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The making of the indebted wo/man: gendered constructions of fiscal identities and help-giving technologies in Swedish budget and debt counselling

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ABSTRACT

In parallel with increasing levels of household over-indebtedness, dominant discourses position debt problems mainly as resulting from financial mismanagement and character failings on the individual level. The 'fiscal identity' of over-indebted is thereby constructed in opposition to current ideals of financial competence and rationality. This article seeks to investigate how these dominant discourses interact with notions of gender in the debt-managing institution of Swedish budget and debt counselling. The aim was to examine the fiscal identities that are constructed in budget and debt counsellor's talk and written documentation about male and female clients, and the implications these constructions may have for the help-giving technologies implemented. The empirical material consists of 11 focus group interviews with budget and debt counsellors and analysis of documentation. The results show that gendered fiscal identities are constructed, with masculinity being associated with financial competence, autonomy and less need of emotional support and femininity with a lack of financial competence and a need for comprehensive counselling contacts. These gendered constructions implicitly motivate different help-giving technologies for women and men, although the counsellors claim that gender does not influence the help they provide. Age and ethnicity are found to affect these gendered constructions to varying degrees. The results are discussed in relation to the ideals that are (re)produced through the construction of these gendered fiscal identities and help-giving technologies and how debt-managing welfare institutions contribute to the making of the indebted woman and man.

KEYWORDS

Social work; budget and debt counselling; debt; gender; fiscal identity

Introduction

The regime of 'debtfarism' has facilitated a development where increasing numbers of Nordic households have become over-indebted, i.e. unable to repay their debts in a foreseeable future (Hiilamo 2018). Debtfarism (Soederberg 2014) refers to recent decades regulatory forms of governance that have made households increasingly reliant on credit to finance their way through life, such as the Nordic countries deregulation of their credit markets in the 1980's and parallel cutbacks in welfare and wages. Debtfarism has also been accompanied by ideological processes whereby neoliberal discourses of individualization and responsibilization are pushed to a forefront, regarding the understanding of citizens' right and responsibility to attain financial welfare (Soederberg 2014). Citizens' level of financial welfare has become increasingly dependent on their ability to make well-informed decisions on the credit market. Additionally, the citizen who fails to do so by

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acquiring outstanding debt is constructed as 'the indebted man', an immoral subject both 'responsible and guilty for his particular fate' (Lazzarato 2012, 9). Previous research has illustrated how such responsibilizing discourses are (re)produced through popular 'edutainment' shows such as *The Luxury Trap* (recorded in Sweden, Norway and Denmark), and in welfare policy and the institutional management of over-indebted (cf. Bay 2017; Carlsson and Hoff 2000).

Coco (2014), for instance, illustrates how institutional processes in the American bankruptcy system construct over-indebted as a 'failed' *fiscal identity*, where the debt burden is understood to result from the flawed character and conduct of the individual. By attributing traits such as irresponsibility and impulsiveness, this failed fiscal identity is constructed in contrast to the successful one who, instead, connotes ideals of entrepreneurship and accumulation through long-sighted financial investments. Coco shows how over-indebted who apply for bankruptcy must 'confess' to their failed character and show a will to remake themselves into a successful fiscal identity to be deemed as deserving of help (Coco 2014).

By drawing on social constructivism and gender theory, we propose that these institutional fiscal identities, in fact, are gendered constructions, accomplished in ongoing interaction between over-indebted and institution – an interaction governed by power relations in different social contexts and on different levels of society (cf. West and Zimmerman 1987). We thereby consider notions as *over-indebtedness, help-need* and *rights*, as gendered constructions that are (re)produced both in how women and men acquire and manage over-indebtedness, as well as in how society and its debt-managing institutions assess the same. Previous research, for instance, discusses how patterns in women and men's over-indebtedness – where women tend to default due to credit consumption and family-related expenses compared to men who instead more often have debts deriving from self-employment – could be understood as manifestations of women and men 'doing' gender by interacting in accordance with expectations of a taken for granted 'natural' gender order, where women and men are considered to have separate financial responsibilities and competences (Callegari, Liedgren and Kullberg 2019). Finnish and Swedish research suggest that such gendered expectations also influence how over-indebted women and men are assessed when seeking debt reconstruction. Debts deriving from male connoted financial activities, such as being self-employed, are interpreted as deriving from entrepreneurship and financial investment and hence have a better fit to the 'successful' fiscal identity that render being granted help (Niemi-Kiesiläinen 1996; Sörendal 2001). Such gendered constructions are understood to contribute to an ongoing segregation and hierarchisation between men and women, with men generally having more power than women (Connell 2002). This order is also evident in men's generally higher salaries and greater savings and capital as well as men's greater influence in politics and the legal area.

Previous research consequently indicates that the institutional management of over-indebted not merely (re)produces dominant discourses whereby a generic 'indebted man' is constructed as 'responsible and guilty for his fate' (Lazzarato 2012) and a 'failed' fiscal identity, per se (Coco 2014). Gender, also, impact how over-indebtedness is constructed, interpreted and remediated.

In this article, we derive from a social constructivist epistemological point of departure (Cameron 2009) to illuminate how gender and fiscal identities are constructed in the institutional management of over-indebted women and men. This is done through an analysis of focus group interviews and documentation in the empirical setting of Swedish budget and debt counselling (BDC). The *aim* is more specifically to examine the fiscal identities constructed in budget and debt counsellors' talk and written documentation about the underlying reasons for male and female clients' debt problems and perceived needs during counselling as well as which implications these constructions may have on the help-giving technologies implemented.

From here on out, 'budget and debt counsellor' will only be referred to as 'counsellor'.

Budget and debt counselling in the Swedish context

Swedish BDC is a municipal service regulated in the Social Service Act, which through 'different forms of financial counselling[,] shall contribute to the prevention of debt problems, and help indebted individuals find a solution to their situation' (Swedish Consumer Agency 2016, 6; see also Prop. 2015/2016:125). There are currently 375 counsellors working in Sweden (Swedish Consumer Agency 2019). While a majority of them have degrees in social work, economists, solicitors and counsellors with only an upper-secondary education are also represented (Swedish Consumer Agency 2015).

In 2017, approximately 22,000 individuals had ongoing contact with a counsellor (personal communication, Swedish Consumer Agency), compared to a total of 413,000 persons who have debts registered with the Swedish Enforcement Agency (Swedish Enforcement Agency 2018). Although BDC is an understudied empirical context in social work research, both in Sweden and internationally, there has been some attention given to the characteristics of those who seek support from BDC. Such research especially highlights a strong connection between over-indebtedness and poverty (Krumer-Nevo, Gorodzeisky and Saar-Heiman 2017). Households with low levels of income have been found to be more prone to become reliant on credit for their everyday expenditure, as well as being at higher risk of defaulting when unexpected expenses occur (cf. Ntsalaze and Ikhide 2017; Pressman and Scott 2009; Whitfield and Dearden 2012). Scholars have also introduced concepts such as 'debt poor' (Pressman and Scott 2009), 'the "new" poor' (Tufte 2005) and subjects of 'procedural poverty' (Reifner 2000), to highlight that groups who normally are considered to be above the poverty threshold can develop financial hardship and become in need of welfare services such as BDC, as their interest payments exceed their income levels. Swedish statistics highlight similar patterns between poverty and over-indebtedness, also identifying ill health, single parenthood, and low level of education as contributing factors (SOU 2013:78).

