Awaiting absolution – self-presentations in letters of application for debt reconstruction

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Awaiting absolution – self-presentations in letters of application for debt reconstruction

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ABSTRACT
The article investigates how over-indebted persons present their case in personal letters attached to debt-reconstruction applications and how their narratives can be argued to contain features that help counteract negative expectations about their identity. The results reveal three types of narratives. These are: negotiating, in which the applicant communicates personal agency in relation to all areas of life, and the promise to start a new life and continue on the path of improvement is invoked as the main reason for being deserving of help; reimbursement-claiming, in which personal agency is communicated in relation to all aspects except for the applicant’s personal economy, and earlier achievements are invoked as the main reason for being deserving of help; and confessing, in which personal agency is communicated as located outside the applicant’s control, and a lack of possibilities to manage one’s own personal economy is invoked as the main reason for being deserving of help. The results also show that, although all three narrative categories can be considered counter-stories, confessing can be argued to have the greatest potential to counteract negative expectations and thereby help to repair the applicant’s identity.

KEYWORDS
Over-indebtedness; debt reconstruction; self presentation; counter-stories; poverty

Introduction
In Western societies people living in economic hardship are often stigmatized as being unreliable, wasteful and ignorant (cf. Spicker 1984). As a result, people living in a situation of so-called over-indebtedness, who are unable to pay back their debts in the foreseeable future, resort to different means to cope with feelings of shame and loss of dignity. Research suggests that such attempts to manage vulnerability include avoiding opening mail from creditors (Custers 2015) or presenting oneself as having handled one’s economy responsibly in relation to prevailing norms and legal conditions (cf. Larsson and Jacobsson 2012). Another way that has been suggested for disadvantaged groups to counteract negative prejudice is to produce counter-narratives that help them to resist minimization of their life chances and infiltration of their consciousness (see Lindemann Nelson 2001).

Most Western countries offer the possibility for over-indebted persons to get their personal debts written off in one form or another. From a theoretical perspective, in accordance with the truism that everyone should pay their own personal debts, those who aspire to have their debts written off are expected to prove their innocence in relation to the problems they have incurred and to make some sort of sacrifice. It has been suggested that such requirements are needed in order to safeguard the solidarity in society and the collective understanding of the moral order, and to restore them to the social community as reformed ‘wrongdoers’ (Carlsson and Hoff 2000). The authority to execute...
pastoral power (cf. Foucault 1983, 2007) has in late modernity been taken over by society’s helping and caring institutions. In the case of over-indebtedness, the Swedish Enforcement Agency has this task.

Such demands to prove one’s innocence can be traced to the criteria that must be fulfilled to receive proper help. According to the Swedish Debt Reconstruction Act (Regeringen 2016:675) the following two conditions are crucial: the circumstances of the origin of the debts and the efforts the debtor has made to fulfil his or her obligations. Acceptable conditions concerning the origin of the debts are, for example, not having caused them through neglect or so-called ‘luxury consumption’, while the fulfilment of the debtor’s obligations concerns whether or not the debtor has done everything in his or her power to pay off the debt (see, e.g. Regeringen 1994, pp. 99–102). The mentioned criteria create a potential dilemma for applicants, as they are required to balance two, at least partly contradictory, conditions. On the one hand they need to present themselves as capable of being in control of their lives and as having made judicious decisions about their personal finances – for instance by showing that the debt emergency was not caused by themselves. At the same time, however, to get help, they must also be able to present themselves as not in control of the financial problems they are facing. This can be achieved, for instance, by showing that it was impossible for them to act in any other way than they did during the emergence of the debts, and that they are not able manage their financial situation without help. How over-indebted persons applying for debt reconstruction handle this dilemma is not well studied.

In light of the vulnerable economic and social situation that over-indebtedness causes, the great importance of debt restructuring as economic rehabilitation, the potentially decisive importance how one presents one’s case, and the dearth of research on the topic, the aim of this study is to investigate how over-indebted persons present their case in debt-reconstruction applications and how their narratives can be argued to have features that can help counteract negative expectations about their identity.

The study examines personal letters attached to debt-reconstruction applications in order to conduct a thematic narrative analysis of how applicants present themselves, make sense of their problems, and explain the causes for their insolvency. We demonstrate how the material can be divided into three distinctive ways that applicants present their case and appeal for debt reconstruction. This enables us to discuss whether and to what extent the narrative has the possibility to counter negative expectations and repair the applicant’s identity (Lindemann Nelson 2001). These results can, for instance, be used when developing tools for strengthening clients’ self-confidence, empowering them and referring them to other services, which are all common tasks (Ryan 2009), as well as for helping them argue their case when applying for debt reconstruction.

**Over-indebtedness and debt reconstruction in Sweden**

In 2018 the number of persons registered at SEA was 413,900, and 18,237 persons applied for debt reconstruction (Kronofogden 2018). In the same year 6,631 persons were granted debt reconstruction (Kronofogden 2018). In proportion to the total population of 10,230,185 the same year, slightly over four per cent were registered for debts at the SEA, and 0.2 per cent of the total population applied for debt reconstruction (Statistiska centralbyrån 2019). Of these applications, approximately 36 per cent were approved. The proportion of people applying for debt reconstruction might seem small, but not all indebted persons are registered at the SEA, and not all over-indebted persons apply for debt reconstruction, so the actual extent of debt problems in Sweden is not fully known. National costs for over-indebtedness in Sweden are calculated to between 30 and 50 billion SEK (Kronofogden 2008) or even as high as 200 billion SEK (Ahlström 2015).

The process of going through debt reconstruction often begins with consulting a municipal budget and debt counsellor who makes a preliminary assessment of whether it is worthwhile to submit an application to the SEA (Trygged 2012). If so, the counsellor assists the indebted person with the application. The SEA then investigates whether or not the person should be granted debt
reconstruction. If the case is approved, a proposal for debt reconstruction is drafted by the SEA and presented to the creditors. If the proposal is accepted by all creditors, a voluntary writing off of the debts is made. If the creditors have objections and file an appeal, the case is sent to the district court to be determined. Three questions on the application form ask for some explanation of (1) when and (2) why the applicant was not able to pay his/her debts, as well as (3) what he/she has done to solve the economic situation. There is also room on the application to report other circumstances that the applicant considers relevant for the examination of his/her application. Some applicants choose to account for such circumstances in an attached personal letter instead of in the more limited space on the application form. In approximately 30 per cent of the cases, these letters are quite long (from one up to 21 pages, often hand-written) giving extensive details of the evolvement of the debt problem and other circumstances the applicants consider relevant. Obviously, the wording of the law has the potential to generate an inherent dilemma for applicants. This is because it requires them to present themselves as morally deserving of help and as having been in control of their lives and having handled their money responsibly. At the same time, they are also required to explain how things got out of control and how they accrued their excessive debts, without compromising their deservingness. One might speculate about whether this dilemma is a contributing factor to why applicants attach a personal letter, wanting to do their best to balance these two aspects.

