Debt-free Futures

Aftercare to support recipients of debt counseling to become self-reliant.

Master Thesis by Lise van de Ven

Preface

If you told me at the beginning of my Bachelor that I would design for social organisations, I would have frowned. I thought that I was going to be an innovator, designing cool objects and making the perfect renders.
However, I'm grateful that things turned out differently. Along the way, I discovered my passion for designing with a purpose, especially for those who struggle to be heard.

Those facing problematic debt are among the most vulnerable in our society, which is why I found it important to design something that can make their lives a little (or a lot) better. Designing solutions for them presented a unique challenge. It was all too easy to get distracted by the numerous stakeholders and services involved in debt counseling, but in the end what truly matters is the experience of the individuals receiving the service.

I am grateful for the opportunity to delve into this topic and create something that I hope will have a positive impact on people's lives. I invite you to join me on my journey as I strive to become a better social designer.

Special thanks to my supervisors Pieter Jan Stappers and Thomas van Arkel for the fun weekly meetings, the advice and for challenging me to stay sharp. Your reassurance and confidence in my project were key in keeping stress levels manageable.

Thank you Sandra Kol for providing me with the opportunity to design for the municipality. Your mentoring and connections have had great influence on the final result.

I would also like to thank my friends and family for the infinite support. Especially Nils, who patiently listened to me talk endlessly about my project and kindly proofread my entire report.

Enjoy!

Lise

Executive summary

Project aim

In recent years, the amount of households facing problematic debts has been increasing. To combat the resulting problems, municipalities offer debt counseling, focusing on (voluntary) arrangements to help recipients become debt-free. The recent reduction of counseling duration from 36 to 18 months raises concerns about recipients' ability to develop self-reliance, which potentially leads to relapses into debt after finishing the process. My client, the municipality of The Hague has therefore asked me to design for the aftercare program to counteract these negative effects.

The main design goal for this project is: *"To support self-reliance of debt counseling recipients by providing tools that assist in finding suitable information, and lower the barrier to seek for help after finishing the process, in order to prevent the accumulation of new debt in the future."*
Recipients are the primary users of the proposed design. Their supervisors play a key role as main points of contact during debt counseling, which necessitates alignment with their needs and values too.

Methodologies
- Literature review: Exploring factors influencing aftercare, its contexts, and the impact of debt on individual well-being.
- Qualitative interviews: Generatively exploring needs, values, and barriers of recipients and relevant municipal employees supporting them.
- Research by design: Iterating concepts through frequent mini evaluations with recipients and supervisors.
- Generative sessions: Mapping the debt counseling system and evaluating concepts.
- Evaluation interviews: Reflecting on final design contents, use, and implementation with recipients, supervisors, and a quality employee.

Research outcomes
Main research outcomes about understanding the debt counseling system and recipient experiences:
- **Types of recipients.** Six archetypes of recipients were identified, with the "lost recipient" and the "insecure recipient" selected as those who could benefit most from adequate aftercare, as they benefit the most from support to address their challenges.
- **Attention for aftercare.** A significant portion of recipients express dissatisfaction with debt counseling and aim to exit the process quickly, leading to minimal attention to aftercare. Furthermore, supervisors prioritize the initial phases of other recipients' processes over aftercare because they consider them more critical, and they are too busy to address both.

The main insights retrieved from iterative design phases:
- **Grip to support self-reliance.** Recipients benefit from two types of grip: passive grip with which they are supported to find suitable solutions to problems themselves and active grip with which they are helped by people or organisations around them.
- **Self-reliance throughout the process.** Recipients need to practice using methods to increase grip on problems they might face during debt counseling, to understand how to use it afterward. Supporting recipients throughout various phases of the process, not just during aftercare, is essential to enhance self-reliance.
- **Personal service.** Recipients might be more willing to cooperate until the end of the process of debt counseling if they are treated more personally.

The design
The tool: a card bundle
I designed a card bundle to enhance the recipient's self-reliance, with cards for planning, celebrating, and gaining grip on problem solving. Gradually introduced by supervisors based on recipient abilities, familiarizes recipients with the personalised bundle, increasing the likelihood of use after debt counseling.

The intervention: a final appointment
A final, in-person appointment during aftercare could benefit both recipients and supervisors. This meeting would involve reflection, future planning, and celebration, guided by a designed infographic. It provides recipients with closure and acknowledgment. While supervisors may need to adapt their routines, they would find satisfaction in concluding the process with their recipients.

After evaluation sessions, I developed a final iteration of the design. Suggestions for implementation strategies are included for successful deployment. Pilot testing with a small group of supervisors and their recipients is recommended as the initial next step.

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Glossary

This project is conducted within a Dutch context. As a result, certain terms may have variations in English. This section provides translations and descriptions for key terms used in pivotal roles and contexts.

The recipient - De klant van schuldhulpverlening
A resident of the municipality of The Hague who receives help with problematic debts by the debt counseling process provided by the municipality.

Debt counseling - Schuldhulpverlening
The service that the municipality of The Hague offers to help residents with problematic debts to become debt(worry)-free.

Problematic debts - Problematische schulden
Debts that cannot be repaid within 36 months to the creditors (with a payment arangement).

Self-reliance - Zelfredzaamheid
Self-reliance means being able to handle your finances well and avoid trouble because you have mastered the necessary skills.

Supervisor - Klantbegeleider
The director of the debt counseling process of a recipient. This person guides the recipient through the process from A to Z.

Budget manager - Budgetbeheerder
The person who managers the finances of the recipient to a certain extent during debt counseling. This is dependent of how capable the recipient is.

Debt adjuster - Schuldenregelaar
The person who negotiates with creditors to reach a debt settlement for the recipient.

Reading guide

Each chapter in this report follows a consistent structure, which I briefly outlined below. For improved readability, it is advised to read the report with two pages facing each other, as some visuals span across two pages.

Intropage
Every chapter in this report starts with a fully coloured page that introduces the contents and shows what sections the chapter entails.
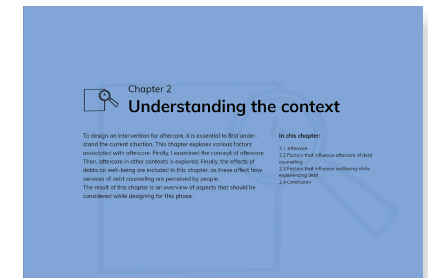
In-depth content
The body text can be found on pages like the example. Interim conclusions and important pieces of text like quotes can be recognised by coloured text boxes.
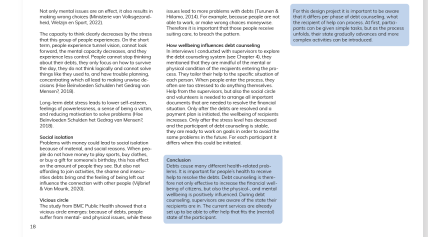
Outropage
Every chapter finishes with an over-all conclusion. This can be recognised by a large coloured section, like in the example:
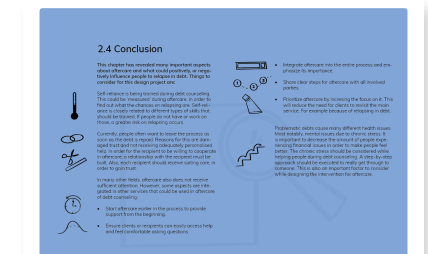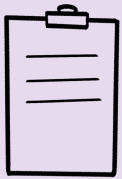
Chapter 1
Introduction

This project aims to enhance aftercare of debt counseling to prevent recipients from falling back into debt. This chapter outlines the rationale behind this objective, provides context for the project, and clarifies its focus. In the second section, I explained my approach.

In chis chapter:

1.1 About the project

Debt is common in the Netherlands. To a certain extent, debts are also considered quite normal. For instance, many people develop debts to be able to study, and also mortgages are common to have. Yet, not much needs to happen before loans and money become a problem. When debts become a problem, they are referred to as problematic debts. Problematic debts are usually specified as debts that cannot be repaid (with a payment plan) within three years (Berkhout et al., 2023).

The risk of problematic debts is especially high in large cities. Nationwide, the amount of households with problematic debts has increased by one percent to 8.8% since 2021. In The Hague, this number is almost twice as high at 15.1% (Schulden-problematiek in Beeld, 2024).

Debts don't just create problems like not being able to pay rent. It can also indirectly affect people's health. People with problematic debts often suffer from social isolation or extremely high stress levels. That is why it is important to minimize the duration of debt. Municipalities offer debt counseling to help residents solve their debt problems.

1.1.1 Debt counseling

The municipality of The Hague started with debt counseling around 20 years ago, with as main goal to decrease the concerns about debts of citizens of The Hague. Since then, the system has changed and evolved according to the needs of the growing amount of people who make use of it.
At first, debt counseling was a small department where one employee guided the recipient through the process. This employee was the 'supervisor', 'budget manager', and someone who settled the debts in one. Nowadays, the department has grown and tasks are divided into several different positions.

Help from the municipality
Residents with problematic debts can receive help through various routes. The municipality's counseling differs per situation. When debts are manageable, the municipality can help advise on arrangements with creditors. When the situation is more complex or the debts are higher, the municipality can offer the curative route. This route involves negotiating with creditors. This is done based on the maximum repayment capacity of the person concerned. When there is agreement from all creditors, the repayment process can start. This is an entirely voluntary process and is also called the amicable settlement process (MSNP) (Gemeente Den Haag, n.d.). If creditors do not agree, the choice can be made to take the case to court. In this form, the judge will determine how much the debtor must pay off. This is also known as the legal track (WSNP) (Voorwaarden Wettelijke Schuldsanering | het Juridisch Loket, n.d.).

The goal for debt counseling
The debt counseling process is part of the financial assistance department. This department aims to get and keep residents debt (concern)-free. Preferably, this is done as quickly, and with as little reoccurrance of debt as possible.
Debts cause stress and hinder residents' perspective and well-being. This can have long-term effects that affect health and participation in society. To help residents of The Hague get out of debt permanently, the municipality therefore not only offers help in the financial area but also focuses on the stress associated with debt.
For the period 2020-2024, the municipality of The Hague has drawn up a number of promises for residents to work on, see Figure 1 (Van Alphen & Gemeente Den Haag, 2020). These are:
- Preventing people to get in financial problems
- Create a balance in financial household
- Offer perspective
- Realize innovations

De beloftes zijn:

Figure 1 Promises for residents of the municipality of The Hague (Van Alphen & Gemeente Den Haag, 2020)

1.1.2 Aftercare becomes important

The government's goal is that by 2030 only 3.8% of households will be struggling with problematic debts and that people will be helped at an earlier stage. Therefore, in 2023, it has been decided that both the amicable and legal processes will be shortened from 36 to 18 months. This will give the debtor the prospect of a way out and is also an encouragement from the government to citizens to participate in debt counseling (Berkhout et al., 2023).

Attention to aftercare
Both the government and the municipality of The Hague expect the shortening of the process to negatively affect the recipient's (people who receive help from the municipality through the debt counseling process) level of self-reliance towards the end of paying off debts. People are expected to have less time change their behaviour in order to become self-reliant at the end of the process. Therefore, aftercare is expected to become a more important phase of debt counseling than it has been so far. For this reason, the government asks municipalities to pay more attention to the content of aftercare (Berkhout et al., 2023b).

1.1.3 Focus of this project

All municipalities have been tasked with enhancing aftercare due to the shortened duration of debt counseling. There is concern within the government that this could result in more recipients relapsing into debt. By improving aftercare, we aim to prevent such relapses, like visualized in Figure 2.

Multiple different projects were initiated as a response to the shortening of debt counseling, in order to improve the experience of recipients of the services. These projects all focus on different parts of debt counseling. The client for this project manages these projects and asked me to focus on designing an intervention for the aftercare phase of debt counseling.
For this thesis I focussed on what the recipient needs, where the thresholds and pitfalls are, and what type of recipient benefits most from a change in aftercare. In addition, I researched the municipality's system. Ultimately, the aim was to develop an intervention that empowers recipients to become more self-reliant, which potentially reduces relapses. This intervention should positively impact both recipients and municipal employees. In appendix A the project brief can be found, in which I elaborate upon the focus of the project.
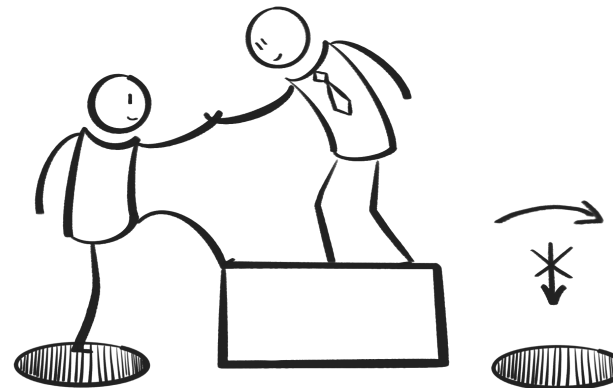

Figure 2 Preventing relapses by helping the recipient and improving aftercare.

1.2 General approach

In this section, the approach of this project is described. Each step of the process is briefly explained. A schematic overview of this process can be found in Figure 3. The icons used in the visual correspond to chapters that describe the different phases.

Understanding
Initially, I conducted research to explore the context of aftercare. This formed the basis for understanding the subject and identifying potential stakeholders for further, in-depth research on aftercare within the municipality of The Hague. The outcomes of this can be found in Chapter 2.

To improve aftercare of debt counseling, insights on two sides of the context were required: what the experience of recipients of debt counseling is, and how the system of debt counseling works. Therefore I started the project with understanding what the context is about and what values, needs, and barriers all involved stakeholders experience. I structured these insights in a journey map that represents the system of debt counseling, and frameworks that reveal archetypes of recipients of debt counseling. This revealed interesting design directions to focus on. The types of research I used to get to this struc-

ture was performing desk research, interviews with employees of the municipality, generative interviews with recipients, and a creative session with a multi-disciplinary team from the municipality. The insights about the recipient of debt counseling and the system around this process can be found in Chapters 3 and 4. The two separate researches on the recipient and debt counseling were combined in Chapter 5. This way I was able to define interesting design directions.

Defining the direction
In collaboration with the project client, we selected a specific design direction and narrowed down the scope of the project. In Chapter 6, the final design vision and goal can be found. These are informed not only by the research phase but also by insights gained during iterative design phases. The additional insights are clearly indicated, allowing to understand how different aspects of the vision were influenced by various phases of the project.

Iteratively designing
After first version of the design goal was clear, I started iteratively designing in order to find a suiting aswer. During four cycles, I developed multiple ideas into one final concept. Along this process, I involved both recipients and employees of the municipality in

evaluations and a reflection session.
During this phase, I used generative design methods to ideate. For example, a reflection session with a group of 13 employees and several evaluation interviews with several different recipients and supervisors to find out the strengths and flaws of each version of the design. I used the insights from all activities to improve the design. The iterations are described in chapter 7.

Evaluating
In the fourth iteration, I conducted evaluations with key users of the design, including recipients, supervisors, and a quality employee. During this phase, I sought feedback on the primary design goals for each stakeholder group. Additionally, I explored how participants intended to utilize the design and identified potential facilitators for its implementation in the real context. The insights gathered from these evaluations are detailed in Chapter 8.

Developing the final design
The result of the final evaluation were suggestions for minor changes to the final concept, which suported me in developing the final design, which is detailed in Chapter 9. I added more complicated insights that needed more research to the list of recommendations, added to Chapter 10.
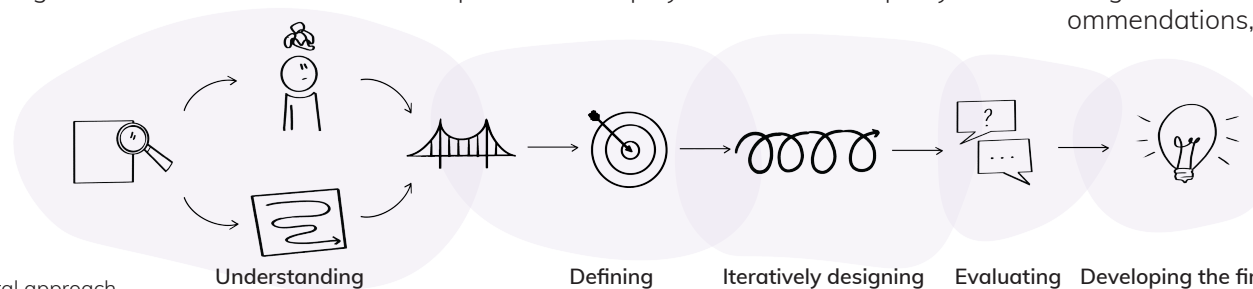
Figure 3 General approach   Understanding   Defining   Iteratively designing   Evaluating   Developing the final design

Chapter 2

Understanding the context

To design an intervention for aftercare, it is essential to first understand the current situation. This chapter explores various factors associated with aftercare. Firstly, I examined the concept of aftercare. Then, aftercare in other contexts is explored. Finally, the effects of debts on well-being are included in this chapter, as these affect how services of debt counseling are perceived by recipients.
The result of this chapter is an overview of aspects that should be considered while designing for aftercare.

In chis chapter:

2.1 Aftercare

This project focusses on aftercare of the debt counseling process. All municipalities have been tasked with enhancing this aspect of the service due to the shortened duration of debt counseling. There is concern within the government that this could result in more recipients relapsing into debt. By improving aftercare, we aim to prevent such relapses.

This section is about exploring the concept of aftercare and its significance in service implementation. I also examined aftercare in other contexts to identify common factors and strategies.

2.1.1 What is aftercare?

The government wants municipalities to focus more on aftercare for the debt counseling process. But what is aftercare?

According to the dictionary, aftercare is:
Monitoring and caring for patients after treatment (Van Dale NEDERLAND, n.d.)

In the context of debt counseling this would mean that supervisors regularly check the recipient and provide care where needed, when the process of paying off debt is finished.

Aftercare of the debt counseling process currently differs per municipality. Each municipality is free to choose its own interpretation for processes and for many, aftercare is not prioritized.

2.1.2 Why is aftercare important?

The NVVK, the trade association for debt counseling and financial services states:

Aftercare should be an essential component of the debt counseling process which should support the recipient with starting a debt-free life, to increase self-reliance and to prevent from a possible relapse (Berkhout et al., 2023).

Also the LSTA, the knowledge center for voluntary help with financial matters, explains that aftercare is important to avoid relapses. Currently, people might not be self-reliant enough after finishing the debt counseling proces to stay out of debt. 4-7% of people who finish the proces develop new problematic debts again (Haanschoten, 2021). The number might be higher because it is expected by supervisors that people won't seek help again due to shame, or because they find the debt counseling system too complicated when they seek for help again. Additionally, employees from the municipality of The Hague stated that it is possible that a large amount of relapses are not registered. The case information of a recipient is not stored for longer than three months due to privacy laws.

Research conducted for the NVVK explains that many municipalities in the Netherlands are afraid that aftercare might become more important now the debt counseling is shortened from 36 to 18 months (Berkhout et al., 2023). They expect that people might not develop the ability to become self-reliant after the process. Guidance both during and after the process is very important.

This fear is supported by the transition from a welfare state towards a more participative society. The government expects residents to be self-reliant, also financially. However, many people do not master the ability to be so. Reasons for this could be the complexity of the social security system and that many financial procedures are digitalized (Brandt, 2019).

Conclusion
Aftercare is important to avoid people to relapse in reoccuring debt after finishing debt counseling. On paper, 4-7% of participants accumulate new debts. This rate however might be higher because people do not ask for help again, because of shame and because some people are not registered as someone who relapsed.
Self-reliance is mentioned to be an important factor that should be mastered by people participating in debt counseling in order to stay debt-free.

2.1.3 Possible components of aftercare

Various organizations are currently exploring essential components to incorporate into debt counseling aftercare. These components aim to assist recipients in preventing relapses into debt after following the counseling process. In this section these components are explained briefly.

Make a deal
Expected is that people do not want to be forced to participate in aftercare. Therefore it would be better to make a deal in the beginning of the process to only help with financial problems if the recipient promises to participate in aftercare (Berkhout et al., 2023).

Nudge to stay connected after the process
Also, people have to be nudged and seduced to stay connected after the process. For example by loaning people with an amount of money that becomes available after aftercare (Berkhout et al., 2023).

Customization and flexibility
The LSTA states that aftercare cannot be one fixed part of the services of the municipality. Each person is different and therefore, aftercare should allow for customization in order to meet the needs of the recipient (Haanschoten, 2021). For example, some people enter debt counseling because they accumulated debt due to a life event like a divorce. Those people might master the ability to be self-reliant, and do not need help that much. Other people might have problematic debts because they did not develop financial skills. These people need more guidance throughout, and at the end of, the process.

Possible types of aftercare
Research conducted by ZELF showed that aftercare should be implemented within one year after finishing the process of debt counseling. According to this institute, possible types of aftercare after the process could be: budget management, financial courses, working with an assessment form about self-reliance, staying in touch for a longer period of time or, in a severe case, put someone under administration (Brandt, 2019).

Aftercare during process of debt counseling
Also already during debt counseling the self-reliance of a recipient can be improved. For example by practising with the amount of money that the recipient receives per month, or by using an online platform to manage expenses. This gives the recipient insight in where expense go and it teaches what a healthy expenses pattern could be (Brandt, 2019).

Conclusion
Key aspects to consider in aftercare involve maintaining a strong relationship between the recipient and the supervisor, as well as recognizing the individual needs of each recipient.

Also, fostering self-reliance is crucial. Towards the end of the process, it is recommended for supervisors to assess whether a recipient is prepared to transition independently. Encouraging self-reliance throughout the process can involve activities such as budget management and enrollment in financial education courses. While it is ideal to foster self-reliance throughout the process, support can also be provided towards the end if necessary.

2.1.4 Aftercare in other contexts

Policymakers state that aftercare is important. In reality however, it is often the part of a process that gets the least attention. In many different contexts, the value of this phase has gained more attention: aftercare should be improved. This section summarises some examples of aftercare in other contexts, and remarks their interesting and important components.

Medical setting
In medical settings, aftercare has two purposes: monitoring the health of the patient and checking-in how a procedure or illness has affected the mental state of the patient. In reality, the emphasis is mainly on the first goal: making sure the patient is healthy. Maybe, because this is the main goal of the current healthcare system. Aftercare focussed on the mental state of a patient is considered important, but nowadays the contents of aftercare are insufficient (#6 - Nazorg, 2023).
Also re-integrating after suffering from a disease like cancer should be part of aftercare, according to Ragna van Hummel in the BNR Beter podcast. A bridge should be made between the hospital and care for employees. However, because of a lack of funding, this is not properly performed (Re-integratie en Nazorg Bij Kanker, 2017).

What can be learned
It is interesting to notice that aftercare in the medical setting is similar to aftercare in debt counseling. Just like in debt counseling, the critical situations should be addressed first. In both contexts this is done and those situations are properly tackled.

Addictions
Rehabilitating from an addiction could be compared to becoming debt-free. People can attend a programme if they cannot solve their problems on their own anymore. During the programme, they solve the problem and collect some tools to stay away from new problems. Several organisations focus on caring for people with an addiction. They all offer similar programmes, often including some type of aftercare. An example is the programme from SolutionS Verslavingszorg. This is a 13-week long rehab programme that is connected to the regular kicking off programme. It consists of individual- and group meetings. The groups consist of people in different phases of recovery. This improves the chance of recovery. The programme is based on the 12 steps Minnesota Model. By following the steps, the patient learns how to handle triggers and pitfalls. The patient is supported in the transition of necessary changes of their lifestyle (SolutionS Verslavingszorg, 2022).

I assume that the society expects a higher chance of addicts relapsing, than people who suffered from problematic debts. Therefore, the aftercare programme might be more extensive in this sector. Maybe, aftercare is even seen as the most important part of recovering from addiction.

What can be learned
- That it is an inseparable aspect of the service. People have to participate and they should be aware of the value that it adds.
- That the programme consists of distinctive steps that should be followed.
- I assume that people will be more invested in the programme if they know what to expect.

- Changes to the lifestyle is something that should be incorporated in debt counseling as well. However, it might be better to work on this throughout the entire process and not only during aftercare.

Detention
Re-integrating after a period of detention is similar to finding back a new way of living after the debt counseling process. In both cases you go back to reality and you have to figure out how to live a life without financial problems or illegal activities. After detention, several agencies can help to re-integrate. They already support the detainee during detention with finding out what specific problems could affect them after being released. Also, they are aware that each detainee is different and that the care therefore should also differ per person. Something remarkable is that they focus on what the 'new' meaning of the life of the detainee could be. This is done, because it is best to stay away from old habits and people with bad influence in order to stay out of trouble in the future #12 - het Belang van Nazorg van Ex-gedetineerde, 2022).

A problem with aftercare for detainees is that the responsibility for the process is unclear. This affects the ownership of the different aspects and this decreases the quality of care (#12 - het Belang van Nazorg van Ex-gedetineerde, 2022).

What can be learned
- With this type of aftercare people are supported to think about the future and what should be changed to have a trouble-free future already during detention.

- People with debt issues are no criminals and the people around them are not either. Therefore, they do not have to stay away from them. However, it is recommended to be careful about who positively influences the person with debt and who does not.

Marketing and branding
Also marketing and branding focus on aftercare while selling services and products. In the Dream brand podcast, Yvonne Lagewaard shares how she takes care of her customers after selling a service to them. Some important aspects about her approach are that it is important to keep the customer motivated to use the service. She pursues this by sending follow-up mails that show interest in the customer. It lowers the barrier to be contacted for questions. With these mails she also tries to avoid that people get lost in using the service, but do not dare to ask questions. She states that people feel uncomfortable with asking questions, because they are afraid that it might be a stupid question (#49 Waarom Nazorg en Hoe Je het Kan Automatiseren, 2022).

Another type of aftercare Yvonne uses is keeping the user involved with the service, also when the customer did not yet receive it. She sends updates via e-mail to stay in the picture. This helps with the motivation for using the service and to stay under people's attention (#49 Waarom Nazorg en Hoe Je het Kan Automatiseren, 2022).

What can be learned
- Keeping people involved in a process might help to reinforce what the goal of aftercare is.

- Lowering the barrier to contact and ask questions might reduce the chance of accumulating new debt by receiving help before problems become too big.

Conclusion
It is interesting to see that many types of aftercare do have overlap in the motivation to integrate it in a process, but might have different techniques to achieve their goal. The main take-aways from aftercare in different contexts are:
- Aftercare could start earlier in the process than only when a process has finished.
- It is important to make sure the recipient or customer can reach out and ask for help. Also, lowering the barrier to do so might support people to ask questions in an early stage.
- It is important to make aftercare inseparable from the rest of the process. Participants should be aware that is is an important part of the process.
- It helps if aftercare consists of steps that are communicated with all parties. This way, it is clear for everyone what to expect.
- In many processes, aftercare is not the main priority. Often it is found important, but other phases are seen as more critical and gain more attention. It would be good to put more focus on this part of a service, since it helps to decrease the number of people who need to make use of the main service again.

2.2 Factors that influence aftercare of debt counseling

Increasing self-reliance of recipients of debt counseling could avoid people to relapse in new debt. In this chapter the definition of self-reliance and its relation to the debt counseling process is defined. Also possible reasons to relapse in debt are included, because those should be avoided in order to stay out of debt issues after the process is finished.

2.2.1 Self-reliance

The definition of self-reliance
The transition of debt counseling from 36 to 18 months is expected to affect the number of people who relapse in debt (Berkhout et al., 2023). Therefore, municipalities are asked to focus on resolving debts of citizens sustainably to decrease the chance of accumulating new debts (Schouten, 2023). One of the key factors the municipality of The Hague uses to achieve this goal is to focus on self-reliance of the recipients after following the debt counseling process.

Self-reliance is according to the Dutch dictionary: **The ability to live your life independently and solve your own problems** (Zelfredzaamheid Nederlands Woordenboek - Woorden.org, n.d.).

In today's society, individuals are expected to be financially self-reliant. This shift is driven by the government's transition away from the welfare state towards a participation society (Brandt, 2019). This change stems from the government's inability to fulfill previous financial commitments to support residents (Van Verzorgingsstaat Naar Participatie-samenleving, 2014). Consequently, many people struggle with self-reliance due to the complexities of social security and the evolving landscape of digital finance (Brandt, 2019).

In the context of debt counseling, supervisors, stated in interviews I conducted with them (see CHapter 4) that self-reliance entails preparing recipients throughout the process to regain full responsibility for their finances. This involves providing training, advice, and promoting gradually phasing out budget management. Ultimately this enables recipients to deal with finances properly.

Self-reliance and aftercare
The current aftercare phase aims to verify the recipient's self-reliance by monitoring their situation for several months by making phone calls. In case the recipient does not accumulate new debts, this goal is achieved.

Conclusion
The switch to 18 months of debt counseling highlights the importance of sustainable debt resolution to avoid relapses. To reach this, self-reliance among recipients, particularly in light of the shift towards a participation society, should be fostered. This means providing recipients with the skills to handle their finances autonomously, thus lowering the risk of future debt. During the aftercare phase, self-reliance is evaluated through monitoring by making a few phone calls.

2.2.2 Reasons for relapsing in debt

Although the ambitions of the debt counseling process is to avoid that people accumulate new debts, it is reality that an amount does relapse. Research across 60 different municipalities revealed that four years after completing debt counseling, 4-7% had arrears on newly acquired credits, while 9-16% had arrears on insurance payments. Surprisingly, even 19% of individuals who had achieved a debt-free status still had arrears on bills, loans, mortgages, or rent (De Muijnck, J. A., & Renken, C., 2020). According to supervisors, these figures may underestimate the actual numbers, as people may feel ashamed of their situation and do not report it or find alternative ways to address their new financial challenges.

