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Christian Kullberg, Pernilla Liedgren & Peter Jansson

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I’m just a soul whose intentions are good – narratives in applications for debt reconstruction in Sweden

Jag är bara en själ vars avsikter är goda – Berättelser i ansökningar om skuldsanering i Sverige

Christian Kullberg a, Pernilla Liedgren a and Peter Jansson b

aSchool of Health, Care and Social Welfare, Mälardalen University, Eskilstuna, Sweden; bSchool of Education, Health and Social Studies, Dalarna University, Falun, Sweden

ABSTRACT

The aim of the present study is to deepen the understanding of over-indebted persons’ ways of describing the causes of their debts and the part they and others played in the emergence of the problematic situation, in their written communications with public authorities with influence over the debt-reconstruction process. The method was a qualitative multiple-case-study design with a purposive, cross-sectional sample consisting of personal letters attached to debt reconstruction applications submitted to the Swedish Enforcement Agency. The results reveal three main ways that applicants present their cases: Attributing responsibility to oneself, Avoiding the question of responsibility, and Attributing responsibility to others. The authors suggest that the results can be used in social work to help over-indebted people to understand and present their problems in a way that restores their vulnerable identity and allows them to counteract interpretations of them as having acted irresponsibly regarding their finances.

KEYWORDS

Over-indebtedness; debt reconstruction process; self-presentations; social work; attribution of responsibility

ABSTRAKT


INTRODUCTION

Over-indebtedness is a substantial problem in European countries and the rest of the world. It involves huge monetary and psychological costs, for instance in the form of loss of production...
and health and social problems (European Commission, 2008). Over-indebted people are often stigmatised and labelled as unreliable, wasteful, and ignorant (cf. Spicker, 1984). Such labelling eventually leads to shame and negative self-labelling (Hayes, 2000). In an attempt to avoid feeling shame and having ‘character stigma’ (Goffman, 1986) imposed on them, over-indebted persons seek to present themselves as having acted responsibly in relation to prevailing laws and norms (Larsson & Jacobsson, 2012; Liedgren & Kullberg, 2020). This can be done by presenting accounts that excuse or justify previous actions (see, e.g. Larsson & Jacobsson, 2012) or by using ‘counter-narratives’ (Lindemann Nelson, 2001; Liedgren & Kullberg, 2020) that neutralise such negative perceptions.

Knowledge about over-indebted clients’ presentations gives social workers insight into their financial and credit behaviour, as well as their self-understanding. Such knowledge can be useful when working to improve clients’ financial and credit skills (see, e.g. Birkenmaier & Curley, 2009), helping them to build self-esteem, counter anxiety and reduce feelings of hopelessness, and assisting them with formulating counter-arguments against widespread prejudices about over-indebtedness (see, e.g. Liedgren et al., 2022).

The aim of the present study is to deepen the understanding of over-indebted persons’ ways of describing the causes of the origin of their debts and the part they and others played in the emergence of the problematic situation, in their written communications with public authorities with influence over the debt reconstruction process.

**Theoretical point of departure**

A contextual constructivist, social psychological and interactionist (see, e.g. Berger & Luckmann, 1966; Goffman, 1986) point of departure has guided the analysis. Our basic assumption is that the way facts about events and conditions are reported plays an important role in determining what is considered to be the ‘truth.’ This is because social life is constituted by constant negotiation of what should be considered an accurate description of our social world. A universal phenomenon in such negotiations is people’s use of impression management to pass as normal or non-deviant (see, e.g. Goffman, 1959). Consequently the focus of the current study is to explore in what manner the research subjects manage their precarious situation and try to pass as non-blameworthy help-seekers. This focus is influenced by Sykes and Matza’s (1957) theory of neutralising strategies, which explains how people use excuses and justifications in an attempt to avoid guilt and shame and expected negative sanctions, when it has been shown that there is a lack of consistency between their actions and others’ expectations. Techniques for achieving this can be expected to vary depending on the context at hand. Sykes and Matza’s (1957) classical neutralisation theory is used, as there is reason to expect over-indebted people applying for debt reconstruction to adapt their discourse to conventional standards of reasoning concerning the difference between having caused, or not having caused, the debt problems. Neutralisation theory has been used in a number of different research areas (see e.g. Maruna & Copes, 2005), but predominantly within criminology. Sykes and Matza (1957) suggest that five neutralisation techniques – denial of responsibility, denial of injury, denial of the victim, condemnation of condemners, and appeal to higher loyalties – are used to bridge the gap between how one’s actions are perceived by oneself and others, and to ‘neutralize’ others’ opinions about one’s alleged acts of deviance.