One of the few studies that have been conducted on the actual content of Swedish BDC describes it to provide practical assistance with (often acute) financial matters, combined with counselling that aims to 'develop the knowledge, skills, attitudes and self-awareness needed by the client to take responsibility for decisions concerning his own economy' (Trygged 2012, 248). Both Trygged (2012) and governmental guidelines (cf. Swedish Consumer Agency 2016) describes how this objective is attained through the following ideal-typical work process. It starts with an initial mapping of the individual's financial and social situation, where their income, expenses and debts are charted, together with information about their living situation, health and social life. This initial mapping often entails motivational work, where the counsellor aims to facilitate the help-seeking individual to break habits or alter their financial prioritizations. This is followed by a focus on collecting information about the client's debt situation, with the aim of suggesting suitable solutions. Counsellors themselves report that their contact with over-indebted individuals most often results in an application for debt reconstruction, but individual agreements on payment plans or accords with creditors can also occur (Swedish Consumer Agency 2016, 2019).

Gendered work in human service organizations

In this article, we theoretically position Swedish BDC as a human service organization (HSO) (Hasenfeld 1983, [1992] 2010). HSO aims to protect, sustain or enhance the welfare of citizens who seek their service and distinguish themselves from other organizations in two predominant ways. Firstly, individuals constitute their 'raw material' and, secondly, they have an inherently transformative mandate as they seek to process citizens from a state that is viewed as socially undesirable, such as being over-indebted, to a desirable one. Hasenfeld describes three ideal-typical help-giving technologies through which this process of normalization is attained. Firstly, *people-processing* technologies involve categorizing the client to enable a certain response from the organization or other welfare providers, such as defining an individual as over-indebted through mapping their

economy. Secondly, *people-sustaining* technologies seek to 'prevent, arrest or delay the deterioration of a person's well-being' (Hasenfeld 1983, 137), for instance, evident when a counsellor assists an over-indebted in seeking financial aid through which the household economy may benefit. *People-changing* technologies, finally, aim at altering the behaviour and characteristics of the client in a fundamental sense, as manifested when a counsellor focus on motivating an over-indebted individual to break costly habits or budget differently (Hasenfeld 1983, [1992] 2010).

The transformative objective of HSO makes it an arena for moral work (Hasenfeld 1983). The organization automatically evaluates the help-seeking citizens problems, needs, and responsibilities in relation to prevailing value systems and ideals when assessing if, and which, support that is needed to govern the citizen back to normality. In accordance with Hasenfeld ([1992] 2010) argument, we understand this moral process to be intertwined with gendered (as well as classed, aged, racialized et cetera) discourses, influencing which behaviours and traits that are understood as troublesome and in need of transformation, as well as which normality that is sought after. Previous social work research has for instance shown how gendered notions influences the help-giving process in such a manner in the areas of social assistance (Kullberg 2005, 2006; Hussenius 2019), child welfare (Hochfeld 2008) and labour activation (Hansen 2018). The referred studies all point towards a gendered pattern where help-seeking women are assessed in relation to responsibilities associated with being a care-giver and their ability to preserve the well-being of the family, in comparison to men, whose ability to uphold paid work and financial provision instead are in focus. Several studies in the area of Swedish social assistance also indicate that there appears to be a general expectation on women to be in greater need of societal help to sustain (financial) welfare, as they are found to more often be deemed as 'deserving' recipients of social assistance and have a higher proportion of approved applications (Kullberg 2005, 2006; Hussenius 2019; Stranz, Karlsson and Wiklund 2017). Studies in therapeutic counselling and victim-support also highlight how such gendered notions influences which help-giving technology that is implemented, as professionals more often interpret men as needing 'problem-solving' technologies (Kullberg and Skillmark 2017) and women to need emotional support due to a perceived 'vulnerability' (Vogel, Epting and Wester 2003). The street-level praxis of HSO hence provides a setting where gendered notions and identities continuously are 'done', constructed, through the categorization and assessment of help-seeking individuals (cf. West and Zimmerman 1987).

Herz (2012), who interviewed and observed Swedish social workers in municipal social services, argues that gendered constructions of help-seeking women and men's needs and responsibilities often are connected to an unreflected professional understanding of gender. This is exemplified by the informants of the study, who, in general, dismissed that gender influenced their interaction with clients. Instead, they emphasized that their aim was to treat all clients as *individuals*, not as men or women. However, as gender can be understood as an ever-present social category that influences the way in which we present ourselves and assess others, such an approach risks being counterproductive. By downplaying the presence of gender, the work carried out risks leading to two different, but not completely separable, consequences. The first, *gender blindness*, means that HSO professionals, intentionally or unintentionally and in a systematic or unsystematic way, do not consider that there are for instance physical or cultural differences that should be taken in consideration for women and men to get the best possible service or care. Performing gender blindness in a less intentional and systematic way can lead to the second problem with downplaying the importance of gender. This is the imminent risk that *implicit (and unconscious) conceptions of gender* (cf. Greenwald and Banaji 1995), rather than more explicit (and aware) notions, will guide the help provided. In this case, implicit expectations of a taken for granted 'natural' order of gender relations risks facilitating an interaction between HSO professional and help-seeking individual that is permeated with underlying, taken-for-granted, normative conceptions of gender.

Previous research has discussed how such gender-unaware interactions may result in a biased help-giving process, which is unfavourable for either or both genders. In social assistance, for instance, Kullberg (2006) has discussed how *implicit conceptions of gender* may contribute to social workers not paying attention to women's in general, due to gender-role expectations, weaker position on the labour market and their greater need for support in this area. It has also been discussed in relation to social workers not addressing single fathers need of extra support to strengthen their, in general, weaker social network, as the help-giving process is focused on enabling the applicant to fulfil their expected role as paid worker (Kullberg 2005, see also Hussenius 2019). If being unaware of the gendered notions that permeate the transformative interactions within HSO, the help-giving process hence risks (re)producing gendered notions and power relations, upholding gender inequality through an ongoing separation and hierarchisation between women and men (cf. Scourfield 2002).

As we in this article theoretically understand Swedish BDC as an HSO, we consequently suggest that its help-giving processes entail much more than helping 'indebted individuals find a solution to their situation' (Swedish Consumer Agency 2016, 6). By drawing on Hasenfelds (1983, [1992] 2010) theoretical discussions and the above referred studies from HSO, we instead seek to highlight the moral and gendered constructions that appear on street-level, which guide the process where over-indebted women and men are governed back to normality and financial welfare.

Even though such a theoretical outlook is yet to be used in a study on Swedish BDC, research on UK debt advice indicates a moral dimension of the help-giving process directed towards over-indebted. Counsellors associate their clients debt problems with 'individual financial mismanagement or a lack of "financial skills"' (Davey 2017, 10). Such notions appear to draw on the individualizing discourses which are stated to prevail in the regime of debtfarism (Soederberg 2014), where the over-indebted individual is constructed as 'failed' fiscal identity and indebted due to their conduct and (lack of) character (Coco 2014). As a result, the counsellors of the study tend to focus on education and behavioural training when remediating the clients debt problems (Davey 2017), suggesting a help-giving process infused with people-changing technologies. If turning to Finnish and Swedish research on the debt reconstruction system, gendered notions also appear to influence which characteristics and traits that are assessed as more ideal and in lesser need of correction in the institutional management of over-indebted. Debts deriving from entrepreneurship, risk-taking and money-enhancing investments are more common for male debtors, and simultaneously constructed as more accumulative, and hence acceptable, financial activities in a capitalistic economy. Such debts are therefore deemed as more 'deserving' of help in the praxis of debt reconstruction. Debts deriving from the sphere of social relationships and reproduction, such as taking loans for a partner or children, are instead positioned to be further from the ideal and as less rational financial activities, and therefore 'undeserving' of help from society (Niemi-Kiesiläinen 1996; Sörendal 2001).

