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# Mercy, Mercy Me - counterstories in applications for debt reconstruction

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## ABSTRACT

Over-indebtedness has increased in Sweden and other European countries during the past 30 years. It involves great suffering for afflicted individuals and high costs for society, as well as inflicting personal stigma because of their inability to fulfill their moral obligation to pay debts. The aim of the study is to analyse personal letters attached to applications for debt reconstruction as examples of counterstories, paying special attention to the potential for these narratives to provide narrative repair for the applicants, as well as to formulate resistance to master narratives regarding over-indebtedness. The data for the study consists of personal letters accompanying applications for debt reconstruction. Qualitative analyses are made of the three different styles of argumentation that over-indebted persons use in applications for debt reconstruction, negotiation, reimbursement-claiming and confession, using the theoretical framework of counterstories. The results show that negotiation and reimbursement-claiming both have the potential for narrative repair and resistance to the master narrative, while confession does not.

## KEYWORDS

Over-indebtedness; debt reconstruction; budget- and debt-counselling; poverty; counterstories

## Introduction

During the last 30 years the number of over-indebted persons, that is, individuals who are unable to repay their debts within the foreseeable future, has increased both in Sweden and in the other Nordic countries (Hiilamo 2018). This trend is often described as connected with the increased availability of credit that followed deregulations of the credit market in the 1980s, which created incentives for citizens to increasingly finance their needs through loans (SOU 2013:78). Over-indebtedness is however distinct from the overall increase in lending. It is described as causing suffering for individuals and generating large costs for society (Ahlström 2015). It is also associated with stigma, because a person's inability to pay off his or her debts is interpreted as deceptive and negligent behaviour, inconsistent with the moral principle that contracts should be honoured (Frade 2012).

As a means to counteract the negative consequences of over-indebtedness, possibilities to write off personal debt are found in one form or another in many Western countries, including Sweden. The number of applications for debt reconstruction has continuously increased since the Swedish Debt Relief Act was adopted in 1994 (Swedish Enforcement Authority [SEA] 2021a). Statistics from the SEA indicate that the possibility to receive debt reconstruction is limited, despite an increase in need and the number of applications. In 2020 only about 40% of applications were approved (SEA 2021b), and the causes of an applicant's insolvency were highlighted as one of the crucial factors in being granted debt reconstruction (SEA 2018). Circumstances that ought to lead to approval

include, for example, divorce and illness, because ‘in contrast to other causes, for example excessive consumption, they are influenced to a lesser extent by the individual’s behaviour’ (Kronofogden 2018, 1; see also Regeringen 1994, 99–102).

The process of going through debt reconstruction often begins with the applicant consulting a municipal budget and debt counsellor, who assists the indebted person with the application. There are three questions on the application form that ask for some explanation; (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*. The SEA then investigates whether or not the person should be granted debt reconstruction, and especially focuses on the three questions mentioned above, when assessing if a debt reconstruction is reasonable. Creditors are also provided with a possibility to report the applicants sum of debts and remark upon a potential debt reconstruction during this investigative process. The SEA then finalizes the decision if a debt reconstruction should be approved or not, a decision which both the creditor and applicant can object in district court. The process of debt relief will then go on during three to five years during which the applicant has to live on subsistence level before she is debt free.

Despite the introduction of the possibility for debt-reconstruction, which can be interpreted as reducing the stigmatization of over-indebted persons, conceptions about their ‘careless’ or ‘negligent’ behaviour continue to inform society’s handling of the problem and adversely affect the possibility of receiving debt reconstruction. Previous research also indicates that in order to avoid a negative decision, applicants for debt reconstruction tend to highlight circumstances outside their control as key causes of their debt, in order to construct themselves as worthy of debt reconstruction (Larsson and Jacobsson 2012; Liedgren and Kullberg 2020). Both legislative text and the application process upholds the applicant’s behaviour in the acquisition of debts as decisive for the reasonability of an approval.

Drawing on an interactionist perspective (Goffman 1959, 1963), we claim that debtors’ explanations of the origin of their debt problems are a kind of self-presentation that not only has the potential to support the arguments for granting debt reconstruction, but also is important for their self-conception and identity-formation. Over-indebted persons’ self-presentations thus give them a possibility to resist attributions of immorality and undeservingness, which otherwise may lead to a ‘spoiled identity’ (cf. Goffman 1963).

