



Study on European consumers' over-indebtedness and its implications

Focus group research findings: Denmark

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1. Introduction

This report presents the findings of focus group research conducted in Denmark as part of a study of European consumers' over-indebtedness and its implications. The aim of the focus group research was to gather improved knowledge of the perspectives, perceptions and wider challenges of consumers as regards over-indebtedness, with a particular focus on identifying how they would respond (or have responded) to finding themselves in this situation.

1.1. Methodology

Online focus groups (each comprising 5-6 participants) were conducted in 18 EU Member States: Bulgaria, Croatia, Czechia, Denmark, Estonia, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, the Netherlands, Poland, Romania, Slovakia, Spain and Sweden. Two groups were conducted in each country, one among consumers who had experienced over-indebtedness and the other among consumers who had not¹. Quotas were set with the aim of ensuring that both groups included a mixture of consumers based on gender, age, income, working status, household composition, area type (urban/rural) and self-assessed level of financial education² and financial literacy³. While every effort was made to meet the quotas, this was not always possible: Some last minute drop-outs from the focus groups necessitated additional, late stage recruitment, during which it proved challenging to identify substitute participants who met all of the relevant criteria. Table 1.1 (overleaf) shows the target and achieved sample profile for each of the focus groups in Denmark.

The focus groups were conducted by experienced qualitative researchers in the main national languages of the countries concerned. To ensure a consistent approach across the countries, the moderators used a discussion guide designed by the core research team in discussion with the Contracting Authority. All fieldwork took place between 28 July and 11 August 2022.

1.2. Interpreting the data

Qualitative research aims to identify and explore themes and issues relating to the subject being researched. The assumption is that themes and issues raised by participants reflect themes and issues in the wider population(s) concerned. The precise extent to which they apply to those wider population(s), or specific sub-groups, cannot be quantified – for example, in terms of percentages – or generalised beyond participants in the study (as is possible with representative survey research). The value of qualitative research rather lies in identifying the range of relevant perspectives and experiences that exist, the considerations underpinning these, the ways in which people construct meanings and understand specific issues, and the potential impact or implications of all of this. With regard to focus group research specifically,

¹ Experience of over-indebtedness was assessed using the following question: *In the last 5 years, have there been any periods lasting more than one month when you have been unable to afford all of your payments or financial commitments, resulting in you getting into debt? Payments or financial commitments might include things like your mortgage or rent payments, utilities bills, credit repayments, insurance payments or other outgoings.*

² Financial education was assessed using the question: *People have different attitudes and behaviours in relation to personal finances. How much importance would you say you place on things like budgeting and saving? A great deal, a fair amount, not very much none at all, or is it not something you think about?*

³ Financial literacy was assessed using the question: *How would you rate your overall knowledge on financial matters? Would you say it is very high, fairly high, about average, quite low or very low?*

the dynamics of the discussions can reveal a rich tapestry of viewpoints and understandings among group participants, while at the same time disclosing group social norms and consensus.

Table 1.1: Target and achieved sample profile for the focus groups in Denmark

Variable	Target composition per group	Group 1: consumers who had experienced over-indebtedness	Group 2: consumers who had not experienced over-indebtedness
Gender			
Male	At least 2	3	2
Female	At least 2	3	4
Age Category			
Under 55 years old	At least 4	4	5
Over 55 years old	At least 2	2	1
Household Structure (Under 55s only)			
Single person household	At least 2	2	1
Household with children under 12 years	At least 2	2	4
Income			
Middle income	At least 2	2	3
Lower income	At least 3	4	3
Working Status			
Full-time or part-time (on a stable basis)	At least 2	2	4
Not working / working only occasionally	At least 3	4	2
Urbanity/Rurality			
Large town/city	At least 3	2	3
Small to middle-sized town or rural	At least 2	4	3
Financial education			
Higher	At least 3	4	5
Lower	At least 2	2	1
Financial literacy			
Good	At least 2	3	2
Poor	At least 3	3	4

