

**Social Work Students and Service Users  
Research the Experiences of Service Users  
Living in Debt**

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# Background

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2015-2016 Joint Research Seminar-Experience  
of Living with Debt

7 Senior Social Work Students  
2 Service Users Living With Debt

# Stages

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- \* Identification of Research Question
- \* Development of Research Methodology
- \* Data Collection
- \* Analysis
- \* Dissemination

## The Research

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\* Twelve Community Residents Living in Financial Debt

\*Semi-Structured in-Depth Interviews

\*Thematic Analysis

## Themes

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- \* Those living in financial debt pay exorbitant rates on their debt-sometimes amounting to 200% interest
- \* Bureaucratic processes instituted by the system hinder the ability of debtors to remain employed. These processes include yet are not limited to, suspended licenses, letters to employers regarding the debtor and frozen bank accounts

## Themes

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- \* Inaccessibility to information
- \* Inability to live with dignity
- \* Behavior of the collectors towards the debtor

# Dissemination and Continuation

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Israeli Ombudsman

Current Research

# Challenges

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## Partnership Work

- Identity-Naming
- Power Relationships

## Balancing Multiple Learning Foci

- Forming Viable Research Group
- Learning to Conduct PAR