The analytical point of departure of this article is Lindemann Nelson’s (2001) theorization around the concepts of *master narratives*, *deprivation of opportunity*, *infiltrated consciousness/damaged identity*, *counterstories*, and *narrative repair*. Master narratives are stories that are common, implicit and accepted in a cultural context (Lindemann Nelson 2001). Such stories order society and the individuals that make it up in a certain way, ascribing lesser moral value to certain identities. Lindemann Nelson (2001) claims that this moral positioning is accomplished in two ways, both of which lead to damaged identities for affected groups. On the one hand, powerful institutions or individuals single out a group as morally inferior or abnormal, and prevent its members from obtaining certain positions in society (being hired, e.g. as a teacher in a Swedish school as a Sámi person in the 1950s, or as a female minister in a conservative Christian congregation in the USA) or from entering into relationships (e.g. not being allowed to have an open romantic relationship as a homosexual in Iran or Afghanistan). This is *deprivation of opportunity*. On the other hand, individuals internalize the master narrative’s representations of their inferiority and blameworthiness, which results in *infiltrated consciousness* (also *damaged identity*). The tendency for over-indebted persons to be excluded from an increasing number of social and financial services, such being able to obtain a rental contract, and for them to blame themselves for their situation, can be seen as examples of how over-indebted persons are thereby deprived of access to both societal resources and a sense of self respect and value (cf. Hiilamo 2018; SOU 2013:78).

*Counterstories* offer weak groups, such as the over-indebted, an opportunity to resist the oppressive societal order of master narratives (cf. D'Arcy 2017; Hubain et al. 2016; Matias, Nishi, and Montoya 2014; Naseem Rodríguez 2020). Andrews (2004) describes how counterstories are narrated as a reaction and expression of resistance when our own experiences do not agree with what is described in particular master narratives. In this way, such oppositional narratives contribute to forming a different reality, a so-called counter-reality (Delgado 1995). They accordingly also become a way for individuals or oppressed groups in society to recreate their moral value, as they enable *narrative repair* of identities that have been damaged by notions put forward in master narratives (Lindemann Nelson 2001).

In the present study, we analyse personal letters attached to applications of debt reconstruction as examples of counterstories. These letters have been analysed and presented as different argumentations styles in an earlier article and in this article, we will deepen the theoretical analysis (Liedgren & Kullberg, 2020). We especially focus on the potential of these narratives to provide narrative repair for the applicants, as well as to formulate resistance to master narratives regarding over-indebtedness.

This study is of relevance for the field of social work, as social workers to an increasing extent give support to over-indebted individuals. As debt counsellors or social workers in statutory social services, social workers have the mandate to identify the needs of over-indebted persons and distribute material resources, boost the client's self-image, or refer the client to other sources of support and services (Ryan 2009). In performing these tasks, an understanding of over-indebted persons' self-conception is important. Such understanding can give social workers the tools to offer clients emancipatory support, for example by helping them to formulate a new understanding of their situation or to argue their case when applying for debt reconstruction.

## Previous research

Previous research exhibits a continuity in the stories that have shaped our understanding of over-indebtedness. Discussing historical perspectives, Frade (2012) writes that 'every society has the starting point that debtors in default are bad and dishonest people who deserve to be severely punished and harshly treated'. Stigmatizing conceptions of this kind are traced back to a perception of over-indebted persons as having violated certain basic social norms: the general agreement that contracts should be honoured, and that with regard to one's personal finances, it is necessary to 'cut your coat according to your cloth' (see also Efrat 2006). As a result, over-indebtedness is interpreted as a sign of immoral and deviant behaviour, and is attributed with stigma (Frade 2012). Previous research also shows that it is above all in Protestant societies, such as Sweden, that conceptions about over-indebted persons' wastefulness and irresponsibility have shaped the understanding of the phenomenon and the construction of the social help that is available, for example in the form of debt relief (Hasan, Kiesel, and Noth 2019).

The continuity that can be discerned in the moralistic framing of over-indebtedness is complex, however. On the one hand, some researchers claim that the increasingly close links that have developed in recent years between citizens' everyday lives and an expanding credit market have led to the moral responsibility for over-indebtedness increasingly being shifted onto events outside the individual's control, such as recessions, predatory lending practices, and receding social safety nets (Efrat 2006). On the other hands, several studies indicate that contemporary, neoliberal ideologies push the notion of individual responsibility for debt problems to the forefront. Walker (2012), for instance, argues that prevailing neoliberal discourses that position the individual as an autonomous and capable agent, free from societal structures, leave little room for relating over-indebtedness to financial industries or political practices. Instead, debt default, now more than ever, is related to the individual's 'character and conduct' (Coco 2014, 714) and 'failure to financially self-regulate' (Walker 2012, 536). Through interviews with Swedish budget and debt counsellors, Callegari, Liedgren, and Kullberg (2020) highlight how the ethos of such discourses is also echoed in the

techniques and practices of welfare services to support over-indebted persons. By treating low levels of financial knowledge and wrongful prioritizations as reasons for clients' debt problems, the counsellors risk (re)producing the individualizing logic put forward in current ideologies.