**Previous research**

Over-indebtedness is sometimes considered a new area for social work research on poverty, though we would describe it as a perennial problem, since being over-indebted overlaps to a quite large extent with being poor (Tuft 2004). This means that indebtedness and over-indebtedness are, and always have been, current issues in practice-based social work when it comes to identifying needs and allocating resources for such things as income support, budget and debt counselling, and other services (see, e.g. Ryan 2009). However, although questions concerning indebtedness and over-indebtedness are interwoven with many social work tasks, social work research on the subject is not extensive (Krumer-Nevo, Gorodzeisky, and Saar-Heiman 2016). International research on indebtedness is fragmented between different academic disciplines such as law, sociology and economics, and covers areas such as comparative consumer bankruptcy law (see e.g. Niemi-Kiesiläinen 1999; Ramsay 2007), reasons for and consequences of over-indebtedness (see e.g. Poppe 2008), the interplay between structural and individual causes for the emergence of over-indebtedness (see e.g. Coco 2014; Marron 2012) and gender dynamics that precede and affect over-indebtedness (see e.g. Callegari, Liedgren and Kullberg 2019; Fehlberg 1997; Goode 2010).

In a review of the literature we have identified only a handful of studies that can serve as background to the question of how persons applying for debt reconstruction present and justify themselves in their applications and what significance these presentations might have for the SEA’s handling of the cases. These studies use different methods and investigate different aspects of the phenomenon. This fragmentation results in different conclusions about different aspects of the phenomenon that are not so easy to relate to each other.

The identified studies concern the Swedish context and investigate, on the one hand, the ideological function of the debt-reconstruction system, and on the other hand, over-indebted persons’ understanding and presentation of their vulnerable situation vis-à-vis the authorities and the possible significance that the applicants’ explanations of their predicaments can have in the debt-reconstruction process. The results from only one of these studies relate to practice-based social work to any significant extent.

In an overarching analysis of the debt-reconstruction system in Sweden, Carlsson and Hoff (2000) place the function of debt reconstruction in Sweden in a wider perspective by applying Durkheim’s concept of social solidarity (Durkheim 1924/1974). Carlsson and Hoff (2000) conclude that, to have legitimacy, debt reconstruction must be perceived as fair and deserved, which can only
be achieved if the over-indebted admit to feeling shame and embarrassment and make significant efforts to make amends. These behaviours are claimed to *demonstrate sacrifices with regard to sacred symbols* and to be in line with *common people’s mundane, conception of justice and fairness* (p. 309). In this way, what Carlsson and Hoff define as a *symbolic penalty* can be achieved. In this sense the law has both a *restorative* and a *soft repressive* function, contributing to improving individuals’ personal life situation while at the same time maintaining the work ethic in society. These two functions are in line with the logic of social justice in modern society, which is characterized by organic solidarity and restitutive law (re-establishing order) rather than more retributive law (punishing the individual).

The theme of over-indebted persons’ understanding and presentation of their vulnerable situation vis-à-vis the authorities recurs in a few studies in the field. Aiming to provide a deeper understanding of the experiences of over-indebtedness, meaning-making and the social and emotional aspects of over-indebtedness, Pettersson (2012) shows that interviewed insolvent persons often situate the causes of their problems outside themselves, for example by referring to events that have had unintended consequences. However, when applying for debt reconstruction they adapt their explanation to what they believe the SEA expects of them and will accept. The question of where applicants for debt reconstruction situate the causes of their debt problems is also explored by Larsson and Jacobsson (2012), who use Fritsche’s (2002) *meta-taxonomy* of how different types of accounts are used in varying *episodes* of social interaction as frame for analysing indebted persons’ personal stories in applications for debt reconstruction in Sweden. The results show that the most common narratives and accounts are *justifications* and *excuses*, which refer to external circumstances such as illness, addiction, unemployment, divorce, or problems caused by other people. The results also show that the applications contain *confessions* of wrongdoing, *promises* to improve and *appeals* for debt reconstruction. On this basis, the author concludes that the applicants use external circumstances to justify their problems, and try to construct themselves as a moral, deserving persons. In another study Sandvall (2016) investigates why over-indebted people do not, to any greater extent, apply for debt reconstruction. Different types of data are used, including interviews and case files from the SEA. The results from the interviews show, among other things, that over-indebted persons to some extent are ill informed about the rules for being granted debt reconstruction. They also have negative experiences of their contact with budget and debt counsellors, and have experienced long processing times when dealing with public authorities.

The possible significance of applicants’ explanations of their predicaments in the debt-reconstruction process is studied by Larsson and Jacobsson (2013), who examine the scope for discretionary decision making in the case management of debt restructuring at the SEA. The results show that there is an ongoing shift, where case officers who previously had more discretionary latitude increasingly are expected to conform to standardized procedures for case handling. However, despite this, officers have the possibility to select and interpret which information they regard as relevant, and to use this information in their decision-making in individual cases. In this delicate work, officers use applicants’ personal letters not so much to get ‘raw facts’ as to get a ‘little story’ (p. 10) – for instance concerning the background and circumstances leading up to the debt problems – which enables them to interpret the facts at hand and decide the case.

To sum up, the cited research suggests that in order to have legitimacy among ordinary people, the debt-reconstruction system must demand certain sacrifices from over-indebted persons in exchange for receiving help, so that the help is perceived as fair and deserved. Such sacrifices can include admitting to feelings of shame and embarrassment and promising to make amends. Research also shows that over-indebted persons explain the causes of their problems in different ways, mainly using excuses and justifications to avoid personal responsibility, but in some cases also admitting wrongdoing. Promises to improve and appeals for debt reconstruction also occur in the applications. Whether such accounts given by applicants have any significance for the handling of their cases is not known. Research does show, however, that when framing the case and making
decisions, case managers at the SEA to some extent (have to) take into account the applicant’s own presentation and explanation of the development of the debt problems.

