

Graduation presentation text

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Hello everyone, Welcome at the presentation of my graduation project, for which I made a design for supporting people in debt with breaking the taboo around debts. I did so by answering their personal needs. First I would like to show why i started this project in the first place.

Video

3 min

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I have shown you this video because I wanted all of you, to get a feel of what people in debt go through. Seeing documentaries like these at least made my alarm bells go off, and i felt like I should do something. Therefore, I started this project.

In the netherlands an estimated $\frac{1}{5}$ of the households are coping with problematic debts of have a high risk at it. Which is around 3 miljoen people. But of these people only an estimated 375.000 people are being helped. Therefore a lot of people in debt are invisible. Most of these households keep themselves invisible and unaided because they are so ashamed of their situation.

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There is therefore a big taboo about having debts.

People with debts are being submerged with a huge amount of bureacratic, and for most, incomprehensible letters. With a debt of 40.000 euro's (which is the average of problematic debts), one will receive around 10 - 15 letters from creditors per week.

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The way people in debt are treated by the system and by others, makes them feel humiliated. Having debts therefore has a lot of negative consequences for the debtor (or in dutch schuldenaar). A lot of people in debt experience acute stress, whereby the brain capacity is taken over by thinking about debts, this will lead to bad mental functioning. It is even proven that your IQ can decrease with 13 points in such conditions. Also your behaviour will be driven by your emotions and reflex, and this can lead to less good decisions. For example concealing or lying about debt. Social isolation and the feeling to not be part of society any more is a consequence that a lot of debtors experience.

I have noticed that the current system around debts in the Netherlands It is a bureaucratic system without attention for the individual. It leave little room for a humane approach.

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Examples of this inhumane approach manifest themselves in the language that is being used. The word debt, schuld, in the dutch language has a direct link with being guilty, schuldig. In other languages, such as english, both words are not linked at all.. Next to that

we have the word 'saneringsrijp' this is used for when you are ready to go into debt restructuring or Schuldsanering. A real inhumane rule, since you need to have paid your fixed costs for 2 months. This to me is bit like only being allowed into rehab when being clean for 2 months. That will be pretty much impossible right?!

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Knowing all this, I wanted to support debtors and put them central in my research so that i could help them break the taboo by listening to their needs and wishes. Therefore my goal became: to make a design for supporting people in debt with breaking the taboo around debt, by answering their personal needs.

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work region Rijnmond, with its center municipality Rotterdam is the region with the highest percentage of people in debt.

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For the scope of this project I chose the district Oude Noorden, near the city center of Rotterdam. This district has a high percentage of people in debt but it also attracts a lot of yuppies. Therefore there is an interesting mix of income, education level and cultural background. which is why i chose this district

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The research part of my project existed of mainly 3 parts. I analysed the district Oude Noorden, by attending district meetings and interviewing it's organisations and experts. Next to that I analysed the system around debts by reading literature and keeping up with the news and other media. At last I researched experiences of debtors, to understand what they really need. I did so by doing orientating interviews and later on by mapping their experiences in a contextmapping session.

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So first the district. In het Oude Noorden an estimated 21% of people have debts, if this is accurate we don't know, since the amount of invisible debtors is being estimated. What's for sure is that 32% of the habitants live under 110% of the social minimum.

Next to that the district is proclaimed to be a promising district by the municipality of Rotterdam. Hence a lot money is invested in making the district more attractive to heigher educated young families.

Therefore many yuppies settle down and the district is gentrifying.

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What positive about the district is that it already offers a lot of help to debtors, as you can see in this image. The district has more that 20 organisations that could divided over the following categories: debt assistance, formulieren brigades, emergency organisations, activation organisations and other help.

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Then the system. I will shortly tell you about the debt system in the Netherlands, in order for you to understand a little bit about the different steps that someone could go through. According to Wiedemijer and Katwijk there are 4 different phases a debtor goes through. When entering the third phase the debt becomes problematic.

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The first phase is when the debtor is in contact with creditors (or schuldeisers). When the debtor doesn't pay one or more bills, creditors will send them reminders like these, to make them pay the bill.

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In phase 2 the creditors transfer the debt to a collection agency (or incassobureau).

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These collection agencies will then send you letters requesting you to pay. These letters contain many times incomprehensible sentences such as these: sorry it is in Dutch and hard to translate.

'Uw remise ten gunste van onze derdengelden rekening, dan wil acceptabel betalingsvoorstel hiervoor, zien wij graag omgaand tegemoet, bij gebreke waarvan u ons geen andere keuze laat dan tot dagvaarding over te gaan.'

And when you read the small characters you find out that, this collection agency says to not take responsibility for the correct transmission of the information that this letter contains.

In this phase costs for the debtor can grow exponentially, especially when a bailiff (deurwaarder) is sent to your home.

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When you can't pay bills like these for a while, you should find help at a debt assistance, from here you enter phase 3 so you are in problematic debts.

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In this phase you can be helped by a municipal institution, which is for free or a private one, which will cost you money. In this phase you and the creditors participate on a voluntary basis. So payment proposals that you or your debt assistance do, do not have to be accepted by the creditor.