Method and material

As already mentioned, this article derives from the social constructivist assumption that language is the mean by which notions regarding over-indebtedness, gender and 'clienthood' are constructed and (re)produced (cf. West and Zimmerman 1987). The institutional communication that, for instance, take place through welfare professionals' talk and texts are understood to serve as a setting for identity construction (cf. Juhila and Abrams 2011). To capture such interactional construction processes, the empirical material was collected mainly through focus group interviews with budget and debt counsellors, using a short vignette to stimulate discussion, combined with an analysis of documentation.

Selection process and sample

The informants were selected through a strategic selection, aiming to achieve a representative diversity regarding size of the municipality, geographical location, number of employees and the counsellors' work experience. Another aim was to compose focus groups consisting of already existing work teams, as the discussions would then resemble a 'real life' setting as closely as possible, enhancing the ecological validity of the study (cf. Wibeck 2010). In smaller municipalities, where only one counsellor worked, the focus group consisted of counsellors from nearby municipalities, who were members of the same local regional network. The sample process resulted in 11 focus groups. Seven consisted of existing work teams and four were composed of counsellors who were members of the same regional network. The first author conducted seven interviews, the second author three, and the first and second author conducted one together.

In total, 43 counsellors were interviewed, 38 women and five men. According to the *National association for budget and debt counsellors*, approximately 20% of the workforce are male, meaning that the sample has a slight underrepresentation of male informants. The informants represent 26 municipalities, ranging from rural areas to smaller towns and large cities. The informants mirror the educational diversity of the total workforce, as 16 counsellors have a bachelor's degree (BA) in social work, 10 a BA in behavioural science, five are teachers, four economists, four have a BA in law and four have only upper-secondary education (cf. Swedish Consumer Agency 2015). The informants varied between 26 and 65 years of age, with the majority of both men and women being 36–45 years old. The informants had an average of nine years of experience of working as counsellors, 10 years for the women and two years for the men.

At two of the offices, representing one smaller and one larger municipality, the first author also conducted an analysis of the documentation of 365 cases. These cases were selected to represent 'typical cases' of men and women who contact BDC, with regards to reasons for over-indebtedness and type of debt (see below).

Collection of material

Focus group interviews provide a setting where informants can interact and share their thoughts, feelings, values and experiences regarding a certain social phenomenon. The interactional processes that occur during a focus group interview thus enable informants to collectively (re)produce or resist notions related to a specific analytical focus (Wibeck 2010). This method hence provides a relevant setting for the aim of this study, where the informants' constructions of over-indebted men and women are the analytical interest.

To contextualize and focus the discussion regarding this topic, a short vignette, i.e. a description of a hypothetical client, was used. Vignettes provide an opportunity for the researcher to create interactional processes through which informants can 'make sense of' a help-seeking individual by drawing on their knowledge, previous experiences, personal values and societal and institutional notions (Brunnberg and Kullberg 2013; Hughes and Huby 2004). To enable reflections regarding gender as well as discussions that reflect how over-indebted women and men are understood and constructed, the vignettes were designed to exemplify 'typical cases' of over-indebted male and female clients (see below). The vignettes were, in verbatim, as follows:

- A person who is, or previously has been, self-employed
- A person with underage children living at home
- An older person with a low level of income

As previously described, there is a gendered pattern regarding the type of debts that women and men acquire. Men are over-represented when it comes to debts deriving from bankrupt businesses and unpaid alimony, while women are over-represented when it comes to debts related to

consumption and loans taken for partners or family members (cf. Callegari et al. 2019; Sandvall 2011; SOU 2013:78). These two gendered 'typical cases' are represented in the first and second vignettes. There is also a consensus that older adults, in general, and older women, in particular, are at higher risk of becoming over-indebted due to low levels of retirement income. The third vignette is thus designed to correspond to such a 'typical client', which can be associated with both male and female clients.

Two vignettes were discussed at each interview, as the interviews would have otherwise lasted longer than the informants or researcher could maintain focus. The researcher presented the vignettes in a gender-neutral fashion, to enable the counsellors themselves to elaborate on the clients' gender, underlying problems and needs during counselling. The design of the vignettes thus enabled a discussion where the counsellors could create a shared contextualization of the case – through which they were able to reflect, agree or disagree on their statements regarding experiences of that specific type of client presented in the vignette – and reflect on the case both being a man or a woman.

In the group discussion, a semi-structured interview guide including the following themes was applied: 1. Whether the presented case describes a situation usually associated with a man or woman; 2. Underlying reasons for the client's over-indebtedness; 3. The counsellors' thoughts on the client's age, ethnicity and educational background; 4. The counsellors' thoughts on the most suitable way to work with the client; and, 5. How the over-indebted individual usually reacts and behaves after the contact with the counsellor. During the interview, the researcher asked contrasting questions, such as, 'How would it be if it was a wo/man instead?' to elicit reflections on gender and sometimes encouraged the counsellors to develop their answers or to reflect on someone else's statement. Otherwise, the researcher participated as little as possible. After each vignette, the researcher asked if the vignette was credible and common, which the groups said they were, thus increasing the face validity of the vignettes (Brunnberg and Kullberg 2013; Hughes and Huby 2004).

When performing the documentation analysis, 365 cases were read through, noting the stated reason for contacting the BDC service, the described reasons for over-indebtedness, the number of consultations and the suggested measure (e.g. assistance with filing an application for debt reconstruction). The documentation largely followed the work process described in governmental guidelines and previous research, starting with an initial mapping of the client's financial and social situation (cf. Swedish Consumer Agency 2016; Trygged 2012). This first contact was often the most elaborately documented, where the reasons for contacting the BDC service and the current life situation were in focus. Thereafter, the documentation generally became sparser, sometimes only stating that a consultation had been conducted. Hence, the focus group interviews provided the main empirical material for this study. The documentation analysis mainly contributes to qualitative aspects regarding how the over-indebted individual presents, or is interpreted to present, their reasons for contacting the BDC service and quantitative measurements regarding the number of consultations conducted.

Analysis of material

The interviews lasted between 90 and 145 minutes, altogether 1216 minutes. After being transcribed verbatim, the interview recordings resulted in 360 pages of text. Including the collected documentation, the empirical material in total consists of 465 pages of text. The subsequent analysis was inspired by inductive thematic analysis as described by Braun and Clarke (2006) and followed its analytical procedure: familiarizing with the data, generating initial codes, searching for and reviewing themes and defining and naming the themes (Braun and Clarke 2006). Even though some theoretical assumptions regarding gender-biased assessments in social work practice were present already when formulating the aim of the study, the

analytical procedure was inductive to its nature. The initial codes were generated from the empirical material and the analytical process was guided by an intention to read the material with an openness for unexpected or contradictory patterns. The initial coding of the material was conducted by the three authors individually and then compared and discussed, to strengthen the inter-coder reliability (cf. Bryman 2016).

