

## OVER-INDEBTEDNESS OF PEOPLE LIVING IN SOCIALLY EXCLUDED LOCALITIES AND SOCIAL WORK WITH THIS TARGET GROUP

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Submitted: 2021-06-15

Accepted: 2021-11-01

Published online: 2021-12-31

### Abstract

*Objectives:* The objective is to reflect on the mechanisms of the origins of debts of Romani people in socially excluded areas and the options of solving this issue via social work.

*Theoretical base:* Indebtedness of the population of the Czech Republic has increased over the past few years. A severe problem is the indebtedness of households in socially excluded areas, where the debt is caused by widely available access to unsecured loans or by the existence of loan-sharking in these areas.

*Methods:* The research set consists of Romani people living in socially excluded areas and their social workers. In total, interviews were conducted with 13 communication partners (residents of socially excluded localities) and three social workers. Semi-structured interviews were used that were then analysed via the grounded theory method and contrasting.

*Results:* It was found that the debts are in the order of tens, even several hundred thousand crowns, in some cases in the order of millions. It was revealed that the loans are multidimensional and demotivate Romani people from participating in the legal labour market.

*Social work implication:* The results can be used by organisations working with people in debt to better evaluate and increase the quality of their services.

**Keywords:** Debt; Social work; Socially excluded localities

## INTRODUCTION

The current problems of Czech society include poverty and social exclusion involving approximately 1.5 million people. Indebtedness is the fundamental factor of social exclusion. Research suggests that it occurs in up to 90% of the surveyed socially excluded localities. 40% of respondents do not even know the exact amount they owe or do not pay their debts, which is alarming (Čada, 2015). This article focuses on this topic and social work methods of addressing it.

According to Pierson (2016), social exclusion is a process that deprives indi-

viduals, families or groups of the resources needed to participate in social, economic, and political activities. Social exclusion is primarily the result of poverty and low incomes. According to Townsend (2010), poverty depends on the society where people live. The author defines poverty as a lack of resources (not only) for livelihood. Pierson (2016) also states that we must not forget other factors of social exclusion, such as discrimination, low level of education, limited access to the labour market, social isolation, the community where people grow up, and the impact on those who live there. Chmelíková and Redličková (2020) define the link between financial

exclusion and over-indebtedness (significantly high in people living in excluded localities), which affects the relationship between lower education and higher indebtedness. Over-indebtedness affects the ability to obtain bank loans, which leads to the involvement of off-bank loans. Hrdinková and Mati (2013) specify these loans as an easy and fast source of finance, which are however, associated with high sanctions in cases of non-fulfilment of obligations (Hrdinková and Mati, 2013), which leads to subsequent over-indebtedness (Chmelíková and Redlichová, 2020).

2019 brought favourable conditions for the financial sector, and household indebtedness stagnated. However, according to the Financial Stability Report 2019/2020 (2021), 2020 brought a loss of income for some families. Prolonged income cuts, especially for low-income families, can cause insolvency and the deepening of family indebtedness.

Certain behavioural factors influence indebtedness – financial illiteracy, risk awareness, materialism (Rahman et al., 2020). Schavel et al. (2009) rank mismanagement as one of the factors of indebtedness. Davidová et al. (2010) state that Romani families are often in debt due to buying consumer goods (mobile phones, new big-screen televisions, etc.). Due to the high level of debt, the families sell them (to pay off other debts), or they are foreclosed. The financial income from the sale is much lower than the purchase price.

The Romani become over-indebted and create alternative sources of livelihood (so-called undeclared work), and the motivation to participate in a legal source of livelihood is reduced (Romani integration strategy until 2020, 2015).

This is the reason why introducing systematic monitoring of indebted households and unfair practices from financial product providers is urgent. Measures for consumer protection are also necessary. The increase in financial literacy among the Czech population deserves intense attention, specifically in socially excluded localities, which are often offered unfavourable financial products (Report on the State of the Romani Minority in the Czech Republic in 2018, 2019).

