

Digital Technologies of Debt Resilience

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Introduction

Digital Technologies of Debt Resilience is a pilot study into the contemporary politics of indebtedness in Britain. One element engages directly with political actors seeking change to some aspect of the political economy of retail credit or personal debt; the other element looks directly with the indebted and how they use peer-to-peer information sharing on digital forums. Traditional understanding of social and cultural participation invokes spatial images of communities: clubs, neighbourhood activism or preserving local identities (Miles 2012; Pink 2008). Our paper extends this understanding of communities to those formed by common political objectives (anti-poverty, financial reform, student debt) and/or personal circumstances (debt distress, mortgage arrears, insolvency and bankruptcy) in order to consider the personal and organizational resilience required to respond to the on-going financial, economic, and increasingly political crisis that defines the post-2008 Age of Austerity.

Empirical Research: the data collection component of the pilot is complete and the analysis is largely finished. The next step is transforming the data and analysis into outputs and dissemination.

Work Package 1 (WP1) Civil Society Groups informing and enacting debt resilience sought to answer the following questions: *how key civil society groups use digital platforms to highlight, educate, inform, and coordinate action related to politics of indebtedness? What are the perceived strengths and weaknesses of digital platforms in enabling a culture of resilience?*

Data collection involved 9 semi-structured interviews with key actors from civil society organizations directly involved in advocacy or services to people in debt. Subjects were identified using a primary scoping exercise of identifying key civil groups providing debt management advice or producing research or events in the areas of fair credit access and/or debt problems at household or community level. This was followed up by identifying individuals attending one of several workshops and events related to debt and financial services reform. The nine semi-structured interviews were conducted in the spring of 2014. This interview format was selected because the structured questions ensured the same key questions were asked to all participants forming a basis for comparison. The unstructured questions allowed for more probing questions to be asked and allowed underlying issues and opinions to be revealed. Interviews were transcribed and uploaded into Nvivo 10 software to enable computer analysis of responses.

Interview subjects were then invited to attend one of two project sponsored day-long 'Collaborative Encounters' workshop and asked to recommend contacts within their network they think would be interested in attending (snow-ball sample). One event was hosted in London and the other in Manchester in an attempt to capture potential regional variations in the scale and scope of debt problems, the services available to

those 'in debt' and the advocacy organisation working inside compared to outside London. The two events brought together academics, activists, organizers, individuals working in cognate areas of politics of indebtedness; the first event had 12 participants and the second had 16 participants. Both events used Open-Space Technology (Frey *et al.* 2013, Harrison 2008) to facilitate participants to create the agenda and contribute to a collective output. This method promote conversations between research partners, rather than using a linear inside-to-outside and top-down model of knowledge transfer, impact and public engagement this method operates to co-produce knowledge (CRESC Encounters Collaborative 2013).

The Collaborative Encounter events experimented with the co-creation of knowledge as a means of evaluating the potential of digital communities to enable and enact socio-cultural and/or political change. Prior to the workshop each participant was asked to provide written comment on three key questions: Who are the indebted? What needs to change? How do we bring about this change? These questions sought to stimulate participants into thinking in advance about the key issues surrounding debt, the answers we uploaded to and ensured they arrived prepared to discuss these opinions at the workshop. Individual, anonymized, responses were posted as blog (<http://alternatives2debteconomy.tumblr.com/>), using NCapture uploaded to Nvivo 10 for analysis alongside interview responses.

Throughout the day participants made posters and commented on those made by others. The use of posters provided a visual way to represent the key issues and topics on the workshop agenda. In doing so tried to facilitate new ways, and always in conversation with research partners, how and when social research can be culturally and socially transformative. Photos of the collaborative posters were uploaded and summarized as blog posts, also they were imputed into Nvivo and analysed alongside other workshop outputs. Data was analysed using thematic analysis and social network analysis techniques. The comments made on "who are the indebted" prior to the workshop, the workshop posters and the semi-structured interviews were transcribed. As each source was analysed a number of themes began to emerge from the data such as "the politics of debt – causes of indebtedness" and "politics of change – what needs to change". Each theme then had sub-sections such as 'high costs lenders' with further sub-sections such as 'ban payday loan advertising'. These themes and codes then combined to form an overall template of findings.