2. Focus group findings for Denmark

Key Insights

- The focus group participants in Denmark believed that debt was a common or “inevitable” part of life. They also tended to assume that over-indebtedness was relatively prevalent.
- Perspectives on the causes of over-indebtedness tended to differ depending on whether or not participants had themselves experienced it. Those who had tended to regard it as a product of external factors and specifically the general cost of living. Those who had not experienced over-indebtedness tended to regard it as resulting from individual-level behaviour and choices, especially a failure to budget and prioritise appropriately.
- Despite these differing perspectives, there was a consensus that over-indebtedness would likely become more common in the near term, owing to rising prices, combined with stagnating wages and unemployment.
- Suggested coping strategies in the face of over-indebtedness were maximising one’s income through employment, minimising non-essential expenditure, selling assets, drawing up a household budget and seeking professional advice (there was specific mention of advice currently available through the Danish municipalities). Other forms of support mentioned included municipal loans, debt settlements (as provided by the Danish Debt Collection Agency) and, for consumers with reduced capacity to work, the ‘Fleksjob’ scheme and psychological therapy.
- Popular measures for tackling over-indebtedness were financial education programmes, especially for younger people; increased access to debt advice; and a ban on high-interest loans. There was much less support for the idea of state-provided loans, including among participants who had themselves experienced over-indebtedness.

2.1. Awareness and perceptions of the problem of over-indebtedness

Asked what came to mind on hearing the term debt, **participants in Denmark often remarked that debt was a common or, indeed, “inevitable” part of life.** To a large extent, this reflected their view that there were “good” and “bad” types of debt. **Perceived good types of debt** were mortgages (in other words, secured debt), and other types of loan that participants deemed “necessary” or “investments”, including student loans and car loans. **Perceived bad types of debt** were quick consumer loans or, as some participants described them, “pleasure loans”. Participants with no-experience of over-indebtedness remarked spontaneously that the practice of taking out quick consumer loans with high interest rates was best avoided as it was tantamount to throwing “money out the window”. **Those with experience of over-indebtedness, however, sometimes described occasions when they had had no choice but to rely on such loans in order to live a ‘normal’ life or buy essentials.** Some of these participants went on to describe negative psychological impacts this had had on them, such as stress and feeling of powerlessness.

Participants were generally unfamiliar with the term **over-indebted**, though they assumed that it meant something more serious than having “debt” per se. They tended to infer that over-

indebtedness referred to **a situation of having multiple quick loans simultaneously and being unable to pay these back**. They went on to talk about what they saw as the likely main causes of over-indebtedness, with their perspectives tending to differ depending on whether or not they had themselves experienced the problem. Those who *had* experienced it typically regarded it as **the product of external factors and specifically the general cost of living**, which they felt left consumers feeling “pressured” to take out quick, high interest loans simply to make ends meet. In contrast, participants who had *not* personally experienced over-indebtedness tended to suggest that the problem was likely **a consequence individual-level behaviour and choices**, especially a failure to budget and prioritise appropriately.

These differing perspectives notwithstanding, there was a consensus among participants that **over-indebtedness was likely a reasonably common phenomenon**. There was also an assumption that it would become more common still in the future, owing to rapid and steep increases in prices over recent months (there was specific mention of rising fuel and food prices), combined with stagnating wages and unemployment – all of which were attributed mainly to the COVID-19 pandemic and the war in Ukraine. A lack of political action to tackle the availability and use of quick loans was also mentioned as a likely contributing factor, albeit by fewer participants.

"Many companies started firing employees during COVID. Both companies and employees have been affected a lot by COVID."

(Male, over 55 years old, experience of over-indebtedness)

"Over-indebtedness will be more common because of the current increase in the cost of living. It is my experience that if you are already on the limit, it is easy to be pushed over the border and take an extra loan."

(Male, under 55 years old, no experience of over-indebtedness)

Notably, in discussing rising prices, **participants in both focus groups expressed real concerns about the significant impact this was having on their own ability to meet their regular payments** and subsequently on their emotional wellbeing.

"I am on early retirement and I have felt the increase in the cost of living for a while now. It is nerve wracking when the gas bill comes. I am mentally affected by it because I don't know what will happen next."

