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# Cartographies of Debt: Auto Title Loans and Spatial Inequality

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## Abstract

Despite being a decade removed from the 2008 Financial Crisis, an alarming number of Americans are turning to alternative finance service providers (AFSP) for "short term" loans. These loans typically carry triple digit interest rates and can contribute to exacerbating the financial precarity of the borrowers. This article investigates the relationship between the spatial distribution of the AFSP industry and considers the impacts of this saturated presence on the individuals who live in these neighborhoods. Using the Phoenix metropolitan area as a site of exploration, I examine where the industry has pooled and look at the descriptive characteristics of those spaces. Mapping the industry's presence provides a rich cartography of debt that breaks upon ethnic, racial, and class lines. To link the spatial dimensions of debt practices to the body I draw upon Jacques Derrida's (1994) conception of ontopology, an amalgam of ontology and topos, that stresses the co-constitutionality of space and corporeal subjectivity. I argue that the spatial production of debt provides a richer lens through which to view the uneven distribution of difference that reinforces historical inequalities.



## Keywords

Alternative finance, auto title loans, payday loans, debt, subjectivity, precarity


Carla, as I will call her, said she had no time to sit for an interview. To this day, I'm unsure of why my 20 minute encounter with her continues to haunt me. Many of the interviews I conducted in Phoenix, Arizona while I was researching alternative finance service providers (AFSP[1]) stretched well beyond two hours, and yet it is this brief encounter that always comes back to my mind. Perhaps the brevity of the meeting has simply left my imagination to fill in the details that I cannot know; perhaps, it's because I felt guilty for taking up 20 minutes of her break between the lunch and dinner shifts at an El Salvadorian eatery, knowing full well she must have had other plans for those precious minutes. And yet, she squeezed me in, the same way I imagine she squeezes in all the other tasks that fill her daily routine. For her, the few minutes we shared

[1] AFSP refers to non-traditional banking institutions that provide short-term loan opportunities, but include considerably higher fees and interest rates than traditional banks. The most common forms of AFSPs are check cashing services, pawnshops, payday loans, and automobile title loans.

were most likely forgotten during the dinner rush that marked the middle, rather than the end, of a long day. She told me that she also cleans office buildings at night with her husband, who lost his job framing houses six years prior, when the real estate market collapsed. The mornings are busy getting three children off to school and caring for her youngest. All of this is done in the blue Pontiac, which while worn, seemed to be in good working order. Incidentally, it is this car that has led to our crossing. Eighteen months earlier, irregular work and mounting bills had forced Carla to borrow approximately $1000 through an automobile title loan. She mentions she had borrowed money before, but that she had been able to repay it. This time, however, time has dragged on and her tone contained little optimism that she was approaching the end. About two months after she borrowed the money she said her family had "many problems," and that the cash went quickly. She did her best to keep up with the payments, but says she fell far behind, and kept worrying that she would wake up and the blue Pontiac, her family's lifeline to "keeping going" would be gone.

Remarkably, Carla's life is unremarkable in many ways. She is one of the estimated two million individuals who take out an automobile title loan each year to cover the expenses of daily life (Pew Research 2015). While AFSPs are often regarded as operating on the fringes of traditional finance, for millions of individuals who lack access to mainstream credit markets, these short-term, high interest loans are increasingly utilized to cover income gaps and unexpected costs associated with a range of life circumstances, such as vehicle repair, medical expenses, and job loss (Pew Research 2015; Hawkins 2012). While it is important to note the precarious life circumstances that structure these loan agreements, it is equally important to consider the subjectivities that are fashioned through a debtor-creditor relationship that rapidly compounds the financial fragility of the debtor. As will be discussed, this particular type of loan model not only requires a debtor who faces specific financial constraints, but also one who is constrained to a degree which will require the loan to be renewed and rewritten multiple times. Thus, any critical inquiry of AFSPs requires not only consideration of the mechanics of the industry, but also the specific strategies used to identify and capture this particular market of borrowers. In other words, we need to examine how this type of debtor is produced.

This essay is underwritten by Michele Foucault's (1980) assertion that any inquiry of power, in this case financial power, must begin "where it installs itself and produces real effects" (97). Thus, my study of the circuitry of alternative finance is simultaneously a study of space, specifically the spaces where these products become embedded within the visual and experiential landscape. If we indeed produce space as Henri Lefebvre (1980) insists, it is also necessary to consider the ways in which space produces us. Our role as financial subjects depends not only on access to favored financial instruments, but I will show how these instruments implicitly define spatial boundaries that procure the terms of inclusion and exclusion. In order to ground my study, I focus on the intertwined shifts in the political, financial, and physical landscapes of my hometown of Phoenix, Arizona, where changes to the legal framework required capital interests to rapidly reorganize their operational strategy. The rejection of Proposition 200

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in 2008, effectively ended payday lending in Arizona[2]; yet, what was initially perceived as a victory for the voters quickly became a testament to the adaptability and innovation of the alternative finance industry.

