepts of life forces, aliveness and animation more directly in the face of recent in-depth considerations of corresponding themes outside of Anthropology. There have been particular contributions here by philosophers of materiality, specifically New Materialists, Vital Materialists and Object Orientated Ontologists (see Jasarevic, 2015). Some of these claims intersect directly with Anthropological concerns in relation to life forces; one of the central concerns of Vital Materialists is for the aliveness and agency of matter. For example, Jane Bennett suggests that everything, human and material, is alive, interconnected and in process, rather than stable (e.g. Bennett, 2010). Bennett describes thing-power as 'the curious ability of inanimate things to animate, to act, to produce effects dramatic and subtle' (2009: 6). She includes within this both a negative power which involves the recalcitrance of things, and their ability to resist human action, but also 'a positive, productive power of their own' (2009: 1). Whilst Bennett actively seeks to distinguish these ideas from concepts of life force, her proposals retains significance for anthropological projects, and most particularly materially-orientated ones:

'What I am calling impersonal affect or material vibrancy is not a spiritual supplement or "life force" added to the matter said to house it. Mine is not a vitalism in the traditional sense; I equate affect with materiality, rather than posit a separate force that can enter and animate a physical body' (Bennett. 2010: xiii)

Consequently, in the face of claims from outside the discipline of Anthropology on the nature of life force and the livingness of things, there is a greater call to consider and to reconsider these topics and themes from within the discipline. Overall, the limited 'theoretical mileage' that has been previously conferred on these questions within the discipline (Holbraad, 2007: 189) both implies an element of neglect and highlights the potential for a revitalisation and renewal in response to calls to action from outside of the discipline. As well as a defence of the existing wealth of knowledge that is situated within Anthropology, this is in turn a call to consider new ethical questions and the contracts of moral relations that are embedded here, through the relevant ethnographic data.

In addition, whilst life forces might have gone somewhat unconsidered within Anthropology, other advances have occurred within the discipline, particularly in relation to materials and materiality. Thus, a re-engagement with life forces potentially also incorporates these developments, which in themselves further the need to understand this area. With the post-social turn across the social sciences, greater consideration and sophistication has been given to the role and the agency of the materials and objects, which had previously had been considered primarily as merely an illustration of the social world (see Strathern, 1990); 'viewing material cultural as merely the semiotic representation of some bedrock of social relations' (Miller, 2005: 3). Jasarevic observes how considering things has lately 'exercised the scholarly imagination', including variously what force resides in them and moves through them, as well as how things are and how they act, and how they come into being and pass away (Jasarevic, 2015: 39). Despite these advancements, Buchli highlights how anthropological material culture studies 'have historically and rather ironically been rather inattentive to the physical conditions of the material world and materials themselves', leaving these considerations instead to the natural science and highlighting scope for more detailed engagements (Buchli, 2013: 12).

Before outlining the processes through which Irish houses come to be animated, it is valuable to mention why animation and aliveness in Irish houses is somewhat evasive. Ask most of my interlocutors outright whether their house is alive, and they are likely to deny it. However, observe how they behave towards the houses, listen to how they speak about their houses, and trace the work that must be put in to separate from the house, and it becomes a possibility. Consequently therefore, it is useful to both to raise and consider this elusiveness as a theoretical and methodological point, particularly as it recurs as an issue at several points during this thesis. Miller highlights the existence of complex paradoxes within materiality, whereby values are simultaneously rejected and embraced, and paradoxes contribute to an elusive quality in relation to materiality. An example Miller describes here is the critique of materiality in a theological context such as Buddhism or Hinduism, whilst it being simultaneously used as a means of expressing religious conviction (2005: 1). Alongside this is a phenomenon that Miller terms 'the humility of things' whereby materiality is often not seen, in that objects have 'obscured their role and appear inconsequential' (2005: 5-6).

Another potential reason for the evasiveness of aliveness which is more specifically found amongst Euro-Americans is what might be termed a 'denial of hybrids' (Strathern, 1998: 380-383; see also Latour, 1993: 140). For example, in comparison with Melanesians, Strathern identifies a reluctance amongst Euro-Americans to locate debt, and consequently value, in bodies. In the Melanesian example she describes, value and wealth is located in the body, for example a bride being a store or bank of wealth for her kin, but these views are not shared by Euro-Americans.

'Twentieth century Euro-Americans... do not like imagine themselves as commoditizing people, and do not, at least in the English vernacular, talk of bodies as piggy banks... On the contrary, recognizing the agency of the owner and thus keeping

the 'persons' separate from what may be owned as 'property' was a hard-won project of their modernism.' (Strathern, 1996: 518)

The 'hard won project of their modernism' incorporates a denial of the possible hybrids between humans and non-humans, though Strathern clarifies that she does not believe this desired separation is fully enacted (1998: 389). For example, she observes elsewhere that this 'hard won project' is not always actually carried through; observing how in certain (Euro-American) formations 'the only possible object of ownership turns out to be a hybrid' (Strathern, 1998: 389). This phenomenon is also highlighted by Latour in what he terms 'acts of purification', whereby separations are constantly enacted between people and things, yet are unsustainable (Latour, 1993: 11). Whilst the challenge of bringing into view the impact of objects and materials is not confined to a Euro-American context, it is perhaps, given the potential denial of hybridity, more difficult to access in a Euro-American context.

Newell highlights an element of dysfunctionality to these denials in relation to his discussion of hoarding and storage in the US, whereby people have 'lost' the ability to engage with how they feel about items they own:

"They find themselves unable to articulate these feelings within any kind of "rational" framework provided by the explicit ontology of so-called modern societies. Thus they increasingly secrete our personal and personified objects behind closed doors, accumulating things they cannot rationally recognize within their closets, attics, basements, garages and storage units, often at great cost." (Newell, 2014: 209)

As alluded to by Newell, the house perhaps presents a particular location for the denial of hybridity (compared with religious or sacred sites, for example). Hoare for example highlights the link between modernity and the house, with a significant role in post-war planning and the post-war ideal of a permanent house: 'a public-private nexus of citizenship, property and family' (Hoare, 2014). The house's role as an asset also has a particular bearing here (Guyer, 1997; Sjørsløv, 2012). As was discussed in the previous chapter, the financial (and quantitative) and material (and qualitative) elements of the house are frequently separated (Jacobs & Smith, 2008).

Methodologically, this highlights a need for particularly close attention to be given to how the nuances of livingness might emerge. Overall, as a point of note, this work has been constructed mindful that if a denial of hybridity is present even in some occurrences, then care must be taken in identifying hybrids via work with interlocutors; for example, the hybridised possibilities of the house may not be verbalised directly. Whilst it is the typical mode of ethnography and of anthropology to interrogate what is said compared to what is done, and what is intended and imagined compared with what occurs, the practice is here enacted in a particularly heightened mode, in the knowledge, and with the challenge, that some of the areas of interest are potential points of denial. However, a resolve to develop an understanding of this area is drawn from the empirical distinction made by interlocutors between animated and unanimated houses. The process of animation produces a house which is a different and perceptible entity; and this transformation is detectable, particularly to the owners but also to others.

2.2 Animatory contexts of the Irish house

2.2.1. Spatial settings

Prior to outlining the specific processes through which the Irish house is animated, it is first relevant to consider the contexts of these animations. As was just observed, the animation of the house is largely desirable, and this is consequently embedded in practices and interactions. The Irish house appears to be particularly ripe for, and well disposed towards, animatory processes (more so than, for example, in some other Euro-American and Antipodean contexts). Two themes in particular are discussed here: the spatial settings of Irish houses and the concept of the home-place.

As Cox highlights in relation to her consideration of the proliferation of DIY in relation to house cultures in New Zealand, house choices and forms are grounded within their specific histories (Cox, 2016). In the Republic of Ireland, house cultures are particularly influenced by the ongoingly agricultural nature of settlements and the associated prevalence of 'one-off' houses (as they are often termed in Ireland), as well as post-colonial influences, which are considered to particularly manifest in the strength of attachments to land and property. One-off houses have their origin in the small-scale farming tradition of the country, with a scattered dispersal of houses across the countryside in accordance with the ownership of (often small) plots of land. This is a longstanding and continuing patterning of the rural landscape: in the 2011 census, 43% of Ireland's housing stock were detached houses or bungalows, and of these, 73% were rurally located (Central Statistics Office, 2011). A more recent iteration of the distribution of dispersed rural houses was enhanced by the publication of category of books containing 'patterns' or plans for houses. This began with a publication entitled *Bungalow Bliss*, subsequently followed by others including *The Irish Bungalow Book*, *Plan-A-Home* and *Roadstone* (produced by a large building supplier). *Bungalow Bliss* was originally published in 1971 by County Meath-based architect, Jack Fitzsimons, and offered a series of Irish house designs with a particular focus on suburban style bungalows. This and subsequent publications become a key point of reference for more recent one-off house design. Publication coincided with a wave of repopulation in the West of Ireland, and the publication of *Bungalow Bliss* is 'frequently credited (and discredited) with being the most significant influence on the shape of the modern Irish landscape' (McNamara, 2006: 10). As noted by McNamara in her discussion of the socio-cultural status of the bungalow in Ireland, contained within the popularity of one-off houses are elements of post-colonial identity, in part positioned opposite to English urban and industrial materialism (2006: 63). The discrediting of these developments refers to the significant impact on the landscape particularly in areas of natural beauty, and the intersection with what have been perceived as lax planning laws and kitsch taste (ibid.). The term 'bungalow blitz' (i.e. blitzed across the landscape) was coined by Irish Times journalist Frank

McDonald in a series of well-known articles published in the 1980's condemning one-off housing (ibid.).

The form of the Irish one-off house shares similarities with the Danish 'parcel house' described by Sjørsløv, which is so named because it sits on a parcel of land, although this is usually found in the suburbs (vs. in rural areas). The house is typically sited in the centre of the parcel and thus the entire circumference of house can be walked around, distinguishing it from apartments and semi-detached houses (Sjørsløv, 2012: 388). Similar to the parcel house, the Irish one-off house is typically placed centrally in a larger space demarcated by fencing or a wall, with this space most often being taken up by lawn (rather than landscaped or planted gardens). The general physical form is either a bungalow or dormer bungalow (whereby the second floor is incorporated into the roof), and the house is typically adjacent or close to the road³⁶, with the house orientated to face out on it. The fencing or similar is typically proportioned so that it doesn't obscure the view of the house, so due to the orientation the house is a means both to see out and be seen; simultaneously public and private. In relation to houses in Seoul, South Korea, Seo discusses what he refers to as the DNA of the house, attempting to 'illuminate the hidden path by which a symbolic dimension in a traditional society is transferred into the modern world' (Seo, 2012: 77). In Seo's example, this transferral of DNA is particularly accomplished through the incorporation of floor 'level distinctions'. Similarly, there is a visible transferral of 'DNA' both in placement and architecture-style between traditional one-off Irish cottages to newer one-off houses. The one-off house has a long-established history in Ireland, encapsulating a specific form of attachment to a house and to the land. Birdwell-Pheasant traces the concept of a single settlement as far back as the Bronze Age when the *rath* (earthen or low stone circles) and its enclosed *lios* (house and farm buildings) 'defined clearly upon the landscape the place of a particular family or cognatic kindred' (Birdwell-Pheasant, 1999: 106)³⁷. More recently, and in the context of Ireland's agricultural heritage, the concept of the 'home-place' (featuring a one-off house) was traditionally used in relation to the farm and farmhouse, similarly to the North American term 'homestead' (ibid.).

The generally accepted current definition of a one-off house is both rural or semi-rural and set apart from others; thus, not all detached houses are also considered one-off (e.g. detached but situated on an estate). According to this definition, of my key interlocutors, four owned or had owned³⁸ 'true' one-off houses, whilst eight had other types of detached houses, whilst the remainder had semi-detached and terraced houses³⁹. Writing on houses in the USA, Rapoport notes the wider significance of freestanding housing, preferably surrounded by trees and grass. This is despite the fact that relatively few Americans actually live in these types of houses, and that many move every few years. He surmises, therefore, that what is represented by this

³⁶ 'Road frontage' is a well-known term in Ireland, implying the potential commercial value of otherwise agricultural land that is adjacent to roads.

³⁷ In these cases, closer ties may be found in agnatic groups, due to the labour required in farm work, but cognatic kinship is appropriate to denote a group inclusive and open to definition.

³⁸ This was dependent on whether they still owned the mortgaged house at the point I encountered them.

³⁹ None of my close interlocutors owned or had owned apartments, but I encountered various people who did, via my work in the organisation.

house is in fact 'not a real need but a symbol' (Rapoport, 1969: 132). Correspondingly, beyond direct ownership and experience of Irish one-off houses, it is suggested here that the true one-off house has wider significance as a form of cultural template, and this connects particularly to the goal of animating the house.

Actual physical animation of the one-off house is possible due to its spatial setting. Its physical form, orientation and positioning (close to the road, in view rather than surrounded by hedges or trees) enables a functional form of animation through allowing actions in and around the house (e.g. turning lights on and off, arrivals and departures) to be visible; the house as a performative stage. Here Irish houses are more passive stages than the house 'stage' used for funeral performances of the Tamberma described by Preston Blier (1981); instead being animated through everyday acts of sociality. This Irish house 'stage' is animated through dwelling, creating visible presence – a car in the drive, lights coming on and going off, pets in the yard, carefully tended flowers, flags showing support for the county team (cf. Douglas's description of home routines, some of which are visible, 1991). A reading of animatory actions completed around the one-off house is an inferred intelligence. Gell's theory of inferred intentionality, suggests that where effects are encountered it is imagined social agency is at work (Miller, 2005: 13). Gell highlights the example of person-like qualities and ocular exchange in relation to Hindu deities; the exchange of 'looks' here being key to the experience of animation.

'The animacy and imputed subjectivity of the idol is not attained except by surmounting the stark difference between an inert image and a living being. How does this happen? So far as the Hindu material is concerned, the key to the process of animation seems, initially at least, to depend on the logic of looking and being seen.' (Gell, 1998: 118)

The visibility of the one-off Irish house has the potential, perhaps, to promote its person-like qualities, creating a sense of inferred intelligence in the landscape. Further, Inglis discussed the 'magical devotional' dimension of Irish Catholicism that makes up Irish religion, even in its more residual forms (Inglis, 1998), conferring a particular openness to the possibility of material enchantment.

An expression of house animation was emphasised by artist Andrew Kearney who compiled a photo series of one-off houses at dusk with their lights coming on. Kearney said that he wanted to 'draw attention to the everyday lives, culture and traditions of the people who make these spaces meaningful'⁴⁰. Irish one-off houses might be considered to be animated particularly in relation to light given their context in distributed rural and semi-rural communities. In these areas in particular, an outcome here is that the house comes to stand for the person in the landscape. The sense of presence suggested by light is also encouraged on security grounds, with a recent campaign by the National Crime Prevention Unit in Ireland encouraging people to 'Lock up, light up'⁴¹ in order to prevent thefts from seemingly uninhabited houses. An actual visible and lit presence connects with a more general concept of a house conferring

⁴⁰ www.andrewkearney.net/installation/bungalowblitz.htm

⁴¹ e.g. www.irishexaminer.com/ireland/calls-to-lock-up-light-up-homes-to-deter-burglars-427504.html

membership and respectability⁴² within the community. A link between house and social status shares similarities with Horst's description of the ideal of house-owning in Jamaica, which owning a house means being a '*smadi*' (somebody) – with this ideal also being reflected in grave practices (Horst, 2004: 19). The community orientation of this visible presence is partially mirrored in Helliwell's ethnography on forms of communal living in Dayak longhouses, where she describes how 'good walls make bad neighbours':

'The very permeability of the partitions – their makeshift and rickety character – allows an almost unimpeded flow of both sound and light between all the apartments that together constitute a longhouse.' (1992: 185)

These forms of relations between apartments 'indicate embeddedness in the larger longhouse community of which it is part' (1992: 190). The domestic space here is a means to interact, directly and indirectly, with adjacent domestic spaces, and in this sense the space stands in for the person. Conversely, where portions of the longhouse are quiet, or dark, this can be unnerving for the other inhabitants. Thus, present in Helliwell's example, and developed further elsewhere are specific moralities associated with light and illumination, implying presence, openness and hospitality (e.g. Bille & Flohr Sorenson, 2007; see also McCracken, 2005).

The moral associations of the one-off house are not just confined to lighting it up. Sjørsløv identifies connections between moralities and modes of living and the form of the Danish parcel house. Whilst, as she notes, the parcel house has passed in and out of favour over the years in Denmark, it is most recently considered a desirable form of housing and has come back into fashion for the younger generation (Sjørsløv, 2012). She observes that these houses reflect cultural ideals, combining preferred combination of social relations for a nuclear family, the incarnation of a normal and morally good life, with calm surroundings and space and security for children, but with amenities to hand in the suburban neighbourhood (Sjørsløv, 2012: 388, also referencing Jensen, 2006). Similarly, a certain community-based lifestyle (one that is participatory but also independent) is implied by the Irish one-off house. In both cases, an ideal of patterns and ways of living intersect with the physical form of the house, and this elevates its desirability, again promoting the cultural templates of one-off and parcel houses. House ownership itself also has a moral dimension and the visibility of house routines facilitate both a declaration and inhabitation of ownership. This is aligned with Hoare's work on Irish travellers, where an emphasis is placed on performative inhabitation, emphasising permanence and endurance, in order to establish and claim ownership of what may be a contested site (Hoare, 2014). The performative nature of these practices further connects with the animation of the house or dwelling.

2.2.2. The 'home-place'

Alongside the spatial context of the one-off house, the already mentioned concept of the 'home-place' (which is also referred to as the 'home-house') is an important one in Irish house culture,

⁴² A sense of respectability is a key value in Irish society. For example, newspaper reports covering a death frequently include mention of the person being '*from a well-respected family*'.

and again this intersects with the desire to animate the house. As previously noted this is a longstanding concept in Irish culture (Birdwell-Pheasant, 1999), that is particularly agriculturally rooted and shares similarities with the North American concept of the homestead. I encountered usage in various contexts throughout fieldwork but the core of current usage continues to tie together the concepts of family and place. For any interlocutors who had a connection with farming, this referred to the main dwelling of the farm but was also used to refer to the house of someone's parents or grandparents, or to emphasise a link to a specific place. Whilst it is used more frequently as a term by those in rural areas, the meanings and connotations are widely known and used across the population. As suggested previously, the home-place and the one-off house and home-place together have a particular role not only as a physically-existing entity in themselves, but also as a cultural template in Irish society. Cloth is noted as a particular repository for relations and moral orders in India, acting as a bio-moral substance (Bayly, 1986: 287): a 'unique conveyor of spirit and substance, holy, strengthening or polluting' (Bayly, 1986: 287). In addition, Norris highlights how cloth is transacted at every major life-cycle ritual and change of status (Norris, 2004: 61). It is proposed that houses and their materials have the potential to represent a similarly singular symbol in the Republic of Ireland.

One reason why the home-place is a particular site for animation is a wider group of people are invested in the home-place, compared with the smaller nuclear family group. Associated with, and indeed encircling, the farm-based concept of the home-place is kinship structure and group of people connected with it. This is discussed by Birdwell-Pheasant, referencing the work of Arensberg (1988), and Arensberg and Kimbell (1940). As previously noted, this was primarily intended as a means to preserve the integrity of the farm through primogeniture, with the land being passed to one (usually male) heir – the 'stem' of the stem family, who took up occupation of the long-cycle 'home-place'. However, other members of the family remained attached to and associated with the home-place, perhaps living close by in temporary or 'short-cycle houses' (Birdwell-Pheasant, 1999). Whilst the stem-family framework is no longer as dominant as it once was in Ireland, it sets up the idea that some houses in a community are considered particularly open, welcoming and sociable, and the site of comings and goings for family, friends and contacts, particularly as well as a hub for business and transactional interactions. As with other stem family examples, such as the classic examples of the Japanese *Ie* or the Iban *Bilek*, 'where one married pair along succeeds another in the house, replacing each other with the passage of time' (Bloch, 1995: 72), the association between a family and a particular location is strengthened, and this continues through time. As in other contexts, ties to parents and to ancestors, and their associated histories, come to be located in long-cycle houses cf. Gell's Maori meeting houses, 1998; or the Zafimaniry definition of holy houses described by Bloch, 1998).

One of my interlocutors, Conor, explained aspirations for his own house in relation to the concept of the 'home-place'. This, for him, was Conor's mother's house, a place where you could turn up whenever you liked, where there would always be food in the fridge or the freezer,

where you could go and chat or perhaps just watch TV for a couple of hours. Conor was one of my most rural informants, living in a house that was part of the farm of his (deceased) wife's parents. This was a couple of hours drive from Dublin and he informed me that it was still normal to leave the door unlocked in this area. However, others also discussed their aspirations for their houses similarly, with a desire to create and maintain a hospitable space; it was a widely-used cultural reference point and ideal. Later, in relation to the economic downturn, it was a source of distress that standards of hospitality were unable to be maintained.

Fintan O'Toole, a prominent Irish writer and commentator highlights how in broad terms the Irish home is particularly concerned with connections:

'In Irish, the terms 'sa mbaile' and 'sa bhaile', the equivalents of the English at home, are never used in the narrow sense of home as a dwelling. They imply, instead, that wider sense of a place in the world, a feeling of belonging that is buried deep within the word's meaning' (O'Toole, 1998: 167).

This meaning of home takes on a particular poignancy and sense of nostalgia in relation to the waves of emigration that have taken place in Ireland. O'Toole observes that in these circumstances, home is 'not so much the place you were as the place you wanted to be, a place as much imagined as remembered or experienced' (1995: 168). One interlocutor, Seamus, explained his deep desire to hold on to his house through the fact that all of his children had been raised in the house, and all three of his children had emigrated, so it was important to him that they had somewhere to come back to. These nostalgic forms of longing in turn offer particular scope for the animation of Irish houses.

2.3. Animatory processes of the Irish house

Having considered why the Irish house is particularly 'ripe' for animation, some different routes to animation will be outlined. In reviewing South East Asian contexts, Waterson describes how the vitality of the house comes into being and distinguishes three specific points in the construction process. The first relates to building materials; the belief that trees and subsequently timber possess their own vitality, which must be managed appropriately. Secondly, the processes of construction itself can be viewed as contributing to the efficacy and vitality of the house, including the inclusion and additions of house-carving motifs and decorations. Thirdly, ceremonies performed during the construction of the house which also bring the vitality into being. (Waterson, 2007: 118-121). In contrast, whilst there is a tradition of vernacular architecture and local building styles in the Republic of Ireland, most owners are removed from the construction process of the house. So, how do houses in the Republic of Ireland come to be animated? Rather than being located in the building process as for Waterson describes, this instead emerges elsewhere.

During the process of fieldwork, three specific routes to animation of the Irish house emerged, operating in different dimensions: Family Substance, Sociality and House Transformation.

Together they constitute offer a varied mix of traditional kinship and more neo-liberal means through which the house might be animated. Pursuit of these routes generally coexisted in a single house, although often one route might be more prevalent than others. Analytically, at least one theme, and in most cases more than one, was notably present as a mode of animation of the house for all of my 25 direct interlocutors, as well as the wider population I engaged with (as far as is known for less in-depth engagements).

2.3.2. Animation process 1: Family Substance

The first route to animation occurs through cumulative aggregation of occupier and family histories, and proximity with family productivity. Not long into my fieldwork, I was sitting in on a consultation at the organisation, taking notes. Seamus (pronounced ‘Shay-mus’), a now unemployed painter and decorator, had re-mortgaged the house, and as he and his wife could not keep up repayments the lender (one of the sub-prime lenders in the Irish market) was threatening to enact repossession proceedings. As previously mentioned, Seamus’s situation was particularly poignant as his three grown-up children had all emigrated and he was keen to hold onto the house so they could feel like they had a home to come back to. A matter-of-fact description he gave early on in the discussion was striking: ‘it’s the family house, we’ve been there since 1984, all the children were raised in the house’, he said with finality and conviction in relation to why he needed to hold onto it, with my colleague who was leading the consultation nodded in agreement. Similar affirmative views were reflected later on in discussions in the office, and in letters that were drafted to lenders, both in relation to Seamus’s case, and to others. Particularly in the tentative months early on in fieldwork⁴³ when it was unclear how and indeed if banks were making decisions, and which cases were being listened to vs. which were pushed to the bottom of the pile or ignored, cover letters for financial statements to banks commonly included phrases such as ‘the house is on family land’. Similarly, phrases such as ‘they’ve lived in the house for 25 years’ were used by way of micro-briefings made across the office prior to consultation meetings; a shorthand for why it must be held onto.

These observations were developed further through some of my in-depth conversations with core interlocutors. When I first spoke to Ger, to arrange to visit her and speak in more detail, she commented ‘I expect you were keen to talk to me because I was born in the house’. Her parents had purchased the house that Ger now lived in (and was struggling to pay the mortgage on, having re-mortgaged it when their business went under) in 1950’s on a newly built estate, seven years before she was born.

‘I was born in the house. Obviously, Peter wasn’t [her husband] but I was, and my mam died there and my brother died there. I wasn’t born in the hospital, I was born in the house. I was the only one born there, all my brothers and sisters were born in other houses. Yeah because house was, was born in 1954, but I was born in 1961⁴⁴.’

⁴³ in 2012 and early 2013.

⁴⁴ After we spoke about this, Ger sent me a copy of the original deed of the house.

Despite having other siblings, Ger had inherited the house on her mother's death on the basis that she had been the primary carer for her mother, who lived with Ger's family until her death, as well as being the youngest sibling by a few years. She had lived in the house all her life, so the fact that it was under threat was particularly significant for Ger, who was very reluctant to lose it, compared with her partner, who because of the stress had been keener to give it up.

Another interlocutor, Michelle, in her mid 30's, had purchased a new-build house in 2008. Whilst she therefore hadn't been born in the house herself, her son had been born whilst she lived in this house. At the point we spoke she was instructing an auctioneer to sell the house (at a loss which would leave her with an outstanding debt), but it had taken her a significant amount of time and effort to get to this point, and reconcile giving up the house:

'It's after taking me two years to build up to actually selling my house and sorting something about it. So, it's been a journey in itself... You have a relationship, you have all these ties with the house, and although it's only bricks and mortar, you're like oh god no, I can't let it go. Now I haven't set foot inside the house in eight months... I can't, it's just kind of... my little boy was born down there, and things like that, and it's just, no it's time to let go, I need to cut ties and let it go, although I know I don't want it, it's kind of a catch twenty-two, you're kind of I want it but I don't, I can't afford it, I can't live there, it's just, yeah it's kind of a crazy mixed emotion really...'

Michelle mentions here a point that she also reiterated several times as we spoke, her child being 'born in the house'. Unlike Ger, when Michelle said that 'my baby was born here', her son was born in the hospital, but she used the phrase to mean a conflation living in the house when her son was born and born in the area of the house – which was particularly notable for Michelle as she had since moved away from the area (and was currently back living with her mother, along with her son⁴⁵).

Across these accounts – Seamus, Ger and Michelle – family relations and connections had the ability to create particular and specific ties with the house. Whilst emotions were imparted around this, the factuality of the tie present via family means was not so much negative or positive but more an integral part of the house, with accompanying significance. Whilst this significance was personal it could also be stated publicly without much need for elaboration, for example 'it's the family house' or 'my kids were born in the house'. In both Ger and Michelle's accounts, the occurrence of the birth of a child in the house (whether literally as for Ger or more figuratively as for Michelle, living in the house/area when a child was born) creates a particular bond, or tie as Michelle termed it, with the house. The implication here was that acts and events could permeate the walls, and be absorbed or stored, and consequently have an animatory effect on the house. Whilst this transformation and tie may be stated to others, it is generally only detectable or 'visible' to family members, or members of the household, and in part something that is carried forward verbally. This contrasts with more visible build-ups of family substances, such as described by Douny in relation to the Dogon of Mali, where house compounds are considered 'better' where they are messier and dirtier, as these qualities signify

⁴⁵ I had heard this broader usage on several occasions, which had caused me to clarify with Ger during our conversation that she meant actually given birth to in the house, given I had become acquainted with its broader usage.

both long life of the inhabitants and multiplication of the family. This distinction is indexed through smoke-blackened surfaces ('may god blacken the roof of your kitchen'), food residues on cooking utensils, a 'thickening' of surfaces, and dirt and sweat on the skin, all implying multiplicity, productivity and fecundity (Douny, 2007: 233-234). Thus, here the build-up of family substances is notably visible vs. being primarily invisible amongst my interlocutors, where instead connections may be recounted and discussed. Implied behind these connections were established bonds of kinship with the house, cemented through life events which occurred over time.

Bodily fluids and substances are implicated in these events, even where they are not referred to directly by interlocutors. In a review of the topic of the exchange of bodily fluids, and also drawing on her own fieldwork, Carsten highlights the animating qualities of bodily fluids, particularly blood, but also semen and breast milk (Carsten, 2011: 28). As she notes 'in many cultural contexts, transfers of sexual fluids, breast milk, or saliva are understood to have a directly transformative effect on the nature of the person, and that person's relationship with others' (Carsten, 2011: 25). This concept is also discussed by Strathern, most notably in *The Gender of the Gift* (1988). In the Irish examples, bodily substances are transformative not just to the relations with other people, but their relationship with the place of exchange, in this case the house. Whilst the significance of the birth of a child, and other (efficacious or otherwise) exchanges of bodily substances are undoubtedly conflated with memory, it seems that these exchanges take on their own significance, interlocking with but also superseding memory, infiltrating and seeping into materials. There is perhaps as well a particular potency ascribed to the qualities of bodily fluids in an Irish Catholic context, particularly in relation to transubstantiation⁴⁶. These themes are elaborated on in a recent literary novel *The Green Road* by Irish novelist Anne Enright, which is a family saga, told from the perspectives of different family members. At this point in the book, the protagonist is Rosaleen, the mother of the family, whose grown up children have moved away, and following the recent death of her husband she is contemplating selling the 'family house':

'The big bedroom was directly above her now... And in the centre of it - just over her head - the double bed where her father lay dying, and then died. It was the bed where she herself had been conceived, and it was also her marriage bed. Not deflowered. That happened somewhere else. New mattresses of course. The same mahogany headboard inset with a medallion of rose and cherrywood, the same dark iron frame with strong planks for cross-boards, and in it, all the pomp of their family life: kisses, fevers, broken waters, the damp of their lives, the sap.' (Enright, 2015: 161)

This passage propagates the significance of clearer bodily fluids (saliva, sweat, semen, amniotic fluid) vs. blood, which can infiltrate materials and pass largely undetected, until their presence is reflected on as Rosaleen does here.

⁴⁶ Transubstantiation refers to where the bread and wine offered in the sacrament of the Eucharist during Mass become the body and blood of Christ.

As mentioned by both my interlocutor Ger and in *The Green Road*, in addition to birth, death in the house also has the ability to generate particular ties. This is less well evidenced through my fieldwork, in part because of the relatively short duration (in house terms at least) that many people had spent in the houses purchased in question. The majority of my direct interlocutors, and those I came into contact with, had purchased houses between 2000 and 2008. Ger and a few others (including Seamus) were an exception, part of a cohort who had owned mortgaged houses for longer than this but re-mortgaged during the Celtic Tiger period. Of my direct interlocutors, only Ger, and Conor (mentioned previously, whose wife had unfortunately died tragically young from cancer) had experienced death of a household inhabitant whilst living in the house, a minority also likely to be reflected across the wider population of newer home owners in contrast to the relative frequency of children being born relatively early on in the tenure of the house. Speculatively, whilst at first glance this appears to have a less direct connection with bodily substances, it is (assuming death occurs in the house) the site where both in Catholic and in general Christian belief, the substance of the soul departs from the body.

Memories and nostalgia were also co-opted as part of a house being a family house, as was varyingly the case in the three examples outlined – Seamus, Ger and Michelle – as well as more widely across interlocutors. Having spent all of her fifty-three years in the same house, Ger presents an extreme example of this depth of attachment and familiarity atypical of shorter-term house owners (who made up the bulk of the population that I engaged with). She had experienced births whilst living in the house (herself, her children), slept in various rooms, raised her children in the house (her oldest child had left home, whilst her other three still lived there with her), experienced deaths in the house (her mother and brother), and then inherited the house, re-mortgaging it to support her business. Amongst my interlocutors therefore, Ger was somewhat of an outlier with this breath of experiences not possible under shorter timescales of ownership. In contrast many of my interlocutors had purchased their houses in the last 10 years. As Ger provides an example of, the most vivid forms of animation in relation to Family Substance tended to be associated in particular with longer periods of time (in house terms) spent in the house.

2.3.3. Animation Process 2: Sociality

As discussed earlier when the concept of the Irish home-place was introduced, as well as being an actual institution in Ireland, this also provides an idealised cultural template, and this extends to practices of Sociality as a means to animate the house. The ideal version of the home-place has plentiful food and drink, conversation, and comfort, and is a social hub. The concept of the home-place, and references to it (whilst direct or indirect) is particularly firmly linked with the possibility of animation, through warmth, welcome and hospitality. Whilst a true home-place has elements of an ancestral house and can only be properly achieved through the establishment and presence of multiple generations of the same family, the production of a

home that shares qualities with an idealised version of the home-place is desirable and something to aspire to, across urban and rural areas. Embodying these characteristics moves the house to a home, or a 'proper house' as it was referred to by one interlocutor, Conor. This shares as well characteristics with McCracken's description of homeyness (2005), as well as the Danish concept of *hygge* (Bille, 2015).

The extent to which the houses of my interlocutors embodied the characteristics an idealised home-place declined particularly in difficult and turbulent economic contexts. Reductions in household budgets had direct, sometimes subtle and sometimes more dramatic, impacts on the animated nature of the house. For example, one interlocutor, Catherine recounted how she liked to provide for friends and family and was upset by the fact that on a specific occasion when her father visited she didn't have anything in the cupboards or fridge to offer him, as a result of her stretched household finances.

'I'll tell you another low moment that I had that I remember... people who would know me, people would come out to see me, they'd come in and they be a spread on the table, chat and food, always some kind of food, they'd see what's in, you know, and what I had would be getting less and less and less, and then by this time, not too long ago, it was before my dad had the stroke, and then they came out, the family come out and my dad came to visit, and god he says, "god you normally have a big spread on?" And I remember going to the kitchen sink and the tears, and he says "what's wrong" and I said "oh dad I've no food, I'm sorry". He said "What! Why didn't you tell us??"...'

In another food-related example, early on in fieldwork, in October 2012, there was an article that appeared in the Irish Times written based on speaking to a family that were struggling with their mortgage debt⁴⁷. As the article outlined 'they had bought a well-located but modest four-bed semi-detached house with an extra bedroom and a better choice of schools for their children', but had purchased when house prices were at their peak. The husband of the couple was a Garda (police) sergeant, who had experienced decline in wages as overtime was cut back on, and the household budget had suffered accordingly. This article mentioned 'cornflake days', a term used by the wife of the couple to describe the especially lean days when cornflakes were the main thing that they could afford to eat. The next week I sat in on an initial consultation with an elderly couple, taking notes as my colleague at the organisation I was based with spoke to them about their situation. The husband was attempting to paint an optimistic picture of their finances, but the wife did not feel the same way about this: 'we've had cornflake days in 2009, 2010, 2011, things aren't getting any better'; the phrase from the article the previous week had clearly resonated.

Beyond food and provisioning, a range of other possibilities surfaced that were felt to lead to a decline in the animation of the house. One source of examples here was an open question on the Standard Financial Statement that was required by the banks to be completed by all who had fallen behind on their mortgage, which asked what steps had been taken to reduce

⁴⁷ www.irishtimes.com/news/we-are-the-silent-poverty-class-there-is-absolutely-no-help-and-no-one-is-listening-1.553294

spending⁴⁸. Many noted here socialising infrequently, cutting down on use of heating or at least selectively heating the house, cutting out TV or internet services, or getting rid of pets, in order to focus on mortgage payments. Less was brought into the house and less left it, and what is brought in may be more shoddily made and lower quality, though also perhaps more carefully selected. In conversation, other elements emerged, and rooms went unpainted, gardens went unplanted and holes in the roof went unfixed. This variety of answers revealed that maintaining the mortgage and maintaining the concept of the house was upheld at the expense of the slowing down of the workings and routines of the house, and consequently of its animation.

The economic situation was not the only source of fluctuation in the animation of the house, but other reasons for this highlighted further the rising and falling levels of the animation of the house. One of the first interlocutors I spoke to in detail was a young widower whose daughter was now seven years old. The death of his wife from cancer was the primary reason that he was struggling to pay his mortgage; she had been the main earner and through an error her income was not covered by life insurance. At this point in our conversation he was describing how since the death of his wife the house became quiet and empty (and 'not a proper house'), not just through her absence but because visitors were afraid to call around; family, friends, friends of his daughter. When Conor and his wife had moved in to the house (which had long been in his wife's family), the house had gradually 'become a proper house' / 'home'⁴⁹. On his wife's death though this had declined but happily, more recently, it had returned to 'being a proper house'. At the time, early on in fieldwork, this had seemed to be somewhat of an aside in relation to our discussions on the mortgage and Conor's desire to remain in the house, but the conversation revealed a key point that was to re-emerge and be alluded to many times elsewhere during fieldwork.

Whilst this particular shift had been thrown into sharp relief by the death of a family member, it also ably demonstrates the ideal for the house that is more widely applicable, to maintain a constant state of what Conor termed both 'a proper house' and 'home', along with occurrence of the house being a home (in this specified and defined sense) not being a given. For Conor, this was particularly demonstrated by whether his daughter had friends around to play at the house and was paralleled in whether his own friends felt comfortable coming round to spend time at the house.

'If the bank did get this place, well that's what I mean I can't really see it because now there's just too many people around, and you know it's kinda a base, and like it's hard to leave. When Brigid died... that was the first year Ava went to nursery and she died in the middle of July, and she went to nursery school in September. There was a thing, and it was in my head that none of the children were allowed to come over here, they would always ask Ava over there, so I don't know whether it was "well he's a man, we don't trust a man with our kids" or, well I don't think it was that, you know, it was more

⁴⁸ The Standard Financial Statement was a standardised form completed by all cooperating borrowers in mortgage arrears – and was cross-referenced with guideline living allowance amounts, thus determining how much the lender might ask them to pay towards their mortgage.

⁴⁹ Both of these phrases ('proper house' and 'home') were used by Conor to describe the changing nature of the house. These were not in common usage per se, but summarised what was described elsewhere in less specific terms.

like “how do you manage them?” and this that and the other. More of “how would he mind the child?” and also do this that and the other, and she’d be like “oh I want a friend over”, and I’m asking them and they were like “oh no no we’ll have Ava over instead”, right brilliant, but anyhow, that was the first year. But now, they’ve started saying, “god, we can’t make the school thing can you pick up?” and you know they’re not taking the piss, you know once every two months you could get tied up with something, so yeah there’s kids here the whole time now and it’s like a proper house at last...’

Emphasised here is that the presence of people; for Conor, visitors were a key component of the animation of his house. Aside from the visitors, Conor also explained this transformation in terms of (again) food. When his wife had died, Conor and his daughter had eaten out a lot in the evenings, because Conor both didn’t feel like eating at home, and was a less of an assured cook than his wife, but his daughter asked one night if they could eat at home instead, and after that he had tried to take on food planning and preparation in a more active way.

The awareness of the shifts along this scale of animation were also particularly evident as interlocutors moved between different houses (owned, shared, rented); an act that was undertaken by many interlocutors as they attempted to manage their situations. As they moved between different houses, they observed which qualities of the home they wanted to remake. For example, Sinead (pronounced ‘*Shin-ade*’), who lived in close to the centre of Dublin in a neighbourhood close to the docks, had moved between several houses over the past few years, but had recently moved back into their mortgaged house after coming to an arrangement with their lender to pay an amount towards their mortgage that they could afford⁵⁰.

‘This was the nicest Christmas for years, because last Christmas as I said it was two weeks until we were slung out of there [the brother’s house] and like I said I took the tree down in half an hour there, and we were back in my mother’s. That was dramatic because I ended up having a bit of a meltdown last Christmas, it obviously just got too much, and this Christmas [back in their original house, with an arrangement in place with the bank] we invited everybody over here for dinner, all my sisters and their husbands and my mother and all, it was just so nice to be home, and to know I could afford to be home.’

Whilst not using the same language as Conor, or referencing the home-place, similarly desirable qualities for the house, such as hosting celebrations and gatherings, acting the focal point for the family, and an underlying sense of security are notably present. The social connections of the house (and those within it) come into being and are demonstrated to be active networks. A social, warm, welcoming house moves upwards through the scale (from house, to ‘proper house’ and eventually, potentially, to home-place), and becomes more established, and a source of pride.

2.3.4. Animation Process 3: House Transformation

⁵⁰ Specifically, through ‘split mortgage’ agreement, whereby a portion of the mortgage was ‘shelved’ to be dealt with at a later date, with the active portion of the mortgage relating to the current value of the house.

The third process of animation is the transformation of the house – a series of choices made and practices carried out whereby the house is either planned, altered, changed, extended or modernised. This encompasses both major projects such as building or a large-scale remodelling, and smaller transformations, such as a new kitchen, a change to décor or painting the railings. Both the accomplishment and the pursuit of these different scales of transformative material projects are a means by which to animate the house. This was present across different types of properties owned by my interlocutors, whether newly built or pre-owned, and whether they were houses or apartments⁵¹. These acts and practices of choosing, and the accumulation of these choices and their resulting transformations served to activate and animate the house; an extension of the ongoing mutual constitution of people and things (Miller, 2005).

Different types of properties (e.g. newly built, pre-owned, self-built) offered interlocutors different opportunities for making choices, but throughout there was an emphasis on a sense of vision, often with relevant stories to be told about how these had come about. Whilst some new-build properties pushed out commuting distances, they also held a particular attraction, with the draw of being able to enjoy the feel of a newly finished, high-spec house, and have an input into the property through selecting décor and interior and exterior furnishings. For example, Shane had purchased a newly built house on an estate, and as was a common practice, they had been part completed, so that purchasers could make their own choices. Shane's house, which he purchased in 2003, had come with a partial kitchen and bathrooms, but these were to be completed, and other features of the house were left up to the new owners to make their own decisions:

*(GA: 'So when you bought the house what was already done and what was to do?')
'Nothing really, you got concrete floors, the kitchen and that was it, and the bathrooms, now you still had to tile the bathrooms and do everything to them. Which is massive money as well then like, you know the way. So, you had to do a lot when you moved in. Which is good because you put your own mark on the house. Yeah if you were to buy a second-hand house then a lot of work goes into stripping it out.'*

Whilst Shane's then wife had more input into the décor choices they made, Shane had had specific inputs into particular items, and Shane particularly recalled selecting the cobblestones for the driveway, which continued to be a source of pride⁵². Thus, new-build properties were transformed through the choices that were left 'open' for people to make themselves. In her study of London estate agents, Young observed the desirability of homes sold as 'blank canvases', with white or cream walls, and neutral furnishing with little evidence of the taste and choices of the previous residents (Young, 2004). Newly built properties purchased by interlocutors, such as Shane, constitute heightened versions of this, with specific gaps left to fill in, so that making choices was enforced.

⁵¹ No core interlocutors owned apartments, but others that I encountered via the organisation did.

⁵² These particular cobblestones are also discussed in more detail in Chapter 3.

In contrast with these specified choices that people were presented with, pre-owned properties presented different categories of choices that were more open to definition. These choices were often also concerned in particular with modernising and maximising the potential of the house; people were encouraged to see other types of potential; seeing something someone else has overlooked or missed. For some interlocutors, steeply climbing house prices encouraged people to take on houses that required significant work done to them, leading them into the idea of enacting a transformation. Maeve (pronounced 'Mave') had purchased a semi-detached 'doer-upper' house in an up-and-coming area in Dublin which needed significant work and modernisation. As a trained architect, she felt like she was well-placed to develop the potential of the house, which needed some work when she purchased it. Unfortunately, we spoke when her house had already been repossessed in the courts, and she was due to leave the house in the next few months, but she held onto a strong sense of the potential that she had seen in the house:

"I mean I bought it to do up, it was a doer-upper and I didn't get loads of things done but I still spent a lot of time trying to fix it up and like also, I'm a Cancerian [star sign] and Cancerians are supposed to be really into their houses... like a crab shell."

Another interlocutor, Róisín (pronounced 'Ro-sheen'), had felt able to bring out the potential and vision that she had for her home with the assistance of professionals, notably an interior designer (who was also a good friend), and a garden designer, and had invested a significant amount of money in this work. She had been particularly pleased with the bathroom, which featured a large sun-style mirror, tall vases and a conical basin.

This emphasis on vision across both newly-built and pre-owned houses was taken to the next level by those who, as they referred to it, were able to build and develop their 'dream house'. The phrase came up multiple times over the course of my fieldwork, as I sat in on consultations at the organisation and people provided some context on their houses. What was often implied with this phrase was some input into the design process, plus generally generously sized, with high-quality finishing. The building of dream houses was often facilitated by ownership of family land on which to build on, as well as the availability of a generous mortgage through which to finance this. This type of development was often accompanied by a particular sense of satisfaction in bringing this to realisation.

Deirdre (pronounced *Deer-dra*) had inputted into the process of building her house on what had been an empty site. The significance of the choices involved in her house were for her perhaps less located in the design and finish of it, but in the idea of being able to leave behind a city life and 'build a house' (here meaning inputting into the design) with her husband; the 'dream' element was particularly in the act of building, rather than its details.

"It was always our dream, my husband's dream, that we'd build our own house somewhere, someday, and this was a dream, that we actually kind of got the chance... but of course we had to get mad too, when everybody did, no-one saw how it was going to end"

The house had been built on land sold to them by Deirdre's uncle, and looked out over an estuary on the west coast in a scenic part of the country. Deirdre's house had been designed by her nephew, at the time a newly qualified architect with particular input from Deirdre's husband, though Deirdre also inputted ideas into the plans. Whilst it was architect-designed, through her nephew, Deirdre recalled also using books and other plans as points of reference. As previously mentioned, the phenomenon of *Bungalow Bliss* in Ireland, a popular book of house plans, along with other similar publications such as *Plan-A-Home*, has both directly and subtly influenced the culture of house building and design in Ireland. Whilst past peak usage, what remains is the longstanding culture of people having an accessible means of selecting and discussing their preferences in relation to housing.