Theoretical framework

Two theoretical points of departure guide the analysis of the personal letters accompanying the applications for debt reconstruction. We adhere to Carlsson and Hoff (2000) analysis of the Swedish Debt Reconstruction Act and their use of Durkheim’s concept of collective sacred symbols around which people gather to experience a shared social reality and a common moral order. As already mentioned, the over-indebted are expected to make some sort of sacrifice which functions as a symbolic penalty in order to safeguard the social solidarity in society and restore the collective understanding of the moral order (cf. Österberg 1995). This assumption about morality as a sacred domain bears a strong resemblance to how religion functions in western societies as a means for creating solidarity, as formulated by Durkheim (1922/1973). Foucault (1983, 2007), discussing pastoral power, uses Christianity and its doctrines as a lens to understand social solidarity in modern Western societies. According to Foucault, pastoral power is connected with the Christian tradition that views the vicar as a shepherd, who is both responsible for, and has power over, the flock. This pastoral power is suggested to have continued into modern society, having transformed into society’s helping and caring institutions with the aim to both control and help individuals. Christian values, and especially the New Testament’s Samaritan ideal concerning equal treatment, paired with the Aristotelian virtues of human well-being, have formed many of the values upon which the welfare state is based (Qvarsell 2013). The Scandinavian welfare system also has similarities with early Lutheran principles which required people to work in order to be included in society, and which state that people are eligible for help only if they are poor and working, or willing to work, or cannot work (Hasan, Kiesel, and Noth 2019; Kahl 2009). Such values also permeate the logics circumscribing debt reconstruction in many western countries, demanding for instance, as is the case in Sweden, that you must live at subsistence level for five years before the loans are written off and you can get a fresh start (Regeringen 2016:675).

The second theoretical perspective relates to an understanding of how commonly told ‘master narratives’ underpin the understanding of our moral obligations and the community’s relief efforts. Lindemann Nelson (2000) suggests that our all-encompassing cultural heritage imparts more or less stereotypical ideas about different characters (such as the poor, the sick, etc.), and that these images govern both how we present ourselves and how others perceive us (cf. also Tilly 1999). This self-presentation also affects the person’s self-perception (Goffman 1956). A member of society is therefore affected by master narratives concerning, for instance, which actions are considered to be right or wrong, good or bad. Such pre-conceptions are also present in relation to insolvent persons, their moral worth, and how their debt situation is interpreted. Such discourses often contain elements of negative attributions vis-à-vis the indebted, and affect insolvent persons’ self-worth and actions. The discourse that master narratives help to produce risks resulting in an infiltrated consciousness for vulnerable groups of people. This means that an oppressed person internalizes an understanding of him- or herself as the kind of weak or immoral person that others claim him or her to be. However, there is a possibility for resistance from anyone who risks being stigmatized through the preconceptions stemming from master narratives. Lindemann Nelson (2001), suggests that people whose identity is threatened can re-establish their identity by telling counter-stories which function as narrative repair of the person’s identity, and can manage to change others’ as well as the oppressed person’s perceptions. How this can be managed will be dealt with in the Results section Possibilities to counteract negative expectations.

Method

This qualitative study deals with narratives from male and female applicants for debt reconstruction in Sweden. The topic was chosen because of the limited knowledge available, and out of an interest
to shed light on over-indebted persons’ possibility to present their case when applying for debt reconstruction. This lack of previous research makes it possible for the current study to contribute to widening the understanding of self-presentations made by applicants and their possible importance for strengthening the applicants’ identities and enabling them to counteract negative expectations. As social workers deal with over-indebtedness by identifying needs and allocating resources of a material nature (e.g. money), as well as strengthening the clients’ self-confidence, empowering them and referring them to other services (Ryan 2009), an understanding of indebted people’s self-perception and their presentation of their problems is important. Such an understanding can, for instance, give social workers tools to help indebted people to better understand their situation and argue for their case when applying for debt reconstruction.

As a pilot study, this is part of a larger research project aiming to follow over-indebted persons’ communication and interaction with authorities, from their initial contact with municipal budget and debt counsellors to the final assessment of an application for debt reconstruction made at the SEA. Data was obtained with the help of the SEA.

All applications (218) to the SEA during one randomly selected week in 2015 (2–8 February) were chosen. Inclusion criteria were that the narrative should be written in a personal letter, as an extension of the space provided on the application form to account for other circumstances that the applicant considers relevant for the examination of his/her application. The letter should be written by the applicant and not by a legal guardian or trustee. On the basis of the criteria, 149 of the original 218 applications were excluded, as they did not include a personal letter. Eight were excluded for being written by guardians or trustees. Five were excluded because the applicant was deceased. A letter with information about the study together with a letter of consent was sent out to the 56 remaining applicants. Of these, 16 (12 women and 4 men) declined to participate in the study. Consequently, the analysis has been based on the remaining 40 applications, which resulted in 38 letters, of which 27 were written by women, nine by men, and two by couples.

**Analysis**

In order to investigate the applicants’ presentations in the personal letters, a thematic narrative analysis approach was implemented (cf. Riessman 2005, 2–3, 2008). This means that the initial analysis mainly focused on the overall content of what was expressed rather than on how it was expressed. Another guideline was to concentrate on how the applicants presented themselves, made sense of their problems, and explained the causes for their insolvency. This was done by reading the letters that were added to the applications for debt reconstruction. In the course of doing this we became aware of co-occurrent descriptions, such as the relation between themselves and other characters, the problem-setting, and how relations between individuals and circumstances form a ‘plot’ that helps to explain or justify the problematic situation and the need for debt reconstruction. After the initial reading we classified statements on a surface level into thematic groups. The analysis led to three consistent and coherent narrative types (negotiating, reimbursement-claiming and confessing) which were developed in dialogue between the theoretical point of departure, prior research and the studied texts. Other concepts, such as master narratives and counter-stories, were not part of the initial analysis process and were added later.

**Trustworthiness and ethics**

As Creswell (2013) recommends, two strategies for confirming a qualitative study’s trustworthiness have been used. First, the research group at the Department of Social Work, Mälardalen University, has reviewed and commented on different stages of the research process (Erlandson et al. 1993). Secondly, external audits have been made, presenting the analysis at research conferences (see, Liedgren and Kullberg 2018). As a result of these audits and peer reviews, the analysis has been further processed (Miles and Huberman 1994). As for credibility, the same data have been analysed
by the two authors independently, using inter-coder agreement (Creswell 2013). Although the applications and attached personal letters for debt reconstruction are publicly available documents, and therefore can be read by anyone, the SEA required approval from the Swedish Ethical Review Board before giving permission to get the data. Since the researchers reported that no personal information that could identify particular individuals would be included in the final report, the study was approved by the Board in 2015.

**Results**

As would be expected, the personal letters can be characterized as organized sets of statements about the part played by applicants and others in the emergence of different social problems that have been encountered and lived through, and in them references are made to the origin of the personal debts/over-indebtedness. The texts usually contain a framing story accompanied by sub-stories. The framing story is often organized according to a timeline with a beginning and end. One way the applicants achieve this is by specifying the years when the described situations and events occurred.

