

# Victims of debt after imprisonment: Experiences of Norwegians with substance use challenges

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In our study, ex-prisoners experienced increased autonomy and freedom after they received help with their debt problems, and they stressed the importance of regular income, write Ellen Andvig and colleagues.

BY: Ellen Andvig, Knut Ivar Bjørlykhaug and Jan Kåre Hummelvoll  
Persons who experience ongoing substance use problems are highly represented in groups with limited education, low income, and high rates of unemployment (Davidson et al., 2008). Another common concern regarding this group is criminal activity (Cramer, 2014; Falck, 2015). Several Norwegian studies of prisoners and ex-prisoners clearly show that these individuals experience economic and social problems, difficult living conditions, unemployment, mental health issues and drug-use problems (Bukten et al., 2016; Cramer, 2014; Revolv, 2015). The same patterns have been identified in Scandinavian studies (Ahlström & Edström, 2015; Olesen, 2014; Sandvall, 2011). Ex-prisoners often identify poor social support as a major barrier to successful re-entry into society (Connolly & Granfield, 2017; Denney, Tewksbury, & Jones, 2014).

## **Debt problems**

Pogrebin, West-Smith, Walker, and Unnithan (2014) found that the problems ex-prisoners emphasised were primarily related to the financial challenges they faced after release. These challenges prevented them from gaining an economic foothold, even when employed. Melzer, Bebbington, Brugha, Farrell, and Jenkins (2012) found that persons with multiple sources of debt and those who borrowed money from pawnbrokers and moneylenders had the highest rate of problems. Most ex-prisoners may never be able to repay their criminal debt because they are poor both before and after their imprisonment (Patel & Philip, 2012). Evans (2014) highlighted that ex-prisoners have limited prospects for meaningful employment and face wage disparities resulting from their criminal history, making it even more difficult to repay their debt. Debt is also a risk factor for criminal behaviour that may drive ex-prisoners to return to their illegal activities (Connolly & Granfield, 2017; Denney et al., 2014; Evans, 2014). Lack of financial stability and little hope for a better future may significantly affect the ability of persons leaving prison to successfully re-enter society (Connolly & Granfield, 2017; Vallas & Patel, 2012).

In Scandinavian as well as American literature, there is strong evidence of a relationship between debt and mental health problems (Aaltonen, Oksanen, & Kivivuori, 2016; Evans, 2014; Holte, 2016; Olesen, 2014, 2016; Sandvall, 2011; Östergren & Canivet, 2017). From the results of a literature review, Turunen and Hiilamo (2014) reported that debt has serious negative effects on health. Meltzer and colleagues (2012) also showed that debt is a key risk factor for mental health problems and that the relationship is bidirectional. Debt problems are associated with depression, anxiety, and anger (Drentea & Reynolds, 2012). Binswanger and colleagues (2012) reported that ex-prisoners described poor finances as a contributing factor to drug use and relapse. Overdose was sometimes considered a 'coping mechanism' in the face of seemingly insoluble financial challenges.

### **Debt supervision and financial support**

Based upon a literature review, Holte (2016) concluded that debt settlement and debt advice are essential and cost-effective ways to prevent mental health problems. In Norway, financial counselling is part of the counselling role at the Norwegian Labour and Welfare Service (NAV), and it is a public policy tool in preventing financial problems (Andreassen & Fossetøl, 2011). Financial counselling often focuses on supporting service users in collaboration with creditors, with the aim of changing lending terms.

The Norwegian Debt Settlement Law gives private persons with serious debt problems a means to control their personal economy. A debt settlement is an agreement to repay as much debt as possible over a certain period (often five years); at the end of that period, the debt is considered settled. Debts to official bodies such as bank and tax authorities are included in debt settlement, which can be used only once in a person's lifetime. The main requirements for debt settlement eligibility are that one is unable to pay and that the problems contributing to the debt are permanent (Barne- og likestillingsdepartementet, 2017). Debts to loan sharks and private individuals are not included in the settlement.