During this initial analytic process, it became clear that theoretical perspectives regarding individualization of debt problems and gender-biased assessments in HSO were of relevance. To exemplify, the initial analysis illuminated an interactional process whereby the counsellors collectively constructed certain gendered client identities regarding how they framed the underlying reasons for women and men's debt problems and perceived needs during counselling. These client identities also appeared to more or less consciously serve as a rationale for the counsellors to take on different professional personas in the ensuing help-giving process. To theoretically capture and develop these initial analytical findings, the first author re-read and thematized the material in dialogue with the concepts *fiscal identity* (Coco 2014) and *help-giving technology* (Hasenfeld 1983, [1992] 2010). These concepts, also described in the background of this article, contribute to the theoretical analysis of this article in two ways. Firstly, the concept of fiscal identity grasps how an individual's financial situation and behaviour are evaluated and positioned in society, with a focus on how societal institutions contribute to the construction of such identities by attributing traits and characteristics onto those who have 'failed' to live up to the current financial ideals. In these processes of construction, certain moral, responsibilizing and individualizing notions are understood to be (re)produced (Coco 2014). Secondly, the concept of help-giving technologies illuminates the transformative processes through which the professional, influenced by dominant cultural discourses, administers and supports a help-seeking individual (Hasenfeld 1983, [1992] 2010). By relating the counsellors' descriptions of their different professional roles towards over-indebted women and men to the three ideal-typed help-giving technologies that Hasenfeld describes – i.e. people-processing, people-sustaining and people-changing technologies – the analytic findings can be developed to go beyond a merely descriptive form, instead entailing a theoretical understanding of the underlying mechanisms and implications of these professional adjustments. By using the two concepts of fiscal identity and help-giving technology in the analysis and discussion, the findings of the study can illuminate how BDC constructs certain client identities as well as the implications that these identities appear to have regarding the counselling provided.

Table 1 gives an overview of the codes, sub-themes and themes that were developed during this analytical process. The table illustrates how the initial codes and subthemes were empirically driven, i.e. quite literally generated from the data, while the final thematization instead were developed in closer dialogue with the two theoretical concepts described here above. This final thematization resulted in the two major analytical themes *Constructions of gendered fiscal identities* and *Perceptions about professional BDC*.

Table 1. Analytical scheme with codes, subthemes, and themes.

Themes	Subthemes	Examples of codes
Constructions of gendered fiscal identities	* Underlying reasons for indebtedness	* Lacking financial knowledge * Being a risk-taker * Life events (divorce, sickness) * Flaws in the system
	* Help-seeking behaviour	* Emotional * Help-seeking * Reluctant to seek-help
Perceptions about professional BDC	* Help-giving strategy	* Providing education/companionship/expertise
	* The counsellor's role	* Being a listener
	* (Not) taking gender into account	* Treating everyone as an individual

The documentation analysis was conducted as follows. The files were sorted according to male and female clients. The documentation of each file was then read through, noting the stated reason for contacting the BDC service, the described reasons for over-indebtedness, the number of consultations and the suggested measures (e.g. assistance with filing an application for debt reconstruction). These analytical units were then compared for the male and female clients. In this comparison, we observed gendered patterns regarding how the over-indebted individual presents, or is interpreted to present, their reasons for contacting the BDC service and the number of consultations conducted. These findings are incorporated in both the first and second analytical themes in the results.

Ethical and methodological considerations

This study was approved by the Ethical Review Board in Uppsala, Sweden (dnr. 2016/048). The empirical material does not contain any personal information about specific clients. In the documentation analysis, no names or personal information were noted. Although the counsellors sometimes related the discussion to 'actual' clients during the interviews, they never revealed any personal information about the clients. The counsellors were informed of their right to confidentiality and their possibility to withdraw at any time both when they received information about the study and again before the interview started.

Although the study design gives imperative access to the welfare professionals' underlying conceptions about over-indebtedness and gender, it also poses some methodological challenges. We have aimed to approach these challenges by applying a reflexive approach, i.e. by 'opening up and acknowledging the uncertainty of all empirical material and knowledge claims but also offering alternative lines of interpretation' (Alvesson 2012, 111) when *designing the study, collecting data* and *analysing the material*.

When designing the study, one important aspect to highlight is how our preconceptions might affect the results. Landau (1972) suggests that a prediction may help to bring about what it predicts. When designing a study interested in illuminating how gender is produced in the context of HSO, being influenced by previous research suggesting that women are constructed as more deserving, passive and in need of support in comparison to men who is interpreted to be more active and in need for activities leading to a paid work (cf. Kullberg 2005), it could consequently be argued that we build in an expectation and prediction of which results that would be obtained. However, such preconceptions were during the analysis at least partly questioned by our data.

Concerning method chosen, vignette studies always involve some degree of uncertainty about whether the material represents the way the informant would act in real-life situations, as the material is the result of hypothetical discussions. We have aimed to reduce this risk of hypothetical discussions, and produce a trustworthy analysis, by designing vignettes that have a high degree of face validity and are as close to authentic conditions as possible (cf. Bryman 2016; Hughes and Huby 2004). Furthermore, by combining focus group interviews with analysis of documentation, we were able to compare the qualitative patterns emerging from the interviews, with documented descriptions of how the counsellors assessed similar 'real-life' cases. This material triangulation enables a deeper understanding of the results and is arguably apparent in the second analytic theme in the results. We there compare the counsellors' *statements* on how long male and female clients need counselling and the actual number of consultations conducted with male and female clients, according to previous *documentation*.

During the data collection we were aware that, in focus group interviews, there is always a risk that the data to some extent will be distorted because one person is dominant in the group interview or because individual answers conform to 'group-think' (cf. Wibeck 2010). We aimed to reduce this methodological risk by more actively steering the conversation if an informant became dominant or remained silent during the interviews. We also aimed to highlight when disagreement or questioning of the statements of others occurred, to illuminate how the focus

group interviews provided unique insights into the interactional processes through which we construct our understanding of reality – by agreeing, disagreeing or reflecting on statements made by others. This interactional process is, for instance, evident in the section regarding 'gender-unawareness' in the second analytical theme. The focus groups were, however, most often in high agreement. This could be understood to reflect the informants shared professional knowledge base. However, it could also reflect the group dynamic or subjective characteristics of the informants, such as most of them being middle-aged women with considerable work experience. As there was little difference between the reflections of the male and female informants, and between those with long or shorter terms of experience, this is not an issue we address in length in the analysis. Another aspect we were aware of have importance when conducting interviews, which might affect the results, is how we are perceived as researchers. The first and second authors are both social workers with the same professional background as most of the informants, which gave a credibility and a positive response among the counsellors. Besides that, we were warmly and expectantly welcomed during the interviews, which was explained by the informants hope for gained professional knowledge.

During the analysis the three authors discussed the material and challenged each other's interpretations, applying the reflexive approach encouraged by Alvesson (2012). In hindsight of the fact that the findings both support and contradict the understanding that guided the design of the study, we argue that this reflexive approach has enabled results that are, at least partly, disconnected from our own expectations and preconceptions.

