## Call for contributions to a session on

## MANUFACTURING DEBT

## to be held at the

## 8th European Congress of Community Psychology York, UK 15-16 September 2011

In recent years there has been a considerable increase in levels of personal debt and over-indebtedness. Indebtedness may take several forms (such as loans, credit card debt, mortgage arrears, etc.) but regardless of form and process, it is facilitated, endorsed and imposed through the actions of finance companies in conjunction with regulatory and statutory modes of authority. Depending on how loose regulations are, the debt industry strives continuously to pull people into debt.

The increase in personal debt is not distributed uniformly in the society: It is largely concentrated in households with low incomes. The dominant discourse on indebtedness invariably assumes that individuals are free to make economic decisions and personal debt is a problem of individual financial incompetence.

It is fair to say that the contribution of psychologists to an understanding of the processes that underlie indebtedness, poverty and subjective suffering has been at best negligible and at worst toxic.

We are interested in putting together a session that would shed light on **indebtedness**, the way debt is manufactured and the ways in which psychologists can critically engage with the manufacturing of debt.

If you are interested in contributing to this session, please send a 200-word abstract to Serdar M. Değirmencioğlu via e-mail at <a href="mailto:serdardegirmencioglu@gmail.com">serdardegirmencioglu@gmail.com</a> by September 30, 2010.

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