(Female, over 55 years old, no experience of over-indebtedness)

"I sit and hold my breath every Monday when I read the water and heat meter. I feel ashamed when I have to tell my kids that we can't afford butter on their bread because the price of butter has increased so much."

(Female, under 55 years old, no experience of over-indebtedness)

2.2. Coping strategies for over-indebtedness

To stimulate discussion of, and gauge participants' perspectives on, possible coping strategies in the face of over-indebtedness, they were presented with two different vignettes, each describing people who were over-indebted, then asked what they felt these people could do to improve their situations. The vignettes are presented in Table 2.1 below.

Table 2.1: Over-indebtedness vignettes presented in the focus groups

Vignette 1	Vignette 2
<p>Thomas and Katrine are a married couple who live with their two school-age children in a house that they rent from their local commune. Katrine works in a call centre part-time. She is reluctant to work more hours because she previously suffered from a stress-related mental health problem that left her unable to work for an extended period. Thomas does not work because the couple believe that if he did, they would be worse off financially due to a loss of benefits. The couple regularly struggles to afford the combined cost of their rent, utilities bills and food bills. They also regularly use credit cards and other short-term loans to afford things like new clothes, household items, leisure activities and holidays. As a result, they have accumulated a high level of debt and struggle to see how they will ever pay this off.</p>	<p>Anders is 59 years old and lives alone in a small house which he owns. He works full-time in a care home, where he earns a low wage. He has looked for another job with better wages but has been unable to find one for which he is qualified. Over the last year, he has been finding it increasingly difficult to afford the rising costs of his usual bills and payments and has sometimes had to draw on his savings to do so. However, he recently had a problem with his roof and had to spend all of his remaining savings to have it fixed. As a result, he has had to start drawing on credit to afford his monthly outgoings, and his debt is mounting. He worries about facing another major unexpected expense as he would not be able to afford to repay a further loan</p>

2.2.1. Vignette 1

Participants' initial reactions to Vignette 1 were characterised by a sense of anger or frustration – especially with respect to Thomas's decision not to work. There was a consensus that unless he was unwell or recovering from an illness then it was "lazy" or "wrong" of him to stay at home and live off benefits. Some participants were doubtful that such a situation would arise in Denmark in any case as they felt that the benefits to which any individual might be eligible would be unlikely to exceed what they could earn through employment. A couple of parents in the groups took a somewhat different view, however, remarking that the benefits available to people with children living at home were sufficient to reduce the (financial) incentive to work.

Another reason participants reacted negatively to Vignette 1 was that they felt the couple were "over-consuming" and spending money on unnecessary luxuries (like holidays), despite being in financial difficulty. There was also comment that the strategy of taking out additional loans to cover such expenses was highly problematic and would only serve to compound the couple's difficulties.

The most commonly suggested solution to the couple's predicament was for Thomas to **find a job**. Some participants felt he should work full time if he was capable of doing so, while others suggested that he could perhaps explore the possibility of working fewer hours so that he could still claim some benefits. One participant rejected the latter idea however on account of the fact that she had tried this approach herself but ended up regretting it because it resulted in her having to pay more municipal tax, which offset her wage gains. Such difference in perspectives notwithstanding, participants were generally keen to emphasise that Thomas' decision about whether to work or claim benefits should not be based on which option was more financially advantageous but rather on which was the right thing to do. They argued that he had a moral obligation (to both his family and wider society) to be economically active. One participant also remarked that getting a job would be better for his longer-term employability.

"Take a job. He does not need to work 37 hours, he can also work 45 hours, then he earns the extra. If you can."

(Male under 55 years old, experience of over-indebtedness)

"[The couple are thinking short term]. One day the children turn 18 and the benefits disappear. Then you have not worked for 10 years and then there is no job to be found for him."

(Female, under 55 years old, no experience of over-indebtedness)

Alongside the aforementioned arguments, participants felt strongly that the couple should **change their consumption habits and spend less on non-essentials**, so that they could afford their regular payments without having to rely on loans. Some went further, suggesting that the couple should **draw up a household budget** to obtain a better overview of their finances, including their debts, their core living costs and how much they needed to earn (through work) to meet these costs. Several participants recounted instances of when they themselves had successfully pursued such financial management strategies in order to get by during challenging times.

