

DEBT.



**A DESIGN FOR SUPPORTING PEOPLE IN DEBT WITH
BREAKING THE TABOO AROUND DEBTS.**
by answering to their personal needs



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**GRADUATION
SUMMARY**

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Chapter 1. introduction

The current system around debts offers little room for a humane approach and therefore for connecting to the needs of the individual. This results in poor mental functioning due to stress. In addition, it ensures that your behavior is driven more by emotion, which can lead to a large stack of unopened envelopes and the suppression of debts. For both reasons, many people with debts feel that they can no longer participate in society. In some cases, this leads to social isolation and depression. All this points to the taboo that exists around debts, which ensures that many debts remain invisible to almost everyone.

The aim of this graduation project is therefore to support people in debt with breaking the taboo around debts by answering their personal needs. Which means that ultimately all of these negative consequences will decrease.

Chapter 2. Method

My project is about the relationship of the debtor with his debts, with the debt system and with the people around them. So this is the lens through which I looked at the problem. By taking this scope, the person is central and therefore his or her experience is especially important. Later in the process it is determined how the debtor can be supported and what will make his or her life a little better.

The project is divided into 4 different phases, namely: 1. Exploring & Analyzing, 2. Design & Concept, 3. Prototype making & testing and 4. Finalization.

Chapter 3. Money

The concept of money is examined, because it is striking that what is written about money also closely resembles the phenomena concerning debts. The focus is mainly on a micro level, so how money influences one on a personal level, because that fits best with the focus of this project. Money is defined on terms of what you can do with it. It is an agreement within our society that almost everyone supports and accepts. When someone doesn't have money, trust in this person will decline. Not having money is a hard to discuss topic in our society. On the other hand, money is considered to be worthless when it comes to interpersonal relationships.

Chapter 4. Debts

When we talk about debt we actually mean problematic debts. A situation like this could be defined as: 'a situation where it is to be foreseen that a natural person will reasonably not be able to continue paying his debts, or in which he has stopped paying'. Even as with money there seems to be a taboo around debts. This is apparent from the fact that according to Panteia (2015) almost half of the households in debt were invisible.

Having debts is very normal in our society, since everything you buy on installment is in fact a debt. On the contrary when someone has problematic debts it is assessed very

differently. The overall opinion appears to be that one is guilty himself. While several researches state that debts originate often in combination with a Life Changing Event, so something a debtor doesn't have (much) influence on.

Chapter 5. Oude Noorden

The person with debts (debtor) has always been central in my research. It focused on the Oude Noorden, which is a district in Rotterdam, because 21% (Idem, 2016) of households in this district have problematic debts. In addition, the neighborhood is gentrifying, which results in a diversity in culture and income. Therefore, one must be careful about the repression of original residents or conflicts between the two groups. This is what makes this district an interesting subject.

The district already offers a lot of different organizations that help debtors. These organizations can be categorized in 6 groups: debt assistance, form brigades, emergency aid organizations, activation organizations and other aid. These were mapped out in a district map. However, earlier exploratory interviews showed that people in need of help do not always have knowledge of these organizations or know how to reach them.

Chapter 6. the debt system

In this chapter, the system was discussed where it became clear which involved parties a debtor has to deal with. Subsequently, the timeline of the debt process, as presented in the literature, was explained in four phases: Creditors, Collection agencies, (Debt) assistance and Debt restructuring. It was noticeable that many of these phases entail difficult communication and high costs. Afterwards the solution to a debt situation as described by the government was looked into. It was striking that a great deal of claim is made on the self-reliance of the person concerned. After that, the timeline as the residents of the neighborhood experienced it, was looked into. Then the aforementioned model could be rewritten with 4 phases. Important differences were the fact that people are experiencing a problematic phase of life with multiple problems rather than problematic debts and that there is an incentive to find a solution to the debts and also that there are many different ways to ultimately resolve the situation.

Interviews with experience experts and read literature showed that the debt system suffers from a large number of problems. For example, the system turned out to be inefficient in many ways, high and unjustified costs are charged to the person in debt and there is much claim to the self-reliance of the person in debt, although this self-reliance is actually declining. Action is only taken if the debts are already problematic. Participants in a debt counseling process also feel threatened disrespectfully, they have to deal with continuous rejection and failure and they often get into social isolation, partly due to shame. But on top of all these partial problems, I found a problem that seems to cover everything, namely an undesirable mentality in the system, its implementers, but also in the ordinary citizen.