There is limited knowledge regarding how prevailing notions about over-indebtedness interact with the ways over-indebted people themselves describe and relate to their situation when encountering welfare institutions. In one such study, Larsson and Jacobsson (2012) analyse the personal letters accompanying applications for debt reconstruction in terms of different types of *accounts* that the applicants give their situation (cf. Scott and Lyman 1968). This is done taking inspiration from Sykes and Matza's (1957) classic study of different strategies for 'neutralizing' social expectations about supposedly deviant actions (see also Matza 1990; Scully and Marolla 1984). Larsson and Jacobsson (2012) show that applicants for debt reconstruction often attempt to depict themselves as morally deserving of help by blaming external circumstances for their situation. To do so they use various means, the most common of which are *excuses* and *justifications*. These are found in the letters when applicants cite circumstances such as illness, substance abuse, unemployment, divorce or the actions of other people as causes of their economic problems. Other such means are *refusals* and *denials*, along with *confessions*, *pledges* and *appeals*, in which applicants depict themselves as having improved, and therefore as being deserving of debt reconstruction.

In another study of personal letters accompanying over-indebted persons' applications for debt reconstruction, three types of argumentation used by the debtors are found (Liedgren and Kullberg 2020). The first is *negotiation*. Such letters contain various promises to improve oneself if debt relief is granted. They have the following logic or theme: *if I receive debt reconstruction I will continue to be drug free; get my driver's licence back; start exercising; become a good dad*. In other words, the argumentation in these letters looks towards the future, and the authors assert that they were unable to handle their personal finances because of substance abuse, mental illness, etc., though without engaging in any reflection about what they have learned from their experiences.

The second type is *reimbursement-claiming*. Here, the applicants look to the past, focusing on what they have accomplished earlier in life, such as caring for family, children, spouses, former spouses, parents, parents-in-law, and so on. By focusing on how much care work they have performed earlier, they argue for a sort of right to reimbursement through debt reconstruction.

The third type of argument involves a kind of *confession*. Looking both ahead and to the past, these letters contain reflections on the applicants' past actions and how they envision the future, for example by confessing mistakes with gambling, drugs or negligence, pledging that they have changed and learned from the situation, and describing their future plans. Because of these forward- and backward-looking reflections, this type of argumentation is classified in the article as strong moral definition and is judged to offer strong possibilities for narrative repair of an applicant's identity.

## Theoretical points of departure

### *Characteristics of a narrative*

The theoretical starting point of the study is grounded in the research tradition on narrative in relation to self and identity. More specifically, we are interested in how individuals attempt to make their lives meaningful in relation to a class of stories that play a dominant role in society, so-called master narratives.

Narratives have been studied from several points of view, for example chronic illness (Riessman 1990a), divorce (Riessman 1990b), infertility (Riessman 2000) and motherhood (Bamberg 2004). There are also other ways to approach and study narratives, from including people's entire life histories to focusing on shorter and more delimited narratives dealing with specific events. The present study more closely resembles the latter, as it concerns stories in personal letters written in

connection with applications for debt-reconstruction to explain the circumstances behind the origin of debts. In this regard, it is somewhat similar to Labov's (1982) analyses of written narratives about violent crimes to which people have been exposed.

In defining what a narrative is, Lindemann Nelson (2001) relies on White (1973, 5) who asserts that a narrative has the following four characteristics. The *first* is to be *depictive* of some real or invented series of events. The raw material of the descriptions always consists of occurrences in people's lives, even if they are fictive. The *second* is that the narrative depicts reality in a *selective* way. In the story, specific elements are selected to depict an occurrence, and this depiction has a beginning, a middle and an end. The *third* is that narrative is *interpretive*. This means, for example, that characters in the story are depicted more from the point of view of the narrator than as value-free objects. They can be stereotypically portrayed as heroes, villains and so on. Different places in the narrative are described according to their significance for the events or the emotional associations they generate. The *fourth* is that the story is *connective*. Meaning is created by drawing connections between the elements of the particular story, but also between the story and other narratives (see also Labov 1982; Labov and Waletzky 1967).

### **The social function of master narratives**

As an analytical tool we use Lindemann Nelson's (2001) theoretical model, which includes the concepts of master narratives and counterstories. *Master narratives* can be exemplified by the kind of negative portrayals of individuals that are lumped together as groups or 'social types', for instance as 'criminals', 'upstanding citizens', and other characters, all of which are depicted with stereotypical characteristics (cf. Klapp 1954). Master narratives contain values about these characters that include for example preconceived opinions about right and wrong, good and bad, and so on. This sort of typing of people serves as a glue holding cultures and societies together, and according to Klapp (1954, 61–62) these types and the stories with which they are associated serve four specific functions. (1) They serve as *norms for how individuals can judge* their own lives and actions, and thus create role models to be emulated or avoided. (2) They serve as *rules of thumb for how groups should relate to, behave towards, and organize themselves in relation to* the types in question. (3) They provide a common focal point for *upholding rituals* of solidarity and norm-fulfilment that bind together groups and societies. Finally, (4) They help to *maintain collective values and sentiments*.