**Previous research**

Social work research on over-indebtedness is quite scarce (Krumer-Nevo et al., 2017). However, within the field of social work, and particularly in the Nordic context, a considerable number of studies have focused on the how clients in need of income support, predominantly in talk but also in text, are transformed into clients with institutionally legitimate financial problems (see, e.g.
However, this research has not applied a narrative approach to applicants’ self-presentations, nor has it focused on over-indebtedness.

International research on over-indebtedness is fragmented and covers such areas as comparative consumer bankruptcy law (see, e.g. Niemi-Kiesiläinen, 1999), causes and consequences of over-indebtedness (see, e.g. Poppe, 2008), the interplay between structural and individual causes of over-indebtedness (see, e.g. Coco, 2014), gender dynamics that precede and affect over-indebtedness (see, e.g. Callegari et al., 2020) and debt-advice/consultation work (see, e.g. Andelic et al., 2019; Callegari et al., 2020).

Research on the joint construction of clients’ financial problems by help-seekers and helpers in conversation typically shows that both parties navigate the conversations in a way that allows the clients to describe their situation and degree of responsibility for the financial problems without while avoiding stigmatisation (see, e.g. Andelic et al., 2019). However, research on over-indebted applicants’ attempts to present themselves and their situation shows that self-stigmatisation/self-blaming is present in such descriptions, even though such studies are quite scarce (see, e.g. Hayes, 2000).

Three studies concerning self-presentations in applications for debt reconstruction (all from Sweden) are available. Larsson and Jacobsson (2012) highlight accounts given in applications for debt reconstruction in Sweden. In their analysis, they use Fritsche’s (2002) ‘meta-taxonomy’ to study how different types of accounts are used in ‘episodes’ of social interaction. The results show that the most common narratives and accounts are justifications and excuses referring to external causes of their problems, such as illness, addiction, unemployment, divorce or the actions of other people. The results also show that the applications contain concessions of wrongdoing, promises of improvement, and appeals for debt reconstruction. Liedgren and Kullberg (2020) find that applications for debt reconstruction can be divided into three different types of narratives describing the applicants’ own agency in regard to the incurring of the debts. Applicants using the first type, negotiating, communicate personal agency in relation to their financial troubles. Those using reimbursement-claiming depict themselves as having agency in all aspects of life except their own financial situation. Applicants using the third type, confessing, claim not to have agency in any area of life. Liedgren et al. (2022) further analyze these narrative types in relation to master narratives in society about indebted individuals, using the concept of counter-narratives (Lindemann Nelson, 2001). The results show that the two narrative types negotiating and reimbursement-claiming have the greatest potential to function as counter-narratives and bring about narrative repair, while the third type, confessing, is not likely to succeed.

**Methods**

This study has a qualitative multiple-case-study design and uses a purposive, cross-sectional sample consisting of personal letters attached to applications for debt reconstruction submitted to the Swedish Enforcement Agency (SEA).

**Population and sample**

The sample was made by selecting all applications (218) to SEA during one randomly chosen week in 2015 (2–8 February). Inclusion criteria were that the narrative should be contained in a personal letter written by the applicant and not by a legal guardian or trustee. Based on these criteria, 149 of the original 218 applications were excluded, as they did not include a personal letter. This means that a letter was attached in over a third (32%) of the cases. Eight of the letters were excluded because they were written by guardians or trustees. Five were excluded because the applicant was deceased. Of the 56 remaining applicants, sixteen (12 women and four men) declined to participate in the study. As there was uncertainty about the authorship of four of the remaining letters, they
were omitted. Consequently, the analysis was based on the remaining 36 letters, of which 27 were written by women, and nine by men.

This study has been delayed because of a large workload and other studies of over-indebtedness that have been given priority. In our view, however, even though the empirical material dates back to 2015, no important changes have taken place in Swedish society or at the SEA that affect the conditions for the studied topic.