Overall, the choices interlocutors pursued often shared a series of qualities, that they might describe as: up-to-date, new, spacious, fresh, clean, modern, light, warm and comfortable. For example, Anne, one of my interlocutors, had chosen to add an extension onto her house, comprising of an office and utility room, and at the same time had remodelled the kitchen and living room to be more open plan, with glass panels dividing the spaces. Glass doors at the back of the room led out to a landscaped, minimalist garden space at the back of the house. For Anne, aged in her 50's, this was a part of preparing her home for a comfortable retirement. The qualities of freshness and newness that were present across interlocutors are particularly highlighted in contrast to Douny's description of Dogon compounds. Douny outlines how amongst the Dogon of Mali, house compounds are considered 'better' where they are messier and dirtier, as these qualities signify both long life of the inhabitants and multiplication of the family. This distinction is indexed through smoke-blackened surfaces ('may god blacken the roof of your kitchen'), food residues on cooking utensils, a 'thickening' of surfaces, and dirt and sweat on the skin, all implying multiplicity, productivity and fecundity (Douny, 2007: 233-234). Whilst this does share some similarities with the route to animation through the build-up of family substances (as was previously discussed), otherwise, the material qualities that Douny describes are largely diametrically opposed to those that were valued by my interlocutors in their transformations. Whilst Douny does not use the term 'animation' specifically, the distinctions made between compounds correspond with the distinction between lesser and more animated Irish houses.

As well as 'newness', amongst my interlocutors and more broadly there was also an emphasis on complete and rapid transformations in relation to their houses, with a distinct 'before' and 'after' being desirable. This was recounted partly in contrast to how they approached their houses later (in the economic downturn) where projects tended to be on a more piecemeal and staggered basis. This distinction is a reminder that the majority of interlocutors were animating their houses in the midst of the economic boom of Celtic Tiger Ireland, with all having purchased or re-mortgaged their properties at that point. The rapid transformations that took place over this period contrast with Bloch's example (already described earlier) of how the houses of the Zafimaniry 'harden' and acquire hardwood 'bones' over time, as the family

expands and matures (Bloch 1995: 61). In comparison, the transformations associated with Irish houses tend towards being rapid and complete (rather than occurring in stages), and less closely linked with family development and status. This acts as a reminder that this route to animation in particular, over and above the others, can be highly financially embedded, with the desirable qualities such as 'newness' and rapidity of transformation being enabled by the availability of mortgages and other forms of credit over the period which interlocutors purchased or developed houses.

In recounting experiences of purchase, the wide availability of credit had a firm role in enabling both the completion of projects within the house, and specific choices within these projects (e.g. new floors, a new kitchen), as well as the standards that people held themselves accountable to (e.g. completing several elements at once). As has already been established, Celtic Tiger Ireland was characterised by generous mortgage lending and ease of access to consumer credit. This is well established and well described in the literature (e.g. Waldron & Redmond, 2013; Joyce, 2104) but is also firmly supported in the experiences of my interlocutors. Whilst accessible credit potentially implies support for choices in relation to house transformations in general, it is relevant to consider some examples of the more specific implications of this, and the varying ways in which house choices might be facilitated where credit is freely available. One interlocutor, Anne, described the significant difference between her experience of applying for her first mortgage and her second, to build an extension on her house during the Celtic Tiger period, when they offered her more money than she asked for. In the former case, the application took a few weeks and many checks were made on her ability to repay, whereas in the latter case, the application process took just a few hours, and when the decision came through they offered her more money than she had asked for. It wasn't the case for Anne in particular, but others had been influenced by this, taking out more than they had intended, with the greater amount offered becoming a 'ceiling' to work with. For another of my interlocutors, Maeve, when she looked back on her mortgage application, she realised that without being fully aware at the time, that her unconfirmed bonus (which she didn't later receive) had been a key component of her mortgage being granted, and without this the mortgage was a significant overextension of her resources⁵³. Others secured the mortgages and re-mortgages they did through the widespread practice of naming members of their family as guarantors (e.g. Alannah's father, Shane's sister), involving social circles in some of the choices being made. Some interlocutors obtained separate loans to enable them to furnish their houses. For example, Michelle, obtained a loan from a credit union (a common local lending institution in Ireland) with which to decorate her house, enabling her to in particular to purchase flooring as well as most of the furniture. Shane's re-mortgage, meanwhile was not used for a direct transformation of his house, but the purchase of new cars for him and his then wife, which are what might be considered in some sense 'accessories' to the house. In their study of the uses of re-mortgaging funds, Cook, Smith and Searle identify several categories of spending of re-mortgaged funds: part of the house/home (e.g. conservatories, kitchens,

⁵³ A discussion of the legality and morality of some of these practices is better addressed elsewhere.

extensions, lofts), used to decorate the house/home, properties (e.g. second homes), holidays, debts (e.g. tax invoice), and cars (2013: 6). This list thus includes elements of lifestyle (e.g. cars, holidays) as well as spending on the house. As was also observed by Cook, Smith and Searle (2013), others of my interlocutors had used re-mortgage funds to significantly extend the space of their houses, as was the case for Anne who had built an office and utility room, and Catherine, who had added a garden room, which her son used as a gym.

The different financial options that were available, and popular, at the time that many of my interlocutors opted for them, both facilitated choices in terms of types and locations of houses and dwellings themselves, but also types of choices within the house. Allon observes that whilst debt has been seen as an ahistorical category, this has masked a shift in the use of debt as leverage (firmly grounded in its originating word lever). She proposes that acknowledgment of this also requires 'acknowledging the multiple ways in which ordinary households are now expected to embrace the potentialities afforded' by this (2015: 687). This links with a knowingness of choices; considering a housing strategy, including considering a next dwelling, even when purchasing the current one. This strategising is also seen in relation to interior choices and home projects; the knowledge that current improvements for self may also be appreciated by future purchasers. This phenomenon is described by Young, in her study of London estate agents, but the possibility of an even closer coexistence of the house as a home and the house as an asset comes to the fore here (Young, 2004). This striving for improvement also takes on a particularly neo-liberal countenance, which as Rose describes, constitutes a set of amalgamated practices:

'Contemporary individuals are incited to live as if making a project of themselves: they are to work on their emotional world, their domestic and conjugal arrangements, their relations with employment and their techniques of sexual pleasure, to develop a "style" of living that will maximize the worth of their existence to themselves.' (Rose, 1998: 157)

The presence and availability of money has a bearing in turn on the relevant sites of investigation in relation to research context. Access to credit and a buoyant economy (with for example, freely available overtime) in Ireland facilitated the desire for widespread and dramatic transformations that would otherwise not have been possible. This culture of heavy spending contrasts sharply with Clarke's examples of tenants decorating council flats, with their actions more characterised by constraint and trade-offs (Clarke, 2001) as was also described earlier in this chapter. Her council house tenants had to focus their efforts and resources, and in doing so revealed areas of focus for themselves, whether this was finding a new partner through the decoration of the living room, or settling children into life in the UK, via decoration of their bedrooms (Clarke, 2001). Thus, in contexts where money is more freely available, specific rooms are less revealing; instead the scale of the house overall, and the abundance of choices that have been made, is a more relevant site of investigation.

The actions of my interlocutors diversify the definition of more established forms of sporadic labour in relation to the house, such as DIY (e.g. Rosenberg, 2011) as has particularly been

considered in Euro-American contexts. These diverse forms of labour relate both to the structure of the house and to its interiors, for example the selection and securing of the house itself, the instruction of professionals (e.g. architects, interior designers) as well as the selection of integral components such as floors, the tiles and the furniture. Whilst DIY was by no means absent in this context, perhaps due to the encouragement of spending interlocutors more frequently spoke about getting assistance to complete the projects in their house; as well perhaps was the fact that the 'projects' that had most significance for them were those which required significant work and assistance from professionals (e.g. moving a door, adding a skylight, laying a lawn). In Cox's description of DIY in New Zealand, practical capabilities are culturally valued (2016: 64) and the act of working on the house directly, through DIY, has a particularly animatory function. This was less the case amongst my interlocutors, where the idea of having a vision for the house and bringing this to fruition, took greater precedence as an animatory mechanism. This frequently involved assistance from professional and informal labour, yet is still animatory, guided by the vision of the inhabitants. Here, the house is perceived to be reflective of current status, needs and wants, and feels 'up to date', current, and consequently takes on a form of aliveness that has been reached through instruction and direction (e.g. advising a professional, selecting tiles) rather than solely through direct exertions. These different forms of labour have involved a bringing together and an aligning of the person and the house, in the same way that a recently sorted garage, or drawer, might be more closely aligned and currently reflective of a person, than an unsorted or messy one (whilst that can have its own significance as well) (cf. Parrott, 2009).

Overall, the abundance of finances at the point when interlocutors were setting up their homes and the accompanying expanded types of labour together discourage a focus on what specifically has been chosen or carried out (one table or set of tiles or one type of extension over another, for example). Instead there is an emphasis on the 'doing' of choices and transformations in relation to the house, accomplished in a variety of ways. There is depth of literature that deals the significance of the specific choices that have been made, in terms of something that has been selected over another. Whilst this remains relevant here, what appears to take precedence in relation to the animation of the house at this historical moment, is that this is created through acts of choosing and the completion of transformations associated with the house. This emphasis on doing that is contained within choosing shares similarities with Humphrey and Laidlaw's consideration of ritual. Drawing on their observation of the Jain ritual of puja, they propose that a fundamental element of ritual is action (Laidlaw & Humphrey, 1994; Laidlaw & Humphrey, 2006). They suggest that Durkheim's characterisation of ritual as the 'direct antithesis of a utilitarian understanding of action' had obstructed the two being linked, however, in their considerations they look to move away from a previously dominant view of ritual as a means of communication (including 'to' the researcher, presented for interpretation), rather than what it means to enact the ritual (2006: 265-266). Making a conscious departure from ritual being seen as a means of communication, Laidlaw and Humphrey draw attention to and emphasise the actions that make up ritual, which might

otherwise be seen as ‘empty’ (1996: 274). Drawing a parallel between the actions that rituals are composed of which are also often done ‘in non-ritualized ways in other contexts’ (2006: 275) the distinction they make between ritual actions and other actions lies within the intentionality:

‘Ritual is action in which intentionality is in a certain way displaced so that, as we summarise the matter, human agents both are and are not the authors of their ritual action’ (Laidlaw & Humphrey, 2006: 275).

It is possible to draw a parallel here between Laidlaw and Humphrey’s interpretation of the significance of action within ritual and the importance of ‘doing’ vs. the specifics and details of choices that might have been made. ‘Doing’ potentially performs the dual function of completing tasks, but also being transformational ‘rituals’ that animate the house.

2.4. Concluding thoughts

2.4.1. Multidimensional animation

Three routes to animation of the Irish mortgaged house – Family Substance, Sociality and House Transformation – have been outlined in this chapter. These routes are unified in the fact that they offer means by which houses may become distinct from other houses, and once activated holding a level of force, ‘the force in the thing’, over their inhabitants. Overall, the proposals made in this chapter suggest the validity of a broad category of the animation of the house. As Low and Altman’s description of place attachment is multi-faceted, with both affective and cognitive elements and practices (1992: 4-5), similarly, the animation of the house described in the Irish context is multi-faceted, with extended dimensions anchored in the past, present and future, and with ancestral, current and prospective elements. Whilst a multi-dimensional role of the house is well established in literature (e.g. Douglas, 1991), here it is shown that that animatory practices of the house are firmly constructed around these different dimensions. The expansive nature of animatory processes suggests that different practices outlined in this chapter are not an exhaustive list, yet represent a representative and inclusive cross-section. The three types of routes to animation described in this chapter offer varying means by which a house may be animated. Together they offer a varied mix of traditional kinship (e.g. Family Substance) and more neo-liberal (e.g. House Transformation) means through which to animate the house. The House Transformation route to animation is notable in particular in that it offers a route that is accessible and inclusive; rather than being specifically linked to the heteronormativity and generativity of the nuclear family (in contrast to Family Substance). Thus, animating the house was accessible for those amongst those of my interlocutors that were homosexual, single or separated, as well as also having wider relevance across other interlocutors.

Table 1: Animatory Processes of the House, Republic of Ireland

	Family substance	Sociality	House transformation
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Anchor point	<i>Past</i>	<i>Current</i>	<i>Future</i>
Signifiers	Kin, life events, care, patinas, bodily substances	Light, people, movement, a metaphorical hearth	Labour (particularly indirect), up-to-date, planning, 'projects', resource
Implication	Connection, memories, meaning	Warmth, hospitality, renown, inclusivity	Vision, value, self-realisation, progression
Visibility	Invisible; subtle patinas	Visible / traces of - particularly externally (outside of the house)	Visible - particularly internally (in the house)

This broad and encompassing range of activities has been somewhat neglected not as singular activities (e.g. hospitality, DIY), but as an aggregated set of activities which leads to the cumulative animation of the house. As was highlighted earlier in this chapter, this work looks to perform a linking manoeuvre between currently somewhat disconnected sets of literature; one which identifies distinctions (and different levels of animation) between houses, and another which outlines the processes by which animation might be both brought about and diminished. Together what has been described in this chapter constitutes what might otherwise be thought of as a somewhat disparate set of practices and meanings, until they are unified in relation to the concept of the animation of the house. As well a composite of meanings of the house, such as hospitality, kinship and expressions of identity and taste, they collectively come to have simultaneous significance alongside each other, and the multi-layered nature of the animatory process is revealed. A similar cumulative and overall effect is recognised by McCracken in his description of the phenomenon of homeyness (2005), and by Douglas in her description of the 'tyranny of routines' of the house (1991). However, the implications of the animation of the house as described in this chapter is suggested to be more forcibly cumulative than in relation to these examples, with animatory processes viewed as a composite set of practices which come together to have overall effects (cf. DeLanda's definition of an assemblage, 2006).

2.4.3. Financially-linked animation

The phenomenon of animation was something that came to be revealed in greater depth at the point when the tenability of the house is under pressure and constraint. This was a view of the house that my interlocutors viewed with particular clarity when they were faced with losing their house. For most of my interlocutors, this decline in animation of the house was largely primarily attributable to the economic context (with some notable exceptions, such as the death of Conor's wife from cancer). Whilst the animations via Family Substance, and the ties that that this had created, largely remained independent of the financial situation, the other forms of animation, via Sociality and House Transformation were challenged and put under pressure. Thus, between these two routes to animation in particular, the animation of the house was significantly financially linked. Firstly, in relation to Sociality, reductions in household budgets had direct, sometimes subtle and sometimes more dramatic, impacts on the animated nature of the house. As previously noted, activities that animated the house in relation to this route

included food, friends and family, socialising, entertaining, warmth, and in basic terms the resources that were needed for these activities became constrained, and things were cut back on. Rooms went unpainted, pets were not purchased, visitors were not invited and gardens went unplanted; houses could have a sense of being frozen in time. Whilst Sociality was affected on a day-to-day basis, animations of the house that were enacted via the route of the House Transformation were more fundamentally impacted by the financial downturn, with the visions and ambitions that people had for their houses falling away, being downsized to smaller scales, or put on hold. Ideals of complete and dramatic transformations were no longer accessible for the majority of interlocutors. Both larger and smaller projects in the house were put on hold, such as getting new worktops, adding a skylight, painting the internal and external walls and mending the roof. In relation to both Sociality and House Transformation, the animation of interlocutor's houses shrank and receded, sometimes becoming concentrated in specific rooms or areas of the house, or at specific times. Both the current animation and the future animatory potential of the house fell away as finances were constrained and house ownership was placed under threat.

As was noted in the previous chapter, whilst the existence of different spheres in relation to the house-home is well recognised (e.g. house as financial, asset based, structural, and home as affective, familial, site of meaning), these spheres are often disconnected, as well their links being 'blackboxed' (Jacobs and Smith, 2008). The material addressed in this chapter in part serves as a corrective between this binary division, and instead provides a means to link these spheres together with clear points of intersection, particularly in relation to the Sociality and House Transformation routes to animation. Present here as well is how the financial flows of the house both shape and determine the meanings and emotional responses to the home, and sense of animation. When the household budget is balanced and the house retains value as an asset then animation can often operate smoothly, yet when financial elements are challenged, the nature of the commitments that have been made in the process of animation come to be revealed, and inherent precarities come to the fore (which are further expanded upon in subsequent chapters).

PART 2 – “DEANIMATING” THE MORTGAGED HOUSE

Chapter 3. Value Transformations

3.1. Valuation events

3.1.1. At the auction

Figure 3. Auction room at the Shelbourne Hotel, May 2013



On a Wednesday morning in May 2013, I walked through central Dublin to the St. Stephen's green, heading for the Shelbourne Hotel, one of the smartest hotels in Dublin. I'd consciously dressed smartly but anonymously that day. Looking ahead down the street, there were branded flags outside the door, and there was a small group of perhaps six or seven people, identifying themselves as protestors through their placards, one with the phrase '*don't let the banks take our homes*'. I instinctively felt the need to explain that I was attending for research purposes, rather than to try to make a purchase, but I was keen to not miss the start of the event rather than get into an extended discussion, so with my head down I moved briskly up the steps, and past tables piled with catalogues. Picking up a catalogue on the way past, I made my way into the large room behind.

Around this time, property auctions by this particular company were being held every few months, listing a mix of commercial and residential property, with the latter comprising both apartments and houses. As the event got underway, the room was perhaps half full, with rows of chairs facing a raised dais at the front of the room. In addition, a bank of telephones and laptops had been set up down the side of the room, in order to take bids via the phone and internet. As it turned out, some of the audience were also present out of interest, rather than to make a bid, and this was evident from the plentiful coverage in the Irish media after the event. Articles from a number of journalists addressed multiple perspectives on the event: the sales that had been made, the identities of the purchasers of the most notable business

properties, the protests both outside and later inside, as well as general divinations on the current state of the Irish economy⁵⁴.

The auction catalogue was smooth and glossy, larger than A4 size, emblazoned with the colourful and modern branding of the organisers. Where the auction lots were houses, and also the case for business premises, the page showed a single photograph of the external view of the house, and sometimes with a floor plan. No interiors were shown; an effect of this being that the previous owners and occupants felt perhaps more far removed from the house than in other house sales materials. The auctioneer emphasised that properties were sold 'as they were' with the expectation that interested parties had arranged to view and survey properties before making a bid.

Figure 4. Auction catalogue, Lot 62, May 2013



Whilst the identities of the former business owners, mortgage holders, leaseholders and others associated with the property might have been obscured in the catalogue, as the auction got underway, some of them made their presence know. Two interruptions took place whilst I was there. Whilst first was carried out by creditors of the former owner of a hotel complex, the second one was the leaseholder of a bar in Dublin, asking that people let his brother bid on the property unchallenged. The auctioneer didn't respond to these outbursts directly, trying to move things along, with a desire to draw a veil of neutrality over the situation. However, it seemed that the interventions did have an effect on the bidding; the hotel didn't reach its reserve price and the bar was indeed sold to the brother of the leaseholder, largely unchallenged. These interventions were not singular events; the next auction intended for July was cancelled on the day due to protests, and subsequently auction attendance required pre-registration and payment of a refundable deposit.

⁵⁴ An example of media coverage from the day of the auction: <http://www.irishexaminer.com/ireland/allsop-auction-spans-range-of-emotions-231373.html>

It was a point of speculation around the event which of the residential properties for sale might have been 'family homes', rather than investment, rental or secondary properties⁵⁵. which rather than investment or additional properties. One indication was whether they were currently rented out or not, suggestive of investment properties - which as the catalogue listed, a significant proportion were. Furthermore, time taken to repossess 'family homes' was typically much longer than for investment properties because there were greater legal protections in place, so it was expected there were much greater numbers of investment properties in the possession of the banks. Overall though, both my colleagues and the media coverages felt that some of the houses and apartments auctioned on that day probably were, or at least had been 'family homes' or 'Principal Primary Residences'. I shared the auction catalogue with the rest of the office, and my colleague identified a house that she thought someone had previously been in contact with the organisation about. Subsequently, the auctioneers who had held this auction made a public agreement not to sell 'family homes', seemingly with the goal of avoiding future disruptions. Whilst there were no direct interventions at the auction itself in relation to 'family homes', politically the possibility of any of them featuring in the auction was significantly more controversial than investment properties or failed businesses.

Say, for example, that Lot 62, a 3-bedroom house in Waterford, was one such family home; the former owners may have handed over the keys and signed over possession of the house to the bank several months previously. At the point of sale during the auction, there was a visible and public moment of value transformation, presumably a downwards one from what the property had previously sold for. It was also the moment at which the debt of the former owners was 'crystallized'⁵⁶. The former owners were possibly not in the audience of the auction, but they might have looked up the sale prices online, as they were widely available in the following weeks. Otherwise their mortgage lender would have subsequently sent them a letter to advise of the sale price, and to confirm the amount of their outstanding debt, this being the difference between their outstanding mortgage and the sale price, plus fees incurred.

The auction was an example of a particularly conclusive and dramatic valuation event, at which a downward value transformation was confirmed; whereas other valuation events could be both less dramatic and less definite. I heard about these more speculative forms of events from many of my interlocutors, including from one, Ciara (pronounced '*Keer-ra*'). A few months after the property auction took place, Ciara welcomed me warmly into her house, with her five-month-old baby in her arms. She was currently on maternity leave from her employment with a bank. Rather than Ciara's mortgaged house being sold in an auction, she had chosen to put her house on the market herself, and it had been sold a few months previously (with the permission of the bank, which was required given it was sold for less than the value of her mortgage). She currently lived in what was often considered a commuter town for Dublin, in a rented house. Her mortgaged house has been further outside of Dublin, a longer and more

⁵⁵ Amongst my colleagues, family homes or residential properties were generally referred to as Principal Primary Residences (PPRs).

⁵⁶ 'Crystallized' was the term used by my colleagues in relation to the realisation of the debt.

arduous, yet still possible commute to Dublin. Having sold her house, in total she had approximately €200,000 of outstanding debt, which she was trying come to an agreement with the bank for. Being unable to pay her mortgage had been particularly prompted by splitting up with her partner, and this was a not infrequent factor of those encountered by the organisation I was based with. What was more unusual about Ciara's situation, which perhaps gave her particular sensitivity to the interactions with her mortgage lender, was that her mortgage lender was also her employer.

Ciara described the valuation events at which the changes in the value of the house had been revealed to her with particular clarity, perhaps influenced by the fact she was a bank employee. As was common for many of my interlocutors, the downward transformations in their house values following the economic downturn had been revealed to them gradually, punctuated by events at which information on the value of the house was brought forward. The two main valuation events for Ciara were the renting out and then selling her house. Ciara was prompted first to rent the house out when her and her partner had split up; the first occasion she was forced to confront the value transformation of the house directly. The rent she could obtain only covered half of the amount of the monthly mortgage payments, so at this point she had supplemented the rest herself (whilst renting a smaller house for herself and her daughter). The second main valuation event was the selling of her house. She had had a mortgage of approximately €300,000, and the offers she received initially were around €100,000. She accepted the fourth offer she received, which was around €115,000.

"I knew they [the offers] were low but at this stage it didn't make any difference because the balance it could have been a million or ten thousand, it didn't matter I knew I wasn't going to be able to pay it, I just had to get rid of the house at that stage..."

Alongside specific valuation events, the majority of my interlocutors also had an ongoing engagement with the downward value transformations of their houses. For example, when falling behind in payments, all lenders required customers to complete a Standard Financial Statement, commonly known as an 'SFS' (see images in Chapter 4). The eleven page long Standard Financial Statement, plus supporting documents, was the basis of how all lenders evaluated how much people might be able to pay towards their mortgage or outstanding debt. Most of my interlocutors had completed these numerous times (either over the phone or physically on paper), as they were considered to go out of date every three months, and thus lenders required them to be redone on an ongoing basis – which was a source of frustration. Ciara's lender was no different, requiring frequent completion which was more enforceable due to the fact they were also her employer. As all were when they completed the SFS, each time Ciara was required to give an estimate of the current value of her house, alongside stating her outstanding mortgage. Whilst she was aware, particularly from coverage in the media, that the value of the house had dropped, completing her first Standard Financial Statement had prompted her to consider what specifically this figure might be. She looked up on the internet the sale prices of similar properties in the area (on sites such as on Daft.ie), with recent house sales becoming beacons of possible information. She also asked advice from estate agents

around the time she rented out her house. Even anticipating a reduced value, it had still been hard to hear this from the estate agent, which to her made it more 'real'. Beyond specialist views (as from estate agents) and the internet, the media was also a key source of speculative information for interlocutors, as were friends, family, colleagues and acquaintances; all forms of 'market intermediaries' (Bessy and Chauvin, 2013). As was demonstrated by the auction, whilst value transformations may be speculated on, these remained unrealised and untested until actual valuation events occurred. Value transformations were thus revealed over time, combining information from market intermediaries and official valuation events with more informal interactions and speculations; a process of gradual absorption and an active process of dealing with information.

3.1.2. Reanimations of the mortgaged house

The introductory part of this chapter set up briefly how downward value transformations of the house emerged, particularly through valuation events. These financial and monetary shifts that took place are not just factual artefacts that occur in isolation. The subsequent sections of this chapter will examine how consequently these downward value transformations affected experiences and perceptions of the house and its materials. Emergent knowledge on the value of the house infiltrates perceptions of the materials of the house (as will be discussed in this chapter) and is also sensorially experienced and embodied (which is touched upon in this chapter, but particularly addressed in the subsequent chapter, Chapter 4).

As was discussed in Chapter 1, there are often-embedded divisions between the financial and material elements of the house-home (e.g. Jacobs & Smith, 2008), and this chapter proposes one version of bringing these divisions together. Building on the proposals made by Jacobs and Smith, pursued in this chapter is a particular focus on material detail in the context of changed economic situations. This close attention to material qualities is appropriate as more specifically anthropological (vs. geographical vis-à-vis Jacobs and Smith) territory. This chapter explores the financial dimension not of altered household finances and budgets, but instead the shifts in the asset value of the house. As a result of the changed economic situation the same house, made of the same materials, came to be worth significantly less than it was previously. For many of those who had taken out mortgages in the previous 5-10 years, the house was in 'negative equity' and worth less than the outstanding mortgage, and this was a common experience across my interlocutors, as was the fact that this change in value was mainly unanticipated.

To recap on the previous chapter, some of the processes leading to the animation of the Irish house were outlined, which resulted in a distinction being created between houses which are more animated and more socially alive. A mechanism behind the creation of distinction via the animatory process is 'the force in the thing' (after Mauss). Here, animated property, including houses, exerts a particular and distinct bond with its owners, through greater meaning, affect and attachment. In turn, this chapter engages with the animation of the house that has been

brought into being, and the repercussions of entwinement with this force, 'the force in the thing'. We see in this chapter how house animations, and the related attachments, become problematic, and a source of conflict, agonism and struggle, in the context both of the changed economic climate and changed financial circumstances of my interlocutors.

In considering these contexts, this chapter highlights various directional acts of what might be termed 'reanimations'. In these reanimations, previous animations of the house and materials of the house are reanimated in potentially surprising and unexpected ways. These reanimations operate on much smaller scales in comparison to the previous chapter, which considered the overall animation of the house. In thrall to the 'the force in the thing' of the house, and placed in constrained situations (both financially and in relation to mobilities, in terms of the options available to them), brought to the fore here is how interlocutors were compelled to notice and interrogate small incidences and material details of the house. As Jacobs and Smith observe, financial flows have the ability to 'settle' in materials (Jacobs & Smith, 2008: 515). In the initial animations of the house (described in the previous chapter), these flows contain potential which was reaffirmed through the house being animated. In contrast, in this chapter, the financial flows that 'settle' in materials are linked with downward value transformations, and previous acts of animation are forced to be reconsidered.

In relation to this, three themes are considered. Firstly, shifts in perceptions, whereby some existing material qualities of the house became more pronounced, and some previously latent material qualities emerged under close consideration. Secondly, material interrogations, whereby the qualities of materials of the house are closely interrogated in order to come to a decision on their value. Here some interlocutors elevated their house materials in conjunction with looking to maintain the investments they had made in their homes, whilst others denounced them alongside looking to distance themselves from their houses, and still others oscillated between these positions as they considered their situations. Thirdly, as interlocutors considered and reflected on the materials of the house, they took on new moral alliances in line with the shifted economic contexts.

It should be noted that this chapter comprises of primarily initial and fleeting responses to the downward value transformations of houses. These initial responses and renegotiations are part of a larger sequence of responses to these occurrences, that are also addressed in subsequent chapters. Responses become more considered over time; in comparison to the transient and often fleeting experiences discussed in this chapter, the next chapter (Chapter 4) addresses the question of heaviness and embodiment as a longer-term state of being. These downward value transformations have particular influences on mobilities, and the inherent 'heaviness' of situations that people found themselves in. Following this, the subsequent chapter, Chapter 5, then explores the range of actions and strategies that interlocutors took in order to try to separate themselves from houses. Thus, Chapters 3, 4 and 5 represent a sequence of initial

and sometimes surprising reactions and responses, more ongoing state of being and then more considered forms of responses in order to separate from the house.

3.2. Shifted perceptions

3.2.1. Shifted perceptions: examples

Sinead and the litter

I took the Luas red line, one of the two tramlines that run through the centre of Dublin, to visit Sinead (pronounced 'Shin-ade'), who was back living in her mortgaged house with her family, after a period away from it. Sinead and her family lived in one of a row of similar houses. These were red brick two and three-bedroom properties with private outdoor spaces at the back, that had originally been built as social housing, but subsequently sold off to tenants. Sinead and her husband had purchased the house from some of these former tenants, and on the other side of the road were blocks of flats that were still social housing. The city-centre location meant that prices had seen a particularly sharp increase during the Celtic Tiger period (which is broadly defined as 1995 – 2007). Sinead had learned from a neighbour that when the house was initially sold to social housing tenants in the 1990s, the purchase price was £42,000⁵⁷. When she had heard this, around the time they purchased the house, they were not struggling to pay the mortgage, so the amount hadn't made as much of an impression on her then as it did subsequently, when they were struggling to pay. Later on, Sinead had calculated that they would pay more than ten times this amount over the life of the mortgage.

The family's movements over the previous months mirrored the uncertain status of the house. In the months before, Sinead and her family had expected to lose or to have to give up the house and consequently moved out of it to first live with her mother, who's own house was close by, before moving into her husband's brother's house. However, they were forced to return to their own house when the brother sold the house they were living in with little warning. When we spoke, the family had only been back living in the house for a few months. Sinead noted that many of their possessions were yet to be unpacked from the latest move, and this was evidenced in the sparse nature of the furnishings, with selectively homely touches. Some family photos were up on the wall, but Sinead noted there were many more still to unpack. At that moment, Sinead and her husband had recently come to an agreement on a deal with their lender⁵⁸, and tentatively it looked as though they would be staying in the house after all.

Notably, Sinead had a difficult relationship with the surroundings of her house, and consequently the house itself. This dynamic had been present previously when they were

⁵⁷ At this point the currency in Ireland was Irish pounds – but even allowing for this and inflation this was a significantly lower price in comparison to peoples' annual incomes.

⁵⁸ A split mortgage arrangement is where a portion (e.g. 30-40%) of the mortgage is 'shelved' for a later date, and the monthly mortgage payment made on the remaining amount. This created a degree of uncertainty in itself as to what would happen to the shelved portion, but it made the active portion of the mortgage, which related to the current value of the house, sustainable in the medium term.

managing to pay the mortgage, but as the value of the house had decreased, and they had struggled to pay the mortgage, this had been exacerbated. The focus of this difficulty was the blocks of flats that were situated across the street from the house, as kids from these were frequently noisy and anti-social. Bedroom allocations had been influenced by these intrusions. Sinead and her husband slept in the bedroom at the front of the house, specifically so it was less noisy and for her daughters, who shared the bedroom at the back of the house. It was not only the noise but also what could be seen:

'I wouldn't let the children sleep in that room, because of the drama... it's not every weekend or anything now, it could be once every three months... Yeah, I mean they could be killing each other, gangs of them, and the police and the ambulance will be coming in, blue lights will be all over the bedroom and it's 5am, from one of their mad parties, and thank god, we just say our children are in the back bedroom and that's really peaceful.'

Pointing as she spoke, Sinead evocatively described to me the difference between the front and the back: 'it's like Afghanistan, and then over here we have... Disneyland!'. Whilst the firm presence of the hyperbolic in this description highlights the Irish storytelling tradition (e.g. O'Toole, 1998), it also conveys the emotions that Sinead experienced.

Figure 5. Blocks of flats near Sinead's house



Whilst Sinead had been aware of the noise and anti-social behaviour emanating from the flats previously, the shifts in value of the property meant they were effectively stuck in the house⁵⁹, and it was as if the noise from the flats had been turned up to full volume and the rubbish left on the street was now placed within her path.

'...when we bought this house, we figured we'd say in it for a few years and then move on, I did not realise, I knew I was buying beside a block of flats, but I didn't realise how bloody noisy they are, oh my god... Like in the summer they could be out there in pyjamas at 12 at night playing football, and I'm talking 30 of them, and some of them are 3! It's just noise constantly in the summer, now winter is fine, and I was getting to the point where I can't even live in this noise... I'm half a million euro in debt to live in

⁵⁹ i.e. They were unable to sell the house and move due to its value being significantly less than their outstanding mortgage.

an absolute shithole, so I went off on that one, and I was like this is so unfair, the stress that we have to pay this mortgage that we can't meet this mortgage, plus I couldn't hate where I lived any more than I hate it, so really we need to walk away, so this went back and forth...'

As well as the noise, and the potential of visual intrusions, perceptions of other anti-social behaviours were also heightened, and Sinead described how the presence of litter and dumped items seemed to feel more deliberate to her, as if it had been placed more directionally and intentionally in her path. This was not only on the part of the person who deposited this litter, but as well by a higher malevolent force. As we were speaking she pointed out of the window, where there was in fact an example crisp packet, red in colour, and I could for myself begin to feel the edges of this possibility. In addition, the previous presence of larger items, such as mattresses and old microwaves had come to influence how she saw these smaller items, as connected phenomenon⁶⁰. The increasing awareness of these types of intrusions had complicated an already ambiguous relationship with the house, for Sinead. One of my colleagues at the organisation, who sat across the desk from me, had spoken to Sinead on multiple occasions about what possible options were, weighing up the costs vs. the benefits, and considering was trying to hold onto the house 'worth it?'. At the point I visited her, she felt it was, at least for now, but she had gone back and forth on this issue various times.

Sinead's experience shares much with Burrell's account of household intrusions in a post-industrial urban neighbourhood in the UK (2014). The houses she describes were highly porous and consequently susceptible to intrusions, and people had arranged their living spaces accordingly, focused on the backs of the houses and away from the street, as Sinead had done. There was an economically relational dimension to the experience of dwellers in the sense that intrusions to houses reflected the socio-economic contexts of the neighbourhood, connected with social deprivation, population instability, and asymmetric rental markets, and consequent anti-social behaviour (Burrell, 2014: 150). In Sinead's case though, there is an additional dimension of how her experiences of the intrusions changed over time, specifically in relation to the value of the property (vs. the outstanding mortgage and arrears). What is particularly striking in relation to Sinead, is that, as she herself acknowledged, there did not seem to be any change in the factual levels of intrusions (in relation to volume of noise, frequency of intrusions, volume of litter), but there are changes in her experiences and responses to them aligned with the downward value shifts of the house, and the decline of the house as an asset.

Tara's yard

Another of my interlocutors, Tara, had also experienced shifted perceptions in relation to her house, corresponding with its declining value. Tara had purchased a cottage and large

⁶⁰ Sinead's disappointment in the reinforcement of what she saw as the overpriced nature of her house contrasted with a comment made by a colleague, who was wondering about whether it was prudent for clients of the organisation not to invest too much in the external upkeep of their houses, whilst they were under threat of repossession, knowing that some banks were carrying out 'drive-by' valuations of houses.

outbuilding in County Longford, seeing potential in the outbuilding to become a craft gallery and workshop space. When she applied for a mortgage she'd expected to be turned down for a mortgage with her varied work history as an artist/craftsperson and teacher. However, to her surprise she was offered one, though with the caveat of her brother acting as a guarantor (meaning that if she was unable to pay the mortgage they could pursue her brother's assets). As economic circumstances had changed, Tara had had less and less work, and at the same time, the property reduced in value to a level lower than the mortgage. She was unable to sustain her mortgage, but could not either walk away, for fear of her brother, as the guarantor, being pursued by the lender. We originally met at the offices of the organisation in Dublin when she had come in for an initial consultation to discuss her situation. Whilst the content of this meeting was broadly factual as my colleague at the organisation looked to gain an overview of the situation from Tara, Tara spoke more imaginatively about the house. She mentioned that she felt trapped by the house, but to counter this she was making efforts to view it as a teacher - 'the house is my teacher and she will let me go once I have learned my lesson from her'⁶¹.

A couple of months after the initial meeting I visited her at her mother's house, where she was currently living, with her mortgaged house was currently rented, temporarily, to another family member. Tara spoke fluently about her house and the situation she was in, occasionally getting emotional but composing herself and continuing. We'd been speaking in the living room for a couple of hours, in front of an open fire, and in that time, Tara had eloquently elaborated on her view that her house was both her teacher and that it felt like a trap; a dominant force that would not 'let her go', until she had 'learnt her lesson'.⁶² This idea of a trap did not exist only in conceptual terms for her but was also experienced in deeply sensorial ways, which served to make the trap more binding. For example, elements of the house that were present but had not seemed particularly noticeable at the time of purchase had become more evident and abhorrent for her the less she wanted to be there, such as disruptions from the adjoining farm, the clear and constant view of the fence at the back of the property, and the cold temperature of the space in the extension. Her sense of the house as a trap and as a prison was typified by her yard in particular, an outdoor space that she had at first enjoyed but later came to view and experience as a negative space. She described this to me as she showed me some photos of it.

'I began to see it in a completely different light, and I also began to see that I really had kind of bought myself a prison, and really when I began to look at it, and I looked at the back of it, there was demarcation where the farmer who owned the field, there was barbed wire and I felt my god, and also the backyard, which I have a photo of, the backyard is concrete and it had the potential to be lovely, you could have quite easily have washed it and stuff, and you know in Greece where you have an overhang of wood and vines, it could be lovely, but when you looked at it, I looked at it and thought,

⁶¹ I encountered various references to new age spirituality and beliefs amongst interlocutors – some of this material is considered in more detail in Chapter 5.

⁶² Whilst attempting to view the house as a teacher was a viewpoint Tara had come to partly influenced by Buddhist teachings, it is relevant to note here that this was part of a bricolage of beliefs, rather than being central in her orientation to her house.

concrete backyard, barbed wire... I bought myself a prison, actually that's what it was like.'

Figure 6. Tara's yard



Features of the house that had been consistently present as well were visually altered for Tara – a product of the context of being unable to choose leave the house due to the change in value. A fence, which previously symbolised Tara's highly valued privacy, became a visual illustration of entrapment and isolation, whilst a trellis which had previously projected ideas of Mediterranean overhanging greenery became for her the bars of a cage, and the tarmac of the ground, previously neat and modern for her, became the bare space of a prison exercise yard. It was as if there were actually rearrangements and material changes taking place, when, as was the case with Sinead, few physical changes had in fact occurred. It is significant to note here as well that the emergence of these changes had been shocking to Tara; making her physically recoil. As was the case for Sinead, beyond visual perceptions, there was also a shift in Tara's audio perceptions with the adjacent farm seeming louder; another indicator of the new affective registers of downward value transformation. As well as perceived changes, there were also actual changes, as the farm next to her house set up a garage. Tara felt this would have frustrated her anyway but seemed to particularly do so as she was unable to choose to sell the house, or walk away from it.

Overall, at the point that we spoke, Tara was finding it difficult to understand herself what she had originally seen in the house when she purchased it, and it was a source of surprise that her views of the house had shifted so much. She had internalised and understood this in terms of a changeling-house being intentionally placed in her path in order to teach her.

'That's why I find it interesting, that somehow, this house was like a gift that was just handed to me, because before buying this house, this is why this fits with this, I would have been, when I reflect back now, very butterfly-like, committed to nothing, I kind of flitted...and in many ways there's also a negative to that, so the only way life could get me really was get me in a box, that I couldn't get out of... and in staying with something I was constantly being mirrored things that I really needed to look at, and that's why I have just found... well like I say, I see the house as a hugely fat buddha and one of these days she will just get up and walk off...'

With her creative background as an artist, it seemed that Tara was particularly able to describe her relationship to the house in vivid terms and how she no longer felt as close to or as comfortable with her house, but these shifting sensations were also experienced by a breadth of interlocutors.

Tara had considered selling the house just prior to the financial crash, having put it on the market unsure what she would do if she received an offer. A couple came to look at it and they considered putting in an offer but it turned out they weren't interested; an occasion which acted as an informal form of a valuation event in Tara's mind, planting the seed with her even before the financial downturn that she might struggle to sell the house. Thus, there was a gradual revealing over time of what for Tara had become both an active negotiation with and emerging dislike for the house. The process of separating from the house was a gradual one, that was viscerally linked to shocking moments such as when she realised her house had become a prison, but that developed and continued into active practices of separation from the house. For example, described later in Chapter 4 in more detail is the mind-map and visualisation collage that was on her bedroom wall (in the bedroom she was living in in her mother's house), as a means both of illustrating her experiences, and an ongoing attempt to mentally separate herself from the house.

3.2.2. Shifted perceptions: discussion

What is striking across the examples of Sinead and Tara is that there were either limited or no notable changes in their material environments, but there are significant shifts in their perceptions of the materiality of their environments, with these shifted perceptions emerging in fleeting moments. In Sinead's situation for example, she responded particularly to the contextual situation of the house, and the audible intrusions and traversals of its boundaries. Whilst these intrusions had been previously present, the downward shift in the value of the house resulted in these intrusions having a greater impact upon her. In addition, a specific visual experience, of litter emerging in her path outside her house, took on broader significance than it would have previously. Meanwhile, whilst Tara also heard the surroundings of the house more than she did previously, following the downward value transformation of the house she particularly came to see and experience elements of her house differently. For example, where she had previously seen an idyllic Mediterranean-style outdoor setting shifted in her mind into becoming a prison. In contrast with the animations of the house described in the previous chapter, these shifts might be considered 're-animations'.

Linguistically, anaphora is a word or phrase that implicitly refers back to an earlier usage of a word or phrase. As Buchli observes, this has wider conceptual relevance, with Rouse's discussion of slippages being valuable here: 'Anaphoric expressions such as pronouns enable a discursive performance to inhabit the inferential commitments and entitlements of another performance without having to articulate its specific content' (Rouse, 2002: 202). As Buchli also highlights, anaphoric chains are valuable in both bringing together 'diverse material registers'

and conveying the productive capacities of these juxtapositions (Buchli, 2013: 15). Specifically, objects, as forms of material culture 'enable differential commitments to the same phenomenon', such as is present both in the 'illusory stability' described by Levi-Strauss in relation to the house, and in the 'conflicted encounters that produce the fetish' (Buchli, 2013: 17). The examples described in this section represent examples of anaphoric chains both in relation to the diversity of material registers present, and in the significance of the meaning of the specific events outlined (Sinead's encounter with the litter, Tara's view of her yard as a prison), with the meaning being located in the contrast with previous meanings. This contrast is a source of dynamism, and indeed of reanimation. Corresponding with this energy, the implicit power of apparently ad-hoc and found objects is highlighted by Engelke in his study of Masowe apostolics. He describes their usage of pebbles in religious ceremonies, in the context of their refusal of more structured forms of materiality in relation to religion (e.g. wearing plain white robes and holding open air ceremonies, with no gospel of prosperity) (Engelke, 2005). Their use of pebbles takes on the paradox of 'being-special-because-its-not' (2005: 131), demonstrating how apparently ad-hoc encounters can have semiotic relevance which may sometimes go unobserved. The presence of seemingly random anaphoric chains also shifts the emphasis away from considered choices (perhaps using specific or notable objects), to what is being accomplished with what is to hand.

As well through their randomness, anaphoric chains also gain energy from the specific nature of their contrasts; whether this is the juxtaposition of material registers, or the reactions to these juxtapositions e.g. surprise, hyperbole (cf. the concept of *ekphrasis*). For example, in both of these examples there are particular elements of dramatization that connect with the contrast in the anaphoric chains (e.g. Disneyland vs. Afghanistan, a Mediterranean haven vs. prison). In part this draws on an Irish linguistic propensity for storytelling, but also conveys a genuine and visceral surprise or shock at the situations my interlocutors found themselves in. In addition, Strathern notes the ethnographic value of 'the unexpected' as a social form (Strathern, 2005, cited in Navaro-Yashin, 2017). As Navaro-Yashin observes, 'stressing the element of surprise... encourages us to perceive that which was 'previously uncaptured in social framings' (Navaro-Yashin, 2017: 213).

Alongside anaphoric chains, several reference points in relation to fleeting, ephemeral and visceral experiences are found elsewhere in the literature on the house-home, which provide mechanisms of the juxtapositions seen in anaphoric chains. For example, Burrell notes how a shift in the perceptions of the house can emerge rapidly from a single burglary event (Burrell, 2014; see also Baxter and Brickell, 2014). Home burglary combines the distressing nature of losing items in this way, with the violation of the home and 'the difficulty of having things appraised through a very different system of value' (2014: 116). Whilst not a physical violation in the same sense, parallels may be drawn with the visceral and instantaneous reactions of Sinead and Tara, that had also been prompted through value appraisals and confirmed downward value transformations of the house. With both interlocutors, there was an outcome

of unheiminess and unhomeliness; these being different but related concepts. Cox defines homeyness as 'a feeling of belonging, comfort or security; the ability to feel "at home" within a space, be that a dwelling or a nation', with conversely, unheiminess being 'the feeling produced when such a sense of belonging is absent or disrupted' (2016: 64; see also McCracken, 2005). In contrast, the concept of the unhomely has a different lineage, originating with Freud. Freud's concept of the uncanny or unhomely refers to the estranged sense of encountering something familiar yet threatening, that also lies within the bounds of the intimate, and has been explored by a number of writers (e.g. Vidler; 1992, Bhabha, 1992). Unhomeliness (as with Schlovsky's *ostranenie*) has the potential to take the form of sudden, sensorial and visceral reactions and experiences, operating over short-term states. Note however it is not confined to being short-term; for example, Lipman's work on haunted houses highlights how the uncanny can also be cohabited with (2008). Whilst the sense of the uncanny is noted to be difficult for people to explain, it is grounded in the senses, and sensorial experiences of the house appear to have a particular role in relation to these fleeting and ephemeral moments described thus far. These may be visually striking (e.g. Sinead's litter) or based on touch, smell or sound (e.g. Tara's experiences of the noise of the farm). In discussing DIY practices in New Zealand, Cox notes the significance of the sensorial possibilities of materials, particularly the touch and the smell of home materials as a means for evaluation of DIY practices (Cox, 2016). In the sensorial and experiential reactions interlocutors were describing, there is potentially more space for individual and creative responses to experiences and to house materials (see Pink, 2009). These particular yet strong experiences also resonate with explorations of affect denoting particularly visceral immediacy: 'motivation experienced not as a story... but rather as momentum and force' (White, 2017: 178).