Research from Sweden has revealed how important even a small amount of money can be to improve quality of life and to reduce symptoms for persons who are experiencing mental health problems and a marginal personal economy (Ljungqvist, Topor, Forssell, Svensson, & Davidsson, 2016; Topor, Ljungqvist, & Strandberg, 2016a, 2016b). A small increase in income can be meaningful in facilitating social interaction, social inclusion, and personal independence (Topor et al., 2016a, 2016b).

Having a job might contribute to financial stability. A large body of criminological research has suggested employment as a key factor in successful re-entry into society ([Bushway & Apel, 2012](#); [Skardhamar & Telle, 2012](#); [Uggen & Wakefield, 2008](#)). Employment might also promote success in recovery from mental health and drug problems ([Walton & Hall, 2016](#)).

Although much is known regarding the problems debt causes for ex-prisoners, little is known regarding people's experiences of financial support after imprisonment in the Norwegian context. Consequently, we examined how financial security may support ex-prisoners in creating conditions wherein they can successfully re-enter society. The two main research questions were: 1) 'How do individuals with substance use problems experience their financial situation after imprisonment?' and 2) 'How do they experience receiving debt supervision from a welfare organisation?'

## Methods

### **Study context**

The current study was part of a larger evaluation study of the project 'Getting a Job', run by the Church City Mission (CCM) in a large Norwegian city ([Andvig, Steen, & Sirnes, 2016](#)). CCM is one of the largest humanitarian faith-based organisations in Norway. CCM works among and with people who in different ways struggle with their everyday life.

'Getting a Job' started in 2011 and was part of the work conducted at CCM. The project offered housing, employment, financial support schemes such as debt supervision, and a social network to ex-prisoners. The aim was to improve people's life after prison and to assist with the process of re-entering society. Providers from CCM followed up with ex-prisoners. Approximately half of the providers had peer experience with mental health and drug problems. The providers also collaborated with welfare organizations such as NAV, criminal re-establishment systems, and health services regarding ex-prisoners' life situations.

### **Participants**

Participants in 'Getting a Job' had been out of the job market for a long time due to mental health and substance use problems as well as imprisonment. Seven participants from 'Getting a Job' participated in this study (six men and one woman). They were aged 20 to 50 years. Most had a difficult and unstable family background and had received help from child welfare in their youth. None had completed high school.

They struggled with mental health and substance use problems, and most had been in prison because of selling drugs. For many of them, income had earlier come from drug sales; however, after attending the project, they got help to obtain public assistance and/or different supplementary benefits from NAV until they got a job. During the study period, participants were in different phases concerning their debt problems and work situations. Six had full-time jobs and one was in a temporary position. Three of them had obtained a debt settlement but had not finished the five-year settlement period. Three were exploring the possibility of debt settlement. Two had participated in the project for one year, three for two years, and two for three years.

Participant recruitment was effectuated by three providers from the project. At that time, 24 persons attended the project (of which two were women). The inclusion criterion was that participants had to be attending the project at that point in time. All were informed orally and in writing of the study. The 17 persons who did not want to participate had reasons for declining, such as not having time and not wanting to talk about old and painful problems. The skewness of the sample related to gender reveals the actual composition of the project participants.

### **Procedure**

This study employed a qualitative and explorative design. Multistage focus-group interviews were used to collect data. This method is characterised by use of the same group to explore a specific theme in-depth throughout several meetings. The method can be understood as explorative dialogues of knowledge that focus on material that is close to participants' experiences and therefore personally interpreted (cf. [Hummelvoll, 2008, 2010](#)). Through these dialogues, possibilities exist to 'elevate' participants' experiences to a higher level of abstraction. Thus, the potential utility value of the knowledge exceeds the concrete situation in which it is created ([Hummelvoll, 2008](#)).

Three interviews with participants were held over a one-year period (in January 2014, June 2014, and January 2015). Having multiple meetings fostered participants' comfort and willingness to participate in-depth. It also allowed them to reflect on experiences that happened over the course of that year (cf. [Hummelvoll, 2010](#)).