**Participants’ descriptions of their background problems**

Of the 40 persons applying for debt reconstruction, only seven applicants and one partner had previously been self-employed and gone bankrupt. Seventeen of the applicants report suffering from various forms of addiction problems, involving for example alcohol, narcotics, gambling or shopping. Five of the applicants also report partners’ drug problems. Twenty of the applicants report that they or a significant other (partner, relative, etc.) are or have been ill, either physically or mentally, and four mention either ADHD or ADD when accounting for their economically strained situation. Many narratives combine stories of losing one’s job, being or getting sick, getting divorced, and trying to solve the situation with loans, although the order in which the problems appear varies.

**Applicants’ presentation of their cases and the logic for being granted debt reconstruction**

Three narrative types that were found, and which are interpreted as different ways the applicants try to present their case and appeal for debt reconstruction, are presented in Table 1.

The three types of presentations of the case differ in how the writers make reference to their own and others’ agency in relation to the debts and other social problems they have experienced, and in their way of making an appeal for forgiveness, or in other words for approval of the debt-reconstruction application.

<table>
<thead>
<tr>
<th>Narrative type</th>
<th>Negotiating</th>
<th>Reimbursement-claiming</th>
<th>Confessing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mode of agency</td>
<td>Agency within the person.</td>
<td>Agency, but not in the area of economy.</td>
<td>Agency outside the person.</td>
</tr>
<tr>
<td>Defining quote (ideal typical)</td>
<td>‘I have changed.’</td>
<td>‘I have done many good things.’</td>
<td>‘I have no possibilities.’</td>
</tr>
<tr>
<td>Main reason for being deserving of help</td>
<td>The start of a new life and the promise to continue on the path of improvement.</td>
<td>Earlier achievements.</td>
<td>Lack of opportunity to manage the personal economy.</td>
</tr>
<tr>
<td>Gender and number of applicants in each category</td>
<td>Women: 6 Men: 6</td>
<td>Women: 3 Men: 0</td>
<td>Women: 20 Men: 5</td>
</tr>
</tbody>
</table>

*Table 1. The three types of applicants’ presentation of their case and appeal for debt reconstruction. (n = 40).*
Based on Foucault’s (1983, 2007) concept of pastoral power and relationships in the modern welfare society, the SEA can be understood as the entity possessing supremacy to which the members of the congregation turn for help, forgiveness and absolution (cf. Carlsson and Hoff 2000). In accordance with a suggestion by Carlsson and Hoff (2000), we therefore expect that applicants to a considerable extent adapt their writing to match their understanding of the possibilities for a sinner to get forgiveness. We interpret this as implying that the narrative types found reflect the writers’ different ways of tackling the dilemma inherent in applying for debt reconstruction. This dilemma consists of having to admit a personal failure but at the same time wanting to appear as deserving of help and being able to manage on one’s own if help is given, a message that applicants expect to be important to convey in an application to the SEA.

The analysis shows that the applicants present their case with different ways of referring to their own and others’ agency in relation to the debts and other social problems they have experienced. In Table 1, the notion of agency is used to refer to the extent to which the authors of the letter or other persons are presented as active agents. The main reason for being deserving of help is used to describe the reasons that can be discerned for why debt reconstruction should be granted. Below, the three narrative types are described in more detail.

**Negotiating**

In these narratives, applicants typically refer to efforts they have made to become a better person or parent. The main reason put forward for being deserving of help in these narratives is that the writers promise to continue the path of improvement they have begun, and therefore should be considered deserving.

In these narratives the writers describe themselves as continuing to be sober, participating in rehabilitation programmes, enrolling in an educational programme, maintaining contact with psychiatric care, ceasing to take bad loans, and helping other people who are in the same situation as themselves, and thus as paying back to society in one way or another. In this sense, this category of narratives is basically optimistic.

In the letters in this category, the writer is often presented as having a high degree of agency, pervading all areas of life. Sometimes it is stated that the economic rehabilitation is all that remains to do, as the other parts have been completed. This is the case, for instance, in letters no. 6, 8, 14 and 26, all of which are written by women. It is this focus on the future, and the promises not to take bad decisions, along with an implicit request for debt reconstruction, that characterize the narratives in this group. The negotiational dimension of these narratives consists of the argument that if the debt reconstruction is approved, the applicant will continue to improve and change for the better by remaining sober, continuing treatment, and making efforts to improve. One example of a narrative from this category is in letter no. 3, written by a man with former gambling problems, in which it is implied that if he receives debt reconstruction, he would be able to focus on his role as a father.

In July I decided to stop gambling altogether. I received a lot of support from friends and family. I haven’t lost a single krona to gambling since then and feel great today. I haven’t been able to do anything to repay my debts. I’m continuing to work as usual. I look forward to becoming debt-free in the future so I can concentrate on raising my son. (letter no. 3, man)

The excerpt gives the impression that the writer has successfully ended his compulsive gambling and feels confident. He is working but does not earn enough to pay off his debts. He is looking forward to becoming debt-free and focusing on his son’s upbringing. The logic of the narrative is that the applicant, despite his debts, has work and feels good. But in order to be able to focus on his son he needs debt reconstruction. It is worth noting the way the applicant’s hope of getting debt restructuring is presented. Instead of writing if I get help he writes, I look forward to becoming debt-free in the future, which can be interpreted as when I get help [from the SEA]; this can be considered the negotiational aspect of the narrative.
Below is another quote, from narrative no. 2, written by a man, illustrating what he intends to do after receiving debt reconstruction:

My name is NN, I’m XX years old. I’m applying for debt reconstruction because I have begun a new life . . . I’m leading an honest life together with my partner and her three kids [from a previous relationship]. I’m employed at the treatment centre. I’ve undergone [drug] testing for the last nine months in order to get a driving license. I see that as a step toward returning to society. I want to deal with my old debts and get a fresh start. Debt reconstruction would mean a lot to me because I feel secure in being drug free. I see a future where I want to work with people in the same situation as myself. I plan to begin studying to be a social educator in the autumn. (letter no. 2, man)

In this letter the applicant asks for debt reconstruction because, as he puts it, he has begun a new life. The writer claims to be drug free, to have met a woman and formed a new family, and wants to return to society as a working and responsible citizen. Initially the narrative describes an applicant wanting debt reconstruction to begin a new life. However, later in the text the debt reconstruction is mentioned in relation to being drug free; debt reconstruction would mean a lot to me because I feel secure in being drug free, implying that he will continue to be drug free if he gets debt reconstruction. So, by approving his debt reconstruction the SEA would enable him to continue feeling secure. By doing this, the writer is considered to be negotiating, in the sense that he proposes that he will continue being drug free (and pay back society by working with people in the same situation he has been in) if he receives debt reconstruction.