In relation to the sudden and specific nature of a sense of house incompatibility, the 'Diderot effect' is also a useful point of reference. In its original form this is where the further addition of one item makes the rest of an assemblage seem to be incorrect or outdated (McCracken, 1989: 128; see also Miller, 2001: 114-115). Diderot's original example is how the gift of a new and high-quality dressing gown which leads to the replacement of several other items, and ultimately to indebtedness. As Miller elaborates, the choice of one object may have consequences for others, such as the example of an object in a new style which makes all other objects around it make it look old-fashioned (2001: 114-115). Conversely, Cook, Smith and Searle describe how a single item, such as a mirror, can be considered to be the finishing piece in a room (2013). Whilst the Diderot effect can be corralled in critiques of consumerism, it is valuable here in a different role. Whilst amongst my interlocutors, single items were not new additions, it was single and specific items and features that drew attention to themselves that could have the impact of shifting the perception of the rest of the room, or indeed the rest of the house, such as for example, Tara's analogy of the house as a prison.

The force found in these fleeting moments resonates with topics of affect, such as Stewart's proposal for engagement with affective atmospheric attunements:

'...I try to open a proliferative list of questions about how forces come to reside in experiences, conditions, things, dreams, landscapes, imaginaries and lived sensory moments. How do people dwelling in them become attuned to something coming into existence or something waning, sagging, dissipating, enduring, or resonating with what it lost or promising?' (2011: 445)

Philosopher Jane Bennett's concept of enchantment potentially provides some clarity in describing the material agency present here. Bennett's concept of enchantment functions with what she calls *'thing power'*, which is the *'capacity to affect and be affected that resides in material bodies'*, and for her enchantment is anchored in both non-human as well as human sites of vitality (2001: 157). Whilst the term enchantment could have positive connotations, it is in fact better defined as a capturing of attention. Bennett goes on to elaborate on the concept of enchantment using several illuminating phrases:

'The mood I'm calling enchantment involves, in the first instant, a surprising encounter, a meeting with something that you did not expect and are not fully prepared to engage' (2001: 5);

'To be enchanted is to be struck and shaken by the extraordinary that lives amid the familiar and the everyday' (2001: 4); *'the temporary suspension of chronological time and bodily movement'* (2001: 5);

'disturbing-captivating elements in everyday experience' (2001" 131)

Identification of enchantment provides a specific mechanism to describe some of the small-scale interactions between people and things seen amongst my interlocutors. According to Bennett, this capturing of attention, and the affective power encapsulated here, is subsequently productive of ethics, through the generation of a specific and affective experience⁶³. These different means (the uncanny and unhomeliness; the Diderot effect; Bennett's enchantment) provide mechanisms operating in a wider framing of anaphoric chains; the links of these chains being prompted and generated by the downward value transformations of the house.

The examples of Sinead and Tara discussed in this section both align and contrast with examples from the literature. In relation to the former, ideas of 'fit' with the house and house compatibility emerge in a range of ways within the literature. For example, in Telle's discussion of house relations on the island of Lombok, Indonesia, she examines the concept of 'compatibility' with reference to person-house relationships. In Indonesian society, this concept 'informs numerous situations when people come into contact with substances, objects and places' (cf. Hay, 2001: 181-182, cited in Telle, 2007: 199). Compatibility and harmony are encouraged specifically in relation to the house through house-opening rituals intended to generate a state of *selamat*, which has a set of positive connotations such as harmony, safety, tranquillity and prosperity, and summed in the notion of 'coolness' – evoking a sense of being shaded and protected (2007: 198-199). The concept of compatibility also carries a positive connotation of 'growth or enhancement resulting from contact between two or more entities' (Telle, 2007: 199). Telle draws out the idea of house compatibility in relation to one of her interlocutors, Inaq Adi, who has become incompatible with her house; an extended perception

⁶³ Note here that Bennett's concept of enchantment is referenced somewhat in isolation; the wider implications of considering the work in this chapter (and thesis) alongside the goals of Vital Materialism will be subsequently addressed in the concluding chapter, Chapter 6.

which emerges over time, until reaching a tipping point where this is acted upon. Telle brings forth a range of circumstances which lead Inaq Adi to deciding the house in its current form is incompatible. These include the cultural valuing of modern houses, and the desire to drawing her grown-up son to live with her on marriage, rather than with his father. Thus, the pronouncement of the status of incompatibility is not only as response to the situation, but also an attempt to strategically move and shape her situation, allowing Inaq Adi to rationalise taking action and modernising the house alongside ritual ceremonies intended to restore harmony. She thus enacts a reflexivity that is grounded in situational factors; Telle consequently describes the role of houses as 'pivots for reflexivity and self-knowledge' (2007: 203).

In Marcoux's example of the *Casser Maison* ritual in Canada, he observes events facilitating the divestment of possessions, resulting from the house being deemed too large and too unwieldy for it ageing residents. In these situations, there is no longer a good 'fit' between the house and the inhabitant(s), and it corresponds with the moment at which they either enter more sheltered form of housing, or care. As Marcoux observes, in many cases the decision to take this step had been a long time coming: 'the transmission project is sometimes planned a long time in advance, before deciding to move, without even thinking about it' (2001: 215), with one interlocutor, Mademoiselle Bolduc, aged 89, resisting moving from her apartment over a period of 10 years (*ibid.*). This is a house incompatibility that is partially rooted in the functional constraints of older age, but also takes on wider significance in terms of social relations.

In comparison to Telle's and Marcoux's examples of house-compatibility emerging over a longer time period term, Garvey's version of 'fit' with the house is more dynamic, with her account of the rearranging of furniture in Norwegian homes operating on an ongoing and shorter-term basis. Garvey describes how her interlocutors make ongoing adjustments and changes to the way in which furniture is arranged in their houses; a generally private act. As Telle does, Garvey also observes the reflexive nature of the house, but with particular emphasis on the possibility of the house being a reflexive canvas for internal processes (Garvey, 2001). Incompatibility is present amongst Garvey's interlocutors but is described in less certain terms than in Telle's Lombok – likes and dislikes, depression, discomfort, a sense that something isn't right or could be better. Overall, Garvey emphasises the projection of the internal landscapes of the person onto what is here the 'canvas' of the house, which is a screen for internal thoughts, processes and emotions. This perspective on the house corresponds with Blunt and Dowling's observation that the house is a combination of both the material and the imaginary (2006).

Across Telle's and Marcoux's work in particular, there is a gradually emergent yet extended and finalised sense of compatibility. Meanwhile, the discomfort felt by Garvey's interlocutors' is more transient and a result of internal landscapes, and results in them taking action through making smaller changes, such as moving furniture. In contrast, in relation to the ethnographic moments described in relation to Sinead and Tara, rather than this finalised status or actions

being taken, the points being described were characterised by more singular moments and occurrences, grounded in specific material elements, that acted to shift perceptions but had not yet had chance to be acted upon in definite ways. For Sinead, this was present in relation to the litter which had apparently been 'placed' in her path with specific and devastating preciseness, and for Tara, the moment that she 'saw' her backyard, and house, as a prison.

It is suggested that this nuanced contrast is not because these more singular and ephemeral moments were absent from the contexts described by Telle, Marcoux and Garvey; indeed, they are partly implied with the accounts. However, these more fleeting material encounters are not elaborated on specifically. In Telle's account of Inaq Adi's house, the unsatisfactory nature of the house is specifically mentioned in relation to cracks in the cement floors and lines in the plastered walls (2007: 200). What is present here but not discussed in detail are the accumulation of specific moments of material encounters which result in Inaq Adi coming to see her house as outdated. This is also implied in Marcoux's account; whilst again not discussed in full material detail, a consideration phase is also present in Marcoux's work as people consider how they are going to approach the both the transmission of their personhoods and the dismantling of their house. Similarly, whilst Garvey focuses on the resulting actions that are taken i.e. the moving of the furniture, there is an implied stage of a shift or change in perception or state that leads to these actions. Whilst she focuses on ephemeral actions in the house, also implied here are ephemeral feelings and perceptions in relation to the house. These ephemeral feelings are detectable amongst some of her interlocutors in particular. For example, one female, Lise, observes 'when I feel depressed it feels good to move things around' (2001: 53), where here the state of depression leads to the action of moving furniture. This shifted perception is also present amongst others of her interlocutors, Knut and Dorothy, who whilst both have become unhappy with the décor and arrangement of the house over time, in contrast to others and particularly due to their age (Knut in his 80's and Dorothy in her 70's) do not take action, and thus exist in a state of dislike towards their living space.

Overall, there is perhaps a lacuna of descriptions where materials and matter act on people before action is taken, thus highlighting the possibility for greater, and more detailed material engagement at these moments which precede any action. The possibilities for expanding on these details is revealed by some of the material interactions that were taking place amongst my interlocutors in drawn-out periods of limbo and uncertainty. These could take on a further level of detail, building on the dynamic moments that Garvey discusses, enacted over longer timescales and considering in-between moments, and points of consideration and indecision. Throughout this chapter fleeting and ephemeral moments are given particular attention, whereas meanwhile examples in other chapters (for example, the practices of separation discussed in Chapter 5) are at a more comparable level with the contexts described by Telle, Marcoux and Garvey. Consequently, the intention here is not to critique the lack of the inclusion of these moments and details, but to draw attention to the presence of varied scales of engagement in relation to material interactions, which may be varyingly accessible. Where

these details are accessible, this material discussed in this chapter acts as an advocate for notable happenings occurring at these smaller scales. Further, these different scales of moments are not unconnected; the more fleeting moments can lead to larger outcomes. There is an implicit sequence and progression from experience to action, between the Sinead and Tara's ephemeral experiences, to Garvey's spontaneous moving of furniture, and Telle's Inaq Adi's longer-term remodelling of her house.

It is also relevant to consider here the presence of *'the force in the thing'*, and the role this has in the interactions described. In relation to the examples considered, the force that connects the house and the person is productive of a compulsion to attend to small details (such as Sinead's litter). Once the process of house animation has been set in motion (as was outlined in the previous chapter), this has the capacity, to take on enact its own demands and requirements on the owners of the house. The results are various forms of re-animations, some of which have been described here. It is valuable at this point to re-reference Berlant's concept of 'cruel optimism' (Berlant, 2011): 'a relationship of cruel optimism exists when something you desire is actually an obstacle to you flourishing' (Berlant, 2011: 1). As Deville describes these are attachments that 'bind a person to a particular condition in life, not just despite of the harm involved, but often because of it' (Deville, 2015: 48). In the examples described in this section, what might be termed the edges of the attachments of 'cruel optimism' are appearing, and original perceptions begin to shift whilst people are still held in thrall to 'the force in the thing' of the house.

3.3. Interrogating materials

3.3.1. Interrogating materials: examples

In relation to the downward value transformation of the house, amongst my interlocutors there were some specific and considered interrogations of the materials of the house. The results of these interrogations varied; some leaned towards the elevation of materials into something 'better' than they had been, and other interrogations resulted in their diminishment, whilst for others these decisions were still to be taken.

Shane's cobbles

The journey I took to Shane's house gave me a sense of his usual commute as a taxi driver. He picked me up close to the organisation's offices in the centre of Dublin, and we travelled out towards his mortgaged house, approximately one hour's drive away. He was struggling to meet the demands of the lender and keep up the payments on his mortgage (which had been re-mortgaged), with the additional complication that his sister had acted as guarantor. His house was on an estate that people had queued overnight to purchase a house on, and Shane and his then-partner had only secured this house when another couple had dropped out. It was one of a set of houses set in a horseshoe shape around a communal grassed area, and at the

time of purchase it was newly built. Consequently, the houses had been sold incomplete so that the new owners could select their own fixtures and finishes. Whilst Shane's ex-wife had been responsible for many of these choices in the house, one thing Shane had been responsible for was cobbles on the drive. He had described these to me before we arrived at the house, and then pointed them out again when we arrived and exited the car. His enthusiastic tone of voice on both occasions implied that this was a choice he was, on consideration, still pleased with, and whilst they looked fairly usual to my untrained eye, I preceded to admire them.

As we entered through the front door, there was a letter from Shane's mortgage lender lying on the mat, which he picked up with a small laugh, joking that it was if he had laid it down there for my visit. He presently opened this then filed it away in the file he kept for letters from the lender. Shane acknowledged himself that he is a 'filer', with three different filing boxes – one for his mortgage, one for the house, and one for his divorce. He wondered, jokingly, whether he has OCD, which also, he observed, manifested itself in keeping the house clean and tidy. Whilst this attention to tidiness was a long-term endeavour, it was one that had seemed to take on new meaning as Shane's ownership of the house was placed under threat. Shane asked me at least twice as we were speaking 'do you think this house is worth fighting for?'. This was a question that it seemed that he had been weighing up in his own head for some time, coming to the tentative conclusion that it was, though he was still looking for reassurance here. Whilst he had seemingly made up his mind, this decision was still in progress, with the final decision still to be decided.

It was as well also not my only interaction in someone's home where I seemingly took on an informal role of an estate agent or potential buyer, whilst the 'vendor' looked to persuade me of the value of the house, pointing out the appealing features⁶⁴. Shane did this as he showed me in particular the 'spacious' garden (which contained a trampoline), the en-suite bathroom and the spare bedroom. His narrative here again seemed to reflect his own deliberation over the appealing features of the house. Whilst, as mentioned, much of the décor of the house had been selected by his ex-partner, Shane reproduced his assertion that the house was 'worth fighting for' through his attention to keeping and maintaining the house to a high standard, enacting his own quiet pact to retain a positive relationship with the materials of the house. In these circumstances, seemingly banal decisions such as how often should the windows be cleaned, or should the counter top be replaced, took on greater significance. Overall though, the situation that Shane had found himself in had resulted in an elevation, albeit still a tentative one, of the spaces and the materials of the house.

Ger's surfaces

For Ger (short for Geraldine), who was also hoping to retain ownership of her house, the elevation of the materials of the house took on a different form. Ger had always lived in her

⁶⁴ Deirdre was a notable example of this.

house in County Wicklow (as was also described in Chapter 2), having been born in the house and subsequently inherited it. Her ownership of the house had though been placed under threat after Ger and her husband had re-mortgaged the house with a sub-prime lender, to carry out renovations and also to invest in their business, which had subsequently folded with the onset of the recession. Having lived in the house all of her life, Ger felt that she had a particularly close relationship with it. Rather than more actively interrogating the materials of the house, as Shane had been engaged in, the potential threat of the house being lost seemed to have caused memories and spectres to rise up and pool on particular surfaces of the house. As the prospect of losing the house loomed, these experiences had become particularly forthcoming.

'And I was raised in the house, and it's funny, you can look in things, say I'll be sitting in the kitchen and you'll remember something and you can nearly see it happening, because everything is the same, so you can really see it, like a film, happening in front of you...'

Memories emerged for Ger from specific sites in the house, locked into particular traces interactions with materials. In her consideration of haunted houses, Lipman notes how certain liminal sites in the house in particular are often locations for hauntings: staircases, corridors, doorways and windows of seem to be the location of hauntings (Lipman, 2008: 52). Ger's memories also seemed to emerge from sites in the house that had been the particular sites for family activity, whether this was the hall that someone had fallen down or the glass panel that had been broken and had to be repaired.

'I remember when I was small and I was sitting in the sitting room and the hall door was open and we were the first ones in the road to get a colour television... It was a Bush colour television... we'd the first colour one anyway, and I remember there was a pile of briquettes in the hall and my sister fell over them, and I was sitting there the other day in that room and I saw that in my head, I actually see her flying, straight on her face like, and I remember that so well, just to come in to see the television, and I know it seems a stupid memory but I remember it vividly.'

Ger had an ongoing interest in family history and we'd chatted about when she had first picked me up from the train station and she drove us through the town pointing out where various family members had lived. It was something I had recently been looking into and we compared notes on doing family history research in Irish and English contexts. Ger told me she had recently acquired a selection of photos from a deceased aunt's house, which included photos of the family when Ger was younger, many with the house featuring in the background. The images of the house, some parts of which had since changed, also acted upon Ger to generate further material-based memories, that were both refracted and enhanced through the photos.

[Showing me a photo] 'That's our sitting room, that's where my chair is now that I sit looking at the television like, and I remember there was a glass window there and my brother was cutting timber out in the back yard with an axe, and the fecking glass came... he hit the window with the glass... with the thing and the glass came out and all stuck at the bottom!'

This was just one example; Ger talked me through the set of photos, which for her had prompted a whole series of family, and house-related, memories. Between the prospect of losing the house, and acquiring family photos featuring the house, at the present moment Ger could hardly be in the house without further memories being triggered and emerging through

the surfaces of materials. These surfaces that memories were emerging from (whether these prompted by photos or otherwise) had taken on some reliquary-like qualities, particularly as several of her siblings plus her parents, were now deceased.

'I feel all my family there ... because I've lost two brothers and a sister and my mother and father and I feel all of them in the house, I really do like. And I feel that if I was in another house I wouldn't have that, I wouldn't feel them. And my daughter said 'well they'll go with you' but I wouldn't feel that, I feel they're there now.'

Whilst in comparison to Shane, Ger wasn't consciously interrogating the materials of her house, she seemingly was subconsciously doing so, the outcome of this being a reinforcement of both the value of the house and her connection with it, providing justification to her of her continued efforts to hold onto it.

Orla's caravan

Whilst Shane and Ger's interrogations of the materials of their houses moved toward elevating these materials, Orla's interrogations were more exploratory. When I initially met Orla, she was living in a 3-bedroom cottage, but over the course of a few months she had decided to apply for bankruptcy⁶⁵, and had subsequently moved into a caravan on a site nearby, with her two daughters, and this was where I later visited her. She had attended her first bankruptcy sitting the previous week, and assuming that she cooperated with the bankruptcy process, was anticipating being free from her debts within three years⁶⁶. The difficulty with sustaining her mortgage had primarily arisen by her ex-husband's actions, who has re-mortgaged their house multiple times in order to support his business that had subsequently collapsed after 2008. The three-bedroom caravan had been purchased for Orla by her father, who was keen to see her make a fresh start; both Orla's father and brother had provided financial and emotional support to Orla in order for her to set up a new household. She had never lived in a caravan before, and neither had any of her family, but the site was conveniently located and in the same village as her cottage.

As she showed me around the new home she'd recently moved into, Orla pointed out some of its features. She had instinctively made some decisions about the décor of the caravan, for example taking down the net curtains on the first day that she moved in as she felt that the net was 'grannyish' and 'grim', and she 'couldn't stand looking at them'. This was despite this leaving the windows open to be looked into, and subsequently a friend of her father had fitted blinds instead. When first moving in as well it had been a priority to 'sort out' the rooms of each of her two daughters, so they could start to feel at home in the caravan. This had included getting them new bedding and putting up new curtains, as the existing ones had seemed somewhat token, not even coming to the bottom of the window frames. There were other choices that she was considering in order to make the caravan feel both more to her taste and

⁶⁵ Whilst it was not the case for everyone, for Orla, choosing to go bankrupt meant giving up ownership of her house. In a few cases it was possible to remain in the house, where the house was jointly owned but only one party was going bankrupt.

⁶⁶ When Orla initially went bankrupt, the term of bankruptcy was three years, but this was subsequently changed to one year, so Orla exited bankruptcy sooner than she had anticipated.

more 'modern', including the chandelier-style light fitting that she was thinking of changing for spotlights. She was keen to make use of her initial perceptions and the fact that the surroundings still felt new to her, to make some changes: it's like anything, if you don't do it straight away, you stop noticing'. Some elements of the changes she had made so far made the space more liveable ('my dad threw up the deck'), and others adjusted the caravan to her tastes (blinds instead of curtained), and others still also added a sense of permanency, such as the low-level fencing around the plot (cf. Hoare on the importance of permanence on Irish traveller sites e.g. 2014).

Alongside the initial evaluations of the décor. Orla was also seemingly conducting a deeper interrogation into the materiality of caravans. This was a learning process for her; an area that she didn't have prior knowledge or experience of, and meeting her at this point when the materiality of the caravan was still relatively new to her meant that the appraisals she was making were present and visible. This was apparent as she shared with me what she had learned. Hers was an 'older' one, constructed in 2000, and she had viewed three caravans in the process of purchasing hers, as well as observing features of other caravans around the site. Whilst she said, the newest caravans on site tended to be given the best sites, her dad had requested that this one wasn't moved when he bought it, as, apparently (Orla intimating to me this was new information to her) moving could be detrimental for the structural integrity of the caravan – 'it makes them more dodgy if things are moved'. Consequently, through her father's intervention, her caravan had remained on a 'good' site (larger, well-positioned in terms of access, more car parking space).

There was a sense here that Orla felt she could be led astray by the materials of the caravan, if she didn't make considered decisions here, so she was approaching them with care, making efforts to unwittingly making the 'wrong' choices. She was building a sense of her goals and aspirations for her home by observing other caravans on the site. 'Tackiness' was something that she was keen to avoid; 'I don't want to be trailer trash' (note this was partly said with humour). This was signalled to her on other caravans in particular through statues of angels and a proliferation of garden ornaments. Instead, a more positive point of reference for her was *Wanderley Wagon*, a 70's children's TV show, which apparently, according to Orla, was rustic and quaint in tone.

Orla was engaged currently with considering the integrity of the materials of her caravan - how sturdy, or flimsy, was it, and what would it stand up to? These were ongoing questions for her, which she was seeking out information on. For example, just a couple of weeks ago prior to our conversation, she had lain awake on a particularly windy night, listening to the wind and wondering up the caravan was up to withstanding in, though speaking to her dad on the phone the next day, he had laughed and told her not to worry: 'it's been fine for years already!'. Orla had also been adjusting to the solidity of the materials of the caravan. I remarked on how many family photos Orla had already put up on the shelf that ran around the top of the main room,

which was apparently 'very good until you close the cupboards too hard!'. In general, she felt the walls were 'paper thin' but then her daughters had been pleased to each have their own space, having previously shared a bedroom. On the one hand, these can seem to be straightforward observations of inhabiting this new form of space, but particularly in the context of both Orla's circumstances, and placed alongside the other examples being considered in this chapter, they highlight both the evaluation of materials being performed, and the resulting emergence of shifts in value and in new materials orders being formed. These changes, and their associated material registers, were a surprise to Orla as much as anyone: 'It's mad how your life turns out. I never thought I'd see myself here, this time last year'.

The shift towards an understanding and investment in the materials of the caravan, was to some extent a reversal in investment in the of the house. This was compounded by the fact that Orla's old house had in the previous week suffered a suspected arson attack and had partially burned down. I had been aware of this the day after it had occurred as Orla had phoned the office to ask my colleague if this would have any impact on her bankruptcy application⁶⁷. Speaking to her in more detail about it in the caravan, it was clear she had been somewhat shocked and upset by what had happened, even though she suspected it was 'just kids messing around'. As upsetting an experience as it was though, it also potentially allowed greater engagement with the materiality of the caravan, offering support for the new material order that Orla was working through, given that something seemingly sturdy, the cottage, had been compromised and damaged.

3.3.2. Interrogating materials: discussion

In the examples described in this section, materials were closely contemplated, and new and sometimes surprising qualities emerge. As observed by Telle, Keane's writing on the 'bundling' of the qualities of materials offers particular insight in relation to the 'latent possibilities' of materials:

'material things always combine an indefinite number of physical properties and qualities, whose particular juxtapositions may be mere happenstance. In any given practical or interpretative context, only some of these properties are relevant and come into play. But other properties persist, available for promotion as circumstances change.' (Keane, 2006: 200)

Thus, implied within the scope of latent possibilities are both existing qualities becoming more pronounced; or 'promoted' (to use Keane's term), with new and previously unnoticed qualities emerging. Relevant here as well is the distinction noted by Ingold made by design theorist David Pye between the properties and qualities of materials. Whilst properties for Pye are objective and scientifically measurable, qualities are instead subjective (Ingold, 2012: 432).

Both a pronouncement of existing qualities and an emergence of previously unnoticed qualities are present in the Irish examples described, in both this section and in the previous one. For

⁶⁷ Note that the fire at the house did not have an impact on Orla's eligibility for bankruptcy.

example, in Sinead's situation, it was more the case that existing qualities, namely the presence of noise and litter, become more pronounced. As her house had undergone a downward value transformation, the noise intrusions outside of the house, produced by the residents in the blocks of flats across the street, had to her mind got louder and more significant. This pronouncement of existing qualities was also the case in relation to Shane's feelings about the cobbles on his drive. Whilst he had already appreciated them previously, their qualities had become increasingly emphasised to him, as they came to symbolise for him the fact that his house was 'worth fighting for'. In contrast, Tara's situation was an example of where new and previously unnoticed qualities emerged. Materials such as concrete and metal bars took on new qualities, which had previously gone unobserved by Tara, yet once emerged were actively involved producing new moral relationships. Where she once saw a pleasant backyard, with the potential to be transformed into an appealing outdoor space, she now saw a bare and enclosed prison.

As noted, the deliberations undertaken by interlocutors could result in both elevations and diminishments of materials. For some, the prospect of losing the house had made the its materials more precious, albeit with less monetary value. For others, the interrogations carried out had resulted in the diminishment and condemning of materials. Shane's and Ger's interrogations elevated the materials of their houses; Shane's tentative elevations examined the materials of his house for symptoms and indications of their value and supported his ongoing decision to try and hold onto his house, whereas Ger's experiences highlighted her attachment to it, particularly due to the connection with deceased members of her family, with memories being projected through house materials and surfaces. However, whilst Shane had concluded his house was 'worth fighting for', but equally this could have gone in the other direction towards denouncement. Meanwhile, Orla's material interrogations were, at the point we met, exploratory and inconclusive. Having moved from a house to a caravan, Orla was both interrogating and learning about the material dimensions of this new form of dwelling.

The material qualities emerged following the unbundling could be guided by desired (albeit influx) outcomes e.g. wanting to hold onto the house, or resolving to give it up. This agility in relation to material qualities is supported examples from the literature, such as for example, those concerned with the porosity of materials. In some examples, porosity emerges as more negative, and in some cases, it is a positive quality. For example, the noise intrusions present both in Burrell's example and in Sinead's situation, is a form of porosity of the house that both seem to lead to unhomeyness. In contrast, in other contexts observed in the literature, the porosity of the house was instead interpreted as homely. For example, Power, in her examination of uninvited possums in homes in suburban Sydney and consideration of border practices of the home, demonstrates how porosity to the outside is on this occasion critical in the construction of homes that have homeyness (Power, 2009). A role for porosity in particularly community-based form of homeyness, is also echoed in Helliwell's discussion of Dayak longhouses, where 'good walls make bad neighbours' (1992). This fluidity of material

qualities, and ongoing interrogation of them, is also seen in Jasarevic's description of jars of 'mushrooms' (yeast and bacteria cultures) that were frequently encountered in the kitchens of her interlocutors in Bosnia. These were informally 'prescribed' amongst friends, family and wider networks, for a variety of ailments and health complaints. The 'effervescence and generativity' of the contents of the jars 'contain a thing that multiplies further and fast, urging the giving onward' (2015: 36). Jasarevic observes that the contents of the jars are both known and unknown: 'the thing in the jar is known through handling, tasting and testing. It remains precisely unknown, but is guessed, imagined, and worked out through varied forms of contact and relation' (Jasarevic, 2015: 37). Therefore, whilst the contents of the jar are ambiguous, it is ascribed with divinatory qualities and understanding of it is developed through material interrogations. The meanings of these specific interrogations, as with my interlocutors' experiences of house value transformations, are better understood their wider contexts. Jasarevic explicitly upholds the link between the 'mushrooms' and their relationship to the healthcare and political contexts, observing how they filled a role as a stand-in in the face of declining public services in Bosnia / post-Yugoslavia, establishing and strengthening networks in contexts of precarity. However, contained within her descriptions of the 'fizzy fluid and fermenting agents' there is also particular attention to, and strong presence of, the material qualities and their ability to enchant, capturing and holding attention (2015: 38). Alongside their agility and ability to enchant, moments of interrogation are liminal occurrences that can be laden with tension. This tension is present in Munn's account of value transformations in Gawa:

'These negative potentials are in a kind of ongoing tension with the positive transformations, and in their stronger forms threaten the capacity to produce the desired value and the idea construction of self and social relation that this value entails.' (Munn, 1992: 3)

Returning to Keane's concept of bundling and the latency of materials, the question emerges of exactly what is being revealed here, as previously unobserved qualities of materials come to the fore. Considering the significance of materiality in relation to distinguishing what it is, vs. what it signifies has been an important area of enquiry (see discussions by Miller, 2005 and Buchli, 2016). Strathern highlights how historically material artefacts were previously only an illustration of the social (Strathern, 1990: 38; see also Buchli, 2016:7), where 'they become exemplars or reflections of meanings which are produced elsewhere' (Strathern, 1990: 38). Having moved beyond materials as illustrations, what is instead being known through materials? Miller suggests that there is a need to acknowledge that 'the clothes have no emperor' i.e. in stripping away the things, societies or social relations are not found behind them (Miller, 2005: 32). He goes onto observe that when engaging with a clothed-subject, 'the clothing did not stand for the person; rather, there was an integral phenomenon which was the clothing/person' (*ibid.*). Similarly, Buchli highlights the choices involved in relation to such questions: 'questions of interiority and exteriority are implicated in terms of what one must attach oneself to, the thing... or to something that it is behind it' (Buchli, 2016: 8). In relation to occurrences discussed in this section and in observing interlocutors considering, interrogating and reflecting on the values of materials, it is emphasised that there is not an absolute truth of

the materials emerging here, but negotiated and contextual meanings. What is perhaps somewhat misleading about making use of Keane's term 'latency' here is the ongoing negotiations involved (between people and materials) in bringing forth these latent qualities. Again, as with previous section on shifted perceptions, there is also an inference that these types of smaller moments and occurrences have the potential to build up to larger ones. Thus, the significance of these material deliberations is not only their occurrence, but also their potential ongoing and cumulative significance. For example, where Shane was interrogating specific elements of the materials of his house (which was an ongoing process at the point we spoke), these smaller deliberations consequently related to the construction of his ongoing intentions for the house, such as weighing up the quality of the house, and developing a strength of feeling the house was 'worth fighting for'.

The anaphoric chains in operation in the examples described in this section turn both outwards and inwards. Whilst the initial connections are prompted by economic changes and downward value transformations, they draw upon a breadth of possible connections, including childhood memories and TV programmes, as well as the stimulus provided by the close examination of the qualities of materials. The interrogation of materials in close detail is at least in part a function of the degree of force and constraint enacted by 'the force in the thing'. In thrall to the force linking them to their house, and with constrained mobility (through not being able to, for example, sell or leave a house that is in negative equity), some interlocutors were thus coerced into contemplating micro details of elements of their houses and dwellings. This was also present in the previous section but is further affirmed in relation to the examples discussed here.

3.4. Moralities of materials

3.4.1. Moralities of materials: examples

In the previous sections, considerations of interlocutors resulted in both the elevation of materials, an act of transcendence, or means of 'making things more material'; and acts of diminishment, a means of making things less material (see Miller, 2005). Where diminishments in particular occurred, these often were accompanied amongst my interlocutors but moral judgements, both upon themselves and the materials of the house, and it is these types of moments that are explored in the examples in this section.

Michelle's shiny floors

I was speaking to Michelle in the kitchen of her mother's house, where she had moved back to, with her four-year-old son, after struggling to pay her mortgage. At the point that I spoke to Michelle she had been trying to sell her house, but was now considering 'handing back the keys', which would leave her with the outstanding debt (the difference between the eventual sale price of the house when sold by the bank, and her outstanding mortgage). When she had

purchased it at the height of the boom it was considered within commuting distance of Dublin, but the appeal of the location diminished as house values fell.

Michelle showed me some photographs of her house that had been taken by the estate agent when she put it onto the market. In the context of the room cleared of furniture, the modern fireplace was particularly striking – a matt white marble surround against a contrasting polished black material that made up the back of the fire and was finished with a silver coloured fire surround and grate. Looking at the photographs prompted Michelle to share some of her thoughts on the finishes and materials of the house, and the difference between when she first chose them, to now:

'Beforehand I was real, you know, I got my house and I want it like this and I want lovely shiny floors and my kitchen has to be this way, and you know. Even with Bobby [her son] you know like oh god no, don't do that to the wall! But now I think because I feel because everything I own is in one bedroom here, in my mam's, you've let go of so much and it's kind of, well you know you don't really need these things around you, and a handprint on the wall isn't going to be the end of the world.'

This materialism that Michelle had self-diagnosed was particularly located in the surfaces of the house. The appeal of the shininess of the floors of the house, as she described them, had fallen away with Michelle suddenly coming to feel that these had been a materialistic choice. Despite the solidity and necessity of flooring, she no longer appreciated these qualities, and expressed elements of guilt and self-flagellation as she spoke about her previous furnishing choices. She felt that perhaps one of the only positives of the situation she was in was that it had 'taught' her not to be as materialistic:

'I think it's an outcome that has happened because of the situation, but I do think it's a positive....in the long-term because there will be less emphasis on the materialistic things that I feel I should have, because you know everybody else has it, and you know you should have your house, and you should have a car, and even down to you should have a boyfriend, then you should get married, it leads into all of that and I've kind of, that's the way I used to think and now I've realised well that's not the way it happens so you need to kind of, work with what you've got, stop wanting everything.'

The sense of guilt in relation to her previous choices was also exacerbated by the fact that many of the furnishings of the house, such as the 'shiny floors' and the fireplace were paid for with an additional loan from the Credit Union, rather than from savings or from her mortgage. The fact that the items in question were paid for with an additional loan seemed to compound her feelings of self-judgement in relation to the surfaces of her mortgaged house, and former home. She was under ongoing pressure to pay back this loan, at a rate of approximately €50 per week, despite this putting strain on her already stretched finances. Whereas at the point she had taken out the Credit Union loan, qualities such as shininess had displayed personal success and aspiration, the moral dimension of this quality had shifted as Michelle's circumstances had changed. This shininess was linked both to a sense of shame and culpability in relation to herself, but at the same time a link to, and symbol of, a failed economy. This had become linked not to homeownership itself and this was still something she would encourage for her son, as an embodiment of working hard, but instead this denigration had come to lodge primarily in the surfaces of the house, including in the shininess of the floors.

Tara's flimsy walls

Tara's shifted perception of her yard becoming a prison to her was described earlier in this chapter, but beyond this initial revelation, Tara was also engaging with and reflecting on other elements of her house. As mentioned previously, Tara was unable to abandon the house as she would otherwise have liked to do, as her brother was a guarantor on her mortgage. Thus, for the meantime, Tara had moved out of her house to return to live with her mother, and her sister and her husband had moved in and were covering the mortgage currently by paying rent as a temporary solution. Tara's house was made up what had originally been a relatively small cottage, and the older part of the house sat behind the façade of the cottage, at the front of the property. Behind this the house had been extended by the previous owners, with the addition of a kitchen space and three bedrooms in a row at the back of the house. The experience of living in the house over time, in different seasons, had led Tara to have a particular disdain for the features and materials used in the newer areas of the house. She had come to see and experience these as damp, featureless and flimsy, and in terms of how she used the space, had primarily been living in the old part of the house.

'And then the rest is quite modern because they extended it, it looks quite small but they put a big extension in the back with a huge big kind of living, kitchen space, done very badly, they built it themselves. So that's quite modern, well not quite, it is modern, and then there's a corridor where it's all bedrooms, there's 3 bedrooms down that corridor, they're all modern, they're all just square boxes, so they're all part of the extension... When I bought it as well I didn't know there was quite a lot of damp in the house...'

The denigration of materials used to build in the Celtic Tiger era was also present in the media. Well known developments, such as Priory Hall, a block of apartments in North Dublin, had been deemed unsafe, meaning all owners and tenants had had to leave their accommodation. This was partly due to it being deemed a fire hazard, but there was also a general perception of flimsiness and low-quality building materials. In cases such as this, a perceived flimsiness transposed to a moral critique not only of the house or the building, but the wider culture it had arisen from. In contrast to her feelings about the newer part of the house, Tara still had an affection for the old part of the house; its irregular features, its AGA, a pot-bellied stove, Belfast sink and wooden panels, as well as Tara's own wooden furniture. Not only was the furniture in this part of the house made of wood, but some of it had also been made by a friend and craftsman, and when she spoke about this she referred to the care and skill with which it had been made. The older part of the house (warm, wooden, quirky) represented what she would look for in a house if she were ever to own again.

Orla's smaller space

Orla, again who was introduced earlier, was in a somewhat different situation to others of my interlocutors because she had moved to a caravan after leaving her house. Thus, particular moral dimensions were drawn out through Orla engaging with new sets of spaces and materials, and comparing her previous house with her current dwelling, the caravan. A notable element to emerge from this comparison related to the size of the space she was occupying,

with her caravan being significantly smaller than her house. Whilst her previous house had not been especially large, the caravan represented a significant reduction in floor space. In terms of layout, there was a central area with a lounge area and kitchen, which was open plan but with some partitioning. At one end was the 'master' bedroom and a shower area, and at the other end were two smaller bedrooms (one for each of her daughters), plus a toilet. Outside the entrance there was a decking area (which had been added by Orla's father to give additional useable space) which covered by an awning. Orla also had a small lockable storage container next to the caravan, where she stored excess possessions. As was seen amongst others of my interlocutors (including Michelle), Orla cast the fact of having less space and less possessions, as a positive opportunity, framed in anti-materialistic terms: "I like small, there's less space to keep rubbish. I know a few people with big houses and they have the place packed with stuff". Before moving from her house, she had got rid of a lot of items, which for Orla was particularly easy to do as she volunteered at a charity shop⁶⁸. As well as enabling fewer possessions, living in the caravan had meant that cleaning and maintenance also felt easier. Cleaning tasks that took a greater amount of time when living in her house, now took much less time given the caravan's size. Whilst this could be cast as a factual observation of changes in routines and practices between the house and the caravan, present in Orla's observations was positivity about the smaller space of the caravan and its moral associations vs. the negative moral associations of larger spaces (e.g. greedy, wasteful, corpulent). This extended also to shifts in how the family spent time together; her daughters now had their own 'rooms' as oppose to sharing which they were enthused about, but communally they were also spending more time together as a family. Alongside this, whilst the mortgaged house had been heavily indebted (due to the re-mortgaging carried out by Orla's ex-husband), the caravan had been purchased outright (by Orla's father).

3.4.2. Moralities of materials: discussion

A sequence emerges between this and previous sections. Initially there was surprise and shock in perceived changes to the materials of the house, followed by more contemplative states where the materials in the house were interrogated and reflected on. This was followed by the current set of examples where longer-term perceptions, linked with shifting moralities, lodged themselves in the materials of the house. Following this sequence, it begins to emerge how these experiences set up a gradual and cumulative diminishment of the materials of the house, eventually assisting in enacting separation process from the house. This is a possibility rather than a given; as we saw some interrogations of materials led to deeper sense of attachment to the house. What is present in this chapter are visceral, emotional and conflicted responses to the materials of the house, but over time these become more structured, logical and methodical, as people either further consider their separation from the house, or actually lose or leave the house. Consideration of processes of separation are continued in Chapter 5, which

⁶⁸ Note this was before the more recent growth in popular decluttering practices (e.g. Marie Kondo). Note as well that processes of sorting and divestment will be discussed in much more detail in Chapter 5.

describes in detail conscious actions that interlocutors took to separate themselves from their houses.

The examples described in this section, as with the previous ones, also demonstrate further animatory anaphoric chains in operation, with reanimations of previous forms of animation of mortgaged houses being produced. In this section the movements described are not only shifts but represent firm reworkings and even reversals of the previous meanings of materials. Qualities of materials that were previously morally virtuous become morally diminished. A specific example of this is the shininess of Michelle's floors. At one time these were something that she was proud of and excited by, and that denoted both cleanliness and success. Aligned with Michelle's previous positive feelings about her floors, Douny highlights how sheen amongst the Dogon of Mali, such as is found in gold jewellery and mirrors attached to braided hair, are both eye-catching and confer social status, as well as attracting the eye of benevolent spirits (Douny, 2017; see also Simmel on the captivating nature of shininess, 1908). For Michelle though, her floors came to take on a wholly different meaning, and with no change in the floors themselves, they suddenly came to be too shiny, feeling materialistic and morally dirty. Maffei and Fisher observe how meanings of shininess are 'secured by time, practice and locale' as highlighted by Jun'ichirō's Tanizaki's essay *In Praise of Shadows* (2013: 232). Sheen and shininess are perhaps particularly susceptible to accusations of frivolity given its link to surfaces, and potentially a sense of betrayal. It also has associations, in relation to its surface-like qualities of lightness and newness; not only shame but loss of authenticity. Maffei and Fisher go on to observe how paradoxes connected with shininess appear to have 'an innate relationship to the 'double' nature of modernity', that is at once progressive and unsettling (2013: 233). This duality is also present in relation to Tara's walls (though less directly voiced by Tara herself), where walls and rooms that could be viewed as bright, fresh and modern are also flimsy and unreliable.

Whilst Munn highlights the role of value transformations in her seminal account of symbolic value transformations in Gawa, there are some notable differences in the shifting significances highlighted by interlocutors (e.g. shiny, modern, large) compared with Munn's account. In Gawa, canoe manufacture, gardening and food exchange, and *kula* exchange are all productive, yet also symbolic, and the success of their transformations is conceptualised using paired sets of quali-signs (e.g. heaviness and lightness). Whereas in Munn's account the quali-signs (e.g. for heaviness) are characterised as constant and static (e.g. earth, female), as is seen in relation to Michelle's shiny floors, the meanings of these shift significantly over time. This difference emphasises again the unfolding and dynamic nature of the Irish context over the period considered. In common with Michelle's experience in which there was otherwise no material change to her floors, only to their perception, Navaro-Yashin observes how clean clothes may become dirty through having belonged to others: 'a self-reflexive conscientious and moral commentary on the status of a person who uses things that belong to others' (2009: 5). Qualities of materials are perceived and tinged through their associations. Expressed in these shifting views of Irish materials is a migrated version of morality specifically connected

to personal management of resources and their transformations, resulting in a feeling of personal guilt and failure. More deeply though, a link is also embedded between shiny floors, for example, and failed economies and collapsed financial instruments. Emergent from this is a persistent need to realign material values in order to be able to move forward here. Whilst the nature of Munn's account is perhaps more fitting for stable situations, in the wake of the disruptions wrought by the Global Financial Crash, new value systems were quietly yet firmly emerging, and these should be understood in relation to realigning movements.

It was also the case that the debted nature of some of interlocutors' objects and materials came to the fore coinciding with their changing perceptions. For example, behind Orla's discussion of her enthusiasm for the smaller spaces of the caravan was full ownership of this, compared with the not just mortgaged but heavily indebted status of her house (through re-mortgaging). In their study of 'debted objects' (defined as possessions, residential property or spaces e.g. house extensions, or experiences that had been financed through re-mortgaging the house), Cook, Smith and Searle observe that these objects often hold an ambiguous status in the literature: 'if considered at all they are seen somewhat abstractly as a drain on home-life linked to the broad assumption that equity borrowing is facilitating hyper consumption' (Cook, Smith & Searle, 2013: 13). For interlocutors, the debted status of the materials of their houses, and the houses themselves, was activated as they became increasingly aware of the downward value transformations of their properties.

Different apparent shifts in value systems were seen amongst interlocutors, but the most prevalent outcome was an expression of anti-materialism; with a denouncement of what people saw as their formerly materialistic selves, and an apparent embracing of minimal lifestyles. Alongside this was some denouncing of materials for being modern (as seen in relation to Tara) and qualities of materials (such as shininess), which are were now equated with and linked directly with failed economies. These were rejected and turned away from in favour of old building techniques and materials. The animatory logic that elevates both shiny floors and new building materials collapses with the failure of the wider economy. This shift however, appears to also be somewhat performative and productive, as opposed to anti-materialist sentiments being firmly ascribed to. The perceived changes in moral qualities of materials, and their subsequent rejection has a role instead in the production of new and changed value systems. Thus, rather than actually being about a rejection of the shininess of floors in its literal sense, but a means to negotiate a separation with the house, and to find a way forward here, and a new way to live⁶⁹. Overall, what is emphasised here in these sequences is how the production of ethics that takes place at these micro scales, as qualities of materials come to stand for not only moral values but collapsed financial instruments and failed economies. Returning to Bennett's concept of enchantment (mentioned previously), this functions through the 'capacity

⁶⁹ Note that this is also the case elsewhere in the thesis where new-age sentiments emerge. The significant element here is not that anti-materialism or new age beliefs are solely or for some deeply held but that they assist in providing a logic and a means to configure current living situations and to 'move forward' from meaning systems which have collapsed.

to affect and be affected that resides in material bodies' (Bennett, 2001: 157). She observes how this capturing of attention, and affective power is subsequently productive of ethics (Bennett, 2001). What is significant here is that it does not follow that the examples of material enchantment described here, some of which are fleeting and ephemeral, are necessarily less productive of ethics compared with weightier, noticeable, established and large-scale examples of material interactions. Across the different forms of material interactions, matter is acting upon people and material agency exerted.