Interviews were conducted in CCM localities. Seven participants met in the first focus group, seven in the second, and six in the third. Two researchers were responsible for observing the group process and summarising outcomes at the end of each meeting. The first author led the interviews; the second, a peer provider from CCM, served as co-

moderator/secretary. A summary was used to investigate whether the views that emerged were properly understood. This approach often led to more nuanced perspectives and clarifications. Each interview lasted 90 minutes. A thematic interview guide concerning subjective experiences of participating in the project was used. Therein, focusing on interviewees' economic situation was one of the themes.

Summarised notes derived from the transcripts from each group interview were shared with participants at the beginning of the subsequent group interview to confirm or amplify researchers' comprehension. Participants also received summaries from the final group interview. The purpose of the summaries was to check whether the data that had emerged from group interviews were properly interpreted by the researchers.

Inspired by user-involved research ([Borg, Karlsson, Kim, & McCormack, 2012](#)), we attempted to retain each participant's voice throughout the research process. One of the co-researchers participated in preparing the interview guide, serving as co-moderator in the focus group interviews, and analysing data.

### **Data analyses**

Interviews were recorded and transcribed verbatim. Data analysis of the transcribed material began with the researchers gaining an impression of the material via several naïve and open readings. Central terms and analytical traces were identified, and new questions were prepared for the next interview ([Hummelvoll, 2008](#)). A preliminary analysis was presented to participants at the beginning of the next interview so they could reflect upon the themes ([Hummelvoll, 2008](#)). The same strategy was used in the subsequent focus group. This approach meant that the commonly interpreted reality was extended to individual reflections during the periods between interviews. Such reflections were discussed at the beginning of the next meeting. Thus, to a certain extent, the researchers and participants developed the focused themes together (cf. [Hummelvoll, 2010](#)).

The transcribed text was analysed using thematic analysis ([Braun & Clarke, 2006](#)). The first author read all transcripts to become familiar with the data, noting initial thoughts, ideas, and emerging themes. Subsequently, the material was coded using the research questions as a guide. The initial ideas and emerging themes were then condensed, interpreted, labelled, and categorised. Then they were condensed again into a coherent text and merged with the preliminary themes from the first reading. Meaningful elements such as quotes and descriptions of the emerging themes were identified, listed, collated, and sorted into

15 tentative categories. Tentative categories were discussed and revised with the second and third author, with the co-researcher possessing user experience, and with a reference group. The data were examined several times to complete categorisation into four main themes. The results mirror the dialogues of knowledge from all three focus-group interviews.

## Results

The analysis resulted in four main themes: (1) longing for an ordinary life with sufficient money; (2) the paralysing burden of debt; (3) necessary support; and (4) economic freedom.

### **1. Longing for an ordinary life with sufficient money**

Participants expressed their motivation for joining the project as being tired of a life filled with substance problems, poor health, poverty, and criminal convictions. They wished for an ordinary life, a life filled with houses, cars, a fixed income, and family: 'The dream is to have an A4 life. When I was an addict, I wanted to be able to have enough money, own something, do things, and go places' (Tom).

Some participants had lived hand-to-mouth for several years. They expressed the desire to belong to something, to be a part of a community. They dreamt of a normal life with stable personal finances:

I had a lot of debt that I failed to repay. I could not afford to buy a winter coat. I sat mostly (at home) alone in my apartment. Wish I could afford to get a dog because there is so much company (in owning one). But, I was broke. I had to go to the social security office every month. I felt like I was at the bottom of the heap. That was tiresome (Per).

Svein, who recently had started the process of getting a debt settlement, dreamt about a life with more money after his debt was paid. He knew that a debt settlement meant being on a strict budget for five years. However, in the long run, he would be able to gain access to material goods just like everyone else. That motivated him to continue:

It is good to know that after five years of paying back my debt, regardless of how tough these years will be, I will be able to apply for a bank loan. I can start living a normal life; buy a car and a house.<sup>1</sup> Just imagine that! I didn't used to think like this; but now this thought motivates me to keep going.