It is interesting that the letters in this category only concern applicants who have been going through treatment programmes and have recovered from different forms of addiction (seven had previous alcohol- and drug-addiction, one had a gambling addiction) or psychiatric care (four had different psychiatric diagnoses). Our interpretation is that because applicants in this category are not able to argue for debt reconstruction by referring to an impeccable personal history, they instead write about how they will make amends for their failures in the future. Below is an example from letter no. 14, written by a woman, who in her negotiation promises this kind of self-improvement or making amends if she gets debt reconstruction.

On 17 September 2015, I decided that enough was enough, and since then I have been free from amphetamines. I’ve built up a relationship with my daughter. Visit her on holidays and birthdays. Getting debt reconstruction would lift the final weight from my shoulders. . . . I promise to start going to the gym, take up running, get my driving license back. I’ll do my best. (letter no. 14, woman)

An interpretation of this excerpt is that the woman negotiates or begs for absolution (debt reconstruction) by offering to start exercising and try to get back her driving licence. In her negotiation she uses the expression I promise to add weight to what she offers. However, interestingly, at the very end of the excerpt she adds I’ll do my best, which adds a bit of uncertainty to the promise she has made. The use of this kind of uncertainty marker is something we will return to in the section self-definitions and counter narratives, below. It is also interesting to note that the woman in the above quotation does not mention her relationship with her child as something she promises to maintain if she gets debt reconstruction, as the man in the previous quotation does.

**Reimbursement-claiming**

In this category of narratives, the writers portray themselves as having a high degree of agency in all areas of life except their personal economy. The letters depict applicants who have lived uprightly earlier in life, doing good things, being self-sacrificing, supporting their families, and taking care of children, sick partners, parents, friends, in-laws and others without asking for any support or recognition. The quote below is taken from letter no. 15 written by a woman.

I feel that it’s an easy matter for the Enforcement Authority to send me a letter and decide to take half my pension. I understand they’re just doing their job, but what I can’t understand is why I’m never allowed to live
a life with a normal income . . . / . . . I’ve tried to take care of my job, my sons, my mother and my husband. Even after my [ex-]husband passed away I arranged the funeral and emptied his apartment. Tried to help my oldest son, whose father is suffering from Alzheimer’s. I don’t have the strength to do more, once again I’ve had to tear everything up. I realise I’ve dealt with things in a bad way, but why doesn’t anyone understand that I haven’t had any money? (letter no. 15, woman)

In the excerpt, the writer depicts herself as competent at taking care of others. However, when it comes to money, she writes what I can’t understand is why I’m never allowed to live a life with a normal income, indirectly expressing that she does not have full control over her personal economy. With the words why I’m never allowed, she seemingly shifts the responsibility onto the SEA, as if she does not understand why she has the debts. The question she poses can also be interpreted as an implicit suggestion that the SEA should have mercy on her and not decide to take half of her pension while she struggles to take care of her family. In the excerpt, by stating I’ve dealt with things in a bad way, the applicant admits that she has made mistakes, without mentioning what these mistakes were. The question why doesn’t anyone understand that I haven’t had any money? is also asked. This can be interpreted as an implicit appeal by the woman that someone ought to have taken more notice of her economic situation and helped her with it, since she has taken care of others.

The way the woman expresses herself can be interpreted as asking a question to a higher power, as for instance of God or a vicar. In this case it is possible to see parallels to at least two Biblical narratives from the New Testament: the story of the widow’s offering (Mark 12:41–44.) and the Parable of the Good Samaritan (Luke 10:25–37). In the story of the widow, the main character gives two copper coins, worth only a few pence, in offering, while many other rich people give large amounts. Jesus comments on her offering saying that she gave the most. While the rich could afford to give a lot, she gave everything she had, so her offering was the largest. The narrative of the Good Samaritan, which is sometimes described as one of the earliest examples of the ideology of care (Qvarsell 2013), is said to be told by Jesus and describes how a Samaritan took care of a robbed person whom a priest and a Levite had both passed by without giving any help. It thus serves as a good example of how to care for one’s fellow-beings.

The woman in the excerpt has followed the moral of both these stories when taking care of her family and is now in the same situation as the woman with the copper coins; she has given away everything she had.

In another narrative from the same category, letter no. 28, written by a woman, the applicant describes herself as always having taken care of friends and family, and always sharing what she has. She concludes that, by doing this, she has saved society a lot of money, and now it is her turn to ask for help.

My life is looking brighter again, and therefore I also want to try to find a way out of the economic chaos I’m in, so my relatives don’t have to look down on me because I haven’t paid off my debts. My benefits haven’t been high enough to pay anything above what the Enforcement Authority garnishes. I’ve always tried to help and take care of my relatives and their friends and friends’ friends who needed food, and a roof over their heads, and other kinds of care. I’ve shared what little I’ve had . . . / . . . With my toil I’ve saved society large costs for care by taking care of my father when he was sick, my mother when she needed round-the-clock care, the last five years of my mother in law’s life, which also was round-the-clock care. All this despite being frail myself. Now it’s my turn to ask for help with relief from my debts. (letter no. 28, woman)

Extrapolating from Foucault’s notion of pastoral power, our interpretation of this quote is that the author tries to present herself as a virtuous person. If the text is understood as the confession of a frustrated, perhaps doubting member of the parish to the SEA, which in this case can be understood as a vicar, the plea is more understandable. The woman in the latter case takes a more active stance, more straightforwardly claiming Now it’s my turn to ask for help, while the former woman uses a more passive approach, describing a person waiting for someone else to understand her need for help. This difference in approaches illustrates a variation to be found within this category of reimbursement-claiming.
Confessing

The narratives in the category of confessing are those in which the writers portray themselves as having the lowest degree of agency in relation to their debt problems. An inability to manage their personal economy can be discerned as the main reason that they claim to be deserving of help. Narratives in this category include, for instance, statements from the applicants that they see no other hope of bringing their personal finances into order than the SEA giving them the chance to get debt reconstruction. The quote below, from letter no. 29, written by a woman, is an example of this; the applicant is portrayed as having a low degree of agency.

I can’t continue paying off the debts because rent and fixed costs for the children go first. I’ve paid instalments on the loans every month since November 2013. My finances are strained. If I’m to be able to support myself and my kids I can’t keep paying off the loans, which is why I’m applying for debt relief. (letter no. 29, woman)

In this excerpt, by stating that rent and . . . children go first, the applicant implies that she is doing the morally right thing. By emphasizing that she pays the rent and prioritizes her children, the writer depicts herself as what can be called a deserving poor person, in this case a decent person who makes the right choices, despite having a strained personal economy. However, by writing I can’t keep paying off the loans, which is why I’m applying for debt relief, the author also seems to claim she has reached a point where she no longer can keep on paying her loans, and is therefore applying for debt reconstruction. The applicant argues in a manner which hands over her responsibility and agency to the SEA. In this sense the SEA can be interpreted as the representative of the saviour, and as the entity that can bestow forgiveness and salvation (cf. Pettersson 2012).