While title lending did operate in Arizona prior to 2010, it did so in a limited capacity[3] due to the fact that payday lending was the preferred instrument of high-interest lenders in the state. Payday lending legally operated in Arizona from April 2000 to June 2010 under a 10-year provision that allowed lenders to register as "deferred presentment companies." In 2008, voters overwhelmingly rejected an extension of this provision, and thus payday lending became illegal on July 1, 2010 when the provision expired. While this did lead some lenders to leave the state, many others took advantage of the Motor Vehicles Time Sales Disclosure Act (Ariz. Stat. 44–281 et seq.) to reorganize their operations as title lending stores. Approximately 40% of title lenders currently operating in Arizona were previously registered as payday lenders prior to July of 2010 (Fox, Griffith, and Feltner 2016: 9). While this shift in operational focus was not wholly unforeseen, the speed at which the industry adapted to circumvent the will of the voters was staggering. By the end of 2010, the industry was well prepared to not only replace the payday market, but to also expand upon it.[4] Hence, the Phoenix-market provides a fascinating site to examine how financial power responds to political changes through new spatial articulations.

My interest in the spatiality of debt stems from the changes I encountered in my own lived environment. The economic decline I saw in the community I had grown up in coincided with a dramatic reconfiguration of space. Title lending storefronts came to visually dominate nearly every major intersection; I became fascinated thinking about how such a dramatic urban change had almost innocuously crept up on my senses. This line of inquiry drew me to consider not only *how* AFSPs operate, but also *where* they choose to operate. As I moved through the city, I began to take notice of where AFSPs clustered and where they dissipated. A cartography of debt began to take shape in my mind and I sought to trace its outline more accurately.

To do this, I turned to geographical information software (GIS) to map the presence of title lenders in the greater Phoenix-metropolitan area. Sorting through the business registries of the Arizona Office of Financial Institutions, I compiled a list of 434 title lenders who were legally operating in the Phoenix-metropolitan boundaries. Mapping this data in GIS allowed me to better identify where we could find the clusters and concentrations of AFSPs across the city. Overlaying this data with demographic information extracted from the US Census Bureau provided another lens through which to consider the experience of those living within concentrated spaces of alternative debt. I follow the trajectory of Doreen Massey (2005), who recognizes space as a "product of interrelations; as constituted through interactions, from the immensity of the global to the intimately tiny" (9). She stresses the heterogeneity of space and the need to account for the particular power relations that are embedded

[2] The rejection of Proposition 200 in 2008, prohibited an extension of the provision that had allowed payday lenders to operate in Arizona. However, businesses were permitted to legally operate until July 2010 when the original provision expired (Ballotpedia.org).

[3] According to the Arizona Department of Financial Institutions, approximately 150 title lenders were registered to legally operate in Arizona in 2008. By 2016 that number had increased to approximately 650 (azdfi.gov).

[4] By mid-2015 (only five years after the "sunset" provision), there were more title lenders operating statewide than the peak number of payday lenders prior to 2010 (Fox et al., 2016).

within the social (specifically gender, and race). Thus, my spatial analytics serve as a bridge to connect the abstract workings of finance capital to the embodied experience of those who face increasingly constrained choices regarding debt living and subsistence.

Observing the ways the object of debt is built into urban space informs how discourses of financial power are grafted into social and cultural histories. Again, Phoenix provides a fascinating backdrop to consider the multiplicity of ways that space is enmeshed within the larger political economy. Indeed, space has arguably been one of the city's most valuable resources. It has been the vast amounts of cheap, arid land that drove the agricultural/ranching industry that birthed the city, and it has been that same cheap, arid land that has tenuously sustained the massive expansion of the city. Yet, throughout the numerous economic transitions experienced by the city, the cheap land (space) has been cultivated by cheap labor. As one of the four U.S. states sharing a border with Mexico, it is little surprise that Phoenix-metropolitan has one of the largest Hispanic populations in the United States; out of 4.5 million people roughly 40 percent, or 1.8 million, self-identify as Hispanic (US Census Bureau 2019). A low wage workforce has therefore, been built into the economic viability of the city as it has long relied on seasonal and migrant labor in specific sectors. This has led to new spaces, spaces of vulnerability and spaces of security, as Hispanic populations have concentrated in certain areas of the city. As will be discussed more explicitly in subsequent sections, neighborhoods with higher racial/ethnic concentrations are often underserved by traditional banks, thereby opening space for AFSPs to proliferate. Indeed, a number of AFSPs, such as Tio Rico Te Ayuda (translated as, *rich uncle will help you*), specifically cater to the needs of these populations. Phoenix, allows us to consider how the land and the people have co-constituted the space of the city and how economically vulnerable individuals negotiate their lives within these spaces.

The remainder of this essay is divided into three sections. In the first section, I provide an overview of the AFSP industry. While auto title lending is the primary focus, it is helpful to consider the industry as a whole, particularly the payday loan industry, in order to gain a fuller understanding of the industry's mechanics. The second section examines the spatial distribution of the title lending industry in the Phoenix metropolitan area. I utilize GIS software in combination with census tract data to analyze the racial and class distinctions of areas that house high densities of AFSPs. In the third section I return to the space where I encountered Carla to consider how her story, and that of many others, is tethered to a longer history of capital (dis)investment and displacement.