3.5. Concluding thoughts

3.5.1. Deliberative temporalities

The moments described in this chapter are fleeting and ephemeral moments that hinged on relatively small material details. What emerges from these material encounters is a series of surprises, emergences, deliberations and negotiations of the type that are perhaps not always visible or accessible. For example, in Shane's case, he was at a point of deliberation in terms of how he felt about his house and its materials (the cobbles in particular), reflecting on and considering whether it was 'worth fighting for'. I don't doubt that for the set of fleeting ethnographic moments that are described here, many, many more similar and related occurrences went unremarked or unexamined over the course of fieldwork, existing as they did alongside more firmly observed actions and decisions. Some of these small moments were no doubt edited out, neglected or unobserved either myself or by interlocutors without close attention. Given the uninscribed nature of many of the observances, leaving no material trace, they are also potentially deemed to be less empirical compared with more definite actions that taken or movements made. This potential privileging of material traces aligns with Battaglia's discussion of the distinction between inscribed and embodied or performative forms of culture, and how the nuances and complexity of performative forms of culture can be overlooked (Battaglia, 1992). As noted by Connerton, 'this approach to inscribed social practices is inherently constructivist; it is tied to the value interpreters place on the observable marks or "traces" of an act and on their apprehension of these traces as "evidence"...' (Connerton, 1989: 13). Consequently, less inscribed, more ephemeral examples are somewhat neglected and under-analysed.

Methodologically, these less inscribed forms of encounters with material qualities are potentially more difficult to anticipate and to capture, and thus consequently a revised methodology is proposed more generally for this kind of research. It is suggested that these moments were largely and perhaps unusually accessible in this work due to the extended timescale of the 'dismantling' of the mortgaged house. This dismantling incorporated a breadth of possibilities amongst interlocutors, such as choosing to leave the house after a period of deliberation, anticipating leaving and subsequently being able to stay, or being forced to leave the house when a lender repossessed the house. These experiences were unified in that they

were generally characterised by long-periods of limbo and uncertainty. For those of my interlocutors who did leave their houses, it generally took at least two years, and frequently longer, to 'shut down' the house; a drawn-out period of time that allowed both for significant reflection and contemplation. Where cases were brought to the repossession court, this process alone took a period of approximately a year at minimum and this was usually preceded by significant period of contact and negotiation with lenders prior to this.

Whilst these long drawn out periods could be excruciating, particularly for some interlocutors, they were also revealing of micro-incidences, such as those that have been described in this chapter. In their discussion of applying elements of the slow food movement to researching global health, and setting out their suggestions for the principles of 'slow research', one of the elements that Adams, Burke and Whitmarsh discuss, '*deliberative temporality*', has particular resonance here:

'Slow food calls for 'the pause' before eating... Similarly, in slow research, those long pauses before activities (variously defined), whether a clinic appointment, a ritual engagement, or a graveside visit, might be necessary to fully experience, contextualise, understand, and therefore appropriately represent the event' (Adams, Burke & Whitmarsh, 2014: 187).

Thus, it might be proposed that the shutting down of the mortgaged house was a moment of deliberative temporality. This was primarily for my interlocutors in their thoughts and their evolving experiences and practices in relation to the house. However, this was also consequently for myself in relation to how I engaged with the research, particularly as I conducted this on a part-time basis.

The scale of deliberative temporality embedded in the loss of mortgaged houses in Ireland is potentially extended⁷⁰ compared to elsewhere in Europe and the US, but it is also not an outlier, with house repossessions elsewhere frequently taking place over similarly long timescales for owned mortgaged houses (Cano Fuentes *et al*, 2013). However, the drawn-out nature does contrast significantly with the literature on forced migrations, including amongst refugees (e.g. Parkin, 1999) and victims of domestic violence (e.g. Buchli and Lucas, 2001). The extended timescale is also unusual compared to some experiences of renting (vs. owning). For example, in Desmond's recent work on evictions of renters in Milwaukee, the timescales described could be shockingly short, as in weeks, days or hours. In one episode described, removal professionals turn up unannounced at the door of one renter, Arlene, and she is given the higher priced option of 'truck', whereby her possessions are transported, or 'curb', whereby they are put on the street (Desmond, 2016: 2).

3.5.3. Micro-details and material qualities

⁷⁰ A particular reason for the extended periods of repossession in Ireland is the Dunne judgement, as previously mentioned in Chapter 1.

Amit highlights how episodic, partial, occasional and ephemeral interactions pose particular challenges for ethnographic field-work (Amit, 2000). For example, how do we observe interactions that happen sometimes but not necessarily when we are around? How do we participate in social relations that are not continuous, that are experienced most viscerally in their absence? How do we participate or observe practices that are enacted here and there, by one or few? The examples discussed in this chapter connected to the shutting down of the Irish mortgaged house emphasise the richness of specific and detailed examples of interactions, rather than an anticipation of wholeness.

The deliberative temporality of the shutting down of the Irish mortgaged house is shown to be particularly revealing in relation to particular scales and forms of information, which may not be able to emerge in the same way during swifter timescales⁷¹. The moments described in this chapter tend towards micro incidences, more so in this chapter than in anywhere else in the thesis, and also in contrast to more typical frames of analysis across the discipline more generally (as discussed earlier in this chapter). Buchli observes that the scales that the Anthropological discipline knows best are 'the micro, the intimate and the embodied' (Buchli, 2013: 12), and deliberative forms of temporality enable micro elements to emerge in particularly vivid detail. Yaneva highlights how different acts of scaling can be productive of otherwise inaccessible dimensions. In relation to her consideration of architects' use of scale models, she considers the implications of the architectural models being scaled up and down at different rates of speed (2005: 867), attaching a particular productivity to acts of scaling. Rather than being a linear procedure, this is instead shown to rely on 'surges, jumps' and returns' (ibid.). As Yaneva describes, the building emerges and becomes visible, material and real only through these transitions between small- and large-scale models (ibid.)

Engaging with micro-scales raises the question of exactly what moments might be attended to? Some occurrences at micro-scales are more relevant and interesting than others, and a level of discernment and attribution is required⁷². Interlocutors experienced the value of their house declining following this economic crash, and this financial connection acted to frame the micro experiences and moments described in this chapter. Consequently, the data that was drawn out in this chapter devotes particular attention to shifts in perception and contingent experiences in the face of often physically unaltered but devalued materials. In addition, this directed attention to what micro-incidences might hold relevance in relation to the topic. The fleeting occasions described in this chapter are particularly meaningful not only through their occurrence, but because of their financial connections. If for example, her house had not lost its value, then Tara would not have come to see her yard as a prison. Without this context,

⁷¹ Further outcomes of deliberative temporalities of shutting down the house are discussed at length in Chapter 5 on Separation.

⁷² This resonates with a question raised by Navaro-Yashin in relation to the study of affect: *'My question is: Does affect emerge from the self or from the environment... Is it Turkish-Cypriots' conflicted subjectivity that exudes an affect of melancholia in Northern Cyprus, or is it the rusty and derelict environment kept visibly unmaintained since the war that generates this feeling?'* (Navaro-Yashin, 2009: 5)

Sinead's litter, the view from Tara's window, Michelle's shiny floors are at risk of being categorised as either incidental and banal.

In addition to the attention paid to micro-scales, another of the opportunities enabled by the extended timeframe of the shutting down of the Irish mortgaged house is that it allows attention to be paid to the qualities of materials, rather than their roles. This is however, perhaps counter to more dominant modes of investigation in material culture studies, privileging the viewing of materiality in terms of the roles that it performs, rather than its qualities. Lemonnier highlights how in material culture studies, attention is paid to the role of objects in social strategies (2012: 17). For example, he notes how Appadurai's widely-referred to volume *The Social Lives of Things* engages with cultural biographies but pays 'no attention to the materiality of things' (ibid.). In this characterisation, the objects under consideration become a form of placeholder, for example, 'a table', rather than perhaps a certain table, made from a specific wood, of a specific age etc. With this framing, the table is more likely to have a fixed meaning rather than an evolving one. Aligned with this characterisation, Warnier observes the greater concern for meanings over experiences: 'when material culture is taken into account, it is often for what it means rather than for what it does to subjects' (Warnier, 2001: 20). Ingold is also critical of the apparent disregard for materials found in materially orientated approaches, with a neglect of the materials that things are made of (Ingold, 2012). Versions of objects where they are fulfilling a role are inherently imbued with more staticity, compared with explorations of how an object might be experienced in different ways at different times. The fleeting, changeable views of material interactions which were present in this chapter align with an alternate and more dynamic view, where experiences of the same matter and objects are changeable. In relation to the themes being considered here specifically, this is about going beyond the house as a 'placeholder' and the overarching idea of a house, to considering the specific and varied contingent experiences of the house in the wake of its downwardly shifted value. The ability of frameworks to incorporate shifting meanings of materials is required in relation to the examples discussed in this chapter, such as the shifting moralities of Michelle's shiny floors. This example and others, linked to a highly dynamic context, emphatically act to break the procrustean hold of dominant frameworks that were generated in more static conditions.

Engagement with both micro details and material qualities give access to a particularly finely-grained processual version of the house. The processual nature of the house has been well established both within Anthropology and more widely (e.g. Bourdieu, 2005; Levi-Strauss, 1987; Miller, 2001). The mutual constitution of people and things is also widely established, and in relation to this Rowlands highlights the dynamism present here; that this is not the mutual constitution of prior forms, but ongoing objectification as a process in time: 'a corrective is needed to the imputing of agency and materiality to persons and things as "ready-made", as existing constituents of thought' (2005: 73). However, in-flux micro-scale versions of the processual represent a somewhat unusual framing. This is a processual version of the house that is unintended and unforeseen; a traumatising situation in which new meanings and

systems of value are being established. This is also a processual form that is neither routine or predictable, despite this being a dominant characterisation within the literature, as seen for example in Bourdieu's seminal account of the Kabyle house, where symbolic and enduring worldviews are directly reflected in the structures of the house (Bourdieu, 2005). Instead, in the Irish houses of my interlocutors, new forms of moralities are emerging in various ways, through renegotiation, diminishment and elevation.

Chapter 4. Embodiment

4.1. Tingling embodiments

“And it’s like it comes in waves or pangs, and it’s like okay you’re fine, then it’s all of a sudden, this wave, and there’s tingling down your hands, it’s stress, it’s pressure. It builds up and you’re getting these pins and needles down your hands and its pressure and stress and you’re like going oh my god...”

At the point we spoke in relation to her house and her mortgage, the experiences that Barbara was describing had come and gone over the past three years for her, with particular regularity over the past eighteen months. This accompanied the fact that her mortgage lender had stepped up their level of contact, calling frequently as well as sending letters. Unlike many of my other interlocutors who were in negative equity, even following the financial crash Barbara’s house was worth more than the outstanding amount of her mortgage, and she felt that she was experiencing particularly targeting from her lender because of this. Alongside the tingling sensations, she also had some trouble sleeping, but she experienced these almost-electrifying physical sensations more frequently. Whilst Barbara’s account of her symptoms was particularly striking, she was by no means the only one of my interlocutors to experience physical experiences in relation to her mortgage debt, as will become apparent through the course of this chapter. Over this chapter, bodily experiences of mortgaged houses and how they came into being will be considered. How does the strange case of Barbara’s electrifying experience of tingling come to occur? How is it that mortgage debt comes to be lodged in the body?

This chapter considers the intersection of mortgage debt and the body. Firstly, attention is given to the phenomenon of reviving of debts which are also revived in the body, followed by replications between the financial flows of the house and the body, and finally an ongoing sense of heaviness and weightiness that was experienced by interlocutors. In bodily terms, this takes in a mix of ephemeral, short-term, chronic and long-term health implications of mortgage commitments and home ownership. As a backdrop to the themes discussed in this chapter, the animation of the house remains in a state of decline as was described in Chapter 2 on Animation, and as was also seen in the previous chapter on Value Transformation, this is a further version of the unintended consequences and problematic emergences of the animation of the house in a shifted economic context. However, in this chapter the focus shifts to the mortgage debt and to the bodies associated with this house. Consequently, this chapter exists somewhat apart from the rest of the thesis, as other chapters are concerned more directly with the materials and possessions of the house.

The findings in this chapter sit alongside the bio-medical literature on the connection between housing, mortgages and health, and particularly a somatisation between mortgage debt and stress. Across this literature, there is a firmly established link between housing and health. Whilst health outcomes for home owners are generally better than those for other types of

housing (e.g. renting, social housing), this is challenged in difficult economic contexts (Smith, 2012), with a specific addition in the US of intersection of health costs and housing finance (Pollack and Lynch, 2009; Libman, Fields and Saegert, 2012). Based on research in the UK and US, but also new sites such as Spain, the threat of foreclosure and repossession is known to have a particular effect on mental health, as well as self-reported health conditions (Ford, Burrows and Nettleton, 2001; Libman, Fields and Saegert, 2012; Vasquez-Vera *et al*, 2016). More broadly, other conditions are observed to increase in the wake of periods of economic turbulence. For example, cardiovascular deaths increased by 15% for females and 20% for males in the Republic of Ireland in the year after the financial crash in 2008 (Osman and Osman, 2017). The findings in this chapter do not add to this body of literature so much as exist in parallel to it. What is emphasised here is the dynamic interactions between the mortgaged house and the bodies of mortgage holders; and the impact that these interactions had over time.

4.2. Reconnecting mortgage debts with the body

4.2.1. Awakening mortgage debts

As mortgages fell into arrears, getting behind on payments that were due, interlocutors began to hear from their lenders, receiving letters and telephone calls, and being asked to complete forms. Different lenders appeared to pursue different communication strategies at different times; sometimes focusing more on one or the other medium, changing their approaches, and changing their wording. These strategies were a source of discussion in the office amongst colleagues at the organisation, as they compared notes and tried to deduce how these might best be responded to⁷³. There were notable changes in these strategies over time. At the start of fieldwork there was much greater variety between the approaches of different lenders as systems for dealing with the high volumes of those struggling to pay their mortgages were under development. Across these interactions however, a notable element was that they often incited bodily responses for those who were on the receiving end of them, and examples of this will be elaborated on in this section.

Letters, which were often automated, enabled lenders to inform borrowers of the specific amounts that they were in arrears by, namely what agreed payments were now overdue. It was also a means to inform borrowers they had entered the lender's 'Mortgage Arrears Resolution Process'. For the lender meant they were required to follow guidelines for interaction but could also result in a borrower being classified as 'not co-operating' if communications were not responded to, which could ultimately lead to repossession proceedings being issued⁷⁴. Several interlocutors and others who engaged with the organisation reported a phase of being unable

⁷³ One of the points of reassurance that the organisation could provide to the people they were engaging with was their knowledge of the evolving approaches of different lenders.

⁷⁴ There was a sequence of steps which had to be enacted for lenders to issue repossession proceedings, including classifying borrowers as non co-operating and asking borrowers to repay the mortgage in full.

to open the letters they received from their lender, throwing them away or putting them in a drawer out of sight. Colleagues used a variety of terms in relation to these types of actions, 'burying their head in the sand' and 'kicking the can down the road' being two of these.

My legally-trained colleagues found it difficult to understand how letters could be ignored, but interlocutors described the feelings of dread which came over them when letters came through the door. Not long into starting fieldwork, I went down to reception to meet Noel, who had been in touch with the organisation and had been asked to bring in some of the letters that he had received. I picked him out, and he came over with a Dunne's plastic bag, out of which he took a pile of letters the thickness of a large paperback to pass on to colleagues. His feeling of relief and even joy at handing these over for someone else to look at was palpable. Another interlocutor, Deirdre, owned her house with her husband, and together they had been struggling to pay the full amount of the mortgage. Her husband had had health concerns and had been only being able to work a limited amount, compared with previously. She described the experience of receiving letters from her lender, since the mortgage had fallen into arrears, acknowledging that this seemed to have gone through different phases:

'The worst I would say is when they kept telling me I had to sell the house. Everything was no, no, and everything was no, and the threatening letter after threatening letter, after threatening letter, you know, and you hear the post dropping on the floor and you're like dreading to walk to the hall, and I mean dread like dread because you're like going oh my god, and it's the same if they're ringing you, it doesn't matter where you are, and you're trying to engage with them...'

As she described, the arrival of these letters prompted a somatic reaction in Deirdre; a sense of dread, a knotting of her stomach, and a tenseness.

As seen in Figure 7, the wording in some letters received was unequivocal: 'This leaves the only course of action left available to you as "voluntary surrender" of the property, where EBS takes full ownership of the property...'. There could however be a gap between the meaning and the interpretation of such letters; colleagues advised that a request to sell the property was a request rather than something that could be directly enforced. Even so, the scale of the messages in these types of letters, whether they requested that people to sell their homes or that they voluntarily surrender them contrasted with the flimsiness of the paper medium.

Figure 7. Excerpt from a letter from a mortgage lender, June 2013

I refer to our previous telephone conversation on [date] in relation to the outstanding arrears on your mortgage accounts numbered above.

Having undertaken a review of your case and assessed your recently completed Standard Financial Statement (SFS) I can confirm that EBS is unwilling to enter into any further repayment arrangements as the mortgage is deemed unsustainable. The SFS does not show current or future capacity to meet your full mortgage repayment.

This leaves the only courses of action left available to you as 'voluntary surrender' of the property, where EBS takes full ownership of the property; 'trading down' - i.e. selling your property and buying a cheaper one or 'voluntary sale' where the property is sold and the EBS mortgage and any associated charges cleared in full. In all of the above instances it is important to remember that you will remain liable for any amounts owed to EBS, including any accrued interest, charges, legal selling and other related costs which are not recovered from the sale, as in the case of a voluntary surrender.

As discussed we will be in contact with you shortly to talk through these options in greater detail.

As your case falls under the Mortgage Arrears Resolution Process (MARP) you have the right to make an appeal in relation to the above decision, the treatment of your case under the MARP process or our compliance with the Code of Conduct on Mortgage Arrears.

This contrast between the message and the medium was emphasised rhetorically in a talk given by one of my colleagues at an event on social justice. He had in his hand a letter shared by a client of the organisation, albeit anonymised, where the outstanding amount of the mortgage, plus the arrears was requested to be paid in full. This was a legal requirement that proceeded lenders being able to issue repossession proceedings but given that this was not general knowledge for borrowers frequently caused a significant amount of consternation and outrage when received. Someone might exclaim 'how am I meant to pay back everything if I can't keep up my regular mortgage payments?! Do they think I just have three hundred grand saved up??'.

Alongside letters, telephone calls were the other main medium of communication, and going into arrears triggered an ongoing series of phone calls. These had differential but equally significant effects amongst interlocutors. Shane, a taxi driver (who appeared in the previous chapter), commuted into the centre of Dublin from his house 50 mins away. As he drove us from the centre of Dublin, out to his house, his phone rang on two occasions, coming through via his hands-free kit. When the first call came through, it flashed up a name on the screen. It was Marie, Shane's sister. Shane answered the phone. "I'm at something at the minute, I'm going to have to ring you back if that's okay?"... "yeah yeah ring me back then, bye" she replied. Ending the call, he noted to me "that's the guarantor, that's my sister". I was aware already that Shane's sister was his guarantor, which had made the situation with his house particularly difficult. When a borrower was not paying the agreed amount on the mortgage, the lender could also look for money or assets from the guarantor. We were discussing how this had strained their relationship when the phone rang again, this time showing no caller ID. Shane looked for a moment, deciding whether to answer, before taking a deep breath. "Hello??" There was no one on the end of the line, but Shane seemed slightly shaken, explaining why a few minutes later. We were talking about the difference between letters and phone calls in terms of being contacted by the bank:

'At least a letter you can open it and go "feck sake", but with a phone call... Like my heart started to beat do you know when that phone rang. You wouldn't know what

they're going to say or what's going to happen next, and as well some people are grand to deal with in the bank, whereas other ones are real aggressive ...'

As a taxi driver, he was inclined to answer calls with no caller ID in case it was a business-related call, but he'd experienced his lender using this tactic on a consistent basis. As well as using no caller ID, his lender had in the past called from different numbers, including mobile phone numbers, at different times of day including in the evening, which had made them (no doubt intentionally) difficult to anticipate.

Another interlocutor, Sinead, who lived in the centre of Dublin with her family, recalled the first time she had received a phone call from her lender to discuss her mortgage arrears.

'The first phone call I got from the bank, that scared the life out of me. I was out in a playcentre with, I had a one year old at the time, she probably wasn't even one, and I was with two of my friends, they would have been friends from parent groups, the wouldn't have been like best friends where I could come back down and say, I got this phone call! So I realised that this phone call was quite serious and so I went upstairs and I asked them just to mind my daughter and I was up there for nearly 40 minutes on the phone, and I'll never forget this phone call because that was kind of the game-changer, I knew then we were really in trouble, and we were either losing the house or walking away from it, so mentally I think I immediately started detaching, and I immediately started saying this is a kip we live in, this is really bad ...'

As well as leading to her coming to see the house differently (as was described in detail in the previous chapter), again as with Shane, this call provoked a visceral and bodily response. After the phone, she was shaking, and had to wait for a few minutes before going back to her friends and her child.

Whilst in relation to letters, a particular facet of their power was the flimsiness of paper contrasted with the messages being delivered on it, in relation to phone calls, there was specific potency in the fact that people could be anywhere, in any situation, and their lender could call them to discuss their mortgage debt. This was a form of intrusive and encompassing surveillance. Several interlocutors noted how these calls might be any time of day up until around 9pm, and even on a weekend, with a particular increase in frequency when a payment was due. Sinead described as well as how the volume of calls from her lender had built up, she had experienced different phases of reactions to the calls:

'I went through a phase where I'd answer it the moment it rang, and be like 'yeah?' I just had an attitude, I'd be like are you seriously ringing me again, you rang me yesterday, do I have to explain this again, so I went through everything, I went through being very nice on the phone, to being crying on the phone, to being angry on the phone, to not answering the phone, so a bit of everything... I mean I'm sure it's frustrating for the bank as well you know...'

Ger described to me a specific phone call that she had received in 2010 but that was firmly lodged in her memory. Her mortgage was with one of the sub-prime lenders and she had received a call just before Christmas requesting that she make a payment of a certain amount, which was less than the total weekly payment due on her mortgage but was the amount that had been informally agreed with the lender whilst they were struggling to pay. She had not

made this payment that week, both due to being off sick from work (in the town where she lodged the money) as well as it being Christmas week:

'He [the contact at the mortgage lender] rang me on the 23rd of Dec 2010 and said, "you haven't paid, we're going on holiday and now it's our last day", and I said "oh right", and he said "you haven't paid your mortgage for this week", and this was Christmas week and I just said "could we just have a few pound to feed our family for Christmas Day", that's how bad it was and people don't understand that, they think you must have had money, we didn't! And he said "I'm telling you know, listen if you don't get into Gorey now and pay that mortgage we'll have that fucking house off you in the new year, and then you ring back this number and leave me a message and tell me you've paid it". Now he was going off. I was hysterical... crying and I was nearly sick...'

Whilst it is difficult not to engage directly with the abusive behaviour in this phone call, which is worthy of further consideration elsewhere⁷⁵, in the context of this chapter particularly though, it is also worth drawing attention to how this prompted a direct and immediate bodily response. The interaction Ger had with the employee of her lender incorporated a heightened version of a frequently employed strategy by lenders in various forms, whereby the lender exploited the borrower's lack of knowledge about the specifics of the legal system and implied that house repossession was a quick and straightforward process which could be enacted within days, when the reality was that this took months and years. Whilst the savagery that Ger had experienced was on the extreme end of encounters, awareness of the details of repossession were limited, and lenders and their legal representatives tended to use this to their advantage. For example, particularly earlier on in fieldwork, a significant number of people were approaching the organisation anxiously asking if they could be arrested or go to prison for not paying their mortgage debts, which was not the case⁷⁶.

What was occurring in both the letters and telephone calls that were received by interlocutors were specific moments where the mortgage debt shifted from what might be considered a dormant state, into an active one, prompted by the debts not being paid to the agreed terms. The dormancy of debt is reflected a raft of literature describing the contrasting phenomenon that whilst everyday life is increasingly financialised, finances and financial matters are often subsumed into the everyday (e.g. Langley, 2008; Deville & Seigworth, 2015). Financial elements, including debts, are thus submerged and overwhelmed, both through routine and through mundanity, a position which is described evocatively by Deville and Seigworth:

'Whether arising from the tiniest nooks and crannies of existence, or steadily recurring as the dull, unlocatable hum of an entire background buzz, the everydayness of lives lived imbricated among the routines, ruptures and machinations of credit and debt can slide by relatively unremarked over the course of the day to day.' (2015: 616).

Reflecting this tendency for the submersion of debts at particular points, Guyer highlights a distinction between calendrical and conceptual forms of debt (which she suggests are pursued

⁷⁵ This was one of the worst examples I heard of from an interlocutor in relation to their interaction with a lender, yet based on what was also discussed with colleagues, it was also not an outlier. There was greater regulation over time of how lenders dealt with those in arrears; these types of behaviours became more infrequent later on in fieldwork.

⁷⁶ In one such discussion, my colleague explained firstly and straightforwardly, that no you couldn't, and then as well the longer legal explanation, mentioning that whilst the house could be repossessed, that prison was not a possibility, aside from indirectly (e.g. being in 'contempt of court' for resisting a house repossession that had already been granted, for example).

by Graeber in his discussion of debt forgiveness⁷⁷), contrasted with contingent forms of debt: ‘obligation, gift, adjustment, revocation and all of the complexities...’ (Guyer, 2012: 500). In comparison, where calendrical forms of debt are predictable and calculable, contingent forms of debt are messy, varied and expansive. As the mortgage debts of interlocutors became problematic and untenable, there was a shift for many of them from debts both being calendrical and submerged into the everyday, paid without much thought on their allotted day of the month, to becoming contingent and unstable, carrying with them unpredictable uncertainty.

Previously submerged mortgage debts became the active debts that were present among my interlocutors and Munn’s work on debts in Gawan society is particularly enlightening in relation to mechanisms for this shift in status. Munn observes how *kula* debts might be ‘reawakened’ though the timely gift of a *vaga* shell that is of the same type as the original *vaga* (such as an arm shell for an arm shell). The new *vaga* is called the ‘revivifyor’ or ‘awakener’ (*kalamamata*). (Munn, 1992: 63). As Munn observes ‘as a new objectification of the old debt, it is intended to remind... the defaulter of his long past shell transaction and persuade him to send the claimant an appropriate return’ (Munn, 1992: 64). To be persuasive in this endeavour, the name of the old shell must be brought into the new transaction. Aligned with this description, the examples outlined in this section that were commonly experienced by interlocutors reflected actions on the part of lenders to reawaken debts. Instead of shells, the medium of the revivifyor here was letters and telephone calls and forms received from the lenders of the mortgages. Present in the examples of my interlocutors described is not only that dormant debt is awakened, shifting its status, but that when this debt is awakened, it is awakened in the body, experientially and sensorially. This is also present in Munn’s account of revivifyors:

‘When a vaga is being thrown to a new recipient, the donor may insult (-karawouw) him in order to “spark his stomach” (-yik nuwa-ra) so that he will be reminded that the current gift has a future entailment...’ (Munn, 1992: 64)

The mechanism of debts being awakened or revived is also described, separately, by Deville and by Stout in terms of affect. Deville writes at length the activation of debt, based on his study of credit card debt, and highlights how the use of affect via ‘the twin technologies of phone and letter’ (2015: 73) are utilised by debt-collection organisations. The pursuit of unpaid credit card debts that he describes is prompted by concerns that people are distanced from their unsecured debts, versus secured debts such as the mortgage, which are tied to assets (and therefore at risk of seizure or repossession)⁷⁸. Stout’s work on mortgages in the US considers how, in changed economic circumstances, the morality of debt is both reflected and internalised by mortgage holders, as the mortgage is both renegotiated and internally moralised. She makes use of research conducted in relation to a further medium of online forums to

⁷⁷ Guyer suggests that Graeber engages with a level of analysis that traverses the ‘*co-optation of ideas back and forth between finance and religion*’ (Guyer, 2012: 500).

⁷⁸ Amongst my own interlocutors this was variously understood; some were very aware of the distinction between secured and unsecured debt, whereas colleagues explained this in detail to others, and encouraged them to prioritise paying secured debt where they could.

demonstrate the emergence of 'new affective orientations towards debt obligations' (Stout, 2016a: 94).

The different forms of revivifyors to revive Irish mortgage debt inhabit different sensory domains in relation to the forms of affect they employ. Letters presented a message in a material form that appeared in the house via the letterbox causing a sense of dread mixed with anticipation. As was highlighted in the example of the talk given my colleague, in addition the flimsiness of paper juxtaposed with the size of the message it contained presented, especially for some, a particularly jolting and disorientating experience. In contrast, phone calls had a more confrontational and emotive dimension, as was exemplified by Shane's heart-racing reaction to the call he received whilst we were speaking. The lender is personified in the interaction through an employee, and therefore as a revivifyor has the potential to have a particularly potently personal impact, that can be enacted throughout the day in any situation, whether the phone is answered or not. Briefly revisiting the concept of animation that recurs throughout this thesis, the concept thus far primarily been applied to the house and its materials. Here instead, however, it might also be applied to mortgage debt, which is awakened and re-animated. Underlying this, 'the force in the thing' of the animated house that is tied up with the mortgage debt generates a particular and claspng hold over people, which in turn serves to produce some of the bodily effects that are discussed in this chapter.

In his review essay on the topic of credit and debt, Peebles notes that '*Anthropology may be uniquely situated to insist continually on the relationship between credit/debt and the body*' (Peebles, 2010: 233). For Peebles this particularly relates to the connection between debt and punishment:

'This relationship was developed by Nietzsche (1887) but it was greatly elaborated on by people such as Simmel (1907), Deleuze and Guattari (1972), Brown (1958) and Pietz (1997), all of whom insist on the correlation between debt and bodily punishment. But in some ways, we have little need for a rich philosophical tradition on which to build our claims because we have such an extensive ethnographic one.' (Peebles, 2010: 233)

This connection between debt and punishment is particularly the case for what might be termed hierarchical forms of debt. Whilst debt is perhaps more homogenous when dormant (i.e. operating to the terms agreed), it becomes more distinctive and varied on activation, with the power structures linked with the debt coming to the fore. Graeber highlights a distinction between hierarchical and reciprocal forms of debt, as well as everyday communism (2011: 90-113). Commenting on Graeber's distinction, Hart observes that: 'the difference between hierarchy and reciprocity is that debt is permanent in the first, temporary in the second' (2016: 416). Whilst Graeber does not go on to elaborate on the detail of these different forms of debt, reciprocal forms of debt might be seen to taken place between peers and family members, whilst hierarchical forms of debt are between individuals and either organisations or entities, or other individuals of a higher status. These differing relations have a bearing on how the debt is enforced, with the latter being more firmly embedded in societal power structures; Sassen

highlights how movements in relation to property and finance are permeated by sharp asymmetries (2012: 82).

Examples from the literature suggest a blurriness between Hart's distinction between permanent-hierarchical debts and temporary-reciprocal ones⁷⁹. However, there is a validity in this division, with it perhaps being more accurate to say that hierarchical forms of debt is meaningfully and selectively permanent (with symbolically important distinctions such as bankruptcy). In relation to the enforcement of the hierarchical debt, sovereign powers have particular scope to promote and enforce forms of threat in relation to the non-payment of debt, with an expectation that debts arising from hierarchical relations may be more strictly and stringently enforced. Deville elaborates further on this enforcement: 'either a socially agreed mechanism that allows the creditor to reclaim from the debtor some property of equal or greater value to the debt, or being able to mobilise this mechanism in the form of a threat' (Deville, 2015: 75). The form of this enforcement has changed significantly over time in accordance with the historical context of the time. Derrida draws on linguistic theory to consider the question of what is a relevant translation in relation to debts, taking the example of Shylock's demand for a pound of flesh from Antonio: 'this word "relevant" carries in its body an ongoing process of translation' (Derrida, 2001: 177).

Deville provides a useful exegesis on the history of debt collection, noting the long-standing connection between debt and the body, going back to Roman legislation, Ancient Greece and Ancient Egypt, 'which enabled humiliation, incarceration, slavery and dismemberment, with the body routinely being used as a stand in for the debt in the case of non-payment' (2015: 76, see also Derrida, 2001). Deville notes that the possibility of this violence was not only used directly, but in turn became a weapon that could be deployed by those seeking and enforcing the return of debts (ibid.). Whilst enslavement and sometimes incarceration was intended to realise the sums of money owed, other techniques that were permitted did not share this aim, instead being more focused on retribution (Deville, 2015: 76), and even 'enjoyment of violation' (Nietzsche, 1956: 64-65). Whilst other Ancient practices fell away in the Medieval period, the main principles which physically compel the body to stand for debt are carried over into the Middle ages and the modern eras, as is seen in Shakespeare's *Merchant of Venice* (Deville, 2015: 76). There was though a shift away from punitive violence towards debtors being legally and socially sanctified, with imprisonment instead becoming the dominant mode to pursue outstanding debt. This movement was specifically formalised with the establishment of debtor's

⁷⁹ A firm distinction between permanent and hierarchal vs. temporary and reciprocal debts is shown to not be wholly accurate with reference to examples from the literature. For example, hierarchical debts can occur between family members. In Battaglia's example of the Sabarl of Papua New Guinea debts to affines are absolved through ritual on the death of a family member. Following the death, a ceremony is held, and heading up the procession of affines is a man with a spear called "Debt". Through sending this spear over the roof of the house, this act kills the relationship between the junior affines and maternal clanspersons, by symbolically killing the dead person (Battaglia, 1992). In addition, in Munn's description of the 'reawakening' debt, these can be passed onto heirs (Munn, 1992: 63). There are also exceptions to Hart's affirmative distinction in the other direction. Whilst most of the hierarchical mortgage debts held by my interlocutors, were in the first instance considered permanent, as Hart suggests, these debts were sometimes reduceable (as experienced by those who negotiated deals with their lenders) and dissolvable, as in the case of bankruptcy, albeit only through extended efforts and (in the case of bankruptcy) specific rituals.

prisons in the 18th and 19th centuries, which were common in Britain and the US as well as much of Europe. They were separate from other prisons, and debtors were held in the prisons until they could pay their debts, with the imprisoned body held as collateral (Peebles, 2012)⁸⁰, with punishment thus accomplished through imprisonment rather than direct violence. The debtor is held to ransom and subjected to coercion, with the debt being either worked off or delegated to family and friends on the outside until they could get enough funds together to free the debtor. Whilst Peebles observes some may have seen their time in the debtor's prison as 'happy exile' (2012: 432), the prisons did however still enforce immobility on the body of the debtor. The establishment of the debtor's prison mirrors shifts in the penal system more generally. Foucault highlights a shift in the 18th and 19th centuries, whereby actions taken towards those found guilty of crimes and wrongdoings were increasingly concerned with the reform and control of the social body (though incarceration and lack of freedoms), and rendering the body docile, rather than punishing and torturing it physically (Foucault, 1975; Deville, 2015: 77). Debtor's prisons were largely abolished by the end of the 19th century, and Peebles highlights the growing Christian interest in the soul as a factor in their decline: '...if the soul was priceless then it became abhorrent to treat its vessel, the body, as a mere thing that could be seized as collateral' (Peebles, 2013: 705). Peebles also suggests another reason for the decline of debtor's prisons was due to the fact they were at odds with the development of capitalism, with previous relations between debt and the body coming to be viewed as 'barbaric' (Peebles, 2013: 701)⁸¹. In part as well, this was a product of economic growth, with it no longer being compatible to imprison people for debts where employment (and earnings) were plentifully available (Peebles, 2013: 718). To use Derrida's term, there are thus distinct shifts here in the '*relevant translations*' in relation to financial debts.

Deville also notes the decline of debtor's prisons correlated with the establishment of modern systems of bankruptcy, which provided a legal mechanism to enact debt forgiveness, and this meant that the physical body could no longer be used as economic collateral for debt (Deville, 2015: 74). With debtors no longer being able to be imprisoned for outstanding debts⁸², Deville's argument is that the debt collection industry comes to focus and specialise in the capture of affect in order to pursue outstanding and unpaid debts (Deville, 2015). In one sense this rests on exploiting a more indirect connection between debt and bodies, and one that must be provoked and awakened, rather than more directly enforced. In another sense, this awakening through 'the twin technologies of phone and letter' (Deville, 2015: 73), might be seen as the pursuit of the mental form of the body, with the potential for surveillance and harassment

⁸⁰ The original debtor's prison in Dublin, a U-shaped granite building, was erected in 1794 and situated the north inner city. This was a building which I encountered from the outside towards the end of my fieldwork, situated just a 5-minute walk away from the office where I was based with the organisation, though partially concealed behind hoardings and high gates, and falling into disrepair.

⁸¹ This reflects Strathern's wider point about the denial of hybridity (e.g. Strathern, 1998: 380-383)

⁸² The exception, or loophole, to this, is that people can be imprisoned for failing to turn up to a court appearance in relation to a debt, or non-payment of a court fine in relation to a debt, whereby they are then held in contempt of court and can be jailed. However, direct imprisonment is also implied more widely by debt collectors – vagueness here acts as part of their coercive strategies.

particularly seen in the more extreme experiences of contact (such as Ger's experience prior to Christmas 2010).

4.2.2. Linking mortgages and bodily capacities

Once the mortgage debt had been revived, through the debt falling into arrears and then being awakened through letters and through telephone calls, interlocutors undertook the frequent, repetitive and laborious filling in of forms. Most frequently, this was via the Standard Financial Statement (SFS), an eleven-page form used by all lenders to collect information on the financial situations of those in mortgage arrears (previously mentioned in Chapter 3). The SFS covered several areas, including monthly income, monthly household expenditure, monthly debt payments and also property and other assets. Household expenditure in particular was liable to change over time, especially as it was submitted with supporting documents, and thus filling in the SFS often required looking up new information (rather than simply copying out what had been submitted previously).

Figure 8. Standard Financial Statement, Section C

Section C: Monthly Household Expenditure	Average Charge ²	Arrears (where applicable)
Utilities		
C1 Electricity		
C2 Gas (Oil)		
C3 Phone (Landline & Internet) ³		
C4 TV/Cable ³		
C5 Mobile Phone		
C6 Refuse Charges		
C7 TV License		
Household		
C8 Childcare		
C9 Elderly care (e.g., care, nursing home fees etc)		
C10 Food Housekeeping/Personal Care		
C11 Clothing and Footwear		
C12 Household Repairs/Maintenance		
Transport Costs		
C13 Petrol		
C14 Motor Insurance/Taxi/NCT		
C15 Rail/Bus/Taxi Costs (including school transport costs for children)		
C16 Car Maintenance/Repairs		
C17 Car Parking and Tolls		

² Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly cost.
³ Please identify if these bills are bundled.

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The information on the Standard Financial Statement was considered out of date after three months, so in common with some of the telephone calls received, completing the SFS was often felt to be a repetitive exercise. The typical sequence of communications meant mortgage holders submitting documents (comprised of the SFS and supporting documents), which was then often then reviewed via a telephone call from the lender. This repetition was exacerbated by disjointed chain of points of contact. One interlocutor, Catherine, explained this in more detail:

'You don't get the same people, you're put onto different people, so you've to say, you're explaining your same story over and over and over and what that's doing to you subconsciously you're being reminded, reminded, reminded of the hole that you're in. When you're on the phone to them [the lender] you're constantly repeating that same problem so what they're doing is they're keeping you in the problem...., you've to say the same thing over again and my god it gets so monotonous, it wears you, it absolutely wears you.'

To add to the frustration, particularly over the first half of the fieldwork period, forms were lost by the lender or went out of date whilst awaiting review and had to be resubmitted. Admittedly

this was amidst a chaotic period before lenders had been able to implement any options or solutions for people and when systems and frameworks were emerging, but the experience for interlocutors was often a feeling of an acute sense of stagnancy; that their lives were on hold. One interlocutor, Ciara, had had to resubmit forms just a few days after her baby had been born, whilst she was on maternity leave from her employer (who was also in her case her lender):

'We'd sent the information in June and July, but they wanted all up to date stuff, which it was up to date when I sent it in but they hadn't bothered looking at it, so then I had to fill in all the stuff again and send it back into them, and the baby was only a week old but I had to start all over again, I was very annoyed about it! But I did it.'

Filling in the SFS involved a balancing of household incomings and outgoings, with usually the mortgage payment being the largest single outgoing. This repetitive act thus provided a regular reminder of the balance between bodily capacities and the mortgage. On the final page of the Standard Financial Statement (see Figure 9), the monthly 'total surplus / deficit' is calculated, balancing income with expenditure, mortgage debt and other debt, with the intention of determining how much a person might pay towards their mortgage if they could not (at least for the present) pay the full amount due. Thus, each time the SFS was filled in, a juxtaposition was made between income and outgoings, effectively bringing bodily capacities into direct dialogue with the house.

Figure 9. Standard Financial Statement, Section G

Declaration

I/we understand that the information provided will only be used for the purpose of assisting my lender to assess my financial situation under its Mortgage Arrears Resolution Process.

Protecting Your Information
 Your lender will keep your information confidential and will only use this information for the purpose of assisting you in accordance with its Mortgage Arrears Resolution Process in accordance with your lender's obligations under the Data Protection Acts 1988 and 2003. For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at www.dataprotection.ie

I declare that the information I have provided represents my/our financial situation, and commit to informing my lender if my situation changes.

I consent to Allied Irish Banks plc., conducting a credit reference check.

Borrower 1 Signed: _____ Date: _____

Borrower 2 Signed: _____ Date: _____

Section G: Financial Statement Summary (for office use only)

G1 Total Monthly Income (B11)	_____
G2 Less Total Monthly Expenditure (C38)	(_____)
G3 Sub-Total (G1 minus G2)	_____
G4 Less Mortgage Repayments Due (D1)	(_____)
G5 Less Other Monthly Debt Due (D22)	(_____)
G6 Total Surplus/Deficit (subtract G4 and G5 from G3)	_____

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In addition, completing the Standard Financial Statement acted as a form of self-surveillance, including on the body. Whilst in some ways less directly intrusive than telephone calls that could occur as most times of day, completion of the SFS provided a different type of surveillance. One of the most revealing sections of the SFS was the open section which was titled 'Please provide details of any steps you have already taken to reduce your monthly expenditure and the savings you have achieved?'. This question could be answered openly including with emotion amidst the factual and numerical nature and density of the rest of the form. Answers often included things such as no longer socialising, cancelling internet and Sky TV subscriptions, cutting the utility bills, or reducing the food budget. For Maeve, another interlocutor, the surveillance conducted over the phone also translated to encounters in her house; a strategy not widely pursued by lenders but one that her own lender did enact.

'...the guy I had anyway was extremely aggressive, he was phoning me all the time and I was completely stressed out, phoning me on my mobile, you know, a lot of times every day and then he was coming to my house, to my living room, you know going through my bank statements, telling me I was eating too much, that I was spending too much on food, and all this.'

As was already quoted, Peebles proposes that Anthropology is 'uniquely situated to insist continually on the relationship between credit/debt and the body' (Peebles, 2010: 233). As discussed above, Peebles makes this observation in relation to punishment in particular, but in relation to mortgage debt in particular, has particular relevance in relation to bodily capacities. The secured (rather than unsecured) nature of mortgage debt comes to the fore here. Secured debts are more material forms of debts, being tied both to assets (such as, in the case of the mortgage, the house), that are in turn tied to people and their bodily capacities. If a secured debt is defaulted on, then the asset, or the value of the asset, can be pursued, whereas in comparison there is more limited comeback when unsecured debts (which included most credit card debts) are defaulted on⁸³. There is a risk of the loss of the house if the debt is

⁸³ In some places, including Ireland, secured debts are more secured than elsewhere. In eleven states in America, mortgage-debt is typically non-recourse, meaning the asset can be taken but the borrower cannot be pursued for the outstanding balance if they leave or are evicted, whilst in the rest of the US and in Europe it is legal for the borrower to be pursued for outstanding debt, though the extent to which borrowers are pursued varies between countries.

not paid (which is not present in relation to unsecured debts, such as credit card debts or personal loans). Whilst they are being paid different types of debts are more comparable outgoings, but when they fall into arrears and debts are revived, the secured nature of mortgage debt, and its connection with bodily capacities, takes on a greater presence.

The measuring of bodily capacities against the house mirrored the experience when the mortgage was taken out. Bodily capacities were folded into the mortgage, with the mortgage amount granted proportional to income and earning capacities but then remained dormant as the mortgage debt was being paid in full to the agreed terms. However, this link was and revived amongst my interlocutors, with the return of the connection with the generative capacities of the body. Douglas emphasises the embeddedness of scales between the house and the body, and how the scales of the body are folded into the house (Douglas, 1991; see also Buchli, 2013), and the mortgage represents another facet of this⁸⁴. The process of taking out the mortgage was recalled and reflected on by several of my interlocutors. For example, the first time Anne, an interlocutor, had taken out a mortgage this was subject to significantly more checks than the second time (at the height of Celtic Tiger lending) which had been approved in hours rather than days, and resulted in her being offered a larger loan than she had asked for. Another interlocutor, Maeve, received her mortgage loan primarily based on bonus, that did not materialise. These experiences were corroborated by several colleagues who had previously worked in lending institutions, whereby optimistic bodily capacities and unrealistic bodily capacities and in some cases fabricated bodily capacities were introduced into the calculations. At the height of Celtic Tiger lending, there was also a prevalence of mortgages being granted through the use of guarantors, whereby individuals were granted mortgages on the basis that their guarantors (often parents or family members) would be liable for their debts if the borrower was unable to pay, thus incorporating the bodily capacities of others (see Heath & Calvert, 2013). Thus, whilst appearing to be numerically grounded, the initial incorporation of bodily capacities into the mortgage was not always the fixed calculation that it appeared to be.

Peebles notes the usage of debt as a mechanism for people to 'borrow speculative resources from their own futures' (2010: 226, see also Marx on 'fictitious capital', 1981: 594-652). In *The Social Structures of the Economy*, Bourdieu attributes forms of what he calls 'petit-bourgeois suffering' to people having embarked on projects that are too large for them 'because they are measured by their aspirations rather than their possibilities' (Bourdieu, 2005: 185). However, as seen in Anne's experiences, in periods of heavy lending, such as in Celtic Tiger Ireland, people were encouraged to potentially overstretch themselves by lenders and brokers, often beyond guideline lending amounts, with differential bodily capacities folded into the mortgage in different contexts, including in relation to the economic context. Whilst for many aspirations had been relatively modest, or at least in keeping with others, interlocutors taking out mortgage

⁸⁴ Similarly, Blanchette observes how coding remains inherently tied to human capacities (Blanchette, 2011).

loans at the height of the Celtic Tiger were borrowing from future capacities that were significantly larger than previously. For some, these amounts later proved to be wholly unobtainable. Placing the experiences of interlocutors in context highlights that debts have specific cultural and historical contexts, and these contexts and shifts have distinct bodily outcomes.