Through conversations with providers at CCM, participants could explore new possibilities for help and new possibilities for actions. It gave them hope to move on. For most, the need for change seemed to

grow gradually:

I decided to try something new when I came to CCM. I have set small goals, such as managing to stay in the programme and use less drugs. Gradually, I started to believe in the possibility of getting a job and coming to terms with my economy (Tom).

For me, this change took a long time, and the most important thing was to get into a non-drug environment at CCM (Arne).

## **2. The paralysing burden of debt**

Participants described themselves prior to debt counselling from CCM as feeling paralysed when reading letters from creditors. This uneasy response often resulted in participants taking drugs. They explained that being 'high' provided them with a temporary escape from the constraints of debt:

You open your mailbox and you are afraid to read the letters. You keep thinking about the unread letters. However, after some time you don't give a fuck. If there are five or ten different creditors, you just give up. You ask yourself, "What is the point?" You feel like you are never going to be able to get on top of it; it's beyond control. Taking drugs becomes very easy, as it helps you forget (Svein).

Participants explained that worrying about their debt could cause a relapse. They were unable to handle the debt on their own, and taking drugs provided them with some comfort. They explained that although they were consistently worried about their debts, they still were not able to go to appointments with their creditors. This resulted in them feeling overwhelmed: 'I often think that having this debt is like falling in a pit. But I don't have any money to do anything about it, and that is just the way it is' (May).

Arne described how worrying about his debt had created a relapse. His finances had become worse, as the bailiff doubled the monthly payment he was required to pay. At that time, he did not have a debt settlement and had to pay 730 Euros each month. He went on to describe how he had spent Christmas all by himself without any money, TV, or Internet, just worrying about his finances and the mailbox full of letters from his creditors. To comfort himself, he started to take drugs during the evenings. During Christmas, he overslept and missed work.

Participants emphasised that worrying about debt could create mental health problems:

It is not just about taking drugs; it's about being depressed. You can become mentally ill. On the surface you are doing well, but the thoughts keep coming, because you do want to get rid of your debt (Per).

### 3. Necessary support

All participants agreed that it was important to receive support to address one's debt. Indeed, this was a requirement to be able to get a job. They stated that the support and supervision they received from the employees at 'Getting a Job' was 'the push' they needed to take control over not only their debts but also their everyday life. Most participants emphasised the importance of CCM employees helping them with practical solutions. They explained how employees had made phone calls on their behalf and had written letters to their creditors. Svein and Petter also highlighted the importance of having someone accompany when going to the bank, such as opening a bank account, applying for a debt settlement, or going to NAV:

Many people aren't able to open a bank account after spending time in prison. In such cases, the employees will help you, and you start believing in yourself. They will help you write applications and stuff like that. When they follow you to NAV, no one will talk to you as a little kid; this isn't the case if you go there by yourself (Svein).

I do not go to the social security office alone; those from the CCM are with me. It (their presence) has more impact, you know, than when an exhausted drug addict comes. At NAV, they really do not know who I am, except what's in my papers. So, I'm evaluated based on this (information). It's a big difference to go there all by yourself – than (it is) going with a fellow player. Then NAV is like two different offices. They start talking properly, more professionally, and suddenly they come across with rights I have never heard of (Petter).

Some participants who had not yet committed to a debt settlement agreement hesitated because of the strict budget they would face for several years. This hesitation might indicate that they were reluctant to abstain from the social and cultural life they had lived prior to incarceration. It was important to discuss advantages and disadvantages with the CCM employees, particularly with peer employees who 'had been there' and had survived the five years. Participants with debt settlement agreements felt relaxed. Per described the opportunities he had received because of obtaining a debt settlement:

It is about getting a chance to move on, to get a driving license, to buy a car, and to go on holiday. (It's about) having some money to spend. I have got a debt settlement and a fixed down payment plan. I don't pay more than approximately 3,000 kroners (300 Euros) a month.