In the last phase you go into debt restructuring (schuld sanering), in this phase all parties are obliged to cooperate and accept payment proposals. after 3 years

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I've also analysed the solution that Nibud (the Dutch institute for budget information) gives people: But I found out, it highly relies on your self-reliance. At a time that your IQ can be 13 point lower, you can imagine your self-reliance might not be sufficient to solve your debts.

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Next to that I talked to a few people with debts and how they got into it and made timelines like these, of their experiences.

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From these conversations i found out that allmost everyones debts start with a Life Changing Event, which something big happening that impacts your mental, physical or financial wellbeing. In the beginning people with debts do not recognize that they have a problem. When they finally do recognize and acknowledge the problem, they get into a pase of fixing debts themselves. Mostly unsuccessfully. With a certain stimulus like ... They chose to get help at a debt assistance, other organisation or with acquaintance. Only some of them go into restructuring.

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Next to this, I found out that the system is highly inefficient, meaning many people in debt assistance are not being helped and debts are not being solved. Also the current system charges high costs to people with debts. They should be self-reliant and mostly aid is coming already very late in the proces. Next to these debtor has bad experience there fore a mentalitei)

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To learn about what people experience when having debts or solving them, I did contextmapping sessions with 4 debtors. Here are some interesting quotes:

Tim says: 'I am proud of myself, Vera said I did a good job. About his administrator Vera. which point at the confirmation and compliments that he needs during the process.

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Or Soraya who sais 'if you think I am so bad at it, let's see if someone else can do it better' which points at her amount of irritation but also about feeling judged.

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Or Syra that almost screams:

Do your work the way I want it!

who is in total rage about the loss of control and influence on her own life.

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And also Wim tells me

'Al zijn de touwtjes rot en klein, ik heb ze liever zelf in handen'

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WEG DENK IK

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When analysing these experiences I came to the conclusion, that a few fundamental psychological needs are lacking in this when solving or dealing with debts. Namely. People have the need for acknowledgement of their problems but also of themselves as a righteous person. Next to this, they feel like they lost total control over their own life and want to get

back their autonomy. Next to this their self esteem has gotten very low, so they don't feel like they have any competence and also don't get the chance to develop them.

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Furthermore, I've found so many problems occurring in the system, that solving one, will only be like sticking a plaster, therefore the overarching problem of a system with a bad mentality causing the taboo to exist should be solved. So next to answering these 3 fundamental needs a mentality change about debts in society is needed.

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The concept that does so is DEBT. this concept gives people with debts a stage to get acknowledgement for their problems by putting the attention to their own strength. The concept makes use of the symbol of being in debt: Envelopes

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There is a lot of negativity captured in these envelopes, cause they always bring the bad message. So always is a reminder of the situation and therefore a continuous contribution to someone's stress growth. For this reason envelopes stay closed many times.

These envelopes also symbolise the shame people have for their debts, by putting them away in a drawer. But with the concept DEBT this shame can be overcome in different ways. The products made make the envelopes very visible instead. And in order to use the envelopes for making products out of it, they should be opened first. So this can be a stimuli to opening mail again.

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This concept consists of 4 different steps. The first step is a creative workshop with debtors

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in this workshop they generate ideas for products made out of the envelopes they receive in their mailbox so much. This workshop serves for getting aware of your competence again and gaining some self esteem

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Then the next step is A step the designer takes, creating the products out of envelopes invented in the workshop.

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Seeing the product they invented themselves, they should feel one step closer to pass their shame, because the proud they feel of their product

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The third step is also done by the designer, taking a picture of the products made in a certain context.

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This picture will be used as a way of communication in the campaign. Seeing the picture, the debtor could feel even more proud, which gives them the strength to pass the shame.

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the last step of the concept is the campaign. This campaign is aimed at yuppies in het Oude Noorden.

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It should get them in touch with the stories of people in debt, in order to change their thoughts about these people. Next to this the campaign should help the debtor to pass the shame and start breaking the taboo around debts.

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I have executed all these four steps and I'll tell you a little bit about it. I gave a workshop to two groups of debtors. In the workshop they brainstormed on the question 'what do you need when not having so much money?' Talking about their needs already gave them a bit of acknowledgement from other participants during the workshop. From these needs, we made up products, made out of envelopes, that fulfill them. Since the paper and the plastic windows of the envelopes take on a lot of different appearances, the sky was the limit. In my exposition over there you can see what appearances it could take. During the workshop people grow from shy and a bit anxious to proud and aware of their useful input and good product ideas. Therefore the need competence was fulfilled.

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We ended the workshop with making a poster of everyone's product idea and presented this. This is Chidems poster, who made up WARDA, a vase with flowers. These came from the need to have some 'gezelligheid' in her house. She thinks flowers are real happiness makers.

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The next step was for me to make all products conceived in the workshop. These were all products that were conceived: a Pinata, a planter with fake plants, a blanket, an indian fan, earphones and a hanging lounge chair.