**The personal letter**

There is no formal requirement to attach a personal letter to an application for debt reconstruction in Sweden. However, research confirms that letters are used by applicants to give a more complete account of their case than what space allows on the application form (see, e.g. Larsson & Jacobsson, 2013). On the form, applicants are asked to answer three questions that directly link to formulations in the Swedish Debt Reconstruction Act (Regeringen, 1994, p. 675), and they also typically choose to discuss these questions in their letters. The questions are: 1. *When was the applicant no longer able to pay his/her debts and why was this not possible?* 2. *What has the applicant done to resolve his/her economic situation and pay the debts?* and 3. *What other circumstances does the applicant consider relevant for the SEA’s evaluation of the application for debt reconstruction?*

**The discourse-oriented narrative analysis**

In the analysis, a qualitative, discourse-oriented narrative approach is used (cf. Riessman, 2002, 2005). An important starting point for the analysis has been that the personal letters should be understood as narratives with a ‘performative’ function, in which applicants make use of the opportunity to have their ‘voices’ heard and to manage their appearance in an advantageous way (cf. Goffman, 1959; Langellier & Peterson, 2004). Another has been that the discourse conveyed in the personal letters reflects *patterns of utterances* (cf. Winther Jørgensen & Phillips, 2002) that are a result of the applicants’ attempts to frame their case in a way that matches what they believe are the expectations an application must fulfill to be approved within the *professional discourse* of debt reconstruction. The analysis has focused on the applicants’ explanations of the *circumstances of becoming over-indebted* and references to their own and others’ actions in relation to the economic problems that have arisen or the personal problems which have led to their failed financial situation. In doing this, the analysis has focused on specific ways the applicants ‘make [their] story persuasive’ (cf. Riessman, 2005, p. 3). The research has concentrated on two overarching tools, suggested by Fairclough (1992), for performing critical discourse analysis. These are: (1) *Identity*, which concerns if and how the applicant’s and others’ identities are constructed; and (2) *Transitivity and modality*, regarding if and in what way circumstances and events are connected to the applicant’s and others’ actions or lack of actions.

**The analysis process**

An initial phase of the analysis consisted of searching, marking and counting sections of text and coding and categorising passages and sentences in which the applicants have written about and made connections between *personal problems, economic problems* and their own and others’ connection to these problems.

A second phase consisted of developing codes related to the question of how the applicants balance mentioning their personal economic problems with connecting or avoiding connecting these problems to their own person. This led to the discerning of three distinct ways of handling the actors’ agency in relation to the problems mentioned: admitting one’s own responsibility, giving the problem its own agency, and attributing responsibility to others.

A third phase consisted of scrutinising in more detail how different devices concerning grammar and content were used when connecting or avoiding connecting the actor’s agency with the
mentioned problems. This phase also included investigating the potential implications that different ways of portraying the actors have for understanding the identity of the applicant and other subjects mentioned. This led to the sub-themes bolstering one’s moral worthiness (when admitting one’s own responsibility) and referring to problems as plain facts (when giving the problem its own agency). It should be noted that the subcategories that emerged are dynamic, and some of them can, at least to some extent, be argued to have multiple functions. Such is the case, for example, with ‘bolstering one’s moral worthiness,’ which can potentially also indicate that the applicant indirectly engages in ‘attribution of responsibility to others.’

The analysis procedure can be characterised as a hybrid consisting of three separate approaches (cf. Crabtree & Miller, 1992). Firstly, an open ended and inductive coding was conducted. This was not based on any clear template or pattern apart from the intention to search for linguistic devices used by applicants to balance between admitting their personal economic problems and avoiding personal blame. Secondly, the inspiration for the coding was sought in theoretical preconceptions from the broader socio-political context and prior research. Thirdly, a quantification of the data was done in order to provide evidence or indications of any potential ‘importance’ of the findings.

Validity, reliability and ethics

To enhance the validity and reliability of the study, two of Cresswell and Miller’s (2000) suggested strategies were used. The first consisted of peer reviewing as an external check of the research process. Colleagues have reviewed the methodological approach and analytical instruments at seminars held during the course of the research. The second was the use of triangulation during the interpretation process. This involved the first and second author independently analyzing the data and then comparing it with the separate analysis in order to arrive at agreement. The findings were then compared, discussed, and further refined.