An example of unfair practices is the high indebtedness in socially excluded localities that often occurs because the people are offered a one-time financial reward for signing a

contract (consumer or other – e.g., a contract for a mobile tariff, etc.). These funds (often paid out immediately in cash) are a great motivation to sign a contract (for example, CZK 1,000). Clients often do not even understand such contracts very well (Urban, 2015). There are several such situations. The purpose of resolving debt cases is (according to the Agency for Social Inclusion) to take appropriate measures, which can include creating a financial literacy training system (such training would be part of every retraining course for social workers and officials working with the target group), creating and supporting field social work (sufficient number of field social workers, counselling at the place of residence), intensive indebtedness monitoring in socially excluded localities, anti-debt counselling, supporting free financial and legal advice, etc. (Prevention of indebtedness and resolution of over-indebtedness in SEL, 2019).

Many of the above measures are currently being implemented thanks to organisations operating in this field. Such NGNPOs offer debt counselling through field services, educate people in financial literacy, mediate legal advice, etc. (e.g., People in Need, Association of Citizens Advice, Caritas Czech Republic, etc.).

Recommended examples of good social work practice when dealing with clients struggling with debt or foreclosures include helping to negotiate with homeowners a suitable approach to debtors, or resolving the situation with a substitute beneficiary (the homeowner) in a way that does not increase debt; working with the client to accept responsibility for the debt and payment obligations; negotiating an instalment schedule, etc. (Poláčková, 2008).

However, despite the individual measures and implemented steps, the indebtedness of people living in socially excluded localities is not disappearing. The problem has become complex and urgent, so this research aimed to analyse indebtedness in socially excluded localities and to offer solutions from the perspective of social workers working with the target group.

## MATERIALS AND METHODS

The research goal was to reflect on debt formation mechanisms in the Romani population

living in socially excluded localities and the possibilities of their solution. We addressed two target groups for the data collection.

The first target group included residents of socially excluded localities who (a) identify themselves with the Romani minority, (b) were indebted at the time of the interview and perceived their indebtedness as problematic, and (c) consult social workers about their debt. Socially excluded localities were situated in the South Bohemian Region, namely two localities in České Budějovice and one in Písek. The selection was based on availability (the author comes from this region and has conducted various research regarding this target group). The localities were linked to three gatekeepers from previous research who used “snowball” to recommend other communication partners. In total, we interviewed 13 communication partners. We did not interview others due to sufficient data (the statements began to be repeated).

The second target group included social workers who work in the given socially excluded localities and are involved in solving debt issues with their inhabitants. We contacted all potential social workers (i.e., from all relevant social services), and three of them agreed to be interviewed.

We carried out this research using a qualitative research strategy, the questioning method. We collected the data using a semi-structured interview for both target groups. The questions focused on (a) debt formation mechanisms among the Romani population of socially excluded localities and (b) social services assessment in this area.

We introduced the communication partners to the research goal and its use. We recorded all interviews on a dictaphone with the communication partners’ consent and transcribed them. We used grounded theory and contrast using ATLAS.ti software as the analysis method.

When processing the data on the causes of indebtedness, we read the interview transcripts and searched for the smallest units of meaning – codes we used to create categories. Subsequently, we looked for the interrelationships between the codes and categories, as depicted in Diagram 1.

We used the contrast method to identify similarities and differences in the statements of the Romani and social workers. The team

worked together on data assessment. We did not record any data anomalies, and the statements showed the group was homogeneous.