Therefore the data analysis involves a basic triangulation data collection strategy drawing information from workshops, semi-structured interviews and secondary data sources. Triangulation is a powerful technique that facilitates validation of data through cross verification from two or more sources giving the researcher more confidence when different methods lead to the same result (Bogdan and Biklen, 2006). Moreover, triangulation limits confirmation bias which is the tendency of people to favour information that confirms their beliefs or hypotheses (Plous, 1993).

More importantly, the Collaborative Encounter workshops help build capacity within the network of actors by offering a platform for interaction and engagement. Participants had the opportunity to learn what other work was being done in cognate areas that help to develop a foundation for future research projects and bids by offering

a reflexive space to explore both the opportunities and barriers for successful research collaboration.

Work Package Two (WP2) Peer-to-Peer information sharing to enable debt resilience aimed to answer the following questions: *How do peer-to-peer forums on indebtedness identify, inform, or enact resilience to get 'out of debt'?*

It has been said that online forums can be a bit like unmoderated focus groups since they highlight processes of collective meaning-makingⁱ. In this respect, digital forums offer a unique and underused source of information to explore the discursive creation of 'debt' and the everyday practices of indebtedness. From the calculative techniques used and advised to people to the emotional elements of being 'indebted' this work package explored the complexities of conceptualizing debt, and its impacts, using discourse analysis. Qualitative content analysis of forum exchanges were adapted from approaches developed in health research of user forums (Borzekowski et al. 2010; Marra et al. 2004; Seale et al. 2006) for use in forums where individuals in debt identify themselves as having a particular debt problem and seek out information and advice from peers in a similar situation.

The first step was selecting which forums to analyse, given the very large number that deal with every manner of issue related to debt, indebtedness, debt management, debt collection, bankruptcy, and so on. We analysed four forums that are part of a larger group of forums – what we term 'sub-forums' – used by debtors to discuss their issues. Each sub-forum is diverse, with each providing unique value for its members. We chose these sub-forums because they offer the most potent comparisons, with each one different in content, tone and interaction:

- (1) 'Debt Management and Debt self-help', hosted via [Consumer Action Group](#).ⁱⁱ
- (2) 'Debt Collection Agencies', hosted via [Consumer Action Group](#).

The Consumer Action Group forum was set up in 2006 as a way of providing support to those looking to challenge banks that, it was believed, were levying their customers with unfair charges. Since then, it has gone to incorporate the discussion of a wide-range consumer issues – and includes a large number of sub-forums dedicated to credit and debt. We selected 'Debt Management and Debt-self help' from the many alternative and potentially useful debt-related sub-forums because of its generality: since the content on this sub-forum was not confined to one particular issue – unlike, for example the 'Credit Reference Agencies' or 'Dealing with Debt in Scotland' sub-forums – it provided an entry way into what broad benefit the forums provide for debtors. In order to focus down on more specific issues we also conducted an analysis of the 'Debt Collection Agencies' sub-forum. This sub-forum is far more specific, since it is only concerned with how to deal with creditors and debt collection agencies looking to recoup their debts, and so provided a point of comparison from the more general sub-forum. To an extent, both sub-forums function in part as a trouble-shooting service for

questions debtors may have in which a small number of experienced members tend to dominate replies. This is less the case in (1), where a sense of limited community with a plurality of posters was more easily detected.