For most participants, receiving support and help with their finances and debt was not enough. They needed support regarding different issues in their everyday life. Some of these issues were receiving assistance in finding a place to live, in keeping one's apartment, in getting and holding on to a job, in dealing with substance-related cravings, and so on. Participants stated that CCM employees were available and helpful regarding practical everyday issues. Arne shared how he had received support regarding keeping his job. After relapsing, he felt that it was important the company he worked for had contacted his programme supervisor, who actively followed up with him:

He called me; he had been contacted by my employer and was wondering how I was doing. I told him I had smoked a joint. After a while, I also admitted that I had been taking some amphetamine, and then I told him everything. Because of this (forthrightness), I was able to get back on track very quickly. I stopped using drugs after receiving that call.

#### **4. Economic freedom**

Participants experienced an increase in self-confidence and responsibility after they began to address their debts, start working, and receive a fixed income. As Tom said: 'You get better self-confidence when you manage things'. Participants felt they were recognised for their work and this perception strengthened their self-image. This process also provided them with new freedom. They emphasised how important it was to be free and independent from NAV. Furthermore, it was important to be able to support themselves with money they had made on their own:

Getting a salary gives freedom to do things, like going to the theatre or skiing. Like today, I'm going to a concert. Let's just say I wouldn't be able to do this if I got paid from NAV (May).

The three persons with debt settlement explained that they had some money for their own use; however, when receiving social benefits, they had far less.<sup>2</sup> Even if the debt settlement 'swallowed' a part of their salary, the amount of money they had left gave them a feeling of freedom. This was true even if it reduced their capability to consume, such as buying clothes, going to restaurants and coffee-shops, or inviting people home to entertain. Arne explained that the money he

earned from his ordinary job created a sense of pride and was more worthwhile than the money he had earned from selling drugs or had got from NAV.

Per described how satisfying it was to be able to live up to society's social norms by being employed and paying bills. For him, it was crucial to be financially self-reliant and not be stigmatised as a drug addict and a drug dealer. He compared being a drug addict with feeling 'like lying in the gutter'.

Participants talked about learning to be responsible for their finances and avoiding accumulation of new debts. Leif explained how getting control of his finances and getting a job had helped him achieve his goals:

I try not to do too many things at once in order to not become too overwhelmed. I first got my teeth fixed—then I achieved a debt settlement. Afterwards, I got a job which I now have kept for three years. I take small steps at a time and build up my relationship with my family. I do struggle with some mental breakdowns every now and then, such as drinking this summer. However, I have pulled myself together and it hasn't got worse.

Freedom also meant that participants no longer had to be on guard for the police or 'biker boys'. These people had previously tried to collect unpaid debts. Tom, when talking about his experience of having a great deal of debt (including debt to private creditors), explained how he always had to be vigilant and walk around with his 'eyes at the back of his head'. He had got help from the CCM to make agreements with the private creditors. Now, he could relax, enjoy his freedom, and think about his future.

Although participants experienced economic freedom by obtaining debt supervision, a debt settlement, and a job, they explained that it was difficult to be alone without a social network. Many lacked families and friends and spent numerous evenings and weekends alone in their apartments.

## Discussion

The aim of this study was to determine how financial security may support ex-prisoners by creating conditions wherein they can successfully re-enter society. The discussion highlights two themes: 1) lack of money and 2) social support and fellowship.

### **1. Lack of money**

Consistent with other studies, this study highlighted the achievement of

economic freedom as a crucial factor in improving the lives of ex-prisoners (Holte, 2016; Topor et al., 2016a, 2016b). Rorty (1999) questioned whether the very soul of the world is economic; whether the lowest abyss is not always the absence of love but rather the absence of money. Our lives depend on having enough money; given the unequal distribution of money, it is logical that absence of it creates problems for some people. When people encounter difficult life circumstances, their personal economy often collapses. The reverse also tends to hold true: if a person's personal economy collapses, life thereby becomes difficult. Our findings concerning participants' worries about their financial situation, even if they had a job, are consistent with Pogrebin and colleagues (2014), who emphasised that employment alone may not be sufficient for many persons leaving prison since their wages may not meet their additional financial obligations.

Economic freedom encompasses the freedom to do things – as a result of having enough money. Participants with a debt settlement felt they had a better economic situation than they had while being a recipient of welfare benefits. They also had a more symbolic reward, namely not being dependent on support or on selling drugs. They had been longing for an ordinary life with enough money. Now they experienced the notion that they were on their way to reaching it. They also experienced a sense of pride.