As individuals, our thinking is more or less confined by these master narratives (cf. Mumby 1993), because they are incorporated into our thinking as taken-for-granted 'truths' that support society's underlying function and structure (Boje 2001). Because the master narratives, as patterns of thought, control both everyday thinking and how society is structured, they are of decisive significance both for how people present and understand themselves, and for how other people perceive and treat them. In addition, they also affect the individual as a person and his or her actual life chances (cf. Tilly 1999).

### **Counterstories as successful 'tools' for narrative repair**

In order for a counterstory to function as a tool for narrative repair it must point to a shortcoming in the master story. This can be done in three ways (Lindemann Nelson 2001, 165–169). The *first* possibility is to locate a tension within the master story, that is, to point to its contradictory nature. In relation to over-indebtedness, an example of such a story would be that over-indebtedness is regarded as negative and shameful even though most people have mortgages that they will never be able to pay off completely, and may not be able to keep up with the payments if interest rates rise. In this sense, many individuals' large mortgages are incongruent with the idea that we should pay our debts, and pointing this out reveals a tension within the master narrative (Frade 2012).

The *second* possibility is to identify a tension between different master narratives, which can be done by placing different, yet somewhat similar, master narratives side-by-side. Examples from our data are when applicants write that the cause of their debts has to do with their mental illness or substance abuse disorders. The master narrative of illness ascribes a lower degree of agency to persons suffering from illness (Lysaker and Leonhardt 2012; Uusitalo, Salmela, and Nikkinen 2013). A person suffering from illness cannot be expected to be responsible for his or her personal finances. In this way the applicants can use their counterstory to plant a seed of doubt in the master narrative of debt.

The *third* possibility is to identify anomalies in the principles for moral action contained in the master story, for example by pointing to weaknesses or contradictions in the principles put forward. How is it possible for proponents of the master narrative to chastise over-indebted people for impulsive behaviour, while defining themselves as belonging to a morally superior group? Everyone is guilty at times of the poor self-control for which the indebted people are blamed.

By pointing to shortcomings in the master narrative, the counterstories engage in resistance, which can be performed with different levels of intensity: to *refuse*, *repudiate* or *contest* a master narrative.

Refusing a master narrative means refusing to acknowledge that it is applicable to oneself. This refusal is addressed to and performed in front of the members of one's own group. Refusing a master narrative does not change the prevalent image of the group, but only changes how individuals within the oppressed group view themselves, and therefore it is classified as the lowest level of resistance in a counterstory. Briefly put, this kind of resistance is described as *individual* and *internal*.

Repudiating a master narrative involves using the changed self-image produced by the counterstory as a means for people to resist attempts by others to apply a master narrative to them. Making use of repudiation serves as a basis for resisting both *deprivation of opportunity*, which is a consequence of the negative image that society holds of the disadvantaged group, and to a certain extent also *infiltrated consciousness*, which consists of internalized conceptions of oneself as worse than others that the disadvantaged group has appropriated from the master narrative. Resistance of this type is not systematically applied, however, which means that the results are not complete. The target group for this type of counterstory consists of both members of the disadvantaged group and some members of the dominant group. Briefly put, this form of resistance can be described as *individual* and *public*.

Contesting a master narrative involves engaging in open resistance with the help of the counter story, both systematically/repeatedly and in public. It means that the members of the disadvantaged group make it clear with their counterstories that they do not accept the master narrative because it is oppressive. Briefly put, this form of resistance can be described as *collective* and *public*.

Formulating a counterstory does not automatically result in reparation for the disadvantaged group. Counterstories can go wrong for various reasons. This can occur, for example, if the narrator fails to call into question of the oppressive narrative and at the same time presents his or her own case as an exception from the rules.

## Method

This pilot study is part of a larger research project that is following over-indebted persons' interaction and communication with authorities, from their initial contact with budget and debt counsellors at the municipality to the final assessment of an application for debt reconstruction made at the SEA.

The data for this study was obtained with the help of the SEA. All applications (218) submitted to the SEA during one randomly selected week in 2015 (2–8 February) were chosen. Inclusion criteria were that the narrative should take the form of a personal letter, in addition to 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 at least one page long and be written by the applicant, not by a legal guardian or trustee. Of the original 218 applications, 149 were excluded for not including a personal letter, eight for being written by guardians or trustees, and five because the applicant was deceased. A letter with information about the study and a letter of consent were 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, 27 of which were written by women, nine by men, and two by couples, altogether 94 pages. The same set of data has resulted in an earlier article (see Liedgren and Kullberg 2020).