In their disrupted states (such as amongst my interlocutors), the intricacies of the connections between bodily capacities and mortgages are revealed to be in finely-tuned balance. Upsetting this balance between incomings and outcomings can lead in turn to an imbalance of control. Sassen suggests the instrument of the mortgage has reduced some workers to labouring bodies, in that it operates as a 'mode of extraction' in the context of advanced capitalism (2012: 75), and it is perhaps in the examples of interlocutors overstressing themselves that these proposals become most salient. This proposal also recalls Engels' earlier writings on mortgages and labour, originally published in 1872 in his pamphlet *The Housing Question*:

"Workers must shoulder heavy mortgage debts in order to obtain even these houses and they become completely slaves of their employees; they are bound to their houses, they cannot go away, and they are compelled to put up with whatever working conditions are offered to them" (Engels, 1935: 15).

Engels' suggestion here is that overextension via the mortgage leaves borrowers particularly open to being exploited in relation to their working conditions. Killick draws a parallel between US (and Western) mortgagors and their relations with lenders and Amazonian debt bondage and peonage relations (2010). *Habilitación* is an economic institution widespread in Latin America, whereby workers are indebted to employers (or *patrones*), and work to pay off these debts (2010: 346). Here Killick speculates that debt-peons can exercise relative power over their *patrones*, perhaps more so than US mortgagors are able to do (2011: 368). On a broader scale, mechanisms connected to the mortgage can also enable forms of governance. Langley places the instruments of the mass-mortgage market such as debt forbearance and house repossession alongside extra-legal apparatuses such as credit referencing and scoring to highlight how as a set of processes they 'come to play a disciplinary role' (Langley, 2009: 1415). Describing debt forbearance measures, he notes that they 'are as much a continuation in the administration a mass mortgage market as they are an exceptional political opportunity to question the operation of disciplinary and governmental power' (Langley, 2009: 1407). In these terms Langley draws on Foucault's concept of biopower to perceive mortgagors and would-be mortgagors as a governable population (ibid.). Foucault's concept of biopower is concerned with how controlling bodies and their capacities in society is utilised as a means of control by the state (e.g. Foucault, 2007)⁸⁵.

The connection between mortgage debts and bodily capacities is not only concerned with control; it also has a bearing on the making of personhoods. The transformational nature of the

⁸⁵ '...the set of mechanisms through which the basic biological features of the human species became the object of a political strategy, of a general strategy of power, or, in other words, how, starting from the 18th century, modern Western societies took on board the fundamental biological fact that human beings are a species. This is what I have called biopower.' (Foucault, 2007: 1)

mortgage also comes to the fore when also considering other instruments such as life insurance⁸⁶. For example, Ewald's description of insurance might equally be applied to the development of the mortgage, highlighting their parallel nature: 'the development of insurance is accompanied by a transformation of social morals, a transformation of an individual's relation to himself or herself, to his or her future, and to society' (Ewald, 1991: 209). In addition, Allon's observations in shifts in the usage of debt highlight a change from a more dormant entity to a leverage, defining leverage here as 'a dynamic, productive force that can have unpredictable effects' (Allon, 2015: 687). Maurer characterises a shift in ownership discourse from property rights to practices of risk and insurance (1999: 365, see also Ford, Burrows & Nettleton, 2001), and according to him, what is at stake here is 'not merely a new definition of property but a new definition of personhood and new form of governmentality' (1999: 366). Alongside this, Rose suggests that the emergence of the 'living biological body' as a key site for 'the government of individuals, as the contemporary locus for so much of our unease and discontents, as the site of hope and potential overcoming' (Rose, 2007: 21).

4.3. Bodily eruptions and flows

4.3.1. Eruptions and disruptions

The last section considered how mortgage debt was activated and awakened in the body, and how links with bodily capacities re-emerged. In contrast, the examples described in this are concerned with longer-term bodily experiences, following the activation of mortgage debts. As was set up at the start of this chapter, perhaps one of the most striking experiences of the connection with the mortgaged house acting on the body was Barbara's experiences of tingling. She was initially reluctant to describe these to me, thinking that it sounded too odd or outlandish, or perhaps thinking that I'd think it didn't sound real. Upon reassuring her though, she proceeded to describe her experience in more detail, and the physical sensations she had felt in her hands and arms:

'And it's like it comes in waves or pangs, and it's like okay you're fine, then it's like all of a sudden, this wave, and like, tingling down your hands, it's like stress, it's like pressure. It builds up and you're getting these pins and needles down your hands and its pressure and stress and you're like going oh my god, and you're like thinking, oh my god, this is real, this is really really happening, you know it's happening to me, and what am I going to do about it...'

This was an experience that had kept returning. As she sat in front of me on the sofa talking, she mimed the feeling of this out to me, eyes upwards, arms out, conveying surprise plus fear with her facial expressions. Barbara went on to say how she had avoided talking to friends and family about her mortgage issues where she could, in order to avoid 'giving it energy'. This aligned with some of the new age beliefs that she drew upon (such as angels, crystals and

⁸⁶ Insurance and the mortgage do not only exist in parallel but are specifically linked, with often the former being required when the latter is taken out. There is typically a requirement for mortgage insurance, or mortgage indemnity guarantee, on taking out a mortgage – including in Ireland and the UK.

feng shui), but also given the specific nature of her electrifying bodily experiences, seemed to be a powerful word to choose.

In comparison with the distinctiveness of Barbara's tingling sensations, experiences of sleeplessness were more frequently described by other interlocutors. For Shane, worrying about paying his mortgage and what would happen to his house had led to a series of sleepless nights, and he sometimes found himself getting up and pacing around.

'I was late with the payment for 1st of whatever month that is, 1st April, I was late with that payment, and you do, you're sitting her going how am I going to pay it because it's just you can't, but you will have to pay it like. But it is just stressful. That kind of thing means you don't sleep at night, every night, guarantee you, I'm up walking the floors worried about it, and you're worried, and trying to find things to do to take your mind off it, pacing around.'

This disruption had a cumulative effect as well, impacting both on his work and on the time spent with his partner and children. Both Barbara's tingling and Shane's sleepless walking suggested forms of frenetic and unchanneled energy.

Unlike tingling and sleepless pacing, other bodily eruptions amongst interlocutors were more visible on the bodies of interlocutors. When I spoke to Deirdre she pointed out to me a cold sore on her lip.

'...when I'd lie down, I couldn't sleep and I got sleep tablets and the whole lot. Then the doctor she referred me on to a psychologist because I was just wrecked and it was a physical ailment. As you can see I have a cold sore, I've had it constantly for the last about two months now, I suppose with the stress of my father [who had recently passed away], but that's all stress related. I have neck trouble and shoulder trouble and all that, all stress related. I have lots of things... and you know physically this whole thing with the house has been hard on me, and mentally, but you just have to keep going, you know, you have to try your best.'

Deirdre's father had recently passed away, so the cluster of issues connecting her husband's health, him not being able to work, and them being unable to pay the full mortgage was not the only source of stress. However, she attributed the threat of losing the house as taking a key role in her health issues.

Another striking physical symptom, and example of bodily disruption (rather than eruption) was experienced by Maeve. The relationship between Maeve and her house, mediated by the mortgage, had become one where the mortgage was a significance source of stress which in turn was having a severe impact on her health. Maeve was a currently unemployed architect who had hoped to transform the house she purchased in Dublin into her dream project. However, the loss of her job following the financial crash also led to the loss of her house, which was repossessed through the Dublin circuit court, following three court dates. Alongside the repossession of her house, she had been hospitalised on at least two occasions for stress and for depression. In Maeve's case, her mortgage debt was particularly out of proportion with her earnings as she had been given a mortgage that was 'nine or ten times her salary', making it difficult to find a way to make her mortgage sustainable, especially given that she lost her job just a few months after obtaining the mortgage.

The debilitating nature of the loss of the house was tangible in our interactions. Whilst she was making efforts to see this as a new start, unfortunately the next step of the repossession sequence, which required her to pack up her possessions, was weighing heavily on her. The limiting of her forward progress with the mortgage and ownership of the house was mirrored physically, as she described her hospitalisation:

'I literally couldn't walk... just too much stress, I keep thinking of that, and every day now, I think I can walk today', like you only notice when it gets taken away. You take your health for granted... and then when you can walk again, every day I think I can walk even through it's just a basic thing, so everything else, it puts it in perspective... The doctor said to me, he said they only know the tip of the iceberg in terms of mind and body, and what the mind can do to the body, yeah. But I couldn't believe that that was caused by mortgage stress, and he said yeah, this is from stress, prolonged stress.'

Thus, the experience of immobility was something that had been surprising to Maeve, but was something she had now taken on as an explanation for her physical symptoms. More generally, the situation she found herself in more widely was something that had also initially been more shocking but now had become unsettlingly familiar, and she was now informing friends and family of this. For example, she had had various conversations with her mother who had kept repeating to her 'I'm sure they won't repossess, that's not what happens, that can't happen' with Maeve initially sharing this perspective, but now telling her that it can and would happen, and indeed the house would be taken from her soon.

If Maeve's immobility presented one example of mortgage debt disrupting bodily functions, Alannah's experiences presented another. When I met Alannah, via an introduction from my colleague, she had in the previous few months obtained a split mortgage, which would enable her to hold onto her house. The split mortgage was a mechanism, introduced by several lenders mid-way through fieldwork, where a portion of the debt was shelved to enable people to have mortgages they could afford, bringing the size of the active portion of the mortgage more in line with the current market value of the house. Several of my interlocutors had obtained, or went on to obtain these split mortgages, and whilst there was some uncertainty around what these would mean in the long-term in relation to the shelved portion of the debt, they generally represented respite for people for the medium term, and to that end were a source of happiness and relief. This was the case for Alannah, who was feeling upbeat and positive about the future, now she was able to stay in her house. When we spoke initially, a few months after she had received her split mortgage agreement, Alannah was pregnant, unexpectedly, with her first child. I hadn't noticed this in the first instance given the oversized top she was wearing but soon realised as she pointed out the second-hand pram and other baby items that she had been given in preparation. After we had chatted at her house, we were walking along the beach which was also one route to the bus I was planning to catch, and chatting more informally. She mentioned how she had not expected to get pregnant, not being sure if she could have kids, and being thirty-nine, thinking she didn't have too long left to do so. However, she shared that she had conceived not long after the split mortgage had come

through, and referring to her pregnancy as her 'split mortgage baby'. She believed her difficulty with the mortgage had seemingly stopped her conceiving, but once her ownership of the house was assured, through the split mortgage, the associated bodily disruption had cleared. The phrase 'split mortgage baby' was said half-laughing, and in the Irish rhetorical tradition of a joke with an undertone of truth, and a sense of magical realism (cf. Jasarevic's observation on the efficaciousness of matter 'where scientific controversy mixes with common sense and wonder', 2015: 40). Her belief in this was re-iterated when I saw her again several months later once her daughter had been born, and she mentioned it again.

4.3.2. Bodily flows

Health symptoms, issues and illnesses (both physical and mental) caused by financial difficulties and by uncertainty in relation to the status of the home are observed by a number of authors (e.g. Nettleton and Burrows, 1998; Mah, 2009). A link between housing pressures or house loss and stress is particularly well established, and indebtedness and housing are well acknowledged to have health outcomes (Smith, 2012; Libman *et al*, 2012). For example, Ford, Burrows and Nettleton's study of housing loss in the 1990's in the UK highlights the considerable levels of stress and anxiety involved in this process (1998). A particular mechanism for the status of the house having impact on health is through psychosocial factors associated with the home as a site of wellbeing and security, as well as perceptions of social status (Shaw, 2004). Whilst studies on the post-crash moment in relation to health in Ireland specifically are not yet numerous, a study published in 2017 demonstrates a direct link between the effects of the economic crash in Ireland and the health of the population. In the year after the economic crash in 2008, there was a 20% increase in cardiovascular deaths in Ireland amongst men and an increase of 15.5% amongst females (Deegan, 2017⁸⁷). Similar trends were also seen in California for males, and in stroke deaths in England (*ibid.*). The link between stress and other health outcomes is also highlighted in the same paper, with loss of income 'theorised to invoke feelings of shame and mistrust that can trigger a stress-related psycho-neuro-endocrine reaction which puts vulnerable individuals at an increased risk of developing cardiovascular diseases' (Osman & Osman, 2017). In some ethnographic accounts, bodily symptoms and outcomes of debt are used in primarily illustrative ways. Taking one example, Han focuses on the impact of debt and precarity on kin relations and highlights some of the bodily symptoms present alongside this. For example, the experience of debt was 'eating the nerves' of one of her interlocutors (2011: 8). Whilst these illustrations have a purpose elsewhere, but in this context of this work, the bodily symptoms are placed at the centre of considerations, looking to place these in a frame that goes beyond a series of manifestations of stress.

⁸⁷ www.irishtimes.com/news/health/heart-attack-related-deaths-rose-sharply-after-2008-crash-1.3180714?utm_content=sf-man

There is a distinct body of anthropological literature concerning the symbiotic relationship between the house and the body. For example, Carsten and Hugh Jones, in their seminal engagement with Levi-Strauss's house-related work, *About the House* note the symbiotic relationship between the house and the body (1995), and Gell observes a particular mirroring between houses and bodies:

'Houses are bodies because they are containers which, like the body, have entrances and exits, Houses are cavities filled with living contents. Houses are bodies because they have strong bones and armoured shells, because they have gaudy mesmerising skins...' (Gell, 1998: 252)

This mirroring between the house and the body that is described by Gell is also reflected in more conceptual terms by a range of other authors. In Bourdieu's seminal work on the Kabyle house, this mirroring and inter-connectedness is framed particularly in relation to social relations and the spaces of the house (Bourdieu, 2005). Meanwhile, Warnier emphasises the comparatively vessel-like qualities of both the house and the body (Warnier, 2007). Whilst some descriptions of mirroring emphasise ahistorical associations between the house and the body, there are also examples of more transient forms of house-body mirroring that are more relevant to contingent forms of the mortgaged house, and some of the situations experienced by interlocutors. For example, Prussin highlights a particularly processual form of the house in relation to African nomadic architecture, where there is a particularly direct connection between house and inhabitant, through the dwelling being constantly disassembled and reassembled, and being modified in the process. For example, widows will gradually disassemble and shrink their structures, passing on elements to their daughters (Prussin, 1995; see also Buchli, 2013: 149). Meanwhile, Telle observes the impact of an unrenovated Lombok house on the emotional state of her interlocutor, Inaq Adi. This is partly expressed through physical symptoms and experiences; sleeplessness, but also the 'felt-force' of spirits associated with the house (Telle, 2007: 201). In her discussion of moving furniture in Norwegian houses, Garvey also highlights a dynamic symmetry between houses and emotional states of their dwellers, describing how adjusting the furniture can serve to improve changeable emotional states (Garvey, 2001). This set of more transient and processual examples of body-house mirroring have similarities with the symptoms and experiences of interlocutors. They also highlight the possibility that external factors (e.g. life stage, social status, financial state, mental state) can intersect the relationship between the body and the house, as is the case for the status of mortgage debt amongst those who I spoke to. As Rockefeller notes in his review essay on the topic, the term 'flow' is both potent and innocuous: 'suggestive of something radically new yet maintains the innocence of common English' (Rockefeller, 2011: 558). Rockefeller observes how the concept of flows was originally used in Anthropology to refer to transnational and globalized movements (e.g. Appadurai, 2006; Hannerz, 1992) (Rockefeller, 2011). However more recent usage of the concept of flows has taken in a wider variety of scales, including on a household basis, and Jacobs and Smith observe how financial flows have the ability to 'settle' in materials of the house (2008: 515). In addition, Gudeman draws attention to how financial flows permeate the house:

The house lives on a continuing cycle of strength flowing from base to environment to base through people... when the base is not replaced through work, it is depleted, and if that continues over time, the house fails into "ruins"... Debasement represents more than a loss of money... Their disappearance is the loss of life's vitality.' (Gudeman, 2012: 64)

The bodily symptoms described by interlocutors demonstrate two expressions of flows, relating to the mortgage, the body and the house. Firstly, there are eruptions of flows that are channelled through the body, as in the case of Barbara's tingling where disrupted flows of the house seemingly accumulated. Secondly, there are disruptions of bodily flows which cease or are suspended, perhaps here mirroring financial flows. In the case of Bernie's immobility, the sense of stagnancy present in her development and nurturing of the house was mirrored in her body. Framed together, in both types of incidences the bodies of my interlocutors were conduits for flows, whether these were flows that were cumulatively erupting, or stagnantly disrupting. As was also seen in the previous chapter on Value Transformation, these are a further examples of house animation becoming problematic and challenging in the face of changed circumstances, which here are changed economic circumstances. The financial shifts that took place are not only factual artefacts, but rather they infiltrate the materials of the house, as was discussed in detail in the previous chapter, and they inscribe themselves upon bodies connected with the house, as is described in this chapter. As was discussed in the previous section, the reviving of the mortgage debt was an animatory act that in turn provided a mechanism for animation of the bodies of my interlocutors, generally through uncomfortable and sometimes fearful experiences. Here as well in relation to the examples discussed, problematic animations were exerting themselves upon bodies, disrupting, draining and electrifying bodies and bodily capacities, and leeching energy, being parasitic rather than productive. In the case of Alannah, and her split mortgage baby, the productive and animatory forces of the house were disrupted and appeared to block conception until her mortgage issues had been resolved. Fertility resumed when the animation of the house returned, as facilitated through a recommencing of the functioning of its finances.

Examples of unexpected and disrupted flows of the body together highlight the outcomes of the body being in thrall to 'the force in the thing'; the seemingly centrifugal force that the house, once animated, can exert over its persons. This engenders a messy alliance between the house and the body, that is particularly mediated by mortgage debt. Elsewhere in this thesis 'the force in the thing' was demonstrated and elaborated on in empirical terms, such as in Chapter 2 on Animation, where for example there was an awareness and sensitivity towards, and concern for, the decline of the animation of the house. In contrast, here 'the force in the thing' is demonstrated instead in more sensorial and visceral terms and mechanisms, felt as a tingling energy in sinews, or an inability to move, or to conceive. This is particularly apparent in the experiences described in this section, which are longer-term physical symptoms and sensations than the more transient responses which are felt when debt is activated. In relation to Alannah's split mortgage baby in particular, this vignette casts the mortgage and the mortgaged house not only as a maintainer of health (as in the other examples), but highlights

the generative nature of the mortgage, giving it a role in the parentage of Alannah's child (cf. Goodfellow's analysis on the role of methamphetamine in the productivity of familial relationships, 2008). We also see the building of momentum of an opposing energy of resistance that enables some to act against their experiences (as will be seen in the next chapter).

A mechanism that has a particular presence here is surprise. This is experienced in the emergence of the various outcomes of the intermingling between debt and the body e.g. tingling, immobility, infertility. Interlocutors were consistently encountering symptoms in unpredictable and unforeseen places. There is some reluctance and reticence to share these experiences too widely for fear they do not seem credible, yet the direct and confrontational nature of the experiences also gives them credence. The experiences as a whole reflect Strathern's suggestion of looking out for 'the unexpected' as a social form (Strathern, 2005, cited in Navaro, 2017). In relation to this, Navaro observes that 'looking out for "the unexpected" encourages us to perceive that which was previously uncaptured in social framings' (Navaro, 2017: 213). Some of this dynamism is encountered in the discussion in the previous chapter on anaphoric chains. These are points of connection and contrast which involve the juxtapositions of 'diverse material registers', with resulting productive capacities (Buchli, 2013: 17). What is layered onto the previous discussions is that whilst previously the framings were more cerebral (e.g. Mediterranean garden to prison), here the framings are firmly visceral. The question of surprise also returns us again to the denial of hybrids; the presence of which has already been established earlier. In the paradigm of no hybridity (admittedly not fully bought into in the first place), things which are expected to be decoupled, such as productive capacities and the body, and the mortgaged house and the body, are in fact not, with this being particularly revealed through contingent and previously unpredicted occurrences.

4.4. Bodily Weight

4.4.1. Experiencing heaviness

Alongside the emergence of specific symptoms, experiences of heaviness were also a common experience amongst many of my interlocutors who were struggling to keep up with their mortgage payments. This was variously described as a heaviness around them, a dark cloud, a weight to be carried, and even a monster. The force of this heaviness impeded their forward progress and held them in limbo, and the nature of debt in these circumstances (largely mortgage debt but though also including other types) was felt to be obstinate and obstructive.

One interlocutor, Tara, was particularly able to express this, visually and through materials. Tara featured in the previous chapter on Value Transformations where her yard which had previously felt like a Mediterranean terrace had come to feel like a prison. During that conversation we had spent most of the time talking in the front room in her mother's house,

where she was now living, whilst her mortgaged house was currently temporarily rented to a family member. We moved over to the computer as well as she showed me photos of her house, to better help her to explain the space. As mentioned previously, Tara had eloquently elaborated on her view that her house was both her teacher and that it felt like a trap; a dominant force that would not let her go, until she had 'learnt her lesson'. Tara was creatively orientated, a potter, sculptor, and a teacher of pottery, and whilst we had been speaking she had mentioned some figurative sculptures that she had been working on in relation to her relationship with the house. In these pieces she had tried to convey her physical and emotional experiences to being unable to get away from the house, particularly as her brother was her guarantor, so she couldn't 'hand back the keys' and walk away from it⁸⁸:

'They're internal sculptings, they really are, they're figures too but they really are internal landscapes of what's going on and somebody looking at it will get a feel for it, whatever they bring to them, and they could be just seen for what they are, but they're containers and sculptings that suggest being held, being ...but that's what would also have come from the house, in that the beginning of releasing stuff that's in here so there's the house that would have represented me being confined and trapped and so explains the need for space, feeling so confined and restricted, and confined.'

With her sculptures Tara was looking to express the significance of the house, how it tenderly 'held' her, but at the same time how it was a source of entrapment.

Before I left, we headed upstairs to Tara's bedroom as she had mentioned that she had been working on some additional sketches. This was where she slept, but also where worked, read and meditated, constituting her private space within her mother's house. In the room, some of her processes of coming to terms with the house was vividly visually evident across the walls. Across the back wall, viewable from the bed, was a collage of visualizations of what she wished for in a future house and its surroundings; this included images of a forest, greenery, a secluded garden, a French cottage, sand dunes and other suggestions of freedom. In one corner stood a flipchart with the word house at the centre, with concepts mind-mapped out from this; an outcome of her meditation practice. On this page as well was a drawn crouching figure, of Tara, connected by a web of vivid black charcoal drawn lines to the house. The density of the lines here emphasised her physical sense of heaviness and entrapment; seemingly a portrait of internal processing and physical sensations (cf. 'Mollie's map of everyday life in Las Vegas', Schüll, 2014: 25).

Whilst heaviness was frequently experienced on an ongoing basis, the weight that people had been carrying became particularly apparent where it was lifted or shifted. When I met Barbara, she had within the past month been offered a deal to restructure her mortgage, bringing it to a level at which she felt she could afford to make the payments. Whilst they were becoming more common, at the point in time these arrangements made with the lender were still a relatively infrequent occurrence. Given the fact that this was such a recent occurrence for her, she was

⁸⁸ Note that 'handing back the keys' was something some interlocutors could reasonably consider whilst was highly unappealing to others. Those who took this action were left with the outstanding debt; the difference between the sale price of the house when it was eventually sold by the bank, and the outstanding mortgage.

well placed to describe the contrast between the relief she felt now, in comparison how she had felt when the situation in relation to her mortgage was unresolved; which had been ongoing over at least the past two years. The feeling of heaviness; of a weight that was being carried, was notable to Barbara for the way that it has suddenly gone, and this was in part a function of the fact we were speaking soon after she had experienced this shift.

'My analogy of it is it's like pulling a tonne weight behind you, you're getting down the road there, but you're still pulling this thing along, you know, you're waking up every day and it's with you, it's with you when you go to sleep at night and it's with you when you wake up in the morning... It's like someone has attached this bag on your back and you're pulling it and all you want to do is just let it down, and please give me some peace in my head.'

She had also experienced a tingling sensation in her hands and arms (as previously described), but alongside this, she had carried an ongoing sense of heaviness. She repeated the description of a weight, a sense of heaviness, at several points during our conversations, variously using ideas of a harness, of a heavy bag on her back and a weight dragging behind her, to describe the strangling effects that the mortgage debt had had on her. These were terms and language that were firmly familiar from many other interlocutors, but notable here was the concentration with which she used them. Thus, the physical outcomes for her had both been ephemeral and shocking (as with the tingling) and enduringly draining (as with the perception of heaviness). She had recently obtained a part-time job, and we were sitting talking in her kitchen at her newly purchased round table, which had actually been bought in celebration after receiving the positive news that her lender had agreed to her mortgage being restructured, and she could now anticipate staying in the house. Whilst Barbara's house, a semi-detached three-bedroom property a bus ride away from the centre of Dublin, was a bright and cosily decorated, it had thus been the source of great difficulty for her.

As was also the case with Barbara, heaviness could become more visible when it was lifted, and this was particularly tangible in the bankruptcy court. The Bankruptcy court sitting⁸⁹ was held for an hour on Monday mornings at 11am in the Four Courts in Dublin. At the start of fieldwork, the Irish bankruptcy system was particularly punitive compared to elsewhere in Europe and the US, lasting a period of 12 years. However, the system was in the process of being updated, and the new version of bankruptcy that was introduced towards the end of 2013 was three years⁹⁰. The option of choosing to go bankrupt was not suitable for everyone, particularly as it often meant losing the house⁹¹, but for those who were willing to undertake this, with the reduction in the length of term it could be a potential and even appealing option⁹². In all cases bankruptcy involved debt forgiveness, of varying amounts, according to the debt that had been built up. Mortgage debt formed the bulk of this, but many also had business

⁸⁹ I attended the bankruptcy court sitting on approx. 15 occasions, as well as attending the repossession court (a different, but also house related legal process) approx. 20 times.

⁹⁰ This was subsequently reduced to a one-year term, bringing it to the same length of time as in the UK.

⁹¹ An exception to this was where the house was co-owned, with one owner going bankrupt and the other not, so whilst ownership was given up by the person going bankrupt, they could stay living in the house.

⁹² As it was introduced, the organisation I was based with began up a bankruptcy advice service so both the processes of bankruptcy and a set of people who were considering bankruptcy were accessible.

debts as well as unsecured debts. The average size of debts that people were taking into bankruptcy was around €250,000⁹³. Before entering the courtroom, one of my colleagues at the organisation, a barrister, often spoke to some of those who were going bankrupt with the assistance of the organisation. A talent for rhetoric is often found with barristers, who must be skilful speakers. On one occasion in particular, the colleague began by asking one of the men, Joe, but speaking to the wider group 'which shoulder is it on, the left or the right?' Looking puzzled for a moment, looking to either side, those who he was speaking to soon comprehended, when he clarified by saying 'the weight of the debt, which shoulder is it on? Which side of you will soon feel lighter?'

Some of the people listening to that speech were Joe and his wife, who had accompanied him to court. Joe's wife was keen to chat to me about the court process, but Joe stayed silent, looking concerned. I had assisted in preparing his bankruptcy papers; he had built up debts re-mortgaging their house as he tried to keep his business afloat. They'd been to a christening the day before, his wife told me, but it was hard to enjoy it as they couldn't put the next day out of their minds. Shortly later, amidst hushed talking the judge entered the court from a side door a couple of minutes after 11am, and the room fell silent, and all got to their feet. The list of cases, typically up at around 70 in total, proceeded at a swift pace. All that was usually required of those petitioning for bankruptcy (i.e. opting to make themselves bankrupt, rather than an enforced bankruptcy brought by a creditor) was to wait until their list number and initials were called and then asked to raise their hand or to stand up to confirm their attendance. Less than an hour later, leaving the court, Joe was smiling broadly and moving jauntily, and came over and hugged my colleagues and myself with tears in his eyes: 'it's amazing what a difference an hour makes'. His sense of relief and lightness was fully palpable. This description is not to negate the ongoing hardship for some after they had gone bankrupt, but it also typically marked the end of a specific stage of endurance.

4.4.2. Considering heaviness

Accounts of heaviness connected with debt are numerous in the literature (e.g. Jansen, 2014; Halawa, 2015; James, 2014). In a specifically mortgage-debt related example, Ford, Nettleton and Burrows observed mortgaged houses being possessed in the 1990's in the UK in the wake of a previous financial downturn, documenting themes which emerged from research conducted via a range of methodologies. Heaviness and weight feature strongly in the ways people describe their feelings of debt: 'I'd got like a great big heavy load on my shoulders all the time, it's like a great big heavy weight that is grinding me down constantly' (Ford, Nettleton and Burrows, 2001: 155). Experiences of heaviness are simultaneously universal and culturally specific. For example, Jansen links feelings of heaviness and stagnancy in Bosnia-Herzegovina in particular to broader contexts. Jansen's interlocutors felt they were '*not moving*

⁹³ This average was calculated from a sample of approximately 100 people who had gone bankrupt with the assistance of the organisation over the course of 2013.

well enough' amidst a post-war context and in comparison, with their pre-war livelihoods (2014). Jansen notes that people had 'linked their household trajectories to collective movement in a broader economy of possibilities' (Jansen, 2014: S76). Similarities can be drawn in relation to the heaviness experienced by my Irish interlocutors, where their current situations existed in firm contrast to their previous ones. Experiences of the Celtic Tiger economy with its various elements of abundant wages, cheaper credit, accessible lending, and low-cost consumer goods, contrasted significantly with their current more strained situations following the Global Financial Crash (see also Maguire and Coen, 2012). Going beyond this, other strands of Irish heaviness might be found variously in historical occurrences such as The Great Famine, in the context of Ireland's colonial and post-colonial history more generally (e.g. Lloyd, 2002), and Irish emigration, productive of specific types of melancholy and longing (O'Toole, 1998). More broadly, Irish Catholicism particularly elevates long-term suffering and physical deprivation; this was prevalent before the famine, but 'witness and memory of suffering wove into national consciousness after the famine' (Radosh, 2008: 312). This was also taken on within Irish ideals of motherhood, with suffering being 'honoured as noble and evident of character and strength' (ibid.)

Munn's significant work on Gawan society describes credit and debt in relation to indebtedness in the Kula exchange system, but we may draw parallels to other types of debts. According to Munn, credit allowed Gawans to move 'expansively through spacetime, whereas debt constricted movement in both time and space' (Peebles, 2010: 227, Munn, 1992: 63-67). Munn denotes a category that she terms 'certain media' which are things (including bodies) that may take up the qualities of opposing qualisigns, such as heaviness vs. lightness, but also fastness vs, slowness and stasis:

'My argument is that certain media – in particular, the body and other important elements (such as Gawan canoes and kula shells, which can be shown to have bodily and anthropomorphic associations in Gawan symbolism) – exhibit qualisigns of the positive or negative value generated by acts, notably acts of food transmission (and other acts involving constraints on eating) and consumption.' (Munn, 1992: 17)

In these terms indebted bodies are heavy and slow whilst bodies in credit are both light and fast. Sequential links between heaviness and lightness associated with credit and debt is also seen elsewhere. For example, Halawa contrast the lightness of purchasing apartments in Warsaw with later more disappointing experiences, highlighting the imaginative, expansive and projective nature of mortgages, where lives are 'upgraded' and credit carries the 'capacity to actively make a world', and the reality then contrasts with what was promised both for personhoods and nationhoods, following the 2008 global financial crash (Halawa, 2015: 709) This same contrast of the dream of credit compared with actual experiences in the wake of the global financial crash is also highlighted by Maguire and Coen in Ireland, as exemplified by the contrast between advertising hoardings showing anticipated lifestyles compared with half empty, unfinished housing estates (Maguire and Coen, 2012).

Whilst a sequential relationship between credit and debt is firmly highlighted in various accounts, including Munn's, what is different about the final bankruptcy-related example described in this section is that this a different transition; a further one from heaviness to lightness, where the lightness is not associated with credit, but instead with loss of debt. This new lightness has a particularly relative quality, in that it is experienced in direct comparison with the heaviness and states of being that preceded it, and simultaneous the heaviness was more fully revealed as an experience to people once it had been lifted. In addition, the lightness experienced is also potentially a different form of lightness to the lightness associated with credit, and the drawing down of credit; one that is linked with productive progression. This reflects Harman's comment that 'objects' reflect their previous states: *'objects as events are echoes of objects as objects'* (Harman, 2016: 122). This is also specifically a lightness associated with money; a possession orientated version of lightness is considered in the next chapter, which considers the material process of separation from the house.

Whilst the links between debt-heaviness and credit-lightness are well supported in the literature, in the context of this thesis these might be specifically linked to concepts of animation. The examples of heaviness described in this section provide further examples for the disrupted nature of animation of the house and in turn the inhabitants of the house, with things being out of sync, building up and weighing down on people. As was described as well in the last section, symptoms felt in the body appear to mirror the financial flows of the house, and a sense of heaviness aligns with flows having become both disrupted and stagnant, and with progression and dynamism being frozen or diminished. These are further explications interlocutors being in thrall to 'the force in the thing', with the house exerting a centrifugal force over its persons, that is manifested here through bodily and sensorial experiences.

With the link between debt-heaviness and bodily experiences being affirmed and elaborated on, what then are the consequences of these ongoing experiences of heaviness in the body? These descriptions frame the possibility of considering how structural changes in the economy and in turn in the mortgage can have distinct bodily outcomes. Building on Foucauldian influences, scholars such as Povinelli and Berlant have highlighted the wider-scale implications of experiences, and the health outcomes these have across a population, and reference to these authors places the examples discussed in a more critical context. Povinelli's exploration of the concept of lethality was developed in relation to her work with indigenous communities in Australia. She highlights how a focus on what is done or decided obscures the impact of what is not done, or what is withdrawn by governmental and other organisations: 'the refusal, withdrawal, cancellation... of support of life' (Povinelli, 2008: 520). In relation to the concept of lethality, Povinelli makes a distinction between "state killing" and 'a more amorphous condition of "letting die"...' (Povinelli, 2008: 511) and in light of these proposals makes a call for a more developed understanding of actions and inactions that impact on the ways and means of life⁹⁴.

⁹⁴ *'...we need to look at how this dynamic intersection of the security state and the neoliberal market – the sovereign state and biopolitical state – helps secure a specific "imaginary" about the agencies of life and death, making the*

Literary scholar Lauren Berlant's concept of 'slow death' contains similar sentiments to Povinelli's usage of lethality. Berlant defines slow death as: 'the physical wearing out of a population and the deterioration of people in that population that is very nearly a defining condition of their experience and historical existence' (Berlant, 2007: 754). Both Povinelli's 'letting die' and Berlant's 'slow death' are proposed to interrogate concepts of sovereignty, and Berlant contrasts and distinguishes from a narrower version of sovereignty, which instead of permitting life to endure (implying specific points of decision), has a wider influence: 'the power to make something live or let it die, the power to regularise life, the power to force living not just to happen but to endure and appear in particular ways' (2007: 756). The trajectory of this discussion for Berlant is the need for 'better ways to talk about activity orientated towards the reproduction of everyday life', such as in relation to the example of the obesity crisis, which she goes onto elaborate on (2007: 757).

4.5. Concluding thoughts

4.5.1. Somatic ethics

It is worth reflecting that the occurrences discussed in this chapter are affective, experiential outcomes relating to the mortgage; a chain of connections which starts with the taking out of a mortgage, continues with the circulation of this value and leads to some of the specific bodily sensations that were described. This chapter described a series of bodily experiences connected with mortgage debt: firstly, the activation of debt and a reconnection with bodily capacities, secondly specific incidences of bodily symptoms, and thirdly longer-term feelings of heaviness. The empirical nature of these experiences is important to note in the realm of dealing with physical sensations. Weight, pressure, tingling, immobility and entrapment are not here hazy or touchy-feely sensations but instead clear and delineated experiences, that go beyond a simplification of these as mere outcomes of stress and pressure.

As each of the three forms of experiences were considered, the discussion aimed to operationalise some of the dynamics of these experiences that were felt in the body; somatic explications of a sequence of bodily realities. In the first section, the submerged connection between mortgage debt and the body is revived as the debt is awakened, through the affective qualities of telephone calls and letters, and the repetitive filling in of forms which assess bodily capacities. These debts were not only activated, but they were activated in the body. Many of these reactions were ephemeral, some of them taking place at the point before they were fully formed as emotions, visceral yet difficult to describe at the point they occurred. In the second section, the flows of the body mirrored the flows of the house, and to the surprise of some, resulted in physical symptoms, which had more lasting effects compared with the more

content of different kinds of ethical statements and actions practical or impractical, self-evidently true or absurd, coherent or incoherent, sane or mad.' (Povinelli, 2008: 512)

transient experiences when the mortgage debt was activated. The third section builds on the presence of this endurance further, observing long-term, permeating experiences of heaviness. In some cases, the extent of this heaviness is only fully realised once the heaviness was lifted.

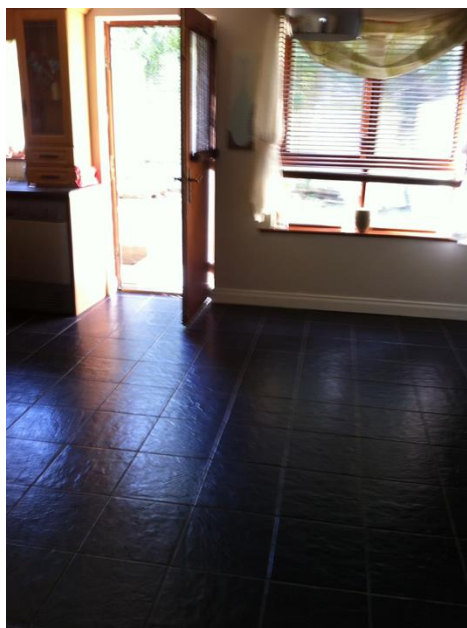
These series of connections emphasise that the bodily occurrences are not hazy possibilities of physical experiences; they have both clear causal roots and physical outcomes. Neither do these experiences occur in isolation but instead accumulate to shape processes of meaning-making, and the shaping of ethics. Correspondingly, Bille discusses how the seemingly 'hazy' and 'vague' states of the Danish use of light, and production of *hygge* states of warmth and cosiness actually encompass and produce firm moral dimensions. Whilst atmospheres 'denote a sensuous 'something'...' that may be 'ontologically difficult to grasp', they have a firm role in the ordering both of spaces and social life (2015: 257). One of these consequences appears to reside in the application of ongoing pressure, which can result in destruction and despair, but also has the potential to generate a formational and cumulative building of energy and resistance. Rose observes how Weber's work is underpinned by what Weber termed 'a soteriology': 'a way of making sense of one's suffering, of finding the reasons for it, and thinking of the means by which one might be delivered from it'. At work here is what Rose terms somatic ethic, providing a mechanism for how physical and often uncomfortable experience come to shape meanings and actions (Rose, 2007)⁹⁵. This follows a realisation amongst interlocutors, faced with the potential loss of the house, of connection and attachment to the house; a breaking down of some denied hybridity. Several authors point to the force inherent within acts of denial, particularly in relation to grieving (Butler, 2002b; Navaro Yashin, 2009: 15; Layne, 2000). This sense of denied force has the ability to build up, and later has the potential to provide impetus in some cases, such the drive to separate from the house. The next chapter considers the actions that people took as they intended to separate themselves from their houses. The feelings and bodily experiences described in this chapter, particularly in relation to heaviness, are an important precursor to this, acting as a cumulative process of acquiring the means to resist and to regain forms of agency that have been lost amidst the weight of the experiences.

⁹⁵ Rose poses the question here *'is there an 'elective affinity' between this 'somatic ethic' and 'the spirit of biocapital'?* (ibid.)

Chapter 5. Separation

5.1. Contemplating attachment to the house

Figure 10. Catherine's kitchen, following her sale of the table



5.1.1. 'How attached are you to the house?'

Colleagues at the organisation I was based with often began consultations with the question 'so, how attached are you to the house?'. Over the course of fieldwork, I joined at least 80 such meetings with individuals, couples, families and friends⁹⁶, and this question was asked, and answered on a regular basis, with the replies recorded in the meeting notes. For colleagues, it was a conversational means by which to open the discussion on a person's situation, encouraging them to narrate their present circumstances in a way which went beyond numerical facts. It was usual that people had submitted a form (the aforementioned Standard Financial Statement) outlining their financial situation prior to the meeting. The form contained details such as their monthly mortgage repayment amounts, their household income, their outstanding mortgage, and the current estimated value of the house. Therefore, colleagues were typically aware of this information as the meetings began, but the question of attachment to the house as well as emotions and states of mind of those attending the meeting were missing components. The answer to the question of attachment also had significant influence on the range of options and choices that were available to people⁹⁷. For example, the course of action for someone who was desperate to try and retain ownership of their mortgaged house often differed significantly from someone who had already left and moved on from the house. In the simplest terms, there was frequently more negotiating leverage with a lender where those

⁹⁶ I attended approximately 50 general consultations, plus a further 30 relating to bankruptcy specifically.

⁹⁷ As was mentioned in Chapter 1, these options became more numerous as fieldwork progressed. The split mortgage and bankruptcy and personal insolvency were notable ones; there were also some examples of debt write-downs being given by lenders. The Mortgage-to-rent scheme was also offered, but was only offered as an option to a small number of homeowners.

involved weren't fixated on holding onto the mortgaged house (and potentially trying to pay a mortgage that was significantly larger than the current market valuation of the house in order to do so). In this way there could be monetary consequences to attachment to the house; attachment could both be quantified and a reduction or lack of attachment in particular subsequently monetized. For example, when applying for bankruptcy became a viable option in late 2013, meaning that after a period of 3 years the majority of debts were written off, those it tended to hold appeal to were those who had already given up on the idea of holding onto their mortgaged house, as houses were typically surrendered as part of this process⁹⁸.

The question of 'how attached are you to the house?' was in turn answered and justified in various ways. Some people were much more attached than others to their houses, and there were some commonly occurring yet varied features amongst those who were more attached. These reasons combined more traditional established kinship links with more neo-liberal and individual motivations (as was also seen in Chapter 2 in relation to the routes available to animate the house). For example, the fact that the house was on the family farm or built on family land often seemingly required no further explanation as to why people were attached to it, with colleagues nodding in agreement at these statements. Others noted how the house was their dream home, here implying both input into the design and a standalone and relatively high specification dwelling. On the other hand, others answered the question by explaining they were not really that attached to the mortgaged house. This was variously attributed to a lack of connection with the house itself, the place it was located or a lack of family in the area, including some who had moved to recently built commuter areas – 'it's not the home-house⁹⁹, there are no family ties', whilst relatedly, others highlighted the recently build and/or generic nature of their house. In addition, another reason given was where a house was in fact an apartment rather than an actual house. Whilst the reasons people gave for being more attached and less attached to their houses tended to share some common features, in some cases just the fact that the house was an owned dwelling was given as the primary reason for this bond. As Anne put it simply: 'it's my home'.

Some had a come to feel less attached as houses had declined in value and slipped into negative equity (whereby the outstanding mortgage was more than the market value of the house). This was particularly in when placed in the context of the efforts that some were making to pay a large mortgage, which could come to seem '*no longer worth it*'. The attrition of making efforts to pay the mortgage could be wearing on peoples' attachment to their houses. Orla, one of my interlocutors who had left her house with her two daughters and moved to a caravan as part of the process of going bankrupt evocatively described this as 'falling out of love' with the house.

⁹⁸ Technically, houses either became the property of the Official Assignee (the State's representative in the bankruptcy process), or they were jointly held by the Official Assignee and the other co-owner of the house, if they were not also going bankrupt, so it was possible for a co-owner to retain ownership of a house, but not for the individual going bankrupt.

⁹⁹ 'Home-house' is another Irish term for 'home-place', as was described in Chapter 2.

'I'd say about 2 years ago I started to fall out of love with the house because there was nothing I could do. I was trying to pay the mortgaged, and I was paying about €120 or €150 a week and it was going into a big hole, the arrears were going up.'

Similarly, another interlocutor, Niamh, weighed up her standard of living against maintaining her mortgage and found this wanting:

'I had no life, so it's all very well to have a nice house or have somewhere nice to go back to with all your stuff, but I couldn't see how my life was going to change, I couldn't see how I was going to free up the time or energy to go out, to have a better social scene, to meet a guy, all those things that normal life should entail and I had to weight it up at the end of the day.'

Others attributed a lack of attachment to the house, or declining attachment, to a breakdown in the relationship with the co-owner, which in most cases would be a partner but in some cases was a family member or friend. Conversely, having somewhere else to go, perhaps moving in with a new partner who was also a homeowner, had enabled others to break their ties with the house. Fiona, for example, was satisfied with her decision to apply for bankruptcy as she was able to move in with her partner, who owned his own house.

As has been highlighted in previous chapters, through the force enacted by 'the force in the thing', significant impositions and demands may be made on those who had animated houses. In addition, once animated, the animation of the house is also subject to reanimations and redirections that result in further demands and forces being enacted. For example, amongst my interlocutors, there was often a distinct sense of discomfort felt where houses remained significantly animated, yet were not occupied whilst their status was in limbo, with a decision still to come to about what was to be done or what the final outcome might be. Whilst people remained attached to their houses and were in thrall to 'the force in the thing', the house could still be uncomfortably animated in a disorientating way, even where it was no longer being lived in. Thus, animation was shown to not just be contingent upon dwelling in the house, but instead could exist independently.

Sinead and her husband Stephen and their family had first moved in with Sinead's mother, and then into a house owned by Stephen's brother, both of which were in close proximity to their own mortgaged house (which they later moved back into). However, whilst away from her house, she was reluctant to go near it:

'I wouldn't even come in to the house, I just felt so... I wouldn't even walk by, I'd go round... Rarely I'd pick up the post, when I'd see it bulging out of the box like, it'd be better because we'd be putting the eye on the house, you know, but it was more Stephen would come and get the post and just check it for security reasons, just make sure it was okay, because we were still responsible for it, ultimately, if anything happened, so that was it, I didn't really come here, I'd ask him if I needed something, you know, because this house was so small down here that there was still a lot of stuff stored, so I'd ask him if I needed something to get it, I wouldn't come myself and get it, I just, it's weird you know.'