Further, our findings also highlight the importance of having a social life after imprisonment and drug abuse. Participating in healthy activities that participants found meaningful was closely linked with their financial situation. The absence of money can create little room for social interactions. It can be difficult to establish new relationships, visit friends, and attend social and cultural events when finances are limited (Ljungqvist et al., 2016). However, support from service providers during the project was important in achieving a life standard that facilitated possibilities for a richer social life. Participants' dream of an ordinary life was on the way to being realised. Connolly and Granfield (2017) confirm that a steady income obtained from employment in the formal labour market makes it easier for ex-prisoners to obtain adequate housing. Ultimately, it may be possible for individuals to afford housing in neighbourhoods that are not associated with their criminal history.

Our findings also support the idea that work and economic stability are key to fostering self-esteem. Getting a job and having enough money strengthens the feelings of inclusivity and belonging to society (Walton & Hall, 2016). Our findings also showed that the effects of employment

pertain not only to economic freedom but also to everyday life (e.g., routine activities). Being employed and working together with other people strengthens individuals' social identity and provides the experience of being 'ordinary'. Enhanced self-worth is a consequence. These experiences stimulate the recovery process and the desire to change life for the better ([Tew et al., 2012](#)).

## **2. Social support and fellowship**

Our findings highlight several factors that play a key role in improving one's life after imprisonment. Notably, the form of the social support provided can be crucial ([Davidson, Stayner, Styron, Rowe, & Chinman, 2001](#)). One of the main reasons many choose to stay in a criminal environment is fellowship and belonging. Our findings show that participants often experienced loneliness and found it demanding to build up new friendships and find new healthy activities. Many individuals who have experienced drug addiction and imprisonment lack social networks, and loneliness is often a problem after being released from prison ([Binswanger et al., 2012](#); [Denney et al., 2014](#); [Revol, 2015](#)). Denney and colleagues ([2014](#)) noted that the lack of a strong social support system was the most frequently mentioned need that was not provided in re-entry programmes. Pogrebin and colleagues ([2014](#)) found a stark contrast between those who had access to housing and/or employment support when they left prison and those who were trying to 'make it' on their own.

Recent studies also indicate that an important aspect of social support is that assistance towards having enough money relates to social participation ([Ljungqvist et al., 2016](#); [Topor et al., 2016a](#)). Another critical step towards fellowship and belonging for marginalised groups is assistance with practical social support focused on improving life, such as this study provided. Our findings highlight the importance of practical support towards social recovery ([Tew et al., 2012](#)), which is associated with social inclusion, experiencing belonging, and a reduction in social and financial obstacles. Such support also removes the stigma persons with mental health and substance use problems are often subjected to.

The findings further showed that participants in job initiatives can obtain access to rights and services they would otherwise not have reached. It was crucial that they received help with their debt problems and with arranging debt settlements. Sandvall ([2016](#)) confirmed that it can be difficult for an individual to solve debt problems without help. She emphasised the difficulties in coping with society outside prison, which were engendered by a lack of energy and competence. Having a debt

settlement appointment requires considerable effort being expended over years of debt repayment, with personal finances restricted. Furthermore, Sandvall noted that ex-prisoners often must work with debt supervisors who lack competence.

We would like to highlight the importance of the providers' competence in debt counselling and in the arrangement of debt settlements. One key aspect of this competence was their peer experiences. In this study, the providers had experienced some of the same life events as participants. As such, they were 'living examples', creating hope that it was possible to achieve an 'ordinary' life. Appointment of peer providers with experience of mental health/substance use challenges has been described as a prerequisite for recovery-oriented mental health and substance use services ([Vayshenker et al., 2016](#)). Peer providers can thus act as positive role models and guides towards independence and empowerment ([Repper & Carter; 2012](#); [Vayshenker et al., 2016](#)).