## THE STATE OF LENDING

Alternative Financial Service Providers is an umbrella term that encompasses a wide range of banking services that occur outside the traditional banking sector. The vast majority of individuals who use these services are typically referred to as "unbanked" or "underbanked." Approximately 9% of US households are unbanked, meaning that the head of the household does not have either a checking or savings account (Friedline, Despard, and Chowa 2015; Rhine, Greene, and Toussaint-Comeau 2006; US Senate 2002). However, when one includes the underbanked population, that is households that maintain a checking or saving account but continue to rely on AFSPs for a range of services due to access, trust, or credit limitations, this number quickly swells upward of 28% to 36%; thus, over one quarter of the US households "may be excluded from

the mainstream banking institutions at any given time" (Friedline et al. 2015: 3). Unsurprisingly, the demographics of this population reveal clear disparities in racial, gender, and income distributions. 24% of all minority families report being unbanked in comparison to only 5% of whites (Rhine et al. 2013). Likewise, the unbanked are more likely to reside in low to moderate income neighborhoods, earn less, hold fewer assets, and to be female and less educated (Caskey 1997; Rhine et al. 2013; Friedline et al. 2015). For these families, AFSPs provide an outlet for basic financial services such as check cashing, money orders, and money wire transmissions, but the sustaining profits of the industry come through small-dollar loans that rely on excessive fee structures and high interest rates: most commonly, these take the form of payday loans or auto title loans.

The modern AFSP industry developed in the 1990s around cash advance services. Lending branches would, for a fee, provide an advance loan equivalent to the amount collateralized in a customer's post-dated personal check, which the lender would defer cashing for an allotted period of time (Mann and Hawkins 2007). These services quickly evolved into the modern payday loan industry, which operates in the same manner, although many lenders now establish electronic access to the borrowers bank accounts whereby automatic payments are deducted to cover the principal of the loan and all incurred fees. Typical payday loans charge $15–$18 for every $100 borrowed. The principal plus interest must be repaid within a two-week block or the loan rolls over with interest added (and sometimes additional fees). While a $15–$18 surcharge for access to immediate funds may not initially strike one as overly excessive, the compounding of interest every two weeks yields an annual percentage rate (APR) ranging from 391%–572% (Graves and Peterson 2008). As a result, many borrowers find themselves paying off the principal three to four times over, and compounded rates can often climb upwards of 1,000% APR. The Center for Responsible Lending (CRL) reports that twelve million Americans a year find themselves indebted with triple-digit interest loans. These borrowers typically hold their debt for over six months and make an average of nine transactions per year (Burke et al. 2014).

What is perhaps most striking about the payday lending industry is the pace at which it established its presence within the urban landscape; nationally, the number of payday loan offices exploded from under 200 offices in the early 1990s to nearly 23,000 offices by the end of 2005 (Elliehausen 2009). Mirroring the business model of payday lending, the title lending industry has followed a similar trajectory of rapid expansion since the late 1990s. Over 8000 stores now operate across 25 states, and service over two million individuals a year (Pew Research 2015). The Center for Responsible Lending (CRL) estimates that borrowers annually take out $1.6 billion in loans and spend $3.6 billion each year in interest and fees (Fox et al. 2013). Loans are typically made at $25–$40 interest per $100 borrowed and are paid or renewed every 30 days (compared to the two-week interest period associated with payday loans). Thus, while the APR tends to be somewhat lower (a mere 300%) than payday loans, the principal is typically much higher, often making it more difficult to repay. Title loans are structured so that individuals repay the principal borrowed in a lump sum payment at the end of the 30-day loan period. If the borrower is unable to produce the payment in full, the loan is renewed, or rolled-over, with additional fees tacked on. In court documents, John Robinson, the President of TitleMax, the largest auto title loan company in the United States, laid out the profit model of the industry in very specific terms:

> Customer Loans are typically renewed at the end of each month and thereby generate significant additional interest payments beyond the face value of the Prepetition Receivables. The average thirty (30) day loan is typically renewed approximately eight (8) times, providing significant additional interest payments. (TitleMax Holdings 2009: 13)

Within the industry this consistent renewal process is referred to as loan churn because an initial loan is *churned* over and over again to the benefit of the lender who simply collects additional fees and interest. The total amount of wealth that is extracted from the financially vulnerable communities is staggering. Consider that in 2014, in Texas alone, the total dollar amount of loan extensions on single payment title loans was $368,072,229; additionally, these extensions were then refinanced (churned) extracting another $1,036,294,334 (Credit Access Business 2015). In total, the Center for Responsible Lending estimates that $3.8 billion dollars in annual fees are taken out of communities to finance this type of debt (Standaert and Davis 2017). Thus, it is not only the astronomically onerous interest rates that make the AFSP industry predatory, it is the degree to which the profitability of the industry is directly linked to an expectation of non-payment. The fact that loan churn effectively serves as the primary profit model for the industry reveals the extent to which the viability of the industry is contingent upon the inability of customers to pay off their loans[5]. In this way, the financial precarity of the target clientele is effectively weaponized and turned against them. Hence, what becomes very apparent is that AFSPs are a very specific conduit within the circuitry of finance capital. Title loan stores market specific products strategically designed to capitalize on an individual's exclusion from mainstream credit markets, and the financial precarity that coincides with such condition.

There is no perfect archetype of the AFSP customer or title loan borrower. However, it also must be noted that the vast majority of individuals who enter into these types of loans do so because of income constraints and/or the lack of access to other forms of capital. 75% of title loan borrowers earn less than $50,000 a year, and 54% earn less than $30,000[6] (Pew Research 2015). Because borrowers typically come from lower income households, they are rarely able to pay off the principal within 30 days. The Pew Research Center, which conducted the first nationally representative phone survey of title loan borrowers in 2015, found that the typical $250 fee per $1000 borrowed far exceed individuals' ability to repay the loan. The average borrower renews their loan eight times and pays approximately $2,000 interest on every $1,000 borrowed[7] (Fox et al. 2013). Even when the loan is eventually paid off, nearly 50% of borrowers state that they are unable to repay the loan without receiving a cash infusion from some outside source; this includes taking out a second title loan, pawning or selling personal items, or borrowing from family or friends (Pew Research 2015).