According to research from De Muijnck et al. reasons for relapses can be categorized. The main categories are:
• Financial skills
• Language skills
• Digital skills
• Intergenerational poverty transfer
• Life events

Financial skills
People who relapse often don't have an overview of income and expenses. They are also not capable of creating such an overview. They think it is complex and did not grow up with this skill (De Muijnck, J. A., & Renken, C., 2020). People who have struggled with debt often lack the inherent motivation to manage their finances proactively. As research from De Muijnck et al. expressed, "When you're used to just getting by day-to-day, you don't really focus on numbers. It's never really been a priority, not even

for your parents or those around you. Nobody enjoys paperwork, but usually someone only starts to see its value when it directly benefits them." (De Muijnck & Renken, 2020).

Especially shortly after finishing the debt counseling process, people are susceptible to relapsing. When they have to manage their own finances, they will stumble over problems like different dates on which payments are done and have to be done. These might result in a negative bank account at the end of the month.
Also, people need to have knowledge about the system of allowances. These might change each year because of changes in income. If no account is taken of these changes, new debts might arise (De Muijnck & Renken, 2020).

Language skills
Two groups of people are likely to relapse because of language skills: people lacking language skills and people whose mother tongue is not Dutch. For both groups shame plays part in not asking for help with reading letters that are important to manage their finances. Also negative experiences with organisations that could assist in understanding letters does demote them. The barrier for asking for help should be very low for people dealing with linguistic problems (De Muijnck & Renken, 2020).

Digital skills
Mainly elderly people suffer from a lack of digital skills. Nowadays almost all payments are digitally transferred. Research conducted by De Muijnck et al. stated: "Arranging finances and administration has become almost impossible for people without PC and smartphone." (De Muijnck & Renken, 2020).

Intergenerational poverty transfer
Another risk for accumulating new debt is the network that someone functions in. This factor consists of several subfactors. For example, youth growing up in a family with low financial, digital or language skills are likely also not to develop these skills themselves (De Muijnck & Renken, 2020).

Also, when people become debt-free, but keep the same contacts and network as they had before problems started, risk for relapsing is present. For example when people are surrounded by poverty or raised in poverty. If behaviour does not change during debt counseling, people could be susceptible for old habits, like lending money to others who might need it more, receiving incorrect advice concerning finances or copying behaviour of people around them (De Muijnck & Renken, 2020).

Life event
A (new) life event like a divorce, a death or illness might occur. This could be a reason for accumulating new debts (De Muijnck & Renken, 2020). Life events are moments that have great impact on someone's life and (mental) health. The consequensces, could have negative impact on finances. A life event cannot be foreseen and therefore does not receive much attention during debt counseling.

Conclusion
Many relapses stem from a lack of essential skills. Without proper skill development, recipients cannot achieve self-reliance. Therefore, it is crucial to address these skills early on in debt counseling and to continue focusing on skill development during aftercare. By reflecting on skills, supervisors can identify what recipients need to become as self-reliant as possible before completing the program.

2.3 Factors that influence wellbeing while experiencing debt

During a debt counseling process, the supervisor tries not only to get the recipient debt-free, but also to change the behaviour in order to reach self-reliance and avoid the same problems in the future.
Several factors influence this behaviour change process. One factor that is typical for people dealing with problematic debts is the health issues that debts cause. These issues could affect the process of the recipient and it is therefore important to be aware of them while designing for aftercare.

Effects of debts on wellbeing
People experiencing problematic debts, often also experience problems with wellbeing. Research executed by BMC Public Health showed that people with problematic debts experience a poorer health compared to others, both mentally as well as physically. They are more likely to develop mental issues like depression and anxiety (Turunen & Hiilamo, 2014). Apart from mental issues, social isolation, problems with relationships, divorce, susceptibility to fraud, or even suicide could be caused by experiencing debts (Feiten Over Schulden | SchuldHulpMaatje, n.d.). It is important that people receive help, in order to reduce, or avoid those effects.
The effects stem from chronic stress that experiencing debts causes. People experience powerlessness and failure, because they compare themselves to

other people without issues with money. Not only mental issues are an effect, it also results in making wrong choices (Ministerie van Volksgezondheid, Welzijn en Sport, 2022).

The capacity to think clearly decreases by the stress that this group of people experiences. On the short term, people experience tunnel vision, cannot look forward, the mental capacity decreases, and they experience less control. People cannot stop thinking about their debts, they only focus on how to survive the day, they do not think logically, cannot solve things like they used to, and have trouble planning, concentrating which all lead to making unwise decisions (Hoe Beïnvloeden Schulden het Gedrag van Mensen?, 2018).

Long-term debt stress leads to lower self-esteem, feelings of powerlessness, a sense of being a victim, and reducing motivation to solve problems (Hoe Beïnvloeden Schulden het Gedrag van Mensen?, 2018).

Social isolation
Problems with money could lead to social isolation because of material, and social reasons. When people do not have money to play sports, buy clothes, or buy a gift for someone's birthday, this has effect on the amount of people they see. But also not affording to join activities, the shame and insecurities debts bring and the feeling of being left out influence the connection with other people (Vijlbrief & Van Mourik, 2020).

Vicious circle
The study from BMC Public Health showed that a vicious circle emerges: because of debts, people

suffer from mental- and physical issues, while these issues lead to more problems with debts (Turunen & Hiilamo, 2014). For example, because people are not able to work, or make wrong choices moneywise. Therefore it is important that those people receive suiting care, to breach the pattern.

How wellbeing influences debt counseling
In interviews I conducted with supervisors to explore the debt counseling system (see Chapter 4), they mentioned that they are mindful of the mental or physical condition of the recipients entering the process. They tailor their help to the specific situation of each person. When people enter the process, they often are too stressed to do anything themselves. Help from the supervisors, but also from the social circle and volunteers is needed to arrange all important documents that are necessary to resolve the financial situation. Only after the debts are resolved and a payment plan is initiated, the wellbeing of recipients increases. With reduces stress levels, they can start to work on goals in order to avoid the same problems in the future. For each participant it differs when this could be initiated.

Conclusion
Debts cause many different health-related problems. It is important for people's health to receive help to resolve the debts. Debt counseling is therefore not only effective to increase the financial wellbeing of citizens, but also the physical-, and mental wellbeing is positively influenced. During debt counseling, supervisors are aware of the state their recipients are in. The current services are already set up to be able to offer help that fits the (mental) state of the participant.

For this design project it is important to be aware that it differs per phase of debt counseling, what the recipient can process. At first, people can be given simple tasks, but as the process unfolds, their state gradually advances and more complex activities can be introduced.

2.4 Conclusion

This chapter has revealed many important aspects about aftercare and what could positively, or negatively influence people to relapse in debt. Things to consider for this design project are:

Self-reliance is being trained during debt counseling. This could be 'measured' during aftercare, in order to find out what the chances on relapsing are. Self-reliance is closely related to different types of skills that should be trained. If people do not have those or develop them, a greater risk on relapsing occurs.

Currently, people often want to leave the process as soon as the debt is repaid. Reasons for this are damaged trust and not receiving adequately personalised help. In order for the recipient to be willing to cooperate in aftercare, a relationship with the recipient must be built. Also, each recipient should receive suiting care, in order to gain trust.

In many other fields, aftercare also does not receive sufficient attention. However, some aspects are integrated in other services that could be used in aftercare of debt counseling:

- Start aftercare earlier in the process to provide support from the beginning.

- Ensure customers or recipients can easily access help and feel comfortable asking questions.
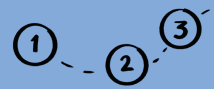
- Integrate aftercare into the entire process and emphasize its importance.

- Share clear steps for aftercare with all involved parties.

- Prioritize aftercare by increasing the focus on it. This will reduce the need for people to revisit the main service. For example because of relapsing in debt.

Problematic debts cause many different health issues. Most notably, mental issues due to chronic stress. It is important to decrease the amount of people experiencing financial issues in order to make people feel better. The chronic stress should be considered while helping people during debt counseling. A step-by-step approach should be executed to really get through to someone. This is also an important factor to consider while designing the intervention for aftercare.

Chapter 3
The recipient of debt counseling

Research in the previous chapters uncovered various aspects for potential integration into aftercare. Here, I delve into the perspective of debt counseling recipients in The Hague municipality to understand their values and needs. These insights are important to identify ways to prevent them from relapsing into debt after completing counseling.

I discovered their characteristics, needs and barriers by conducting generative interviews. I approached two groups of recipients: people who are currently in debt counseling and people who (recently) paid off all debts.

In this chapter, the set-up, and the analysis of the interviews are described. The results are depicted in two frameworks that reveal different types of recipients (archetypes). These show what types of people are susceptible for relapsing in debt and how this could be prevented. To conclude, the main user for the design project is defined.

In chis chapter:

3.1 Interview set-up

I conducted interviews to understand the recipients of debt counseling better. The purpose of the interviews was to find out who the recipient is, how they experience the debt counseling process and what they need during- and after the process. I also focussed on the people who supported them throughout the process, in order to find out who are key figures during the process of the recipient.

I used a generative approach to dive deeper into the experiences of the recipients. In this chapter, I will outline the interview setup and the rationale behind it.

3.1.1 Choice for interviewees

I conducted 11 generative interviews with recipients. Among them, 7 people had already finished debt counseling (within 1 month to 1 year ago), and 4 were in the final phases of it.

I deliberately did not scope down the target group to, for example, only people who had relapsed in debts after finishing the debt counseling. By allowing all 'types' of recipients to be interviewed, the project was initiated with an open view. In doing so, creating a tunnel vision on a possibly interesting target group was avoided, and I was able to discover pain points and needs of people who had finished the process in a smooth manner.

During the interviews I focussed on what people hoped to experience, what they were afraid of, and what they currently liked and disliked about the process. Also what people missed about the process now they were debt-free again and what they wanted to be done differently during the process was included.

3.1.2 Generative approach

I used several generative interviewing techniques in order to find underlaying experiences that otherwise might not have reached the surface.

Sensitizing booklets
Prior to the interviews, I handed out sensitizing booklets personally to the interviewees. I asked them to fill in questions about the timeline of their counseling process and their experience with it. This facilitated to look into the future.
By handing out and letting the interviewees fill in the questions, they are primed for the topics of the interview. They might remember more specific details and the conversation would not only be about the 'what', but also about the 'why' and the 'how' (Sanders & Stappers, 2013). The booklets can be found in appendices F and G.

The booklets came with some stickers and markers in order to nudge the interviewee to feel free to fill in the booklet in their own way. In Images 2 and 3 some filled in booklets and the provided stickers are displayed. A detailed explanation about the structure of the booklets and how they were used can be found in Appendix E.

The setting
The interview took place at an inviting, creative and public place. For safety reasons I did not conduct it at the homes of the recipients. The public library was a good fit: it was close to the building of the municipality, but it had a more creative ambiance. In Image 1 the setting is depicted.

Tools used during the interview
The interviewees did not all master the Dutch language very well. In order to be able to communicate in the best way possible, I used different tools. For example, PreMo cards to communicate feelings about experiences (Desmet, 2019).

I used A3 paper with circles to discover how close participants were with the people they interacted with during debt counseling. At the center, the interviewee was placed and around it the interviewee could place the people who were involved with their process. This told a lot about who the interviewee trusted. In Image 4 an example of the tool is showed.
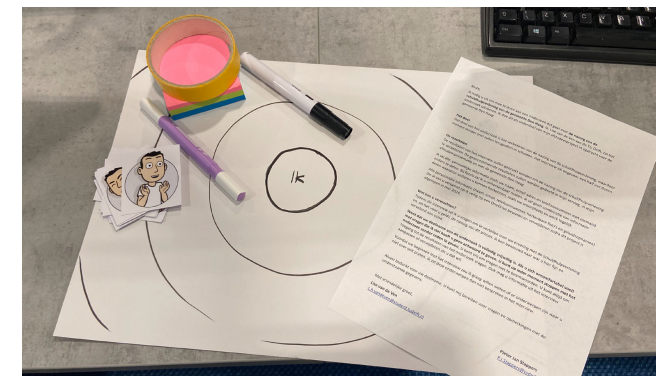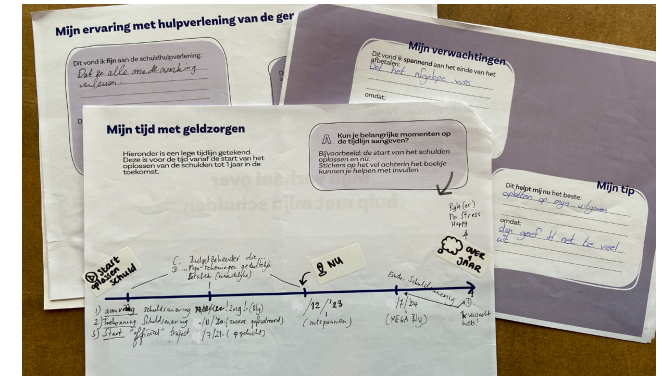
Image 1 The setting of the interviews

Image 2, 3 and 4 The sensitizing booklet, stickers added to the booklets and the materials used during the interviews.

3.1.3 Structure of the interviews

Questions
The contents of the interviews were similar to the sensitizing booklets:

- I first asked general questions about the timeline of the process for the interviewee, in order to understand what they were referring to while answering more in-depth questions.
- Then we mapped the people around the interviewee during the process and I asked questions about personal development and whether or not they experienced a form of aftercare.
- Only during the second half, questions about feelings, needs, barriers and expectations were introduced. I did this on purpose, because the interviewee should first feel safe and comfortable to share those answers. I also asked them about the difference between the beginning and the end of the process. This question turned out to be very insightful. Stories about frustrations came up, which had been previously witheld. Possibly, the timing and the framing of this question supported this reaction.

Semi-structured
I prepared a list of questions, but tailored the questions and their framing to each interviewee to align with the flow of our conversation. I was able to have naturally flowing conversations, since most participants allowed me to record the interview. This way I did not have to interrupt the conversation to write down insights. In Appendices H and I the scripts of the interviews are detailed.

3.2 Analysis of results

I analysed the interviews to translate data into insightful frameworks. In this section, the various steps are briefly described.

3.2.1 Steps of analysis

Directly after the interviews, I documented the first impression of the story: the aspects that best described the story, along with important information that remained memorable. I set aside the first impressions, and created a 'transcription light'. I listened to the interview once (if a recording was available), and translated everything the interviewee said onto post-it notes on a Mural board.

After all transcriptions were completed, I revisited them for re-reading. I created statement cards to summarize the data from each interview, see Figure 4 and appendix O. Each statement card contained an insight, an explanation of the insight, and one or more supporting quotes.

The statement cards were organized per interview. I identified significant themes and transferred them onto a new Mural board. I clustered statement cards that corresponded to these themes, see Figure 5 and appendix P. Most clusters had contributions from different people, which you could tell by the different colors of the cards.
I interpreted the clusters and developed frameworks to bring the data to life. These frameworks consist of two axes that correspond with two interesting themes extracted from the clusters and reveal types of recipients. The frameworks can be found in section 3.3 about results.
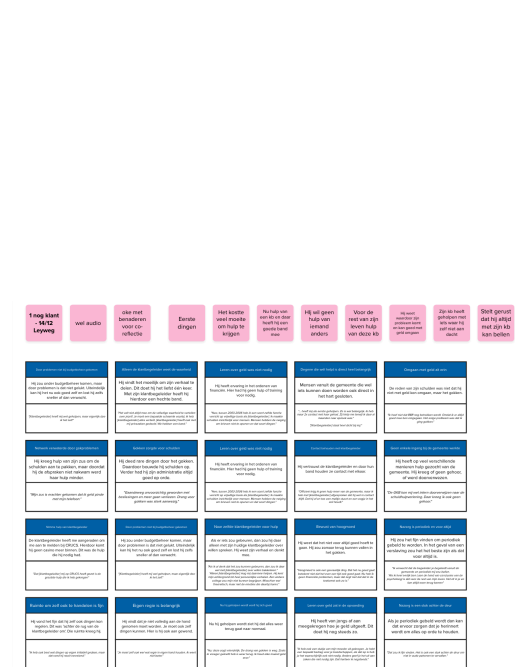
Figure 4 Statement cards
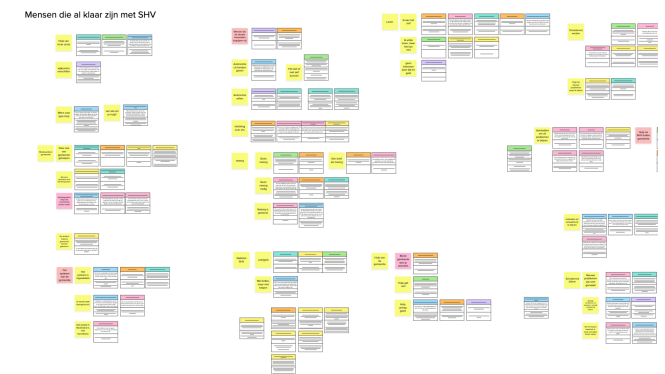
Figure 5 Clusters of statement cards

3.3 Results of interviews

In this section, the general main insights from the interviews are described. Next to that, the frameworks that I developed in order to summarize the main insights are depicted. Those frameworks revealed archetypes of recipients, which I described too.

3.3.1 General insights

The interviews provided insights that are mainly relevant to specific groups of recipients, but some insights are applicable to all recipients. This section focuses on the insights that apply to recipients in general. Since the interviews were conducted in Dutch, the quotes that are added to this section are paraphrased.

About the recipients
- All interviewees are motivated to stay out of debt. They do not want to go through the stress and problems that come with debt again.

"You bumped your legs on a table and that hurts. So I don't want this to happen again. That's why I'm trying to make everything just right." - a recipient

- The reason for debt is often related to how easily someone can relapse into debt. For example, people who were sloppy, might be sloppy again and accumulate debts easier than others.

Help from the municipality
- People prefer to be helped by one single person. Otherwise it is hard to build a bond of trust.

"I'm with the same supervisor because he knows

everything and otherwise I have to explain everything to someone else again" - a recipient*

- People are thankful that debt counseling exists.

"Debt counseling was really a rescue for me." - a recipient

- People are not informed properly about the process and its consequences (how long it takes, that you receive a BKR registration, etc.).

- People stated that there is no emphasis on aftercare. They stated that they did not want and need it, but that it was also often not offered by the supervisor.

- Often, when people were open to do a training to improve skills, this was not possible.

Finding help
- Finding suiting help was hard and takes a long time. People are being referred to different desks several times with few results.

"One time I had an argument because two ladies who were working on my case blamed each other when something went wrong." - a recipient

- The system is too complex for recipients to find suitable help. People often do not exactly know where to go to with a specific question.

Insights dependent on the relationship between supervisor and recipient.
The relationship between recipient and supervisor turned out to be an important factor in how debt counseling is perceived. In this section, insights that

result from variations in these relationships are described.
- Help offered differs per supervisor: frequency, way of communicating, type of help, and level of customization.

- Some people are better informed about the process than others. This results in wrong expectations about what the municipality offers.

"Early this year, I got a letter that it was completed. All in all, I am 6 years into it. They say it is 3 years." - a recipient about the total tile of debt counseling, including ordening all documents prior to repayment

- Not every supervisor serves the same aftercare. Some only send the letter that that declares the recipient debt-free, others make calls or have a final meeting in which they transfer full responsibility back to the recipient and discuss the last questions and tips.

- A good connection between the supervisor and recipient is important for the quality of help they receive.

"You have to find out everything yourself at the municipality. Otherwise a lot of things go wrong (e.g. disability card)." - a recipient

- When a recipient trusts the supervisor, this person becomes very important for this person.

- The recipient does not realize that there is such a large team working behind the scenes. The recipient only mentions the supervisor and sometimes the budget manager as people who help.

3.3.2 Frameworks to reveal archetypes

Based on the insights from the interviews, I created two frameworks. I mapped two interesting, frequently recurring themes. They reveal 'types of recipients' in debt counseling (archetypes). Each archetype has different reasons for the debts, different needs, and different values. These frameworks serve as a basis for determining which recipients would benefit most from the aftercare intervention. The two frameworks are described in this section.

Framework 1
Horizontally: desired autonomy
Vertically: being responsible for finances
The first framework, see Figure 6, consists of the amount of desired autonomy of recipients over their finances on the x-axis and the capability of the recipient to be responsible for finances on the y-axis. What is interesting about the capability of managing finances is that it has two layers: some recipients state that they are capable, while the municipality is not so sure about that.

This framework revealed five archetypes:
- **The accidental recipient:** People who developed debts because of a life event. Those people know how to stay out of trouble, but needed the municipality's help to resolve the issues caused by the life event.
- **The eager recipient:** People who were eager to learn during the process of debt counseling and developed sufficient skills to avoid problems in the future.
- **The dependent recipient:** People who cannot leave debt counseling without support for a longer period. Those people know they need help

and are happy that the municipality offered this.
- **The insecure recipient:** People who are afraid to do everything on their own after the process, or who do not want to do so. Those people enjoyed the peace of mind that the help of the supervisor and the budget management provided and hesitate to leave the process.

- **The stubborn recipient:** People who did not receive sufficient help from their supervisor and therefore lost confidence in the process. They often leave the process without any change in their behavior and are susceptible to accumulating new debt.

The Dutch translation of this framework can be found in Appendix Q.

I cannot do it myself
I cannot live without help.
(although I sometimes think I could)

The dependent recipient

The stubborn recipient

I don't want autonomy
I do not want to be responsible for my own affairs.

I want autonomy
I want to be able to manage my own affairs.

The insecure recipient

I can do it myself
I do not need help.

The eager recipient

The accidental recipient
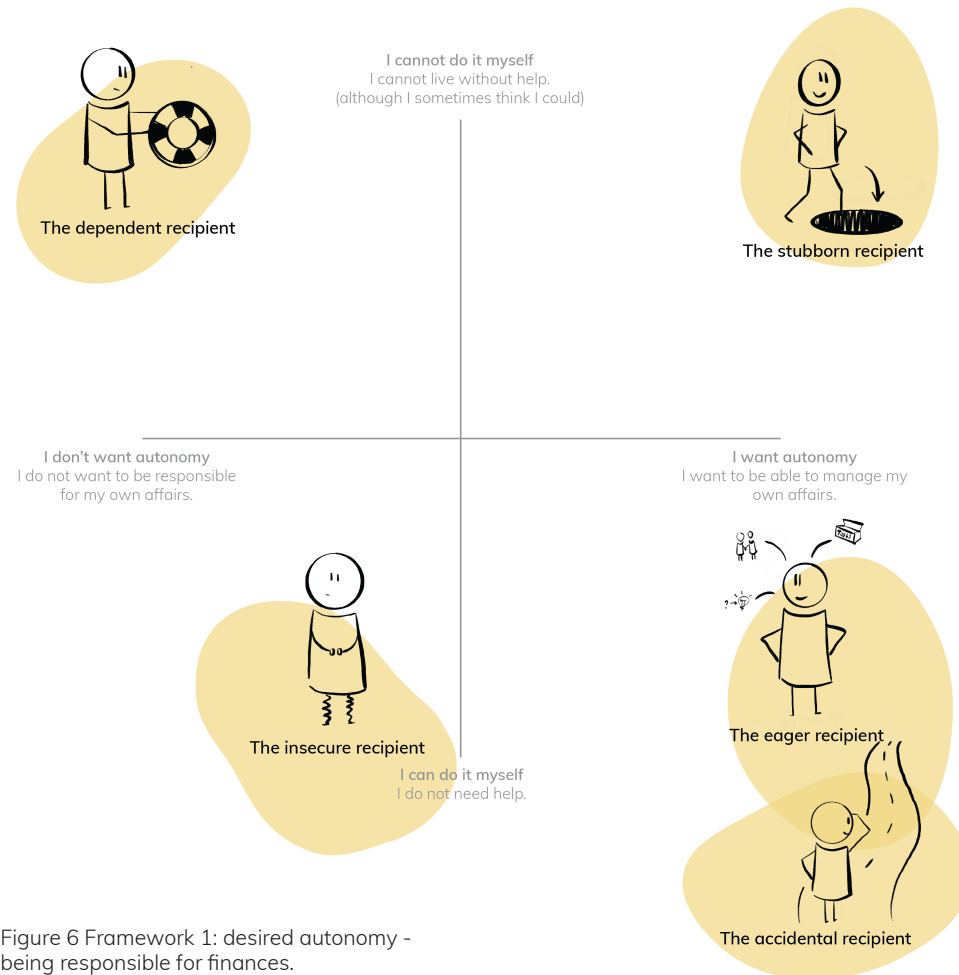
Figure 6 Framework 1: desired autonomy - being responsible for finances.

Framework 2
Horizontally: desired autonomy
Vertically: having tools to avoid accumulating new problems
In the second framework, again the desired amount of autonomy was put on the x-axis, but now 'having tools to avoid accumulating new problems' is put on the y-axis, see Figure 7. This is slightly different from the first framework, because this shows the actual competencies the recipient has, or has developed, instead of just stating whether the competencies are sufficient or not.

In this framework, the same five archetypes came up, but a sixth one was added:
- **The lost recipient:** People who did not receive sufficient help from their supervisor and therefore lost confidence in the process. This group is similar to the fifth archetype from the first framework 'The stubborn recipient'. The difference is that this group of people is aware that something should change. These people are afraid to develop new problems, but because of the complexity of the system, they do not know where to find suitable help.

The Dutch translation of this framework can be found in Appendix Q.

3.3.2 Most important archetypes

Four archetypes were interesting to dive deeper into. Those are depicted in Figure 8. The accidental recipient is very different from the others and is not dependent on aftercare. This type of recipient only makes use of debt counseling to solve the debt issue but does not need to develop personally to avoid new problems. The insecure recipient does not occur often. Therefore, this archetype is left out too.

I don't have tools
I'm unsure about what steps to take if new issues arise.

The stubborn recipient

The lost recipient

The dependent recipient

I don't want autonomy
I do not want to be responsible for my own affairs.

I want autonomy
I want to be able to manage my own affairs.

The eager recipient

The insecure recipient

I have tools
I have support and a network that I could use in case new issues arise.

The accidental recipient

Figure 7 Framework 2: desired autonomy
- having tools to avoid accumulating new problems.
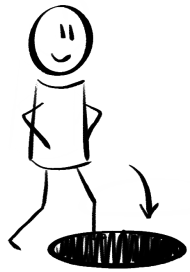
The stubborn recipient

"For these kinds of issues, I don't go to the municipality. I want to try it myself first."
- A recipient regarding a new debt.

The lost recipient

"The supervisor refers to the social services to see if they can provide an additional budget."
"The social services can't do anything. They don't provide assistance, but only refer."
- A recipient
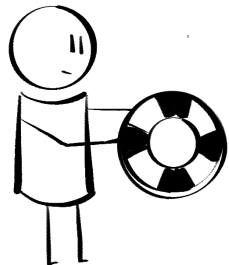
The dependent recipient

"I like to continue being supported, because then I don't forget the important things. It brings peace of mind."
- A recipient about being supported after the process is finished.
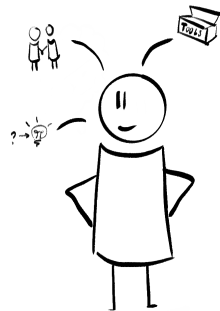
The eager recipient

"I am really ready to stand completely on my own two feet. They have saved enough for me. I am ready for it."
- A recipient

Figure 8 The four relevant archetypes.

3.4 Conclusion

Several different types of recipients are identified during analysis. These types of people are partly defined by their own character. However, insights from mapping the debt counseling system (Chapter 4) and understanding perceptions of debt counseling (Chapter 3) led to an additional conclusion: recipients may also have been shaped into certain "types" of people due to the care provided by their supervisors or the debt counseling system itself. This influence can yield both positive and negative outcomes.

Important insights that influence what type of recipient people are, or have become, are:

- People lose trust in the help provided to them early on in the process. Because of the complexity of the system, it takes a long time to find suitable help. This has an impact on their attitude towards help at the end of the process. Some leave the process as soon as possible because of this.
- Recipients frequently do not receive aftercare, and they also commonly lack interest due to their decreased trust in the system.
- The relationship between the recipient and supervisor is important. If the relationship is good, the recipient prefers to receive care exclusively from them. This fosters trust, enabling the recipient to share important information and facilitating the provision of more valuable assistance.
- The differences in customization by the supervisor affect the trust someone has in debt counseling. The quality of the care seems to depend on the type, and experience of the supervisor.

How the results influence the design vision
All types of recipients might benefit from being supported during aftercare, prior to being let go by their supervisor. However, some might be less interested (stubborn-, and eager recipient), and others might already receive enough help at the end of the process (dependent recipient).

One group of people could benefit most, and might also be most happy with an intervention in aftercare. This is the lost recipient.

Chapter 4

The system of debt counseling at the municipality of The Hague

In order to understand how aftercare in the debt counseling process currently is implemented and how it could be improved to fit the municipality, I researched the entire system.

Understand the system
Understanding the entire process of debt counseling is crucial for designing an intervention for aftercare. This understanding allows for assessing what recipients have already accomplished and learned, which informs the development of the aftercare phase.

Hick-ups
Another reason is to find possible hick-ups in the system that have an influence on aftercare. Maybe something earlier in the process does not function as desired, which influences the quality of aftercare. Or, there might be a difference in the quality of the services of employees, that has an impact on the process of a recipient.

Who is involved
The last reason is to identify the relevant positions of employees within debt counseling. It is important to understand what position is supposed to fulfill which parts of the process in what way. In doing so, it is possible to identify what position(s) should be involved in the intervention that I will design.

In this chapter, firstly the research methods are described. The preceeding sections show the results of the different research activities summarized per aspect of the system of debt counseling. The chapter finishes with a journey map that combines all insights, which gives an overview of where in the system are the pain points, strengths, and opportunities.