"I have been through it myself when I was on sick leave. Although it is hard, you have to cut everything away. Only buy what is necessary."

(Female, under 55 years old, no experience of over-indebtedness)

At the same time, there was a consensus that not everyone finds it easy to address their financial difficulties by themselves and that the couple could consider **seeking professional financial advice or support**. There was specific mention of the fact that local municipalities in Denmark offered citizens free consultations with financial advisors to help them put together a budget and manage their debts. A few participants had themselves made use of this provision and had found it helpful.

"I just had my second meeting with the financial advisor. It is free as long as you are on benefits. I have had a lot of help. She has revised my [tax] advance statement and made some calculations."

(Male, under 55 years old, no experience of over-indebtedness)

Participants who had previously experienced over-indebtedness also referred to other forms of external support provision on which they had drawn, again to positive effect. These included:

- loans provided by the municipality
- debt settlement services provided by the Danish Debt Collection Agency
- negotiating with a lender regarding repayment amounts
- a subsidised state jobs scheme called "fleksjob" which provides tailored employment solutions for people with reduced capacity to work (for example, because they have mental or physical difficulties)
- Psychological therapy or counselling for those whose financial difficulties have resulted from, or are causing them to experience, mental health problems like Katrine in the vignette.

A few participants contended, however, that access to such **external support provision was often reserved for consumers in the most dire situations** and that, for other consumers who have fallen into difficult times, provision was often comparatively lacking. For example, the participant who mentioned the fleksjob scheme commented that applicants had to meet a

range of very strict criteria in relation to both their financial situation and their health status. Another participant commented that debt restructuring services offered by the Danish Debt Collection Agency were only for people who were "bad payers", not those who had a better track record in this regard. An older participant meanwhile described how she had found it difficult to access loan options because she was living on an early retirement pension and because she had no assets.

2.2.2. Vignette 2

Participants' responses to this vignette were more sympathetic than in the case of Vignette 1. Indeed, several of them described how they could directly empathise with Anders as they or someone they knew had found themselves in a comparable situation. Others remarked that, in the current context of rising prices, they too could "relate to" Anders' worries as they sometimes wondered what they themselves would do if they were to face a similar situation in their lives.

"I can relate to him. I have taken from my savings because the prices are going up. If the refrigerator breaks, what should I do? I am worried about my personal finances".

(Female, under 55 years old, no experience of over-indebtedness)

Participants tended to feel that the best solution for Anders would be to **sell his home and either downsize to a cheaper property or rent instead**. Two of the participants who had previously experienced similar problems to Anders, described how they had themselves chosen this option. Retrospectively, they still felt that it had been the best, if not the only, solution for them.

"The first thing that comes to mind is that he should sell his house. And then he should find something cheaper to live in. Where unforeseen expenses cannot arise."

(Female, under 55 years old, experience of over-indebtedness)

"I sold my house seven years ago. If I hadn't done that, the house would have fallen down on us because I couldn't afford to install a new roof or change the windows if it happened too often."

(Male, under 55 years old, no experience of over-indebtedness debt)

A minority of participants questioned whether selling was the right strategy for Anders, however, commenting that it would depend on the level of equity in (or outstanding debt on) the property. Alternative solutions they suggested instead were for him to **rent out the house** whilst living in another, cheaper rental property; or else stay in the house but **rent out a room**, for example via Airbnb.

As in the case of Vignette 1 another commonly suggested coping strategy for Anders was to **sell any dispensable possessions** (for example his car if he has one) and **cut back as much as possible on other areas of expenditure** – including by reviewing his regular payments and subscriptions to see if he could benefit from any cheaper deals. A few participants who had personally experienced over-indebtedness remarked that Anders should also **make use of free legal advice services to explore his options**. On hearing this, another participant in same focus group commented that she had no idea such services were available for consumers facing difficulties.

"Ret&Råd/R&R in Slagelse. They have an open session where you can come and talk to them about everything within debt and inheritance law. It is free."