Ethical consideration

The study conforms to the ethical standards for social science research in Sweden and was approved by the Ethical Review Board in Sweden (diary numbers 2015/211 and 2015/211/1).

There is always a risk that focusing on individual data, as this study does, may reinforce social norms that label over-indebted people as responsible for their predicament rather than recognising structural factors that cause the debt problems. Our intention with the study is the opposite, however, namely to highlight the vulnerability of indebted persons and especially the dilemma that applicants for debt restructuring face. They have to construct themselves as responsible citizens, but at the same time they are expected to explain how, as individuals, they ended up in their present situation (rather than referring to structural factors underlying their vulnerability).

Results

Table 1 shows that the analysis leads to three main categories of ways of handling the involved parties’ agency in relation to the problems mentioned. These are Attributing responsibility to oneself, Avoiding the question of responsibility, and Attributing responsibility to others. Attributing responsibility to oneself concerns passages where the letter writers make reference to their own actions in explaining how their debt problem arose. A tentative overall assessment of this category is that, in most such cases, the applicants present themselves as morally worthy persons, for instance by mentioning actions they took that reflect positively on them, or by omitting to make a connection between themselves and the problems. Avoiding the question of responsibility includes instances where the applicant does not ascribe responsibility for the debt problems to anyone, either others or her/himself. Our tentative overall assessment of this category is that the vast majority of
statements in this category that the applicants make present the applicants as victims of circumstances. In previous research on narrative accounts, this is referred to as *accidents* (Fritsche, 2002; Maruna & Copes, 2005; Scott & Lyman, 1968). The third and final category, attributing responsibility to others, includes instances where the applicant explains the situation by blaming someone else’s actions or failure to act. Our tentative overall assessment of this category is that the applicant presents her/himself as a victim of the actions of others.

The debt reconstruction act states that the circumstances of the origin of the debts should be taken into consideration when deciding whether to grant debt reconstruction, and having caused the debt through one’s own negligence is a reason for not receiving help (Regeringen, 1994, pp. 99–102). Table 1 shows that describing oneself as responsible for the origin of the debt is relatively uncommon (mean 1–4 instances per letter). The table also shows that applicants avoid mentioning the question of the origin of the debts more often, on average 2.5 instances per letter. The least common feature is attributing responsibility to others (mean 0.9 instances per letter).

Table 1 also shows (see third row) that the applicants have been found to use a number of different linguistic devices to depict the circumstances in the three categories presented. The remainder of the results section is devoted to presenting the linguistic devices that the applicants use in each category.

### Attributing responsibility to oneself

Attributing responsibility to oneself applies to four different ways applicants describe their own actions. First, in some cases, the applicants counter-balance their own responsibility for the emergence of the debt problems by *bolstering their own moral worth*. Secondly, it concerns instances where the applicants mention *their own actions with one or more explanations/accounts of why they acted as they did*. Thirdly it applies to cases of *omitting to mention the causes of one’s own actions*, and thus failing to offer any reasonable or excusable reason for them. Fourthly and finally, it concerns the *applicant making reference to his/her own incapability*.

<table>
<thead>
<tr>
<th>Actor in focus</th>
<th>Category</th>
<th>Attributing responsibility to oneself</th>
<th>Avoiding the question of responsibility</th>
<th>Attributing responsibility to others</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Devices used</td>
<td>(1) Bolstering one’s moral worthiness.</td>
<td>(1) Referring to problems as ”pure facts.”</td>
<td>(1) Arguing for not being aware of the actions of others.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Referring to having acted in morally honourable way.</td>
<td>(2) Dissociating.</td>
<td>(2) Arguing for the cause of the problem being in someone else’s hands.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Referring to actions one has taking with the potential to improve one’s economic situation.</td>
<td>- Referring to one’s own agency and avoiding blameworthiness.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(2) Referring to oneself and one’s actions in relation to the growth of debts, excusing and justifying having acted as one has done.</td>
<td>- Avoiding mentioning one’s own agency and avoiding blameworthiness.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(3) Omitting reference to the causes of one’s own actions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(4) Referring to one’s own incapability.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 1.** Presenting the causes of the origin of the debts and the part played by the applicants in the emergence of the problematic situation (*N* = 36).