In chis chapter:

4.1 Research set-up

In order to find out how the system of debt counseling works, I used several research methods. In this section, the methods are described. The results are summarized in the other sections of this chapter.

4.1.1 Research methods

Desk research
To create a base level of understanding, I performed desk research about debt counseling in general, and how this is arranged in The Hague. With the help of research from national organizations like NVVK, I explained the reasons behind the development of debt counseling and what different forms exist. I also used information provided by the municipality of The Hague: roadmaps that employees use to explain the process to recipients, internal research projects about the quality of the services, and a journey map that is created to visualize the strengths and weaknesses of the process.

Interviews
I conducted interviews to identify the important types of positions of employees within the process. I interviewed a few of the people fulfilling these positions to understand their tasks better. While performing the interviews, other types of positions within the municipality that were interesting to learn more about concerning the topic of aftercare revealed themselves. In those cases, I conducted interviews with people from those positions too. The scripts for interviews with different professionals can be foud in appendices J, K, L and M.

Generative session
In a generative session with one person from each 'key' position, the system was mapped out, and we discovered how people from different positions interacted and what they all did to improve the self-reliance of a recipient, to decrease the chance of relapsing in debts after the process was finished. Also on a deeper level, strengths and weaknesses that influenced the aftercare and self-reliance of the recipient were identified. The set-up of the session is elaborated upon in appendix N.

Results
I summarized the insights of the activities described above in two different topics: The phases of the system and the people involved. I made a journey map to combine those topics in order to conclude with the most important insights.

4.1.2 Research participants

Participants of the interviews
I approached people having direct contact with the recipient, or who are closely involved in the process for an interview. In the end, 3 supervisors, 1 budget manager, 1 social case manager, 1 financial trainer, and 2 people from the operations department were interviewed.

It was a conscious decision not to interview a debt adjuster since people in this position are only briefly involved with the process of the recipient and do not influence the aftercare in any way.

Apart from people at the municipality, I also had conversations with 3 people from voluntary organizations Those were Schuldhulpmaatje, Stek, and Stichting MAIT.

Participants of the generative session
A supervisor, a budget manager, a social case manager, and the client of this research project (project manager) were present at the generative session. These functions are the closest involved with the process of the recipient, or are closely involved in improving self-reliance of a recipient. Unfortunately, no financial trainer could attend because of busy schedules.

4.1.3 Framework used for the research

During previously performed research by the municipality, the journey that a citizen of The Hague makes within debt counseling is mapped (De Klerk et al., 2022), see Image 5. Several different phases are identified and the researcher looked into the experience of the recipient during each of those. I used this map as a framework for this project to attach all insights about the system of debt counseling to.
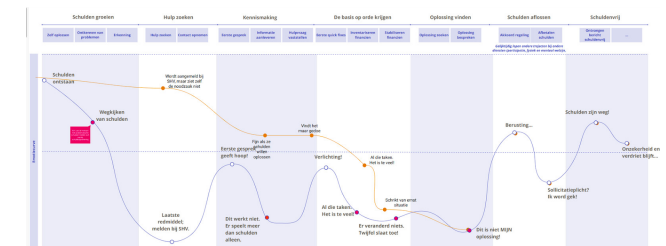
Image 5 Journey map made for the municipality of The Hague De Klerk et al., 2022).

4.2 The phases of debt counseling

The debt counseling process varies across municipalities. In The Hague, it consists of six phases, which are outlined in this chapter from the perspective of how they are communicated to recipients. Additionally, it covers the circumstances before individuals contact the municipality and what occurs after the process concludes. In Figure 9, the phases are depicted.

Debts grow + seek for help | Intake | Start-up and stabilization | Finding a solution

approximately 5 years

approximately 6 months to 1 year
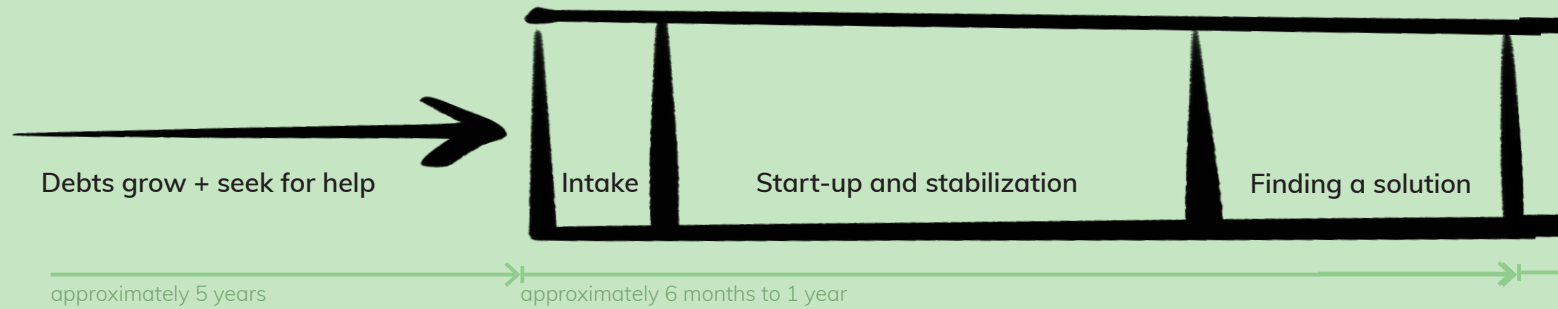
Debts grow
Both the municipality's customer journey (De Klerk et al., 2022) and research performed by me earlier (Te Groen et al., 2023) showed that people generally seek help too late. This has to do with shame and the feeling that they can still solve their problems themselves. The step to the municipality is big: it feels like a barrier because the government is often not trusted.

Seek for help
Recipients stated in interviews that other solutions are looked at first. For example, by postponing the payment of other bills to cover immediate expenses or by borrowing money from relatives. This is because the threshold for going to an acquaintance or family member is lower. At this stage, community centres and volunteers are also approached to help with debts. The municipality is often the last resort. Only when the situation is untenable, the municipality is contacted.

The intake
Once someone has applied, the person is invited for an initial interview by a supervisor. This is the director and contact person for the recipient throughout the process. The recipient is asked to provide information that supports to assess the situation (Gemeente Den Haag, n.d.-a). This is generally a difficult moment for the recipient: organizing all the paperwork takes a lot of time and there is often more at stake than just debts. In this part of the process, the help of a volunteer is therefore sometimes recommended. A volunteer can help to identify the debts with more attention (De Klerk et al., 2022).

Based on the information provided, the request for help is determined.

Start-up and stabilization
In these phases, first quick fixes are carried out by the supervisor and budget manager before the process really commences. Then the finances are inventoried after which the situation can be stabilized. Recipients often finds this hard: the tasks are too many, little changes spread out over a long period of time and they are shocked by the severity of the debts (De Klerk et al., 2022). This period usually ranges from six months to a year. The recipient needs to have 'clean' bank statements (The bank statements should be clean from purchases like gambling or drugs) and paperwork sorted out before an arrangement can be made. Debts are sometimes caused by addiction or an unstable home situation. The person should be stabilized before they can be helped further (Gemeente Den Haag, n.d.-a).

A budget manager is also involved during this phase. This person takes over (part of) the recipient's income and expenses, depending on the situation (Gemeente Den Haag, n.d.-a).

Preserving and caring   Aftercare   Resuming individually

18 months   approximately 6 months
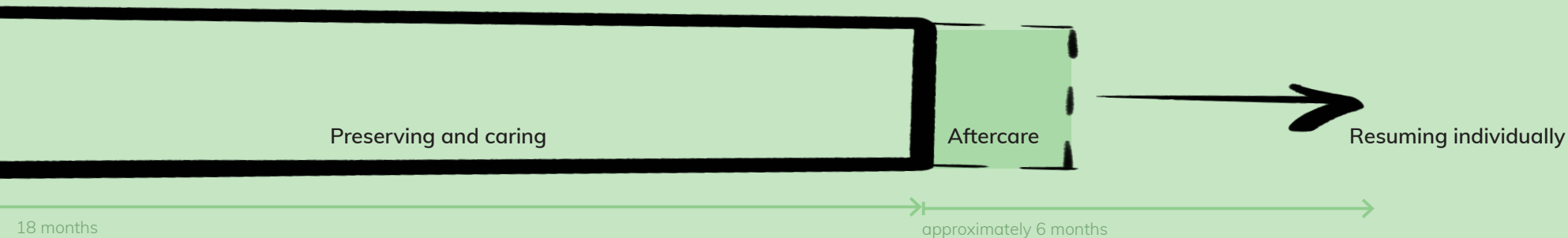
Figure 9 Timeline that depicts the phases of debt counseling.
For better reading, switch the screen settings to 'Facing pages'

Finding a solution
When the situation has been stabilized, the next phase will commence. This is where the debt adjuster gets involved. The debt adjuster looks for a solution, together with the supervisor and the budget manager. This may involve taking out a loan from the municipal credit bank (GKB), making a debt settlement, or solving the debts by means of a period of budget management only.
In the first scenarios, the debt adjuster negotiates with creditors to establish a maximum repayment amount. Creditors are given 120 days to consider and agree to this proposal. However, this process often takes longer. Consequently, debt repayment typically commences more than a year after initial contact with the municipality (Gemeente Den Haag, n.d.-a).

If creditors reject the proposal, the municipality will take legal action to obtain approval through the courts. In such cases, the process for both the creditor as the recipient becomes compulsory (Gemeente Den Haag, n.d.-a).

When the recipient and the creditor agree to the proposal of the debt adjuster, debt repayment starts. From this point onward it is determined that it takes 18 months for the recipient to become debt-free. This gives peace of mind to most recipients. After all, there will be no more creditors on the doorstep and no more letters from creditors in the mailbox (De Klerk et al., 2022).

Some recipients get discouraged by the remaining duration. It is common that recipients discontinued participation in the program due to a perceived lack of prospects or the perceived difficulty of the trajectory, particularly when the process spanned 36 months. For them, the municipality is responsible to look for another solution. However, in practice this is often very difficult (De Klerk et al., 2022).

Preserving and caring
The period of repaying the debts consists of the phases preserving and caring. Now there is room to consider how the recipient could maintain a financially healthy situation in the future. For instance, the recipient is expected to apply for jobs and training is offered. The supervisor also decides whether budget management can be phased out to give the recipient more autonomy over money matters. This also serves the purpose of making the recipient financially literate step by step (Gemeente Den Haag, n.d.-a).

Aftercare
When the debts are resolved, the recipient receives a letter about this (Gemeente Den Haag, n.d.-a). In the period thereafter, the aftercare process starts. The recipient will be called twice to monitor how the financial situation is going.
In reality, the majority of recipients prefer to leave the process as soon as possible. Budget management is then phased out and the recipient immediately regains full autonomy over their money (De Klerk et al., 2022).

4.2.1 Zoom-in on aftercare

Since this project is about designing an intervention for aftercare, research about how this phase is currently set up deserves more attention. In this section, the insights from research specifically about aftercare are included.

Purpose of aftercare
When someone is about to finish the debt counseling process, aftercare starts. Employees stated in interviews that the main goal for aftercare is to lower the number of people relapsing in debt after finishing the debt counseling process, by discovering new problems in an early stage.

Current contents of aftercare
The municipality has determined supervisors should contact the recipient six months after repayment has concluded, to check in how the recipient is doing. This is described in a roadmap that employees from the municipality use to base their service on. A part of the roadmap is shown in Figure 10.
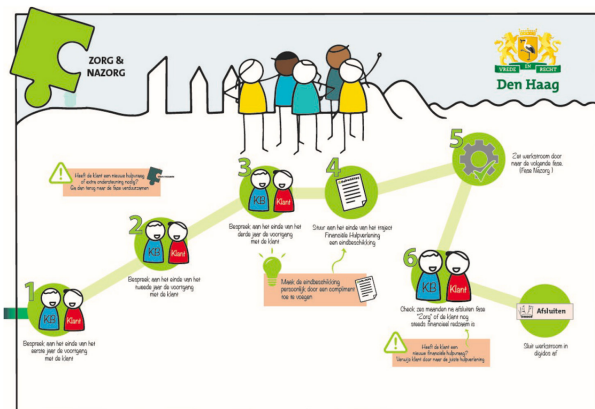
Figure 10 Part of a roadmap that visualizes the services of the municipality.

Aftercare in reality
The interviews with supervisors and recipients revealed that the contents of the aftercare phase vary per case. For some, only the letter with the final decision about becoming debt-free is received. In other cases, a face-to-face conversation is planned to provide final advice on potential future occurrences. This marks the point where full authority over financial matters transitions from the budget manager back to the recipient.

Some supervisors call their recipient multiple times after two to three months to check-in. Others give advice as well. For example to visit a community centre for questions about difficult letters.

Experiences from supervisors about aftercare
Supervisors are responsible for aftercare. However, many of them prioritize the initial phases of a recipient's process. Once a recipient's situation stabilizes, supervisors tend to shift their focus to the initial phases of assisting another recipient. Therefore, not much attention is left to execute the final phase of each process. This pattern stems from the recognition that the initial phases are critical for recipients, as they involve managing various aspects to alleviate the pressure from creditors and prevent debt escalation.

Supervisors are often unsure about the execution of aftercare. For them the goal is clear, but they can not fill in the official content like it is described in the customer journey from the top of their head. A reason for this could be the high turnover of employees. Maybe because of that, not every supervisor is onboarded sufficiently.

How aftercare is perceived by recipients
Supervisors stated that each recipient responds differently to aftercare. Some like to be contacted after a few months. Those are often the people who had a good connection with their supervisor. Others are not open to having a conversation and do not pick up the phone.

From the recipient's perspective, their views on aftercare, as expressed during interviews, also vary. Some people were surprised by the phone call. They did not know that it was part of the process but enjoyed the moment of contact with their supervisor. Sometimes, the initial supervisor has left the department. In those cases, the recipient receives a call from an unknown supervisor. The recipients were still quite positive about it, but they preferred to speak with their own supervisor since that person knows their personal story.
Most people did not know that aftercare existed and also did not receive any. They stated that they did not miss it. However, some people did accumulate new debts and have to find a new way into debt counseling again. For them, it would have been easier to be monitored for a while by their supervisor.

4.3 People receiving debt counseling

Not only employees of the municipality, but also the recipients themselves are part of the system of debt counseling. This section is therefore about when a citizen qualifies to participate in debt counseling.

Supervisors mentioned that debt counseling is for every citizen of the municipality of The Hague with problematic debts.

Problematic debts are debts that an individual cannot repay within 36 months. This means that the amount of debts can vary per person since it is based on the 'maximum repay capacity' of the citizen. This is the amount of money that someone can pay off each month and is based on the monthly income (job or benefits) and expenses like rent and money to live from (Berkhout et al., 2023).

People who qualify, get offered a procedure in which the municipality negotiates with creditors to leave with a lower amount of debts that the individual can repay within 18 months. In other cases, the municipality helps with making arrangements with creditors.

Others are directed to Helpdesk Geldzaken. This is a counter at the municipality where people can receive advice, ask questions, and make an overview of their financial situation.

4.4 People involved in debt counseling

During a debt counseling process, several people with different positions within the municipality are involved. Also outside the municipality, people help a recipient to become debt-free. Often, people are assisted by their own social circle. It is also common to involve volunteers or key figures in the neighbourhood.

In this chapter, an overview of the important people involved in the debt counseling process are indicated.

4.4.1 Employees from the municipality

The municipality provides a dedicated team to support recipients throughout their journey. This team comprises three key roles: the supervisor, the budget manager, and the debt adjuster as depicted in Figure 11. The insights shared in the following sections about professionals are based on conversations with municipality employees.
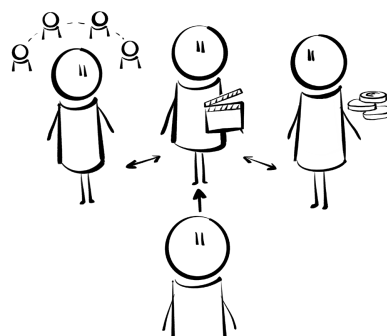
Figure 11 The relations between the recipient, supervisor (middle), budget manager (right) and debt adjuster (left).

The relation between the supervisor, budget manager and debt adjuster
The supervisor is the director of the process of a recipient. This person is in charge of every decision that is made to help the recipient. The supervisor involves the budget manager and debt adjuster when necessary. Those two types of professionals usually report back to the supervisor, whom in their case report to the recipient. At the start, the recipient and supervisor agree on who to contact for what. This way, the recipient is allowed to directly contact the budget manager or debt adjuster for questions. Sometimes however, these roles are unclear which results in unclear responsibilities towards the recipient.

Figure 12 The supervisor.

The supervisor
The supervisor is the first person the recipient has contact with, see Figure 12. This professional functions as the director of the recipient's process and determines what needs to be done at what point to ensure it runs as smoothly and successfully as possible.
The supervisor is connected to the recipient from start to finish of the debt counseling process. The focus, however, is mainly on the beginning of the process.

Relevant insights collected during interviews are:
- Not every supervisor can concistently provide optimal support to each recipient, due to high caseloads and turnover. Consequently, personalised solutions are not provided to every

recipient.

- There is a lack of clarity about the aftercare phase among supervisors. It varies how they interpret it and whether they are attentive enough to focus on it.
- Many supervisors invest in connecting with the recipient. This makes the process easier and creates mutual trust. As a result, the supervisor often finds out the recipient's real situation, and additional problems, sooner.
- The guidelines outlining a supervisor's duties are typically more concise than their actual practices. Supervisors often exhibit compassion for their work and thus go above and beyond to assist recipients effectively. However, the level of dedication varies greatly among supervisors, resulting in discrepancies in the amount of attention each recipient receives.

Figure 13 The budget manager.

The budget manager
The budget manager relieves the recipient of making payments. This person receives the recipient's income and uses it to pay some, or all of the person's expenses and debts, depending on the situation. The recipient receives living expenses to cover groceries and other small expenses.

Some people are only in contact with the budget manager via the supervisor. Others can contact the budget manager directly to communicate changes or to ask for extra money, for example. This lack of clarity could cause friction for both recipients and

municipal employees.
The budget manager is involved from 'finding a solution' until the end of the process.
Relevant insights collected during interviews are:

- Recipients may feel stressed when the budget manager takes control of their finances. Some people prefer to rush through the process as a result of this. Others become dependent on the service. They do not want to be let go at the end.
- Participation to budget management is voluntary, allowing recipients to decide for themselves. However, budget managers question this autonomy due to concerns about recipients' true abilities.
- Budget managers emphasize the importance of aftercare, as the current system doesn't teach recipients financial management skills and may even discourage independent budgeting. Another project within the municipality is currently adressing this issue. As such, I have decided to leave this out of the scope of this project.

Figure 14 The debt adjuster.

The debt adjuster
The debt adjuster evaluates finances and negotiates debts with creditors. Recipients interact minimally with this person. The main contact is during discussing the proposal about what the recipient should repay. This discussion is attended by the supervisor and budget manager too.
The involvement of the debt adjuster ends once agreements are reached.

Other possibly involved employees
Each recipient and process varies, so certain professionals are only engaged in cases requiring additional attention. Other people are only involved if the recipient wants them to. The supervisor can solely recommend using certain counseling pathways. For example, the supervisor may recommend training to make a behavioural change regarding the recipient's spending habits.
The social case manager and financial trainer are examples of professionals that might be involved in a process. Those two are relevant for this project and are therefore included in this section.

Figure 15 The social casemanager.

Social case manager
When multi-problems, combinations of problems that hinder debt counseling arise, the supervisor can ask a social case manager to step in. These involve combinations of problems such as addictions, participation-, or mental issues. The social case manager is involved in the recipient's process for a short time and, if the situation asks for it, takes over the control of the supervisor. This happens only if the process is disrupted to such an extent that the recipient will not progress in the debt counseling process until the other problems are resolved.
The social case manager connects the recipient with the right support organizations to solve problems hindering debt counseling. The main organizations are described later in this section. Once the social case manager suspects the situation has stabilised, they verify with all parties involved before stepping back.

Relevant insights collected during interviews are:
- The social case manager used to be a central figure but is now involved in fewer cases, because of the introduction of several other roles.
- Their frequent home visits provide them with a deeper understanding of the recipient's life compared to the supervisor.

Possible support organizations that could get involved by the social case manager are:
- Team Temporary extra support (Team TEO), for temporary extra support with closures and evictions.
- Social counsellor (sociaal raadslid), for advice in social problems.
- Target team (doelgroepenteam), when the process has two captains, just to adjust debts.
- A form of financial support.

Figure 16 The financial trainer.

Financial trainer
Financial trainers provide workshops and information sessions on money management, available to all municipality residents. These sessions are especially helpful to those with limited financial knowledge or seeking motivation to change habits. Participants learn to make informed choices and plan for the future, discovering tailored strategies for their needs.

Relevant insights collected during interviews are:
- Not all recipients attend a training, as participation is voluntary.
- No specific training to attend at the end of debt counseling exists.

4.4.2 People outside the municipality

The issues faced by individuals with problematic debts start prior to the first contact with the municipality. There is usually a period of neglect before they turn to those around them for help. It is crucial to minimize barriers to facilitate this assistance. These people may provide direct help or guide them to suitable sources of help.
Also, after completing the debt counseling process, these people can provide additional support.

This section explores the roles of volunteers, community centers, and social networks in providing support. It highlights that assistance often extends beyond municipal employees.

Social circle
People with problematic debts are often ashamed about their situation. Therefore, once they take the step to look for help, the barrier to share their problems should be very low. As a result, they often approach people in their social circle. These people can support the debtor to look for suiting help. They are (almost) always familiar with the personal lives of debtors. Therefore, these people are important for maintaining a stable financial situation throughout the entire process and after (Te Groen et al., 2023).

Community centre
Community centres are located in many districts of The Hague, and can help with a range of requests from citizens. At some of them, people are specialized in financial problems and can help people with problematic debts themselves. Often, someone from the community centre informs and advices where to find suiting help (De Maar, 2023).
Also when the debt counseling process is finished, people can go to a community centre for questions. This way, the community centre helps the citizens to stay out of new problems (De Maar, 2023).

Volunteers
In The Hague several voluntary organizations focus on supporting people with debts. Schuldhulpmaatje, Stek, and Humanitas are examples of such organizations. In interviews they explained that they connect someone with debts to a volunteer who can help with organizing paperwork, making the right decisions, and assisting in finding suitable help for the specific situation.

Volunteers can sometimes help the debtor without involving the municipality, but in most cases, the volunteer supports during the phases of looking for help, the intake, start-up, and stabilization. In those cases the recipient might choose to ask help from a volunteer, since they are more approachable. Sometimes, when the process is finished, the municipality recommends asking for help from a volunteer to make sure the recipient is supported enough to stay self-reliant.
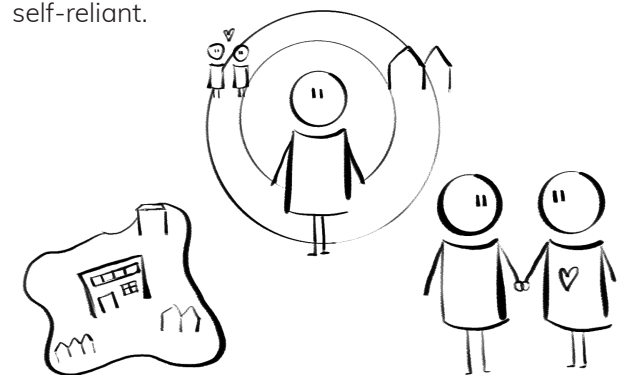
Figure 17 Left: community centre, top: social circle, right: volunteers.

4.5 Synthesis into journey map

In the previous sections, different parts of the system have been described in detail. These are interesting individually, but when they are combined into a journey map, an overview arises that makes clear where in the process are the pain points, strengths, and opportunities.

I used the customer journey map created by the municipality (De Klerk et al., 2022), combined with research that was conducted for the course CMS (Te Groen, 2023) as a starting point. I have complemented it with insights from interviews and the generative session.

The journey map
The journey map shows the road the recipient travels before starting the debt counseling process and afterward and is depicted in Figure 18. The people that the recipient is supported by are included as well. The map makes clear who is involved when. This helps to identify what type of employee from the municipality (or outside of it) should be involved at what moment in the final design.

The timeline
The timeline shows the part in which the recipient travels through the process of the municipality in purple, the time prior to finding help, and after finishing the debt counseling process is made yellow. Each phase contains a description of key events.

People involved
The interviews provided insight into which employees or other supportive people are involved in each phase of the process.

Insights
Insights collected from interviews, the generative session, and information like the roadmaps that supervisors use are added to the bottom part of the journey. The insights that are time-dependent are mapped onto the timeline. Overarching insights can be found below.

The insights relevant for the final design are marked in the journey map with dotted purple outlines. A Dutch version can be found in Appendix Q.

Figure 18 The journey map about the debt counseling system. For better reading, switch the screen settings to 'Facing pages'

Phase header (top)

Intake	Start-up and stabilization	Finding a solution	Preserving	Care	Aftercare	After the process

The debtor contacts the municipality. After registration, the recipient is assigned a supervisor: the director of the process.
An initial meeting follows in which the request for help is determined.

The basics are put in order and the first quick fixes are executed.
In addition, the recipient needs to provide paperwork to organize finances. The recipient's situation **must also be stable enough to start the process.** For example, the bank statements must be 'clean' and problems beyond the request for help are examined.
Already at this stage, the budget manager can be involved to take over the recipient's money matters to a certain extent.

Together with a debt adjuster, the debts are organised and a solution is sought.

This can be:
• Payment arrangement
• Sanctions credit at the GKB
• Debt counseling

In a three-way meeting with the supervisor, the debt adjuster and the budget manager, the plan is discussed with the recipient. The recipient can agree to it, or refuse it.

Debt repayment is started and the recipient gets more breathing space.

The supervisor draws up a goal action plan together with the recipient. This sets up goals to work on the recipient's financial self-reliance.
For example, training courses can be taken with financial trainers.
During 'preserving' and 'care', the recipient's progress is monitored and discussed.

During 'preserving' and 'care', the recipient's progress is discussed.

If the recipient becomes debt-free, they will receive a letter at home. After that, a follow-up process will start.
The recipient will be called twice by the supervisor to monitor how things are going.

After debt counseling is finished, it depends on the recipient what happens next. Some are self-reliant enough to resume without help. Others depend on help, or should consider being open to get helped. Several organisations can provide support. The types of recipients and who could help are described in this section.

The recipient is finished and does not need help
The recipient has built a network that supports to stay out of trouble. In addition, the recipient masters tools to stay or get out of trouble. The rechipient is ready with the municipality.

Securing network
To create a stable network, the recipient is advised to ask for help from an informal organisation. This could be a community centre or a voluntary organisation.

The recipient is finished and does not want help, although it would be better
The municipality cannot obligate anything. Therefore, only support can be provided. It is up to the recipient how support is used.

Voluntary organisation   Community centre

The recipient is finished and wants ongoing help
Some recipients are no longer willing or able to manage their own money matters. For these people, some form of financial support is recommended.