Results

The results are presented in relation to the two major themes that developed during the analysis. The first theme, *Constructions of gendered fiscal identities*, comprises how the counsellors categorized the underlying reasons for their clients' over-indebtedness and their perceptions of their clients' help-seeking behaviour. The second theme, *Perceptions about professional BDC*, deals with the counsellors' reflections on how to advise clients in a professional manner and the counsellors' reflection and handling of gender in these discussions. In presenting the empirical quotations, the focus groups are labelled A–K and each counsellor is given a number between 1 and 43.

Constructions of gendered fiscal identities

The fiscal identities that are constructed in the counsellors talk about women and men's underlying reasons for over-indebtedness share some characteristics. For instance, despite asserting that both women and men often become over-indebted due to life events such as divorce or unemployment, the counsellors predominantly cite *lack of knowledge* as the prime underlying reason for clients' debt problems. This pattern appears with all vignettes, indicating that the dominant cultural discourse of individualization of debt problems influences the counsellors' perceptions of their clients no matter the gender of the client (cf. Coco 2014). They position this lack of knowledge differently, however, when discussing a female or a male client – relating it to women and men both *having* different financial realities and *being* different as financial actors. As such, the counsellors construct gendered fiscal identities, where the over-indebted woman and man are attributed different characteristics and abilities.

Being ignorant and caring

When discussing female debtors, the counsellors describe a client who lacks knowledge about how to manage her monthly finances, creating a spiral of debt for ongoing expenses or consumption. In one of the groups, the following discussion took place after a counsellor said that women more often lack knowledge about how to manage her finances, which becomes especially evident after a separation or divorce:

A3: It's more often women who come and say I didn't know anything about the household economy and I haven't paid any of the bills. Sometimes men say that, but not so often, it's more often women (A2: mm). That's how it is.

I2: Because they haven't had the possibility? Or because they didn't think it was important?

A3: Probably some of both. If someone else has taken care of it, then you think it's convenient.

A1: Yeah (laughs), exactly.

The quotation illustrates how the counsellors balance between positioning the debt problems as the result of a financial reality, i.e. being prevented from taking part in the households' financial activities, and the behaviour of the client, i.e. her lacking the will or interest to take part because 'it's convenient'. Such statements imply a pattern that is evident in the counsellors' discussions about female debtors. In addition to lacking knowledge about how to manage her finances, they are believed to have an undesirable attitude or behaviour towards money, either being careless, having 'prioritised incorrectly' (G26) and having 'lived above their means' (G27) or being too trusting or caring when partners and children ask for money due to their 'mother's heart' (G26). The counsellors distinguish, however, between working-age women and retired women in these discussions. For older female clients, the wrongful financial prioritization is instead connected to 'strong payment-ethics' (I31) or 'wanting to do right by themselves' (C11). Therefore, they are described to take on credit and loans to pay their monthly bills instead of seeking financial advice when their income decreases with retirement or widowhood. Furthermore, older female clients are more often positioned to have severe debt problems due to events partially outside of their control. Widowhood or 'being stuck' in apartments with increasing rents (H28) were recurring explanatory statements that appear when the counsellors' discuss these clients.

Being trapped and autonomous

When talking about male clients and 'typical' male forms of debt, the counsellors instead link the debt problems with a lack of knowledge about specific bureaucratic regulations regarding taxes, accounting or alimony. The counsellors describe these regulations as complex, creating a 'man-trap' or a 'catch-22 situation' (G24) that leads to debt, as the clients 'fall between the cracks' (H29). With such use of metaphors, the counsellors locate the responsibility for the debt problems partially outside of the individual. The discussion below, circling around the issue that many male clients have debts from bankruptcy, further illustrates this pattern:

J38: I think people go into it with very little understanding of the consequences [of starting a business].

J36: Yeah, I think so too.

J38: They live on their dream (…) and they're good at their profession, but everything to do with bookkeeping and administration and all that, they can't keep up (…) and they work like crazy (…) They work, work and work with their company trying to break even and don't have time to pay their other bills.

Rather than stating that the male debtors have a problematic behaviour with money, the counsellors relate the clients' debts to administrative imperatives and them lacking the time to pay bills due to being hard workers. Even though this could be problematized as an ignorant financial behaviour, as is done with the female clients, the counsellors rather describe male clients as financially competent – except for the specific event that caused the debts.

Besides being positioned as financially competent, but over-indebted due to 'events out of his control' (H29) such as a recession, the over-indebted man is also depicted as an autonomous financial actor. This is evident especially when the counsellors discuss debts due to unpaid alimony, which never is related to the financial needs of an ex-partner or child. One group explicitly illustrates this gendered division between autonomy and caring responsibility by stating that women's debt burdens more often derive from consumption for child-related expenses, such as

children overalls, compared to men who 'buy electronics' (C8) or have taken on credit due to gambling (C12). Several groups develop this discussion further when they reflect on the tendency that women have more frequently taken credit to cover household-related expenses. It is for instance stated that women tend to overcompensate for (their bad conscience for) the households' low financial standard by buying new things for their children. Men are stated to 'seldom have those types of debts [credit card debts], they have done other things. They have bought a car and such, while women have tried to keep the family together by taking on new credit.' (A1).

Age is not a category that impacts this narrative. For men, it is instead ethnicity that alters the counsellors' reflections to some extent. For over-indebted men who have migrated to Sweden, the counsellors describe an individual who defaults because of his limited financial possibilities in the job market, due to discrimination or lack of language skills and because of his problematic financial behaviour. By stating that it is a part of 'their culture' (C8) to take private loans that must be honoured and repaid, to start a businesses with low potential or no prior knowledge and to have a duty to provide for a family abroad or in Sweden, the counsellors describe a financial actor resembling the female one; less autonomous and with a somewhat problematic attitude towards money.

The interviews circle around women and men who have debt problems, and who therefore can be understood to all have 'failed' to live up to current ideals of a successful fiscal identity (cf. Coco 2014). However, the counsellors' talk about underlying reasons for women and men's debt problems contribute to a more multifaceted and gendered construction of fiscal identities – with a varying extent of moral associations. Being framed as competent and autonomous but trapped in a complex system, or as financially incompetent by prioritizing the needs of others, can be interpreted as implying differing degrees of culpability. The extent to which the fiscal identity connotes a moral failing thus appears to be a somewhat gendered construction.

To 'need' or to 'want' – perceptions of help-seeking behaviour

In contrast to the discussions regarding the underlying reasons for over-indebtedness, which shared some assumptions that are independent of the gender of the client, the counsellors more explicitly positioned gender as a distinguishing factor when they talk about the perceived needs and help-seeking behaviours of over-indebted women and men. Women are generally described as help-seeking, while men come 'with a plan' and want a specific monetary solution, as illustrated in the following dialogue:

> C8: My gut-level feeling is that a woman comes here (…) to get advice and support, someone to bounce ideas off of. To talk about her situation. While men come more because they want a solution (…), they come with a plan.
>
> C9: (…) I can't go on, that man thinks, and so he comes here wanting a solution.