As we spoke it felt like Sinead was struggling to find the exact words to describe the source of her discomfort, whilst at the same time, this feeling was very present. Incoming mail, telephone

calls and visitors all presented Sinead with material incidences of the remaining aliveness of the house. For Sinead, and for others who expressed similar feelings, there was an acute sense of the uncanny (cf. Vidler, 1992) with houses continuing to operate as they had, yet without the owners being present or directly responsible.

Michelle also felt similar distress that the house remained animated in her absence. She had moved back in with her mother, a distance away from the house she owned, but had been driving down every few weeks to check on the house from the outside. Last time she had taken her 12-year-old niece with her and had sent her in to pick up post whilst Michelle herself stayed in the car:

'Now I haven't set foot inside the house in 8 months... I can't, it's just kind of... my little boy was born down there, and things like that, and it's just, but no, it's time to let go.... You drive up, and my niece, my 12-year-old niece will run in and get the mail there and come back out. I don't even go in, I just, I have no more ties there, I don't want... maybe it's being afraid of maybe going back in I might have them feelings again of oh my god what am I giving up and doubting myself.'

Whilst Michelle was saying she had no more ties, the way she spoke as well as her actions indicated otherwise; that there were ties that she would like to be rid of, yet was rid of them yet. Orla, another interlocutor, had experienced similarly conflicted feelings in relation to a fire that had taken place at her house. She had already moved out of the house and was in the process of surrendering ownership of the house as part of her bankruptcy application but hearing that there had been a fire (probably started by kids messing around) was a source of unease. These houses with undecided fates could have threatening, haunting qualities. Hetherington calls haunting an 'unacknowledged debt' that occurs when processes associated with disposal are unfinished or ineffective and 'where questions of value are not properly honoured (Hetherington, 2004: 17)) Uncomfortably animated houses share similarities with discussions of zombie forms. Discussing the zombie as a cultural figure, Comaroff and Comaroff observe that there is an estranged form of recognition in relation to these oddly animated forms (2002: 795). As well as the discomfort associated with animated yet uninhabited houses, there was also a distinct sense of distress connected with the fact that for many interlocutors, the animation of their house could not be properly transferred. In a number of the situations that my interlocutors found themselves in there was not somewhere to transfer and sustain the attachment and animation of the house onto. Unlike with more typical house moves from one house to another, the animation of the house could not be successfully transferred elsewhere.

Whilst the responses to the question 'how attached are you to the house?' showed that some interlocutors were more attached to their houses than others, attachment was also not a fixed status. Overall, the level of animation fluctuated and changed independently of people, and particularly had done so in relation to the economic shifts that had taken place in the Irish economy. However, in addition to this, it was implicit both in the conversations that were taking place at the organisation, and how people described how they had reflected on their situations, that attachment to the house could also be selectively and strategically lessened and separated

from. In the meetings and engagements with the organisation, people were not actively and directly encouraged to reduce their level of attachment to the house¹⁰⁰, but at the same time, it was implicit in the content of these interactions that in some cases (and this was very much situation-dependent) better or different options were available to people if they were prepared to surrender or relinquish the house. Thus, it was understood that attachment to the house could shift from being less desirable to being more desirable, and it was also understood that lessening the attachment to the house could be monetizable. For example, one interlocutor, Aisling (pronounced *'Ash-ling'*), reflected back on how her attachment to the house had lessened over time, partly prompted by the sequence of discussions she had had with colleagues:

'I think once I said that I was prepared to move on from the house, then it might've, well certainly opened up different avenues of conversation at that point.'

Whilst the meeting process had a direct influence on some, others came to the realisation of the value of detaching themselves from the house independently. This was often rooted in finding a means to escape the sense of heaviness, entrapment and stress that the attachment to the house was causing them (as just discussed in Chapter 4). Where previously, attachment to the house had been highly valued and sought after, instead now detachment and separation was both necessary and also sought after. This resonates with Marcoux's commentary on the link between detachment and mobility:

'Detachment, understood here as the capacity not to get attached to things, is valorised among the people who valorise mobility... Detachment is said to provide a feeling of being in control, a feeling of being free to move in the symbolic sense of the term.'
(Marcoux, 2001: 82)

A strategic form of separation from the house, albeit with a different motivation to those of my interlocutors, is enacted in Young's study of London estate agents (conducted pre-2008 when the property market wasn't falling). In this Young observes how a neutrally decorated property with an absence of the presence of (and attachments of) the previous owner is better able to move through the property market (Young, 2004: 9). A strategic reduction of ties and attachments to enforce spatial management is firmly present as well in Daniels' account of Japanese domestic strategies of dispersal of durable household gifts such as towels and tea sets, through trying to place these with family and friends and donating them to bazaars (2009).

¹⁰⁰ The organisation was founded on legal principles and the desire to prioritising the wishes of the individuals in their different situations was an orientating value.

5.1.2. House separations across the sample

All 25 core interlocutors either had seriously considered the possibility that they were going to lose or give up their house, or had already done so. Approximately half of my core interlocutors (twelve) were expecting or hoping (at the point when I spoke to them) to remain in their mortgaged houses, but had previously anticipated having to leave their dwellings¹⁰¹. Accordingly, whilst they had anticipated losing their houses, they had either acted to pack up the house, or at least considered this in detail. For example, Alannah had recently received a split-mortgage deal (whereby part of the mortgage debt was 'shelved'), which allowed her to retain her house, at least for the time being. Prior to this though she had remained in her house but had expecting to have to give it up, and consequently had put house projects and purchases on hold. In contrast, Sinead and her family had undergone several moves, but returned to their original mortgaged house when they obtained another split mortgage arrangement.

The other half (thirteen) of my core interlocutors were directly engaged with giving up their houses, either through preparing to or having already left the house. Alongside this, particularly through my time in the bankruptcy department of the organisation (where as part of the bankruptcy process the house may be surrendered/taken, and possessions may be itemised and valued), I also encountered a series of other secondary interlocutors, who were soon to lose or give up their houses. There were various degrees of coercion involved in these losses. At the most severe end, lenders had been granted repossession orders, and others were subject to repossession proceedings (which were enacted over the course of several court dates). Others had not been issued with repossession proceedings but struggled to see how they would be able to hold onto their houses based on their levels of income vs. levels of mortgage debt, and some elected to surrender or leave their houses on this basis. In addition, others had been forcibly evicted from houses by sheriffs following repossession orders being granted – I encountered a couple of people for who this was the case but did not have close contact with them, and examples of these evictions (and actions to resist them) were well covered in the media. Thus, the levels of enforcement and coercion to get people to leave their houses was significantly varied, but somewhat present in all cases.

Of the half of my interlocutors that were directly engaged in preparing to lose their houses, several were the process of packing up their mortgaged houses (two of these were where repossession orders had been granted). For example, Bernie had received a repossession order on her house and was at the point of feeling overwhelmed by going about packing up her possessions, that included items from childhood that her mother had given to her 'now you have your own house'. A further ten of my core interlocutors had already gone through this process and left the mortgaged house. They were primarily now living with family or renting a house, though two had moved in with partners who had their own houses. Most of these moves

¹⁰¹ The experiences of this half of the population of interlocutors feature more strongly in the preceding chapter on embodiment and heaviness.

had been to somewhere which had variously reduced space and privacy, and mainly seen as temporary or at least more temporary than before. For example, Colm's family had been separated not only from the house but from each other. Colm was living with one son with his own mother, and his wife was living her sister, whilst their 16-year-old son was living with his grandfather. Catherine was in the process of selling her house, and she had begun the process of clearing it, including selling her kitchen table and chairs. Some interlocutors, including John and Ciara were now renting having each undergone a couple of moves between rented accommodation in the process. Others, including Tara and Michelle had moved 'back' to family homes to live with their mothers or parents.

Drawing on Stafford's analysis of 'separation constraint' (2003: 1), Empson notes that people are forced to master the complexities of attachment (or dependence) and separation (or autonomy) on various occasions throughout their lives, and this facilitates the development of a sense of self (Empson, 2012: 121). What is somewhat distinct about the separation situations interlocutors found themselves in was that these were, in comparison to other life and house moving events, somewhat unforeseen and unfamiliar. As was set up and discussed in Chapter 3 on Value Transformation, the separation from and loss of the Irish mortgaged house presents took place over an extended and revealing timescale. Based on the experience of the organisation I was based with, the loss of the house was typically enacted over a period of at least two years, often more. Not only did this allow for significant consideration and reflection, as was seen in Chapter 3 in relation to ephemeral experiences and micro details concerning materials, but also enables sufficient time for a variety of practices to be enacted in order to work towards separating from the house.

5.2. Commencing separation from the house

5.2.1. Reducing the house to its materials

As set out, amongst both colleagues and interlocutors it was widely understood that attachment to the mortgaged house was measurable and somewhat quantifiable, and as well, that this attachment could be strategically and productively altered. For those who did enter the process of separating from their house, a frequently albeit indirectly reported goal was to reduce it to its materials, thus hopefully neutralising the attachment the house held over them. A measure or scale that was often applied to the reduction of attachment was the house becoming 'just bricks and mortar'. This phrase, 'bricks and mortar', was used frequently in various contexts encountered during fieldwork, whether in the media, by professionals or colleagues, or by mortgage-holding homeowners. 'Four walls' was another phrase used by both colleagues and interlocutors. The meaning of these phrases was widely understood, and addressed the personal nature of the relationship with the house in question with the implication that the meaning was currently (and sometimes inconveniently) more than the materials. Drawing again on the concept of animation utilised throughout this thesis, the underlying goal of reducing the house to its materials reflects the desire to deanimate the house and its materials. In addition,

in places the phrase 'bricks and mortar' or 'only bricks and mortar' was a rhetorical device to try to rationalise the relationship to the house and minimise the level of attachment that was felt, undervaluing and devaluing the attachments and meanings present. The rhetorical nature of these statements is emphasised through the fact that many Irish houses, including the houses of my interlocutors, are not in fact brick-built, being more commonly block-built or timber-framed.

The ambiguity connected to the concept of 'bricks and mortar' was evident with one of my interlocutors, Deirdre, who had been longstanding contact with the organisation I was based with. When I met her, her and her husband were uncertain what was going to happen in relation to their house; they had made a short-term arrangement with their lender for an amount they could stretch to paying for the next few months but it was unclear what would unfold beyond that. As we spoke, 'bricks and mortar' was both a phrase she used multiple times, and something she also seemed to be wrestling with as a concept:

'We've come through so much now, particularly the health issues... and my kids kept saying at the start, you know, they were saying it's only bricks and mortar, but you don't know what's gone into this for us, because it was always our dream, my husband's dream, that we'd build our own house somewhere, someday, and then we actually kind of got the chance... but of course we had to get mad too [referring to mortgage they took out at the height of Celtic Tiger lending], when everybody did, no-one saw how it was going to end, but now I'd be saying 'oh it is only bricks and mortar', you know... but, you know, it's my bricks and mortar. So you don't... you know if it has to be, it has to be, but you don't want it to be that way.'

In this short extract from our conversation, the tension of the house being reduced to 'bricks and mortar' is evident and Deirdre uses the phrase three times in different ways. Simultaneously, she knows 'logically' that her house is just materials and yet knows it to be more than materials, and she is concerned that the house will in fact be reduced to materials against her will, despite the efforts that she has put into it.

Another interlocutor, Barry was also questioning the 'logic' of his attachment to the house, trying to convince himself that it wasn't 'worth it'. When I spoke to him, Barry's house had already been repossessed but he was still living in in, having been granted permission ('a stay') to remain in the house for 12 months. He had always lived in the area where his house was, and at one point had owned several investment properties in addition to his own home. As well as property investment, he had previously run a security firm:

'Oh god, I used to do a lot of security around here on the buildings, I done the security here in this shopping centre when they were building it, and I got to know the builders and they were throwing up those houses for buttons and then they were selling them for... it was costing them 40 thousand to build a house they were selling for 300 at the time, you know. So, you see how could you be attached to this? When they were throwing them up they were only old flooded fields, and they still are the same, they just have houses on them.'

In order to make sense of his experiences, he had come to see the materials of the house in diminutive terms, for example 'buttons', implying cheap, mass produced and even easily lost,

as well as the locations of the houses as poor choice as well, built on flood plains. Drawing on his insider industry knowledge gained from working alongside builders, Barry appeared to here aim to cast off his attachment to the house through considering it in terms of the cost of its components, and through taking a professional view. Both 'bricks and mortar' and Barry's expression of 'buttons' are metaphors that contain not only the possibility of material diminishment, but also the possibility of monetisation.

The rhetorical strategies employed by interlocutors, intended to influence themselves as well as others, serve to emphasise that the work of separation is not only concerned with taking a range of actions (several of which will presently be described) but also through enacting a mental separation with the house. The beginnings of these separating and reducing movements from the house were observable earlier in Chapter 3 (on Value Transformation), particularly in relation to how new moralities had come to settle in the materials of the house. For example, Michelle's shiny floors, which had once seemed smart and successful, to Michelle had come to seem greedy and gaudy; both emblematic for her of her own sense of shame as well as being linked with a failed economy. These forms of moral shifts precluded the desire and the need to separate out from the house and its materials, and to attempt to lessen 'the force in the thing', working on transferring the house out of the category of *immeuble*-inalienable and towards *meuble*-alienable, acting to deanimate the house. In other situations, however, where interlocutors had anticipated losing their houses but were actually able to hold onto them, strategies instead comprised of controlled and specifically executed forms of reanimation.

Overall, there was a consensus that reducing the house to its materials was a process that took time and a variety of both mental and physical work where efforts needed to be applied over time, rather than something that could be enacted quickly or instantaneously. As one interlocutor, John, put it: 'it's good if you've travelled a journey with the house' which he said could lead to it in time becoming 'just bricks and mortar'. Another interlocutor, Michelle, was able to pinpoint her feelings and level of attachment to the house at certain points, reflecting back when we spoke about it. She had purchased her house in 2007 but had since moved in with her mother, along with her 3-year-old son. A series of events (undergoing an illness, being left by her partner, and losing her job) meant that she could no longer afford to pay the mortgage. At the time, Michelle was hoping to sell it for whatever price she could get for it, and then try to come to an arrangement on the outstanding debt:

'It's after taking me 2 years to build up to actually selling my house and sorting something about it. So, it's been a journey in itself... You have a relationship, you have all these ties with the house, and although it's only bricks and mortar, you're like oh god no, I can't let it go... I need to cut ties and let it go, although I know I don't want it, it's kind of a Catch 22, you are kind of I want it but I don't, I can't afford it, I can't live there, it's just, yeah it's kind of a crazy mixed emotion really...'

At the point we spoke Michelle was proud of the fact that she had managed to move on from wanting to keep the house above all else over the last two years; she felt this was 'healthy' and

represented positive progress, yet there was still a lingering connection there that was difficult to diminish. Consequently, there was also an avoidance of challenging the tentative status where some separation and detachment had been enacted, and Michelle avoided entering the house where she could, for example sending in her niece to pick up the post when they drove down to check on the house. This approach was also mirrored by Aisling, another interlocutor. Aisling had moved to the UK to pursue bankruptcy so it was not difficult for her to avoid her former house, a fact that she was pleased about.

'That's not to say that if I went into the estate, and I saw, you know I saw the house and you know of course I have memories, I have really good memories which I think is great, you know, but I don't think I'd like to go back and stand outside the house. I'd rather not, I think that would upset me, and maybe it's because I'm in a little bubble over here in England, but genuinely I realise it's only four walls, that's all it is really.'

Again, as seen amongst other interlocutors, there is a sense of an internal conflict here, of how she felt about the house, vs. how she thought she should feel about the house ('it's only four walls, that's all it is'). This tension, and the consideration of reducing the house to its materials again highlights the presence of hybridities between people and houses. Whilst denials of hybridity are retained here (see Strathern, 1998: 380-383), there were also nuanced acknowledgements that processes of separation were required to be undertaken. Whilst some of these expressions were subtle, actions and practices (as will be described presently) clearly show processes of separation being enacted. However, at the same time it is potentially difficult for people to express the nature of loss in relation to the house. Navaro-Yashin observes an occurrence of melancholy (and possibility of melancholic incorporation) in relation to enemies, who also shouldn't be grieved for (Navaro-Yashin, 2009: 15), and houses potentially fall into the same category; in Western contexts in particular it is potentially difficult to be able to express the meaning of losing a house.

Meshed together within the goals of reducing the house to its materials and separating from it are several concepts and pairings: elevation of the materials of the house vs. diminishment of materials of the house, attachment to the house vs. separation from the house, and animation of the house vs. de-animation of the house. These elements fold together to be aligned in producing a greater or lesser closeness of relations between people and houses. The goal of reducing the house to bricks and mortar can be considered to be a form of material diminishment, making the house less imbued of meaning that it has been previously, decreasing the amount of hold over a person that the house has; a series of processes of reducing 'the force in the thing'. Acts of material reduction and the means by which things become 'just' materials are given relatively much less attention within the literature compared with acts of material transcendence. Putting this issue succinctly, Colloredo-Mansfeld problematizes: 'the banal fact that material practice revolves around loss more often than preservation... [yet] receives scant attention or is tidily dismissed' (2003: 246). Whilst there is longstanding recognition of the significance of the lifecycle of objects (e.g. Appadurai, 1986), the balance of literature (as well, potentially, as interlocutor engagement) still tends towards the elements of object lifecycles tends towards transcendence. There is an ongoing preference

for considerations of acquiring, consuming and using objects (vs. divesting and discarding), not least as the latter set of practices tend towards the more visible and more communicated. Thus, there is an inherent privileging of practices (again, both within the discipline and inherent amongst interlocutors) whereby things are elevated, made more material, and imbued with meaning, compared with considerations of diminishment, where they are made less material (see Buchli's discussion of immateriality, 2016). For example, in their discussion of home unmaking, Baxter & Brickell highlight the volume of work devoted to home making, rather than unmaking (Baxter & Brickell, 2015: 134). They define the concept of home unmaking as: 'the precarious process by which material and/or imaginary components of home are unintentionally or deliberately, temporarily or permanently, divested, damaged or even destroyed' (2014: 134). They proceed to outline a list of occurrences that may result in the unmaking of the home: forced evictions, war and genocide, natural disasters, life events, marital breakdown, domestic violence, burglary and death (2014: 135). Actions taken to unmake the house and diminish the items and assemblages within it are by no means neglected, with a growing body of work on the more hidden or unobtrusive practices of divestment and disposal (e.g. Norris, 2004; Gregson, Metcalfe & Crewe, 2007). However, these themes remain relatively subverted in comparison to those such as consumption and display, and there is particular space for further contributions.

As Buchli observes, the production of immateriality or making things less material is important in social life, and paradoxically is produced materially, often in profoundly sensual ways (2016: 1-2). As Miller observes, as there are many forms of materiality, there are also many forms of immateriality and means by which materials are diminished (2005: 21). Iconoclasm and asceticism are two notable and recognised practices whereby conscious interventions are made in the material world in order to deny it (Miller, 2005; Buchli, 2016). Iconoclasm involves the active destruction of religious icons and other images or monuments for religious or political motives, whilst asceticism involves the rejection of, and abstinence from the material world, again typically for religious reasons. Whilst potentially sharing with asceticism in particular elements of rejection of materialism, the diminishing of materials taking place within Irish houses, as described in this chapter, is perhaps significantly less public and performative in nature, compared with more frequently described acts of asceticism and iconoclasm. Instead they are primarily largely private moments of sense-making.

5.2.2. Withdrawing labour

Building on the shifts in perceptions of materials, and the intention to reduce the house to its materials, initial actions of separation typically involved a withdrawal of labour and resources from the house. Cynthia, for example, had mainly stopped tending to the garden, and her husband no longer cut the grass with the frequency he had previously. A withdrawal of efforts on the garden was something that was heard across a number of interlocutors. For example, one lady at a seminar in Galway remarked, almost as her opening line, 'it's hard if you don't know how long you're staying, whether to plant plants or not'. It seems that this represented a

particular point to reduce investment, since it had a specifically living, growing outcome in relation to the house.

When she purchased her house, Alannah had intentionally chosen a house that had potential for her to make changes to it, and she had planned out a series of projects. However, when she began to struggle to pay her mortgage, she put some of these on hold. She'd been uncertain about this as it felt like she was giving up on the house. Recalling a discussion that she had had with her father, he had told her 'well you might lose the house, so there's no point spending money doing it up' and she had told him not to be so negative. However, even so, she put off some of the more involved plans that she had for the house 'because if you put some much money and time into something, and then someone just goes "oh I'm having that back" then *it's going to be hard*'. She continued with some planned projects, but approached these more carefully:

'Well I kind of always was doing a little bit of stuff, because I had planned it all out, but some of these plans went on hold. Something I did still do was put in the skylight. The thing with that was I couldn't even afford to do that but my cousin did the wall for me, he's a builder, and the guy that works for him is a roofer and he needed to convert his attic. Since I used to work for an architect I helped with the plans, and they helped with my skylight, like a skills-swap thing.'

As was the case for Alannah, there is a blurring of financial constraint vs. choice, for example being no longer able to afford to spend money on the garden and choosing to no longer work on the garden. However, withdrawals of effort and labour were made as interlocutors no longer saw futures for their houses, in direct contrast to the literature on application of labour such as in DIY practices (Rosenberg, 2011; Cox, 2016).

Unlike some other practices that will be described presently, the withdrawal of efforts was often reversible. Sinead had gone through a process of deciding whether or not they wanted to stay in and/or try and hold onto the house, and as part of this process they had variously moved into a house owned by her husband's brother, and moved in with her own mother, before moving back to their house after deciding to accept a split mortgage deal. The efforts she had put into the mortgaged house had fluctuated accordingly. For her this was demonstrable in the front of the house, which now (at the point we spoke) they had returned to the house, and were invested in staying there, was once again becoming a site of labour:

'Like the front garden and everything, the railings all need to be painted and you can see it's gone so old looking because it was just kind of left for so long, you know, so these are all things, we're kind of looking forward to doing all that in the summer, just painting the railings and putting a new kind of lease of life on the front of the house.'

The front of the house held particular significance for her and her investment due to the fact (as was introduced in Chapter 3) that it faced a block of flats that was a source of frustration on an ongoing basis, as it was frequently noisy, and a source of anti-social behaviour.

Reversible though many of these efforts were, they were also cumulative. Smaller, everyday efforts added up to longer term plans and goals for the house, and applied on an ongoing basis,

they could have the impact of distancing a person from their house. As DIY can be a performative form of ownership, this could be a performative form of dispossession. Some of the elements described here directly represent a reversal of elements which contributed to the animation of the house (as described in chapter 2) and consequently had the cumulative effect to lessen the level of animation of the house, and work towards forms of deanimation, as well as being a conceptual withdrawal from a more involved form of ownership. In her exploration of governance and lethality, Povinelli highlights the 'amorphous condition of "letting die"...' (Povinelli, 2008: 511) whereby action is taken through withdrawal of care and through negligence. Whilst this is a distinctly different context to mortgaged homeowners, the subtle yet powerful outcomes of withdrawal are seen in both situations.

In the rest of this chapter, the intention is to outline and make visible a series of practices, building on mental repositionings and intentions, and withdrawals of labour, which are intended to make the house less material, and render it into being *'just bricks and mortar'*, whether through material diminishment or material reanimations and re-framings (as will be considered in detail subsequently). Rather than a single event or particular ritual, separation was primarily achieved or at least worked towards through practices that had material dimensions. Whilst these acts are largely private and unstructured in so much as their structure is not set out, yet there is a shared coherence in their logic. As there were different routes to animating the house, there are also different routes to separating from, and de-animating, the house, and in the discussion here, these have been divided into acting on the possessions of the house, and acting on the house itself. In these descriptions, familiar actions such as sorting, repainting and removal of more costly items are framed in relation to their significance in deanimating the house and its materials.

5.3. Sorting and divesting possessions

5.3.1. Sorting between spaces

A breadth of interlocutors had engaged in significant acts of sorting of possessions, generally from larger and more permanent spaces (or at least spaces that had been expected to be more permanent), to smaller, more temporary ones. For example, Catherine was in the process of sorting through her house when I visited her, and this had resulted in rooms that were in various states of furnishing. Her situation was uncertain but she was intending to try and sell the house for less than the value of her mortgage (which required permission from the lender), and then look to try and come to an arrangement with her lender on the outstanding debt. Walking into Catherine's kitchen I was presented with an empty floor-space, with our footsteps and voices audibly echoing. Indeed, the most of room was bare of decoration, just the appliances remained, plus some timetables and motivational quotes stuck to the fridge. Catherine had sold and given away some of her possessions, including and in particular, her kitchen table and chairs. In contrast, the living room was fully furnished with comfortable sofas, a coffee table, colourful throws, cushions and prints on the walls, although there was a space where the television had been. Upstairs, Catherine's bedroom was also fully furnished, but she was using the spare bedroom as a sorting space – with an assortment of items awaiting disposal or pick-up. She was conscious that she still 'needed to tackle' the items in attic, and with warmer weather coming up, she was considering having a BBQ and inviting people round to help do this. The sorting process was both an ongoing task and an ongoing burden, but at the same time she was pleased to have something to work through, particularly after acutely feeling the frustration of being in limbo prior to taking the decision to try and sell her house. Mirroring preparations for a more typical house move allowed her to perform a kind of 'active waiting' (Han, 2011), getting ready for what would be for her an uncertain next stage, given that both the timeframe and her next dwelling was unknown.

Orla had undertaken a volume of sorting of possessions as she had given up her house in the process of bankruptcy and moved into a caravan close by with her two daughters. Over a period of several months, Orla reduced the volume of her possessions significantly. When I first met her, Orla was living in the cottage that she owned with her ex-husband, who had built up significant debts from re-mortgaging the house to obtain money for his business. Her uncertainty around how she might progress from her situation was reflected in her house; as much as possible, she had tried to keep things 'as they were' for the sake of her daughters. When I next met her however, she was considering declaring herself bankrupt, and had begun a process of shedding some of her larger possessions, such as (like Catherine) her kitchen table which she had sold online. Though it was high quality, this had had negative associations for her it was acquired through her ex-husband's business which bought and sold furniture, and the sale provided her with some much-needed capital, including to pay for bankruptcy proceedings. This shedding was necessary given the significantly smaller volume of space available to Orla in her caravan compared with her house. In comparison, Brendan and his family had not as much moved into smaller spaces as they had moved into more temporary

ones. After leaving their mortgaged house, they had moved house four times, firstly to stay with a friend for a few months, and then to three rented properties in succession. In the process of sorting, packing up, unpacking and repacking, they had shed more and more of their possessions, particularly the largest ones. Commenting on their current ownership of items of furniture, he remarked: 'all we own now is two beds, a sofa and a bookshelf.'

One outcome of these enforced sorting practices was emerging from the process with a more contained and agile set of possessions, and outcome relating to this will be discussed further in the next section. However, the process and the labour of sorting also had a role in reducing attachment to the house. The sorting performed by interlocutors across their assemblages of possessions could be animatory (particularly in relation to what was transported), but was more deanimatory. Deanimation here was accomplished through sweat equity of various forms, including the movement of possessions. With the various empty spaces that were emerging around her house as a result of her efforts, and continuously moving between the empty and filled spaces, Catherine remarked that home was starting to feel less like hers, and less like home. She also came to view these spaces differently in the process of moving things out, noticing anew the light in the kitchen, perceiving a shabbiness of the garden, and re-seeing the view from the front of the house. In these ways, sorting, and living with and around the sorting, was a relational practice that was both distancing Catherine from the house, and de-animating portions of the space, bit by bit. Through these means and efforts, 'the force in the thing', the particular attachment to the house, was gradually lessened and reduced.

These framings emphasise the role of the dwelling space as a container for possessions, with the volume of possessions being balanced with the space of the house. Similar contexts are found in the literature. Sorting into a smaller space is considered by Marcoux in his examination of the *Casser Maison* ritual (which is particularly relevant to the trajectory of this chapter and is thus referenced at several points). As part of this ritual, older house residents pass on items to younger relatives as part of a general sorting and downsizing process, as they move into other, often sheltered accommodation (Marcoux, 2001). Meanwhile, sorting emerging from a need to manage space is discussed by Daniels in her work on the Japanese house. Her observations reveal a particular logic of sorting and divestment that is applied to social gifting, particularly prompted by the large volume of gifts contrasted with the relatively small average Japanese house sizes (Daniels, 2009). In this explication, Daniels shows how the divestment of gifts is a particularly relational practice, with gifts being divested of in a clearly ordered way through specifically assigned channels (ibid.). Precarity as a theme, not only in relation to housing, has expanded as a topic within Anthropology (e.g. Muehlebach, 2013) and is explored in particular in Povinelli's work with Australian indigenous populations (e.g. 2008; 2011). The experiences of interlocutors, together with examples from the literature serve to highlight a form of precarity that is particularly constituted by an ongoing balance between the accumulation of things and the need to house them, both literally and metaphorically. This is seemingly a fine balance that potentially requires frequent maintenance; enough to be enhancing, but not so much as to take

over and hinder. The significance of this can go unnoticed on an ongoing basis but is revealed in the event of 'having' to move, that was imminent or present amongst my interlocutors. Both homeowners and renters are united in experiencing issues in this area, albeit over widely varying timescales, as is highlighted by Desmond in his ethnography of renters and landlords in Milwaukee (2016).

Gell observes how 'all things potentially have the skill to gather, divide, restructure, reorganize, and therefore, to objectify the existing relationships taking place within the home' (Gell, 1998 in Rosales, 2010: 517), and through the reordering linked with enforced sorting, relational adjustments are made. Within the literature, these relational practices are particularly considered in terms of kinship relations. In relation to Mongolian herders, Humphrey observes the ongoing and active practices of relationality of 'categorising social relationships by manipulating objects in the space of the tent' (Humphrey, 1974: 273). In describing the Canadian *Casser Maison* ritual, Marcoux highlights the significance that can be contained in the acts of sorting and divestment as a means to 'reshuffle' relationships:

'...a means to reshuffle relationships and memories by bringing them back into consciousness, by making them explicit, and for deciding which ones to reinforce, which ones to abandon or put on hold... Possessions are not simply given as mattering from the start. They come to matter through sorting out. Because in itself it classifies.'
(Marcoux, 2001: 83-84)

What is particularly present in the examples discussed in this section is that relational practices are less concerned with kinship than they are concerned with the relationship between the person and the house, emphasising the ability of possessions to stand in for the relationship with the house. Woodward notes the ability of objects to do 'social and cultural work through processes of differentiation, objectification and integration' (Woodward, 2001: 118) and this examination adds further predications to this list, in particular, separation and detachment. Interlocutors were sorting themselves out of and away from their houses, deanimating them and closing them down.

Whilst processes of sorting are efficacious in themselves, they appear to become particularly so when combined with mobility, as was the case for my interlocutors moving themselves and some of their possessions between spaces, whilst divesting others. The productivity of movement is, understandably, better recognised in accounts of nomadic contexts, not least as people's inventories of possessions are more frequently observable as they are transported. In Empson's discussion of chests found within the Mongolian tent, relationality is present in a microcosm. Items which symbolise active relationships are displayed on the chest, but relationality is also contained within the chest, including items associated with relationships that are subverted or suppressed, in order to allow other relations to flourish: 'relations from which one must be separated, in order to support the possible growth of this centre, are concealed from general view' (Empson, 2007: 127). Acts of movement mean these relations are consistently under consideration. Meanwhile, in her account of 'Inside a Mongolian Tent' Humphrey noted that whilst changes in terms of the inclusion of items were underway in

response to modernity (e.g. incorporation of a wash-stand), there was ongoing adherence to distinct places for specific items inside the tent. Consequently, ambiguous materials are not allocated spaces: 'there was no single place in the tent where a heap of things could be put indifferently' (Humphrey, 1974: 274). Thus, movement in the nomadic context ensures that relations are both reconsidered and renewed (as in Empson's example) and focused (as in Humphrey's example). As Burrell notes when considering migration, the spatial and temporal disruptions associated with movement (whether normalised or not) work to 'entwine human and material biographies still further' (Burrell, 2008: 65).

Considering the significance of movement in detailed terms, Holbraad considers the animatory and kinetic qualities of powder, as used in Yoruban Ifa rituals in Cuba. Holbraad acknowledges the presence of *mana*, referred to in Cuba as *ache*, but specifically distances this from his consideration in order to attend to the 'seemingly prosaic' kinetic qualities of powder, used both in relation to the divining board, and secreted in pinches, for the purpose of 'charging' or 'loading' items. He describes how the qualities of the powder enable explicit revelation when spread over a divining board; through its 'pervious character, as a collection of unstructured particles' (Holbraad, 2007: 208). Here the divining board operates as a blank canvas, which is inscribed upon by the powder, albeit in a transient form. Jasarevic also emphasises the generative and productive qualities of movement, in her description of 'mushroom jars': 'the mushroom jars, therefore, are phenomenally generative, and not just of fizzy fluid and fermenting agents. They foster and ferment bubbly zones of connection and relational innovation' (2015: 38). There is a similar emphasis on enactments contained in Humphrey and Laidlaw's account of ritual, in relation to Jain puja ceremonies, where they propose that the fundamental element of ritual is action (Laidlaw & Humphrey, 1994; Laidlaw & Humphrey, 1996). Overall, highlighting the significance of movement and dynamism shifts focus away from exactly what is being moved to what is accomplished through the movements.

In addition to the efficacy of movement, in the deanimatory acts of sorting and processing undertaken by interlocutors then certain items had particular significance. Both Catherine and Orla drew particular attention to the divesting of their kitchen tables. Not only were these large items that were difficult to transport, but they also represented particular sites of animation, domesticity and anchoring. Of everything in the house, Catherine had made particular efforts to get rid of this, as this for her this signified previous life stage where she had a fuller house and more active role as a mother to her two now grown-up children (one of whom had recently moved out). Ridding herself of the kitchen table was simultaneously a way to signal, both to herself and others, her change in circumstances, and moving into a different stage of life. Catherine was in her late 40's, and whilst she did see herself in some ways leaving a role of active motherhood behind, potentially this was otherwise not an '*actual*' life-stage or transition, or at least a stage that was out of time, but sorting and particularly divestment helped her to construct one, even in the midst of the unanticipated circumstances that she found herself in, and more prepared for an uncertain future. Amidst the volume of sorting of possessions that

occurred, acts of strategic divestment such as the kitchen tables particularly facilitated separation from the house. The significance of particular divestments in order to separate from the house runs counter to some examples of objectification practices in which objects and possessions are transported in order to transport personhoods. Within anthropology more broadly, the externalisation of personhoods into objects is widely accepted; as Gell concisely notes, 'objectification of personhood in artefacts and exchange items is a familiar anthropological theme that it is unnecessary to dwell on' (Gell 1998: 74). Discussing the concept specifically in relation to refugees, Parkin elaborates on the functions of objectification: 'the 'transitional objects' carried by peoples in crisis inscribe their personhood in flight but offer the possibility of their own de-objectification and re-personalization afterwards' (Parkin, 1999: 303). As well as refugees (e.g. Parkin, 1999; Motasim & Heynen, 2011), objectification practices are also described transient societies (e.g. Empson, 2007), migrants and movers (e.g. Basu & Coleman, 2008) and specific examples such as those experiencing loss of memory through dementia, where key objects are picked out and focused on (e.g. Varley, 2008).

As the kitchen table had a particular role in deanimating the house, the reverse was also true, and this was viewable amongst interlocutors who had been previously anticipating and preparing to leave the houses but then were able to stay. When I spoke to Barbara, for example, she had recently come to an arrangement with her lender. Having wondered whether she would be able to hold on to the house and considered whether she would manage to live with her sister, she was now thrilled to be able to stay in her house. She had marked the occasion by making two moderate but symbolic purchases. Firstly, she had purchased a white metal lamp, designed to hold a candle, which symbolised to her illuminating the way forward, continuing on the path she was on that had included 'saving' the house. The second purchase was a new clock for her kitchen wall, to symbolise a new time, for herself and for the house. Together these purchases represented an act of reanimation of the house; a reworking and realignments of meanings, rather than a reversal of more profound material diminishments. The efficacy of some of these smaller acts is also seen in Garvey's work on domestic space in Norway. The rearrangement of furniture is used as a primarily personal act and shares as well the possibility of re-engage with domestic space and taking control of situations people found themselves in: 'it is like getting a new house' (Garvey, 2001: 50).

Figure 11. Barbara's new lamp



5.3.2. Creating lighter personhoods

As just discussed, sorting and divesting enabled interlocutors to sort themselves away from and out of their houses, relationally increasing the distance between them. In parallel, it was also the case that through taking control of the sorting, divestment and movement of possessions, that the constraint and weight of personhoods could be decreased. Interlocutors such as Catherine had undertaken sorting processes as a means to prepare for an uncertain future, both specifically in relation to her house, and in more general terms:

'I know I'm going to be okay, even though I don't know where I'm going to live as yet, I know, I know I'll get there. I have an idea in the area I want to go and yeah I think I'll right, yeah I think I'll be alright so I will, but this has been a journey of getting to here, there has been days where I was low, there has been days where I've just said I don't know what more of me is left, you know, and I have had that days, I can't say oh yeah I've skipped through this, oh yeah! To be honest with you I've actually felt like the insides have been torn on the outside like, that's how I feel, I've been torn out inside out like, and I know that the person I was before this journey, I know I'm different.'

The sorting processes she was pursuing became normalised and embedded into narratives around self-selected house moves, and 'making a fresh start', which as well as linking with neo-liberal forms of self-improvement, also drew in ideas of travelling and emigration (which have particular resonance in the Irish context). Viewing what otherwise might be a traumatic and uncertain occurrence of the house loss through these lenses, helped to realign it as a socially acceptable and understandable occurrence. Similarly, both Jane and Aisling, who both gave up their houses and applied for bankruptcy, employed travel and adventure narratives in relation to their divestments, highlighting the positivity of mobility. The idea of framing something in othering terms (e.g. 'a fresh start', the opportunity to travel), in order to be able to process it is also evident in Layne's discussion of miscarriage; where the possible baby becomes a 'real baby' and consequently the right to mourn the baby is enabled (2000).

When I visited Orla once she had moved into the caravan, in order to move in she had divested herself of a tranche of possessions, through sale, donation and discarding. This had been an extensive process of moving things, selling things, discarding things and packing them. Orla had been volunteering in a local charity shop for the last year, which meant she was well

practiced at sorting through 'suitcase loads' of items. It also meant she had direct access to a channel for both divesting items and exchanging them, as well as acquiring others. Many interlocutors, including Orla, Catherine and others attempted to both realise some value and find 'good homes' for things that were being divested (cf. Gregson, Metcalfe & Crewe, 2007 – on how access to particular channels of divestment inform sorting practices). Aisling for example described the process of clearing out her house before she left Ireland to pursue bankruptcy in the UK:

'...and any furniture, crappy furniture, or any kind of books, CDs and stuff like that that you don't use I gave away to charity or to cousins, whatever. I had a friend moving into a house and she took my fridge. I was just anxious that somebody who needed something would get it, even though I had friends say oh just sell it, but sometimes I think you know, I just get rid of it.'

By the time we sat talking in Orla's caravan, she spoke of the sense of 'lightness' that she now felt: 'it's like I don't know what to do with myself, I've never felt so light'. These words and the experiences of others contrasted firmly with the experiences of draining heaviness described in the previous chapter. In the previous chapter, this was particularly linked to experiences of indebtedness, but as discussed earlier (and specifically in Chapter 3 on Value Transformation), values and debts came to settle in materials and possessions. Amongst these interlocutors during these moments there was an underlying emphasis not on what had been kept and transported, but both the specific items and the volume of possessions that had been shed. This is not to say what is kept did not have significance. Family photos (often framed ones that would have sat on a mantelpiece or hung on a wall) alongside documents and valuable were frequently mentioned as key items packed and transported carefully, and for some these were the first items unpacked. For example, Sinead's house was relatively sparse when I visited her and many things had remained packed up in boxes since they had moved back in, but family photos fully occupied the mantelpiece. However, on balance, what was striking amongst this set of interlocutors was what had not been brought, and what had now gone. This was prompted by not only the need for all possessions to be moved, but often being moved to smaller and more temporary spaces, and thus a requirement to work with sets of possessions in their entirety¹⁰².

Others struggled with the imbalance of spaces and the enforcement of working with possessions in their entirety, unable to achieve feelings of lightness in these situations. Whilst some demonstrated significant transformations that had been achieved through sorting, this was not something that other interlocutors felt able or ready to do. Maeve, for example, who had received a repossession order on her house¹⁰³ and thus had a time-limited period in which to leave, was unsure where to start with the process of sorting and packing up, and when we spoke this was hanging over her. She was uncertain where everything was going to go, and

¹⁰² Initially I had perhaps anticipated otherwise, and during early encounters I was particularly engaged with hearing what items people were keen to take with them (cf. the 'what would you save in a fire?' question), but as it became apparent that this was not often a focus for people, I proceeded to taking a more general line of questioning.

¹⁰³ This meant her lender could legally repossess the house, typically after a 'stay' (whereby she could remain in the house) of between 3 and 12 months.

knew that she was going to have to get rid of things that she didn't feel ready or able to sort through.

'I know it's going to be a process, I've got to do it gradually, you know, I've got tons of stuff in my attic that I've got to do this weekend, so I've put aside this weekend, it's going to rain, so I'll just go in there, I'll go up and I've just got to throw some things out and just clear out and I just have not had the... motivation to do that til now... I've got to throw anything I don't need out because I've got loads of just stuff that you know has been there, like my mother and her house, she gave some of the stuff from when I was a child, and you've just got to go through it and throw it all out and it's all sitting there waiting to go because I can't bring it with me, wherever I'll be going. I've just got a houseful of stuff that I've somehow got to shrink down.'

She was highly aware that sorting, and separation from the house was a process to be entered into, but this was not a process she felt fully able to take on as yet, and at this point, she was unable to control the animation of the house. The effects though of not sorting here were not neutral, but instead having a detrimental and constraining effect on her.

Looking to take control of the animation of the house through sorting could be a risky process. For a small number of interlocutors, processes of reduction and divestment had potentially gone too far, or taken place too fast. Extended and detailed processes of divestment were enabled by the extended timescales of the shutting down of the house. However, things could still become rushed, and between the volume of possessions people were working with and intermittent and unpredictable timescales, often things were discarded¹⁰⁴. Colm, another interlocutor, and his family were living between three different houses. In contrast, and in parallel to the difficulties that Maeve had in beginning the process of sorting, Colm had found the process of moving and sorting overwhelming; in that it had seemed to have spun out of control, and in the various moves made by different members of the family he had lost track of things that he had wanted to hold onto, such as family photos and children's school records. For still others, the effects were ambiguous and as yet, perhaps, unclear. For example, Brendan and his family (mentioned in the previous section) had made a series of house moves in quick succession after leaving their mortgaged house, due to circumstances such as one rental property being put on the market shortly after they moved into it. As noted previously, with each successive move they shed possessions, and according to Brendan, inhabited these houses less heavily than before, and were readier to move on from them again. Their definition of home evolved; as Brendan put it, 'as long as the family is together that's all that really matters', with the new spaces enabling the continuation of kinship. Mary, Brendan's wife, took care to ask permission for painting walls and furniture in their rented properties and change curtains, in order to smarten things up and 'feel at home', beyond this they were happy not to look to change the spaces further. As was also described in Chapter 3, the family embraced minimal, anti-materialist tastes, partly enforced through financial constraint but also through the rejection of their previous 'excesses' (or so they thought of them).

¹⁰⁴ Note that abandonment (both of the house and of possessions) was a more prolific strategy outside of my interlocutors; through engaging with the organisation I was based with, my core interlocutors were perhaps more inclined to want to work on the process of separation, but abandonment was a strategy reported amongst ex-partners, friends and family members, as well as in the media.

Sequences of sorting and divestment have the potential for failure; both Marcoux and Parrott highlight the consequences of not being able to divest properly or successfully (Marcoux, 2001; Parrott, 2009). As such, moments of sorting could be risky moments for interlocutors, maintaining a precise balance between possessions and living spaces, with the potential for this, for example to be highly involving, or to lead to unforeseen animatory affects. The precarity of this balance is emphasised through the scale of situations experienced by interlocutors. At one end of the scale Maeve was anxious and encumbered by the weight of her possessions as the date of the repossession of her house approached, whereas Colm and his family has seemingly over-divested as the family had been separated across different spaces. As Munn draws attention to, states of excess (whether heaviness or lightness) can be associated with danger. Witches in Gawan society represent a special case and an example of imbalance, in that they paradoxically combine the values of heaviness of illness and death with the dialectically opposed qualities of lightness and speed; with their excessive speed and lightness they are able to pass through otherwise opaque materials (Munn, 1992: 228, 232). The need to strike a balance in the balance of possessions and the spaces, and the tension between heaviness and lightness also reflects the struggle between the heavier values of family and kinship, with the more agile requirements of a neo-liberal economies (see Bauman on liquid modernity, 1999).

Where though, sorting was undertaken successfully, an outcome of this process was the creation of more agile, more nimble personhoods. Rather than moment of firming up and cementing identities, these instead was a moment of fluidity, alongside somewhat of a shrinking, that offered opportunities of agility, as well as defence against being caught in a similar predicament. Focusing on separating from the house in particular captures element of the uncertainty of their future trajectories and uncertain transformation of personhoods. Relevant here is Gell's analogy of a person shedding skins like the layers of an onion to reveal more layers, rather than a core, utilised in relation to his concept of distributed personhood (Gell, 1998). This framework highlights how these acts of sorting and divesting might take on both creative and generative forms.

5.4. Acting on the house

5.4.1. Preparing for circulation

Alongside the sorting of possessions, another category which represented a means to enact separation from the house, is practices involving acting on the house itself. The withdrawal of efforts from the house (that was observed earlier) is a version of this but described here are more direct forms of action, firstly working to prepare the house for circulation, which also acted as a mechanism of separation from the house. For example, the status of Deirdre's house was uncertain, and she and her family had taken some steps towards preparing their house for

circulation, though more were planned if giving up the house became even more of a likelihood. The most notable thing they had done thus far was purchasing paint was repainting the outside of the house.