Financial support
The recipient can get help with finances from one of the three aid providers depending on the degree of independence:
• Budget support
• Admon
• Administrator

Roles

Supervisor, The director of the process. Supervises and engages appropriate parties

Budget manager, manages money of recipient

Debt adjuster, looks for solution for debts

Financial trainer, teaches good behaviour through workshops, courses and training

Social casemanager, is used as a second director if there are problems apart from the recipient's money matters that hinder the process

Parties involved in multi-problem situations:
Often via social case manager or supervisor
Social counselor (sociaal raadslid), for advice in social problems.
Target team (doelgroepenteam), when the process has two captains, just to adjust debts.
Team Temporary extra support (Team TEO), for temporary extra support with closures and evictions.
Financial support (see next alinea)

Extra financial support:
Budget support, support after the process if the recipient is not able to do it himself.
Admon, full administrative support
Administrator, manages money matters through court

Phase header (middle)

Intake	Start-up and stabilization	Finding a solution	Preserving	Care	Aftercare	After the process

Coaching from day 1
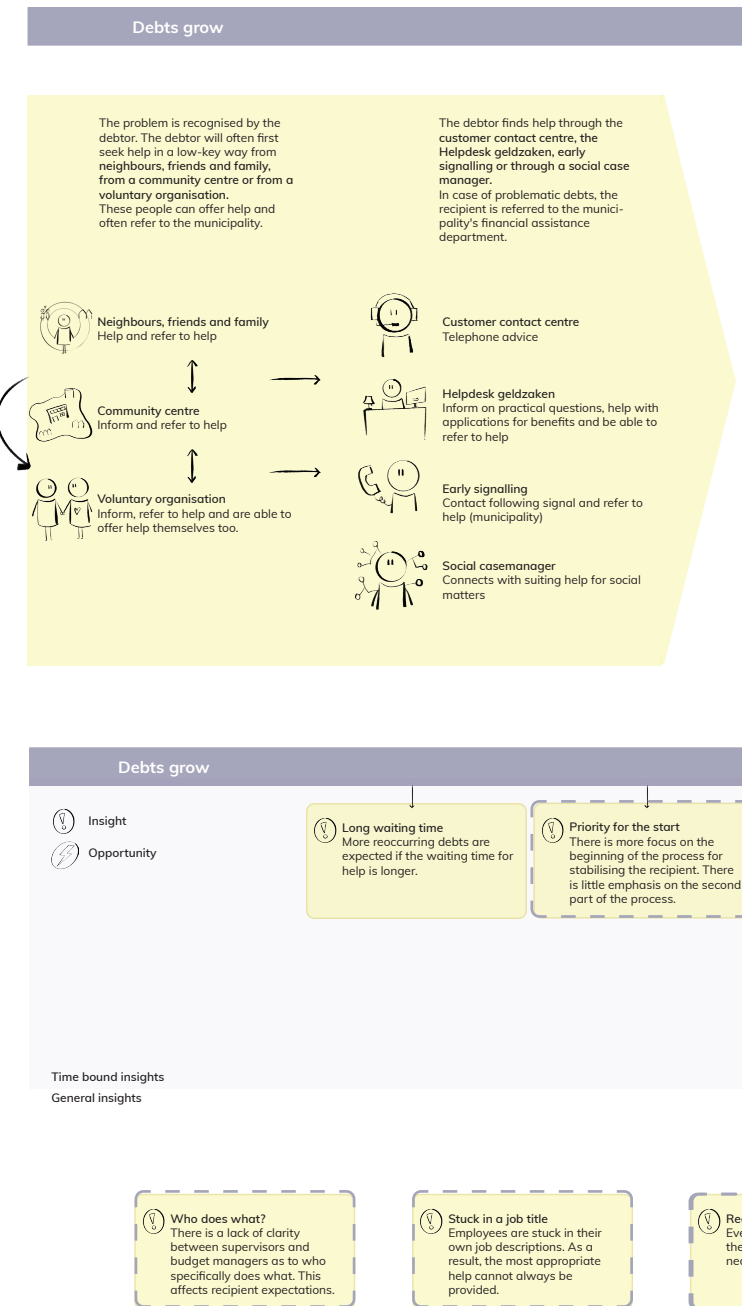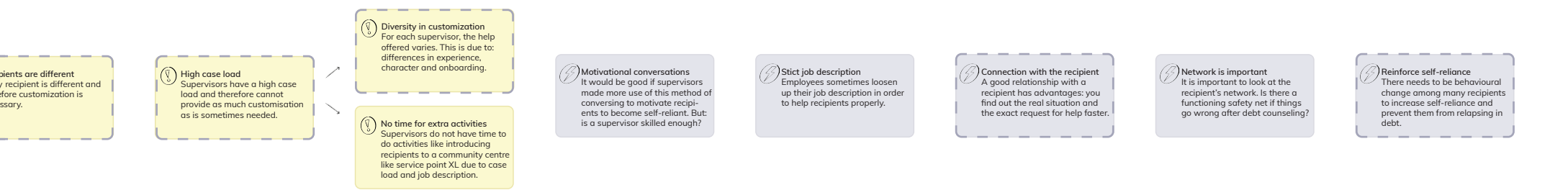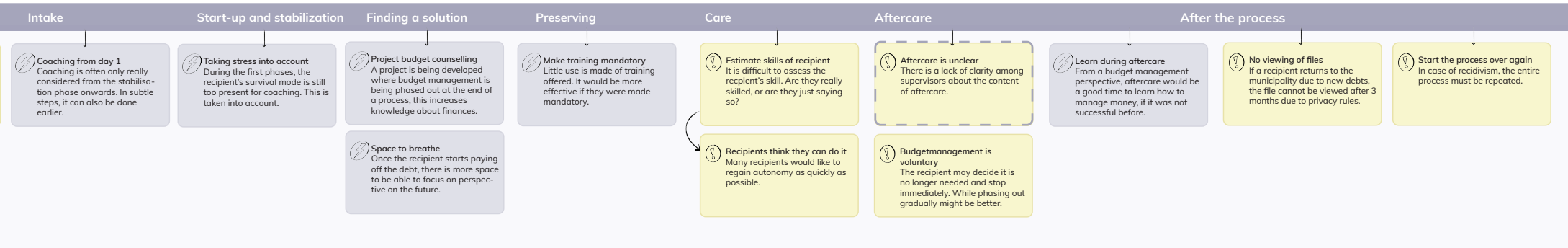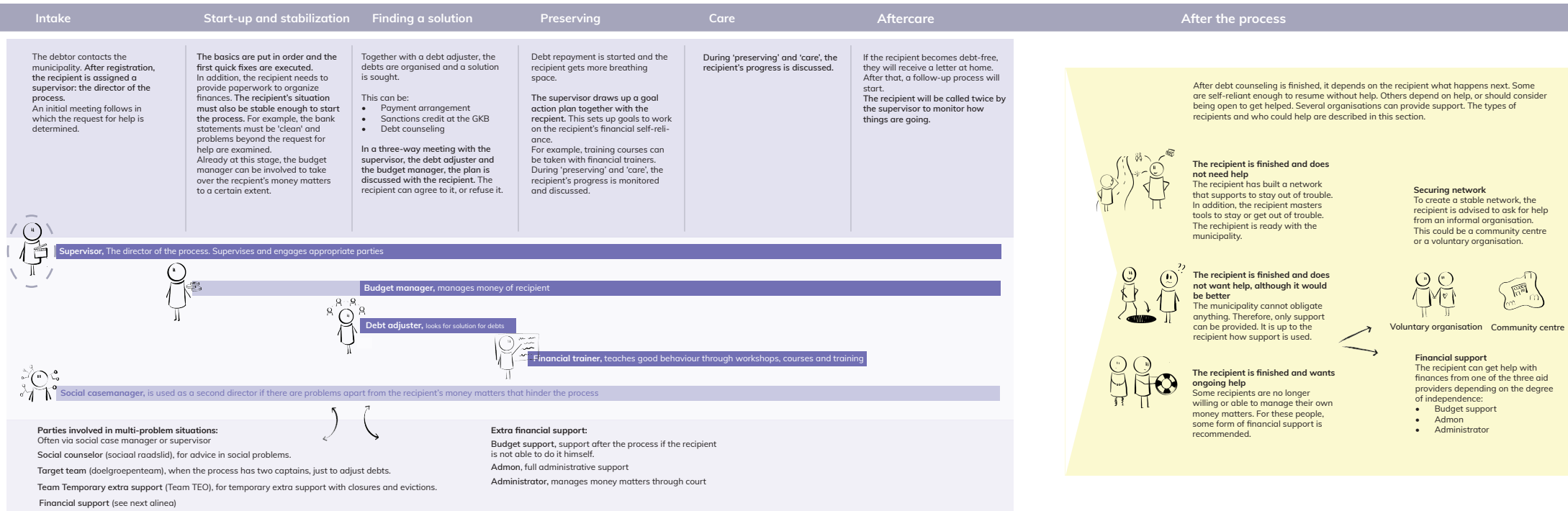Coaching is often only really considered from the stabilisation phase onwards. In subtle steps, it can also be done earlier.

Taking stress into account
During the first phases, the recipient's survival mode is still too present for coaching. This is taken into account.

Project budget counselling
A project is being developed where budget management is being phased out at the end of a process, this increases knowledge about finances.

Space to breathe
Once the recipient starts paying off the debt, there is more space to be able to focus on perspective on the future.

Make training mandatory
Little use is made of training offered. It would be more effective if they were made mandatory.

Estimate skills of recipient
It is difficult to assess the recipient's skill. Are they really skilled, or are they just saying so?

Recipients think they can do it
Many recipients would like to regain autonomy as quickly as possible.

Aftercare is unclear
There is a lack of clarity among supervisors about the content of aftercare.

Budgetmanagement is voluntary
The recipient may decide it is no longer needed and stop immediately. While phasing out gradually might be better.

Learn during aftercare
From a budget management perspective, aftercare would be a good time to learn how to manage money, if it was not successful before.

No viewing of files
If a recipient returns to the municipality due to new debts, the file cannot be viewed after 3 months due to privacy rules.

Start the process over again
In case of recidivism, the entire process must be repeated.

Bottom notes

...cipients are different
...y recipient is different and
...fore customization is
...ssary.

High case load
Supervisors have a high case load and therefore cannot provide as much customisation as is sometimes needed.

Diversity in customization
For each supervisor, the help offered varies. This is due to: differences in experience, character and onboarding.

No time for extra activities
Supervisors do not have time to do activities like introducing recipients to a community centre like service point XL due to case load and job description.

Motivational conversations
It would be good if supervisors made more use of this method of conversing to motivate recipients to become self-reliant. But: is a supervisor skilled enough?

Stict job description
Employees sometimes loosen up their job description in order to help recipients properly.

Connection with the recipient
A good relationship with a recipient has advantages: you find out the real situation and the exact request for help faster.

Network is important
It is important to look at the recipient's network. Is there a functioning safety net if things go wrong after debt counseling?

Reinforce self-reliance
There needs to be behavioural change among many recipients to increase self-reliance and prevent them from relapsing in debt.

4.6 Conclusion

A recipient travels a long way to become debt-free. Prior to entering the debt counseling process, years already have passed. The process itself consists of six phases in which different professionals are involved. The whole process is mainly focussed on resolving debts, but also aims that the recipient has become self-reliant by the time it concludes. Recently, the process from confirming the debt settlement to repayment was shortened from 36 to 18 months. Expected is that the time the municipality can make an impact on the habits of the recipient is therefore relatively short.

The current objective of aftercare is to prevent people from relapsing in debt by monitoring their self-reliance. While this goal is commendable, the current approach falls short. There is not enough emphasis on this phase of the process, leading to inconsistent service characterized by infrequent communication between supervisors and recipients.

Many people support the debtor during the process and beyond. Municipal employees take care of resolving debts and supporting self-reliance. People outside the municipality are often easier to approach. They can support in entering the process, preventing reocurring problems to become problematic again, and provide mental support. The person that is closest involved with the recipient during debt counseling is the supervisor. Important insights about people fullfilling this role are:

- The high workload, and turnover of supervisors influences the amount of attention each recipient receives. Differences in experience result in differences in the degree of customisation. These factors contribute to a suboptimal process, and indirectly damage the trust the recipient has in it.
- The responsibilities of a supervisor and the budget manager sometimes overlap. This makes it unclear to recipients, who to approach with their questions.
- The supervisor is motivated to assist the recipient optimally. However, at times, they may exceed their job description by offering broader assistance or feel constrained by it despite knowing how to help.

How the results influence the design vision
Insights into the debt counseling system clarified timing, content, and professionals involved, shaping the design vision. It became clear that the design should primarily be implemented after the 'caring' phase, as soon as the debt is repaid, see Figure 19. This marks the transition from receiving guidance from the municipality to taking responsibility for one's own finances. Emphasis on reinforcing self-reliance should extend across all phases. Aftercare can serve as a final checkpoint to assess and enhance self-reliance, aiming to prevent future debt relapses, see Figure 20. The key user from the municipality side is the supervisor, who holds a central role in the recipient's journey and remains involved until the process concludes, see Figure 21.

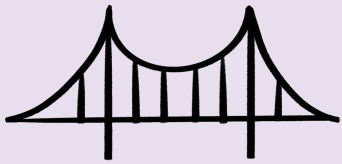Figure 19 Envisioned moment of implementation.

Figure 20 Focus on reinforcing self-reliance.

Figure 21 Supervisor: key user from the municipality side.

Chapter 5

Bridging the gap between the recipient and the system

Until now I conducted both research into the recipient of debt counseling and the system that facilitates debt counseling apart from each other. In order to compile a design direction that aligns with both the perspective of the recipient and with how debt counseling is currently arranged, the two worlds should meet. I did this by detailing the relevant archetypes of recipients with information about their experiences with process of debt counseling. Extracted from these is an overview of interactions between the recipient and the system. These are levers to improve upon, in order to decrease the amount of relapses.

In chis chapter:
5.1 Method to bridge the gap
5.2 Four detailed archetypes
5.3 Conclusion: overview of interactions that could influence relapsing

5.1 Method to bridge the gap

While the differences in debt counseling may seem small to the municipality, they may have a much bigger impact on the recipient than is realised. Simultaneously, the recipient doesn't have any leverage to change the help received. They get what they get. This chapter aims to surface the recipient's lived experience due to all sorts of events happening during debt counseling.

How information could be combined
Recipients do not see the system of debt counseling the way employees of the municipality do. For recipients no distinct phases exist, while employees of the municipality base their services on the specific phase the recipient is in. This complicates mapping the experiences of the recipients on the journey map I created about the debt counseling process.

The recipient roughly only knows three phases:
* the phase prior to debt counseling
* the phase during debt counseling
* the phase after finishing the process
I decided that it would be best to focus on the experiences of the recipient during these three phases.

For each recipient, debt counseling turns out differently. This is influenced by how every recipient experiences certain interactions with the services. These interactions are shaped consciously or unconsciously by the system's design or the individual approach of each supervisor. They can contribute to positive and negative experiences for the recipient. These factors do have influence on how people perceive the services of debt counseling and it is therefore important to improve those experiences.

The reasons for specific experiences within those phases could be traced back to interactions with the municipality. Those interactions are extracted from the journey map that is depicted in the previous chapter.

5.2 Four detailed archetypes

The results are detailed archetypes that reveal outcomes of certain experiences. If these outcomes are negative, the events leading to those could serve as touchpoints for improving the municipality's system. In case they are positive, the events worked out positively and this is something that could be learned from.
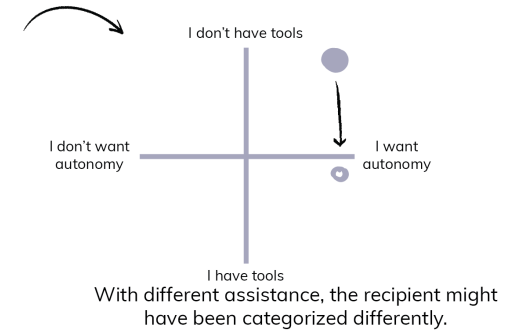
Overviews emerged that show characteristics of the archetypes, the connection of recipients to the framework and experiences that impact recipients positively or negatively throughout the process. These are depicted in Figures 22, 23, 24 and 25.

All factors combined show clearly what could be points of improvement. I translated those into 'interesting interactions'. An overview of these is shown in the final section of this chapter.
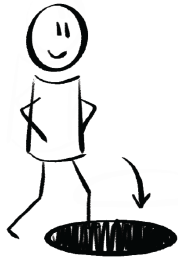
The archetype of the stubborn recipient lacks autonomy over finances during the process. Because no suitable assistance has been provided, the process feels more like an obligation than being helped. The recipient does not see the value of the process. It is only a means to become debt-free.

How the archetype relates to the framework:
If the help had better suited the recipient, the recipient would probably have opened up and improved skills.
The recipient lacks appropriate help throughout the process. The recipient becomes less open to help as the process progresses.

I don't have tools

I don't want autonomy

I want autonomy

I have tools
With different assistance, the recipient might have been categorized differently.

The stubborn recipient

Prior to debt counseling

Experience:
- Has found help from the municipality through a complicated, lengthy process.

During debt counseling

Experiences:
- The recipient is indifferent about the services provided, but the help did not fit the recipient's specific situation.
- There were frequent changes of supervisors.

Effects of experiences:
- No close relationship with the supervisor. Mainly because of the frequent changes of supervisors. The result: the recipient did not open up to suitable assistance, lacked autonomy over financial matters, andhad no interest in personal development/training.
- Little changed to the recipient's situation during the process compared to before.
  - No skills learned in financial, digital, or language proficiency.
  - Not introduced to a network that could help them stay out of and overcome problems.
- Pretended not to need extra help in order to finish the process as quickly as possible.
- Fnds budget management annoying: the living allowance is insufficient and it is difficult to ask the supervisor or budget manager for extra money.
- Has turned against assistance and prefers to do it themselves.
- Has no interest in aftercare.

After debt counseling

Effects of experiences:
- The likelihood of the recipient accumulating debts again is high. Skills in managing finances have not been trained, and the recipient is not open to seeking help promptly.
- The recipient will first try to solve their problems on their own. Because the experience with assistance has not changed the recipient's situation much.

Figure 22 Detailed archetype stubborn recipient.

41
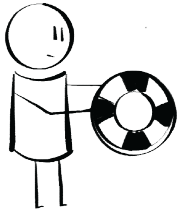
The dependent recipient has such problems that they can never function without assistance again. The recipient is aware of this, and therefore willingly relinquishes autonomy. The municipality has acknowledged their challenges and provides suitable support. These people often ended up in debt because of their own actions, combined with not mastering the rights skills and often struggling with combinations of problems like addictions or mental health issues.

How the archetype relates to the framework: This type of recipient will not be able to change into a different archetype because the right help has been provided.
The recipient has experienced the entire process as positive and helpful. Therefore, there is no specific point at which the service could have been improved.

I don't have tools

I don't want autonomy

I want autonomy

I have tools
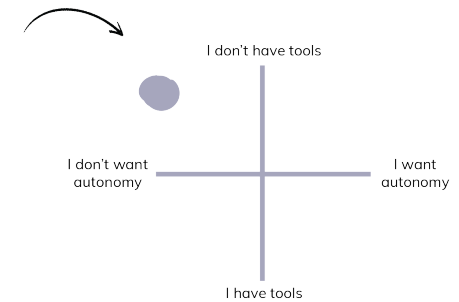
The dependent recipient

Prior to debt counseling

Experience:
- The recipient has found suiting care to solve the financial issues.

During debt counseling

Experiences:
- **The process went well.** The municipality acknowledges the additional problems and appropriate help is provided.
- The bond with the supervisor is strong, and the recipient feels listened to.
- Both the recipient and the supervisor recognize that long-term assistance is needed to keep the recipient debt-free.
- **The recipient continues to receive help from the municipality for a long period after resolving the debt** (for example, by going under guardianship or receiving help with budgeting).

Effects of experiences:
- The supervisor becomes very important in the recipient's life.
- The recipient prefers to be helped only by this supervisor, now and forever.
- The recipient trusts the solutions offered by the supervisor and therefore relinquishes all autonomy.

After debt counseling

Effects of the experiences:
- Even after the process, the recipient continues to receive assistance with managing finances.
- The recipient would not want or be able to manage without support from the municipality.

Figure 23 Detailed archetype dependent recipient.
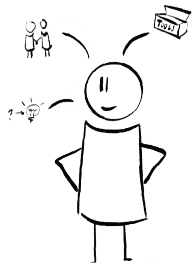
An eager recipient will have developed their skills a lot during the process, allowing them to leave the process with peace of mind. The recipient is ready to take control of finances and knows how to prevent new debts. These people often ended up in debt because of their own actions, combined with not mastering the right skills, but rarely face additional problems alongside debt concerns. They typically try to resolve problems themselves for a long time, until it is no longer manageable.

How the archetype relates to the framework:
This recipient will not transform into a different archetype because the desired outcome has been achieved: the client is self-reliant.
The recipient experienced the entire process as positive and helpful. Therefore, there is no specific point at which the service could have been better.

I don't have tools

I don't want autonomy

I want autonomy

I have tools
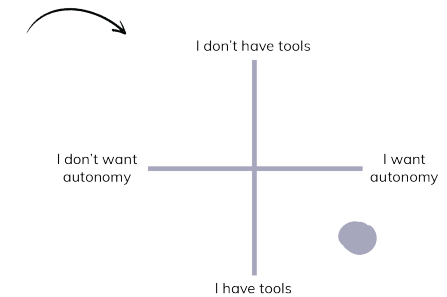
The eager recipient

Prior to debt counseling

Experience:
- The recipient has found suiting care to solve the financial issues.

During debt counseling

Experiences:
- The process went well. The recipient often had a good rapport with the supervisor. Issues were quickly addressed, the recipient opened up to working on personal problems, as there was more space for this once the debts were resolved.
- The recipient was offered the right help at the right times.

Effects of experiences:
- The recipient has developed themselves. By observing how the budget manager managed the money, by following advice from the supervisor, and by attending a training.
- The recipient is proactve in approaching the supervisor, making help requests clear.
- There was a clear moment in the trajectory when the recipient became aware that they had to and could manage finances on their own.
- The recipient was open to aftercare, but actually no longer needed it.

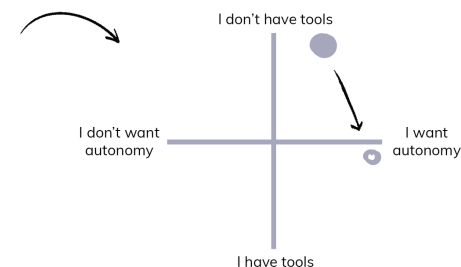## After debt counseling

Effects of experiences:
- The recipient is aware of pitfalls and knows how to minimize the risk of relapse.
- The recipient knows what to do and where to go for questions about financial matters.
- The recipient knows how to find help from the municipality again (but considers the likelihood of that being necessary small).

Figure 24 Detailed eager stubborn recipient.

The archetype of the lost recipient generally lacks appropriate assistance for his or her situation. These people ended up in debt because of their own actions, combined with not mastering the rights skills. The recipient is aware that something needs to change to avoid relapsing. They were not well assisted by the municipality, so they are desperately seeking better help.

How the archetype relates to the framework:
The recipient was open to suitable help.
If the recipient had received this, they would have actively engaged with it and their skills would have improved.
The recipient continues to seek the right assistance at all points in the process, but due to the complex system, the wrong supervisor, and misfortunes, this is not found.

I don't have tools

I don't want autonomy

I want autonomy

I have tools

With different assistance, the recipient might have been categorized differently.

The lost recipient

Prior to debt counseling

Experience:
- Found help from the municipality through a complicated, lengthy process.

During debt counseling

Experiences:
- The recipient has experienced insufficient support from the supervisor.
- The recipient wanted to change and prevent new problems, but due to circumstances, they were unable to work on themselves. This may be due to failure to participate in training sessions, or the training was canceled, changes in supervisors, resulting in no strong bond being formed between the recipient and the supervisor.
- The recipient may have expected something different from the process than what the municipality typically offers in terms of assis- tance. For example, the recipient lacked assistance in areas not covered by financial counseling.

Effects of experiences:
- Little changed during the process compared to before it. No skills were learned in financial, digital, or language proficiency and the recipient was not introduced to a tips or tools that could help them stay out of and get out of trouble.
- The recipient did not find the assistance they were looking for and is seeking help elsewhere.

After debt counseling

Effects of experiences:
- The likelihood of the recipient accumulating debt again is high. Skills in managing finances have not been trained, and the recipient does not know where to find appropriate help.
- The recipient will first try to resolve their debts themselves because they cannot find suitable help from the municipality. The municipality's system is difficult to understand and the municipality responds slowly to requests for assistance.
- The recipient is afraid of accumulating new debts and desperately searching for appropri- ate help.

Figure 25 Detailed archetype lost recipient.

5.3 Conclusion: overview of interactions that could influence relapsing

Comparing the detailed archetypes, I found several interactions between the recipient and municipality that influence the experience of the recipient and, consequently, their level of self-reliance by the process's conclusion. I have summarised points of improvement below, in Figure 26. These are divided in the three phases like a recipient experiences them. The interactions result from the system's design of debt counseling, or individual differences among supervisors and could consciously or unconsciously occur. They could (indirectly) cause the recipient to relapse in accumulating new debt after leaving debt counseling and are therefore important to design for.

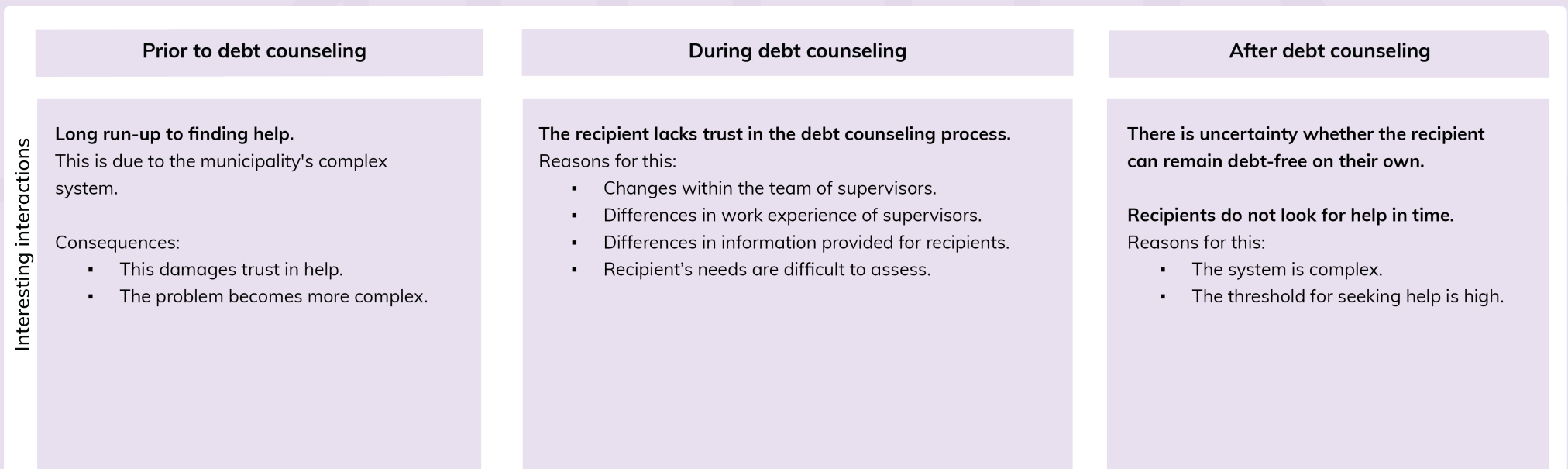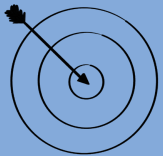| Prior to debt counseling	During debt counseling	After debt counseling
Long run-up to finding help. This is due to the municipality's complex system. Consequences: ▪ This damages trust in help. ▪ The problem becomes more complex.	**The recipient lacks trust in the debt counseling process.** Reasons for this: ▪ Changes within the team of supervisors. ▪ Differences in work experience of supervisors. ▪ Differences in information provided for recipients. ▪ Recipient's needs are difficult to assess.	**There is uncertainty whether the recipient can remain debt-free on their own.** **Recipients do not look for help in time.** Reasons for this: ▪ The system is complex. ▪ The threshold for seeking help is high.

Interesting interactions

Figure 26 Overview of interesting interactions to design for.

Chapter 6

Developing the design vision

In this chapter, I explored various design directions based on the key interactions that could potentially lead the recipient to relapse, as identified in the previous chapter. After presenting multiple possibilities, I outline one final goal and vision. This vision primarily builds upon insights from earlier research phases, but also incorporates findings from upcoming iterative design phases to make the vision complete. All additions to the design goal, scope and vision that were added after susequent phases of the project, are marked, or it is mentioned in text.

In chis chapter:

6.1 Design directions

Initially, the main goal was to improve aftercare to prevent recipients from relapsing in debt. Reseach of the previous chapters showed that there are multiple ways to reach this, since there are multiple reasons for recipients not to become self-reliant. For example, by assisting recipients in finding suiting help, by improving the trust of the recipient in the process or by providing the supervisor with tools to support the self-reliance of the recipient until the end of the process.
In different phases, design could be deployed to reach the main goal. In Figure 27 I translated the interactions that were found in the previous chapter into design goals. In this chapter I will elaborate on why I chose to focus on one of these goals.

6.2 The scope

Although all described goals are promising to design for, together with the client of this project, we chose to delimite to the goals that are presented in 'after debt counseling', in Figure 26. Since this project is about aftercare, the client was most interested in interactions and interventions that occur after the debts are resolved.

Boundaries of scope
- Initially we decided that I would design something that initiates around the end of the 'pre-serving' and 'care' phases of the debt coun-seling process. For example a month prior to when the recipient pays-off all debt. * Later we decided that in order to reach the main goal, the use of the design should be initiated at the start of debt counseling.
- It should conclude 3 months after the debts are repaid.

Reasoning for scope
- Other projects performed by other designers within the municipality already focus on fulfilling the needs of recipients in other phases of the process.
- The management team expected this project to focus on aftercare. The solution could be broad-er than this, but it should at least be implement-ed in this phase as well.
- For up to three months after debt repayment, the municipality is legally permitted to retain recipients' personal information under the AVG (General Data Protection Regulation) law in the Netherlands, ensuring data protection.
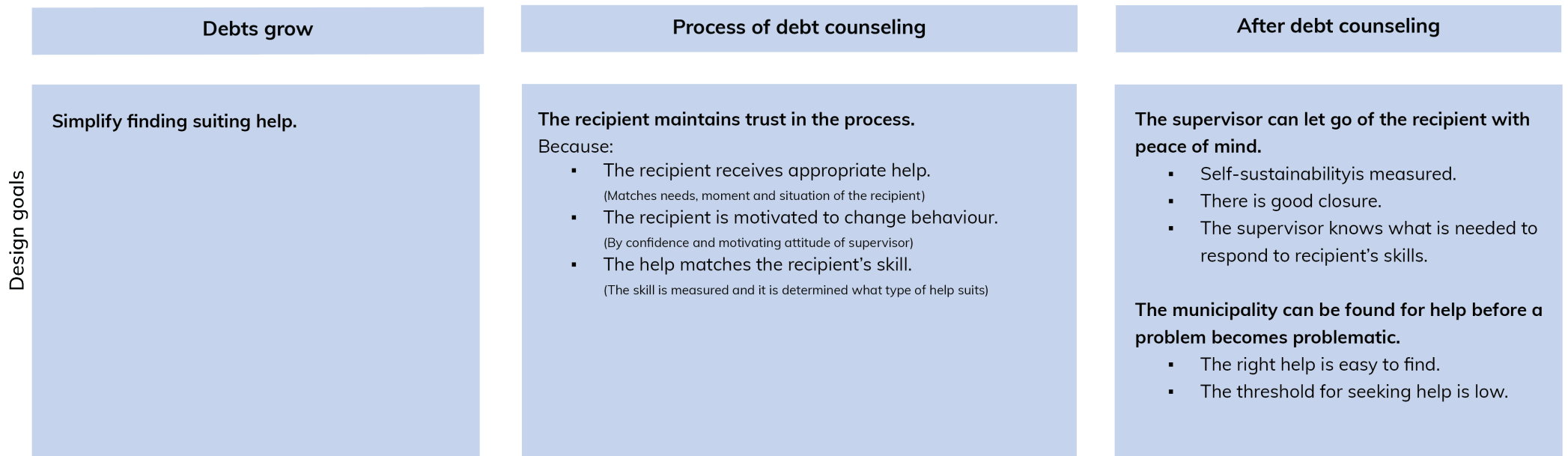
Debts grow	Process of debt counseling	After debt counseling
Simplify finding suiting help.	**The recipient maintains trust in the process.** Because: ▪ The recipient receives appropriate help. (Matches needs, moment and situation of the recipient) ▪ The recipient is motivated to change behaviour. (By confidence and motivating attitude of supervisor) ▪ The help matches the recipient's skill. (The skill is measured and it is determined what type of help suits)	**The supervisor can let go of the recipient with peace of mind.** ▪ Self-sustainabilityis measured. ▪ There is good closure. ▪ The supervisor knows what is needed to respond to recipient's skills. **The municipality can be found for help before a problem becomes problematic.** ▪ The right help is easy to find. ▪ The threshold for seeking help is low.