Subsequently various system proposals are discussed that can be found in the literature or are already being tested, such as: early detection and prevention, the basic income, one

central institution for everything related to debts, placing the blame on creditors, social collection and tracing malicious collection practices. After which an increasingly humane debt approach is discussed in Rotterdam.

The most important conclusion from this chapter is that a wrong mentality seems to cover all sub-problems. A change of that mentality will be needed to solve all other problems. That is why this project aims to achieve this mentality change. During the internal analysis (context mapping sessions with people with debts), the mentality and behavior of others (social workers, neighbors, family, etc.) will also play a major role.

Chapter 7. The debtors experience

In order to map out the taboo around debts, this chapter examines the experiences of the debtor in more detail. The focus is on the contact that debtors have with others, in order to gain insight into the mentality and behavior of people around them. To that end, context mapping sessions (Sleeswijk Visser, 2005) were executed with experience experts from the Oude Noorden.

This study shows that people with debts have the feeling that they don't get recognition for their problems. Not from social workers, acquaintances or neighbors. They also often have to relinquish all their autonomy when they receive help, although it is about important decisions. In addition, someone loses confidence in their abilities and there is often little opportunity to develop new competencies while resolving debts. In addition, it appears that a change in mentality is needed to ensure that the taboo can be broken. That is why this project focuses on bringing about a change in mentality among neighbors and at the same time fulfilling the 3 basic psychological needs that people with debts currently lack: competence, autonomy and recognition.

Chapter 8. Ideas

In order to make a mentality change possible and to fulfill the debtors needs, ideas were created. These can be divided into 3 different directions. The first one is "A good caregiver" which include all insights about how the debtor wishes to be helped. The second one is "Budgeting" which focusses on showing that debtors don't get any autonomy and recognition, but also that you are so much in a straight jacket that you cannot develop your competences anymore. The third one is "Letters and envelopes" that takes inspiration from the letters and envelopes which are a symbol of all the negativity you experience when you're in debt.

The idea "workshop with paper" from the directions 'Letters and envelopes' has most advantages when examining it to the requirements. This idea is therefore being developed into a concept in the next chapter.

Chapter 9. The concept

This project focuses on bringing about a change in mentality among neighbors and at the same time fulfilling the 3 basic psychological needs that people with debts currently lack: competence, autonomy and recognition. All this is achieved with the concept “DEBT.”. This concept offers the debtor a platform to gain recognition for his problems by emphasizing his own strength. The concept starts with a creative workshop in which people with debts brainstorm about what they can do with the old envelopes they receive. The product ideas conceived in the workshop are developed into design products made from, for example, the Dutch tax authorities (Belastingdienst) or the municipality of Rotterdam envelopes. A campaign is then organized around these products aimed at yuppies in the Oude Noorden district. By coming into contact with the campaign, they read the story of a neighbor with debts.

The concept consists of four main elements 1. The creative workshop, 2. Products from envelopes, 3. Photo of product in context and 4. Campaign. These four elements are elaborated on in the next four chapters.

Chapter 10. The creative workshop

The creative workshop is the first step of the concept. Its goal is to make debtors aware of their abilities. Other added values are enjoying your time, feeling useful and express your frustration.

The workshop is designed with creative facilitation techniques. After this the workshop was tested with two test groups. The results of this have been processed as adjustments at the workshop for the “real” target group. Subsequently, insights from experts in debt counseling were obtained for the latest adjustments on the workshop. The workshop was ultimately tested with two groups that have been put together via Stop de Schulden and Quiet Rotterdam. When evaluating the workshop, it is found that the intended psychological need “competence” was present most. Next to that the psychological need autonomy and recognition were addressed as well. Also, the intended added values were present unless being able to express frustration.

Furthermore, a list of recommendations was developed. These recommendations can be divided into two groups, namely: the recommendations for giving a workshop (if others would like to do this) and recommendations for adapting the workshop in the future.