### **Methodological considerations**

The use of multistage focus-group interviews was considered appropriate to capture participants' experiences of participating in the project, both as a group and as individuals. A strength of this method was that the experiences shared between participants could be the object of reflection, development, and deeper understanding (cf. [Hummelvoll, 2008](#)). The presentation of a preliminary analysis to participants before each interview gave them the possibility to be involved in the analysis and to reflect on it in the next meeting. This capability stimulated further dialogue and raised issues that could be further nuanced and deepened, thus contributing to trustworthiness.

An adjacent bias of multistage focus-group interviews is a pressure towards consensus. This means that the group expresses common understandings and attitudes when in fact divergent opinions exist ([Hummelvoll, 2010](#)). Such bias was not particularly prominent because statements and attitudes were countered by other participants, and experiences were met with nuances and counter-experiences.

The communicative validity is connected to what extent the inquiry's results and conclusions are recognised as valid by others with experiences involving the actual theme. The co-researchers expressed recognition and acceptations of the results and conclusions. There are reasons to believe that the results are recognisable and valid, including for other persons with substance use problems and experiences with imprisonment.

In the final analysis, transparency and rigour were ensured by adhering to prescribed data analysis steps and by the fact that the text was analysed by two of the authors and one co-researcher. However, one limitation is that the sample was drawn from a single CCM. Another is that only seven of the 24 project participants participated in this study.

## Conclusion

This study highlighted the link between a lack of money and difficult circumstances when trying to establish life after prison. It also shed light on the link between substance use and poverty. Ex-prisoners in this study experienced increased autonomy and freedom after receiving help with their debt problems, and they stressed the importance of regular income. Social support may counteract exclusion and segregation and may encourage community participation and viewing oneself as a part of society.

The findings also indicate the importance of developing re-entry programmes that incorporate a broad understanding of structural factors, including social exclusion and poverty. It is vital that such programmes address the financial, social, and emotional aspects of ex-prisoners' lives. It is also vital that providers help ex-prisoners access rights and public services. Such services are a prerequisite for establishing and maintaining a life outside prison.

Further, the financial challenges that ex-prisoners often experience fuel the desire to use drugs, and assistance should be provided to help them cope with debt-related stress. It is also essential that providers have competence in debt counselling and in the arrangement of debt settlements. Peer providers with experience with mental health/substance abuse challenges should function as role models and foster ex-prisoners' hope. Lastly, further research is needed concerning what actions best lead marginalised groups towards fellowship and belonging.

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#### Abstract

##### Victims of debt after imprisonment: Experiences of Norwegians with substance use challenges

Persons with ongoing substance use problems are highly represented in groups with low income, high unemployment rates, and high levels of criminal behaviour. Those who leave prison often face economic and social problems, difficult living conditions, and unemployment. One important problem is debt, which may prevent ex-prisoners from gaining an economic foothold, even when employed. The aim of this study was to examine how financial security may support ex-prisoners by creating conditions wherein they can successfully re-enter society. Data were collected through multistage focus-group interviews with seven participants and were analysed by thematic, qualitative analyses. The results revealed that participants dreamt of an ordinary life with sufficient money. They experienced a paralysing burden of debt and emphasised the importance of receiving debt support and being employed. Such support made it possible to move towards economic freedom. The findings highlight the link between a lack of money and difficult life circumstances when trying to establish a life after release from prison as well as the connection between substance

use and poverty. Participants experienced increased autonomy and freedom after receiving debt assistance and they stressed the importance of regular income. This study illustrates that social support may counteract exclusion and segregation, and it elucidates the importance of both community participation and viewing oneself as part of society.

**Keywords:** debt problems, ex-prisoner, social support, substance use.

**Author affiliations:** Ellen Andvig & Knut Ivar Bjørlykhaug – Centre for Mental Health and Substance Abuse, University of Southeast Norway, Drammen, Norway; Jan Kåre Hummelvoll – Professor Emeritus, Hamar, Norway.

**Contact information:** Ellen Andvig, Centre for Mental Health and Substance Abuse, University of Southeast Norway (USN), P. O. Box 7053, 3007 Drammen, Norway. Email: [ellen.andvig@usn.no](mailto:ellen.andvig@usn.no).

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