Design goals

Figure 27 Possible design goals.

6.3 The final design goal

To support **self-reliance** of debt counseling recipients by **providing tools** that assist in **finding suitable information**, and **lower the barrier to seek for help** after finishing the process, in order to **prevent the accumulation of new debt** in the future.

6.4 Sub goals

The main goal is supported by sub-goals in order to align with all stakeholders. Goals that are marked were added at a later stage, during one of the design phases.

Recipients
For recipients the sub-goals are mainly about how the design could support in preventing from accumulating debts again.

- The intervention lowers the boundary to look for help after the debt counseling process is finished.

- The intervention supports the recipient in finding help that suits their specific situation.

- The intervention motivates the recipient to think about his/her future.

- ◉ The intervention supports the feeling of being seen and heard by the supervisor during the phase of aftercare.

- ◉ The recipient is motivated to use the intervention after debt counseling is finished.

Supervisors
The design should not only fit the recipient, but also the system of debt counseling in order to work.

- Using the intervention should provide satisfaction to the supervisor's work.

- The intervention gives substance to the phase of aftercare in the debt counseling process.

- The intervention should fit the workflow of the supervisor.

- ◉ The intervention should be complementary to other tools used during debt counseling.

6.5 The design vision

Apart from design goals, I generated a design vision. This outlines the desired outcomes of the design project by describing when the design will intervene, what it entails of and who the main users are. Whilst evaluating design directions during the design phases, I realized what essential parts of the design are. Therefore this entire section is based on insights that come from phases executed after generating the first version of the design goal. Figure 28 visualises the final design vision.

Used during all phases
The process could be divided in three phases: arranging debts, repaying debts and the final appointment. Not everything can be 'fixed' during aftercare. Already during the first phase, parts of the design could be implemented in order to increase self-reliance, enhance the likelihood the design gets adopted by recipients and supervisors, and to prepare for the final appointment.

Add final appointment
The design should also be used during a personal, festive final appointment between the recipient and supervisor immediately after finishing debt repayment. This should serve as a reflective moment on the process and a glimpse into the future. This appointment allows both parties to conclude the process. This appointment is currently not offered by most supervisors due to high caseloads, low prioritization, and lack of guidance for the aftercare phase.

Add value to supervisors' work
The attention of supervisors should shift more towards aftercare. The design should therefore add value to the work of the supervisor in order to make a final appointment work.

Personalized
The tool should be personalized to the needs and values of the recipient. New parts of the tool should be added gradually, to end the debt counseling process with a complete package that supports the recipient to address problems in multiple ways. Personalizing could enhance the supervisor-recipient relationship, boosting trust in debt counseling. Trust should be prioritized not just in this project, but across all initiatives to foster recipient willingness to develop their self-reliance.

Two types of support
The tool should offer two types of support: passive and active. Passive support helps recipients find assistance on their own, while active support identifies ways others can help. This support should be available during and after the process.

Gain value over time
To ensure that the recipient uses the designed tool at home, the value of it should be established throughout the process. In order to do so, it should integrate with other existing tools used during debt counseling.

Type of intervention
The design is a physical tool that will be added as an intervention to the workflow of the supervisor during the entire process of debt counseling. This project did not focus on how the current contact moments between recipients and supervisors could be re-imagined. Only recommendations about this are added to the report.

Figure 28 Design vision visualized.
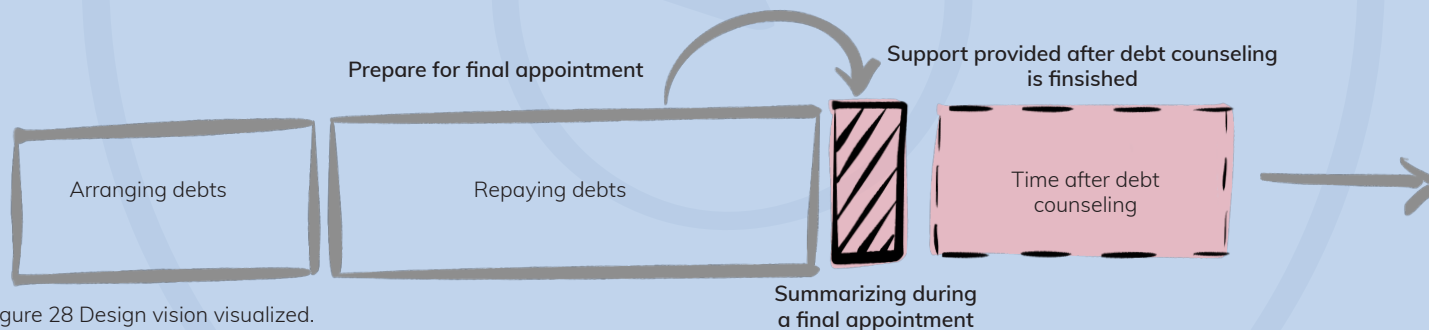
Chapter 7
The design process

After defining the initial design direction, the design phase initiated. This phase was an iterative process, that in the end consisted of four cycles. Each cycle was in fact a mini design process: diverging to open up the solution space and converging by evaluating the ideas. Each cycle started and ended with insights about how the idea(s) fit the users. During the subsequent cycle, the insights were integrated into a new version of the idea.

In this phase of the project, I executed researching by design. This means that evaluating ideas, prototypes and concepts with relevant groups of people revealed insights about the fundamentals of aftercare and how this should be integrated in the system of debt counseling.

I started the design phases with a less detailed design goal than defined in the previous chapter. Throughout the iterative design phases, the goal and vision were sharpened. Initially, the goal was:

To support self-reliance of the recipient of the debt counseling process during the transition from paying off debt to being debt-free to develop a debt (care) free existence by providing grip to find help, and to lower the boundary to ask for help.

In this chapter:

7.1 Cycle 1: What could be design directions?
7.2 Cycle 2: What elements should be included in the design?
7.3 Cycle 3: How does the design fit the employees of the municpality?
7.4 Cycle 4: Finalizing the card deck concept.

What could be design directions?

What elements should be included in the design?

How does the design fit the employees of the municipality?

Finalizing the card deck concept.
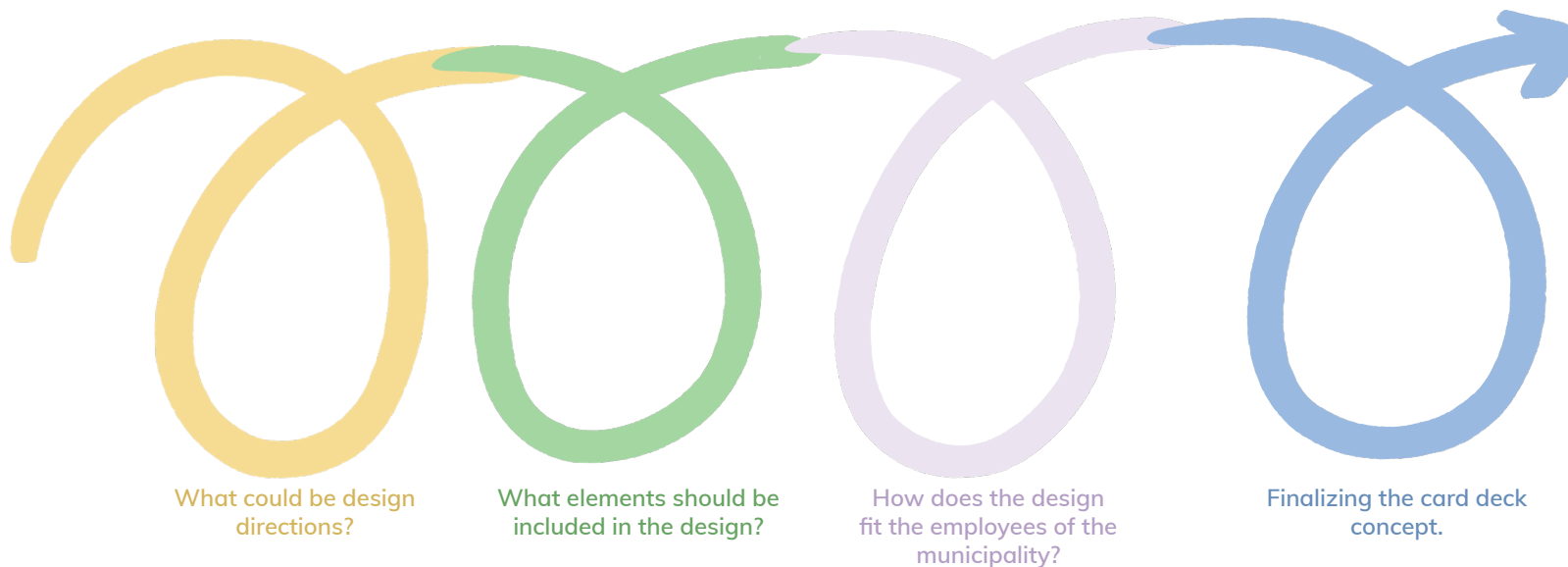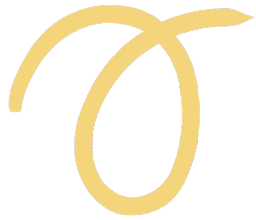
7.1 Cycle 1: What could be design directions?
Using generative methods to find out what elements could be implemented in the design, leading to two ideas that are based on providing the recipient grip after finishing debt counseling.

The first cycle existed of exploring a variety of possible solutions within the chosen design direction. The goal of this cycle was to define important aspects that the design should consist of. Additionally I challenged myself to think beyond the obvious initial thoughts by generating six combinations of ideas that fit the design goal. At the end of this cycle, I chose two ideas to continue working with.

In this phase of the process, the most crazy ideas were welcome in order to minimise overlooking options. I generated these ideas with the support of an analogy that represents the design vision. In this chapter, this will be elaborated upon further.

Figure 29 Analogy about training wheels.

7.1.1 How

I used an analogy to get the ideas flowing. This is a technique that helps to generate ideas by identifying charactericts that match an analogy that represents the design vision (Van Boeijen & Daalhuizen, 2013a). I used several analogies. The one that supported this cycle best was:

The feeling of being let go for the first time when learning to ride a bike with training wheels.
In this analogy, the training wheels are a methaphor for grip that the recipient receives during a period of time after learning the basics. 'The basics' are the help you receive during debt counseling. At some point the coach will let you go. From this moment on, you can resume your own development, but with the support of training wheels for the first part. In Figure 29 the analogy is depicted.
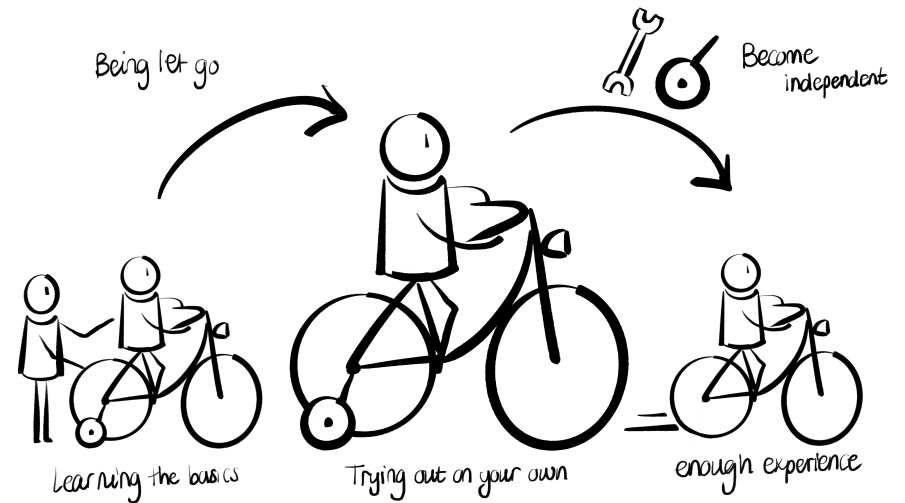
Characteristics of the analogy are:

The **transition** from help to being responsible on your own is smooth: the training wheels are there to support.

Gain **confidence** while being supported by the training wheels.

The training wheels teach you how to increase your **adaptability**. You can still make mistakes because you won't fall over.

However, you will **learn from the mistakes**, because you will experience inconvenience.

After a while, the **progress** will become visible and you won't need the training wheels anymore.

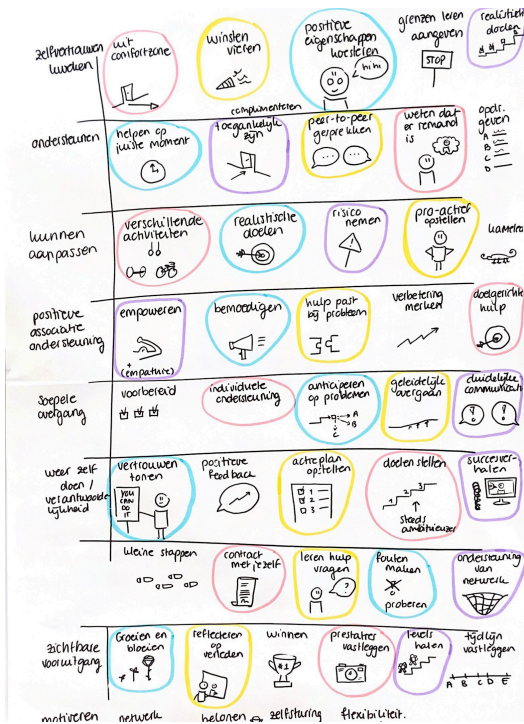You have learned how to be **independent**.

Image 6 Morphological chart.

Image 7 Peer evaluation.

The analogy revealed characteristics that helped to generate ideas. With creative techniques like brainstorming with 'how to..' questions (Van Boeijen & Daalhuizen, 2013b) and force fitting ideas together with a morphologic chart like shown in Image 6 (Van Boeijen & Daalhuizen, 2013), I came up with six combinations of ideas.

The analogy also supported the definition of important phases of the design space: aftercare is about preparing for completing the process of debt counseling, wrapping up and knowing what to do after the process is finished. I integrated these phases in the six ideas.

Together with two peers, I evaluated six ideas, see Image 7. We chose two (combinations of) ideas to be developed further. These ideas had most potential and fitted the users best. They were based on two different principles:

- *Cards that describe risks that could occur after the recipient finishes debt counseling* - for this idea, grip is provided after the process is finished with cards that describe what to do in certain situations.
- *Connecting a recipient at the end of the process to a buddy* - in this idea, grip is provided to the recipient by being supported by an expert by experience.

7.1.2 Discoveries

During this phase two main questions popped up:
- How to provide grip to a recipient, and support their knowledge on what to do in certain situations after debt counseling without the supervisor having contact.
- How to motivate people to interact with a tool at the end of debt counseling who usually prefer to finish the process as soon as possible?

These two questions will be leading in developing the concepts in the next phase.

Another discovery I made is that making ideas tangible in the form of prototypes helps to receive more specific feedback. Therefore I decided to prototype the ideas that I developed in the next phase.

7.1.3 Conclusions

The evaluation with peers revealed some aspects of the ideas that should be integrated in the ideas of the next iterations:
- Grip could be provided in several ways.
- The design will be used by the recipient and the supervisor.
- The design should give guidance to the aftercare phase for the supervisor.

7.1.4 How it influenced the design vision

Something that kept returing is that the design should exist of a transition between the entire process of debt counseling and picking up life again on your own. The transition and the grip that should be offered should be designed during this project, as visualized in Figure 30.
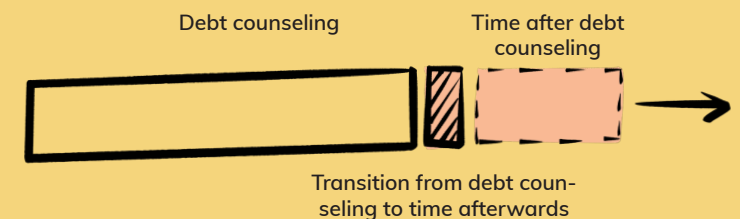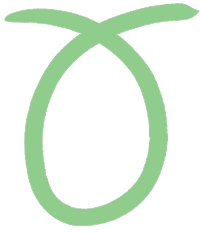

Debt counseling   Time after debt counseling

Transition from debt counseling to time afterwards

Figure 30 Status design vision after cycle 1.

7.2 Cycle 2: What elements should be included in the design?

From two ideas: 'cards that provide helplines in certain situations' and 'connecting the recipient to an experienced expert' to two evaluated concepts: The buddy concept and The card deck.

7.2.1 What

The two main principles that I discovered in the previous phase were based on grip after debt counseling: grip by providing guidance for certain situations, or grip by connecting with an experience expert. Those are the starting point for two different concepts. Additionally I identified four other important aspects that could improve self-reliance.

4 important aspects that should be at the center of the design:
- Grip after debt counseling
- Reflect on the past
- Look forward to the future
- Festivity, pride, leave the past behind

Each aspect could be expressed in a concept in different forms. I experimented with different forms per aspect, by creating two concepts that represent the four aspects in different ways. By evaluating the concepts with recipients and supervisors, all aspects of the concepts were reviewed, and later on improved. A combination of successful components was used to create one new concept. In this chapter the final versions of the two concepts are discussed.

Both concepts contain a final, in-person appointment between the supervisor and recipient. They provide grip to the recipient after the process is finished in different ways. The concepts are explained in more detail in the following sections.

7.2.2 How

First, a group of two supervisors gave feedback on the concepts. After an iteration, I evaluated the concepts with one other supervisor. Finally, a group of two recipients participated in an evaluation session. The script for the evaluations with supervisors is located in appendix R, while the script for the evaluation with recipients can be found in appendix S.

1. The buddy concept

The first concept is the buddy concept. A buddy, expert by experience, will be connected to the recipient during a final appointment with the supervisor. The buddy supports the recipient during the months after finalizing the process of debt counseling by giving targeted tips and showing the recipient relevant places and information.

During the final appointment a booklet will be filled in. In this booklet, milestones, desires, fears and an action plan are discussed. In the action plan, points that the buddy and recipient will work on after finishing the debt counseling proces are described. These should be about things the recipient was not able to learn about during the process, or things the recipient is insecure about. To inspire the recipient and supervisor while filling in the booklet, several cards could be used. Those represent 7 areas that a person could have problems with in life. The appointment will be concluded by allowing the recipient to leave a note on a wall of fame, to celebrate that they are finished with the process. The tools

designed for the concept are depicted in Figure 31. The storyboard that explains the concept is shown in Figure 32.

Elements integrated in the buddy concept:

- **Grip after debt counseling** - by being connected with an expert by experience
- **Reflect on the past** - with the help of filling in a booklet, supported by cards that describe aspects of life (leefgebieden)
- **Look forward to the future** - make a plan together about what the buddy could help the recipient with
- **Festivity, pride, leave the past behind** - The ambience during the festive final appointment fulfills this factor. Also the ceremonial part of the final appointment when the recipient can leave a message on the wall of fame is intended to make the recipient feel pride.

Figure 31 Contents of the buddy contept.

Figure 32 Storyboard buddy concept.

Discoveries about the buddy concept

Insights that supervisors shared
Beneficial for insecure and lonely recipients:
- The concept can offer valuable support to people who are uncertain about how to navigate life after debt counseling, or for those who need companionship and support.

Challenges in buddy-recipient matching:
- Matching recipients with suitable buddies will be a challenge. It requires careful consideration and time investment.
- There are concerns about the feasibility of effectively matching buddies with recipients due to the complexity of the process.

Supervisor reluctance and concerns:
- Supervisors expressed reluctance to assume responsibility for managing relationships between buddies and recipients.
- Supervisors fear for potential negative consequences for the municipality if issues arise between buddies and recipients.
- Some supervisors believe that recipients might not be interested in establishing connections with buddies post-debt counseling.
- Recipients' feelings of shame may hinder their willingness to engage with a buddy.
- Supervisors are hesitant to integrate the concept into their workflow due to the need for routine changes and uncertainty about its effectiveness.

Insights that recipients shared
Support for post-counseling questions:
- Recipients appreciate having someone from outside the counseling process to answer their questions later on, understanding the importance of getting help even after counseling.

Challenges for buddies:
- Buddies may find it challenging to be the only point of contact for recipients, which could lead to potential time and energy constraints.

Value of personal network:
- Recipients appreciate advice from individuals within their personal networks. They understand them because of shared experiences.

2. The card deck

The card deck is a set of cards that guide a conversation between the recipient and supervisor in a final appointment together. These cards initially only existed of cards that identified risks for the recipient after the process was finished. These are risks that could cause the recipient to accumulate new debts when there is no guidance from the municipality anymore. The risk cards evolved into challenge cards. The challenge cards describe the same risks, but with a different perspective: the perspective of a challenge for someone else who experienced the same debt counseling process. The challenges are introduced at the front side and on the back is explained what could be done in a certain situation. Also a QR code that links to a video of a person who exerienced the challenge is added. In this video, the person explains what happened, what he/she was advised to do and how that turned out. The video is meant to make the interaction with the cards more personal and to make it easier to understand what the recipient could do in certain situations. The contents of the concept are depicted in Figure 33.

Later during this cycle I also included milestone cards and cards that help the recipient to set goals in the deck. The milestone cards were meant to create a moment of pride for the recipient. It is rewarding to look back at all the milestones you have achieved. The goal cards were meant to guide looking ahead in the future. A goal could support the recipient to keep focussed on staying on the right path.

I added a personalized postcard from the supervisor to make the recipient feel seen and to make it more personal. I also made a card that lists important dates to provide more grip when the process is finished.

Elements integrated in the card deck concept:

- **Grip after debt counseling** - by providing stories of challenges of others that help the recipient to identify and act upon certain situations in the future.
- **Reflect on the past** - the milestone cards show the recipient and supervisor during the final appointment what was achieved during the process. It makes visible where the recipient came from.
- **Look forward to the future** - the challenge cards and the goal cards are meant to look forward.
- **Festivity, pride, leave the past behind** - The card deck is a gift from the municipality and is a symbol for closure. The ambience during the festive final appointment fulfills this factor. Pride is achieved by reflecting on milestone cards and receiving the personal postcard.
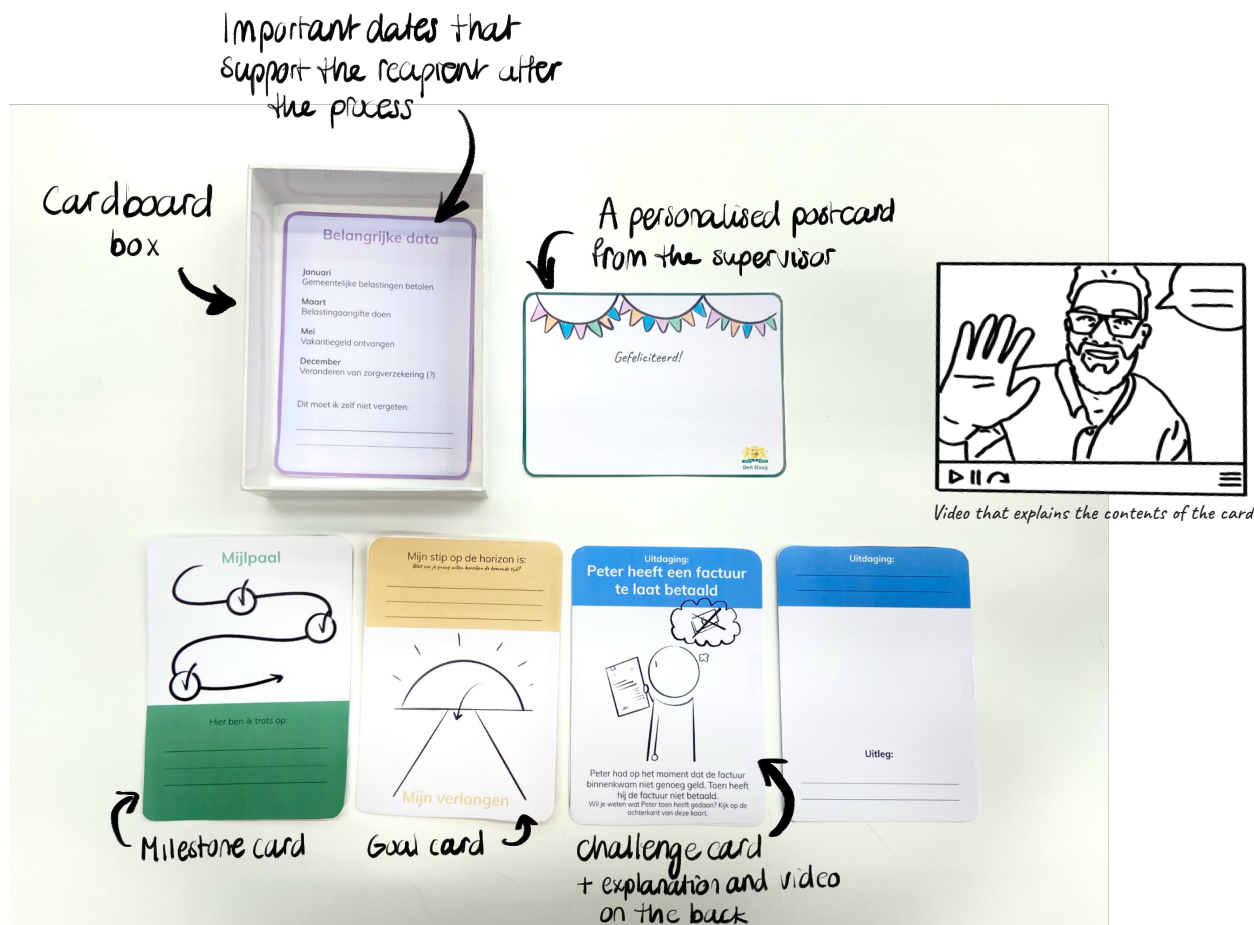
Important dates that support the recipient after the process

Cardboard box

Belangrijke data

Januari
Gemeentelijke belastingen betalen

Maart
Belastingaangifte doen

Mei
Vakantiegeld ontvangen

December
Veranderen van zorgverzekering (?)

Dit moet ik zelf niet vergeten:

A personalised postcard from the supervisor

Gefeliciteerd!

Den Haag

Video that explains the contents of the card

Mijlpaal

Hier ben ik trots op:

Milestone card

Mijn stip op de horizon is:

Mijn verlangen

Goal card

Uitdaging:
Peter heeft een factuur te laat betaald

Peter had op het moment dat de factuur binnenkwam niet genoeg geld. Toen heeft hij de factuur niet betaald.
Wil je weten wat Peter toen heeft gedaan? Kijk op de achterkant van deze kaart.

Challenge card + explanation and video on the back

Uitdaging:

Uitleg:

Figure 33 Contents of the card deck concept.

Discoveries about the card deck

Insights that supervisors shared
About alignment with the supervisor's workflow:
- Supervisors noted the concept would fit their way of working.

About the use of the cards:
- Discussing possible challenges during the final appointment would support the recipient to use the cards when the process is finished.
- It is good to reflect on the steps the recipient made throughout the process. Even if the steps are small, it will give reassurance that they did a good job.
- A supervisor liked the idea of giving the recipient something they can hold on to, and look into at home since this could support self-reliance.

About how the cards could be framed:
- Framing the risk cards as challenge cards puts a positive spin on the use of them. It is better to make the challenge cards about stories other people experienced. As a result, it is not something that will directly and definitely overcome the recipient. It is only something to be aware of.

Insights that recipients shared
About how the concept is perceived:
- A recipient wants to be seen. A personal card to congratulate and compliment makes a difference.

About the use of the concept:
- It is pleasant to know beforehand how you will be helped by a certain organization. This will lower the barrier to schedule an appointment.
- Milestone and goal cards could be implemented earlier on in the process. Looking back at the accomplishments would make the final appointment even more festive. Also, those could motivate the recipient to finish the process.

About form/contents:
- A booklet is something that will get lost between other papers. A card box is more tangible and valuable to hold onto.
- Videos make the use of the cards more personal and understandable. "A video says *more than text.*"- *a recipient*
- If a recipient faces a challenge that is not on the cards, they have to face it on their own again.

7.2.3 Discoveries about the final appointment

- I discovered that adding a final, in-person appointment to the process of debt counseling would have a big impact on both recipient and supervisor. For both parties it could be a valuable moment of closure.
- Not only the recipient benefits from closure. It adds value to the work of a supervisor as well. *"We will both get a good feeling about it. Because of this we both will never forget about the time we spend together."* - a supervisor about the final appointment
- Supervisors currently do not have time and focus to host a final appointment. Changes should be made to create more time for the final phase.
- It could be hard to attract recipients to come to the municipality for the final appointment. Some of them prefer just to be done with it all.

7.2.4 Conclusions

It has turned out that pairing someone with a buddy asks too much from both the recipient and the supervisor. Providing the recipient with a more passive way of grip works better: if it is introduced properly and it is something that became valuable for someone to hold onto, they will use it in their own time as well.