'There's loads of things still need to be done. But we needed to paint it, if you saw it a few weeks ago, that's another thing when we got the money (her husband had recently won a few thousand euros), we got the paint, bought in Woodies, buy one get one free! And they painted the outside of the house... it was between them, my son and himself, painted it. We did the outside, because if we were, because we were looking down the line that we might have to put it up for sale, it was awful it hadn't been done in about 5 or 6 years, and it needed it, with the weather down here it gets very bad, so that was one thing that was done that was being put on the long finger...'

The external walls were painted a dark yellow colour, and the aftermath of the painting was out in the shed: trays, brushes and dust sheets. Given their household finances were stretched, they had been selective about what they chose to do; painting the external walls of the house had been prioritised as this was felt to have the biggest impact, as well as appeal to potential future buyers¹⁰⁵. Painting the external walls had been chosen over other tasks such as painting internal walls, painting the gates, or covering the decking in decking oil; all of which were things that Deidre felt needed doing. In contrast, the internal walls in Seamus's house were painted in preparation for a different form of circulation, on the rental market. Himself and his wife were preparing to rent out a spare room to a lodger in order to help pay their mortgage. For others, renting out their house and the sequence of preparatory activities this involved acted as a precursor to later giving it up. For example, Jane's house that she owned was firstly rented out before she then later prepared to give up her ownership as part of the bankruptcy process. The previous process of preparing it for rental three years ago had including painting it as well as replacing some of the furnishings. The fact that others had now lived in the house and used items such as the bed (which had previously been Jane's own bed), meant that she already felt less attached to these items, and to the house more widely:

'The bed is 8 years old now, and other people have slept in it so I don't particularly want it. There's a lovely kitchen table, but it'll be too big for next place, wherever that is.'

She did still though need to go and pick up a few things before she gave up her ownership, and this trip would also involve staying overnight and what she termed 'saying goodbye' to the house; for her a final stage in preparing for its circulation.

In the painting activities carried out there was a removal of patinas, and a readying of the houses for reanimation. In relation to Jane's house in contrast, her own patinas were covered over through others using the house over time, deanimating to some extent Jane's own version of the house. In both of these movements there is a switching from an emphasis on what Marx terms 'use-value', to an emphasis on 'exchange-value' (Marx, 1981). In addition, McCracken describes this as a point of 'meaning transfer' (1989: 80). Young's work, conducted with London estate agents, is particularly relevant here. Young describes how houses are consciously and

¹⁰⁵ Unlike others of my interlocutors, it was easier for Deirdre to sell her house if she chose to, as it still had equity in it despite the economic downturn i.e. the value of the house was more than the outstanding mortgage.

carefully prepared for easier circulation, and the realisation of the full value of the property, through the pursuit of neutral furnishings and colours, and the avoidance or removal of personal tastes:

“At the point of its sale or rent, colour is too personal, too emotive, and too problematic and can only mar the product, making it appear unnatural and irrational compared with the socially acceptable, genderless, given currency of neutrality, as well as producing the unfortunate effect of binding the property to its vendor.” (Young, 2001: 13)

Conversely, as Young observes, the effect of making the property more neutrally presented, and more saleable also acts to lessens the bind between the property and vendor. What is emphasised amongst my interlocutors is that it is not just the appearance of a property being more neutral and saleable, but the labour and efforts that are involved in producing this also contributes to a separation between house and owner. Buchli highlights the possibility of forms of religiosity found in in the ‘intimate embodied practices’ of surface engagements (2014: 284). In relation to interlocutors, surface engagements had a role in ritually deanimating their houses. The creation of separation and realising value can be simultaneous acts. Monetisation, and the ‘norms’ of this provided a template for separation practices in themselves, as monetisation is largely equated with the creation of the impersonal (see McCracken, 1989). There was an imaginary component to preparing the house for circulation; what would a potential buyer like? In contrast with those anticipating circulation, Conor had been considering how to avoid it. What points made the house particularly unattractive to a potential purchaser? The house was part of a farm that was on family land belonging to his (now deceased) wife’s family since at least the 1850’s. It had recently been subject to a ‘drive-by’ valuation, on behalf of his lender, but he disputed this on the basis of a number of points, which were put into a letter to his lender by one of my colleagues at the organisation. These included that the driveway was unfinished, and the electricity and water supply and drainage were not independent, but instead were shared connections with his in-laws, who lived in another house close by.

5.4.2. Breaking the surfaces

Another category of acting upon the house in order to separate from it is based on various reports of people 'breaking' the surfaces of their houses, in some form. Note that this was a particularly elusive and ephemeral collection of practices, that primarily were discussed with people rather than observed directly. In comparison with the sorting and working with assemblages of possessions, together these represent even more ephemeral and subtle versions of separating from the house. As well as my core interlocutors, many of the examples here come from those I encountered who pursued bankruptcy; the majority of those who applied for bankruptcy gave up the house as part of this¹⁰⁶. Acts carried were often private and personal in nature, yet different interlocutors tended to converge on similar activities and particular areas of the house that seemingly had animatory significance.

People reporting removing parts of kitchens and bathrooms, radiators, blinds, paving, taps and tiles. In particular, items removed seemed to correspond with 'active' points of the house, elements which served to bring movement or circulation: taps and showers – running water, radiators – heat, and workspaces and doors – movement. In one example of this, Aisling and her parents removed the decking from her back garden. Aisling left her house to pursue bankruptcy in the UK, and when she packed up her house, many possessions were given to friends. In addition, her brother was paying for the storage of some larger items, such as furniture. In the process of packing up, in particular, it was the removal of decking from her garden that proved to be both a difficult and severing experience.

'My parents, they put down a deck in my house, and they took the deck up, that was probably the most upsetting thing for me because it was just a lovely house and then all of a sudden the deck comes up and its muck isn't it, it's mess, and that was probably actually the hardest part from the house point of view.'

The combination of the removal of the decking and the assistance of her parents to remove this was particularly wrenching for Aisling. She recalled the messiness of the area after it had been done; uncomfortable and untidy to look at. This was not a cathartic act of breaking the surface of the house, but it did however serve to break the illusion of the completed and whole house. Alongside this however, it was also a symbol of parental care that was subsequently retracted, and re-absorbed.

Fiona had purchased a house with her former partner, but he had left her and she had remained in the house. She was going through a bankruptcy application and would be giving up the house as part of this, leaving the area and moving in fully with her new partner in another part of the country. Previously to deciding to apply for bankruptcy, and thus give up the house, she had been in the process of getting the main bathroom re-done. Frequently as part of bankruptcy consultations there were extended conversations with my colleagues about what was acceptable in relation to the rules and guidelines of bankruptcy. In relation to one of these

¹⁰⁶ As also explained elsewhere, the house could be retained in bankruptcy in some cases, if it was co-owned by a another borrower who was not also going bankrupt.

discussions, one colleague remarked 'if it was my house then I'd strip it back to the concrete'. Aisling wanted to know if she needed to replace the bathroom, which had been taken out, to which my colleague assured her that this was not the case. In contrast to Aisling, for Fiona this did seem to be cathartic. She subsequently came back to sign her bankruptcy papers and shared that she had also removed the shrubs from her garden and given them to her parents. This breaking of surfaces and the handing over of consequently incomplete houses contrasted with the care that had to be both subsequently and previously shown towards rental properties. For example, Brendan, who with his family had lived in several rented properties in the relatively short space of time since leaving his mortgaged house, noted how they had had to ask permission to paint the walls of their rented properties (as is common practice in Ireland), with permission being granted only if they selected neutral colours and purchased the paint themselves.

As noted earlier, examples discussed in relation to the 'breaking' of the surfaces of the house represent a somewhat tentative account of practices, which might have been more fully explored through the methodological suggestions that will presently be discussed in the conclusion. However, there is also a recurrence of the issue of denial of person-house hybridities, with a reluctance to describe these actions specifically. Monetisation and conservation of resources is acknowledged as being present here. However, whilst some items that were removed were classifiable as assets, others were not, with a minimal or low or minimal resale value. Even where they were assets, it seemed that this as a sole explanation does not fully explain behaviours seen here, and there are several hypotheses to propose.

Firstly, there was seemingly a strategy of direct severance of some of the active points of the house, such as taps or doors and door handles. These removals inhibited animatory forms of movement, and were thus an efficacious route to the deanimation of the house. Whilst little was discussed directly here, it reflects concerns which were expressed earlier in relation to the discomfort of a house being animated in the absence of its owners, for example with letters coming through the letterbox or people knocking on the door. Thus, enacted here may be a literal version of version of de-animation on a specific site in the house, which stands for a wider metaphorical de-animation of the whole house. This type of action is firmly familiar in relation to ritual practice, but these types of ritual practice are not typically understood as applying to the 'modern' Euro-American house. The category of items selected transcended the line of possessions and progressed into elements of the structure of the house, woven into its fabric; a stripping from the frame of the house. In these actions it is proposed that there may be a particular effect of breaking the illusion of the animation of the house, which is particularly achieved through the interaction with hard materials, constituting a more definite and permanent action. In breaking the 'surface' of the house rather than leaving it intact, there was a sense of puncturing, deflating or breaking the circuit, or the mirage of the image. The actions also share elements with literature on iconoclasm and how things are deconsecrated (Gamboni, 1997), Most of the materials chosen to accomplish these practices were hard,

lasting, ones, most which had previously been incorporated into the fabric of the building. Norris observes how cloth is used in an Indian context to accomplish certain predications in relation to the body, enhanced by the qualities they share e.g. absorbency, softness, transmission within the family (Norris, 2004). Munn also pays particular attention to the sensuous qualities of objects that have privileged roles in systems of value (e.g. Munn, 1992). Following a similar logic, it is possible to see why hard materials are selected in order to make predications in relation to the house, as is described by Bloch in relation to Zafirmaniry houses and the selection of *teza* hardwoods to form the 'bones' of the house (Bloch, 1995). Finally, there was also an element of catharsis here; that these acts were both notable to my interlocutors, albeit seeming insignificant, and that they were satisfying to carry out.

5.4. Concluding thoughts

5.4.1. Material realignments and diminishment

As was set out at the start of this chapter, the concept of separating from the house was frequently thought of in terms of reducing the house to its materials i.e. bricks and mortar. What was seen though throughout the course of this chapter was that separation and the stated goal of reducing the house to its materials began mentally, and then was enacted in a variety of ways, both through the sorting and divesting of possessions and acting directly on the house. Together these forms of action are a demonstration of how owning-attachment and disowning-separation are not binary states but instead highly relational practices, incorporating an ongoing adjustment of relations. In the face of impending or potential homelessness, the management of possessions and actions taken towards the house could seem to be somewhat trivial, but instead the findings in this chapter support their importance.

Processes of separation from the house are shown to be multi-stage ones, beginning across Chapter 3 on Value Transformation, continued over Chapter 4 on Heaviness, and then culminating in this chapter. Animations which had been set into motion and which then become problematic in changed economic circumstances were primarily considered in Chapters 3 and 4. These also remain present in this chapter, but this chapter also considers how people begin to process and make attempts to enact control over animations in order to then 'move forward'. What was present in Chapter 3 are visceral, emotional and conflicted responses to the materials of the house, but over time, such as in this chapter these become more structured, logical and methodical, as people either consider their possible separation from the house). Through the various strategies, this is shown as well often be a highly agonistic process, with separation from the house not being easily achieved. For those amongst my interlocutors who had worked through something successfully, there were others who were struggling with this (and others admitted to struggling earlier in the process). These acts of separation and stabilisation may not be fully completed, or fully or even partly successful. As with Miller and Parrott's discussion of grief, it may be idealised as a linear process, but feature set backs and

multiple relapses (Miller and Parrott, 2009: 516). In addition, influenced by Freud, Butler explains that 'giving up the object becomes possible only on condition of a melancholic internalization or, what might for our purposes turn out to be even more important, a melancholic incorporation' (2002a: 167). Elsewhere as well, Butler discusses how loss leaves an 'enigmatic trace' (2002b: 468). It should also though be emphasised here (in contrast to some other accounts of home unmaking), is that whilst unmaking may be begun by external events, this can be actively and productively chosen and pursued by its inhabitants. As observed previously, this is not to under-emphasise the distress and difficulty of many of my interlocutors' experiences, but to highlight their resilience in finding a way in which to move forward from the situations they found themselves in.

Whilst the stated goal at the outset of these was to reduce the house to its materials, this simultaneously required the facilitation of a lightness of self; a strategy for endurance, agility and survival. This strategy exists in particular balance and contrast to the experiences of heaviness present in relation to the mortgage and debt more widely (as was described in Chapter 4). Whether the approach taken was physical material diminishment or more nuanced realigning approaches, the goal of these actions is to be able to move forward. Examples from the literature offer clarity on the necessity of shutting down the house, and enacting detachments, illustrating how divestment and dispossession must often occur in order to be able to enable social life. For example, in Kuechler's study of the Malanggan, where spirit possession occurs ancestral spirits are dangerous and must be disposed of in the correct way in order for life to continue (Kuechler, 1988). Amongst my interlocutors, it might be suggested that the material practices and activities they pursued during de-animation of and separation from the house were ultimately productive of them being able to move forward with their lives.

In relation to the means that houses were separated from, there were some acts of physical material diminishment, such as the discarding of items, and the breaking of the surfaces of the house, but there was also a firm presence of subtler acts of realignment that reframed the relationship with the house. Whilst this chapter is broadly concerned with the separation from the house, examples (and counter examples) highlight movements by people to align and realign themselves with their houses, in relation to the circumstances they found themselves in. Whilst interlocutors had been expecting to leave their houses, in some cases they were able to stay and subsequently reconnections and reanimations of the house were enacted, as Barbara did with her symbolic clock and lantern purchases. In relation to acts of realignment, it is relevant to refer back to the concept of anaphoric chains. These had a particular impact in Chapter 3 on Value Transformation, where they helped to highlight and describe the juxtaposed nature of linkages and connections being made. Anaphoric chains describe sequential evolutions of meaning which bring together diverse material registers, including the productive capacities of these juxtapositions (see Buchli, 2013: 15). Whilst in Chapter 3 the chains of connections emerged unbound and uncontrolled, in this chapter interlocutors looked to make

their own strategic alignments, taking, and taking back of, control of the materials of the house, and strategically reanimating them.

An examination of the practices undertaken brings forth a narrative where quieter and less obvious and visible forms of agency and action can be exercised in the face of otherwise difficult or unanticipated situations, and also emphasise the acute forms of dynamism that are possible via these practices. Motasim and Heynen note that the active agency of people in these situations (they refer specifically to perceived refugees and forced migrants but encourage a broader inclusion of those in related situations) tends to be neglected (Motasim and Heynen, 2011). As Motasim and Heynen go on to note, Heynen and Loeckx suggest that displacement can act as an 'instigator of creative practice and cultural change, operating in many different registers of architecture'. Further, they propose that architecture may act as a 'theatrical stage' for negotiations where people may 'perceive themselves trying out new roles' (Motasim & Loeckx, 1998: 101, quoted in Motasim & Heynen, 2011: 62). These actions share similarities with De Certeau's concept of tactical resistance; on this Blauvelt observes that tactics (rather than strategies) are employed by those who are subjugated, and 'by their very nature tactics are defensive and opportunistic, used in more limited ways and seized momentarily within spaces... produced and governed by more powerful strategic relations'. (Blauvelt, 2003: 18). Together, these possibilities present a way forward from confusion, ambiguity and limbo, in order to making sense of a narrative; a means of bringing the separation from or loss of the house into being for social and personal understanding. These quieter' and less obvious forms of agency bring forward some new understandings of substance, materiality and hybridity.

5.4.2. Viewing the assemblage

As was outlined in relation to sorting practices in particular, many of the situations that interlocutors found themselves in resulted in being faced with dealing with volumes of possessions in their entirety. Returning again to the concept of deliberative temporality that was introduced in Chapter 3, the extended period of the shutting down of the Irish mortgaged house facilitated the possibility of sorting through this mass, compared with more time-pressured situations. Choices are made dependent on the other items of the assemblage, and simultaneously, these forms of acts of sorting contain both practices of diminishment and practices of transcendence, but there is an emphasis on the former with the goals of separating from the house and reducing it to its materials in mind.

These various forms of labour may not be reflected in the material assemblage, in part through the emphasis on divestment, and also through the undertaking quiet, personal acts such as breaking the surfaces of the house. Anthropological enquiries, including within material culture frames, have typically been more focused on the inscribed as well as the intentional. Battaglia draws attention to a distinction between inscribed or performative forms of culture, and how the nuances and complexity of the latter can be overlooked in favour of the marks and traces

left by inscribed forms (Battaglia, 1992: 3). Barth identifies a similar issue in relation to his study of migrations of the Basseri: ‘...the methodological problem to demonstrate the value that is placed on migration, when this value is not, intact, expressed by means of technically unnecessary symbolic acts and exotic paraphernalia’ (Barth, 1961: 153). This brings forth the issue that the labour that has been enacted may not be proportionally in evidence, with some of the labour of separation and deanimation being concealed. The labour of separation of house has similarities with other relatively unseen practices such as domestic labour, care and hygiene, sharing a tendency to be somewhat overlooked. Whilst display and objectification are perhaps more obvious relational practices, as Woodward notes, storage and the dormancy of items are also relational acts (Woodward, 2015). Garvey’s work highlighting ephemeral furniture rearranging activities in Norway, ‘which leave little lasting trace’ (Garvey, 2001: 49) is a corrective against an absence of inscription: ‘in the example of Beate is it not the efficacy of “prized possession”, individual items or decorative schema which are important in conjuring emotions, so much as the processes of their organization’ (Garvey, 2001: 51). There is however an opportunity to go beyond a single category of items (i.e. furniture) to consider these hidden types of labour across the house.

Referencing the concept of animation here assists in highlighting how acts of transporting singular animatory objects, such as family photos, are potentially just a small element of what might also have taken place, such as numerous ongoing acts of deanimation. This work calls for a wider consideration not only on what has been transported, and practices of objectification, but what has been left behind, as well as the material realignments that have been made. This suggestion is not intended to challenge the significance of singular objects and in relation to particular themes and situations. It is however, intended to draw attention to the productivity of engaging with assemblages in other situations, not least as this is a somewhat neglected in comparison with the dominance of descriptions of objectification. As was outlined, in relation to separating from the house, there was a volume of relevant activity taking place across the house assemblage. Working across a constellation of possessions, often the management of their volume took on greater significance than their specific characteristics. Through the frame of animation, there is also the potential to reengage with practices of objectification where they are observed; how does what is transported provide a means to transfer animation and reanimate the next dwelling space¹⁰⁷? Framing the house-assemblage in animatory terms brings together what might otherwise be seen as divergent activities; what possessions are transported, but also what is divested, as well as the labour spent separating from the house.

¹⁰⁷ This potentiality is seen in relation to Jasarevic’s account of mushroom jars (2015: 38).

Chapter 6. Conclusion

6.1. Overview

The first element of the thesis was concerned with the 'construction' of the mortgaged house and the second element was concerned with its 'dismantling', particularly via the elevation and diminishment of materials. This thesis broadly follows the sequence of events from purchasing a house via a mortgage and then inhabiting and 'animating' the house (Chapter 2), but then experiencing unexpected financial pressures and the downward value transformation of the house in the extended wake of the 2008 global financial crisis (Chapter 3) and subsequently the experience of difficulties of being able to sustain the mortgage (Chapter 4), resulting for some in giving up or loss of the house, in which case the house is shut down and separated from (Chapter 5).

This concluding chapter begins with a summary of two of the key concepts presented and developed in this thesis: 'the force in the thing', and animation. Having highlighted some of the key outcomes in relation to these concepts, subsequently the momentum of this concluding chapter is methodologically focused, and an extended section proposes somewhat of a reworking and reengineering of analytical tools. In this context, the theoretical and methodological intersections with object and matter philosophies (such as Vital Materialism and Object-Oriented Ontology) are considered in detail. Finally, the chapter concludes with a proposed new project which develops some of the methodological and theoretical themes that have been set out.

In setting out to explore the relations between people, houses and mortgages in the Republic of Ireland, the aim of this study was firmly focused on engaging with the material implications of the wake of the 2008 global financial crisis, yet open to engagement with emergent findings. Whilst the mortgaged house is a set of alliances that is often inherently stable, in the wake of the 2008 global financial crisis, it was anticipated that this would be both a dynamic and revealing moment for this entity. This hypothesis was confirmed, with the mortgaged house shown to be perhaps even more in flux than anticipated, and this thesis specifically considers the ongoing negotiations taking place here. The data collected over the duration of fieldwork presented several directions for analysis. The final version of this thesis is less concerned with debt and the mortgage than it might have been, and is instead focused on the dynamic financial and material linkages of the mortgaged house. A lacuna in relation to the financial and material linkages of the house was originally considered in Chapter 1, and this presented an opportunity to impactfully develop the data collected. An outcome of this approach is that this thesis in parts resembles an established Material Culture study, heavily engaged with materialities and with houses and possessions, whilst at other points this resemblance slides away, particularly where financial linkages are explored. There is also a particular impetus to understand the material status of the house in financially uncertain and disrupted contexts, and the unfolding outcomes of the 2008 financial crash presented an opportunity to engage with this. This is of

particular value as it enables an interrogation of an ongoing propensity of the house to be viewed as static and stable (as presented in Levi-Strauss's characterisation of the 'illusory stability' of the house).

In this thesis, the bringing together of the financial and material was simultaneously a juxtaposition of micro and macro contexts. In particular, the extended timescale of the shutting down of the mortgage house enabled the collection of micro-level and in some cases ephemeral and fleeting data which was at the same time embedded into encompassing financial contexts. Miller affirms that theorists of materiality are 'doomed to reinvent a particular philosophical wheel. This wheel consists of the circular process at which level we cannot differentiate either from subjects per se or objects per se' (Miller, 2005: 14). Whilst engagements with micro level and ephemeral data are undoubtedly a continuation of this arc, the opportunities presented to engage with the ephemeral in wider financial contexts, particularly through the deliberative temporality of the shutting down of the house, instead perhaps derive their value from their relatively scarcity in the anthropological record. This aligns with Anthropocene-orientated considerations that attend to impacts of less visible non-human actors on human lives, such as Tsing's consideration of fungal ecologies (2017). In relation to the topic of climate, historian Chakrabarty highlights the productivity in 'jumping the rifts between scales' (2014).

A bringing together of these differing scales is seen across this thesis. Chapter 1 considered the issue of a changing economic context and how this might be experienced in material and specific terms, whilst Chapter 2 introduced the concept of animation, which not only explicates the process by which the house becomes 'alive', but represents a tool for considering how macro finances are translated to micro scales. The expansive nature of animation is repurposed in Chapter 3 on Value Transformation, demonstrating how perceptions of materials of the house reflect shifts in the economy. Chapter 4, on Embodiment, elaborated on an alternative version of animation; the means by which the shifts in the economy and the 'flows' of the house are reflected in the bodies of mortgage holders, through variously animating, deanimating and reanimating actions). Finally, Chapter 5 on Separation is less engaged with working between micro and macro scales directly but actions and practices described are prompted by shifted economic contexts, an example of this being that separating from a heavily indebted house becomes financially beneficial. Overall, across the thesis ephemeral moments, bodily heaviness and subtle acts of separation from the house are set alongside the broad and fractious movements of the economic context. Whilst elevations and diminishment of materials are already associated with these shifts, this thesis brings a particular detail to the observation of these mechanisms.

6.2. Key concepts

6.2.1. 'The force in the thing'

A category of material attachments which has particular status and significance has a long heritage in the discipline of Anthropology. Notably, this is seen in Mauss's *The Gift*, where Mauss highlights a distinction whereby some objects are *meuble* and others are *immeuble* (Mauss, 1990). This distinction signals the existence of a category of objects of a higher order which take on greater significance. As Mauss observes, this distinction is also seen in several historical examples, and is also embedded within property law. Mauss describes the particular quality that characterises those things that are *immeuble* as 'the force in the thing' (Mauss, 1990: 33). As was also suggested in Chapter 2, the significance of this distinction and of 'the force in the thing' has been somewhat overlooked in relation to Mauss's account, forming as it does a backdrop to more 'starring' elements, such as the theory of the gift, and his attempt to universalize the Polynesian concept of *hau*. However, beneath these distractions, multiple and extensive examples of these seemingly empirical co-existing and distinct categories of *meuble* and *immeuble* remain. These categories are also further elaborated on in other works, in particular by Weiner, who highlights a dual classification between alienable and inalienable objects (Weiner, 1992).

As was also suggested earlier, this distinction is also subtly pervasive in relation to accounts of houses across the literature, albeit not generally framed in these terms. As was outlined in Chapter 2, there is a raft of literature which highlights differences and distinctions in relation to houses. There is also an abundance of literature which highlights processes by which the house is made homelier, more material, more meaningful and more personal. What the use of the concept of 'the force in the thing' does, alongside the concept of animation, is provide a mechanism whereby the creation of distinction in relation to the house is brought together with the various processes by which this might be achieved. Rather than being reliant on explanations of material attachment from other disciplines, or from other areas of Anthropology, this is an organically generated elucidation of attachment that is rooted in the intimate and detailed relationships between people and houses. This version of attachment is shown to be demanding and exacting, and dictating of its own processes and protocols, akin to Berlant's 'cruel optimism' (2011). What is demonstrated by the sequence of chapters in this thesis is firstly elaboration of the process whereby this distinction and force is brought into being, and then how this force exerts a hold which must be experienced and endured, and then later how the force is (or at least attempted to be) dissipated and diminished.

There is already significant acknowledgement of this distinction between different categories of objects, including in relation to the house. However, lesser attention has been paid to how things migrate between being *meuble*-alienable, and *immeuble*-inalienable, and significantly, back again, thus becoming alienable once more, moving towards obscurity. How is 'the force in the thing' diminished and reduced so that it no longer exerts the power that it once did? Whilst it might be anticipated that this is not a static intersection, closely-observed details of migrations between the two states are much less well considered than they might be, particularly in relation to the latter process of material diminishment and deanimation. In this

thesis, the dynamic forms of deanimatory processes in particular are revealed, in collaboration with specifically historically ethnographic moments which occur in the wake of a falling economy. The elaboration on only the existence of 'the force in the thing' but both its impact and its in-flux status that may be diminished, represent key theoretical contributions of this thesis. There is a range of existing literature on the components of these processes, for example the mutual constitution of people and things (e.g. Miller, 2001), processes of transcendence and immanence (e.g. Miller, 2005: 21; Buchli, 2016), and the divestment of possessions (e.g. Norris, 2004). Building on these examples, this thesis seeks to take a specifically dynamic view, seeing these as a sequence of manoeuvres, rather than more firmly transformational and infrequent occurrences. A particular element of this is placing the processes of making things more material and less material into the same frame, and examining them simultaneously, i.e. considering together both animation and deanimation. This is a continuation yet expansion of Appadurai's cultural biography of things whereby life-stages of things are not just being followed in sequence, but active material life-stages are interrogated alongside each other, such as was considered here in relation to animation and de-animation, as well as re-animation. An outcome of this is a more nuanced and detailed understanding of transitions between these different states, and consequently, it is hoped that this work provides encouragement for future work to consider the dynamic forms of such processes.

6.2.2. Animatory processes

In relation to the title of this thesis, 'just bricks and mortar' was a phrase frequently used in relation to the house, as people tried to make sense of the shifts, which included changes in relation to value, that followed the global financial crash. In this context, houses became sites of conflict as people were dismayed to experience how what had previously had been productive sites could become inconvenient attachments. The phrase 'just bricks and mortar' drew attention to a resistance to the often-strong attachment people felt for their houses, as well as attempts to enforce and control separation from them which in actuality proved difficult to enact.

On one level, the concept of animation that has been proposed is specifically tied to houses (compared with the more generic qualities of 'the force in the thing'). Animation describes how the house becomes both socially alive and more material and in doing so can be distinguished from other houses that are less animated or unanimated. On another level however, the concept of animation is more widely applicable and transferable. As was noted earlier in this discussion, it provides a valuable mechanism through which to link together financial-economic macro scales and material micro scales. Financial flows 'settle' in materials (after Jacobs & Smith, 2008: 515) which result, via animation, in a variety of effects, and different facets of the concept of animation were revealed across chapters.

Animation as a concept was originally described in Chapter 2 and draws on Waterson's usage of the term in relation to houses in South East Asia. However, the usage of the concept in this thesis develops rather than directly transposes the term, and also inhabits differing facets across the chapters. The version of animation discussed in Chapter 2 was something that was desired and idealised, wished for and cultivated, and actively (albeit sometimes indirectly) brought into being. This is achieved through a range of means, as was expanded upon in the description of three different routes to animation. However once brought into being, the animation of the house is (sometimes disappointingly) in-flux, as was frequently demonstrated amongst my interlocutors whose houses were felt to be less animated as their owners were placed under financial pressures. Chapter 3, on Value Transformation, then demonstrated how the materials of the house undergo surprising and sometimes shocking reanimations. Previous animations and attachments are questioned and interrogated, prompting the relationship to the house to be reconsidered and renegotiated. The concept of anaphoric chains was of particular value to explain these occurrences, whereby a particular energy and dynamism is gained from juxtaposed elements. Chapter 4, on Embodiment, demonstrated the bodily emergences and experiences of being tied and attached to the animated house in changed economic contexts. Then following the largely spontaneous and uncontrollable experiences seen in Chapters 3 and 4, interlocutors attempted to regain a sense of control of animation and re-exert their own animatory desires, and this was described in Chapter 5, considering Separation. Interlocutors attempted to rework and alter the animations of the houses, including through acts of sorting, discarding, storing and moving. In some cases, successful de-animations resulted, and for other interlocutors these attempted separations proved more unwieldy.

Overall, the version of the house that emerges through the concept of animation, and from this consideration. Is a particularly dynamic and processual version of the house, hinged on the material precarities and instabilities of the house, and dynamically negotiated on an ongoing basis. It is also a holistic version of the house, taking in the house, individuals and assemblages of possessions as hybridised forms of each other. Further, the dual engagement with financial and material perspectives pursued in this work serves to reveal a particular organising logic of the house, akin to a centrifugal force. As has already been alluded to, the sequence of animatory actions and outcomes is underpinned by the force of 'the force in the thing'; this force is awakened through animation of the house, and then exerts a hold over interlocutors. This has unnerving, difficult and traumatic effects, with attempts then being made to reduce the hold of this force, with a view to being able to move forward in an unencumbered way. As was observed in the thesis, both the processes of animation and deanimation-separation are shown to have multiple routes. Whilst many of these processes and routes are not formalised or openly specified (particularly in relation to separation), shared elements reoccur between interlocutors. A close examination of these processes reveals both the depth and continuity of labour and breath of possessions and materials that may be involved.

Whilst animation is utilised and developed here as a house-specific concept, it also has wider relevance in relation to considerations of objects and materials being 'living' or socially alive. Overall, the development and elaboration on the concept of animation represents one of the main transferable contributions of this thesis, both in relation to the house and beyond, with wider anthropological relevance. Mirroring the outcomes in relation to 'the force in the thing', an engagement with the concept of animation, support a process of working between and comparing two active states (i.e. animation vs. deanimation and/or reanimation), potentially involving the incorporation of different field-sites.

6.3. Emergent methodological frames

6.3.1. Deliberative temporalities

As set up previously, the trajectory of this concluding chapter is particularly methodologically focused, and this section will compile and outline three specific contributions here. Considered first is the extended time period involved in shutting down the house, which facilitated a deliberative form of temporality in relation to this work. This in turn enabled two movements simultaneously; a 'zooming out' to consider the assemblage of the house, and a 'zooming in' to micro-detail of material interactions, such as deliberations in relation to the moralities of materials. Both of these movements facilitate in-depth considerations of processual forms of the house and the ongoing and negotiated relationships between people and things/materials. In addition, both of these movements act against the hold of selected and singular objects that can be prevalent within Material Culture-led approaches. Together the three themes outlined here prompt specific methodological proposals, and these are then revisited in the next section in relation to consideration of a future project on storage.

The extended timescale of the shutting down of the mortgaged house decisively emerged in Chapter 3. For most of my interlocutors, it took a period of at least one to two years and often longer to 'shut down' the house¹⁰⁸. This was a drawn-out period of time that whilst often agonising and difficult for those involved, allowed as well for significant reflection, engagement and contemplation¹⁰⁹. Borrowing from Adams, Burke and Whitmarsh's discussion of practices of slow research, which takes inspiration from the slow food movement, it was proposed in Chapter 3 that the shutting down of the mortgaged house represented a moment of deliberative temporality (2014: 187). This deliberative temporality experienced by my interlocutors itself acted as a catalyst across the period of the shutting down of the house, in that the opportunity for consideration and deliberation prompted reflection and consideration that prompted action, and so on. People had chance to reflect on and then evolve how they wanted to enact the shutting down of their houses, such as is seen in some of the extended practices that were

¹⁰⁸ There was often an expectation that the process of repossessing the house would be much shorter than actually it was.

¹⁰⁹ Note that some went through this process unsure what would happen, or expecting to lose the house, but then ended up staying in it.

discussed in Chapter 5 on Separation. As well as being a source of dynamism in itself, the frame of deliberative temporality also brought into view moments that are otherwise potentially difficult to observe through ethnographic research. For example, Chapter 3 on Value Transformation described how interlocutors were contemplating the quality and value of their house materials. These smaller details and moments of consideration would have been likely to have been lost within a more rapid process of shutting down and leaving the house. Alongside the experiences of my interlocutors, I as a researcher also experienced deliberative temporality in relation to this topic, facilitated by my part-time status, combining academic studies with conducting commercial market research and being employed at the organisation in Dublin that I was conducting my research through. The extended period of fieldwork that aligned with from this setting productively coordinated with the drawn-out timeframes connected with the loss and shutting down of mortgaged houses. In addition, the process of leaving aside and returning to the topic and its emerging themes brought to the fore some of the quieter, more ephemeral moments and details collated during fieldwork, enabled these to be reflected on and subsequently theorised.

The freeze-framed moments enabled through deliberative temporality were further complemented by the historical dynamic context in relation to the mortgaged house. Fieldwork took place in a period of flux in relation to the mortgaged house in Ireland, where many strands of meaning were 'in play'. Whilst the original provocation was the specific historical moment created by the global financial crash of 2007-2008, what has also been considered in detail in this work are the resulting impacts of either actually having to move from the mortgaged house or contemplating, anticipating and working up to a move from the mortgaged house. The observations on the nature of the house and the mortgage emerge primarily from these entities being placed under pressure, and in some cases, ceasing to function or ceasing to be sustained and inhabited. Whilst others managed to maintain and retain their houses in the face of this pressure, they endured significant pressure before doing so, and pressurised experiences were ongoing for many of my interlocutors¹¹⁰.

The in-flux nature of the economy translated to people and materials that were also in-flux. Movements occurred both conceptually, in relation to perceptions of materials, and literally, with people, objects and assemblages taking on increased mobility. People were first preparing to move and then moving from houses, accompanied by some possessions and divested of others. Highlighting the intense mobility present can seem to be an obvious point to make, but there is a particular significance and productivity in relation to movement and materials. These moments of movement and literal dynamism involve both intended choices and unintended collisions. Processes of animation, and especially of re-animation and de-animation, are shown to incorporate elements and materials to hand, in unplanned and unanticipated ways. As Burrell notes when considering migration, the spatial and temporal disruptions associated with

¹¹⁰ Note that this process of breaking up and breaking down the house is an opposite one to the creation of permanence described by Hoare in relation to Irish traveller dwellings (e.g. Hoare, 2014).

movement (whether normalised or not) work to 'entwine human and material biographies still further' (Burrell, 2008: 65). Placing emphasis on movement shifts focus away from exactly what is being moved, and the semantics and specifics of choices, to a focus on dynamism and what is accomplished through these movements.

As was discussed in Chapter 3, the house is a particularly rich field-site for the negotiations between people and things; yet these processual forms can be difficult to bring into view. Whilst and even in dynamic moments, dynamism can be difficult to observe, this thesis looks to demonstrate some possibilities in doing so. With the combination of deliberative temporality of the mortgaged house and myself as a researcher, on the one side, and a historical moment of flux in relation to the mortgaged house on the other, field-sites proved to be revealing and provided access to some different processual forms of the house. Whilst it may not be possible to replicate these conditions, it does however elevate the need to pay attention to timescales of provocations and consider the selection of field sites based on possibilities for engaging with and/or manipulating these elements. It also draws attention to the possibility that established anthropological methods, and specifically established anthropological timescales (specifically a year long period of fieldwork) are potentially better suited to engage with certain topics over others. The relevant cycle in relation to the phenomenon described in this thesis took place over a period longer than a year, and a shorter period of fieldwork is likely to have constrained the particular themes emergent from this thesis. This draws attention to the means through which established methods and their timeframes encourage particular frames and sequences of information.

6.3.2. 'Zooming out': engaging with assemblages

One version of the processual version of the house that became accessible through the deliberative temporality of the shutting down on the mortgaged house a 'zooming out' to the level of house assemblages, encompassing a volume of possessions. This consideration that represents a widening of the frame was explored in Chapter 5, incorporated the observation that interlocutors were managing or working with the concept of the house as an assemblage in order to enact separation from the mortgaged house¹¹¹. (Note the assemblage is defined here particularly as the volume of possessions of the household, but can also incorporate elements of the house and surroundings.) One of the main proposals made in Chapter 5 was that acts of material diminishment and separation from the house are potentially best viewed at the level of the assemblage, rather than via specific objects, or smaller sets and categories of possessions. This enables an engagement with practices and acts that are not inscribed, or at least not wholly visible, such as sorting and its associated activities (e.g. divestment, storage, transportation), as well as acting on the house itself in a range of ways. Engaging with this range of activities allows for the possibility that whilst choices made may have been carefully

¹¹¹ Again, as interlocutors either considered leaving their houses (and then were able to stay) or subsequently left their houses.

considered, they may not be, or at least no longer be, materially in evidence. Acts across wider assemblages of possessions over an extended period of time, such as items being thrown away, things reflected on, and decisions made, serve to illustrate the inherent productivity and richness of these occurrences. Items which have been concealed or discarded can be as illuminating as what has been retained and carried forward.

In particular across literature concerning mobility and migration, actions taken across the house-assemblage can be under-analysed, in favour of a focus on specific objects and objectification. What has been transported (e.g. foodstuffs, photos, religious items) can be given precedence over what has been left behind or separated from. Whilst the former can be highly engaging, it is also seemingly the case that a preoccupation with singular objects has become a 'default' approach to analysis. There is the need for a corrective here, particularly where, on balance, greater investments (whether of time, energy or money) are made in non-objectivising activities. Further, engaging with house-assemblages reveals nuances of relational practices, such as a moulding and manipulation of the weight of personhoods (such as increasing heaviness and lightness) in contrast to the more common trajectory of objectification whereby personhoods are condensed yet solidified for transportation. Whilst the process of separating from the house undertaken by a proportion of my interlocutors did involve elements of objectification, such as considering key items either to hold onto or to keep close at hand, the majority of their efforts were applied to a range of other practices, such as sorting, storage and divestment, in order to overall enact a process of successful dispossession of the house. Thus, in the situations they found themselves in, my interlocutors' activities were not generally focused on a few choice objects, and instead efforts were focused on working with and managing assemblages of possessions overall. The range of acts taking place across assemblages of possessions is more directly appreciated in relation to nomadic situations, rather than sedentary ones, where the assemblage is more directly seen as a valid site for investigation, and brought into view as it is packed up and unpacked across sequences of movements, along with accompanying relational practices (e.g. Humphrey, 1974; Empson, 2011). However, the relevance of engaging with the assemblage, and the house-assemblage in particular, is supported in various literature (e.g. Lemmonier, 2012; Woodward, 2015; Bennett, 2010). For example, in general terms, Bennett sees pervasive objectification as problematic, and proposes that to focus on singular objects is an obstacle to understanding, on the basis of the 'fixed stability of materiality' (Bennett, 2010: 21), which leads to a constraining innate staticity.

Methodologically, this discussion advocates for a larger volume of analysis conducted at the level of the assemblage, and house-assemblage. This is being worked on presently by various proponents (e.g. Bennett, 2011; Newell, 2014; Woodward, 2015) and this work looks to add to this momentum. This looks to serve as a corrective to an over-indexing of objects over assemblages and the practices associated with them, and whilst relevant more generally this is particularly the case in relation to situations of material diminishment, unmaking, and shutting

down. Overall, this approach requires particular engagement with those elements of the assemblage that may be concealed, hidden, less inscribed or less observed.

6.3.3. 'Zooming in': pursuing material detail

As well as engagements with house assemblages, the extended timescale of the shutting down of the Irish mortgaged house also enabled access to finely-grained details of material interactions. If the former movement was a 'zooming out', this is by contrast a 'zooming in'; with precise attention paid to the often fleeting and shifting experiences and perceptions of material qualities, where materials are both interacting with and acting upon people. These are moments which involve questioning of the attachments previously in place, and represent a different expression again of the negotiated, processual relationships between people and houses. These micro-level and materially-engaged descriptions are found primarily in this thesis within Chapter 3 on Value Transformation, as well as being somewhat present in Chapter 4 in relation to embodied experiences. Notable examples discussed in Chapter 3 included Tara's concrete yard becoming a prison to her, the placement of litter suddenly feeling malicious to Sinead, Shane's ongoing deliberations over the quality of the materials of his house, and Michelle's sense of shame at her shiny floors, which had previously been a source of pride. The common denominator across these examples were changes in the perceptions of materials, rather than changes in their physical states. Broadly speaking, these types of materially-detailed examples that engage with agency of matter are much less frequently found in the literature, than say the forms of ethnographic occurrences and descriptions that are included within Chapter 2 (Animation) and Chapter 5 (Separation). Whilst for example Chapter 5 addresses the topic of people doing things with objects and assemblages (e.g. sorting, storing, transporting, divesting), the examples in Chapter 3 are anchored in the fleeting and the ambiguous, and mainly involve what might be considered relatively banal items, such as litter, concrete, fencing and paving stones.

Whilst the findings emerging from these fleeting examples are in part a product of circumstance, methodologically they are also encouragement for valuable insights being captured at this level of detail. Thus, the central element of the methodological programme that emerges in relation to this form of data is entering the field with a particular intention capture these types of fragile and fleeting phenomena directly, rather than catching glimpses of them more peripherally, as was the case for this project. In support of this endeavour are particular expressions of ethnographic techniques, for example materially-engaged ethnographies of deliberations and possibilities, not just in terms of outcomes, and what has been done and why, but options and alternatives that were present, including those not chosen, and incorporates an appreciation that material negotiations may not leave either inscriptions, or material traces. These approaches involve directly seeking out moments which are surprising (see Navaro-Yashin, 2017) or where people are unsure or uncertain, and experiences which feel ambiguous, rather than their more considered responses. Another potential strategy here is an engagement with sensory forms of ethnography, as a means to attend to sensory perceptions

and experiences in relation to material emergences that might otherwise go uncaptured (e.g. Pink, 2015). In relation to the house, these moments might be particularly found during processes of planning and development of the house, and the pursuit of 'projects' in the house (vs. during more habitual dwelling routines). The inclusion of fleeting moments and decision making in relation to specific material qualities are by no means absent from current literature on the material culture of the house. However, what marks out this methodological approach is a particular intention to pursue these micro scales, whilst at the same time linking them with financial instruments and macro scales. This linkage, using the downward value transformation of the house as a frame, provided a means through which to discern the micro-occurrences to engage with.

Overall, at stake in these amalgamated deliberations, choices, and movements is the renegotiation and the formation of values and ethics. In contrast to anticipated life-stage events, the financial crash and the loss (or at least potential loss) of the house were unexpected occurrences which resulted in responses to these situations being agonised over and tentatively considered, before being more firmly reflected upon and gradually becoming more structured. What becomes evident is that these are not only responses to provocations, but in fact may be characterised as productive and creative moments, where new social forms and structures are being practically generated (rather than revealing 'inner' qualities of objects, or the 'souls' of things). It is however worth reiterating here, as was emphasised initially, that productivity does not necessarily connote positivity here (as it does in some contexts). For many these moments of movement were both difficult and stressful, and there is no consequential suggestion that people do not require support, or require better support throughout these experiences (for example, in relation to governmental policies and the protections for borrowers). The ongoing impact on physical and mental health based on the depth of attachment to the mortgaged house has a presence throughout this thesis. Yet, this exists in somewhat of a tension with the resilience and creativity of many of my interlocutors, and in relation to this it is relevant to raise the possibility that accounts of distress and suffering have the potential to be a distraction from actions that people were accomplishing, and engaged in, in relation to separating from the house, and in order to propel themselves forward.

6.4. Engagements with philosophies of objects and matter

6.4.1. Theoretical mileage?

As was discussed in Chapter 2, Holbraad observes that questions of lifeforce or *mana* have been somewhat sidestepped by the discipline of Anthropology more recently, drawing 'limited theoretical mileage', 'after Levi-Strauss performed his disappearing-act on the concept, comparing the semantic 'emptiness' of the Polynesian term 'mana' to that of the French term for 'thing' (Holbraad, 2007: 189). Levi-Strauss's critique followed Mauss and Herbert's attempts

to universalise *mana*¹¹². Consequently, Holbraad observes that *mana* and other aligned terms have subsequently appeared as incidental context rather than a focus for investigations; 'bit players in varied stories about how people in different places see and do things differently' (ibid.). In this frame questions of life force are relegated to being viewed as ethnographic texture, rather than as primary theoretical concerns, and this also challenges the '*theoretical mileage*' of this thesis. However, as was proposed in Chapter 2, in the face of considerations of similar themes from outside of Anthropology, including from Vital Materialism and Object-Orientated Ontologies, there is a renewed need to re-engage with considerations life force more directly.

Following the post-social turn, object-based and material philosophers have been engaging with questions on the nature of materials, aliveness and agency, and Jasarevic highlights some the richness of these shared interests:

'Lately, things have exercised the scholarly imagination. Some scholars are interested in things' very thingliness... Other scholars attend to how things are and how they act (Harman 2005; Latour, 2005), how they come into being and pass away (Daston, 2000), what force resides in or moves through them (Ingold, 2006; Bennett, 2010)...' (Jasarevic, 2015: 39).