The arguments in the letters in this category have the character of presenting the applicant as a moral and industrious person who always walked the narrow path. However, in some letters, the writer admits making some mistakes, as is exemplified in letter no. 16, written by a woman.

I’ve always been diligent; my parents raised me that way. I never applied for a loan before 1997 (at 33 years of age). I’ve always worked and paid the bills. I’ve always had a steady job, both in my home country and in Sweden. Now I’ve learned that you should never pay someone else’s debts. You should never stick your head in the sand, absolutely not take new loans to be able to pay off the old ones. (letter no. 16, woman)

The writer presents herself as diligent, never having taken a loan before 33 years of age. However, the excerpt also shows that the applicant regrets having made mistakes. She is now remorseful but assures the SEA that she has learnt three lessons: never to pay someone else’s debts, not to stick one’s head in the sand, and not to take new loans to pay off old ones. This could be interpreted as an honest confession of having made mistakes. However, it is our interpretation that in admitting her mistakes she at the same time reinforces the picture of her as a virtuous person, as she apparently incurred her debts by helping someone else and lending him/her money, rather than using the money for her own expenses. In this sense she can be considered, at least partly, as not blameworthy.

Another example of admitting mistakes or wrongdoing is portrayed in the excerpt below, which is taken from letter no. 7, written by a man. In this letter the applicant describes himself as having acted wrongfully due to personal weakness and bad company: As you can see I was a weak and reckless person, and had fallen into bad company, and wasn’t thinking about the consequences. An interpretation of this self-presentation, in line with Foucault’s notion of pastoral power and Biblical associations, would be the Parable of the Prodigal Son (Luke 15:11–32.). The story depicts a father with two sons. The younger son asks his father for his inheritance and then leaves home and wastes the money, while the older son stays on the farm, toiling with his father. When the younger son runs out of money he returns to his father and asks to be hired as a servant. His father welcomes him home with a great party. The older brother is envious. The father then explains: You are always with me, but your younger brother was lost and now he is found. The man in the letter confesses to being an easily misled person, I was a weak and careless person, but explains that his sins were committed
out of ignorance as he did not understand the consequences. Now he does understand, and he returns to his father’s house, full of remorse and hoping for forgiveness.

In the remainder of the results section we will further develop the analysis of the three categories presented, returning to Lindemann Nelson’s (2001, 2014) concepts of master narratives and counter-stories which were introduced in the theoretical framework. In doing this, we return to the possibility for counter-stories to counteract possible negative expectations that exist, and to make the applicants appear as not to blame for their financial problems.

**Possibilities to counteract negative expectations**

It can be claimed that how others interpret a person’s moral character is crucial for the degree to which a counter-story successfully counters negative expectations from others. Lindemann Nelson (2001, 22–23) suggests that such interpretations depend on two conditions. The first is the **normative condition**, which concerns what level of normative competence the actor has. Normative competence in turn involves the following components: (a) the ability to understand moral norms, (b) the ability to understand oneself as a morally responsible person, and (c) others’ recognition of the actions as moral. These criteria can be exemplified by a person who understands accepted moral conventions, is able to convincingly demonstrate this understanding to others, and is recognized as such. Interestingly, because our moral character is socially produced (see e.g. Goffman 1956), this means that if the actor understands her- or himself as a morally competent person, it will help her/him to act morally and vice versa. The second condition is the **control condition**, which concerns both (a) the person’s level of control over his/her own actions and ability to act intentionally and (b) his or her ability to reflect on the actions that have been taken.

People with over-indebtedness run the risk of being perceived as not having acted in a morally acceptable way when handling their personal economy and debts. They therefore need to use counter-stories to reconstruct their identity in a morally acceptable form.

According to Lindemann Nelson (2001, 15–16), counter-stories are self-defining and can be categorized in three groups: **non-moral self-definition**, **weak moral self-definition**, and **strong moral self-definition**. Non-moral self-defining stories are of no interest here, as they have no potential to enable the tellers to repair their threatened or spoilt moral identity; we therefore concentrate on the other two forms. Stories with weak moral self-definition depict the actor as morally competent (fulfilling the normative condition). In these stories the actors manage to present themselves as morally competent without reflecting on their past actions and the extent to which they have acted in a morally competent way in the past. This is what most people try to do when, for instance, applying for a loan and promising they will meet the payments. In this way they try to convince the bank that they are trustworthy without going into the details of their past economic transactions and drawing conclusions about how they have been managed. In a story with strong moral self-definitions, the actor tries to introduce precedents, arguments or facts that are intended to speak on the behalf of the teller (fulfilling the normative as well as the control condition). In such stories the tellers reflect over the past in a way that makes a convincing connection between their past actions and the fact that in the future they will act in a morally accepted way. In this way the actor with a strong moral self-definition shows, so to speak, that he/she takes full responsibility for past and present events. In the example of the person at the bank office, he/she would probably show the history of impeccable handling of earlier loans. If a complaint has been registered against the person, for example, he/she would mention it, describe the circumstances, and explain why there will not be similar problems in the future.

Table 2 presents the analysis of how well the three categories of negotiating, reimbursement-claiming and confessing adhere to the criteria for strong or weak self-definitions respectively. The first row illustrates whether or not the applicant, in line with Lindemann Nelson (2001), fulfils the normative condition and appears as morally competent in his or her argumentation. The second row illustrates whether or not the applicant, in line with Lindemann Nelson (2001), fulfils the
control condition, which means whether he/she can be assessed by others as presenting precedents or facts that speak in favour of the applicant acting intentionally, and can be understood as able to reflect on actions taken. The third row in the table illustrates the orientation of the reasoning in the letters in terms of being forward-looking, backward-looking or both, the latter being a prerequisite for a strong moral self-definition. The fourth row summarizes the potential strength (from weak to strong) of the self-definitions made and their possibility to contribute to narrative repair of the applicant’s identity. The fifth row accounts for the number of applicants in each category and their genders.