## RESULTS

### Debt formation mechanisms – results

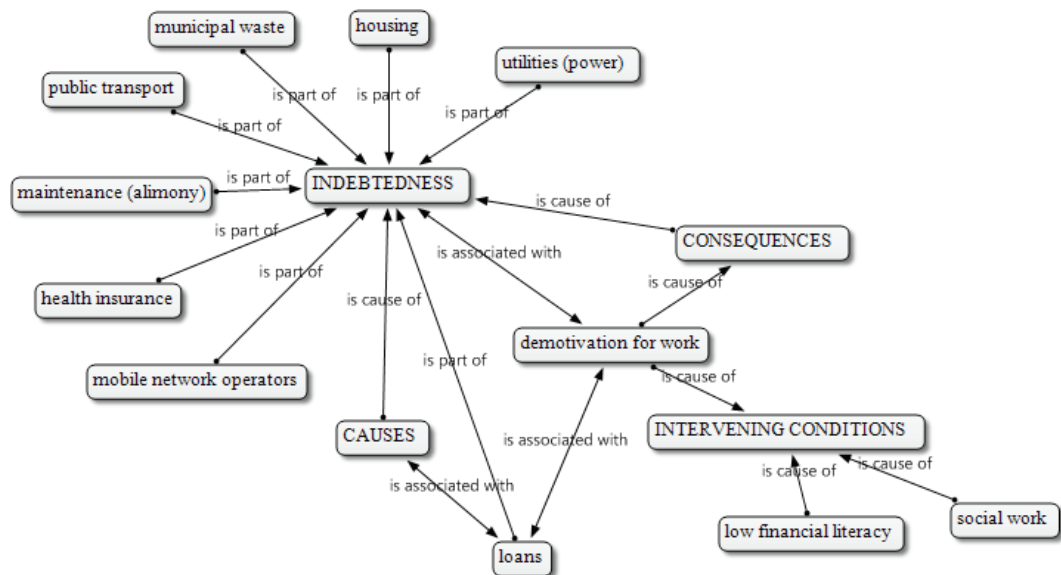
**The described phenomenon was indebtedness**, whose causes were multidimensional. These causes included housing, municipal waste, alimony, public transport, energy, mobile operators, and health insurance debts. “Debt loans” were a specific category.

The most common cases included fines for **taking public transport** without a valid travelling document. The subsequent owed amount was often increased by foreclosure due to non-payment: *“It was my fault. I let it be, I didn’t pay attention to it. I don’t really care now either, because I have so many debts that I don’t even care about this anymore. I could distribute the debts”* (R2).

This situation is common in children who do not inform their parents about riding without a valid ticket or a fine. *“It’s really a problem, the girl was caught and she just, I don’t know why, she was afraid, she didn’t say anything. Well, then I couldn’t stop wondering. And it’s happened to more people here. It seems to me that they are deliberately choosing our children”* (R8).

In some cases, the communication partners said that they consciously used public transport without a valid ticket because the tickets were expensive, and they had many family members who would have had to buy a ticket too.

Another common reason for debt is not paying the **municipal waste** fee. Some of the addressed communication partners found this issue unclear. Some stated that they often moved, e.g., to their relatives for a short period, which was why they forgot that they had a permanent address elsewhere, so they did not pay fees for many years; thus, their debt grew. The high annual number of payments was another problem, especially for larger families. The annual municipal waste fees were too high for them, so they did not pay, and their debt grew to an amount they currently cannot pay.



**Diagram 1 – Debt formation mechanisms**

**Housing** debts were also a relatively common problem. They were the reason the city did not extend tenants their contract. This led to the transfer of people, most often to socially excluded localities. The additional municipal waste debts hindered them from returning back.

Usury is also a problem. Owners of rooming houses often misuse a family's lack of ability to pay rent. They have them sign a bill of exchange at a relatively high interest rate. This often puts the families in a debt spiral with the property owner because they don't have the means to pay off the debt or rent for a given month.

In some cases, there are more members of one family (e.g., siblings with partners, etc.) in several flats. If one family does not pay rent, all family members are evicted, i.e., even those who paid the rent. This is how the owners pressure their tenants to raise funds to pay the rent, possibly through loans within the family.