## Analysis

The analysis takes its starting point in the above-described study of personal letters accompanying applications for debt reconstruction (Liedgren and Kullberg 2020), which identified three ways that applicants argued for being granted debt reconstruction (*negotiation, reimbursement-claiming, and confession*). In working with the analysis we drew on Lindemann Nelson's (2001) model with the aim of studying the potential for these three styles of argumentation to provide narrative repair and formulate resistance to master narratives regarding over-indebtedness.

The analysis was conducted in three steps. To begin with, we identified whether and if so how each counterstory identifies weak points in the master narrative. In the earlier analysis we had examined to what extent the stories could preliminarily be identified as counterstories, and this was confirmed because all of them fulfilled the normative condition (Lindemann Nelson 2001; Liedgren and Kullberg 2020, 12–13). In focus in this part of the analysis was whether the applicants pointed in their letters to tensions *within* the master narrative, tensions *between* different existing master narratives, or anomalies in the principles for moral action that the master narratives mention. In this part of the analysis we closely read the letters that had been sorted by argumentation style, as reported by Liedgren and Kullberg (2020), to ascertain whether tensions are identified as weak points in the master narrative, and if so what kinds of tensions are located. We found examples of letters pointing to tensions between different existing master narratives in two of the argumentation styles (negotiation and reimbursement-claiming) where illness and the ideal of the Good Samaritan were presented as competing master narratives.

The second step in the analysis, which is similar to the first step because in many respects it is performed at the same time, was to investigate the level of intensity with which the counterstory resisted the master narrative, that is, whether the story contained what Lindemann Nelson (2001) designates as refusing, repudiating or contesting the master narrative. Through close reading of the letters, we tried to identify the levels of intensity for which examples could be found in the different styles of argumentation by analysing how the applicants presented themselves in relation to their debt. In letters classified as using the argumentation styles negotiation and reimbursement-claiming we found examples of repudiation, a form of resistance defined in the theory section as individual and public, that is, as addressing the group to which the applicant belongs along with a few members of the dominant group, in this case the SEA.

Examples from the analysis of refusing the master narrative are when applicants refuse to recognize that it is applicable to them, and claim that they are not wasteful but rather very thrifty and conscientious about paying their bills.

Examples from the analysis of repudiating the master narrative are when applicants quite simply do not recognize it as applicable because (in the particular case) other master narratives apply. Debt that has arisen because of illness, or debt incurred because the debtor helped other people in need and made prioritizations as a good person would do, are here viewed as resulting from justifiable choices.

The third step in the analysis involved determining which counterstories in the analysed letters that were instances of resistance and evaluating the consequences, if any, that they led to, in relation to the stories' narrative repair. Here we further developed our analysis of the confession style of

argumentation, which in the preliminary analysis (Liedgren and Kullberg 2020) was described as the most promising, and which has been repeated and commented upon in the section *Earlier Research*.

### Trustworthiness and ethics

As Creswell (2013) recommends, other researchers have reviewed and commented on different stages of the research process in order to ensure the study's trustworthiness. As a result of this review process, the analysis has been further developed. As for credibility, the same data was analysed by the first 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 us to gain approval from the Swedish Ethical Review Board before granting us permission to access the data. Because the researchers declared that no personal information that could identify particular individuals would be included in the final report, the study was approved in 2015 (diary numbers 2015/211 and 2015/211/1). The authors of the letters that met the inclusion criteria were informed by mail. Passive consent was employed, meaning that those who accepted that their letters would be used in the study did not have to do anything, while those who objected were asked to send a pre-paid reply declining permission to use their letters in the analysis.

### Results

Table 1 presents ways in which applicants have been found to point to weaknesses in the master narrative, how they express resistance against the master narrative, and whether narrative repair is achieved, grouped by the three styles of argumentation presented above (Liedgren and Kullberg 2020). For the first type of argumentation used in applications for debt reconstruction, *negotiation*, applicants show that tensions exist between existing master narratives by giving alternative interpretations of their situation at the time when the debt arose. In these narratives, the debts are said to have arisen because of illnesses that led to the applicants' difficulties with handling their personal finances. Being ill and incapable of managing one's personal affairs is here proposed as an alternative, competing story in relation to the master narrative of the over-indebted person as wasteful and *financially irresponsible*.

Lindemann Nelson (2001) calls this type of resistance *repudiation*. It involves using a counterstory to oppose the logic of the master narrative, and thereby to produce change in the dominant understanding of the storyteller in question.