<table>
<thead>
<tr>
<th>Achievement</th>
<th>Presenting oneself as acting morally.</th>
<th>Presenting oneself as a victim of circumstances.</th>
<th>Presenting oneself as a victim of the actions of others.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum</td>
<td>51</td>
<td>90</td>
<td>32</td>
</tr>
<tr>
<td>Average per letter</td>
<td>1.4</td>
<td>2.5</td>
<td>0.9</td>
</tr>
</tbody>
</table>
Bolstering
On the one hand, an applicant engages in bolstering by showing that he or she has acted, in general and in particular, in an honourable, impeccable, non-reprehensible way in relation to emerging problems. This can include, for example, the applicant claiming to have co-signed a partner’s bank loan to help the latter start a company and become self-sufficient, or to have cared for a child who was severely ill and, as a consequence, to have been unable to earn an income from employment. On the other hand, bolstering is performed by describing sacrifices one has made that have the potential to contribute to reducing the debt. Examples of such actions are working two jobs, working despite being ill, or making large sacrifices to help others in vulnerable life situations.

Mentioning oneself and one’s actions
Instances where the applicants explicitly mention themselves and their actions in relation to the growth of their debts include excusing and justifying. This category is defined more narrowly here than how the two terms are used in previous research (see Larsson & Jacobsson, 2012), as they are used here only in connection with how applicants vindicate their own explicit intentions and actions. Excusing and justifying can, for instance, take the form of explaining the rationale behind one’s actions or lack of action. In this way the applicants disconnect their free will from how the debt problems arose. This can also be achieved by accounting for one’s inability to pay bills, or referring to one’s alcohol abuse, gambling problems, ignorance, etc.

The female applicant in Letter 7, for instance, cites ignorance as an excuse for incurring debts: ‘I thought the money [that I inherited] would last forever and spent it all on shopping’ (Letter 7, woman). In this case the applicant excuses herself by referring to her ignorance about how long the money would last.

Another example, which is also categorised as an excuse, though not as clear-cut as the example above, comes from Letter 6 in which the male applicant writes: ‘… everything I owned went to gambling; that explains my debts.’ This is an interesting example because on the one hand it can be interpreted as just explaining the origin of the debts without making any excuses or justifying the problems they caused. On the other hand, it can also be interpreted as an excuse, since gambling away all one’s available money is typically considered an addictive behaviour. In this case, it can be understood that he was suffering from an illness (the gambling addiction) and because of this was not in full control of his actions.

An example of justifying one’s actions is given by a female applicant in Letter 4. In the letter, she accounts for her efforts to manage the household economy while at the same time paying as much of the debt as she can. The family consists of herself, her husband, and their infant child. The family have dire economic problems because they are paying for two houses while trying unsuccessfully to sell their previous house. On top of this, her husband has become unemployed while she is on parental leave with their child.

[I] try to pay what I can, and accordingly must use a system where I keep the bills at arm’s length somewhat by, in this system, periodically requesting deferment of the payments. (Letter 4, woman)

In this example, the applicant attributes the emergence of her debt problems to her own actions, though without confessing to any wrongdoing. Instead she maintains that she withholds the payments because of the needs of the family. She does this by emphasising that it has not been possible to make payments on all her debts every month. However, she explains that she has tried, and still is trying, to repay as much of the debt as possible (‘pay what I can’) and at the same time has worked out a system by which she never pays all the bills, but continually seeks deferments on some of them to retain enough money for household expenses. In this particular sense it could also be argued that she also, to some extent, bolsters her own moral worthiness.
Omitting reference to the causes
Omitting to mention the causes of one’s own actions is done by just stating what actions one has taken, without saying anything about the causes of the actions taken. This is done, for instance, by a female applicant who for years has been shopping on credit: ‘In recent years I’ve applied for and been granted several loans’ (Letter 33, woman).

Leaving out any link between the person and the emergence of debt problems contributes nothing that could explain the applicant’s possible actions in relation to the debt problems. This way of referring to one’s own actions is very unusual and only appears in a few letters. Furthermore, none of the letters in the material contain only this third form. Instead, this way of dealing with the question is always accompanied by other ways of explaining the origin of the debts, for instance by referring to the actions of others (see below). It is also worth noting that while this third way of referring to one’s own actions clearly describes applicants’ personal actions in a way that connects them to the emergence or worsening of their debt problems, none of these instances include statements in which the applicant admits having had the intent to cause the debt problems or other personal problems leading up to the debts.