Another frequent area where the inhabitants of socially excluded localities incur debts (in amounts up to CZK 100,000) is **electric power**. People often deal with two problematic situations, i.e., growing debts and related foreclosures, and disconnected electricity supply. This situation is especially problem-

atic during winter because tenants often use electric heaters: *"I owe money for electricity. I was disconnected for that too. And my sister too, but she had it worse because it was at the beginning of January, and you can only heat with an electric heater here. It was very cold there. They had an agreement, they paid something, so it works again, but they are also sending me reminders"* (R7).

The addressed communication partners often do not pay for **health insurance**. They usually do not know it is compulsory and do not keep an eye on registration termination at the employment office or when parental allowance ends. The state ceases to pay for this insurance, and the obligation passes directly to the people.

In some cases, children are placed in alternative family care. In such instances, the parents are obliged to pay maintenance (alimony). Only the addressed social workers commented on this topic, none of the addressed Romani families. However, many of their clients are concerned about losing their driving license because of **maintenance debts**, so clients try to solve this situation (if possible) and at least partially pay the set amount.

Last but not least, communication partners also owe money to **mobile network**

**operators.** They often do not even know what and where they signed, or do not remember concluding the contract.

**One cause of indebtedness is loans.**

The addressed communication partners repeatedly mentioned that their dire economic situation was a result of buying goods (a new mobile phone, television, stereo, apartment equipment – couch or cot, etc.), paying in instalments (so-called fast loans), losing sight of loans, and ceasing to repay debts: *“It’s overwhelming, something just happened at home, something was missing. And they gave it to me on loan in the store, and then again and then again. And then I started drowning in it...”* (R4).

In many cases, clients took quick loans in order to pay the rent. This situation then leads to problems a month later, when they do not have enough money to repay their debt and pay rent.

Most communication partners solve their inability to repay by taking another loan, especially at the beginning of debt problems when their indebtedness is not yet catastrophic. A daughter/son can obtain this family loan because they do not owe anything yet. However, it is a short-term solution and has two pitfalls: (a) often only part of the funds from the second loan are used to repay the monthly instalments of the first debt, the remaining funds are used to buy daily necessities (food, clothing, cigarettes, entertainment) even if this was not the initial plan; (b) after a short time, the family faces a more significant problem: in addition to reminders for not paying the first debt (the money has been spent), they have additional problems with not being able to repay the second debt. At this moment, the

situation begins to become very problematic. Other family members also get into trouble, i.e., children of already indebted parents, often copying the life strategies of their parents. The first loan is a one-way “ticket” to a life of debt and foreclosures.

**A consequence of indebtedness is demotivation when it comes to work** (these people get reduced salaries to repay their debts). In some situations, they also find that employers do not want to employ them due to the complexity of the personnel agenda, which is associated with foreclosures.

**The intervening conditions** mainly include low financial literacy, which we will address in the next section.

Another intervening condition can be two-level social work. It includes preventive action, and directly provides interventions to indebted persons. These interventions can be at different levels and thus can have varying levels of success.

**The assessment of social work regarding indebtedness**

As part of the data analysis, interviews with social workers and their clients were coded separately. The identified codes are presented in Table 1. The codes that were identical in both groups are marked in italics.

**Awareness of the service** from the point of view of social workers was that clients needed to be constantly reminded of the full range of services provided. When clients use another service (e.g., unemployment counselling), they do not realize that the organization also offers debt counselling. As a result, clients may associate an organization with solving only one specific problem.