The stories that use this form of argumentation do not talk about how the applicant spent his or her money or whether this was done responsibly. Instead these stories stress that the person was ill when the debts arose, but now is healthy and is looking towards a better future. As a form of

**Table 1.** Approaches used in counterstories in letters accompanying debt-reconstruction applications.

Type of argumentation	Negotiation	Reimbursement-claiming	Confession
Means of pointing to weaknesses in the master narrative	Highlights <i>tensions between existing master narratives</i> .	Highlights <i>tensions between existing master narratives</i> .	Does <i>not</i> point to any weakness in the master narrative.
Means of formulating resistance (to the master narrative)	<i>Repudiates</i> the master narrative.	<i>Repudiates</i> the master narrative.	<i>Refusal</i> of the master narrative.
Result of attempted resistance	Achieves narrative repair.	Achieves narrative repair.	Fails to achieve narrative repair. Creates a <i>boomerang effect</i> instead.
Number of men	6	0	5
Number of women	6	3	20
<b>Total</b>	<b>12</b>	<b>3</b>	<b>25</b>

resistance, repudiation rejects the master narrative as invalid. The excerpt below, written by a woman, serves to illustrate this. In a long letter, the woman describes how when she was young she met a man who abused drugs and beat her, which led to her also beginning to abuse drugs. The drug use escalated, causing her to lose her apartment and her job, and the bills were not paid. After ten years of homelessness she received treatment for her drug abuse and now, at the time of writing the letter, she has received a transitional apartment and returned to work. She closes by writing:

After many difficult years I'm finally back on my feet and have been drug-free for seven years, which I'm proud of, and I am in great need of rehabilitation, both economic and social. (Letter 8, woman)

It is apparent from the excerpt that the letter writer has not been 'on her feet', which is a euphemism for illness. The reason why she was not on her feet was drug abuse. She has struggled with the drugs and is now free from them, which she asserts by writing that she is proud to have been drug-free for seven years. Her argument for being granted debt reconstruction is that she is in need of further rehabilitation – something that is necessary when recovering from an illness. A further example, which somewhat more explicitly uses the concept of illness in the story, is Letter 18, written by a woman:

During my illness I never had a normal relation to money or the value of money. Since I recovered, I've gained a new understanding of the value of money and how I should manage my finances. (Letter 18, woman)

In the excerpt, the letter writer describes how her relation to money has changed since she recovered from her illness and thereby regained her senses, and that now she can appreciate the value of money.

In the second group, called reimbursement-claiming, it is also possible to identify argumentation that highlights tensions between existing master narratives (Lindemann Nelson 2001, 166–167). The stories in this group exploit the tensions between the master narrative about kind, caring and helpful people as a contrast to conceptions of the storyteller as over-indebted and wasteful. In the Christian tradition, the archetype of the kind, caring and helpful person is found in the Biblical story of the Good Samaritan. Even here, the form of resistance involved repudiation. The applicant for debt-reconstruction achieves this by portraying herself as someone who truly lives up to the ideal of the kind, caring and helpful person, which contests and repudiates the underlying logic in the master narrative that the letter writer has deviated from the ideal of a financially responsible citizen. The excerpt below, from Letter 28, exemplifies this way of pleading one's case:

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 around-the-clock care, the last five years of my mother-in-law's life, which also was around-the-clock care. All this despite being frail myself. Now it's my turn to ask for help with relief from my debts. (Letter 28, woman)

The above excerpt is taken from a very long letter (21 pages) that describes hardships including, among other things, living with a violent husband suffering from drug abuse and depression, caring for ill parents, giving birth to a very ill daughter, and finally, becoming burnt out from all the hard work and losing control of her personal finances. Despite all these difficulties, the woman writes that she has always taken care of friends and relatives in need and acted in the way expected of a good, caring person, embodying and living up to what society regards as desirable and praiseworthy virtues in the face of great hardships. This presentation accordingly repudiates the master narrative of the financially aware and rational citizen in favour of the master narrative of the Good Samaritan. The logic of this form of resistance, just as in the first example, is to change the overall view of the person who is the main character in the story and restore her own self-image.

The last group that was identified in the earlier study is *Confession*. The underlying logic of this category is that the narrator has acted wrongly, but since then he or she has changed for the better. At the same time, these narratives express a refusal to accept the master narrative of the debtor as dishonest and having poor character (cf. Frade 2012; Walker 2012). Nevertheless, rather than achieving narrative repair, this has a boomerang effect, for two reasons. The first is that it lacks anything that can call the master narrative into question, unlike in the above examples, which

provide alternative master narratives that contradict the relevant one. The second is that the narrator is presented as an exception or as deviating from the norm, which according to Lindemann Nelson's theoretical assumptions does not provide a foundation for successful resistance, but instead, like a boomerang, comes back around and hurts the teller.