The image of a man who 'wants' a specific solution, as opposed to a woman who is 'in need' of advice, as is evident in the quotation above, also emerges in the documentation that was analysed for this study. When a female client contacts the service, it is often stated that 'the client is *in need of* budget advice' or '*desires help* to look over her economy'. For male clients, the statement '*wants to* apply for debt reconstruction' is instead more frequent (authors' italics). Both in talk and in written text, the counsellors tend to construct an active, determined, male client and a more passive, unsure, female client.

During the counselling process, women are described to be emotional and to internalize their financial hardship, as they 'cry more often' (H30) and 'live in [emotional] symbiosis with their debts' (I31). As implied by the quotation above, women are also categorized as prone 'to talk' about their situation, because they 'are social beings to a greater extent' (C9). Male clients are instead categorized as reluctant to seek help, as 'it's not so masculine to talk about your situation' (G26). Men are also perceived as having less of a need to talk about their emotions, as they 'do not blame

themselves [for their debts] to the same extent' and 'are more confident about their financial competence' (I31).

The quotations above show how the counsellors link their perceptions of help-seeking behaviour to traits traditionally associated with masculinity (e.g. activity, solution-orientation, externalization) and femininity (e.g. passivity, emotionality, internalization). As previously mentioned, such gendered perceptions of clients have also been found in therapeutic counselling (Vogel et al. 2003) and victim-support (Kullberg and Skillmark 2017). The quotations above, stating that '*it's* not so masculine to talk about your situation' and that women '*are* social beings' further imply that such stereotypical help-seeking behaviour is also expected by the counsellors in this study.

Perceptions of professional BDC

In the counsellors' talk about how to provide professional help to over-indebted women and men, somewhat contradictory patterns appear. On one hand, they implicitly describe that they adjust their role dependent on the gender of the client, as their underlying reasons for over-indebtedness and perceived help-seeking behaviour differs. On the other hand, when explicitly asked how they understand and reflect on gender in their interactions with over-indebted women and men, they state that gender does not – and should not – affect the counselling process.

Being a companion, educator or expert

> C8: But I think it happens much more often that I sit with women making a budget and asking what expenses they have. Making lists and crossing things out and reasoning, then that I do so with the men. They don't let you in. They don't want you there.

When talking about the different help-seeking behaviours of women and men, reflections such as the one cited above arise. The comment is noteworthy as the counsellor links characteristics associated with femininity and masculinity – i.e. being help-seeking and prone to talk about your situation or wanting a solution but being reluctant to seek help – to the help provided.

The counsellors describe women to need longer counselling contacts, containing more than just financial advice. They emphasize the need to work towards sustainable 'overall solutions' (B5), where the client's social/emotional needs and financial behaviour are considered. One counsellor illustrates this approach in the following manner when discussing the notion that women need more emotional support:

> I34: But if we suppose that women feel more guilt (…), then I would try more to lift the burden of guilt, the mental burden of debt, not just the economic one (laughs) (…) But if a man doesn't feel so bad, but is more like "The banks only have themselves to blame", then I don't need to try so hard in that way, I think.

The focus on emotional needs, as exemplified in the quotation above, is especially evident when the counsellors discuss older female clients. Because their financial situation is perceived to be hard to improve due to their age, the counsellors instead focus on being ' a fellow human being' (C8), taking the role of a *companion* on the road to becoming debt free. One counsellor states for instance that 'I offer [older women] follow-up consultations. They can come here for a year just to have someone to talk to' (H30).

For working-age women, the counselling process is instead described as taking longer because it focuses on changing the financial behaviour and budgeting skills and the need to 'change the focus from "money is not enough" to "how can that be, what can I change?"' (I31). One group also illustrates the recurring discussion that single mothers, especially those with teenage children, are a 'very difficult', 'hard' or 'hopeless' (J36) group to work with, due to this need to motivate them to alter their budgetary priorities. Motivating a client to, for instance, stop smoking or to limit her children's financial demands, as 'they cannot live on the mother' (J35) when they have study allowance or work extra, is deemed challenging. In a facetious tone, some groups also describe

how these single mothers sometimes need 'a berating' (G24), as their prioritizations are wrongful at the expense of both the household budget and their own spending money. For instance, one counsellor state that she especially asks single mothers 'how much do *you* have in personal spending money?' (A1) when mapping the households budget, to make her aware that she prioritizes her children's needs and consumption before her own. For working-age female clients, the counsellors thus appear to take on the role of *educators*, as the client needs to learn how to budget and prioritize between expenses or to set clear boundaries when children ask for money.

In contrast to the role of companion or educator that appear when the counsellors discuss female clients, the role of the *expert* emerges in their talk about over-indebted men. As an expert, the counsellor focuses on gathering information and suggesting correct solutions or making the right referrals. The counsellors' discussions, also, reveal a more flexible role for the male clients. Their role is described to be adjusted dependent on the wishes of the client, who 'comes with a plan' – often to apply for debt reconstruction. The quotation below illustrates the informative and flexible character of this help-giving process:

> H28: It's largely up to the person, what he wants help with. After that you just ask them, for the next consultation, to bring whatever is needed to get an overview of the situation.
>
> H29: The most important thing is to listen to what this person wants help with (H28: exactly) if someone wants money, then maybe he should get income assistance (…) There's also a lot of information about debt reconstruction (…) if debt reconstruction is what they want.

Rather than focusing on the emotional needs or behaviour of the client, the counsellors describe a process that aims to facilitate the monetary solution wanted by the client. They accordingly describe an efficient, rather than comprehensive, form of counselling, as 'men are more like "let's do this", it can't go fast enough' (F23).

The impression that men have more 'efficient' counselling processes is discussed in all groups but one. The documentation analysis provides quantitative data in support of these perceptions, as women had on average 3.14 consultations/case, compared to 2.56 consultations/case for men. According to the counsellors, however, such differences in the duration of their contacts depend on the perceived needs of the client, rather than being a conscious adjustment based on the client's gender.

Treating everybody as individuals

When explicitly asked if and how the client's gender influences the counselling process, the counsellors generally assert that they aim to treat all clients as individuals, stating that they 'have a million methods, one for each client' (C10) and that 'you really need to get a sense of who is sitting in front of you and adjust your advice and approach to that individual' (D16). Being a professional counsellor is thus connoted to the ability to see the unique individual, including their wishes, needs, competences and capacities, so that 'gender isn't decisive [regarding the help provided]. It is the individual and the problems of that particular individual [that decides] (G26). In light of this, the counsellors seem to consider it unprofessional to take gender into consideration when interacting with a client, as illustrated in the excerpt below:

> I32: I want to believe that it makes no difference to me whether it's a man or a woman who comes to see me and that I just try to view it based on the facts of the case. So if it's a man or a woman, I don't care either way (…), I don't make value judgements, that if it's a man it should be handled in a different way than if it's a women, absolutely not. I really hope so.

This statement sparked an interesting discussion between the counsellors, with another informant disagreeing and stating that the different ways in which women and men relate to their debt burdens – i.e. that women feel a greater sense of failure and are more emotional about their situation vis-à-vis men, who externalize and are more reluctant to talk about their feelings – 'off course effects how I interact with that person' (I34). In this group and others, the counsellors, who

were predominantly female, also reflect on their own gender as a factor that can affect their experiences of how a help-seeking individual presents their situation and needs, as it perhaps is 'easier for a woman to open up to a woman' (C12). All groups, however, alluded to the difficulty involved in discussing their understanding of gender in relation to their interaction with help-seeking individuals, as they had never reflected on this issue prior to the interview.