During this cycle it became clear that the design should be valuable for the supervisor as well. This could improve the extent to which the supervisors will embrace the change in their day-to-day work rhythm. Researching on how to make the design add value to the work of the supervisor was therefore the focus of the next cycle.

Something that came to light during the evaluation with recipients was that they want to be seen and heard. The current system could put more emphasis on the experience their recipients have. This is something that was not emphasized on in the research part of this project, but that definitely should be considered when finalizing the design.

Involved until the end

Figure 34 The (ideal) involvement of supervisors during the process of debt counseling.

7.2.5 How the cycle influenced the design vision

There should be more emphasis on the last part of the proces with the recipient. Currently the contact between the recipient and supervisor is intensive during the phase of managing the debts. This phase has the highest priority, since people are in severe trouble. It however, adds value to both the recipient and the supervisor to close off a process properly. This is visualized in Figure 34.
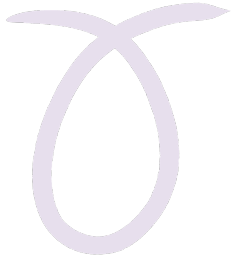
7.3 Cycle 3: How does the design fit the employees of the municipality?
Evaluating the card deck concept thoroughly during a session with employees of the municipality

7.3.1 What

In the previous cycle, it became clear that the design will ask the supervisors to change their worflow. Therefore, the activities in this cycle were mainly focussed on providing value to their work. For discovery, I hosted a reflection session with employees of the municipality with different types of functions, related to debt counseling. During this session we reflected on one concept, the card deck. This concept showed the most promising results during previously performed evaluations. The session resulted in insights not only about value for employees, but also about how the concept could be used together with the recipient and what could be changed to improve the fit with the design vision.

7.3.2 Who

13 employees from the municipality attended this session. The participants were all professionals, who would use the design during their work, decide about what tools are used with recipients or design tools like these. For instance, operational employees play a crucial role in determining the overall appearance of the service, of which this tool would be a component. Although only supervisors might be the direct users of the design, the people with other functions all contributed to valuable conversations because of their different perspectives. This session was all about how the design fits the system of the municipality, and therefore no recipients were invited.

13 employees attended the session:
4 Supervisors - target users
1 Budget manager - might use the design in the end as well
1 Debt adjuster - has close contact with supervisors and recipients
1 Financial trainer - for insights about behaviour of recipients
1 Senior supervisors - for insights about implementation
1 Senior budget managers - for insights about implementation
1 Operational employee - for insights about implementation

2 service designers employees by the municipality, working on similar projects - for creative insights and extra eyes
1 My contact person, project manager

7.3.3 How

I used the card deck concept in this cycle to reflect upon during the reflection session. The way this concept interacts with both recipients and supervisors turned out to be most promising compared to the buddy concept. I did not iterate on this concept compared to the previous cycle, due to a tight schedule. I implemented all insights together during cycle 4.

Purpose of the session
The session was meant for several purposes:
- How the design could be implemented in the workflow of the supervisor.
- How the design would be used between supervisor and recipient.
- The opinion of the employees about the concept.
- Create a support base in the department of debt counseling to facilitate implementation later on.

The set-up of the session can be found in appendix T. The materials used during the session are added to appendices U, V and W. The clustered insights also depicted in appendix X.

7.3.4 Activities

1. Explaining the research behind the concept. This included the design vision, the types of recipients and insights gathered about the system of debt counseling.

2. Roleplay. To familiarize the group with the concept and to find out how they would use it during a final appointment.
- During this assignment the group was split in three sub-groups. In each group one person was role playing the supervisor and one person was playing a recipient.
- Each group played a different type of recipient, which was identified in Chapter 3. I chose the three types of recipients that could benefit most from the concept. These were: the lost, the dependent and the stubborn recipient. The other members of the groups were observing. They filled in a note sheet during the play.
- At the end of the assignment, a plenary discussion took place to find out what worked, what did not and what the general opinion about the concept was.

3. The devil's advocate. For in-depth analysis about the pro's and con's of the concept.
- The group was still split in three sub-groups. In each group one person was the devil. This person was allowed to ask critical questions about the concept. The other members were asked to refute these or to find solutions for possible problems. Those were the angels.
- During a plenary discussion afterward the most important critical questions and responses were discussed per group. This discussion was meant to discover the most important bottlenecks and the most promising parts of the design.

4. Braindump about value for employees. To find out how the concept could be shaped to add the most value to the work of the employee.
- Each employee was asked to think individually about how the concept could add value to their work. Then they were asked to think of changes to the concept in order to create value for themselves.
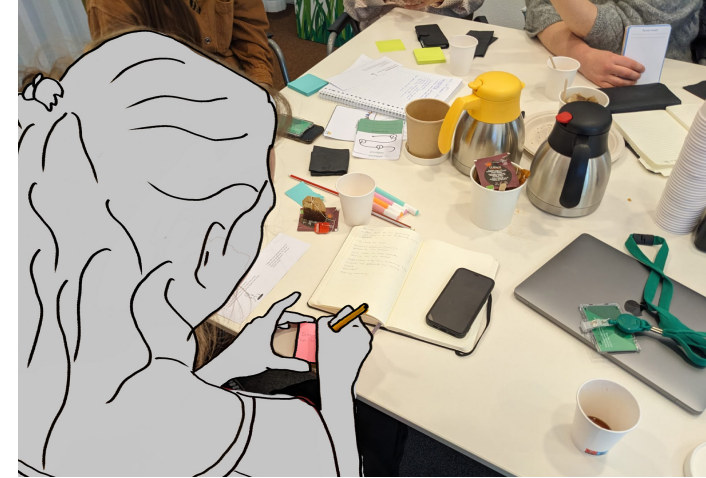
Images 8, 9 and 10 Participants of the session.

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7.3.5 Discoveries

Type of recipient
Throughout the session an important topic was what type of recipient the card deck was for. Supervisors stated that not every recipient would appreciate cards like these. Others might benefit from it, but might not be open to use it. It would be valuable to find a way to make it work for an as large group as possible.

How to adapt to the recipient's language: Tone of voice and Dutch proficiency
Discussed was with what language the recipient should be addressed. Supervisors stated that not everyone masters the same language level. For others, simple use of language could come across as childish, but for others that level is necessary to understand what it is about. Visuals on the cards were appreciated. Especially for people who do not master reading well, this could help. On the other hand, the images should match the user and not feel childish.

Value over time
By using the tool throughout the entire process, it gains value for the recipient. This increases the chance the recipient will use it when debt counseling has concluded.

The form of the design
- It should be a single tool that the supervisors can use throughout the whole process. Introducing too many different tools will confuse the supervisor. This leaves room for interpretation, and causes differences in care that each recipient receives.
- The form contributes to the use: a booklet might end up in a trashcan, but maybe a nice box does not.

The final appointment
Participants of the session liked starting the final appointment with a positive note. The personalized postcard could support this. Giving the recipient a gift like a giftcard was also suggested. This is backed by the peak-end rule (Alaybek et al., 2024), which states that people's memories and perceptions are strongly influenced by how an experience ends. Providing a gift card could positively impact this aspect.

Grip after the final appointment
Including the personal network of the recipient could be an ingredient to lower the chance of relapsing. People in the personal network know the person best and therefore can assess the needs. This is something that recipients came up with during the previous cycle and what was agreed upon by supervisors during the session.

Value for the supervisor can be generated with:
- Allowing the recipient to give feedback to the supervisor as well. This makes the two parties feel equal to each other. Supervisors assumed that recipients would enjoy giving feedback, since this empowers them.
- Ensuring that the tool complements tools that are used earlier on in the process. Supervisors stated that this will make it easier to use and the process would feel more logical to them.
- Showing the employees how it feels to complete a process with a recipient from start to finish. Participants of the session were excited about being able to close a process with recipients. They assumed that it would be important for colleagues to experience this once, in order to appreciate the added value of the tool.
- Resonating with the supervisor's preferences. If the tool feels unnatural or unfamiliar, supervisors mentioned they might avoid using it.

Flexibility of supervisor: tailoring the use of the cards
- The supervisors preferred to be able to use certain parts of the design for certain people. They want to be able to personalize the tool they offer their recipients in order to use it most effectively.
- The supervisors stated that they were able to assess which recipient could use which combination of the tool. Assumed is that not every supervisor masters this skill. For some it could work like a guiding tool and for others it should be leading.

Implementation of the design
- Some supervisors may resist using it due to their current heavy workload. It is unclear whether they should be forced to adopt the tool. Further evaluations are needed to inform on this decision.
- Participants were convinced that initiatives presented in a (reflection) session would gain more support from the people participating than from people who do not participate. An introductory session like this increases the probability a new tool is being adopted properly.
- The managers of supervisors influence how a tool is adopted by their coworkers. They should be clear about how and when to use it.
- Less experienced supervisors may find the tool's guidance particularly helpful, whereas experienced supervisors might exhibit more resistance. Further research is needed to explore how supervisors of varying experience levels can effectively use the design to their advantage.

7.3.6 Conclusions

The session showed that employees were predominantly positive about the design. To ensure success, a few crucial factors should be considered. For example, which type(s) of recipients the design is meant for. The tone of voice, language level, material form and visual support should match this group of people, and the supervisor in order to increase the chance of adoption.

Currently the only way I provided grip to the recipient after the process is with challenge cards (a passive form of grip). However, it might be good to include an active form too: a safety net, in this case the personal network.

In order to implement the design succesfully, some factors should be considered: the design should match the style of the supervisor, it should connect to existing tools and there has to be found a way how the supervisor should use it. Also, the supervisors should receive clear instructions and they should be motivated to use it by introducing it properly.

Until now, the card deck was meant to use only during the final appointment and afterward. However, it would be better to introduce (part of) it earlier on in the process. For example, the milestones and goals could be worked with throughout the process. This way, the tool gains value over time, it is rewarding to reflect on and it might be used more after the process is finished.

The milestones and goals could be integrated in another tool that the municipality is developing: a roadmap. This tool will be used during the whole process, in order to set clear expectations and show the recipient what phases the process exists off. Preferably it is best to let the design of this project connect to the roadmap seamlessly.

7.3.7 How the cycle influenced the design vision

Not everything can be 'fixed' during the final appointment. The recipient and supervisor should work towards the moment of letting go. During this moment, the activities from the period prior to it could be reflected upon. In Figure 35 this is visualized.

The aftercare should exist of two different factors: providing tools to stay out of trouble (passive: the recipient has to find suiting help) and supporting to create a sufficient safety net (active: the recipient receives help if necessary).
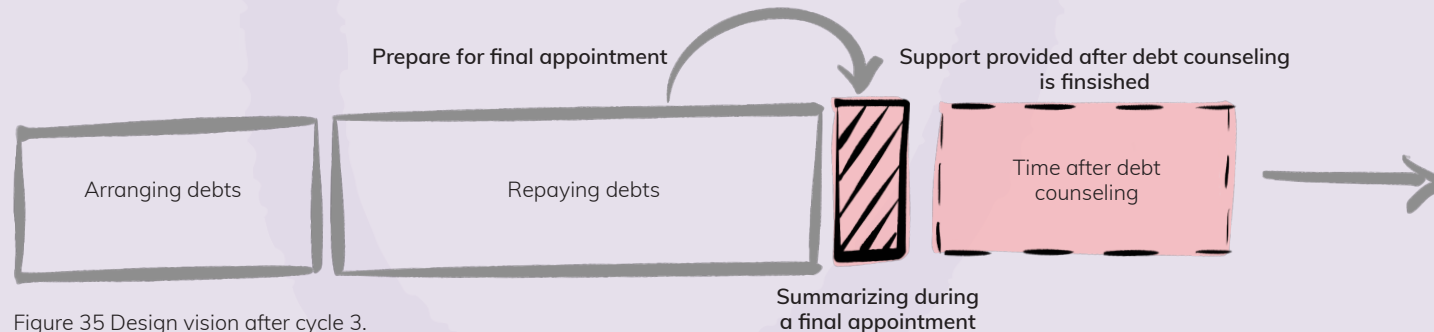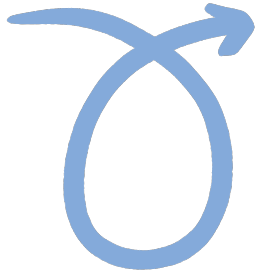

Figure 35 Design vision after cycle 3.

7.4 Cycle 4: Finalizing the card deck concept
Integrating insights gathered from cycle 2 and 3 to prepare it for a final evaluation.

In cycles 2 and 3, I collected insights from both recipients of debt counseling and employees from the municipality. I translated those into design changes during the fourth iteration.
The insights that I gathered are about four themes: form, language, use, and the way grip is provided to the recipient. Later in this section, the insights will be described in more detail.

7.4.1 What

This iteration was about translating insights into design changes. The insights that I found relevant to include in the design are:

Form:
- Integrate with other tools - Supervisors emphasized that the tool should connect with other tools that are used during debt counseling, to make their job easier. Many different tools are confusing and will therefore decrease the chance of the supervisor using it.
- Childish tone - Both supervisors and recipients of debt counseling stated that the tool currently has a childish tone. This is a reason for supervisors to avoid using it with their recipients.
- Overwhelming - The tool should not be overwhelming. If all the cards are on the table at the same time, supervisors are afraid that it feels overwhelming and messy for the recipient.
- Fewer things to fill in - Supervisors stated that recipients do not like to fill in forms and write a lot. Therefore, the tool should not become a fill-in-the-gap exercise.

Language:
- Level A2-B1 - Supervisors stated that a large number of recipients of debt counseling do not master the Dutch language very well. Therefore, the language used in the tool should be between the Dutch levels A2 and B1.
- How to approach - Supervisors have difficulties with approach-

ing a recipient with suiting language. Some people do not like to be addressed in a simple language. They think it is too childlike, while others need simple language to understand what is happening.

Use:
- Value during process - For recipients of debt counseling, the tool should have gained value throughout the process to increase the likelihood to be used after the process is finished. If the tool is only introduced during a final appointment, the chance that it won't be used is high. Both recipients as supervisors predicted that it would work this way.
- Similar services - The services of individual supervisors should not differ much to ensure that the service quality is similar for each recipient of debt counseling. Therefore, it should be clear how to use the tool.

The way grip is provided to the recipient:
- Involve people around recipient - Recipients of debt counseling indicated that they were sometimes helped better by people from their social circle than by their supervisor because those people know best what someone needs and what their situation is. Also, those people might have experienced similar problems and thus might know appropriate solutions.
- Now only passive form of grip - In the previous design, grip was provided by introducing challenges that other people experienced after finishing debt counseling. Including tips and tools about what to do in those situations is a passive form of helping the recipient.
- Establish a safety net - An active form of grip could be added by establishing a safety net for the recipient.
- List important helplines - During the session with employees, people stated that the most important helplines are now integrated into different cards in the tool. It would be good to add an organized list of those separately as well.

7.4.2 Design changes

I redesigned all cards and added new ones to the card deck. I also designed an infograpic, combined with an instruction card and a box to keep everything neatly organized. All changes are indicated and explained in Figures 36 - 40.

Apart from the insights, all cards also became more professional by the use of different visuals and a more clean design. White areas indicate where the recipient can write.
I attempted to make the text as simple and concise as possible.

Hier vind ik advies

Voor vragen of zorgen over geld ga je naar:
- Helpdesk Geldzaken
  De afspraak is vertrouwelijk en duurt 1 uur.
  Je kan een afspraak maken via:
  www.denhaag.nl/nl/geld-en-schulden/
  helpdesk-geldzaken/

Voor advies en informatie over inkomen, zorg en/of welzijn ga je naar:
- Advies & Informatie balie
  Je kan langskomen op stadsdeelkantoren:
  Spui 70 of Leyweg 813
  Bekijk www.denhaag.nl/nl/ zorg-en-onders
  teuning/advies-en-informatiebalie/
  voor informatie over of je een afspraak moet
  maken en wat je mee moet nemen.

Voor telefonisch advies bel je naar:
- Klantenservice SZW
  070 3537500

List of important helplines is added to the cards.

Belangrijke datums

Januari
Gemeentelijke belastingen betalen

Maart
Belastingaangifte doen

Mei
Vakantiegeld ontvangen

December
Evt veranderen van zorgverzekering

Dit moet ik zelf niet vergeten:

z.o.z.

Important dates stayed the same. Some things that people should think of once a year are added to the back of the card.

Wie kan mij helpen?

Ik word graag geholpen met...

Bijvoorbeeld iemand om je heen, of een organisatie in de buurt.

....
kan mij hiermee helpen.

These cards are added to map out people in the social circle of the recipient who could provide help.

Dit is mijn doel:

Zo ga ik het bereiken:

....

White area to indicate writing. Simplified language and only two places to fill in.

Hier ben ik trots op:

Ik heb dit bereikt op:

___ / ___ / _____

White area to indicate writing. Simplified language and only two places to fill in.

Figure 36 The design and contents of the purple, red, yellow and green cards.

Mohamed krijgt minder toeslag volgend jaar.

Toeslagen

These cards contain less text, which makes it more clear what the challenge of the card is about.

Wat kan er gebeuren?

Wat kan er gebeuren?

Tabs are added in order to keep the cards organized while they are bundled.
This specific card has a new title. Challenges was too abstract. Now it is: 'what could happen?'.

Dit kan hij doen:

Zelf doen:
Bezoek **belastingdienst.nl**
Op deze site vind je informatie over het doorgeven van veranderingen en wat ervoor zorgt dat toeslag minder wordt.

Handige pagina's:
belastingdienst.nl > wijzigingen doorgeven
belastingdiensdt.nl > toeslag aanvragen

Extra hulp nodig?
Bij **Helpdesk Geldzaken** kunnen ze helpen met het maken van een overzicht.
In de video legt Mohamed uit hoe dat ging.

Mohamed legt uit:
Scan de QR code voor uitleg over Mohamed's ervaring.

On the back is decribed what could be done, how to be helped and what happens if you reach out for help.

Soms gebeuren er onverwachte dingen. Weet je niet wat je dan moet doen? Bekijk dan deze kaarten. Ze kunnen helpen om een probleem op te lossen.

Ze vertellen je:
- hoe je met het probleem om kan gaan
- wie of wat hulp kan bieden
- wat je kunt verwachten van de hulp

Wat kan er gebeuren?

On the back of each tab, an introduction about the type of cards is added. This supports correct use and better understanding of the cards.

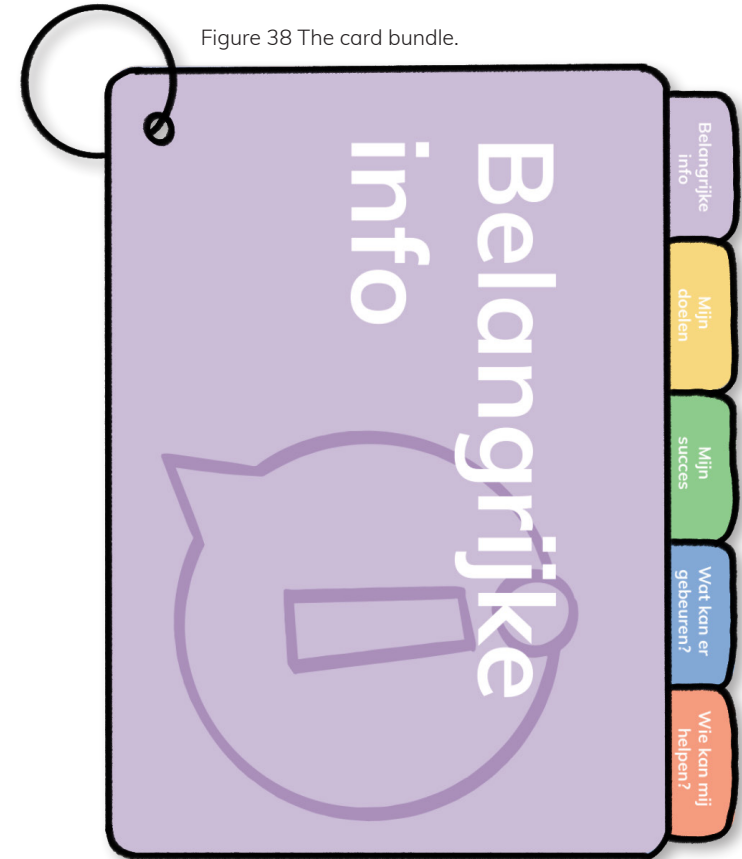Figure 37 The design and contents of the blue cards.

Figure 38 The card bundle.

Belangrijke info

Belangrijke info
Mijn doelen
Mijn succes
Wat kan er gebeuren?
Wie kan mij helpen?

Cards that are completed or important to be retrieved can be added to a bundle. A ring keeps the cards together. This ring is easy to open, making it easy to put the cards side by side during a conversation.

I developed an infographic, see Figure 38, to guide both the supervisor and the recipient through the final appointment. Questions that are on the infographic could be used as a guideline for the conversation. For each question, a type of cards is indicated. Those cards can be discussed while answering the question.

I also created an instruction card that is meant to make the service of all supervisors similar. In order to ensure the supervisor knows the reasoning behind the final appointment, I created an instruction card. On this card, each step of the final appointment is described and substantiated. The card is depicted in Figure 39.

'The roadmap' is a project from a different design team. This is a booklet that is used during all phases of debt counseling. The roadmap and the card bundle complement each other. Therefore it would be good to combine them. To make it one package, I redesigned the shape of it as shown in Image 11. Now it fits with the bundle of cards in the box. The box can be used from the start, until after finishing the debt counseling process.
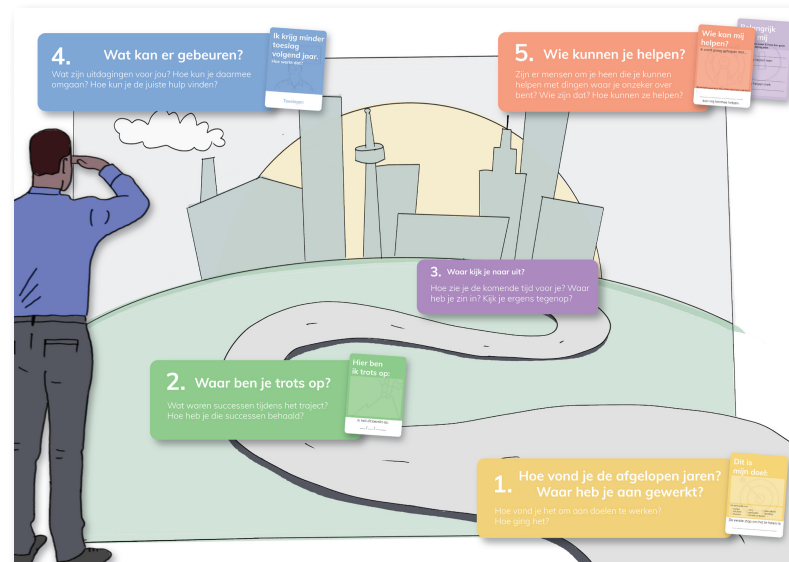
7.4.3 New ways of providing grip

In the improved design, multiple ways of grip are provided. Those are meant for supporting self-reliance of the recipient after the debt counseling process is finished. Those types of grip can be distinguished into active and passive forms of grip.

Passive forms of grip are provided by the blue and purple cards. Those allow the recipient to deal with a problem on their own. On the blue cards, 'things that might happen' are described. Those are specific situations that occur regularly to (other) people when finishing debt counseling. On the cards, the problem is described and possible ways to deal with the problem are added. In a video, the situation is described by someone who dealt with it. The video makes it more personal, and it shows the recipient what would happen when they ask for help prior to making an appointment. This could lower the barrier to do so.

On the purple cards, the most important helplines are listed. Each helpline indicates what the helpline is for, how it can be reached, and what happens when you reach out. I also indicated important dates as a reminder.

An active form of grip is establishing a safety net. The recipient will be supported by people from their social circle. During the final appointment, supervisors and recipients should map out who could assist with each topic the recipient is insecure about or does not master. It provides the recipient a clear overview of what people around them could help with. It could lower the barrier to look for help before problems grow out of hand. In turn, this would lower the amount of cases organizations need to get involved in.

7.4.4 Other decisions

Supervisors using the tool
During the session with employees in the previous phase, the debate centered on whether the tool should be mandatory or optional for supervisors. Research in Chapter 4 revealed variations in support provided by supervisors, influenced by factors like experience and conversational depth. Evaluating with a quality employee will further inform this decision. Ultimately, pilot tests will show the necessity of making the use of the tool mandatory.

The type of recipient the tool is for
Another topic that was discussed during the session with employees is what types of recipients the tool is for. I would recommend to use the tool for all recipients. Every recipient might benefit from it. The types of recipients that I expect to benefit most from the tool are 'the lost recipient' and the 'insecure recipient', see chapter 3. The 'insecure recipient' was initially not included as relevant archetype. However, I learned during the sessions with supervisors and recipients that this archetype might be more represented than I expected. Both archetypes could use more support during- and after the process. It is debatable if every supervisor is able to assess who is which type of recipient. Hence, I suggest further research to identify which recipients benefit most from the tool and whether supervisors are effectively utilizing it with those who need it.

I expect that if the tool is used during the process, combined with the roadmap that is currently being developed, some recipients that are characterized as 'the stubborn recipient' might be guided enough throughout the process not to lose trust in it. This could result in fewer people ending up in that archetype, which could lead to less relapses in debt.

The most important aspects of the design
I would recommend all supervisors to hand over a bundle of cards to their recipients after the debt counseling process. The cards that should be included in this bundle are the cards that provide grip: the

'overview cards', 'things that could happen', and 'who could help me?' cards. The cards that support setting goals and celebrating successes are good to use during the process but are not mandatory for aftercare.

How to use the tool
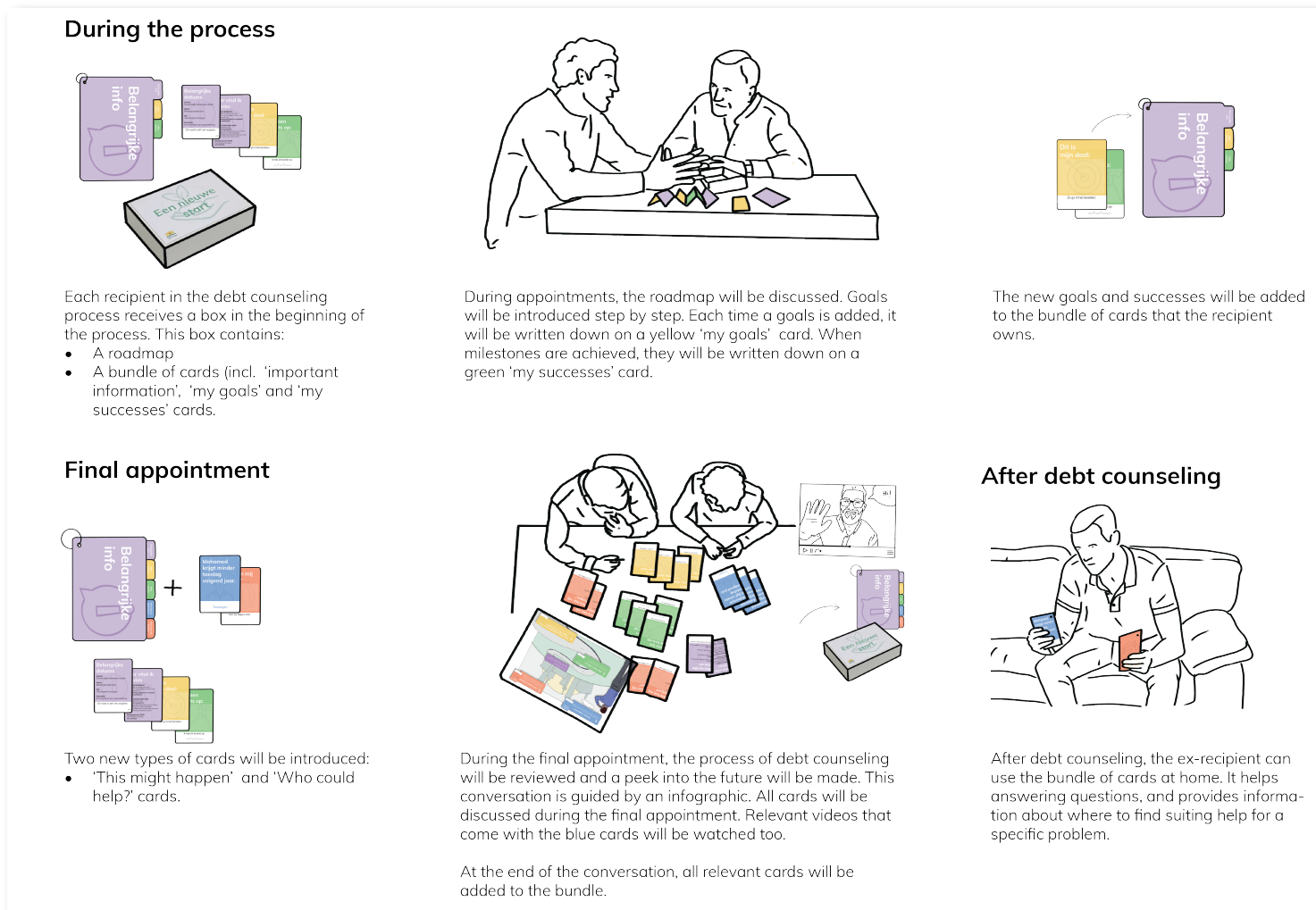In the Figure 41 below, the proposed use of the tool is described.

During the process

Each recipient in the debt counseling process receives a box in the beginning of the process. This box contains:
- A roadmap
- A bundle of cards (incl. 'important information', 'my goals' and 'my successes' cards.