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[5] While I was unable to find any studies that calculated the volume of loan churn within the title loan industry as a whole, three studies conducted on payday loans show that loan churn accounts for over 75% of the total volume of loans (Parrish and King 2009; Montezemolo 2013; Burke et al. 2014).

[6] Other studies have found these numbers to be even higher, for example an analysis of payday and title lending in Illinois showed that 90% of customers earned less than $50,000 per year, and nearly 75% earned less than $30,000 (Cowan et al. 2015). In New Mexico, regulators found that the average title loan borrower earned less than $25,000 (Montezemolo 2013).

[7] Due to the fact that there is no national database, tracking alternative loan products these numbers can be difficult to quantify. Pew Research (2015) approximates that the average borrower spends $1,200 annually on a $1000 loan This amounts to roughly $3 billion dollars a year in interest and fee payments.

Despite the insistence of the AFSP industry that they are providing a necessary safety net for families that need emergency relief from unexpected economic hardships, a closer inspection of the strategies and tactics of the industry reveal that the intent of these loans is to construct and reinforce a subjectivity which ensures participation in, and the proliferation of, a debt-credit system that requires debt to subsist. The tenuousness reality where debt becomes the means through which the basic requirements of life are purchased undergirds what Andrew Ross (2015) refers to as a *creditocracy*. He elaborates:

> [f]or the working poor, this kind of compulsory indebtedness is a very familiar arrangement, and has long outlived its classic expression under feudalism, indenture, and slavery. Each of these systems of debt bondage were followed by kindred successors—sharecropping, company scrip, loan sharking—and their legacy is alive and well today on the subprime landscape of fringe finance, where "poverty banks" operate in every other storefront on Loan Alley (P. 11–12).

What Ross aptly points out is that the asymmetrical power relationship endemic to the debtor-or-creditor relation is by no means new; it has found numerous expressions throughout history. The creative marvel of capitalism has always been the ability of capitalists to adapt to economic and political changes in order to keep money moving, and part of this has involved creating new systems and new instruments of debt. Yet, to say that the use of debt as a financial weapon is nothing new does not mean that it is not being used in new ways. The importance of examining how fringe finance is operating today is that it reveals the depth to which debt has become a normalized component of daily living. As Ross points out, 77% of U.S. households identify as being in serious debt (2015: 12). The debtor class no longer defines the most marginal nor the destitute; rather, it is descriptive of the majority. And yet, the terms of debt and the instruments of debt are not distributed evenly across the populous. Debt is still used to mark social and bodily difference, but it does so in new ways, and, as I will show in the following section, it also does so in different spaces.

## DEBT'S CARTOGRAPHY

Jacques Derrida (1994) uses the term *ontopology*, an amalgam of ontology and topos, to refer to our condition of being that is inextricably linked to our exteriority. It is crucial to note that Derrida is not locating a specific form of social or economic subject, but rather a fluid subjectivity whose ontological value is situated in, and shaped through, its locational presence. Such framing directs us to a deeper consideration of how physical space is interminably mapped onto our being. Ontopology provides a way for us to think of the intersection of lived vulnerability and space that extends beyond the labor we produce. I am reminded of Elizabeth Povinelli's (2006; 2011) notion of enfleshment to speak of the manners through which we become embedded in the sociality of space to the point where the vulnerabilities of others become constituent components of our own being. In this way, our topos not only speaks to the built environment we live within, but also to the networks of social and money capital that cross our bodies. Recognizing title lenders as conduits of capital circulation and debt distribution, the topographic presence of these lenders can be seen as a cartography of debt. It is a mapping of debt's pathways, and of the social differentiations utilized by lenders to locate profit opportunities.

To better understand the subjectivity that is produced through high-interest debt, it is then useful to gain a deeper understanding of debt's

spatial dimensions. To do this, I began by mapping the presence of all title lenders in the greater Phoenix-metropolitan area. By sorting through the business registry of the Arizona Department of Financial Institutions, I identified 434 businesses operating as registered automobile title lenders. I geocoded this data into ArcGIS software to produce an outlay of these stores across the Phoenix valley[8], and overlaid the data with median household income data from 2012–2016 American Community Survey (ACS) (see Figure 1). Breaking the median household income data into quintiles provides clear distinctions between areas of higher and lower annual earnings.

A general survey of the data immediately reveals the intensity with which title lenders cluster in, and follow the paths of, lower income neighborhoods across the metropolitan area. While it is possible to identify some title loan stores in darker hued (higher income) sections of the city, these seem to exist as outliers that would be expected within a large data set. We also note that there are clusters of title shops with similar intensity in the three lowest income quintiles. Thus, we see that title lenders are distributed fairly evenly across lower income neighborhoods. This should not surprise us as title loan shops clearly target the working poor rather than the extreme

8 Due to the tendency of title loan stores to cluster at major intersections, the geocoded markers often overlap with one another and cannot be individually distinguished at this scale. Therefore, each visible black dot can represent multiple title loan stores.