The counsellors thus present a somewhat contradictory understanding of gender. On one hand, gender was referred to as an influential factor in the help-giving process, even though in an implicit manner as it is related to the general differences between women and men's needs and help-seeking behaviour or to the gender of the counsellors themselves. However, the counsellors do not seem to consciously or strategically engage in discussions regarding gender or gender-biased aspects of their professional processes and assessments. Rather, taking gender explicitly or more consciously into account when interacting with over-indebted women and men is understood as problematic or even unprofessional. Statements such as wanting to keep 'the facts of the case' separate from considerations of gender, as described in the excerpt above, suggest that the counsellors do not consider themselves to be influenced by gender-biased notions in their interaction with clients and that such biases would have been problematic. In general, the counsellors hence describe that they aim to work in a manner that could be termed 'gender neutral', as the counselling provided otherwise could become subjective or arbitrary, rather than objective and based on 'facts'. The risk with such an 'unreflected' approach towards gender is, however, that it may be counterproductive. Rather than creating an 'equal' service, where the gender-neutral 'individual' is in focus, the counsellors may instead be providing a help-giving service which is infused with gender-biased and normative assumptions (see also Herz 2012; Scourfield 2002).

Discussion

The *aim* of this study was to examine the fiscal identities constructed in budget and debt counsellors' talk and written documentation about the underlying reasons for male and female clients' debt problems and perceived needs during counselling as well as which implications these constructions may have on the help-giving technologies implemented. The results show that the counsellors' construct fiscal identities that incorporates culturally dominant discourses on both gender and individualization of debt problems, implicating the subsequent counselling process. In this discussion, we will deliberate on the interlinkage between the fiscal identities constructed and help-giving technology implemented, which gendered ideals that are (re)produced through this process, and their implications for women and men's possibility to remediate over-indebtedness.

The fiscal identities constructed by the counsellors are stratified along lines of gender, with masculinity, autonomy and financial competence being contrasted to femininity, social dependency and financial mismanagement. Although previous research argues that over-indebtedness is framed as a moral failing in welfare policy and praxis (Coco 2014), our results indicate that the street-level moral attribution made towards those in debt appears to be more differentiated than that. The counsellors view the one fiscal identity as a condition of being 'trapped' in a flawed system and the other as self-inflicted, due to reckless budgeting and prioritization of others. These separate moral framings are further (re)produced through the professional roles the counsellors describe that they take on when supporting over-indebted women respectively men.

Hasenfeld (1983, ([1992] 2010) ideas on help-giving technologies – which conceptually illuminate the processes through which the professional, influenced by dominant discourses, administer and support a help-seeking individual towards normality – can help us understand the interlinkages between the constructed fiscal identities and the different professional roles that the counsellors take on in their interactions with over-indebted women and men. For female clients, positioned to embody a fiscal identity associated with social dependency and financial mismanagement, the counsellors generally describe how they take on the role of an educator or companion. These two professional roles incorporate characteristics of what Hasenfeld (1983; ([1992] 2010) calls *people-*

changing and *people-sustaining technologies*, depending on the age of the client. For working-age female clients – categorized as financially mismanaging and help-seeking – the focus is on *changing* the financial behaviour of the client through educative measures, a committed counsellor and extensive contact. Extensive contact and a committed counsellor are also evident in the reflections about older female clients, though at the same time the counsellors assert that this is an 'easy' client group, with little, if any, potential to improve their financial situation. Their status instead appears to be fixed, due to low pensions. Extensive contact therefore has another purpose for this client group than achieving behavioural change. As illustrated in statements such as wanting to be a 'fellow human being' or a social contact for those who 'have no one to talk to', the counsellors instead *provide care* and neutralize environmental pressures, which is distinctive of people-sustaining technologies.

Although ethnicity did somewhat affect the counsellors' reflections about male clients underlying reasons for debt problems, the latter were rather homogeneously assigned a fiscal identity that incorporates traits of autonomy and financial competence as well as reluctance to seek help. In describing the professional role that such client characteristics require, the need to be a flexible expert, rather than an educator or companion, is positioned as imperative. In these discussions, the counsellors appear to draw on a combination of *people-sustaining* and *people-processing technologies*. What the two have in common is that the counsellors take on a more bureaucratic role, describing their relationships to clients in modest terms. The emphasis is on providing an effective solution, through a classification of the current debts and financial situation. Rather than attempting to change the clients, the counsellors focus on *altering the status* of the individual, a characteristic of people-processing technologies. This is for instance done by focusing on gathering the information needed to determine if the individual is over-indebted and therefore eligible for debt reconstruction (cf. Hasenfeld 1983, [1992] 2010).

Drawing on Hasenfeld (1983, 137), these patterns in help-giving technologies cannot be reduced to merely represent 'empirically valid knowledge', where the counsellors' differing assessments of over-indebted women and men's situations and needs are based on prior experiences or knowledge regarding gendered financial 'facts'. They also contain 'a social and moral evaluation' of the client's position in society and are filled with gendered expectations and identity constructions (see also West and Zimmerman 1987). When the counsellors for instance discuss that female debtors more often have taken on debts for consumption for children or partner, they connect this financial fact to women's inability to say no to children or partners due to their 'mother's heart' (G26) and their efforts to keep the family together (A1). The counsellors believe that such inabilities tend to propel women to 'prioritise incorrectly' (G26) or 'live above their means' (G27). Such discussions illustrate how this intermix between 'empirically valid knowledge' and a gendered 'social and moral evaluation' of the client's situation is accomplished in action. The counsellors attribute what usually is considered a feminine connoted characteristic, being the primary caretaker of the family, as a reason for women's debt problems and simultaneously position it as something problematic and incorrect.

These discursive constructions could be understood to build on stereotypic conceptions of the mother as moral guarantor for a wholesome family, who contribute to society by creating a financially sustainable and sound household. As Alléx (2003) argues, such notions of motherhood and female responsibility have long been embedded in the Swedish welfare state's formation of poverty-reducing interventions. For instance, a home economics book from the late 19th century states that: 'Poverty often depends – very often, perhaps almost always – on the housewife's negligence or lack of skill in carrying out her tasks, on her inability to manage the family's resources' (Alléx 2003, 44). To educate women to become conscientious and frugal – by cooking the right foods or repairing their children's clothes – then became the natural remedy for the poverty levels in society. The spirit of this reasoning bears an interesting resemblance to how the counsellors construct the feminine-connoted fiscal identity today. At the same time, however, the findings also indicate that the ideal and normality towards which the female debtor should be reformed into partially has shifted. Rather than merely being educated to become more frugal in her handling of

household finances, she also needs to be reformed to embody the ideals associated with a successful fiscal identity. When the counsellors for instance state that the female debtor must learn how to say no to partners or children, it is not only related to a need to handle household finances with care but also to achieve greater financial autonomy and to have a better financial situation for herself. This is evident, for instance, in the counsellors' discussions that female clients must be made aware of how their financial prioritization of others negatively influences their personal spending money (A1) and that they must learn how to set boundaries in relation to their children, who think that they can 'live on the mother' (J35). In other words, the female client must be reformed into a more autonomous, self-investing, fiscal identity, rather than merely a more frugal mother.