During appointments, the roadmap will be discussed. Goals will be introduced step by step. Each time a goals is added, it will be written down on a yellow 'my goals' card. When milestones are achieved, they will be written down on a green 'my successes' card.

The new goals and successes will be added to the bundle of cards that the recipient owns.

Final appointment

Two new types of cards will be introduced:
- 'This might happen' and 'Who could help?' cards.

During the final appointment, the process of debt counseling will be reviewed and a peek into the future will be made. This conversation is guided by an infographic. All cards will be discussed during the final appointment. Relevant videos that come with the blue cards will be watched too.

At the end of the conversation, all relevant cards will be added to the bundle.

After debt counseling

After debt counseling, the ex-recipient can use the bundle of cards at home. It helps answering questions, and provides information about where to find suiting help for a specific problem.

Figure 41 The proposed use of the tool.

7.4.5 Conclusion

I translated the insights gathered during cycles 2 and 3 into design changes during this phase of the project. The main changes were: adding a card to the card deck about mapping out the people around the recipient, adding an infographic that guides the final appointment, and adding instructions for facilitating the appointment to support the supervisor.

I also made a choice about what types of recipients could benefit most from the design. The tool can be used for all types of recipients, but I expect that 'the lost recipient' and 'the insecure recipient' would benefit most from it. The second archetype was initially not included in the research, but during evaluations with supervisors and recipients it turned out to be more represented than I expected. I recommend that all supervisors try out the tool during pilot tests.

During this cycle, I did not evaluate the design changes yet. The design that resulted from this iteration is evaluated during the final evaluation. In the next chapter, the set-up and results of this evaluation are described.
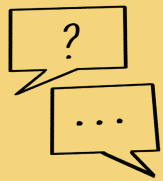
Chapter 8

The final evaluation

During a final evaluation, I reviewed the design on several aspects. Not only the way people interact with the design was considered. Also how the design could be implemented and how it could be used on the long-term was included. In total, 5 people were asked to participate. The set-up and insights are described in this chapter.

In chis chapter:

8.1 Evaluation set-up

The design will be used by different groups of people:
- Recipients: people receiving help from the municipality
- Supervisors: people who help the recipients
- Managers: people directing and diciding on the use of tools during debt counseling, the head of department and quality employees.

I conducted interviews two recipients, two supervisors and one quality employee to evaluate the final iteration of the concept. In this chapter the set-up, and results of the evaluation are described per type of person interviewed.
Preferably also a senior supervisor (manager of supervisors) was interviewed to gain insights about implementation. However, due to circumstances, this was not possible.

For each stakeholder, I used a slightly different approach. The direct users (recipients and supervisors) were asked to interact with the tool prior to answering questions. During the interview with a quality employee, the tool was only introduced, to reflect on the implementation strategies of it.
The questions I asked were based on design goals per stakeholder (see chapter 6) and shaped to the type of stakeholder prior to the evaluation. These can be found together with the script of each interview in appendix Y.

The overarching goals for the final evaluation were to find out:
- Whether the design will be used by supervisors and recipients. What would hold them back from using it and how it could be changed to improve the motivation for use.
- How the design could be implemented in the system of debt counseling to best adopted by supervisors.
- How the form and contents support the use of the design.

The result of the evaluations was an overview of insights per stakeholder. I clustered these per design goal. All other insights were structured in two different themes: form and contents.

8.2 Insights evaluation recipients

Two types of recipients were involved in the evaluations. One person recently completed debt counseling but encountered a new debt shortly afterward, which hadn't been addressed during the process. This led to escalating issues due to his procrastinative character. Initially characterized as a 'stubborn recipient', he now feels lost in finding suitable help, transitioning into a 'lost recipient'.
The other recipient is close to finishing debt counseling and feels both excited and worried about making mistakes after it ends. He wants to keep managing his finances well even after the program ends. This person, identified as an 'insecure recipient,' wants support and reminders to help stay on the right path.

Both participants expressed the benefits of receiving the card deck and having a final appointment with their supervisor. They see it as a tool that reminds them to stay on the right path, prevents them from getting lost in the system, and helps them find assistance when needed.

"The bundle is best suited for people who don't know where to go with their problems." - one of the participants during the evaluation session. This shows that the 'lost recipient' might benefit most from using the tool. This participant could also be categorized as such.

The crucial difference beween the two participants lies in how they perceive the final appointment. This is largely influenced by their relationship with their supervisor. A positive bond results in an expected to be meaningful closure with personal advice shared, while a strained relationship may result in a formal task-oriented meeting.

Does the design meet the requirements?
Before conducting the evaluation, I established six key requirements that must be met for the tool to be effective for recipients of debt counseling. Whether the requirements are met is described in the following section.

Improved self-reliance

Both participants expressed intent to use the card deck post-debt counseling, since they trust it to offer sufficient and helpful information. They believed it would help them in finding assistance during financial difficulties. Interesting is that they planned to use it primarily to address existing problems rather than prevent new ones. While this reflects their self-reliance in problem-solving, there is an opportunity to further support them in avoiding future issues.

Lowers barriers to looking for help

The card deck's design encourages recipients to use it. Participants found the cards clear, easy to store, concise, and impactful. They also appreciated the specific guidance the cards provided for different situations. These include lowered barriers to accessing the card deck during times of trouble and enable them to take action when needed.

Supports to finding help

For those who can already find suitable help, this card deck serves as a reminder to take action when needed. For those struggling to find help, it provides guidance on where to seek assistance for various issues. Each participant has a different approach to problem-solving: one preferred to explore solutions independently using the card deck, while the other would seek external support immediately for assurance of sufficient help.
Both mentioned that they would benefit from an overview of specific organizations tailored to their individual problems.

Makes the recipient feel seen and heard

Both participants emphasized that a final appointment would enhance their sense of being heard and seen. This is not only because they could receive personalized advice, but also because they would be able to provide feedback on the process. This was an unintended, but welcome effect of my design. They also appreciated that the card deck would be customized to their situation, further improving this sense of support.

Helps to think about the future

Both participants struggled to envision contemplating the future during the fictive final appointment, as it is not a routine part of the current process. While guiding questions could assist recipients in thinking about the future, the supervisor should also pose additional inquiries to encourage deeper reflection on their aspirations and concerns.

The recipient is motivated to use the tool after debt counseling

I can only make assumptions about how this requirement is met, because participants did not use the card deck for a longer period of time. Yet, they stated that the shape and contents made it easier to access the card deck after debt counseling. Its personalized nature and specific situational guidance were particularly helpful.

Conclusion

The two interviewees, representing the two types of recipients that were mainly targeted, expressed their belief in the usefulness of the design. Most of the established requirements are met. The two recipients would use it, because they stated that it might help to find information that fits their specific situation. This increases the chance of the tools being used before a problem becomes too big. However, since this was discussed conceptually, a pilot test is necessary to validate its real effectiveness.

The personalized nature of the card deck and final appointment resonated with recipients, fostering a sense of being heard and seen. Nevertheless, the extent of personalization during the final appointment may vary depending on the strength of the recipient-supervisor relationship.

The user-friendly format of the card deck was cited as a motivating factor for recipients to use it, as it allows for easy access to relevant information.

Image 12 One of the participants of the evaluation session.

8.3 Insights evaluation supervisors

Both an experienced and inexperienced supervisor attended separate evaluation sessions, each with differing reactions and opinions on the intervention and tool. The inexperienced supervisor welcomed the tool as assistance for aftercare, as she did not yet have a plan on how to perform this phase with her recipients. She intended to follow the tool's instructions closely, using them as a guide for conducting final appointments. Additionally, she emphasized the importance of uniformity among supervisors' services and expressed a desire for everyone to be informed similarly about how tools could be used.

In contrast, the experienced supervisor showed enthusiasm for the intervention's content and goals but expressed more resistance to incorporating it into her workflow due to time constraints and the need to adjust her established routine for aftercare.

Does the design meet the requirements?
Also for supervisors, prior to the evaluation sessions I defined four main requirements that are important to be met for the tool to work. These are described in this section. After that, insights about how the design would be used and how the intervention could be implemented in debt counseling are evaluated.

Provides satisfaction with the supervisor's work
Supervisors noted they don't currently conclude aftercare with a personal appointment but prefer this method as it adds value to their work. They be-

lieve the final appointment, combined with the card bundle the recipient takes home, ensures they have done everything to increase the recipient's self-reliance. Additionally, the final appointment serves as a celebratory moment to acknowledge the recipient's success.

It gives substance to the aftercare phase
Utilizing the tool and materials, such as the infographic and instructions, is seen as adequate guidance for aftercare, particularly since each supervisor currently approaches this phase their own way. They expressed a preference for greater uniformity in their services, which this design facilitates. Additionally, the content of the final appointment allows them to provide value for the recipient, rather than simply completing a task. This is paradoxal to an insight from the experienced supervisor about resistance to change routines. Supervisors apparently desire to find a balance between creating their own routine and offering uniform services.

It fits the supervisor's workflow
The extent to which a supervisor needs to adjust their routine depends on their level of experience. For example, an experienced supervisor who typically conducts aftercare meetings over the phone from home would need to transition to in-person meetings at the municipality office, scheduled on different days, and follow the provided tool instructions. While this requires changes, the supervisor recognizes the potential value and is willing to try it out. The inexperienced supervisor, on the other hand, is eager to try the new approach as she does not yet have an established method.

Addressing future planning, often overlooked in debt counseling, is a key component of the final appoint-

ment's content. While both supervisors appreciate this addition, they may require additional guidance or training to effectively navigate these discussions.

It fits the other tools that are used during debt counseling
Due to time constraints, this evaluation did not include a comparison of the design with (all) other tools used in debt counseling. However, I included a version of the roadmap, currently under development by another team, and created a package that could provide the recipient with all important information for the entire process. The supervisors expressed appreciation for the comprehensive package provided to recipients at the beginning of the process.

They particularly liked how the cards are used throughout the entire process and complement the roadmap. They also noted that writing down goals on the cards may motivate recipients, especially as they can track their progress with success cards.

In the current design, goals are set in both an action plan at the beginning of debt counseling (a different tool) and on the cards, which could be streamlined for better integration. There is potential to improve how goals are defined and recorded across both documents.
Both supervisors stated that the cards, style, and tone of voice match with what they already use.

How the tool would be used
During discussions with the supervisors, I explored their approach to using the cards and conducting the final appointment. I discovered both similarities and differences. The most important insights are described in this section.

One significant difference was in how strictly they would adhere to the design guidelines. The inexperienced supervisor favored strict adherence, while the experienced supervisor preferred a more flexible approach, integrating the materials into her methods. Given that experienced supervisors serve as role models for new colleagues, this could potentially result in ineffective usage of the design. Therefore, it is important to explore appropriate implementation strategies.

Both supervisors agreed on a step-by-step implementation of the cards throughout the debt counseling process to support recipients at their own pace and prevent them from feeling overwhelmed. They acknowledged that while all recipients could benefit from the design, not all may be open to certain aspects, such as attending a final appointment. They also noted the importance of assessing each recipient's situation to tailor their advice and card usage accordingly.

Regarding timing, there was a suggestion to introduce certain cards (the red and blue cards about providing grip in certain situations and how other people could support the recipient) earlier than initially proposed, which allows recipients to practice with them. This results in the opportunity to discuss self-reliance based on the experience with those cards during the final appointment.

The timing of this final appointment was unclear. It should ideally be scheduled after the debt is repaid and goals are achieved. This clarification should be included in the instructions of the final version of the tool.

One challenge I identified was using the cards and organizing a final appointment with recipients that supervisors don't know well. For example recipients that supervisors inherited from other colleagues. If the relationship is not so strong they might have trouble finding topics that they could talk about to provide personalized advice.

How the tool could be implemented

During the evaluations, I asked the supervisors about their perspectives on integrating the card deck and final appointment into their workflow. This section outlines insights on the necessary changes for implementation and how supervisors might adopt the new approach.

As mentioned earlier, there are differences between the two supervisors in terms of opinion about implementation. For the inexperienced supervisor, it would be an addition, while the experienced supervisor would need to adjust her current routine. Both acknowledged that familiarizing themselves with the method would take time, but no major changes would be required. The use of the card deck could be incorporated into existing meetings with recipients, with only the final appointment being new. It is crucial to allow supervisors to integrate this new method into their routines in their own way, to enhance the likelihood of adoption.

To encourage supervisors to adopt the tool and integrate the final appointment, a thorough introduction is crucial. They must understand how to use it effectively and recognize its value for both their work and the recipient's experience. Resistance to implementing new methods in the workflow may stem from high caseloads, among other factors. Despite this, many supervisors feel uncertain about aftercare and would benefit from having some structure in place. However, they need to become aware of this need.

Conclusion

Both the supervisor and the recipient derive satisfaction from the sense of accomplishment when a process is successfully completed. Additionally, the tool assures confidence for the supervisor that the recipient is equipped to handle future challenges. The tool enhances the aftercare phase. Particularly inexperienced supervisors might benefit from it. While experienced supervisors may need to adjust their routines slightly, both parties must invest time in familiarizing themselves with the new method. Supervisors appreciate the integration of the design with the roadmap, as it provides a comprehensive package that can be used throughout the entire process.

Regarding the use of the tool, supervisors vary in how closely they adhere to the intervention's instructions, depending on their level of experience. Both supervisors agree on gradually integrating the card deck, tailored to each recipient's needs. Introducing all cards before the final appointment may enhance effectiveness, allowing recipients to practice and supervisors to assess self-reliance during the final appointment.

Supervisors mentioned that facilitating a final appointment would be a challenge for recipients who they are unfamiliar with, since they could not provide those people with personalised advice.

The routines of supervisors should be altered in order to make the intervention work. However, no major changes in the phases of debt counseling or interactions between professionals are required for implementation. Proper introduction and explanation of the tools are essential for supervisors to understand the value of it.

8.4 Insights evaluation quality employee

The perspective of a quality employee is new to this project. Mainly because the focus of this project was on the interaction between the recipient and the municipality.

A quality employee supports the managers of supervisors with advice about legal and practical questions and makes sure that changes in regulations are implemented in the routine of supervisors. The main goal is to increase the quality of the service of debt counseling. Managers of supervisors (senior supervisors) watch the quality of services closely and involve the quality employees if necessary.

Advice about implementation
The quality employee anticipates resistance from supervisors regarding the implementation of the design. The main reason is similar to the reason the supervisors already expressed. The workload is high and people already have to use several different tools during their work. To increase the likelihood of adoption it is therefore important that the first experience with the tool is positive. This could involve introducing it to a small group of supervisors, allowing them to experiment and discover its potential benefits.

Learning from colleagues is something that gains attention in the department. The quality employee proposes that pilot users share their experiences with colleagues, which potentially fosters a better reception to the tool. While providing instructions

can help in correct usage, supervisors should also have the flexibility to adapt the tool to their own methods. This strategy is proven effective in other contexts according to the interviewee.

A recommended approach involves first introducing the tools to supervisors' managers, the senior supervisors, who can then explain their use to their respective teams with support from the quality employee. In the end, only adjustments to routines and selecting appropriate moments for card usage are required.

Advice about using the design between supervisor and recipient
The quality employee also had experience with how tools are currently used by supervisors and what things should be considered while proposing my design to them.
Similar to the insights that supervisors shared, the quality employee advised to use all types of cards earlier in the process to facilitate recipients' practice in self-reliance. She was happy to see that a part of the card bundle was already meant to implement at the beginning of the process. This could enhance the use of the cards after the process is finished, since it becomes a valuable set of cards to the recipient. The timing of the final appointment is best after all debts are repaid and all goals are achieved. Calling the recipient afterward is necessary, in order to check if really everything is going right. While the card bundle supports self-reliance, it does not eliminate all chances of relapse.

The quality employee expected that recipients would be more driven to accomplish goals when they are written on cards and discussed during meetings.

In June, a handout on the 'basic service' will be issued based on research by VNG (Vereniging van Nederlandse Gemeenten). This document outlines guidelines every municipality should follow for debt counseling. It potentially includes guidelines on aftercare. It is crucial to ensure that the design aligns with these guidelines to avoid conflicts.

Conclusion
Quality employees play a role in advising senior supervisors on legal and practical matters, ensuring regulatory compliance, and ultimately improving debt counseling services.

Potential resistance from supervisors towards implementing the design is expected. As such, it is of critical importance that a positive initial experience with the tool is facilitated. Introducing it gradually to a small group of supervisors, allowing experimentation, and sharing pilot users' experiences with colleagues can facilitate acceptance and adaptation.

Furthermore, the quality employee prefers to use all types of cards earlier in the process so recipients can already practise with self-reliance in a controlled environment. The integration of the card deck at the beginning of the process, combined with a final appointment, is according to the interviewee sufficient support for recipients' financial independence.

The quality employee stresses the importance of regular reminders about goals because they can motivate recipients to achieve their goals during the debt counseling process. Therefore she liked the green "success cards".

8.5 Insights about form and contents

Insights about form
Feedback from all participants in the evaluations highlighted their appreciation for the card bundle. Its style, portability, and clear presentation were particularly mentioned as favourable, since it reduces the likelihood of getting lost of thrown away.
It was also appreciated that all essential information is bundled into one customizable package. This is expected to increase the chances of being used after debt counseling is finished.

Supervisors noted that the bundle's dual functionality, for use during meetings and for later reference at home, supports insecure recipients in knowing what to do in certain situations.

Some adjustments were suggested. For instance, the language used on the "blue cards," detailing post-counseling scenarios, was found confusing. Especially for recipients facing language barriers, explaining the situations in third person is hard to understand. To address this, all text should be concise, simplified, and written in the first person. Videos can be useful for those facing language barriers, but they need to be interesting and brief to keep the recipients engaged. Otherwise, they might not pay attention to them.

Surprisingly, recipients understood that they could write on the cards. Improvements could be made to the text boxes at the bottom of each card to improve usability cues for recipients.

Insights about contents
Both supervisors and the quality employee emphasized the motivational aspect of using the cards gradually during the process. They found that setting concrete goals could facilitate achievement and that celebrating successes, both with the success cards and during the final appointment, contributed to motivation.

Customization of the card deck to fit each recipient's situation was highlighted as beneficial, since it increases the likelihood to be used.

Regarding the final appointment, how personalized it could be depended on the relationship between the recipient and supervisor. All participants agreed that summarizing the process and acknowledging achievements could create a moment of closure and a sense of pride for both parties, which was found important.
Suggestions for improvement included revising the contents of the red and blue cards. The red cards are currently only focussed on how people in the social circle of the recipient could provide support. However, recipients and supervisors mentioned that sometimes people do not have time, or recipients do not have people around them. Also shame plays part here. Therefore it would be good to add the possibility of mentioning organisations that could support the recipient in specific situations too. Additionally, breaking down the scenarios on the blue cards for more specific instructions was recommended. The current situations are still too vague for recipients. Lastly, one overview of the specific organisations that could help one specific recipient is preferably added to the card bundle. Currently the organisations and people that could provide help are spread out over different cards.

Conclusion
Participants in the evaluation sessions emphasised their positive feelings towards the card bundle. They appreciate its style, portability, and comprehensive presentation. The dual functionality of the bundle, usable during meetings and for later reference, was their most liked quality about the design.

Adjustments were suggested to enhance usability. The most important suggestions were: simplifying language, improving text box cues, and ensuring engaging video content.

Regarding contents, the motivational aspect of setting concrete goals and celebrating successes was emphasized by both supervisors and the quality employee. Moreover, only adding specific cards that fit each recipient's very specific situation to the bundle is valuable to increase usability.
Suggestions for improvement included revising the contents of certain cards, such as adding information about organizations that could support recipients in specific situations on red cards, and breaking down scenarios for clearer instructions on blue cards.

Overall, insights from the evaluations provide valuable guidance for refining the card bundle to better support recipients and supervisors in the debt counseling process, which will be detailed in the next chapter.

8.6 Conclusion

It was interesting to observe similarities and differences in insights from recipients, supervisors, and the quality employee. For instance, both recipients and supervisors expressed concern about the dynamics of a final appointment when there is unfamiliarity between them. This would comprise the personal, summarizing character of the meeting. Additionally, both recipients and supervisors praised the flexibility of the cards, which enables customization according to recipients' preferences. This makes the tool more tailored to the needs of the recipient. Supervisors also expressed positivity, feeling that this flexibility enables them to better assist recipients, thus ensuring they've done everything possible to prepare them for leaving debt counseling.

The quality employee anticipated more resistance from supervisors in integrating new tools into their routines compared to what the supervisors themselves expressed. I am curious about the underlying reasons for this. It could be due to my thorough explanation of the tool's rationale, or perhaps because supervisors who agree to interviews might also be more open to trying out new tools.

It was interesting to find that the recipients I interviewed for this evaluation showed more enthusiasm for trying out the tool compared to those I interviewed during intermediate evaluations. This could be due to the tool not being fully developed at that time or because the earlier interviewees were not the primary target recipients for the tool. I wonder if I happened upon particularly receptive recipients during this final evaluation, or if the majority of recipients would express a similar interest in using the tool.

The evaluations offered valuable insights into the usage, implementation, and content of the design. However, many uncertainties remain. For instance, it is unclear how supervisors will utilize the card bundle. Whether they will provide only a portion of the cards to recipients or the entire set. Additionally, it is uncertain how many supervisors will use the tool with all their recipients, and whether recipients will actually use the cards at home. The feedback from two recipients suggests they would only use the tool reactively, raising questions about its proactive use for problem prevention.

There are also uncertainties about implementation, including how experienced supervisors might influence inexperienced ones (negatively) if they deviate from guidelines.

Overall, feedback on the design is positive, with evaluations identifying strengths to maintain or enhance and weaknesses to address. Valuable insights were also provided about implementing the design into supervisors' routines. On the next page in Table 1, you will find a summary of key feedback and implementation suggestions, guiding the final iteration of the design. Areas requiring further evaluation or exploration are included in the recommendations.

Recommendations

I created recommendations about things that should be tested or iterated on during pilot testing, which I was not able to include in the final version of the design for this project. These recommendations are included here for comprehensive consideration, but are also presented in Chapter 10, later in this report. My recommendations are to:

- Evaluate how supervisors use the tool, with what recipients and how the difference in use by experienced and inexperienced supervisors plays out.
- Evaluate how recipients use the tool at home and how more preventive use could be encouraged.
- Evaluate how the intervention complements or contrasts with other tools used in debt counseling to ensure synergy and effectiveness.
- Assess the impact of varying recipient-supervisor relationships on the recipient's feeling of being heard and seen during final appointments, and adjust the design or supervisor services accordingly.
- Explore support mechanisms for supervisors to facilitate meaningful final appointments with unfamiliar recipients.
- Ensure that the intervention aligns with the handout issued by the VNG in June to maintain consistency and coherence in debt counseling services.

Strengths and weaknesses of the design

	Form and contents	Usability	Implementation and adoption
Strengths	Recipients and supervisors value the **personalized card bundles**, which supports them throughout and after debt counseling. Recipients become **acquainted with the cards during debt counseling.** This supports to identify how cards could be used after the process. Ongoing **goal reminders boost motivation**. The card bundle is praised for its **comprehensive, compact, and portable design**, integrating all vital information.	The intervention fosters a **sense of accomplishment** for both recipients and supervisors by adding a final appointment. Supervisors appreciate **the tool's flexibility**, since it allows them to tailor it to each recipient's specific needs. The comprehensive package **simplifies recipient decision-making** in times of trouble, while it also minimizes the need for multiple tools, which enhances efficiency and clarity.	Supervisors value the aftercare approach because **it supports recipients' self-reliance and the contents of aftercare are more clear for them now**. They can **adapt the card bundle based on individual recipient needs**, because of the flexibility of the tool and final appointment. This intervention **integrates into the current system of debt counseling**, it fits into existing recipient-supervisor interactions.
Weaknesses	The red cards need adjustment to accommodate recipients who may not wish to involve their social circle or lack available support. **Including specific organizations** for assistance in such cases is preferable. The blue cards should feature **shorter, more specific descriptions of potential situations**, and **time-specific scenarios**, like retirement or a child turning 18 should be included. It is important to make sure that **the goal cards and the goal-setting process in the action plan match up well** to prevent any conflicts and ensure they work well together. A single, customized **overview of supporting organizations** should be added for clarity and ease of reference.	It is preferable for all cards to be used by recipients **before the final appointment** to allow for practice and assessment of self-reliance afterward. Clarification is needed on **when each aspect of the design should be implemented by the supervisor** throughout the process. Supervisors may benefit from more **guidance on discussing recipients' future plans**, as this is not a routine practice and can feel awkward during the final appointment.	**Supervisors' initial impression is crucial** due to expected resistance. They need clear understanding of the intervention's purpose, usability, and value for both themselves and the recipients. Flexibility in usage is key to integration into their workflow. Implementation could start with a **small group introduction**, using interactive methods like role-playing, **before expanding it to the entire department**. Using shared experiences for learning is important for the department of financial assistance.

Table 1 The strengths and weaknesses of the design.

Chapter 9
The final design

The final design consists of a physically designed tool for recipients, and an intervention to the work routines of supervisors of debt counseling. This version of the design has been iterated upon based on insights I gained from the final evaluation. This chapter discusses three components: the tools themselves, their potential usage by both recipients and supervisors, and an advice for implementing the design into the workflow of supervisors at the department of financial assistance.

In chis chapter:

9.1 The physically designed tools

The physical tool exists of multiple parts. The main part is the card bundle. This consists of multiple different cards that all support the recipient in becoming self reliant. This bundle can be combined with other tools that are used in the process and stored in a box. An infographic assists the conversation between the supervisor and recipient during a final in-person appointment. An instruction booklet informs the supervisor about the intended use of the tools. The final design components are visualized in Figures 42 - 45.
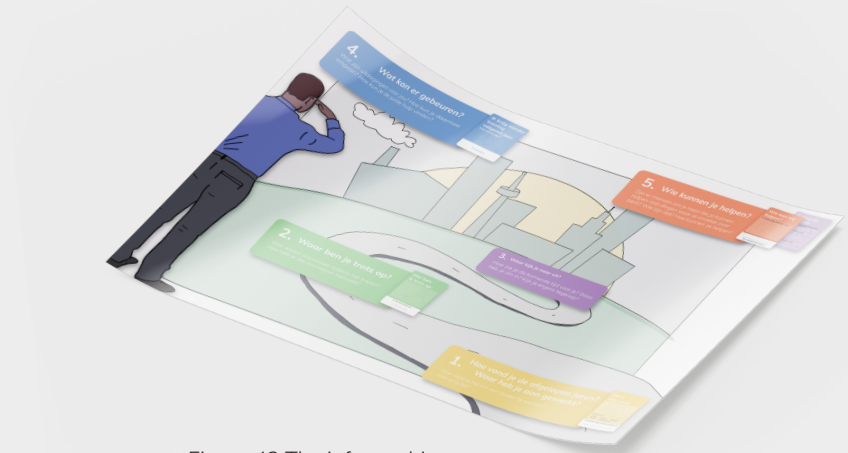The full sized version of the tools are added to appendices Z, AA and BB.

Figure 43 The infographic.

Figure 44 The box.

Figure 42 The card bundle.

Figure 45 The instruction booklet.

The card bundle
The card bundle includes five types of cards designed to assist the recipient during and after debt counseling by promoting self-reliance in different ways. Each card is written in the first person to make the cards more personal for the recipient. The cards are bundled with an openable ring for easy organization and discussion with a supervisor. Recipients receive only the cards relevant to their situation, which makes the bundle customizable to their needs. This flexibility allows supervisors to implement the tool according to their preferred methods of working.
Tabs are added to organize the card bundle. I recommend adding a tab only when cards of that category are present in the bundle. Otherwise, it may overwhelm or confuse recipients. Each tab contains information about the purpose of the cards, which helps recipients to understand how to use them.

Overview cards
The first cards to include in the card bundle are the purple overview cards, see Figure 46. These provide the recipient with a general overview of where to find help and when to take certain actions. Not only are these cards helpful during debt counseling to promote independence, but they also provide guidance after counseling ends. A third purple card allows the recipient to write down specific individuals or organizations offering assistance tailored to their needs. This card should be updated throughout the debt counseling process.

Figure 46 Overview cards.

Yellow and green: goals and successes
The yellow and green cards are primarily used to monitor the recipient's progress throughout debt counseling. Through discussions about these cards, supervisors gain insight into the recipient's needs to foster self-reliance. It is important to introduce these cards as part of regular meetings between the recipient and supervisor as early in the process as the recipient can manage.

Goal setting cards
The yellow cards assist the recipient in setting goals during the debt counseling process. They help make goals achievable and tangible. The structure of the cards is based on the goal-setting structure of the Mobility Mentoring program which is currently used to set goals (Mobility Mentoring, n.d.). The front of the card outlines the goal and its initial step to achieve it, which are the key aspects of each goal. The back of the card includes additional steps to achieve the goal, the main challenges involved, and the recipient's confidence level, serving as conversation starters. Adding these cards to the bundle ensures recipients are regularly reminded of their goals, which is potentially more effective than writing them on separate A4 paper. The yellow cards are depicted in Figure 47.

Figure 47 Goal setting cards.

**Hier ben
ik trots op:**

Ik heb dit bereikt op:

___ / ___ / _____

Figure 48 Success cards.

**Ik krijg minder
toeslag
volgend jaar.**

Hoe werkt dat?

Toeslagen

Dit kan ik doen:

Zelf doen:
Ga naar **belastingdienst.nl** voor informatie
over waarom je toeslag minder wordt.
Hier kan je ook wijzigingen in je inkomen
doorgeven.

belastingdienst.nl > wijzigingen doorgeven
en toeslag aanvragen

Extra hulp nodig?
Bij **Helpdesk Geldzaken** kunnen ze helpen
met het maken van een overzicht van je
inkomen en uitgaven.