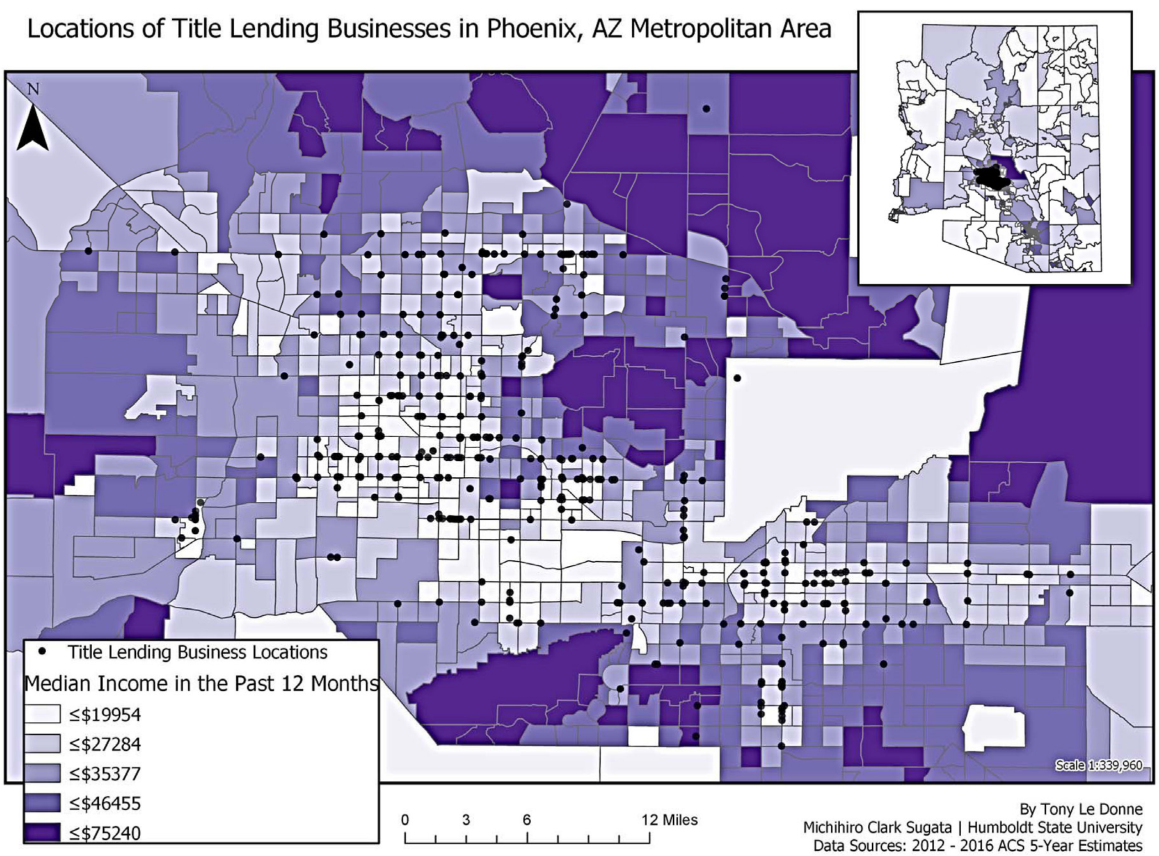


**Figure 1.** Locations of Title Lending Businesses in Phoenix, AZ Metropolitan Area.

destitute. Thus working families making approximately \$20,000–\$35,000 a year serve as the predominant customer base.

A physical count of the title shops reveals that only 8 stores (2%) are located within or directly on the border of census tracts that are in the highest income quintile (those making over \$75,000 per year). Another 79 stores (18%) lie directly in or on the boundary of the census tracts where the annual income is above \$46,455. In total, only 20% of all title shops across the Phoenix-metro area are located in or on the boundaries of neighborhoods with a median income above \$46,455. A key advantage of this perspective is that it allows us to not only locate spaces of clustering, but also places of absence. While lower income areas contain upwards of 8–12 stores wholly within their boundaries, only one tract from the upper two quintiles contains more than one title store fully within its boundaries. This is true even of tracts that are bordered by lower income tracts that are heavily populated with title stores.

Yet, if ontopology is about the enfleshed experience of spatial vulnerability then we must take notice of the flesh itself. While the spatial clustering of high-interest debt in low-income neighborhoods tell us something important about the mechanics of the industry and the production of indebted space, there is more to be said about the bodies that inhabit these spaces. Using the same data, I chose to take a closer look at the racial demographics of these spaces to interrogate