An example of this was provided by a woman (Letter 20) who ran a very small business and went bankrupt when she was unable to adapt to new guidelines from a public authority providing financial support:

I'm an extremely loyal person who wants to do things the right way. However much I tried, I never got answers to questions that I asked by calling up people who should understand the issue. All the doors seemed to be shut to my questions. (Letter 20, woman).

The woman depicts herself as loyal and having the ambition to do things the right way. That she was unable to do so is not her fault; she tried to get information but did not receive it and therefore could not do what she was supposed to do. The woman does not question the master narrative that we should pay off our debts; she presents herself as agreeing with it. At the same time, she depicts herself as having done everything within her power to be able to fulfill her obligations. The problem is not with her – she never received an answer to her questions from the relevant authorities.

Below we have a further example, from Letter 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 16, woman)

In this example the applicant describes herself as a conscientious person who never took out a loan before the age of 33 and has always had a job and paid her bills. She writes that she has learned never to pay off someone else's debts, never to stick her head in the sand, or take out new loans to pay off old debts. She admits that she made mistakes, but she has learned from them and will never repeat them. She thus describes herself as an exception who differs from the master narrative's image of over-indebted people. The boomerang effect occurs because the counterstory does not successfully point to weaknesses in the master narrative, and as a result the resistance does not gain traction. A counterstory that has a boomerang effect is of limited usefulness for the affected group, because it does not repair any of the damage that the master narrative causes them. Instead, such counterstories single out the individual as someone who deviates from the norm and is different from others in the affected group. Attempting to repair a person's identity without also including the other members in the group with which he or she is associated (e.g. over-indebted persons) comes back and harms the narrator by reinforcing the logic of the master narrative. The narrator of a boomerang story is judged according to the standards of the master narrative. The counterstory accordingly harms him or her in return, because it fails to change anything; it leaves the group's identity unchanged.

## Discussion

The aim of the study has been to investigate personal letters that accompanied applications for debt reconstruction and determine to what extent they are examples of counterstories and whether they have the potential to provide narrative repair and formulate resistance to master narratives regarding the applicants' over-indebtedness. Although the analyses in the present qualitative study are based on a small number of letters (38), and the conclusions must therefore be viewed with caution, the results show that the overarching narrative categories *negotiation* and *reimbursement-claiming* function in similar ways. Based on a theoretical understanding of counterstories, they have the potential to change the image of the letter writers as a financially wasteful and irresponsible and to provide narrative repair and formulate resistance to master narratives about their situation.

From a theoretical perspective, in both these narrative categories we can identify argumentation that highlights tensions between master narratives in a way that allows the writers' actions to be viewed as acceptable ways of acting in society (for instance tensions between the ideals of sacrifice and financial responsibility).

If we hypothesize about the possibility for the letter writers who fall into these categories to be granted debt reconstruction, there is good reason to assume that both of these narrative categories have the potential to influence the SEA's evaluation, at least if the arguments in the personal letters are read and taken into consideration. If the administrators at the agency are aware that applicants were prevented from acting in any other way, there is good reason to assume they will be more inclined to approve debt reconstruction. Such an assumption can be made, given that the circumstances of the origin of the debts is highlighted as one of the key factors determining whether it is possible to receive debt reconstruction (see SEA 2018; 9§ Skuldsaneringslagen SFS 2016:675). In these contexts, the efforts that the debtor has made to fulfill his or her obligations are decisive. Acceptable grounds for approving debt reconstruction can be that the debts were not a result of negligence, indolence, deliberate wastefulness or other forms of over-consumption (see e.g. Regeringen 1994). Doing one's best to fulfill one's obligations can take the form of making a sincere attempt to resolve one's debt problems, even in the face of personal hardship. As was mentioned in the introduction, circumstances that should lead to approval of an application include divorce and illness, because such problems 'in contrast to other causes, such as excessive consumption, are influenced to a lesser extent by the individual's behaviour' (Kronofogden 2018, 1; see also Regeringen 1994, 99–102).

The final narrative category, *confession*, admittedly has a strong element of self-definition (see Liedgren and Kullberg 2020). Because it contains reflections about past actions, and the letter writer commits to a morally more acceptable way of life in the future, this narrative category can be characterized as having *strong moral self-definition*, which means that the applicant, as a morally conscious individual, exhibits a capacity to reflect on what has happened in the past and to draw conclusions about how to change his or her life in the future. Using Lindeman Nelson's (2001, 19) terminology, this means that these applicants have the ability to understand and comply with moral norms (the normative condition) and to understand their obligations and responsibilities in relation to exerting control over other important areas of their life than their personal finances (the control condition). At the same time, however, the reasoning in this narrative category is weakened by the fact that the applicants who submitted presentations in this category, as mentioned above, largely avoided elaborating on their moral responsibility for managing their personal finances, and instead emphasized their responsibility to help others.