As Table 2 shows, applicants telling stories categorized as negotiating are forward-looking in the counter-narratives. In the future, if they are granted debt reconstruction, they promise to study, work, be good parents, etc. However, their claims are essentially forward-looking, and do not account for facts demonstrating that they have dealt with their former life or reflect on how past mistakes can be turned into a less problematic and more virtuous future life (the control condition). Furthermore, in some stories these applicants actually also give what can be interpreted as a signal of doubt about being able to manage their personal economy. This is a condition that, in our interpretation, further weakens their argumentation. This is illustrated for instance by the second excerpt from the negotiating narrative type (see above, letter no. 14), in which the applicant writes I’ll do my best, not appearing totally convinced about her ability to succeed. This lack of reflection over past events is also noticeable in narrative no. 8, in which a female applicant makes a comprehensive account of her life. She starts by describing problems that began in elementary school and led to her later having to drop out of high-school because of, according to her, bad behaviour. She describes having worked at various unsteady jobs and getting involved with a man with a drug-addiction who abused her. When living with him, she was also introduced to drugs. The relationship eventually ended, but her drug abuse did not, which led to unpaid bills and to her eventually losing her apartment. She was homeless for ten years before deciding to overcome her addiction. After undergoing drug treatment, she received a so-called training apartment through the municipality. Unable to find a job, she got an internship which eventually was converted into a paid position. She ends her letter, writing that now, after seven years, she can say I’m finally back on my feet and that she is proud, but that she needs an economic and social rehabilitation:

After many tough years I’m finally back on my feet and have been drug-free for seven years, which I’m proud of, and I’m in great need of rehabilitation, both economic and social. (letter no. 8, woman)

In this letter too, the writer does not reflect on what she has learned from her earlier life, but instead devotes a large part of the narrative to reporting on her past hardships.

Table 2. Characteristics of counter-narratives in males’ and females’ applications arguing for debt-reconstruction, following Lindemann Nelson (2001). (n =, 40).

<table>
<thead>
<tr>
<th>Mode of argumentation</th>
<th>Negotiating</th>
<th>Reimbursement-claiming</th>
<th>Confessing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Moral condition; Applicant’s moral competence (ability to understand moral norms and to understand oneself as morally responsible person). *</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>2. Control condition; Precedents or ‘facts’ that speak in favour of the applicant acting intentionally and being understood as able to reflect on actions taken.</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>3. Direction of argumentation</td>
<td>Forward-looking</td>
<td>Backward-looking</td>
<td>Both forward-and backward-looking</td>
</tr>
<tr>
<td>4. The strength of the selfDefinitions</td>
<td>Weak</td>
<td>Weak</td>
<td>Strong</td>
</tr>
<tr>
<td>Women: 6</td>
<td>Women: 3</td>
<td>Women: 20</td>
<td></td>
</tr>
<tr>
<td>Men: 6</td>
<td>Men: 0</td>
<td>Men: 5</td>
<td></td>
</tr>
</tbody>
</table>

* The criteria others’ recognition of the actions as moral, which Lindemann Nelson (2001) suggests, has been omitted from the analysis, because data on others’ impressions of the applicants are not available.
To conclude, in relation to Lindemann Nelson’s (2001) proposed normative condition, it seems that those who are negotiating have the ability to understand moral norms. In relation to the control condition, we consider the narratives categorized as negotiating to depict the applicants as having control of their actions and being able to act intentionally. However, these narratives do not fully include all the control condition criteria, since they do not contain any reflections on actions taken in the past and what the writers have learnt from them. Instead these narratives are essentially exclusively forward-looking. In summary, the presentations in this category are categorized as producing weak moral self-definitions.

People whose reasoning takes the form of reimbursement-claiming tell stories that can be labelled backward-looking, mainly talking about the past, and not making any promises for the future. In relation to Lindemann Nelson’s (2001) definition, our analysis shows that reimbursement-claiming involves self-presentation as a person who acts intentionally and has the ability to reflect. However, it seems that the stories in this category depict people who in some way have had to choose between different moral norms: the one they have mainly followed, namely caring for others, and the one they have followed to a lesser extent, namely properly managing their personal economy. As in letter no. 15, above, the writer describes her life as one of continuous caring for others: for a husband with schizophrenia, for an elderly mother, for others in general. Also, in letter no. 28 by a woman, this caring for others is stressed, ‘I’ve always tried to help my relatives and care for them, and their friends and their friends’ friends, who need food and a roof over their head and other help. In this very long letter (21 pages) the woman describes a difficult life including living with a violent husband, being alone with children, having sick parents, having a partner with drug abuse, giving birth to a very sick daughter, having family members with depression, becoming burnt-out by all the hardship and finally losing control of her economy. Despite all these hardships the applicant writes that she has always tried to take care of friends and relatives who need help.

To conclude, in relation to the normative condition, the applicants present themselves as moral persons, taking care of people in need. There is no doubt they are making moral prioritizations in life. The narratives in this category do not, however, relate to the control condition. It seems that the applicants, using the reimbursement-claiming form of reasoning, have not reflected on their actions and do not give any information about whether they will or will not make the same decisions in the future, either in relation to loans and economy or in relation to caring for others, which is why these narratives are considered to produce a weak moral self-definition.

Finally, in narratives categorized as confessing, applicants are both backward- and forward-looking. An example of this is given in the below quote from letter no. 1, written by a woman, describing how she went from having very serious problems to turning the situation around by reflecting on her own actions.

Hitting bottom was a turning point; I’m constantly thinking about my actions. Is it necessary? Can it wait? I refurbish old furniture, save instead of buying new things, and I prioritise. I’m optimistic about my future economic situation and dream of having a house in the countryside. I’m fighting for my children and my family’s dream. (letter no. 1, woman)

In the above quote the applicant describes what she considers a complete change in her approach to life. After hitting bottom she now reflects on her economic situation and her expenditures, depicting herself as thrifter in her decisions, but also as someone who has made some important changes in her life, believes in the future, and is confident in her ability to manage her personal economy and family life. Another example of confessing comes from letter no. 2 by another woman. She also reflects on her actions, indicating that she has consciously contemplated the past, without mentioning the actual problems she has had:

I’ve learned to live on what I have. I’m making an effort. I’m humble toward life and accept my punishment (cheerfully). Have excellent progress reports from rehab. I’m a hopeful, honest and loyal person with many friends. (letter no. 2 woman)
The applicant in the example shows that by reflecting on what has happened earlier, she has learned how to turn her private economy around. This is expressed by her saying *I’ve learned to live on what I have*. In this letter the applicant is described as someone who has accepted the hardships she has endured, or as she puts it *her punishment*, but whose struggles also have yielded results. She also describes herself as an honest, loyal person with many friends.