(Female, under 55 years old, experience of over-indebtedness)

A less commonly suggested coping strategy for Anders was that he could **consider working extra hours or getting a second job**. However, a few participants – all of whom had some form of limiting health condition – felt that this would not be sensible or healthy strategy.

2.3. Measures to tackle over-indebtedness

Following on from the discussion described above, participants were presented with some measures that could be put in place to try to prevent people from becoming over-indebted, then asked for their views on these. The measures fell into three main types: measures to change people's attitudes and behaviours; measures aimed at improving the types of credit services available; and measures to help people get out of debt when they experience it (Table 2.2 below).

Table 2.2: Measures presented to participants in the focus groups

Measures to change people's attitudes and behaviours

- Financial education programmes – for example, in the workplace and in schools - on the importance of budgeting and saving
- Advertising campaigns to raise awareness of the risks linked with poor credit choices
- Policies that encourage people to save more for the future or for short term or unforeseen needs (e.g., tax relief on investments or pensions savings, tax-free savings accounts)

Measures aimed at improving the types of credit services available

- Measures to encourage responsible lending practices (e.g., checking and ensuring loan levels reflect borrowers' financial status and ability to repay the loan with their income; limiting interest rates on credit to a reasonable level; and limiting fees for early repayment)
- The introduction of state-provided low- or no-interest loans

Measures to help people get out of debt when they experience it

- Increased availability of debt advice services
- Digital tools provided by public authorities to help people budget and keep track of their spending

2.3.1. Measures to change attitudes and behaviours

Participants' reactions to this sub-set of measures were generally positive. They commonly remarked that financial education programmes and advertising campaigns could have an especially beneficial impact on younger people, potentially reducing the likelihood of their getting into difficulties in the first place.

"As a teacher I think education is a good idea. We have started teaching the older classes about economy – to save money and how to make a budget. Enlightenment, enlightenment, enlightenment."

(Female, under 55 years old, no experience of over-indebtedness)

"Advertising and education are good – especially advertising because there are so many advertisements for quick loans and if you haven't learned about economy and if you have a weak soul you will fall for it."

(Female, under 55 years old, experience of over-indebtedness)

With regard to financial education programmes specifically, participants felt that these should

cover basic information about household bills and how to budget for these, as well as the importance of having insurance (perhaps reflecting the content of Vignette 2) and the risks associated with quick loans. For the reason outlined above, there was broad agreement that **schools** would be the best setting for this information to be provided. A couple of participants felt schools should place particular effort on identifying and informing pupils from disadvantaged backgrounds, who might be at greater risk of falling into debt.

Some participants felt that financial education programmes should also be provided by **social security or welfare agencies** for adults who were in receipt of benefits or otherwise vulnerable. Specific types of agencies mentioned in this regard were employment centres and social work centres, given their existing role in assisting people facing financial and other difficulties. One participant suggested that information could also be provided in consumers' 'E-boks' (an electronic mailbox via which Danish citizens receive communications from public authorities).

There was somewhat less enthusiasm for the idea of financial education programmes being offered in the workplace. This reflected a contention that employers were not necessarily qualified to dispense such a service – as well as consideration of the potentially stigmatising effect of “being seen” to be in receipt of financial guidance at work.

"School is fine, but the workplace? I don't think so! I don't think that it is the employer's duty or competence [...] My employer must in no way interfere in my [finances].

(Male, under 55 years old, experience of over-indebtedness)

Despite reacting positively to measures aimed at changing attitudes and behaviours, participants with experience of over-indebtedness were sometimes keen to point out that such measures would be of limited value for people who were already experiencing significant difficulties. Some of them also felt that the measures specified to encourage savings – tax relief on investments or pensions savings, tax-free savings accounts etc – were unlikely to have the desired effect as these concepts were too complicated for some people to understand and engage with. Overall, people with experience of over-indebtedness felt that the measures needed to be supplemented with policy interventions to address supply side factors – for example, policies to address the availability or use of quick consumer loans, and a cap on loan interest rates. Similar views were also expressed by some of the participants with no experience of over-indebtedness.