**Table 1 – Contrasts of codes from interviews of both target groups**

| Social workers                        | Clients                               |
|---------------------------------------|---------------------------------------|
| <i>Awareness of the service</i>       | <i>Awareness of the service</i>       |
| <i>Field social work</i>              | <i>Field social work</i>              |
| <i>Prevention: financial literacy</i> | <i>Prevention: financial literacy</i> |
| Early detection of problems           | Positive experience                   |
| Early intervention                    |                                       |
| Cooperation with other organizations  |                                       |
| Close contact with the client         | Trust                                 |



In relation to awareness, both groups said that **field social work** was an ideal form of social service. The main advantage for the clients was that they did not have to search for social workers in organizations. They would visit them directly in their apartments, where all documents related to the loan/foreclosure are at their disposal: “... *that they will come to us. I would get to them late, and I often forget the papers, so I would have to go there again with the second piece of paper. This is better*” (R7).

Both social workers and clients say that **prevention** is also important. This consists of preventing the “life-in-debt” strategy from being passed on to younger generations. It is necessary to increase financial literacy and legal awareness. Clients do not read the contracts or do not understand them, and this gets them into trouble. Organizations, therefore, offer consultations regarding the contracts before signing.

Clients perceive the importance of education, especially for the younger generation. They say that the youngest generation should know what life with debt entails – in order to avoid it. However, they perceived it as problematic that they were a bad example for the generation that follows. They knew that the situation for their descendants was often not perceived as a deterrent life experience but as a common standard.

Prevention is related to the early **detection of an emerging problem** and the subsequent **early intervention**, which are the codes that occurred in social workers. Therefore, it is vital to be in **close and frequent contact with clients** and create **trust** in order to communicate this problem. Social workers point out the recurring critical moment when people try to pay off one loan by taking another loan. If the problem is noticed early, it is easier to solve.

The addressed social workers perceive the situation to be particularly problematic for the generation of debtors (their clients) aged 45–50 (see above – this is a generation that was about 15 years old in the post-revolutionary period; they began to face unemployment for the first time and there were no necessary social services to address this situation). According to the social workers who were contacted, any adjustment or change in the pos-

sibility of debt relief will not help this group of debtors.

The situation is relatively more optimistic for the younger generation, i.e., those who have already had the opportunity to attend social services, starting with low-threshold facilities for children and youth, where they deal with prevention and the issue of debt. We can conclude that this work has results.

Another identified code in the group of social workers was **co-operation with other organizations**. Social workers would welcome mutual information exchange with organizations addressing similar or the same issues. They mention a situation where the city’s housing administration registers rent debtors, sends them reminders, and finally terminates or does not extend the lease. Social workers would welcome the possibility to get the clients’ contacts. Social workers could begin to address the problem early and people could avoid living in a socially excluded locality. Social workers also stated that they were aware of the legislative limits. In many cases, housing stock workers are not willing to give the tenants information or adequate social service contact. It is also necessary to work with apartment owners (city or private owners), agree on repayment schedules, and keep the families in the apartment and away from socially excluded localities: “... *because when they lose their housing, the downward spiral starts. Those people just give up on everything else*” (SP1).

Last but not least, **mutual trust and close contact** are essential for both target groups. Social workers stated that the communicated information and agreed procedures need to be repeatedly expressed to clients – it is important not to rely on the fact that clients will remember the displayed information for the first time. In some cases, they also recommend a point description of things on paper that the client takes with them.

Clients considered trust in the employee to be essential. They explained the importance of this by saying that they were reluctant to talk about their problems with another person, especially when it came to debt issues. Frequent turnover of employees is problematic. The established trust is lost, and it takes a long time before trust is established again. In the meantime, there is a high risk that there will be a

problem. If such a problem is not resolved in time, it may become difficult to solve.

## **DISCUSSION**

The results of the findings were in line with the theoretical basis. The problems faced by the Romani residents of socially excluded localities in relation to the issue of indebtedness were confirmed and identified.

The survey results confirmed various debt areas of the socially excluded Romani. These include loans for the purchase of consumer goods, or debts for public transport (comp. Jakoubek, 2012), housing and energy. Most authors, such as Jakoubek (2012) or Moravec (2006), consider these debts to be the most common. It is also important to distinguish whether these people are constant debtors (in permanent debt) or occasional debtors (make a living from their monthly income but occasionally need to borrow a certain amount) (Hrustič, 2015: 213).