In conclusion, in relation to the normative condition, the actors in these narratives are described as having the ability to understand moral norms. The persons described in the letters in this category also seem to have an understanding of themselves as morally responsible persons. In relation to the control condition, the actors in narratives categorized as confessing are described as people who are in control of their actions, with the ability to act intentionally (within their means) and to reflect on actions taken. Therefore, the narratives in this category are categorized as expressing a strong moral self-definition. However, this interpretation is weakened by the fact that applicants with presentations in this category, as mentioned above, to a great extent avoid elaborating on their moral responsibility for their personal economy, and instead put all emphasis on their responsibility for others.

An overall conclusion concerning the narrative repair that is possible to accomplish by means of the three categories of narratives that were found is that letters in which the applicants are depicted as confessing have the greatest potential. This conclusion is based on Lindemann Nelson’s (2001, 22–23) theory concerning the possibility for counter-stories to successfully counter negative expectations from others. The reason for this conclusion is that this narrative, in contrast to the other two, meets the prerequisites of both the normative and the control condition, as the actors in these narratives appear both as conscious, moral persons, and as in control of their actions.

**Discussion**

In this study we have investigated how over-indebted persons present their case in the personal letter attached to a debt-reconstruction application, and to what extent their narratives can be argued to have features that can help counteract negative expectations about their identity. The analysis has revealed three categories of narrative, namely negotiating, reimbursement-claiming and confessing. Presentations made in all categories show a resemblance to the logic of Christian ethics. The narratives found can namely be linked to an imagined relationship between a sinner or wrongdoer and an authority capable of granting absolution through the kind of reconciliation or forgiveness accepted within Christianity. The results have shown that all three types depict different modes of appeal, and these appeals have been shown to be related in different ways to the essence of how a sinner or wrongdoer can get such forgiveness. The logic in the negotiating narratives is that the applicants promise to continue the path of improvement they have begun, and therefore should be considered deserving of debt reconstruction. The logic in the reimbursement-claiming narratives is that the writers should be considered deserving due to their earlier achievements, and finally the logic in the confessing narratives is that the writers should be considered deserving due to their never having had the chance to sort out their financial problems.

The results have also shown that the three narratives differ in the type of self-definition they produce, namely a weak moral or strong moral self-definition. The confessing narrative was found to depict the actor as having a strong moral self-definition, and the other two narrative types, negotiating and reimbursement-claiming, as having a weak moral self-definition. This means that the narratives categorized as confessing theoretically would contain the strongest counter-story (following Lindemann Nelson 2001). This is because the actors in these narratives meet the prerequisites of both the normative and the control condition. They appear as conscious, moral persons who are in control of their actions. We therefore cautiously suggest that the confessing narrative is the most successful narrative in relation to debt-reconstruction approval. In an upcoming study we make an analysis of the studied letters and the power they have as counter stories (Liedgren and Kullberg 2020).
Another reason for expecting the confession to be successful in applying for debt reconstruction is that the confession, as a genre, is an accepted, established and a well-understood way to negotiate in Christianity. This is because it is in line with the master story of a sinner requesting forgiveness that is known and accepted in western society.

It is interesting to compare the result in the current study with results from Larsson and Jacobsson (2012) analysis of letters attached to debt-reconstruction applications using Fritsche’s (2002) meta-taxonomy of types of accounts. Such a comparison reveals overlaps between the results from the two studies but also makes clear that the categories found in the present study are on a more general level. This is because the present study includes a thematic narrative analysis of the letters as complete entities, rather than performing extensive, detailed analyses.

Larsson and Jacobsson identified four main categories of accounts, of which justifications and excuses were the most common. In justifications applicants deny moral or legal culpability, while in excuses they admit the actions leading up to their over-indebtedness and their own wrongdoing, but at the same time argue that they should be excused due to mitigating circumstances. In the third category, concessions, the applicants admit responsibility for their wrongdoing and promise to improve, while at the same time pleading for compassion. In the fourth type, refusals, the applicant denies the debt. A comparison of the results with the categories found by Larsson and Jacobsson (2012) reveals that many applications for debt reconstruction in the current study, no matter what type they are categorized as, can be said to include a specific type of excuse, namely what can be termed denial of (full) responsibility. This includes attributing at least part of the responsibility for the emergence of the debts to others, or making an appeal to defeasibility (due to for instance drug addiction, a psychiatric diagnose or disease). Apart from this, the negotiations in the current study include instances which are comparable with the category of concessions (making pledges and appeals for compassion), found by Larsson and Jacobsson. A comparison also shows that the narrative type confessing in the current study includes a variety of different types of excuses also found in Larsson and Jacobsson (for instance explaining the accumulation of debt as resulting from pure necessity and lack of knowledge, and the above-mentioned denial of full responsibility). The reimbursement-claiming category in the present study use justifications (for instance, when the letters include appeal to higher loyalties, making claims that the applicant has taken care of children and other relatives) and excuses, when explaining the debt as the result of a pure necessity. All in all, when comparing the two studies, the categories negotiating, confessing and reimbursement-claiming seem to be quite similar in terms of the accounts used.

The reason for using different accounts is for the individual to explain what Scott and Lyman (1968) refer to as ‘unanticipated and untoward behaviour’, to uphold social identity and to avoid shame (see also Pettersson 2012). What is interesting, though, is the varied preferences for certain accounts among applicants. For instance, one might ask whether male and female applicants – because of the situation they are in, or for other reasons – resort to using different ways to explain how they got into their economic problems. This may be indicated by the disproportionately large differences that exist between how male and female applicants are represented in the three identified categories: negotiation, reimbursement-claiming and confession (see Table 2). Proportionally, in relation to their total number, it seems, for instance, that the male applicants are more likely to use negotiating while the female applicants are to a greater extent associated with reimbursement-claiming and to some extent also confession. Such gender differences are a subject that should be subject to further investigation.

The study has some weakness that should be discussed. One drawback, as was mentioned in the methods section, is that the sample might not be representative in terms of gender, as it contains an overrepresentation of women. Although the selection was made randomly on the basis of all applications sent during one week, an inclusion criterion was that a personal letter was attached to the application. The over-representation of letters written by women may be a result of their being more willing to open up and state their case in a more comprehensive way than the space available on the application form allows. However, some portion of the over-representation of
letters written by female applicants may also relate to the fact that women, who as a group submitted 9,481 applications in 2018, actually apply for debt reconstruction to a greater extent than men, who made 5,196 applications in 2018 (Kronofogden 2019).

Conclusions

Three narrative categories were found: *negotiating*, *reimbursement-claiming* and *confessing*. All narratives have been viewed as counter-stories. However, the categories negotiating and reimbursement-claiming were found to present the actor as having a weak moral self-definition, while the category confessing was found to present the applicant as having a strong moral self-definition. For this reason it is concluded that the confessing narratives offer the best possibility to counteract negative expectations and thereby to help repair the applicant’s identity.

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No potential conflict of interest was reported by the authors.

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