In the face of a claiming of life forces, and a claiming of the agency and livingness of things and matter outside of the discipline of Anthropology, there is greater call to consider these questions in more detail within the discipline, and through the application of anthropological methods. The wider relevance of these themes is corroborated by Povinelli in her identification of the cultural figure of the Animist who 'sees life everywhere' as a representation of an abundant clustering of biopolitical models and discussions (Povinelli, 2016: 13, 17-18). These debates call for less attention to the originating source of life forces but instead on their mechanisms, effects and outcomes. There are also prompts to examine the question of life force and animation in more detail, from inside of the discipline. With the post-social turn across the social sciences, greater consideration and sophistication has been given to the role and the agency of the materials and objects, which at an earlier point had been considered primarily as an illustration of the social world (see Strathern, 1990), 'viewing material cultural as merely the semiotic representation of some bedrock of social relations' (Miller, 2005: 3).

In a general sense, a potential act of bridging between Anthropology and material-orientated philosophies expands the value and relevance of the methodological propositions and innovations that have thus far been proposed. Whilst there is some need to perform an anthropological reclamation of objects and matter from object and material orientated philosophies, more importantly there are also productive alignments to be achieved. These alignments require working alongside Vital Materialists and Object-Orientated Ontologists in the production of theory that is anthropologically-informed and methodologically grounded. Without an engaged connection with these forms of philosophy, the methodological proposals that have been made within this thesis are potentially at risk of existing in an orphaned state,

¹¹² Such as in '*A General Theory of Magic*' by Mauss and Henri Hubert (1950).

perhaps within a niche of Material Culture studies. However, through this engagement, there is a desire to embed the methodological proposals productively elsewhere, bestowing wider relevance, particular in relation to questions of production of ethics. Whilst there are shared interests and the promise of productive intersections, there are also specific critiques to be made on some of the New Materialist proposals that have been made, on the basis of findings emerging from this thesis.

Across this thesis different forms of life force and types of agency of the house are seen operating at different points and scales. Firstly, Chapter 2 set up the concept of animation, and aliveness that recurs through the thesis. Initially, the version of aliveness that was discussed in relation to the Irish mortgaged house was a particularly socially structured and created form of aliveness, that was brought into being through the actions (consciously or otherwise) of its inhabitants. This animation was desired and idealised, wished for and cultivated, aligned with self-realisation, and actively (albeit sometimes indirectly) brought into being. In contrast with this socially constructed form of aliveness, a more independently alive version of aliveness emerged in Chapter 3 on value transformation. It was when viewed in relation to ephemeral happenings, and on micro level, that materials took on this more independent version of aliveness, such as through surprising and unnerving interlocutors¹¹³. It is perhaps here of anywhere in the thesis that materials are most 'alive' – particularly if alive is defined through independent action. What was also observed was the deliberation and interrogation of the meanings of materials and material qualities; the responses of my interlocutors here were not finalised, but considered, debated and pursued instinctively. This is a form of aliveness that is present in the unplanned, the collapsed and the gone awry. It is also a form of aliveness that exists within minutiae, and better able to emerge in slowed down, detail focused contexts. Undoubtedly these are subtle forms of 'aliveness', found in momentary occurrences, but they are however also where directly acting material agency is most evident. It is also a more inherently creative version of aliveness, as opposed to more structured forms. What is implied here is cannot be characterised as a revealing, in terms revealing inner truth about materials, but instead, these are potentially creative, instinctive and emergent interactions. Here the interactions between people and materials are both more instinctive, and more negotiated than they appear anywhere else in this thesis. Using this set of descriptive terms is not to imply that these interactions were experienced positively by people; many were in difficult and distressing situations, but it is intended to imply their emergent nature. In contrast, the version of aliveness that must be shut down and separated from that is emergent from Chapter 5 exists somewhere between the versions seen in Chapters 2 and 3, neither socially constructed or shocking and surprising; something that has come into being that has to be worked with and alongside. Thus, between Chapters 2, 3, and 5 there are three different and distinct versions of aliveness that are observable, connected to the same mortgaged houses. Therefore, across these different chapters and across this thesis, it is seen directly that material agency has the potential to vary

¹¹³ The bodily symptoms described in Chapter 4 also mirror some the independently alive elements Chapter 3, but this is left out of this discussion for the sake of clear comparison.

both depending on scale and frame. Here, the balance and negotiation of human and object agency is not absolute, but negotiated on an ongoing basis, on different levels. Across the thesis as well, aliveness, and the bond between people and houses has a lifespan; one that is willingly brought into being and can be both productive and a source of energy and dynamism, but also places people under obligations, creating conditions that also placed interlocutors under stress and duress.

How might these findings dovetail with object and matter-focused philosophies? Broadly, and following the post-social turn, material-orientated philosophers reject the privileging of human existence over the existence of non-human objects and matter, and this is underpinned by an intention to drawing out attributable forms of material agency. Engagements with an originating concept of Actor-Network Theory (ANT) has produced various different forms, including New Materialism, Vital Materialism, and Object-Orientated Ontology. It is valuable to consider these related yet different theories in relation to the material that has emerged over the course of this thesis, in order to see where this material may variously critique and contribute.

Several terms exist but there is a grouping that might be termed New Materialism after Coole and Frost's 2010 edited volume (see Harmon, 2016: 14). Jane Bennett is considered part of this grouping, and she also refers to her own work more specifically as 'Vital Materialism' (e.g. 2010). Bennett's proposal, which broadly fits within the wider canon of New Materialism, is that everything, human and material, is alive, interconnected and in process, rather than stable. In accordance with this, Bennett is in favour of getting rid of subject and object distinctions, drawing attention to how human and materials are enmeshed in networks. Bennett utilises Spinoza's concept of *conatus* to describe how materials have an inert drive or '*active impulsion*' to seek alliances with other things (2010: 2). One of Bennett's aspirations for drawing attention to the 'aliveness' of materials is to increase receptivity to (often unexpected) possibilities that can emerge from distributed, 'swarming' forms of agency that are produced (2010). It is worth noting that Bennett actively avoids referring to these forms of agency as life forces (Bennett, 2010: xiii); justified on the basis that the purpose of materials seeming alive is particularly to highlight their interconnectedness. However, it is valuable to draw comparisons on the basis of outcomes rather than attributions; the effects that Bennett is discussing share similarities with some of the themes which emerged in this thesis.

Object-Orientated Ontology¹¹⁴ (OOO) shares with Vital Materialism (and with Actor-Network Theory) a desire to realign the balance between humans and non-humans, particularly grounded in the fact that many things occur away from human engagement, on the basis that 'the vast majority of relations in the universe do not involve human beings' (Harman. 2016: 6). There is perhaps a perception that OOO looks to go further than other approaches in the removal of humans, but Graham Harman, the originator of this theory, looks to correct this:

¹¹⁴ Harman also refers to this as 'Immaterialism' (2016)

'...it is often wrongly assumed that OOO, with its focus on objects, must reach these objects by expelling or exterminating humans... The point is not to subtract humans from any given situation, but to focus on the way that humans are themselves ingredients in a symbiosis rather than just privileged observers looking on from the outside.' (Harman, 2016: 54-55)

There are some confluences between New Materialism and Object-Oriented Ontology, but Harman draws several distinctions here, notably that OOO characterisations are fundamentally more static yet also punctuated by events, whereas New Materialism is characterised by constant and ongoing change (Harman, 2016: 14): "if New Materialist assemblage theory asks us to view actors as in a state of constant change, the immaterialist method views most change as superficial, and generally finds important change in cases of symbiosis..." (Harman, 2016: 40).

In considering how the findings from this thesis might insert themselves into debates on the nature of the life force and agency of matter and materials, it is valuable to consider in close detail the mechanics of what is being outlined by material-oriented philosophers. A frame to do this through is in relation to the two of the methodological themes discussed in this conclusion: i) zooming out and ii) zooming in.

6.5.3. Assemblages

The outcome of the strand of discussion on 'zooming out' supported an engagement with assemblages (over more singular examples of possessions). Aligned with this, Bennett's Vital Materialism in particular is firmly engaged with assemblages. Bennett advocates for the assemblage as a corrective to the privileging of singular objects, as a corrective to objectification and 'thinginess or the fixed stability of materiality' (Bennett, 2010: 20). She also engages with the issue of pervasive objectification, which she sees as problematic, suggesting that to focus on singular objects is an obstacle to understanding, on the basis of the 'fixed stability of materiality' (Bennett, 2010: 21), which leads to a constraining innate stativity. A second obstacle that she observes connected to singular objects is 'latent individualism' which 'lends itself to an atomistic rather than a congregational understanding of agency'. (2010: 20). Her proposed corrective to these issues is to engage instead with 'distributive agency' via assemblages, with particular attention to the 'force' of assemblages, namely effects which have significant impacts. Bennett, representative here of New Materialists, uses the concept of assemblages in expansive terms, expanding out the concept to incorporate large scale phenomena: 'the indeterminate momentum of the throbbing whole' (Bennett, 2012: 226).

In comparison, from the perspective of Object-Orientated Ontologies, the concept of assemblages is not as expansive. Harmon defines an assemblage (for which he uses the term 'object'¹¹⁵) more tightly than Bennett, mirroring DeLanda's criteria of an assemblage, namely that it has retroactive effects, generates new parts, and has emergent properties not found in its components (Harmon, 2016: 41-42). Thus, Harmon's version of an assemblage is a less ad-hoc entity than Bennett's version, with Harman's focus lying in paying attention to the life-spans and life-cycles of more tightly defined assemblages (that he terms 'objects'). He uses the Dutch East India Company (VOC) as an example of an entity that is an assemblage of people, assets, relations and contexts: '...here we are interested in the VOC... as an object changing stages through symbiosis rather than an actor responsible for various events' (Harman, 2016: 61). Harman sees the engagement with the life-cycle of an assemblage as representing a progression from Actor-Network Theory, where both objects and assemblages are defined in terms of what they do, not what they have the potential to do, or what they did once but might not do again:

'To treat objects solely as actors forgets that a thing acts because it exists rather than existing because it acts' (2016: 7);

'A thing is capable of multiple actions and for this very reason need not perform any particular action, or any action at all' (2016: 98)

This approach therefore incorporates a capacity for change; here an assemblage is not directly knowable and retains the capacity to generate surprise, which is proved as new incidences and occurrences emerge (Harman, 2016: 17). The findings coming through in this thesis share

¹¹⁵ Harmon uses the term 'object' where assemblage might be used elsewhere, as exemplified when he refers to DeLanda's definition of an assemblage: '...useful criteria put forth by DeLanda (2006) for identifying a real assemblage, his parallel term for what I call "object"' (2016: 41)

with both authors and approaches a commitment to engaging with the assemblage, which in the context of this thesis is the assemblage of the house, its inhabitants, and the entirety of possessions. Both authors provide justification for why this a productive mode of engagement to pursue. In particular, Bennett identifies this as a corrective both to objectification and the 'fixed stability of materiality' (Bennett, 2010: 20). Harman, in being more selective in what might be included in the assemblage, proposes that the assemblage has a coherence gained from moving beyond more singular occurrences (e.g. an object being used in a specific way for a ritual vs. an object carrying forward meaning from one location to another).

Events emerge and exist differently in relation to the different forms of assemblages described by Bennett and Harman. Whilst Bennett's concept of assemblages is inherently dynamic and always changing and swarming, Harman's is more static, yet assemblage-objects undergo changes over their life span. In connection with dynamic swarming, Bennett is seemingly particularly engaged with more dramatic events that emerge from swarming ad-hoc assemblages. Examples selected tends towards the more visible and the more extreme, such as power cuts or massive accumulations of plastic in the ocean, rather than more intimate and less impactful interactions. The potential implication here is that the most insightful versions of agency of matter can primarily, or even only, be observed at the level of particularly significant events across the assemblage. Bennett's approach to events is critiqued by Povinelli, who observes Bennett's 'fixation', following Deleuze's influence, with both events and assemblages, suggesting that the work can also be seen to follow Deleuze's interest in the monstrous (Povinelli, 2016: 53). This approach may be guided by particular motivations; Povinelli notes that Bennett's goal is not to probe the essence of the thing, but to probe the possible existence of other things around it (Povinelli, 2016: 54), and in addition, highlighting the more dramatic forms of material interactions aligns with Bennett's engagements with questions of sustainability and matters of overconsumption (e.g. trash/rubbish, hoarding, obesity).

Within the frame of Object-Orientated Ontology, in line with the more focused version of the assemblage described by Harman, events are also more contained and conceived of being in the life-span of the object. A significant difference in Harman's approach compared with Bennett's is that scale or 'noisiness' is not the determining factor in relation to the significance of the event.

'... we should think of an object as going through several turning-points in its lifespan, but not many. Some of this will be historically noisy, such as major battles, the ascent of a tyrant, or love at first sight. Yet some noisy events prove not to be crucial, while symbiosis may occur quietly with a brief or long delay before its impact is registered on the environment' (2016: 47)

Instead of the noise events generate, Harman emphasises symbiosis, defined as moments which transform the reality of a social object and shape its life cycle, and which 'mark genuine points of irreversibility' (Harman, 2016: 107, 48). The concept of symbiosis is central to Harman's proposals: 'the key to understanding social objects is to hunt for their symbiosis'

(2016: 117). An outcome of this approach is that rather than emerging randomly from the assemblage events are 'more dependent on objects than the reverse' (Harman, 2016: 65).

In relation to the nature of events, this thesis documents events which play out at a small scale (particularly in Chapter 3), but influenced by larger scale events. These take on quiet and private forms (such as in Chapter 5), rather than noisy ones. As such the characterisation of the events of the assemblage of the house shares more with Harman's characterisation of assemblages and events, rather than Bennett's. This is not to say that Bennett's characterisations do not apply to other types of contexts and situations, but in looking to insert the findings of this thesis into debates on the agency of matter, it is relevant to point out that prioritising the location of thing-power in the dramatic and the eventful has the potential to simultaneously deny its day-to-day ongoing existence and to limit specific understandings of the workings of the agency of matter, irrespective of their eventual impact. Whilst there is space for both dramatic-large and quiet-small event types/forms, hanging the agency of matter on more extreme examples potentially leads to opportunities to misconstrue the character of forms of agency. In addition, in pursuing particular interests in the amalgamations of matter and their larger, more dramatic, effects, such as the ability to swarm, there is potential neglect for the practical possibilities of how these effects are achieved.

6.4.3. Micro-detail

Alongside assemblages, the other frame to emerge from this thesis is a 'zooming in' and engaging with micro-details, including finding significance in the ephemeral and fleeting and transient moments. Again, in order to consider how the findings of this thesis might be inserted into debates on the agency of matter, it is again useful to consider in close detail the approaches of New Materialist authors, and specifically in relation to Bennett's work, as her the coverage of her writing enables close engagement with this theme.

Bennett's engagement with micro-detail is varied. On the one hand, and aligned with her prioritisation of the assemblage, a close reading of some of Bennett's writing suggests that a micro level of detail is not accessible (from the point of view of agency of matter), and instead only visible through its cumulative and wide scale effects. The denial of accessibility is present when Bennett states the following, in setting out the aims of her book *Vibrant Matter*: 'I will try, impossibly, to name the moment of independence (from subjectivity) possessed by things, a moment which must be there, since things do in fact affect other bodies, enhancing or weakening their power' (Bennett, 2010: 3). Whilst there is here acknowledgement of affect, and a role in the production of ethics, the reference to 'impossibly' signals pervading doubt that thing-power can be accessed directly, with this being identified as unobtainable from the outset. This outlook remains apparent when Bennett later discusses the topic of the agency of food matter, highlighting the missing material detail that she perceives in this area:

'When the social sciences or the humanities take up the question of food, they tend to focus on human acts... With the exception of the cookbook author or restaurant

reviewer who features the colour, texture, and aroma of ingredients, food writing seldom attends to the force of materiality.' (Bennett, 2010: 43)

Rather than entertaining the possibility of accessing thing-power at micro scales, Bennett instead locates empirical confirmation of thing-power primarily in large scale events, as already discussed.

Bennett therefore appears to underestimate the ability of empirical research to locate and to describe the agency of matter that is taking place in finely grained detail on smaller scales. Note that this is firmly a question of accessibility; elsewhere Bennett describes the nature of small-scale interactions e.g. 'actants have the capacity to animate, to act, and to produce effects dramatic and subtle' (2010: 6), and this is elaborated on in detail in her earlier work *The Enchantment of Everyday Life*. Bennett therefore appears to doubt not the existence but the accessibility of happenings at small scales. This is reinforced by her writing on enchantment and the production of ethics, where small scales are firmly incorporated. For example, Bennett describes thing-power as 'the curious ability of inanimate things to animate, to act, to produce effects dramatic and subtle' (2009: 6). Harman meanwhile, in the context of Object-Oriented Ontology, willingly incorporates a range of scales: 'recognises entities at every scale of existence without dissolving them into some ultimate constitutive layer' (2016: 16).

Bennett's doubt connected the accessibility of small-scale forms of agency might be read as a specific underestimation of materially-orientated ethnography and anthropology in the pursuit and achievement of subtle detections. This proposition of inaccessibility is firmly at odds with what emerges from this thesis (and particularly in Chapter 3), given the specific findings relating to the shifted perception of materials, material enchantment and material interrogation that are present. These examples demonstrate that it is possible, albeit through some refinement of approaches, to access the fine-grained detail that is revealing in relation to questions of material vitalism. This detail can facilitate forms of analysis which align with the requirements for empirical data from Vital Materialism and other object-orientated approaches. Again, as was discussed in the last section in relation to the characterisation of events, the risk that emerges from a denial that small-scale details are accessible is the potential for misconstruing the nature of material agency. An assumed lack of access to material detail raises the risk a gulf between what is imagined to be happening, and how these negotiations actually occur. In disconnecting, or at least blurring over the connection between, the large scale with the small scale it potentially suggests that the material action acts more through accumulation and reaching a tipping point, rather than ongoing, negotiated dynamism¹¹⁶.

6.4.4. Outcomes

¹¹⁶ Harman critiques some of these characterisations using the term '*duominging*', a combination of undermining and overmining factors and influences; the understatement of some factors and the overstatement of others: '*If we reduce an object [assemblage] downward to its pieces, we cannot explain emergence; if we reduce it upward to its effects, we cannot explain change*' (2016: 17)

The findings of this thesis share with Harman, Bennett and other New Materialists an compulsion to engage with the level of the assemblage, over more singular objects and subjects. Approaches within this sphere do differ significantly in their characterisation of events, and in this respect the findings of this thesis are more aligned with Object-Orientated Ontology and with Harman's description of events. Meanwhile, whilst not to rule out their accuracy and relevance to other contexts, Bennett's versions of events are somewhat difficult to marry up with the quiet endurance and fleeting occurrences that typified interlocutor's experiences in relation to their mortgaged houses. Overall though, there is firm common ground in the investment at the level of the assemblage, including that of the house assemblage. Further, there is encouragement for progressing Material Culture orientated studies further in this direction; the continued development of Anthropology to be more thing and matter focused, beyond a level that is more frequently pursued currently.

In relation to the other methodological proposal discussed, that of micro detail, the insights emerging from this thesis have more to offer in guiding New Materialist thinking. By means of an exchange, whilst in relation to assemblages Anthropology as a discipline can perhaps take inspiration from object-based philosophies, in relation to pursuing detail, the reverse appears to be true. In particular, in Bennett's work there is an acknowledgement of important processes taking place at micro-levels contained in her descriptions of the mechanism of enchantment. However, there is also some denial that this level of information is accessible, which is firmly counter to some of the findings to emerge from this thesis. This is not only a question of disputed accessibility. Without properly accounting for micro-level occurrences, the nature of the production of ethics taking place in these moments is at risk of being misconstrued.

Across the two areas, this represents an overall calibration of scales. Firstly, a scaling up to levels of the assemblage for Anthropology, affirmed by object-based philosophies. Secondly, a scaling down to the level of the micro and ephemeral for object-based philosophies, guided by Anthropological approaches and their access to these levels of data. The corrective proposed by Bennett and others of engaging with the assemblage can only be empirically workable if the underpinnings of the emergences from the assemblage are well understood, and there is value here in the ability to flexibility slip between scales. Included within this is a call for more ethnographic studies to investigate 'thing-power' in direct and detailed terms. Buchli highlights how anthropological material culture studies 'have historically and rather ironically been rather inattentive to the physical conditions of the material world and materials themselves', leaving these considerations instead to the natural science (Buchli, 2013: 12). Yet as Buchli observes however, through the ethnographic method, Anthropology is well placed to engage with these questions, as has been petitioned by philosophers of science and mind: 'all these recourses are calls to anthropology to engage with these issues at the scales the discipline knows best: the micro, the intimate and the embodied' (Buchli, 2013: 12). With the gathering of more of these forms of data, Anthropology, and Material Culture particularly, can

be cast in the role of empirical evaluator and mediator, as Miller suggests in relation to questions of materiality more generally:

'So our role is one of mediators. First we take these commonsense apprehensions and draw analytical and theoretical conclusions from the particular places they hold in particular worlds. We try and recognize that in a given time and place there will be a link between the practical engagement with materiality and the beliefs or philosophy that emerged at that time.' (Miller, 2005: 15)

Further, Latour proposes a role for Anthropology as negotiator, as part of what he describes as a 'multinatural approach' (2014). Taking this role presents the opportunity to be corrective to a phenomenon identified by Navaro-Yashin in relation to Actor-Network Theory; a tilting too far away from humans and in the direction of non-humans, with accounts of 'the human' consequently becoming impoverished (Navaro-Yashin, 2009: 10). In Navaro-Yashin's view, privileging of one or the other sides of these perspectives, causes problems in the regimes of knowledge production' (ibid.), and she consequently advocates for further recalibrations between humans on one side, and materials and objects on the other.

6.5. Project development

6.5.1 Self-storage facilities

To end this concluding chapter, I will here sketch out some thoughts on a proposed project which progresses some of the key findings of this thesis. One potential project would continue to follow the sequence of events pursued in this thesis on to the next stage, engaging with houses where they are repossessed or voluntarily surrendered and then prepared for recirculation, whether by banks, auctioneers or estate agents. This undertaking would build on the material already consolidated in relation to the processes of shutting down the mortgaged house. The intention here would be to engage in the material detail of these processes, taking particular care to bring through nuances and minutiae. However, another potential project that I am particularly drawn to and thus will sketch out in more detail, engages with the topic of self-storage. On a commercial research visit to Chicago I was struck by the amount of storage facilities around the city – large colourful warehouses offering different types of storage and storage terms and services, such as climate-controlled facilities, and those with pick-up and delivery included. These appearances are both a relatively new phenomenon, and a growing industry. As Newell observes, the self-storage industry claims to be fastest growing segment of the commercial real estate industry over the past 40 years, and in 2013 provided approximately 21 square feet of rentable space per US household (Newell, 2014; Self Storage Association, 2013), having firmly established itself as the largest global market for self-storage. The UK has seen as similar growth in this area, with the commercialised self-storage industry growing from nothing to over 30 million square feet of space over the course of 30 years. Self-storage facilities in Ireland are less widespread, arriving for the first time in the 1990's, but it is as well a growing industry¹¹⁷. The initial growth of self-storage in Ireland was fuelled by the

¹¹⁷ <https://www.storageworld.ie/brief-history-self-storage-unit-ireland/>

expansion of apartment-style living in the Celtic Tiger boom but there is also increasing demand due to the precarity of living situations following the 2008 global financial crisis – some of which was described in this thesis. The extended wake of this precarity has also come to be reflected as well in urban spaces and occurrences: co-living and working spaces, temporary contracts and pop-up events and stores.

A project on self-storage would simultaneously engage with several themes set up in this thesis, and enable them to be developed further. The topic of storage was somewhat present during fieldwork, but at the same time was somewhat overlooked, particularly in relation to more visible acts such as sorting. As also the case with the mortgaged house, self-storage operates at a particularly precise intersection of the financial and material, and as was the case in this thesis, this connection has the potential to reveal particular intersections in relation to the house. There are specific and visible linkages between finances and ongoing material practice, with the cost of storage being predicated on the duration of time and volume of space required. The presence of a measurable financial element provides a productive constraint in that it forces particular relational choices and compromises to be made. The inclusion of this financial element can also serve to expand out the field beyond the purely emotional and affective dimensions of storage (vs. in a household with a high capacity for storage). For example, perhaps only a selected set of items is deemed suitable for placing into storage facilities, or instead perhaps use of self-storage facilities might be weighed up and prioritised against other choices which also have direct monetary implications. The requirement for movement is also present in relation to self-storage, in a heightened form, given any possessions placed into self-storage must be transported there, thus representing a more visceral act than for example, moving them into a garage or loft. Given the presence of these connections, and in light of the findings of this thesis, it is anticipated that self-storage is a particularly constructive research site to engage with.

Self-storage field-sites that are even more of a hub and focus for sorting and choosing and deciding than the house have the potential both to further (and efficiently) expand some of the themes that were raised in this thesis. It is anticipated that storage facilities present similarly rich sorting locations, albeit perhaps in even more condensed forms, allowing further exploration of the ‘constellations’ of possessions, and how the alignments of these constellations might evolve and shift, with some being moved closer into proximity and others further away. Further, it is anticipated that this potentially rich field-site allows for in-depth explorations of re-animatory and de-animatory processes. For example, how have items being stored being prepared for storage? Is the storage a source of discomfort, and how is this managed? When are items brought out of storage and for what purposes? In addition, the topic of self-storage also brings through more firmly the question of movement that was established in relation to the mortgaged house. Acts of sorting and movement occurred in and around the mortgaged house, for example sorting things from one place to another, for example from the mortgaged house to rented accommodation, into the homes of friends or family, or into storage.

In relation to self-storage, these types of acts are potentially more pronounced and more demonstrative of relational choices, given the constraints (monetary, spatial, logistical) that sorting and moving between houses and self-storage produces. For example, perhaps the financial underpinnings of these acts have the potential to draw out a particular link to moralities e.g. feelings of excessive accumulation?

This proposed topic facilitates the exploration of the methodological directions which have been set out in this concluding chapter. In the first instance, it continues to engage with the frame of deliberative temporality, with an expectation that pursuit of this theme will occur over drawn-out and naturally punctuated timeframes, over sequences of visits to self-storage facilities. The topic also facilitates a 'zooming in' to the level of material detail and material qualities, as was explored in this thesis. In line with the discussions of this concluding chapter, the objects and materials involved in storage will not just be engaged in terms of their categories and descriptions (e.g. a 1990's green chair, a gold chain), but instead material qualities will be pursued to level which allows fleeting and emergent moments to emerge, and the role of these material qualities in decision making. In both cases ('zooming out' and 'zooming in'), engaging with these questions from the outset (unlike in this thesis, where they were emergent) will no doubt be productive in terms of generating data. Whilst these forms of data were collected as part of this thesis, more could have been gathered if this had been in focus from the beginning of the project. In relation to 'zooming out' to the level of the assemblage, the topic of storage naturally lends itself to considering this frame of data. As is the case with the assemblage more generally and the prioritising of the visible and the inscribed (as previously discussed), storage and stored objects are somewhat underrepresented in the literature. As Newell observed, stored objects are a segment of possessions that tend to be (though are not always) less visible, which as Newell observes can mean they are outside of the social order (Newell, 2014: 188). In part, it has previously been viewed alongside other less observable practices, as banal and unengaging (e.g. Colledo-Mansfield, 2003). Storage within houses is topic that has been given some detailed consideration (e.g. Newell, 2014; Woodward, 2015), but there is a productive space for additional contributions.

There was a consistent need for storage amongst my interlocutors as people transitioned from the larger spaces of permanent housing to more temporary, and often more spatially constrained arrangements, whether this was staying with family, or moving into rental properties, or in one case, a caravan. Here there was a point of transformation from having possessions and items that had been part of the household into items that needed to be stored. Whilst use of self-storage specifically was not present amongst my main interlocutors (aside from one, Aisling, which was paid for by her brother), storage more generally was a strategy and practice utilised by many, as they found themselves in limbo, or moving between dwellings. A key location of storage was with friends and family members. Sorting and storage practices segue together, and sorting trajectories could be determined by storage available. As with sorting, storage amongst my interlocutors emerged as a particular need as people transitioned

to smaller, more transient spaces. Like sorting, which could both elevate and diminish materials, storage for my interlocutors could variously be concerned with diminishment or transcendence. Both practices of sorting and storage connect with what might be considered emergent forms of precarity, given that people were moving from what they had anticipated as stable, mortgaged houses. Examples of interlocutors' storage practices highlighted the potential for differing orientations and ambiguous nature of storage, with an ability for storage to be a vehicle for multiple and contingent meanings. Whilst practices of sorting are more clearly animatory, storage is both an enabler and a complement to this.

One interlocutor, Orla, moved from a cottage to a caravan, prior to giving up her ownership of the house (after choosing to apply for bankruptcy). The caravan was a short distance from her house, but the living space was significantly reduced in size, so the process of moving involved a significant amount of divestment of items. Orla volunteered in a charity shop so this was a key outlet for her divestments (as well as a route to renew possessions) but in relation to storage, she had a small storage container next to the caravan which she used on rotation to store things vs. move them into the caravan. She showed me the contents of the container and some of the things were there as they felt difficult to decide what to do with, for example a leather jacket that she had paid a lot for but that she didn't feel was in style currently and felt problematic to either wear or re-home.

Moving back in with parents was a frequent experience amongst other interlocutors, particularly following maternal lines and females moving back in with mothers; this was the case for Tara, for Michelle (and her son), for Sinead (and her family) and for Jane. Storage in these cases was typically within the spaces of the family houses, which were not only thus fuller with people, but also crowded with possessions. Items were usually in storage in the house in available spaces: in hallways, in garages, in cupboards and wardrobes. For example, when I spoke to Michelle, for example, there were cardboard boxes of possessions lining the walls of the kitchen and living room, where we spoke. This had led to a particular sense of regression, which was partly in terms of relationships. Michelle observed she felt like she was back to being 15 or 16 years old:

'That's when you lived elsewhere and you got into a bad mood you could get into a bad mood, you were in your own home. Now when you're at home and you get into a bad mood, your mam is like what are you in a bad mood for, snap out of it like, it's like I'm a teenager again.'

This sense of regression was exacerbated by the items in storage; using kitchenware, towels and bedding that was her mothers, whilst hers (some of which had been carefully chosen) remained packed away.

Aisling had left her house behind to pursue bankruptcy in the UK. She had packed up her house and given a lot of her possessions away to friends, and some smaller items were stored at her parent's house whilst she was in the UK. She did also have some larger items, such as furniture, in storage – this was being paid for by her brother. This maintained the possibility of

re-establishing a household close to her family again at some point, whilst she moved to the UK to pursue bankruptcy¹¹⁸ in the interim. One particular item that straddled the item between storage and divestment was the wooden decking in the garden of her house. The removal of this had proved to be both a difficult and severing experience, as this was 'absorbed' back by her parents:

'My parents, they put down a deck in my house, and they took the deck up, that was probably the most upsetting thing for me because it was just a lovely house and then all of a sudden the deck comes up and its muck isn't it, it's mess, and that was probably actually the hardest part from the house point of view.'

At the same time though, storage was enabling for Aisling, including facilitating her move between countries and enabling her to pursue bankruptcy in the UK. Contained within her storage experiences and acts was an ambiguity and an uncertainty, and to some extent a staged process over time. Overall there was a kinship-orientated provision and usage of storage with her brother providing storage for some of the items that would be needed to re-establish a household whilst her parents taking a symbolic element (in the decking) of this away; a simultaneous provision and removal.

Jane meanwhile had also been inclined to store less than some other interlocutors through first moving out and renting out her house, before then taking the decision to pursue bankruptcy, which involved giving up ownership of her house. Much of the furniture she now longer wanted, due to both wear and usage by others: 'other people have slept in the bed now, I don't particularly want it'. Renting out her property had enacted a form of distancing both from her possessions, but also from the house itself. Others of my interlocutors, such as Brendan, had actively rejected storage, partly through necessity and seemingly partly as a means to sever ties with their previous form of living; not wanting to dwell on the past and what they had previously had. Brendan and his family were living in rented accommodation, but they had already had to move once, so retaining a minimal style of living, in terms of what they actually owned, had become preferable: 'I think the biggest thing we own now is a bookcase'. Brendan's attitude emphasised in contrast to some others the ties and also constraints that can be created by storage.

As the examples discussed highlight, storage for my interlocutors could be variously a point of intersection, and a point of suspension and a point of separation. Similarly, Gregson and Beale note that storage spaces such as wardrobes are rich spaces that are 'temporary, transitory, spatial junctures, holding places in the lives of things' (2004: 699). Different forms of storage (or rejections of storage) could be variously used as part of strategies that people used to manage precarity. Even in these few examples is demonstrate the ambiguous nature of storage, with an ability to contain multiple and contingent as well as opaque meanings. Brendan's rejection of storage highlights the fact that storage can be used both as a means of

¹¹⁸ This was prior to the changes being made to the bankruptcy system in Ireland. When she moved to the UK, the term in Ireland was still 12 years compared with 1 year in the UK. Though it was known that changes would be made to the Irish bankruptcy system, it was already known that initially this would be a 3-year term, so the 1-year for the UK system was appealing to her.

transcendence and means of diminishment of materials, albeit in a quieter and more ambiguous way than other means of doing this, such as iconoclasm.

6.5.2. Thematic possibilities

The current literature on storage and related themes prompts exploration in several directions, three of which will be discussed in more detail here: (i) the balance between spaces and possessions; (ii) storage across connected spaces and (iii) the bearing that storage has on wellbeing.

As previously suggested, my interlocutors' need for storage arose out of a particular sequence of events, namely the loss or possible loss of the house, and subsequently moving to new, and often smaller and/or temporary accommodation, and resulting in an imbalance of possessions, leading to some items which had previously made up the household being placed in storage. There are comparable moments of imbalance in relation to possessions and available space described in the literature, in relation in particular to death and inheritance. Miller and Parrott describe death as: 'a complex pattern of accumulation, sorting and divestment that utilizes objects to create a long-term processual relationship to loss' (2009: 510, see also Marcoux, 1999). These moments of imbalance resulting from specific events' (e.g. loss of the house, death, and inheritance), contrast with how storage is more frequently discussed in the wider literature in terms of the accumulation (and over-accumulation) of things in sedentary contexts, facilitated by people's ongoing consumption and 'need' for things (see Newell, 2014).

In some forms, this operates within the frame of an everyday presences, as for example in Woodward's ongoing work on dormant objects within homes (Woodward, 2015). Newell defines this category as 'those things kept out of sight and unused in US attics, basements, closets and storage units' (2014: 185). This presence of the everyday is also found within Daniels' discussion of gifts given and received by households. The rigorous possession management systems in operation have a particular connection with the historical lack of space of urban houses in Japan (Daniels, 2010). Beyond these dormant and household management roles, topics of storage otherwise however tend towards a particular engagement with questions of excess, such as over-accumulation, fetishization and hoarding. One angle on this is the frame of consumerist accumulation, which may be judged, externally, to be over-accumulation, and this is perhaps the main frame that has been applied to self-storage services currently, at least in a popular sense.

This thesis made visible an expression of an ongoing yet emergent need to balance possessions and living spaces (see also Marcoux, 1999); a fine balance to maintain and an inherently unstable enterprise. This is particularly present in relation to uncertain tenures. Precarity as a topic, not only in relation to housing has expanded as a topic within Anthropology (e.g. Muehlebach, 2013) and is explored in particular in Povinelli's work with Australian indigenous populations (e.g. 2008). The need for storage, particularly monetised forms of

storage, might perhaps be considered a particular indicator of precarity. The transitions undergone by interlocutors might be considered as particularly emergent forms of precarity, given that people were moving themselves and their possessions from what they had anticipated as stable, long-term mortgaged houses, and the storage of items that had not previously needed to be stored. These needs are also seen elsewhere; both home owners and renters are united in experiencing issues in this area, as Desmond highlights in his ethnography of renters and landlords in Milwaukee, USA (Desmond, 2016). Possible research questions that arise in relation to this include what forms of housing policies and norms do self-storage facilities both counter and facilitate?

Self-storage practices also raise questions in relation to the roles of typologies of spaces that people have connections with, and subsequently use for storage. For example, where two or more houses are owned by a nuclear or extended family, they may have different roles in relation to storage that extends beyond more functional or practical rationalisations. Chevalier discusses the distinct role of storage in the French 'country house', vs. the city apartment. The country house acts as the designated repository of what Chevalier terms 'furniture capital' (Chevalier, 1999: 92). This is older, inherited family furniture, which fulfils the role of 'anchoring lineage in materialized space' (after Weiner, 1985). Thus, the country house represents a significantly different schematic space, compared with the city apartment, and this is reflected in its storage role. There are a cluster of additional examples on related spaces, such as Trinidadian immigrants to London (Miller, 2008), second home cabins in Norway (Garvey, 2008) and burial tombs in Jamaica (Horst, 2004).

Within a house, Buchli also highlights how storage can take on different forms in his discussion of the Çatalhöyük archaeological site. In the house remains, there is evidence of physical storage places, for example storage bins to contain the literal generative power of seeds, but there is also evidence of mimetic storage, with the suggestion that some of the wall art is intended to contain and to harness the power of hunting activities (Buchli, 2014: 286). This concatenation between different spaces and different types of storage can also apply to spaces within spaces. On the same visit to Chicago where I observed self-storage facilities, I conducted an extended interview in a 3-storey detached home in the suburbs of Chicago. In talking about her home décor, the inhabitant drew attention to her decorative yet minimalist design choices, put together with the assistance of the website Pinterest. However, the space of the basement was strikingly different – a tightly packed yet highly ordered storage room, with shelves of plastic labelled boxes, that took on somewhat of a 'back stage' function. Thus, there was an acutely opposed distinction, orientated around storage, between the spaces of the house.

The use of secondary spaces as storage is an area to fold into this exploration, particularly as the self-storage space represents a space that is distinctly separate from the place of dwelling. Whilst it might be imagined that self-storage space perhaps does not have the symbolic

significance of other forms of secondary space, such as the French 'country house' (such as discussed was in Chevalier's work), it is valuable not to assume this, and it presents an area for investigation. Drawing comparisons between a self-storage space and other 'secondary' spaces prompt research questions such as what the different spaces are particular repositories of, not in terms of an inventory but also what stored things represent, whether in relation to kinship, the past or the future, for example? Is there a desire for the objects in the self-storage facility to be either contained, or to be more physically distant than items which are stored within living spaces? Here the self-storage space is considered as a concatenation, alongside the living space, and any other spaces which might also be connected. Do these different yet interlinked spaces have different productive functions? What are the modern and emergent forms of interconnected spaces? A recent project included an engagement with someone dwelling in a co-living space in Dublin, whereby apartments are pre-furnished and shared with previously unknown individuals. There is some storage space but this is limited, and for the individual I spoke to this therefore involved divestment for possessions before he moved in.

Both the themes of balancing spaces and possessions and the relationships between different kinds of spaces may be considered alongside who is doing the storing? How do these storage practices fit within both desired and enforced patterns of mobility and transience vs. settled and stationary lifestyles? In turn, how are these intersected by precarities, such as were seen amongst my interlocutors who faced the loss of their mortgaged houses. In addition, how does usage vary and evolve throughout different life-stages. This angle in particular enables meaningful engagement with growing bodies of work and scholarship on regional, national and global mobilities that are both chosen and enforced.

Coming onto consider the broad question of wellbeing, whilst themes of accumulation and overconsumption were perhaps more limited (though not absent) amongst my interlocutors given their specific situations, these themes feature more widely in both the wider academic and popular literature on storage, including in relation to hoarding. Whilst the need for storage amongst my interlocutors had been brought on through losing their houses, as was described in Chapter 3 on Value Transformation when placed in a position of needing to move and to store possessions a significant number of them took on anti-materialist stances, with some sense of shame attached to the volume of possessions they owned. Thus, whilst it would not have arisen if life courses had proceeded as they had otherwise been anticipated prior to the financial crash, what people owned became excessive to them once they no longer fit into the spaces they had available to them, or the spaces were no longer assured. These feelings of shame, overconsumption and morality mirror some of the wider academic and popular literature on storage, including in relation to hoarding. Whilst consumer accumulation has been shown to be far from shallow in the context of material culture studies in particular (e.g. Miller, 2011), it is valuable to acknowledge the presence of this perspective both amongst interlocutors and in wider literature, further confirming of the ambiguous nature of storage, and highlighting some of the issues of morality that might be embedded here.

A particular point of debate in relation to hoarding that emerges from the literature is whether it is a distinct, bounded psychological phenomenon or something that is more widespread and present as a spectrum (and to what extent), or do these occurrences exist in parallel? Noting contemporary fascinations with hoarding, Newell observes how hoarding has relatively recently been classified as an official pathology and a mental disorder, included for the first time in the 2013 edition of 'Diagnostic and Statistical Manual of Mental Disorders', and estimated to affect between 2 and 5% of the population (Newell, 2014: 186). Accumulation and hoarding behaviours (whether expressed to lesser and greater extents) are observed to be historically and culturally grounded. In Chinese artist Song Dong's 'Waste Not', he collects, categorises and displays his mother's hoarded collections. Her impulse to collect a vast volume of items is for him grounded in her family falling into poverty during the Cultural Revolution in China, making a quick transition from being relatively affluent to having much less (Song Dong, 2015). In Jane Bennett's discussion of hoarding, she ascribes heightened sensorial perceptions to hoarders in relation to the things they have stored and collected. She proposes how the physiology of 'normal' perception is a subtractive process, whereas hoarders are bad at this subtraction, but overly skilled at perception, through their 'sensuous and excitable bodies' (Bennett, 2011). Here, there is a sensory distinction suggested between hoarders and non-hoarders. However, Newell identifies from his own work on storage in the US a section of people who he terms closet hoarders, 'who managed to conceal their often-vast accumulations from the public eye (sometimes through the use of expensive self-storage units)' (Newell, 2014: 187). The extensive presence of milder forms of hoarding is also supported by Arnould *et al*'s study of households in LA. Taking an ethno-archaeological approach, possessions in households were mapped out in detail. Overall a sense of accumulation was present; for example, several of the households were unable to use garages to store cars as they were full with other items (Arnould *et al*, 2012). Newell also resists Bennett's concept of a distinct sensory difference between hoarders and others, observing that a minimalist who resists being surrounded by objects, and feels overwhelmed where they are present, also displays a strong, if different, sensory reaction to stuff (Newell, 2014).

Advocating the widespread nature of different scales of hoarding tendencies, Newell proposes that hoarding in Western contexts may demonstrate loss of the ability to relate to their experiences and feelings of the personhood of things. As Newell observes, particularly through his comparison with West African societies, there appears to be a void in North Atlantic societies for culturally situated ways of understanding to things: 'when did North Atlantic societies lose a culturally explicit place for the personhood of things?' (Newell, 2014: 208). This loss also mirrors the issue, identified by Latour and by Strathern (and discussed in detail earlier in this thesis), of 'the denial of hybrids' (e.g. Strathern, 1996: 518). However, Newell highlights how this denial is particularly emergent in relation to the question of storage, with both specific and measurable consequences. For example, Newell observes how in relation to storage, the concept of fetish becomes 'a means to project our own irrationality onto overdetermined others'

(ibid.). Viewing through the lens of West African expertise, Newell's discussion raises the suggestion of the 'successful' management of possessions, implying that loss of object knowledge and expertise leads to potential dysfunction i.e. hoarding. This is not intended to be a value judgement as much as reflections of the feelings of interlocutors emerging from different types of interactions and in relation to their situations, positing that if interlocutors don't understand the role, significance and importance of things to them, they are at risk of not understanding their effects on us. Thus, in understanding accumulated ideas and 'successful' strategies of possession management, there is potential value as a means to both develop, share and even restore knowledge, which addresses and redresses that which has been forgotten and overlooked.

The inclusive theme of wellbeing thus emerges with a specific trajectory here. As was extensively explored in Parrott's study of photographs on a South London street, there was a distinction between those who were managing these potentially ancestral relationships positively, versus those who felt overwhelmed and that they had fallen behind with this task, which was a source of unrest and discontent (Parrott, 2010). Similarly, in Marcoux's study of the *Casser Maison* ritual, the successful distribution and transmission of personhood via possessions, on the occasion of elderly people leaving their houses to move to sheltered forms of accommodation, was a source of satisfaction. However, where this was felt to be unsuccessful or difficult, this led to feelings of regret and disappointment (Marcoux, 2001). In both of these cases, management of possessions both produces and symbolises relationships and relations and lead to an evaluation of a relative success of personhood. A similar sense of success or failure relating to the management of possessions was present in this thesis within Chapter 5, which dealt with the separation from the house, and it is anticipated that a similar theme would be present in relation to questions of storage and self-storage.

In both Marcoux's study and in relation to my interlocutors losing their mortgaged houses, movement presented particular prompt for possession organisation and management. However, this prompt is not always able to be responded to successfully, and both Marcoux and Parrot highlight the risk of not being able to successfully manage possessions. These examples correspond with an engagement with topics of storage and decluttering that has emerged across popular culture over the last few years. In the best-selling *The Life-Changing Magic of Tidying Up*, Japanese author Marie Kondo advises readers to hold all items that they are considering to keep or get rid of, and feel whether they 'spark joy' (Kondo, 2014). In this worldview, sets of possessions must be managed on an ongoing basis, and sorting and storage become a source of personal expertise and skill, consequently presents a potentially exciting intersection with storage practices. These reference points are aligned as well with new age sources of meaning that some of my interlocutors were making use of in relation to their houses, such as the use of *feng shui* and crystals in relation to the house, and equating the indebted house with a Buddhist concept of obstacles whereby difficulties have roles as teachers.

Understandings in relation to personal wellbeing scale up to larger scales, and storage has a particular potential for scaling here, over and above some of the other themes covered in this thesis. The need for storage, and the volumes involved link into ecological considerations of resources and resource management. This theme has been a particular interest for Jane Bennett, who has been keen to link incidences of individual 'over-consumption', such as hoarding or over-eating, to broader resource usage, and to anti-consumerist discourse. Yet given the themes discussed earlier (e.g. possible neglect of micro-materialities) it is of value to consider these themes from more ethnographically engaged perspectives. The successful development of a project on the topic of self-storage has the potential to input into this discussion, particularly through the establishment of links between questions of individual and ecological wellbeing.

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