Families often give up on their difficult financial situation and resort to various types of quick loans and usury. According to Kraus et al. (2010) and Navrátil (2003), this stems from their financial illiteracy, and inability to save and rationally manage funds. As a result of their difficult situation, many of them turn away from the legal labour market and look to social benefits or undeclared work, as stated, for example, by Jakoubek (2012).

The Romani assessed the social work that had been provided positively. Nevertheless, we have identified several problems that need to be addressed. These problems include the fact that social workers discover the problem too late – by which time it is almost impossible to solve it. The same problem includes solving unpaid rent too late. Veselá et al. (2009) mention this problem in their solution proposal, which includes cooperation between the housing and social sectors. Other issues stem from a distrust towards social workers, solving situations here and now, poor orientation in solving problems, being resigned to the situation, forgetfulness, belief in false information, and the Romani's inability to understand the complexity of the problem. The fact that the socially lowest class is seriously threatened by triple marginalization can significantly affect the emergence of such issues. These people

also face exclusion within their ethnic group and double marginalization (geographical and economic) (Kozubik et al., 2020).

The main contribution of this article is the presentation of the problems that Romani who live in socially excluded localities face in relation to the issue of debt, and the evaluation of the assistance provided by social workers. These results will serve as input data for finding solutions to this complex problem in the future.

A limitation of the data collection was the reduction of the research setting only to localities from the South Bohemian Region, which may be specific compared to other regions of the Czech Republic. Another limitation is the low number of social workers who were willing to participate in the research. Also, the researchers were neutral towards both target groups and not involved in the issue. This could be another limitation because communication partners may not have been willing to speak on such a sensitive topic with them. A final limitation is social desirability: in certain respects, communication partners could style their answers towards a more socially desirable response.

## **CONCLUSIONS**

Indebtedness is undoubtedly a serious problem, mainly because the addressed social workers stated that all their clients have some debt (i.e., the social service clients, which is not exclusively focused on solving debt issues but other situations of people living in social exclusion as well). They owe tens or hundreds of thousands of crowns, in some cases even millions. One client's debt was 2.5 million CZK (including execution property seizures). This client is unlikely to repay their debt as they are long-term unemployed, have not completed primary education, and are 51 years old.

The presented information shows that indebtedness issues arise for various reasons. A shared connecting factor is a feeling of resignation – the level of indebtedness of these people is so high that they are aware they have no chance of paying their debts.

However, they also trap their minor children with resigning on debts and foreclosures. They do not pay the fees for them, give them money for public transport fares, pay fines or

their subsequent foreclosures. These children begin to struggle when they come of age. It complicates their future life and places them in a debt trap from the beginning of their economically productive life (in such circumstances they can be forced to apply the strategies they learned from their parents – work without a contract, living in debt, and subsequent non-repayments).

This situation is further complicated because many clients I contacted believe that debts will be “annulled” when their children come of age. In many cases, parents purposefully do not pay the debts for their children due to this misconception.

Social workers also made several recommendations (examples of good practice). Many are in line with what the socially excluded localities expect from them. Examples of such expectations include the need for trust, and mainly stability of the relationship be-

tween a social worker and their client (possible staff turnover is detrimental to this trust). Other recommendations include frequently repeating the offer of help and informing clients about what the social service can offer. Prevention is also crucial – i.e., any prevention of these problematic situations, both for children and adolescents in low-threshold facilities for children and youth (preventive lectures and informative discussions on the topic), and adults (e.g., in the field of social work, or to reflect on whether the person is in danger of a debt problem). In particular, field social work provides a suitable space for screening in clients’ natural environment, where it is possible to search for potential risks and offer effective assistance preventively.

### **Ethical aspects and conflict of interests**

The author has no conflict of interests to declare.

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