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Looking at the products I saw that they represented two basic needs: letting go and feel relaxed. Therefore I divided all products into two groups. One group with the flowers, fan and pinata, which were a bit about getting distraction from your problems and letting go. These products could together be photographed in a party-like setting. The other group where the lounge chair, the planter, the warm blanket and the earphones, which are more about Resting and shutting yourself off for a moment. These products could be photographed in a more peaceful home setting.

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Then I started designing all the products and making them from all envelopes collected. Some of them you can see over there. The designs were all based on popular and iconic examples of their product categories, in this way they would be appealing and recognizable for yuppies. One example is the Warda vase I with its reference next to it.

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This resulted in all products shown on this slide. As you can see the products used for the party setting are lila/blueish, these are made out of belastingdienst envelopes. (LATEN ZIEN) The products from the home setting are made out of gemeente rotterdam envelopes (LATEN ZIEN)

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Next to this some extra products for the further decoration of the space where being made, such as: party cups, cheese sticks, garlands, a side table and a lamp.

This resulted in the following photo's used for the campaign.

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The photo should attract yuppies by it's appearance. they should be getting a hint of the fact that there is something not totally right, by seeing the envelopes for example. This photo just shows enough to make people curious about what they are seeing. Next to this there is the suggestion that someone has just left the party leaving some cheese and half empty cups.

This should make the connection to people in debt.

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The next photo was made out of Gemeente Rotterdam envelopes and is setup in the same way. It suggests that some just left because of the pen that is just used for some scribbling and the headphone that is left behind. By cutting of the elements in the picture some playfulness is added to the picture.

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Then the last step of the concept is the campaign. This campaign needs to appeal to yuppies in het Oude Noorden in order to get them in touch with the stories of people in debt. In the campaign the products are presented as part of the brand DEBT. with it's own logo, the subsentence 'Established in ...' and it's own collections.

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A yuppie could come across these campaign in for example a magazine.

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Or maybe on their instagram wall as a sponsored add. Here the paper products are being promoted as if they are being sold. So the yuppie is seduced by potentially buying something, but could at the same time also be interested because of the picture hinting that something is not totally right.

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Wanting to buy the product, or wanting to know more, the yuppie can go to DEBT's website. Where the two collections are shown. The tax collection and the municipal collection.

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They can click on a collection to read about them.

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and later on see the products inside. This is in the 'SHOP' page of the website.

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When interested in buying one of the products they can click on it and the product page appears. Here it turns out that you cannot buy the product. Instead you get in touch with the story of the person that conceived the product. I will read out an example of a story that you could read:

Dit product is bedacht door Chidem, zij houdt van een verse bos bloemen en veel planten in huis. Het brengt je namelijk zoveel sfeer en gezelligheid. Een van haar favoriete bezigheden is dan ook zieke planten weer helemaal oplappen bij het plantenasiel. Waarom ze af en toe wel wat meer gezelligheid in huis kan gebruiken lees je hieronder.

Chidem woont al vanaf kinds af aan in het Oude Noorden. Hoewel ze een fijne jeugd heeft gehad was dat niet altijd zonder zorgen. Na haar studie werd ze namelijk arbeidsongeschikt door ziekte. Niet veel later werd ze ook nog eens onverwachts door haar man verlaten. Omdat hij altijd de financiën deed, op haar naam, bleef zij achter met de rekeningen. Door de vertraging die haar bijstandsaanvraag oplep, had ze 5 maanden geen inkomen. Hierdoor zijn haar schulden na een jaar opgelopen tot 30.000 euro. Ook haar studieschuld van 10.000 euro, die daar bij hoort, voelt als een zware last. Op dit moment zit Chidem in de schuldsanering. Hoewel ze het positief in ziet, heeft ze nog wel eens een tegenslag. Nog steeds krijgt ze af en toe bezoek van een deurwaarder, hoewel nu alles door haar bewindvoerder op tijd betaald zou moeten worden. Dit geeft haar veel stress.

De toekomst ziet Chidem echter positief in. Als ze klaar is met de schuldsanering wil ze graag in haar straat een stadstuin opzetten, waar iedereen verse groenten en bloemen kan komen kopen

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At the end of the story, you are told the product is not for sale:

We do not ask you for your money, but just for a place on your timeline.

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.

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So to conclude the concept DEBT exists of 4 steps, namely the creative workshop, that makes the debtor aware of their abilities and get some confidence again.

The products from envelopes, that brings the debtor one step closer to pass the shame by making them feel proud of their product.

Then the photo in context, that enhanced the pride even more and gives the debtors a feeling of strenght.

And at last the campaign that allows the debtor 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.

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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 fase, 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 step 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.

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Finally, i will not burden you with all recommendations I have for the further realisation of the project. But I will tell you the most important one.

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 it would be more likely to share something about the product, online of 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 will be bigger.

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.

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So the concept DEBT changes the yuppies mentality about people in debt by getting them in touch with the real story, on an unexpected moment.

And in addition it supports people in debt with breaking the taboo around debts by fulfilling 3 fundamental psychological needs they miss in the process of solving debts: autonomy, competence and acknowledgement.

And Hopefully you guys are inspired as well to change how you look at people with debt and to spread the word.

therefore you are invited to take a postcard with one of the products on the table over there.
THANK YOU