(3) 'Debt-Free Wannabe', hosted via [Money Saving Expert](#).ⁱⁱⁱ

Initially set up as the as the discussion section of finance journalist Martin Lewis' finance and consumer advice website, the Money Saving Expert forums have grown to include substantial and dedicated sub-forums on a number of issues related to debt. We selected 'Debt-Free Wannabe' as a comparison point with sub-forum (1), the 'Debt Management and Debt self-help' board hosted on Consumer Action Group. Like that sub-forum, the 'Debt-Free Wannabe' forum is a general sub-forum dedicated to those who wish to get out of debt. On the forum, original posters often ask questions or for advice over strategies on how to start getting out of debt, update other posters with news on their 'debt-free journeys', ask specific or miscellaneous questions about getting out of debt – for instance, how to get a partner on-board with the debt-free 'mindset', or recommended books that might assist with the process of getting out of debt. In contrast to sub-forums (1) and (2), this sub-forum has more signs of being a conventional online community. While a degree of troubleshooting-style discussions still often occur, this is often replaced or supplemented with increased emotional and moral support from the members to the original poster, offering a distinct point of comparison.

(4) Single debt thread [note: this is not a sub-forum], hosted via [Mumsnet](#).^{iv}

Mumsnet was set up as a forum and discussion space for mothers to share tips and experience of motherhood and raising a family, but in practice it covers a broad and diverse spectrum of issues. Ostensibly, of the three forums surveyed here, it is the one that may appear the least practical use to debtors, despite at points offering support and guidance. Rather than analyse a subforum, in this case we analysed a single, long 'thread' – essentially an extended conversation amongst forum members. The Debt Thread – the third such incarnation, and there have been more since – is a place 'for those who feel they are drowning and want a way out', to quote the thread title. In contrast to the sub-forums, this thread evoked a genuine sense of community. A small group of members undertake the majority of the posting, and the interaction within the thread extends well beyond the concerns of the original poster. Indeed, because of the nature of the way debt threads are used on Mumsnet – as single long threads – in contrast to the number of small and more specific threads embedded within a debt-related sub-forum – the original post is quickly lost amid the sequence of replies leaving, in effect, no original poster for subsequent contributors to respond to. The result is a cacophony of sorts, with a number of different conversations and topics cutting across one another simultaneously. Another key difference with the other forums is the content. There is discernably less talk about conventional but potentially arcane financial matters that occupy the attention of the other three sub-forums – for instance, relating to debt management plans, the legal rights of debtors and creditors/collection agencies. Instead, there is a focus on the practical day-to-day life of cutting back expenditure. This might include, for example, discussions of the emotional stress of living within ones means as part of a small family, the need to have a coherent and realistic budget, or the spending dilemmas that arise when short of money. The thread is used by many posters in a way not dissimilar from a (debt) diary, whereby posters regularly update the thread with news of the latest methods they have found for

'cutting back' – for example, by collecting and using coupons in a newspaper, or forgoing an activity now considered too luxurious.

Data collection and coding

We captured a snapshot of up to the first 40 threads, sorted by latest post, from April 1st onwards from each forum. For Mumsnet, in lieu of different sub-forums we sampled the latest Debt thread. With 850 individual posts, which amounts to a total of around 65,000 words. The resulting data was coded in line with the research questions and aims of the project using NVivo – a qualitative analysis research tool. We took a “grounded theory” approach to data analysis. We started by capturing the sample as PDFs via NCapture for NVivo, ensuring that ‘emoticons’ were retained; this is important as members use these as an important way of expressing relief, frustration, anger, fear and sarcasm. Once the data corpus had been constructed, the entirety was read through in order to build some provisional themes. A codebook was then developed based on these themes, with the entire corpus systematically coded accordingly. Our codes were designed with the exploratory nature of the research in mind, i.e. we wanted to get a general sense of how debtors were using these online spaces, what value these forums provided, and the political valences of forum discussions. Our codebook contained three basic categories. The first was ‘resilience’, which was used generally to capture and categorise the sort of problem presented by the original poster. The sub-categories included ‘economic/financial’, ‘emotional/affect’, and ‘coping strategies/tactics’. The second was ‘expertise’, which was used generally to capture and categorise the sort of support, knowledge and advice offered by members of the forums. The sub-categories included ‘legal/official’, ‘experiential expertise’ and ‘emotional support’. Due to the nature of the Mumsnet forum, we had to be therefore more flexible with these categories when analysing the debt thread. The third was ‘who are the indebted?’, which was used generally to capture and categorise who possessed the debts – particularly the extent to which it effected the household or family as a whole or just an individual. The sub-categories included ‘family’, ‘gender dynamics’ and ‘individual’. These categories provided us with a unique and broad picture of how the forums were used despite of their manifest differences, and were invaluable in informing the analysis.