Referring to one’s own incapability
Referring to one’s own incapability without providing any other excuses is very unusual in the empirical material; this subcategory stands out in this regard as an anomaly in the data. One example, however, is a man who gives limited background information concerning his situation. He says ‘As you can see, I was a weak and careless person (…)’ (Letter 16, man) as an explanation of the emergence of his debt problems. Without giving any other explanation of the circumstances of these claims or further connecting them to the arising of the debts, the applicant proceeds to make other claims about his social situation at the time. He states that he ‘fell in with a bad crowd,’ which might suggest that he considers the bad company he kept at the time to be the actual explanation of the debt problem, rather than his own deliberate and planned actions. Interpreted this way, the statement can be viewed as implying that the people with whom he was associated at that time were the ones who had the most influence over his decisions, and therefore it belongs to the category Attributing responsibility to others, which is presented below.

Avoiding the question of responsibility
This category includes passages in the letters where the applicants’ own conscious actions are not mentioned or are presented as not having any connection with the causes of the applicants’ personal problems and over-indebtedness. First, this is achieved by referring to the problems as ‘plain facts’ without any link to their own or anyone else’s actions, or other circumstances that might indicate what caused the problems to arise. Secondly, it is done by dissociating themselves from personal responsibility for problems linked to the debt problems (by separating themselves from the emergence of the problems).

Referring to the problems as ‘plain facts’
Overall, there is relatively frequent mention of personal problems (e.g. illness, unemployment, divorce, etc.) in the narratives. This is in line with previous research concerning the close connection between over-indebtedness and other social problems (see, e.g. Balmer et al., 2006). In many cases, however, no clear relation of cause and effect can be found between the problems and the emergence of the debt situation. The problems instead appear to contribute to building up an overall narrative of the applicant’s burdens and vulnerability. However, the personal problems that are mentioned in the texts are usually presented in chronological order before the emergence of the debts is discussed. In this way, a basic precondition for arguing that there is a relation of cause and effect between the personal problems and the emergence of over-indebtedness is achieved, namely
that the problems preceded the accrual of the debts in time. In some cases, the contextual conditions concerning a pre-history or causes of the personal problems are left unexplained.

This way of building the narratives gives the impression that the personal problems are a kind of unquestioned ‘facts’ without any direct links to the applicants’ or others’ actions. An example of this is the account of a fire that occurred in the house where the applicant, a man, lived with his family. This is described as follows: ‘Unfortunately there was a large fire in this house …’ (Letter 9, man). In this report, there is no account of any actual prehistory, the causes of the fire or any immediate consequences of the tragic event; instead only a bare statement is made of what happened.

**Dissociating as a means of avoiding blameworthiness**

In most of the narratives some sort of causal link is made between problems that have occurred. When this is done, the problems are not seldom presented as if they can be attributed to some other circumstances than the person’s own actions. For this phenomenon we use the term ‘dissociation,’ which is used in psychology to describe a mental process, assumed to be caused by trauma, where a person becomes disconnected from his/her own thoughts, feelings, memories or sense of identity. In this study it is used when the applicant detaches his or her self from personal responsibility for the origination of the debts by disconnecting from the agency and causes underlying them. This is manifested in two different ways: referring to one’s own agency and avoiding one’s own agency.

Referring to one’s own agency is exemplified in the excerpt below, which concerns a woman who is divorced due to financial problems caused by her husband having lost his job. This led her to sell the house they lived in, which explains her economic problems. She describes it in her own words as follows:

(... because of the economic downturn it was no longer a seller’s market, so in the end I had to sell at a loss (...) meaning that part of the mortgage wasn’t paid off. So the debts began to grow. (Letter 27, woman)

In this case, the applicant confesses her own actions; however, despite this she does not attribute the responsibility for her economic problems to herself. Instead, she makes a connection between the difficulty of selling her house and her debt problems. This is done in a way that places the causes of the problems outside the scope of her own agency. In this case, they were caused by the ‘economic downturn’ and the fact that ‘it was no longer a seller’s market.’ It can be claimed that the applicant in the quotation achieves ‘dissociation’ in the sense of detachment from her own responsibility for the origin of her debts, as she claims that the problems were caused by circumstances outside her control, namely that she ‘had to sell at a loss.’