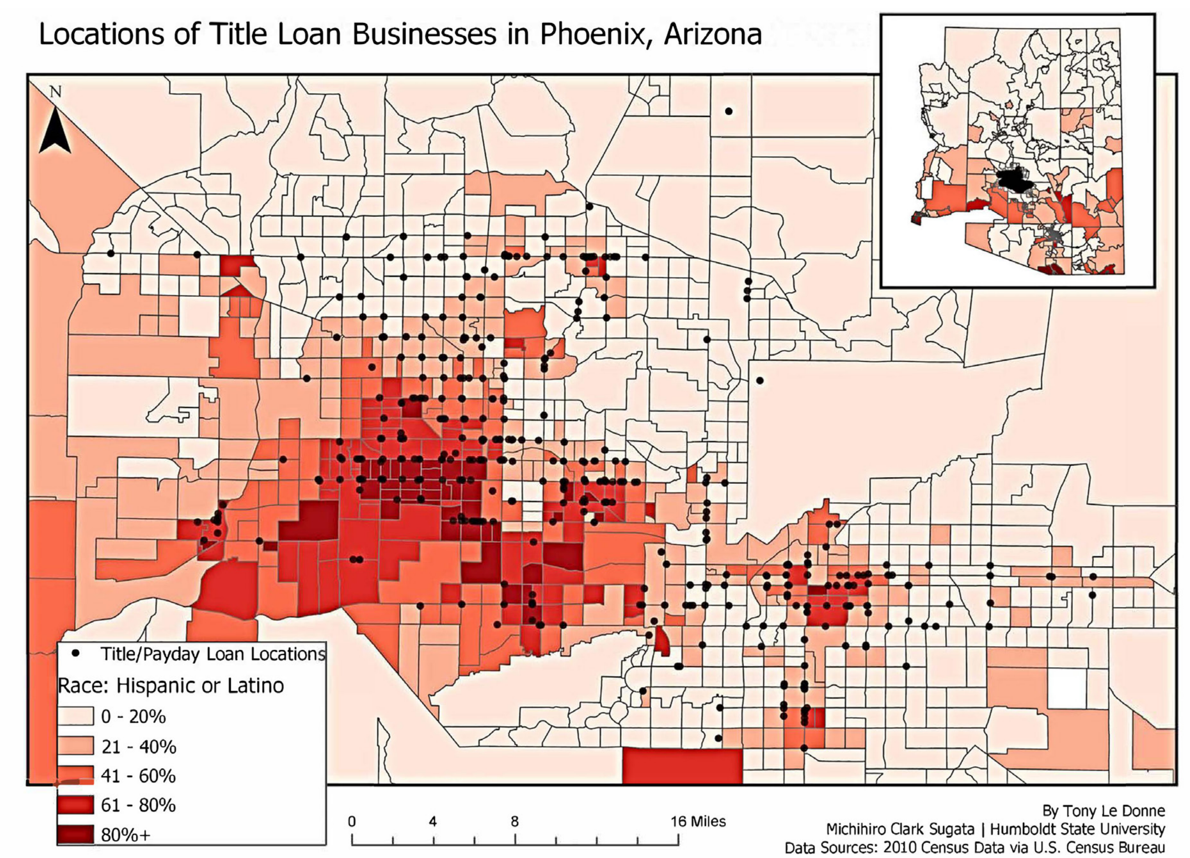


**Figure 2.** Locations of Title Loan Business in Phoenix, Arizona.

the degree to which the clustering of debt mapped onto Hispanic and Latinx[9] bodies. Due to its proximity to the southern US-Mexico border, Phoenix is home to a vast number of individuals with Hispanic and/or Latinx roots. In fact, 42.5% of those living in the fifth largest city in the US identify as Hispanic and/or Latinx, making this group the largest minority population in the city by a wide margin (US Census Bureau 2019).

Figure 2, depicts the concentration of Hispanic and Latinx communities across the valley in conjunction with the presence of title lenders. Similar to our findings regarding annual income, the map allows us to clearly see the demographic divisions that define the spaces where title lenders choose to operate. Here, the darker color hue corresponds to an increase in the percentage of residents who identify as Hispanic or Latinx, and it is within these spaces where we find the tightest clustering of title lenders across the city. Focusing on the central portion of the map, where the highest number of title lenders is concentrated, one can noticeably see how quickly the number of title loan shops begins to thin out as we move north into less Hispanic populated areas. Likewise, on the eastern side of the city we can see a clear "lightening" of space where title lenders are less prominent. While some title lenders can still be found in less-Hispanic neighborhoods, the heavy clustering of stores in Brown-bodied neighborhoods is unmistakable.[10]

I was struck by how cleanly the presence of title lending stores mapped onto the racial and class divisions sewed into the landscape. Identify nearly any section of map where high and low-income tracts, or Hispanic and non-Hispanic tracts collide, and a spatial pattern repeats itself. It is as if each mile away from the cluster of debt represents an added rung on the social ladder. As one moves away from these spaces, income climbs and skin color lightens. It is as if these places of debt hold their own gravity, but unlike the gravity of nature, the force of attraction is not equally applied to all bodies. While some bodies pass through effortlessly on their daily commutes, other bodies like Carla's become tethered to the space.

## MARYVALE AND THE DISTRIBUTION OF DIFFERENCE

Maryvale—the space where I met Carla—is not a city, but rather a district of the city of Phoenix that spans across 32 square miles and six zip codes. However, when locals talk about Maryvale they are referring to a much more condensed tract of land, the heart of which stretches along Indian School Road from 43rd to 83 Avenue. The area took its name from the wife of famed city developer John F. Long, who sought to recreate, but also improve on the Levittown model of planned communities that had been widely successful in the Northeastern United States.[11] Inspired by Bill

[9] In my discussion, I choose to use the gender neutral term "Latinx" to refer to individuals whose racial/ethnic identity stems from Latin America. However, the term "Latino" is utilized in Figure 2 in order to remain consistent with the categorical labels utilized by the 5 year, American Community Survey.

[10] Studies that focus on the spatial distributions of high-interest loans have revealed that the AFSPs are indeed most commonly located in low-income neighborhoods, with high concentrations of racial and ethnic minorities (Apgar and Herbert 2006; Burkey and Simkins 2004; Cover, Spring, and Kleit 2011; Graves 2003; Fox, Griffith, and Feltner 2016; Gallmeyer and Roberts 2008; Martin and Longa 2012; Smith, Smith, and Wackes 2008; Sugata 2015).

[11] Levittown was a series of planned communities constructed by the firm Levitt and Sons. The eldest son, William "Bill" Levitt, served in the Navy during WWII and believed that the demand for housing during the postwar boom could best be met through sprawling planned communities of low-cost, mass produced homes. The communities were wildly successful and soon became the symbol of an emerging white middle class. However, by the mid 1950s Levittown also came to represent the clear disparity between white and black America in the postwar years as well as the discriminatory housing practices that resisted desegregation.