Uitleg in de video
Scan de QR code voor
uitleg over hoe het
werkt.

Figure 49 Situation cards.

**Wie kan mij
helpen?**

Ik word graag geholpen met...

Bijvoorbeeld iemand om je heen, of een organisatie in de buurt.

....
kan mij hiermee helpen.

Figure 50 Cards about who could help

Success cards

The green cards are intended for documenting achievements of the recipient, such as reaching goals or other noteworthy accomplishments during debt counseling. They serve to remind the recipient of their progress and to motivate them to continue achieving goals during and after counseling. These cards can be filled out throughout the counseling process and during the final appointment. In the second case, their primary purpose is to conclude the process on a positive note, encouraging the recipient to stay on the right path. The card is depicted in Figure 48.

Blue and red: types of support

I designed the blue and red cards to offer the recipient support. Blue cards provide strategies for handling specific situations relevant to the recipient. This is a passive form of assistance. Red cards, on the other hand, identify individuals and organizations that can offer active forms of help.

Types support in specific situations

Blue cards depict potential scenarios the recipient may encounter. These cards can be discussed and included in the card bundle during debt counseling or the final appointment, depending on the recipient's progress. One example is shown in Figure 49. These cards outline general or time-bound situations. General situations include for example strategies for managing reduced benefits, while time-bound situations could involve preparations for retirement or a child turning 18. Both types of cards should only be provided if they are relevant to the recipient's life circumstances.

Each blue card contains a QR code that links to a video explaining the situation in a more personal way. This video can be helpful to those who find it difficult to read text.

Who could help?

The red cards are used to list names of individuals and organizations capable of assisting with the recipient's specific problems. They indicate the recipient's needs and potential sources of help. During debt counseling, these cards serve as conversation starters to identify the recipient's needs. After counseling, they provide an overview of available support services. The red card is depicted in Figure 50.
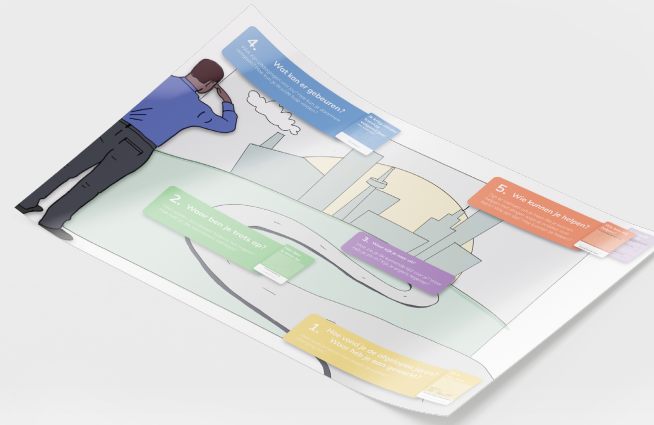
Figure 51 The box.

Figure 52 The roadmap.

Figure 53 The infographic.

Figure 54 Personal card.

The box

Both supervisors and recipients have expressed a preference for using or receiving a single comprehensive tool throughout the entire debt counseling process. Currently, there are various tools in use. To address this, I designed a small, convenient box where recipients can store all important tools to bring to meetings, see Figure 51. This ensures that all crucial information is gathered in one place.

I recommend ensuring that the roadmap, another project currently in development, fits into the box as well. One possible solution is to fold it as shown in Figure 52. The roadmap helps recipients understand their tasks and where they are in the process. Additionally, I suggest including a pen in the box. This will make it a complete package and allow recipients to fill out the cards whenever necessary.

The infographic

I designed an infographic that can be used to guide the final physical appointment between the recipient and supervisor. The roadmap is depicted in Figure 53. Especially inexperienced supervisors stated that they prefer this guidance. It guides both the recipient and supervisor through various types of cards, summarizing the debt counseling process and adding a celebratory touch to the occasion. The full-size infographic is located in Appendix BB.

A personal card

A personal card could make the final appointment even more festive. I designed one that supervisors could fill in and hand over at the end of the final appointment, see Figure 54. This will mark the end of the process of a particular recipient. It will make not only recipients, but also their supervisors feel proud about the achievement and it will enhance the feeling of being seen for recipients.

> **The key updates of the physical tools compared to the previous version include:**
> - Addition of a third overview card, allowing recipients to list specific individuals or organizations offering assistance.
> - Enhancement of the goal card to better align with supervisors' current goal-setting methods.
> - Streamlining and simplifying of the blue cards, which now not only cover general situations but also time-bound scenarios.
> - Expansion of the red cards to include not only individuals from the social circle but also organizations capable of helping the recipient.

9.2 How the design could be used

I strongly recommend using the card bundle throughout the debt counseling process, along with scheduling a final face-to-face appointment to conclude the process with the recipient. This section describes how and when the cards should be deployed, as well as the importance of the final appointment.

As mentioned in the earlier section about the card bundle, the (new) intention is for supervisors to gradually provide the recipient with specific cards during meetings throughout the entire process. This ensures that the recipient receives cards tailored to their current needs, which leads to a personalized and comprehensive bundle of cards by the end of the process. Using all different types of cards prior to the final appointment allows the recipient to practise self-reliance. During a final appointment the skills of the recipient could be discussed.
The cards are designed to offer support to recipients in looking for help when needed. Additionally, supervisors can use the cards as conversation starters during meetings. This serves two purposes: ensuring the recipient is familiar with important information on the cards, and increasing the likelihood of their usage.

A final face-to-face appointment between the recipient and supervisor is crucial as it provides closure, marks a celebratory moment, and allows for discussion of any potential future challenges. While integrating this meeting into supervisors' routines may require adjustments, it is expected to yield benefits for both the recipient and the supervisor. The recipient feels acknowledged and has the opportunity to ask final questions, while the supervisor can bring closure to the process. Following this, a check-up call should be made around three months later to ensure the recipient's well-being.

Instructions
A booklet providing instructions on the contents, purpose, and usage of the designed set aims to assist supervisors in using it with recipients, see Figures 55 and 56 and Appendix AA. It serves as a guide to understand the reasons behind the design. It helps them to grasp its potential value in their work.
- The first page outlines why the tool was created, its components, and details about the different cards and their functionalities. The second page explains how the tool can be used during debt counseling, the final appointment, and to talk about post-counseling expectations.
- The subsequent section focuses on the final appointment. Here each step depicted on the infographic is detailed, the purpose of the steps are explained, and conversation prompts for supervisors are offered.
- The back of the booklet features a schematic overview illustrating how the cards can be integrated throughout the process to create a personalized card bundle. This summary aims to streamline the tool's usage.

These instructions serve as guidelines. While it is crucial for supervisors to grasp the purpose and reasoning behind the set, they are encouraged to personalize its usage. This approach enhances the likelihood of supervisors integrating it into their routines and improves the ease of use with recipients.

Figure 55 The front and back of the instruction booklet.

> **The key updates of the proposed use of the design compared to the previous version include:**
> - I would advise to use all types of cards prior to the final appointment, which allows recipients to familiarize themselves with their use. The final appointment serves as an opportunity to reflect on and summarize these practices.
> - A detailed booklet provides clear instructions for every aspect of the design, which offers insight into when each component can be used. This addresses previous ambiguity and serves as an addition to verbal instructions.
> - The instruction A4 outlining the structure of the final appointment is now integrated into the booklet, enhancing clarity for supervisors.
> - With all instructions merged in one booklet, supervisors have additional tools to discuss the future with recipients. Previously, instructions for discussing the future were scattered across various mediums, such as the instruction A4 for the infographic and verbal guidance on tool usage.
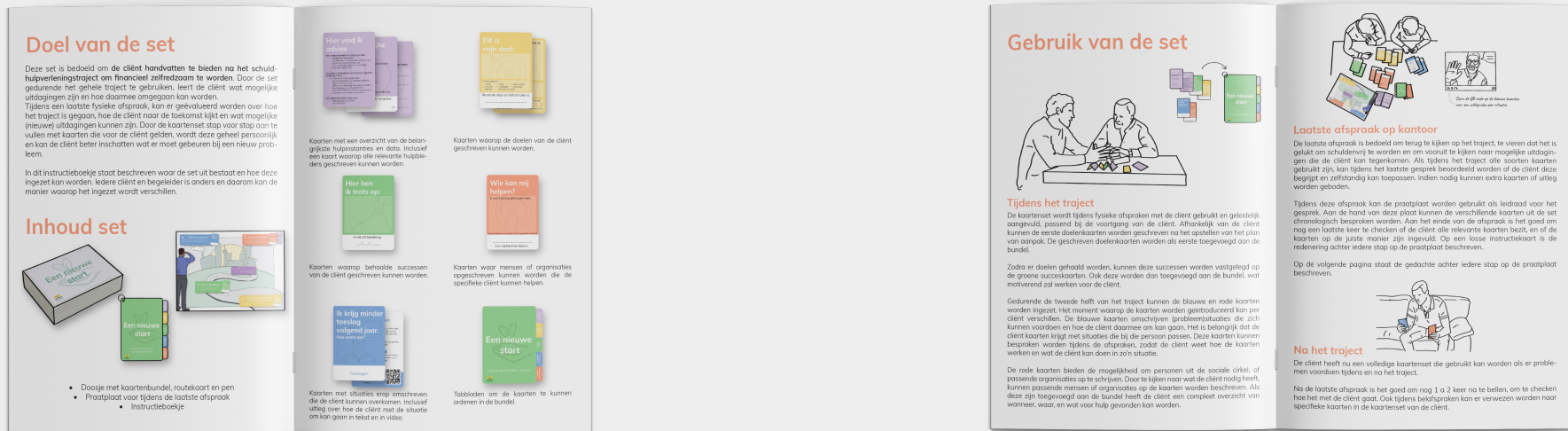
Figure 56 The inside of the instruction booklet.

9.3 Advice about implementation

Testing in the real context
The current version of the design is tested during one-hour evaluations with all users separately. Prior to implementing the design on a bigger scale it is therefore important to pilot test it. Interactions that were currently not included in the evaluations were:

- How the supervisor would pick cards that are relevant for a recipient and use those throughout the entire debt counseling process. Does every supervisor know what each recipient needs? How could a supervisor support the recipient in sharing crucial information?
- How the supervisor would facilitate a final appointment with real recipients. What would they say? How do they use the infographic? Do they find out all the needs of the recipient prior to finishing the final conversation?
- How the recipient would use the cards during the debt counseling process. Do they really use them and learn how to handle certain situations?
- How the recipient would use the cards after the debt counseling process is finished. Would they really use the card deck? What types of cards work well and what cards could be improved?

These, and more interactions could be tested with pilot tests involving a few different supervisor-recipient combinations. After all questions listed above are answered and an iteration of the current design is realized, the design is ready for an introduction to a bigger group of users.

Introduction to a group of supervisors
The implementation of the card deck combined with the intervention will change the routine of supervisors slightly. Supervisors currently exhibit resistance towards adopting new tools or changing routines, among other things due to high workload. To ensure acceptance within supervisors' workflows, a well-planned introduction of the design is crucial.

Timing
Predicted is that next autumn (in 2024) is the best time for implementation. By then, it is expected that departmental issues will have been calmed down, which allows supervisors more flexibility to experiment with new initiatives.

Small group
It is advisable to invite one of the supervisor teams to test out the design first. A senior supervisor is responsible for the introduction, with the help of a quality employee. It is important that the first impression of the design is positive. This can be achieved through an engaging introduction, perhaps incorporating roleplay with the cards and infographic to make it enjoyable. During the introduction it is also important to show the value of the new tool to the work of the supervisor and the experience of the recipient.

Key considerations for the initial introduction include:
- Creating a positive, engaging first impression.
- Clearly demonstrating the value of the tool for the supervisor's work.
- Clearly explaining the benefits of the tool for the recipient.
- Identifying the value that each component of the tool offers to the recipient.
- Indicating when each part of the tool can be utilized effectively.

Pilot testing
The team of supervisors who are introduced to the tool should incorporate it into their conversations with their respective recipients. It is important for supervisors that the tool could be seamlessly integrated into their routines. Therefore, the tool's instructions should serve as guidelines only. It is expected that supervisors' experience will determine the extent to which they follow to these guidelines.

Following pilot testing, further iterations to the design can be conducted to best suit all stakeholders.

Identifying value
Supervisors emphasized that the key incentive for integrating a new tool into their routine is recognizing its value. Thus, it is crucial to demonstrate this value during the introduction. Additionally, supervisors should have the chance to experience this value firsthand. Therefore, it is recommended to allow supervisors to experiment with the tool before committing to permanently adopting it.

Share value with others

After using the tool for a longer period of time, a group of supervisors can share their insights with colleagues. This potentially facilitates better adoption. Personal experiences often have a greater impact than just instructions when it comes to learning something new.

I recommend organizing a similar introductory session as described earlier in this section, integrating the experiences of the pilot group. The purpose of the session additionally includes:

- Demonstrating the value the tool adds to the work of the pilot testers.
- Explaining how the pilot testers used the tool and sharing helpful tips.
- Sharing experiences about when the tool proved most beneficial for both the recipient and themselves.

Solidifying the use of the tool

To integrate the tool into supervisors' routines effectively, it is crucial to solidify it. Senior supervisors play an important role in this process. They could assess the tool's usage during check-ins with supervisors. It is advisable not to make the use mandatory, as this may lead to resistance. Instead, it is better to remain open to questions. This approach may encourage supervisors to keep using the tool, rather than rejecting it due to misunderstanding.

Note
These recommendations represent the initial version of the advice, derived from insights gathered through interviews with the quality employee and supervisors. It is advisable to iterate on this advice, refining and enhancing it through further research on integrating new tools into existing routines to enhance the likelihood of adoption.

Chapter 10

Conclusion and recommendations

This chapter serves as the conclusion of the project. Here, I summarize the findings and reflect on the extent to which the design goal was achieved. Additionally, I evaluate on the project's limitations. The combination of these limitations with insights about the achievement of the design goal has informed recommendations for further enhancement. Those are discussed in the final section of this chapter.

In chis chapter:

10.1 Conclusion

Objective
The objective for this project was to design an intervention that supports recipients of debt counseling to stay out of debt after they became debt-free. This gained importance when the process was shortened by the government, which made them fear that recipients might not have enough time to develop themselves to avoid relapsing into debt. An important factor to reduce relapses is that recipients become self-reliant.

Research Findings
Self-reliance means being able to solve your own problems. Each recipient's problems are different, so I identified six types of people who participate in debt counseling. Some, like the "insecure recipient" and the "lost recipient," need extra help because they do not develop sufficient skills to avoid problems. Additionally they might be the most receptive to assistance. Therefore I mainly designed for them. I also looked into how the debt counseling system works by identifying key people who help recipients and how they are involved in the process. This lead among others to the decision to make the supervisor the most important user of the design at the municiapality side.

Design
Based on my research findings, I created an intervention supported by a card bundle, to support recipients of debt counseling with developing self-reliance, and to assist supervisors in managing the aftercare phase. The tool I developed is a card bundle with different types of cards to support recipients. These cards help recipients plan ahead, celebrate successes,

and gain grip on being able to solve their problems in various ways. Providing grip is crucial to achieving self-reliance. It is achieved by offering both passive and active types of support. Passive support means the cards help recipients take action on their own, while active support involves listing people and organizations that can help the recipient. By using the cards during debt counseling, the recipient knows how to use them when the supervisor cannot support them anymore.
By gradually introducing the cards throughout the process, recipients aren't as overwhelmed, they become accustomed to them and the cards become more valuable. The cards can be customized into a personalized package, including only those that are relevant to the recipient's situation. These factors collectively enhance the likelihood of continued tool usage post-debt counseling.

The intervention part of the design involves arranging a final appointment between the recipient and supervisor. This meeting allows for reflection, celebration, and discussion about the future. During this meeting, the cards, combined with an infographic can be used to guide the conversation.

Supervisors also benefit from the intervention, as it provides a moment for reflection and closure, improving their job satisfaction. Additionally, it clarifies the aftercare phase for supervisors which makes their job easier to perform.

How it intervenes with the system
I found out self-reliance needs time to foster, and can not be achieved only during aftercare. The findings from this project therefore affect the entire debt counseling process, from start to finish. It intervenes with the current routine of the supervisor, so it needs to be implemented carefully to benefit everyone involved.

10.2 Reflection on design goal and sub goals

In this section, I evaluated how well the design aligns with the main design goal and to what extent it has been achieved. To facilitate this, I have divided the goal into three components for clarity and ease of evaluation.

To support self-reliance of debt counseling recipients by providing tools that assist in finding suitable information, and lower the barrier to seek for help, after finishing the process, in order to prevent the accumulation of new debt in the future.

To support self-reliance of debt counseling recipients
The combination of the card bundle with its proposed implementation within the service offers various methods to support recipients in achieving self-reliance. The flexibility of the cards suggests that a broad spectrum of recipients could derive benefits from them.

Although I conducted evaluations of the designed materials with recipients, the effectiveness of the different support methods for recipients can only be truly assessed through long-term pilot tests, where supervisors use the tool throughout the process with the recipient. These pilot tests will reveal potential areas for improvement, such as the need for additional methods or enhancements to the service, or even the removal of certain elements.

Tools that assist in finding suitable information, and lower the barrier to seek for help
The different types of cards, along with their method of introduction to recipients, offer sufficient support in accessing relevant information, and thereby reducing the barriers to seeking assistance. The various types of cards serve not only to form a comprehensive package but also to enable each recipient with multiple paths for seeking support. This approach allows recipients to choose the method that best suits their situation.

The specific contents of the cards were not thoroughly evaluated; instead, the focus was on the diverse methods they offer. Particularly the blue and purple cards could be assessed by an expert: an experienced supervisor who has supported various recipients and has knowledge of available support options. Yet, the true relevance of situations and organizations offering assistance can only be determined during pilot tests with recipients.

Prevent the accumulation of new debt in the future.
The goal is to prevent relapses. This design is however not evaluated on the long-term. This makes it uncertain whether it effectively prevents future debt accumulation. While stakeholder evaluations were promising, only long-term pilot tests can confirm its effectiveness.

Reflection on sub goals for recipients

The sub goals for recipients were specifically also about looking forward, supporting the feeling of being seen and heard, and the motivation of using the tool after the process. In this section I reflected on those as well.

Think about the future

In the end, thinking about the future is mainly important so the supervisor can find out what possible situations could occur for the recipient. The goal cards serve this purpose and also during the final appointment this will be discussed. Evaluations indicate that achieving this goal is feasible if the tool is used as intended by both parties.

Support the feeling of being seen and heard and motivating to use the tool in the future

Recipients emphasized that the flexibility of the cards and the opportunity for personalization within the bundle enhanced their sense of being heard and seen. This, in turn, may increase their motivation to use the cards in the future. Furthermore, the final appointment received positive feedback as it provided closure and an opportunity for recipients to ask questions and provide feedback. However, a significant limitation lies in the relationship between the supervisor and recipient. If they don't know each other well, the personalized aspect of using the tool may not resonate effectively.

Reflection on sub goals for supervisors

I set sub goals for supervisors too, since they are also important users of the tool and intervention. In this section I reflect on those.

Provide value and satisfaction

During evaluations I found out that supervisors often do not take time for reflection and acknowledgment at the end of a process with a recipient. However, facilitating a final appointment emerged as a beneficial practice for supervisors, since it provides closure and satisfaction to their work. Pilot tests should show if this is really the case for all supervisors, also those with a very high caseload.

Substance to aftercare

The tool includes instructions to assist supervisors in using it effectively and structuring the final appointment. Striking was that an inexperienced supervisor appeared to benefit most from this feature. More experienced supervisors can be hesitant to change their routines.

Fits workflow

The card bundle is flexible and allows supervisors to adapt its use according to their preferences and the recipients' needs. Its flexibility makes it suitable for various workflows, as supervisors can customize it by adding or omitting cards. This was appreciated by multiple attendants of the generative session that I facilitated. It is rewarding to observe that another design team has embraced this insight and is incorporating a similar approach into a project they are currently developing.

Combining with other tools

I proposed integrating the card bundle with the current development of a roadmap. These tools complement each other well and offer a comprehensive approach. Both recipients and supervisors appreciated this approach, as it would streamline their experience or work routine. I did not explore combining with other tools. This is recommended for further consideration.

10.3 Limitations of the project

This project was tied to a time frame of 100 days. The subject is about a complex social issue, which obviously cannot be completely solved within this time frame. Although I was able to perform a lot of activities, the main limitation of the design is that it was not tested in the long-term. I only made assumptions about how people might use it based on what participants told me.

During the iterative design phases, the design was evaluated multiple times. In the end, a group of around 17 supervisors, one quality employee and four recipients evaluated it. The recipients were all different types of people. The sample size of this group is small. To find out if the design is really applicable for the targeted types of recipients, it should be evaluated with more people.

The insights about recipients, supervisors and other employees that have a relevant function for this project result from individual interviews, or sessions with only employees from the municipality present. The interaction between a recipient and a supervisor was never included in the project due to logistical constraints. It is recommended to evaluate the final design through sessions involving both recipients and supervisors to better assess its effectiveness.

This project was conducted only by myself. It is important to take into account that it is influenced by my own decisions, biases and interpretations.

10.4 Recommendations

The final design that I delivered with this project is only the beginning of improving self-reliance of recipients with aftercare. In order to make it really fit the different stakeholders, more iterations should be conducted. In this section is described what activities could be performed in order to improve the current version of the design, or to align it better with its users. The recommendations are allocated to the individuals responsible for implementing them.

Senior supervisors and quality employees:
- **Find out how more hesitant supervisors could be motivated to change their routines.** My research showed that some supervisors, usually more experienced, are more hesitant to change their current routines, since those are ingrained in their workflow. Not only for implementing the designed intervention, but also for other cases in the future it is recommended to find out how these people could be motivated to be more open to change.
- **Focus on trust.** The tools and interventions I developed for this project aim to cultivate trust between the recipient and

the supervisor, enhancing their relationship. Recipients indicated that trust in the supervisor would increase their willingness to participate in the process. Trust should not only be fostered through this design but also through the general treatment of recipients.

Quality employees:
- **Align with suggested actions that are proposed by the VNG.** In June, the VNG (Association of Dutch Municipalities) will introduce a guide on how municipalities can offer "basic" services. This guide will suggest specific actions to ensure that all municipalities provide similar services to recipients. Aftercare will also be addressed in this guide. I recommend aligning the recommendations in the guide with the current version of the design presented in this project.

Service designers:
About the contents of the tool
- **Offer translated cards.** A large part of the recipients of debt counseling do not master the Dutch language very well. Therefore I would recommend to translate the cards in three other, most commonly spoken, languages. I would advise to add the languages to the Dutch cards, to make sure the supervisor can also still understand what is on them.
- **Assess the contents of the blue and purple cards.** An expert, for example an experienced supervisor who has support-

ed various recipients and has knowledge of available support options, could verify the contents of the cards. Their role would be to ensure that the methods described on the cards for reaching out for help are accurate and relevant to the recipient's needs.

About the use of the tool
- **Find out who might benefit most.** The tool is mainly made for recipients categorized as "insecure" or "lost." I suggest assessing whether these people indeed derive the most benefit from receiving the tool. Additionally, it is advisable to determine if supervisors have the ability to identify the types of recipients they are assisting.
- **Design for conducting a final appointment with recipients acquired from colleagues.** Supervisors stated that it often happens that they acquire recipients from colleagues, due to turnover at the department of financial assistance. The supervisors do not have a strong relationship with these recipients and therefore are not able to give personal advice. While reviewing filled-in cards from the recipient's bundle may partially address this issue, designing additional support tools to facilitate meaningful conversations during final appointments is recommended.

Tools in general
- **Combine insights from different projects.** I would recommend to combine insights from all different projects that design-

ers are working on, in order to provide a coherent set of tools to the supervisors. This way, it is easier to implement and more clear how to use. For example make one way to set goals with recipients. For my project, this is mainly to start a conversation, while for other projects this is an essential part of the tool. Combining this could lead to the development of one meaningful part of a tool.
- **Provide fewer tools to supervisors.** Currently, the different projects do not only overlap, but also provide supervisors with many different tools that should be implemented in their routines. I suggest putting together tools that work well together. This will make it easier for supervisors to use them and clearer for recipients to understand how debt counseling works. Example: combining the roadmap and the card bundle.

General recommendation
- **Find out how the differences in relationships between supervisors and recipients affect the uniformity of the services.** My design aims to support supervisors in delivering consistent services, but differences in relationships may persist. Exploring ways to ensure uniform services for all debt counseling recipients is advised. This can help when supervisors have to take on cases from colleagues who leave.

Chapter 11

Reflection

In the previous chapter I already reflected on the design goals that I had drawn up during this project. In this chapter I therefore focus on reflecting on the process and my personal experiences. I delve into my interactions with various stakeholders, insights gained from my approach, my exploration of systemic design, and the differences between working for the municipality or for a design studio.

Early on during my bachelors, I felt nervous about the master graduation project. In my head this has become the most important project ever in which I should show that I master all possible skills that a designer should master. Looking back, this nervousness was misplaced. This project allowed me to do what I like and what I am good at. It let me explore what aspects of design I prefer to work on and in what way I perform best. I did learn a lot during this project, which I reflect on in this section.

About involving people in the project
This project really depended on the involvement of several different people to gain insights about all stakeholders relevant to include in this project. I believe that people who experience the topic firsthand are the most valuable experts to learn from, because insights from those conversations apply directly to the case I was working on. To add to that, I find it valuable for my own development as a designer to step out of my bubble and listen to the experiences of others. All those conversations help me to understand better what is going on in the world. It also makes me understand how big social organisations work, which helps me to become a better social designer.

To find people to talk to however was harder than I anticipated. In the end I found out that building a network is key. Therefore I am grateful that I was able to perform my project at the municipality of The Hague.

Including all those different people taught me a lot about interviewing techniques. Talking to recipients of debt counseling is a very different experience from talking to employees of the municipality. In the beginning I struggled to ask the right questions, mainly to recipients. After a few times, I discovered that recipients were very eager to share their story, because not so many people listen to them. They found it valuable to talk to me, because I could influence the services that they are currently experiencing. I learned that I had to plan a little more time for those interviews and let them vent their frustrations and experiences before I started to ask specific questions. This worked, the insights became more valuable and in the end also the frustrations were valuable for my research.
Especially for recipients, the topics I asked them about were sensitive. It was an interesting exploration of what degree of direct questions I could ask. I quickly learned that it was best to structure the interview in a way that easy, low-key questions came first and more specific, sensitive questions came later. By listening and connecting with the interviewee I was able to find out how far I could go.

I also involved people in generative sessions. I deliberately did not do this with recipients, because I assumed that they would not appreciate to share their story with many others. I facilitated two sessions with employees of the municipality. I hesitated to include some activities that some people might feel awkward to

participate in, like roleplay. I was surprised that everyone participated enthusiastically. I think it helped that I presented the activities with confidence and gave the partcipants some room to make the execution of it their own. This gave maybe even more insightful results than I would otherwise have gathered.

Involving other designers from the municipality was valuable for the project too. Not only did we exchange valuable tips and insights, but I also discovered opportunities to align my project with theirs. By connecting with their initiatives, my project now complements theirs. It was easy to ignore their activities and only focus on my own tasks, but I feel like it added significant value to connect with them.

Testing my intuition
One of the main things that I wanted to test during this thesis was whether I was able to design intuitively. This means that I did not have to look up methods or practises all the time and just feel what was necessary to do in order to make the project work. I feel like this worked out well. I learned that as long as I could substantiate my decisions, I felt confident in trusting my intuition. I also found that reflecting on the bigger picture of the project prior to taking a next step helped to make sense of it. This, combined with the reassurance I received from my supervisors made me feel confident about my design practises and reduced my stress levels throughout the project.

The only moment that I felt a little lost was during ideation. I feel confident about my research methods, but for ideation I find it hard to define what is a good, creative idea and what is not. After some iterations and feeling stuck a little I had the idea to resume the project by "researching by designing". I created some concepts and by evaluating those with people I became more confident about iterations on them. It is interesting that researching could help me to get unstuck and I will definitely think of this when it happens again in the future.

Getting a taste of systemic design
This project was the first in which I included systemic design. I have always been keen on including all possibly relevant stakeholders in my projects, but being aware of it is new. I enjoyed unpacking the system and finding out what relations and interactions were important and how they could be influenced to improve aftercare. I did experience that it was hard to include all relevant people in a system map immediately. Towards the end of the project I found out that I had left out a group of people that check the quality of services: quite important if you design to improve a service. In the end I was able to include this group in the evaluation, but it might have been valuable to include them earlier on. In the future I will be more careful with involving people while creating a system map. I will also stay open for additions if necessary.

Finding out my professional preferences
With this project I was able to experience the difference between working for a design studio, like I did during an internship, and for the municipality. I was curious what the differences would be and what I would prefer. The main difference is that at a studio, the work is more versatile, though possibly a little more superficial. On the other hand, working for the municipality allows to dive deeper into one topic and you are closer to the people who make decisions about implementation of the work. This way, I think making a difference for, in this case recipients, is easier. Although patience is needed to start noticing differences, I think by working for the municipality impact for the 'end user' is easier to make.

Reflecting on this project, I have learned to trust my intuition and got a taste of systemic design. Despite initial challenges in finding the right approach, I have improved my communication skills and navigated sensitive topics with empathy. Collaborating with others has highlighted the importance of inclusivity and adaptability in my approach. This project has provided clarity regarding my professional preferences, highlighting the advantages of working within the municipal context. Moving forward, I aim to integrate these insights into my future work, maintaining an openness to learning and a commitment to making a positive impact as a social designer.

Chapter 12
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