Avoiding one’s own agency is the other way to achieve dissociation from the problems and the debts. This is achieved by not referring to oneself with the same clarity as to the problems. The applicant uses grammatical constructions that give agency to the causes of problems or gives debts their own agency.

When my income dropped, some bills fell behind (…) (Letter 1, woman)

In the first phrase of this excerpt, the applicant refers to herself, but avoids attributing agency to herself by describing the situation as ‘my income dropped,’ rather than making herself the active subject of the sentence ‘I got less income’ and linking this fact to circumstances related to herself. Furthermore, the applicant avoids referring to herself in the first person when discussing her inability to pay the bills. Instead, it is described as if ‘the bills’ themselves had their own agency; they ‘fell behind.’ It can be claimed that the female applicant in Letter 1 achieves ‘dissociation’ in the sense of detaching herself from any personal responsibility for the origin of the debt.

**Attributing responsibility to others**

Attributing blame to others has been found to be done in three different ways. The first way is claiming not to have been aware of the actions of others. The quote below comes from a letter by a
A woman who lived with a man with a gambling addiction, and who, at least initially, was not aware of his activities: ‘He took my debit card at night while I was sleeping and my pay was already gone in the morning when I was supposed to receive it.’ (Letter 19, woman)

The second way of attributing blame to others is to argue that the cause of the problem was in someone else’s hands, even though the applicant herself was an active participant. An example of this is given in the following excerpt.

Finally he got me to take one quick loan after another (…). (Letter 6, woman)

As the excerpt shows, someone else, a man, ‘he,’ is portrayed as possessing the agency, and he ‘got’ the applicant to repeatedly take out loans, ‘take one quick loan after another.’ These debts are used in the application as reasons for her to apply for debt reconstruction.

**Discussion**

The results reveal three main ways that applicants present their case, using different means to avoid linking the debt problems to their own deliberate actions. The first is **Attributing responsibility to oneself**, in which applicants describe their actions in relation to the emergence of their debt problems in a way that depicts them as a morally worthy persons, either by presenting facts or events that suggest they made good choices with regard to their handling of money or their treatment of others, or by omitting to make a connection between themselves and the problems. The second way of presenting oneself is **Avoiding the question of responsibility**, which is characterised by the applicants’ avoidance of making reference to their own or others’ actions that can be linked to the debt problems. The third, and final way is **Attributing responsibility to others**, in which the applicants link someone else’s actions or omissions to the arising of the problem.

The results can be compared with the previously mentioned study of debt restructuring applications carried out by Larsson and Jacobsson (2012). Such a comparison shows that both justifications and excuses are used in the letters on which the present study is based, where excuses, as defined by Larsson and Jacobsson (2012), can be found in the category of attributing responsibility to oneself and justifications in the category of attributing responsibility to others. Compared to Larsson and Jacobsson’s study, the present study has both a more general/broad, and a more focused aim. The broader aim concerns studying how applicants linguistically deal with the question of the causes of their problems, in contrast to Larsson and Jacobsson’s aim of ‘analyzing’ the accounts presented (2012, p. 2). The more specific aim in the present study concerns studying the applicants’ mentioning of either their own and others’ actions in relation to the economic problems that have arisen or the personal problems that have led to their failed financial situation, rather than being interested in what Larsson and Jacobsson define as ‘the “question situation”’ (2012, p. 12), in general. As a consequence of this, the current study detects linguistic ‘devices’ (such as omitting to mention the causes of one’s own actions and referring to problems as plain facts) that are associated with the link between the applicant and the emergence of the debt problems, and which are not limited to the more classic categories that Larsson and Jacobsson highlight (such as ‘justifications,’ ‘excuses,’ ‘refusals’ and ‘denials’).

In Liedgren et al. (2022), the self-presentation in debt-reconstruction applications are interpreted as efforts to restore one’s self identity. Two of the suggested styles of self-presentation correspond to some extent with ‘Avoiding the question of responsibility,’ namely attributing the responsibility for the debt to an illness and invoking a higher ideal than paying one’s debts. ‘Attributing responsibility to oneself’ bears some resemblance to the style defined as ‘Confession’ by Liedgren et al. (2022); however, ‘Attributing responsibility to others’ does not correspond to anything in their analysis.