Outputs

Collaborative Encounters Workshops: April 29 (London) and May 8 (Manchester)

The Open Space events brought together dynamic groups of individuals to discuss and debate their alternatives to the current Debt Economy. Creativity and inventiveness was at the centre of these events. Allowing participants to shape the agenda and contribute directly to the collaborative work produced a preliminary map of the network. We created a workshop blog that details the collaborative work; the blog entries reveal the actual sites, techniques and relationships between groups and people offering services, advocacy and activism that shape the wider politics of indebtedness in contemporary Britain.

The collaborative outputs can be found here: alternatives2debteconomy.tumblr.com. The workshop blog is our digital repository for our collaborative outputs on this project. We are experimenting with different digital platforms (social media, micro blogging) to see if they can be used in different ways to meet the needs of different ‘social’ networks, in this case actors interested in working collaboratively on issues related to indebtedness in contemporary Britain. In practice the blog has proven to be a useful

tool to coordinate and share research activities in this work package. For example, the workshop posters provide plenty of evidence to be coded in Nvivo, these images are easily accessible to all team members and easily translated into Nvivo using NCapture.

Conference Panel 'Everyday Resilience in the Age of Austerity' at Austerity Futures (ESRC Seminar Series), Goldsmiths, University of London. September 11-12, 2014.

Johnna Montgomerie, Daniel Tischer and Samuel Roscoe "The politics of resilience: civil society and knowledge exchange as method"

Joe Deville and Liam Stanley "Digital Debt Management: everyday practices of getting 'out of debt'"

Johnna Montgomerie and Carl Packman, *Payday Lenders let off the hook as regulators miss the point*. The Conversation, Aug 2014 Available at: <https://theconversation.com/payday-lenders-let-off-the-hook-as-regulators-miss-the-point-30114>

ESRC Knowledge Exchange Opportunities (£210,000) *Crafting and Alternative Politics of Debt: everyday spaces of action*, start date February 2015. Project team won follow-on funding for this project with partners engaged with as part of CCN+ pilot project.

Steps to Completion

Public Interest Report Launch "***The New Politics of Indebtedness***" will be released in December 2014 to show case research and promote wider network and conversations between different actors working in cognate areas. This will be a high-impact event that engages directly with civil society groups and courts media coverage of debt issues in the lead up to Christmas.

Debt Community Network (#DebtCN) hashtag and blog co-developed with project partners as a digital repository of research, community campaigns and political actions on the effects of indebtedness. This will be a digital platform to build a network and capacity building between different actors in the network. Delivery December 2015.

Joe Deville, Johnna Montgomerie, Liam Stanley (to be submitted Feb 2015) "Digital Debt Management: The Everyday life of Austerity" as part of special issue in *New Formations* 'The future of austerity: the cultural politics of indebtedness'

ⁱ On online methods, see Holtz, P., N. Kronberger and W. Wagner (2012) 'Analyzing internet forums: A practical guide', *Journal of Media Psychology: Theories, Methods, and Applications*, 24(2), 55-66. Moloney, M. F., A. S. Dietrich, O. Strickland and S. Myerburg (2003) 'Using Internet discussion boards as virtual focus groups', *Advances in Nursing Science*, 26(4), 274-86.

ⁱⁱ <http://www.consumeractiongroup.co.uk/forum/index.php>

ⁱⁱⁱ <http://www.moneysavingexpert.com/>

^{iv} <http://www.mumsnet.com/>