Chapter 11. The product

In this chapter, the second and third step of the concept will be discussed; the product and a photo of this product. The product is the second step of the concept. Its goal is to allow the debtor to pass their shame a little. Another added value is feeling proud of your own idea. The photo is the third step of the concept. Its goal is for the debtor to feel even more proud and allow them pass their shame totally. Other added value is to feel empowered by all these pride.

These two steps have been merged into one chapter because these are the steps that are highly dependent on each other. These are also the two steps in which I, as a designer, take the lead with the debtor and the viewer in mind. The debtor and the spectator will therefore not play an active role in this phase of the project.

A list of requirements and wishes was prepared in order to support the choice for which product ideas, created in the creative workshop, would be produced from Belastingdienst envelopes and from Gemeente Rotterdam envelopes. These objects were: a vase, a piñata, a hand fan, headphones, a lamp, a chair and a planter. Next, it is decided that the products will be presented in two different settings. One setting showing a party, the other showing a relaxing living room environment. Both photos create the impression that someone has just left, which leaves the spectator with a strange feeling, giving a hint that something is not totally right.

The product and photo were evaluated with debtors. They seem to feel strengthened by the group in which the products were created. Because of which one can conclude that in this part of the concept the psychological need “autonomy” is reflected in the story about and the name of the product, but that feeling empowered also partly comes from the group.

Chapter 12. The campaign

The campaign is the fourth step of the concept. Its goal is to make debts a topic of discussion between debtors and their neighbors. Other added value for them is learning something new and contribute to a better world. This chapter describes the design of the campaign and all its different components such as brand identity, channels, website and stories. The campaign consists of online (website and social media) and offline (magazines) advertisements.

The yuppie living in the Oude Noorden will come across the DEBT. campaign through one of these media. Here the yuppie is attracted by the minimalistic designed products and typical unicolor picture (all products in it have the same color). The yuppie can click on the advertisement and a buying link will appear. He/she clicks on it and goes to the website, after which all products are shown in the ‘Shop’. When clicking on one of the product, with the intention to buy it, the yuppie finds out the product is not for sale. Instead the story of the person (with debts), that created the product, is shown. Lastly, DEBT asks people that are touched by the story to share it and in this way become part of the campaign. Doing so will make sure the word will spread more quickly so that eventually the taboo can be broken through.

Chapter 13. Campaign evaluation

After evaluating the concept with yuppies, I found out that people feel more connected to and involved with products they actually buy. Therefore, they expected to also feel more personally connected to the person and story behind the product. Next to this they said they would more likely share something about the product, online or offline. So, the word

would more likely spread faster when people are actually owner of the product.

At first I didn't want this campaign to be about money or collecting money. Since it shouldn't feel like a charity to give to. But if yuppies can feel more connected and involved, the effect of the campaign can be bigger as it is now. Next to this the debtors could actually feel more acknowledgement when people really buy/use their products. Therefore, selling the products should definitely be taken into consideration.

Chapter 14. Concept evaluation

To conclude the concept DEBT exists of 4 phases. The first one is the creative workshop, that makes the debtor aware of their abilities and get some confidence again. The second one is the product from envelopes, that brings the debtor one step closer to pass the shame by making them feel proud of their product. Then the third one is the photo in context, that enhanced the pride even more and gives the debtors a feeling of strength. And at last the campaign that allows the debtors to pass their shame and break the taboo around debts, but also makes sure that others get in touch with their story in order to change to the right mentality for this taboo to be broken.

This means that in the workshop the fundamental psychological need competence is being fulfilled, by making the participants aware of what they can do. In the second and third phase, the photo and products, the debtor can feel autonomous again by the giving input for the product they made and therefore as well becoming aware of what they achieved. In the last phase people in debt are expected to maintain the level of an autonomous feeling and awareness of their competence. Next to this they are expected to feel acknowledged, by responses and shares on/of the campaign.

This ensures that the yuppie eventually will start to think differently about debtors and feel more involved. By DEBT. people with debts feel strong enough to step over their shame and thus break the taboo around debts.

Chapter 15. Process evaluation

During this project, a lot of experience was gained about the design process when you design with a taboo subject. It is especially important to be careful with the person who carries the taboo subject. With these people the door is ajar and you will have to prevent it from closing. In this chapter I have evaluated what I have learned about designing for taboo subjects, to be able to apply this on other projects in the future.