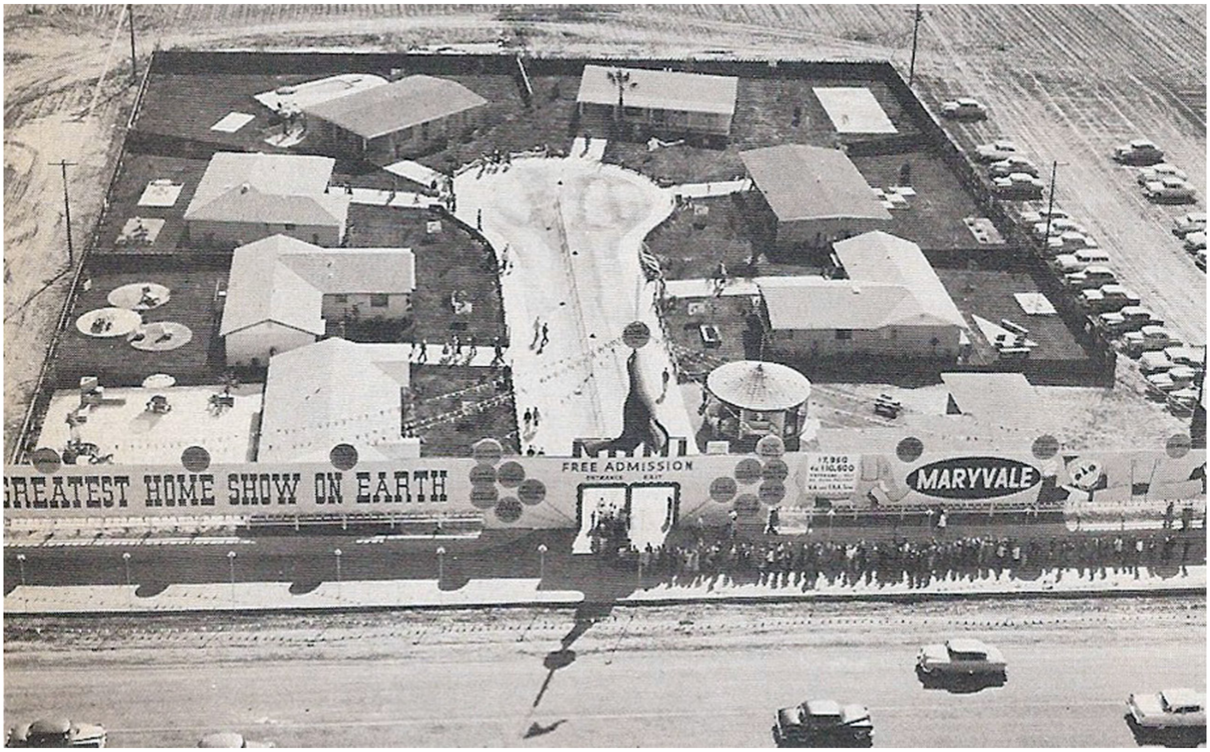


**Figure 3.** John F. Long's "Funset Strip" model homes in Maryvale, mid-1950s.

Levitt's idea to mass produce homes though efficient design, Long developed the single-story, ranch-style home that would become a hallmark of Phoenix neighborhoods. However, rather than constructing homes in a grid like fashion, Long designed curvilinear streets with cul-de-sacs for a more aesthetic appeal (see Figure 3); he used high walls and large trees to create privacy and serenity. The homes came with new electric kitchens, large lawns, and many had swimming pools. As a member of the Phoenix City Council, Long ensured that other developments such as shopping centers, schools, and parks all complimented the living space of the community. As promoted, Maryvale represented the future for many families seeking to cash in on the boom that Phoenix was undergoing.

Yet, in many ways the success of Maryvale would lay the groundwork for its own demise. The emphasis on speed and efficiency resulted in a monochrome template of homes built with cheap materials. As planned communities continued to spread across the valley, wealthier residents would often leave for the newest style of tract housing. The processes of Maryvale's gentrification worked in tandem with a series of other spatial changes that moved money and bodies to new places. The desire of the political and business elites of Phoenix in the 1980s to serve as a hub for national and international travel resulted in a mass expansion of Sky Harbor airport that subsequently destroyed many of the older Hispanic neighborhoods in the downtown area (Talton 2015). These residents pushed outwards with many settling in the Maryvale area. Subsequently, this drove the original white population out to newer planned communities that had ironically been modeled on the initial success of Maryvale. Migratory patterns of Mexican seasonal workers and those who sought permanent settlement, documented


**Figure 4.** (Source: Google Maps)

or otherwise, steadily increased throughout the 1980s and accelerated after the passing of the North American Free Trade Agreement (NAFTA) in 1994 (Gibson and Lennon 1999; Laubey 2008; Sears 2014). As corporate and investment capital pushed south, the bodies pushed north. The fluctuating demand for cheap labor intermixed with the anti-immigrant fervor that has marked post 9/11 society has led to a particularly complicated scenario for the intergenerational families that have anchored themselves in areas such as Maryvale. These histories are embedded in, and retold through a landscape that is so clearly demarcated along difference.