The results can also be interpreted in the light of research in the field of neutralisation strategies. Scully and Marolla (1984), for instance, use the well-established distinction between excuses and justifications when explaining how people who risk being viewed as deviating from prevailing norms (having committed sexual assault) account for their moral worth. Scully and Marolla find that those
who acknowledge having committed sexual abuse use different neutralisation strategies than those who deny it, depending on the contextual circumstances at hand, by making appropriate excuses and justifications that fit what they believe to be the prevailing norms regarding the problem (for example, describing the victim as behaving seductively, etc.).

Scully and Marolla’s (1984) description of the two strategies used by those who confess or deny their norm-breaking respectively can be used to interpret the results of the present study. Such a comparison shows that the applicants who in the current study attribute responsibility to themselves are similar to those in Scully and Marolla’s study, as they exhibit greater insight into the fact that they have made a mistake. At the same time, they try to excuse the behaviour by referring to forces beyond their control, and thereby try to maintain a positive self-image as a morally worthy person. Similarly, those who in the present study give the problem its own agency resemble the participants in Scully and Marolla’s study who claimed to be victims of forces that impaired their ability to act rationally. Finally, those who in the present study attribute responsibility to others constitute the category that is closest to those who in Scully and Marolla’s study deny culpability. These debtors use several different projections to shift responsibility for the origin of the debt away from themselves and onto other people and others’ actions.

The study has some limitations. The first is the small sample of 36 letters. A study with a larger sample might have led to other conclusions. Such a larger study is planned and financed, and its results will hopefully confirm the validity of our present conclusions. Another limitation may be the uneven representation of gender among the applicants. In general, 45 percent of applications for debt reconstruction are written by women (Kronofogden, 2021). Of the letters analyzed, 75 percent were written by women. There is no obvious way to explain these differences, apart from citing research showing that women are generally found to be more prone to seek help from public authorities when they encounter problems. Further, the analysis focused only on the applications that included personal letters, which limits the external validity of the sample. The narratives of the applicants who did not attach a letter might have been quite different. In addition, the personal letters that have been analyzed serve a specific purpose in the application process for debt-reconstruction. This means that applicants might present their debt problems differently in a different context.

The results concerning over-indebted people’s self-perception and presentation of their problems and vulnerability can play a significant role in social work. When it comes to the possibility of influencing one’s own and others’ understanding of decisions about help with over-indebtedness, Lindemann Nelson (2001) suggests that a successful counter-narrative can contribute to restoring a vulnerable person’s identity and others’ perception of them as having acted in a morally acceptable way. Liedgren et al. (2022) suggest that such restoration might, at least partly, be achieved by people with over-indebtedness problems when they highlight that other circumstances than actions within one’s control have led to the problems at hand.

Acceptable grounds for approving debt reconstruction are that the debts are not a result of negligence, indolence, deliberate wastefulness, or other forms of overconsumption (see e.g. Regeringen, 1994). As a consequence, we suggest that an important task for social work should be to help over-indebted people to understand and present their problems in a way that allows them to avoid being interpreted as having acted irresponsibly with their finances. At the same time, in some cases it may be risky to encourage over-indebted persons to solely focus on external circumstances underlying their predicaments without recognising internal factors. This is because too narrow a focus on the external might be counterproductive for their possibility to understand and accept their own role in the emergence of the debt problems, and such an understanding might be crucial for their ability to live a debt-free life in the future (cf. Maruna & Mann, 2006).

**Disclosure statement**

No potential conflict of interest was reported by the author(s).
Notes on contributors

Christian Kullberg is a former social worker and a professor in social work. Among his research interests are gender issues in social work and the implementation and use of evidence in social work

Pernilla Liedgren is a former social worker and associate professor in social work. Her research interests relate to poverty and over-indebtedness, the professional issues of social workers, and inter-relational and evidence-based social work.

Peter Jansson is senior lecturer in social work. His main research interest concerns men’s violence.

ORCID

Christian Kullberg http://orcid.org/0000-0002-2752-4088
Pernilla Liedgren http://orcid.org/0000-0001-5967-0795
Peter Jansson http://orcid.org/0000-0002-1265-2394

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