Although the male clients also are over-indebted, and therefore can be argued to be in the same need of behavioural and educational help-giving technologies as women, the masculine connoted fiscal identity is constructed in more capable terms. This is for instance done by positioning the underlying reasons for default on events partially outside of the individual, such as the complex bureaucracies of alimony and taxes, 'flaws in the system' or recessions. Thereby, the counsellors can ascribe the masculine coded fiscal identity qualities of being financially competent, risk-taking, hardworking and entrepreneurial, although being over-indebted. This fiscal identity also appears to be viewed as more morally sound, as the counselling process focuses on providing efficient monetary solutions rather than altering the individuals' behaviour. The 'social and moral evaluation' (Hasenfeld 1983) of the male debtor thus positions him as less problematic, as his actions are in accordance with the entrepreneurial, autonomous and risk-taking activities associated with the successful fiscal identity (cf. Coco 2014). Hence, the counsellors appear to connote notions of masculinity and femininity to current fiscal ideals in a both segregating and hierarchical manner through the implemented help-giving technologies, contributing to the (re)production of the gender order.

Noteworthy is, however, that these gendered constructions entail a complex intermix of both stereotypical and non-stereotypical expectations on women and men. On the one hand, female clients are rather stereotypically categorized as prime care-takers, help-seeking, emotional and in need of comprehensive support, while male clients are described as autonomous, reluctant to seek help, solution-oriented and in need of efficient financial expertise. On the other hand, when discussing the underlying reasons for women and men's over-indebtedness, less stereotypical notions appear. Men are categorized as victims of administrative flaws in the system or external events. Perhaps influenced by stereotypical notions of male rationality and financial competence, the counsellors nevertheless construct the male client as a passive subject on his road to over-indebtedness, who is eligible for swift solutions due to this 'victimhood'. In contrast, women are attributed a higher degree of activity and culpability when the counsellors discuss their underlying reasons for debt problems. Women are constructed as having actively behaved wrongfully on their road to over-indebtedness, even though they might as well could have been constructed as a 'victim' for, for instance, being left with the financial responsibility for children after a separation. This fiscal identity, with its self-inflicted character, could be interpreted as a rather non-stereotypical construction and is in contradiction to the common conclusion put forward by previous research on poverty-managing welfare institutions' assessments of women and men's responsibility for their problems and eligibility for help (cf. Kullberg 2005).

Through the help-giving technologies implemented towards women and men, these somewhat dubious patterns nevertheless link women more closely to a need for comprehensive welfare interventions, to become more educated and reformed, as opposed to men whose 'passivity' during their acquisition of debt motivates a swift return to financial independence. These gendered constructions of clients need of, and right to, societal help appear to be (re)produced in a rather unreflected manner, as the counsellors in general express an ambivalence regarding if and how gender implicates their interaction with help-seeking individuals. Instead, they emphasize that they aim to treat all clients as (gender-free) individuals, as that is the mean through which an equal service can be attained. When stating that gender is not, or should not be, decisive for the

counselling provided in such a manner, the counsellors instead position the needs, behaviour and wishes of the unique *individual* as sole determinant for the counselling process. Although the counsellors highlight this individualizing focus as the mean through which the ideal of equality can be attained, we argue that it rather risks (re)producing the neoliberal notion that we as humans can be separated from gendered power relations and structures – as the clients financial hardship, responsibilities and needs are discursively disconnected from gender (cf. Giritli Nygren, Fahlgren, and Johansson 2015). Such a gender-neutral approach thereby risks resulting in the very opposite of an equal service, as implicit conceptions of gender instead may guide and implicate the interaction between counsellor and over-indebted individual (cf. Greenwald and Banaji 1995).

One example of how such implicit conceptions appear to implicate the counselling process and over-indebted women and men's road to financial stability is the counsellors dichotomous understanding of women being in greater need to discuss and reflect on the social and emotional aspects of their debt problems, in comparison to men. Such taken-for-granted notions, which connects masculinity, financial capability and reluctance to seek help to each other, could underlie the finding that counsellors in general conduct fewer, and more solution-oriented, consultations with over-indebted men – perhaps enabling a swifter return to financial stability and welfare for male debtors. On the other hand, reports from the Swedish Consumer Agency (2016, 2019) show that the most frequently occurring measure in BDC is to work towards an application for debt reconstruction. In such an application, debtors are asked to describe and reflect on their financial behaviour, reasons for debt problems and measures taken to improve their financial situation. The results of this study suggest that notions of femininity contribute to the construction of a female fiscal identity that motivates a help-giving process whereby such questions are discussed and reflected on more extensively than in the case of male debtors. Statistics also show that women – albeit only accounting for 46% of all applications for debt reconstruction and 33% of all debts registered at the Swedish Enforcement Agency – are granted approval on their application of debt reconstruction more often than men (Swedish Enforcement Agency 2018). The findings of this study, in conjunction with prior statistics, could thus be interpreted to suggest that the counsellors understanding of women as being in greater need of educative and comprehensive support, enable over-indebted women to have better prospects to remediate their debt problems through debt reconstruction. This discussion is in opposite to the analysis put forward by Niemi-Kiesiläinen (1996), who suggests that over-indebted men have a better fit to a fiscal identity that can render being granted debt reconstruction. They are, however, in line with findings from previous research on Swedish social assistance, which show that female applicants are interpreted to be in greater need of, and granted, both financial assistance and other complementary services to a greater extent than male applicants (cf. Kullberg 2005; Hussenius 2019; Stranz et al. 2017).

In conclusion, although this study illuminates the gendered notions that frame the institutional making of the over-indebted woman and man, it simultaneously points towards a complexity regarding the implications these constructions may have for their possibility to attain financial welfare. The findings, for instance, both imply that BDC supports over-indebted men in a swifter, less moralistic and more solution-oriented manner, *and* that women, although being subjected to a more invasive and corrective counselling, are governed towards more successful debt reconstruction applications. However, as these help-giving processes appear to be guided by individualizing and gender-neutral discourses, the findings of this study perhaps point towards a more imminent implication than either gender being favoured in remediating their debt problems. When downplaying the presence of gender and instead highlighting the uniqueness of the individual client, as done in the counsellors' discussion, the service risks to implicitly (re)produce taken-for-granted notions of women and men's fiscal capabilities, responsibilities, help-need and rights. Furthermore, it also risks disregarding the gendered power relations and structural inequalities that inflicts on women and men's financial welfare, vulnerability to develop over-indebtedness, and ability to rectify the same.

Practical implications

This study points to a need for budget and debt counsellors, and for welfare professionals in general, to have opportunities to increase their awareness of how gendered power relations influences women and men's acquisition and management of severe debt and how gendered notions are (re)produced in policy and practice. We suggest that national agencies, as well as local management, should create fora where such awareness can be obtained. This can be done for instance by developing realistic cases of male and female clients that counsellors can discuss together, to bring their implicit notions of gender to light, as was done in the interviews for this study. In these fora, the results of this study can also be used to question the fiscal identities that appear to be constructed through current policy and practice and which inequality-generating implications they may entail. The Swedish Consumer Agency regularly offers national courses for budget and debt counsellors, where such issues can be raised and discussed. The suggested practical implications should therefore not be interpreted as merely a call for budget and debt counsellors to become more gender aware, but rather as a calling for an institutional-level questioning of the gendered ideals and implications that current policy and practice (re)produce.

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