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Presentation title: Dealing with debt in desistance from crime

Debt problems are ubiquitous among people with convictions, yet debts' implications for processes of desistance from crime remains underexplored. Existing research has primarily focused on 'punishment debt'. Building on that, this longitudinal study takes a holistic approach to debts in desistance. Debts are potentially criminogenic forces restricting agency in desistance. Dealing with severe indebtedness when attempting to desist from crime and (re)gain affiliation with the mainstream can prove an insurmountable task, leading to a state of personal crisis where relapse into both crime and drugs are a real risk. On the other hand, becoming debt-free and creditworthy is a potent way of approaching mainstream society from a position as 'outsider'. Importantly, while some debts are viewed as 'normal' and required to live out normative dreams of material prosperity, desisters perceived their debts as the 'wrong' type in relation to their view of normalcy. This emphasizes the long road toward the mainstream that desistance processes involve.