By the time Carla and my paths crossed in a crude parking lot, any visual marker of Maryvale's past glory had long faded from view. The average detached home was valued at only $83,000 compared to $230,000 for Phoenix as a whole (city-data.com 2016). The green lawns that once so invitingly defined the property lines of the American Dream had succumbed to the heat of the desert and now lay scorched and barren. Stagnate home values meant that it was nearly impossible to build asset wealth, thereby applying downward pressure on the local economy as a whole. A community that is largely Hispanic, where 32.5% of the residents are foreign born, has replaced the once nearly all white population (city-data.com 2016). At $36,927, the median household income is roughly 20% below that of Phoenix, meaning that the vast majority of income goes directly to paying for life essentials with very little left over for savings or emergency (city-data.com 2016). The financial stability that allowed John P. Long to sell homes with as little as $300 down has given way to fragility where permanent housing is a tenuous venture. When I met Carla in 2016, the country was nearly a decade beyond the 2007 housing crisis, yet of the 409 homes listed for sale in the Maryvale district, 40% (164) were in foreclosure (zillow.com 2016). Clearly, some spaces shake off the dust of crisis more quickly than others.

Despite the fact that the density of title lenders in Maryvale are not as concentrated as some

other locations, their presence can still feel suffocating. There is a consistent spread of shops down both major drags of the district (Indian School Rd. and Thomas Ave), and each intersection is dominated by the visual presence of this easy-to-purchase debt. Figure 4, shows an aerial view of Maryvale today.

The shown intersection lies directly across the street from the Maryvale Village, which was once a sprawling complex of shopping centers, markets, and homes that rested at the very center of John F Long's visionary plan. Today the space is filled with a mixture of small retail outlets, office space, and fast food restaurants. The surrounding streets reflect the weathered reality of Maryvale's present. Storefronts, such as CheckSmart and LoanMax, make use of vacated space to sell quick cash and other products to cope with the stress of being financially vulnerable. Within the four square miles that really hold the heart of the area, there are 24 title loan shops, meaning that every square mile an individual travels he/she is presented with an average of six opportunities to temporarily alleviate their financial struggles. Debt is a commodity to be sold and, as they say, location is everything.

From a business perspective, Maryvale represents a near perfect market to peddle debt. Residents, like Carla, are not destitute, rather they would seem to typify the working poor. Moreover, Maryvale's distance away from the city center means that private automobiles are the primary means for transportation: households average 2 cars a piece (on par with the Phoenix average) meaning there are plenty of assets to be wagered on (city-data.com 2016). Watching the human traffic that files in and out of title lenders and check cashers every evening between 4:30–6:30 one begins to see patterns in the people. The men typically arrive still carrying the manual labor they have sold. The women wear plain clothes, many with aprons, as they are finishing up or going into an evening shift. Both observations are supported by the demographic data which show low participation rates in management employment and greater than expected rates in manual labor jobs.[12] What I am struck by is the motion—the flow of bodies, the circulation of money, the transfer of wealth—all of which exemplifies Maryvale. Week to week, I see the same faces. I recognize the same company logos for pool repair, landscaping, and concrete work. I can't help think that this combination of human productivity and financial vulnerability so perfectly meets the needs of a capitalist system of accumulation that normalizes precarity as profit opportunity. I am both overwhelmed and captivated by it all. In Maryvale, I just watch.

## CONCLUSION

The space of Maryvale brings me back to ontopological considerations and the vulnerabilities that are built into the landscape. My affinity for the term ontopology is derived not only from what is conceptually included in the term, but also from what it resists. A common approach to the study of space is to draw clear distinctions between varied categories of space, such as absolute space, relative space, and relational space. And while I recognize the value of these conceptual breaks, the understanding of such space often remains flat and homogenous within each designated category. Thinking of debt as an embodied experience that happens

[12] In Phoenix, approximately 10% of male workers and 8% of female workers are employed in management positions; in Maryvale, the respective percentages are 3.2% and 2.9%. Conversely, just over 10% of male workers in Phoenix are employed in construction, extraction and maintenance occupations; in Maryvale, over 23% of males work in these industries (City Data 2016).

*through* space and not simply *in* space changes the way we approach questions of both debt and the body. If our lived vulnerability is heightened through financial processes that direct our bodies through varied conduits of capital's circuitry, then space cannot be seen as a neutral variable. Rather space shapes us; it produces the indebted subject. The suffocating presence of two or three title lending shops on every intersection, the prominent advertisement of quick and easy cash on billboards down city streets, the integration of small banking services within loan companies, and the absence of traditional banks, all shape the inner-subjective condition of those who breathe that air. Because of the body, space is not so clean.

Understanding space to be intimately tied to the bodies that produce it, we find that the cartography of debt extends beyond the physical presence of title lenders. The clusters and gaps merely point to the normalized distribution of difference across space or what Katherine McKittrick refers to as the "material spatialization of difference" (2006: xvi). A closer inspection of the land reveals the social hierarchies that are reinforced through histories of capital movement and the mechanics of debt finance. Again, Massey (2005) helps us understand how the capacity of space to produce "us" lies in the very fact that social life and social landscapes are sedimented onto and into each other; thus, there can be no clear distinction between whom we are and the places in which we are embedded. As such the geographical histories of space and place become important to the telling of our own ontopologies. This is what I unearthed in Maryvale. I sensed the lived history of space that was gone and still present. I stumbled upon the multiple histories being told all at once: the stories of cheap space and white development intertwined with brown migration and expensive debt. All of this is woven into the landscape that is animated by quick encounters in lonely parking lots standing next to blue Pontiacs.

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