The analysis in the present study further shows that there is a risk that confession narratives do not strengthen the teller's case for debt reconstruction, but instead solidify the moralistic conclusions of the master narrative. The confession narrative admittedly has the potential to depict the letter writer as a responsible person, but despite this it is not able to provide narrative repair for the applicants and formulate resistance to master narratives regarding over-indebtedness. Because this type of story primarily presents the events and the writer's predicament as an exceptional case, it instead generates a *boomerang effect* and the responsibility falls back on the writer.

Because of their weakness when it comes to providing narrative repair, the confession stories could be worse ways of arguing for debt reconstruction than the other types of stories. They are simply less suitable tools for repairing the over-indebted person's identity. As Liedgren and Kullberg (2020) have argued, the confession narrative was found to present the narrator as having a strong moral self-definition, in contrast to the other two narrative types (negotiation and reimbursement-claiming), which instead have been claimed to present the narrator as having a weak moral self-definition. In this sense, the confession narratives can theoretically be understood as having the potential to produce the strongest counter-stories, following Lindemann Nelson (2001). Knowledge is scarce about how counterstories and self-presentation as a person possessing agency in connection with applications for debt reconstruction or other social welfare benefits affect decisions by public authorities, and this is an exciting area for future research. A successful counterstory restores a person's identity and thus also his or her ability to act. The

connection between a successful counterstory and receiving societal support is unclear, however. It is therefore difficult to say with certainty that the category of confession gives letter writers worse chances to receive debt reconstruction because it fails as a counterstory. To this can be added that confession is based on a logic of submission and a wish for forgiveness that follow a common pattern that is repeated every day in ordinary human interactions, and that has both a very long history (not least in church, family and so on) and high cultural acceptance when it comes to forgiveness and reintegration in a community (see Carlsson and Hoff 2000; Hasan, Kiesel, and Noth 2019; Kahl 2009; Liedgren and Kullberg 2020).

At the same time, it may be the case that the Swedish Debt Relief Act, which developed in a welfare context strongly characterized by reciprocity and the Protestant work ethic, demands more than just a confession, if forgiveness in the form of debt relief is to be seen as morally justified (cf. Hasan, Kiesel, and Noth 2019). In addition to confessing his or her sins, the individual is required to present him or herself as a changed, improved, and contributing citizen, as is done in the negotiation group, or as a citizen who has contributed to society through sacrifice and caring for others, as is done in the reimbursement-claiming group.

The results of this study must be read in the light of its limitations. Firstly, the study is based on a limited sample of letters attached to debt reconstruction applications, sent to SEA during one randomly selected week in 2015. Being a pilot study in a topic seldomly researched in social work literature, we utilized a purposive sampling process to collect the empirical material, to gain access to data in a so called 'thin' area of analysis (cf. Morse 2007). Such a sampling process has the benefit of collecting material of relevance for the studies inquiry and enable development of theory and empirical knowledge, but fails to be representative for the general population of applicants for debt reconstruction. Combined with the fact that we did not have any control over the dropouts of the study, i.e. over who declined participation, there is a difficulty in assessing the generalizability of the results. The small sample only enables the study to in part illuminate the varieties of counterstories that the total sum of debt reconstruction application possibly entails. Secondly, the sample presents a limitation in that the empirical material merely consists of letters. The results should be read as a theoretical interpretation of how applicants try to present themselves and counter negative social expectations about themselves and their financial predicaments, an interpretation that could have been further validated if combined with, for instance, interviews with applicants for debt reconstruction. We hope this study, however, can encourage such empirical extensions for future research and development of the current results.

Albeit the study's limitations, the results make a novel contribution to social work practice. We suggest that the results should inform social workers who encounter over-indebted individuals to encourage the individual to articulate and relate to their financial predicament through narratives of *negotiation* and *reimbursement-claiming*. These overarching narrative categories are found to have potential to counteract notions of over-indebted as financially wasteful or irresponsible, as well as promoting the individual's possibility to narrative repair. As most debt reconstruction applications are finalized with the help of a budget and debt counsellor, there is, for instance, an opportunity for counsellors to promote the client to articulate their situation through such narratives, when assisting the individual with their application. Through our theoretical point of view, such an approach could contribute to an emancipatory social work practice, as over-indebted individuals would be given opportunity to increase their access to societal recourses as well as their sense of self-respect and value.

## Conclusion

The results show that negotiation and reimbursement-claiming both highlight weaknesses in the master narrative of the debtor. They make use of repudiation as a means of resistance, which enables narrative repair, both for the debtors as a group and for the individual's infiltrated consciousness. The third group of counterstories, confession, does not have this effect, and instead reinforces the master narrative about debtors.

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

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