2.3.2. Measures aimed at improving the types of credit services available

Reaction to this sub-set of measures was more negative than in the case of the previous set. In part, this reflected a perception that the measures were too abstract or ill-defined: Participants sometimes struggled to understand what they might mean in practice, or how they would add to existing rules and requirements. For example, and with regard to measures aimed at encouraging responsible lending practices specifically, they noted that these sorts of rules were already in place. In relation to state-provided loans, participants questioned how these would constitute a solution for people who were already in difficulties as, ultimately, they would still have to pay back the money.

"I do not understand [measures to encourage responsible lending practices]. After all, you always get a credit assessment."

(Female, under 55 years old, experience of over-indebtedness)

"If people generally lack money, then they cannot pay back. That way, you won't escape your debt".

(Male, under 55 years old, experience of over-indebtedness)

A minority of respondents (none of whom had experience of over-indebtedness) expressed more positive views in relation to the idea of state-provided loans, however; this on account of their belief that banks did not offer a transparent, fair service to loan customers.

"It might be good to have low-interest loans from the government with clear information. At the bank, you are already cheated when you walk in the door."

(Female, over 55 years old, no experience of over-indebtedness)

2.3.3. Measures to help people get out of debt

Participants were strongly enthusiastic about these measures, reflecting their belief (or their direct personal experience) that advice and support could help people turn around their finances. They particularly favoured a combination of face-to-face advice sessions (organised through the municipality) and publicly-provided digital tools. On the one hand, they believed that face-to-face provision was indispensable as it gave advisees important opportunities to ask questions and receive tailored support, including people who were unable to go online or read information themselves. On the other hand they felt that the availability of digital tools would serve to widen access to support, as well as providing a constant reference source for users. A couple of participants suggested that debt advisors could play a role in introducing clients to any digital tools.

"Digital is good, but if you are ill and cannot read and understand an entire website, it is important that you can also meet a person face-to-face"

(Female, over 55 years old, experience of over-indebtedness)

"[Digital tools are] a fantastic idea with advice from the municipality. If you could use a digital tool, possibly a learning guide for budgeting, [it] could help more people keep an overview."

(Male, under 55 years old, no experience of over-indebtedness)

In relation to current debt advice provision in Denmark, participants were asked if they were aware of any organisations or agencies active in this area (apart from municipalities). They tended to mention banks, though one participant also mentioned some NGOs, namely, Mødrehjælpen" (Mothers Aid), women's shelters and "Foreningen Far" (Father's Association). Among participants who had experienced over-indebtedness, there were also enthusiastic references to a popular television programme called "Luxury Trap", in which consumers who were struggling financially were assisted in getting control of their expenses and debts.

2.3.4. Other measures suggested

In addition to the measures discussed above, participants suggested other forms of provision that they felt would help prevent people becoming over-indebted. These included:

- A ban on high interest loans (some participants specified payday loans) or, at the very least, a cap on the interest rates charged
- A ban on advertisements for gambling and gaming, especially to help prevent younger people from unwittingly falling into debt
- Measures to tackle perceived "unfair" practices on the part of banks, including in relation to loan charges and other terms. Some participants also identified a need for

banks to communicate more clearly with consumers and use language that was easier to understand.

- Television programmes like “Luxury Trap”. Notably, participants felt that the strength of this programme lay in the fact that the consumers who appeared on it received tailored, personalised advice; something that they felt may be lacking in existing provision aimed at supporting the over-indebted.

2.3.5. Summing up: Perceived most and least efficacious measures for preventing over-indebtedness

Of all of the individual measures considered over the course of the focus groups in Denmark, those that participants felt were most likely to be efficacious (for reasons outlined above) were:

- **Financial education programmes**, especially for younger people
- **Increased access to debt advice** – in the form of face-to-face advice, complemented with digital tools
- **A ban on high-interest quick loans**

A measure that received much less support was the idea of state-provided loans. This was especially noticeable among participants with experience of over-indebtedness, who felt strongly that the loans would simply encourage more borrowing and ultimately not solve people’s difficulties.

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