



Study on European consumers' over-indebtedness and its implications

Focus group research findings: Estonia

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1. Introduction

This report presents the findings of focus group research conducted in Estonia 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 Estonia.

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, the dynamics of the discussions can reveal a rich tapestry of viewpoints and understandings

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?*

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 Estonia

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	1	3
Female	At least 2	5	3
Age Category			
Under 55 years old	At least 4	3	6
Over 55 years old	At least 2	3	0
Household Structure (Under 55s only)			
Single person household	At least 2	2	4
Household with children under 12 years	At least 2	2	2
Income			
Middle income	At least 2	3	3
Lower income	At least 3	3	3
Working Status			
Full-time or part-time (on a stable basis)	At least 2	3	3
Not working / working only occasionally	At least 3	3	3
Urbanity/Rurality			
Large town/city	At least 3	6	5
Small to middle-sized town or rural	At least 2	0	1
Financial education			
Higher	At least 3	4	5
Lower	At least 2	2	1
Financial literacy			
Good	At least 2	2	2
Poor	At least 3	4	4

2. Focus group findings for Estonia

Key Insights

- Focus group participants in Estonia saw debt as very common and an almost inevitable part of life. They also believed that over-indebtedness was common – and, indeed, likely more so that was typically estimated due to a perceived taboo around discussing such problems openly.
- A perceived key cause of over-indebtedness was social pressure to maintain a certain standard of living, even if this meant amassing debts. Some participants felt that a lack of financial knowledge or budgeting among consumers was also an important factor. External causes were highlighted too, especially perceived harmful practices on the part of credit providers, such as making it too easy to access credit for everyday purchases (for instance grocery store credit cards).
- The most commonly suggested coping strategies in the face of over-indebtedness were reducing expenses, seeking external debt counselling (in particular, for help putting together budgets and repayment plans), and increasing one's income, either through (additional) employment or by inquiring about possible government support. For people living alone, additional suggested strategies were to seek a housemate so that expenses could be shared, or to move to a smaller dwelling.
- The most popular measures for tackling the problem of over-indebtedness were increasing the availability of debt advice services – which currently were seen as being concentrated in large cities – and financial education programmes, both for young people in schools as well as for adults in the form of tailored continuing education programmes.
- Participants were much more critical of the idea of advertising campaigns to raise awareness of the risks associated with poor credit choices. They felt these may even be counter-productive in the (likely) event that people simply conflated them with adverts *promoting* loan use. They were similarly critical of the idea of publicly-provided digital tools, as they felt that useful such tools already existed that public authorities would be unlikely to be able to improve upon.

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

Participants in Estonia most often linked the notion of **debt** to different types of debt – including loans, credits, and also informal borrowing from friends – and how acquiring such debt created an obligation to pay it back. To a lesser extent, they also immediately thought of negative impacts of debt on the lives of those affected, particularly in terms of how it could induce stress about difficulties managing the household budget and restrict their financial freedom.

All participants were in agreement that, once acquired, debt was something one wanted to be free of as soon as possible. Nevertheless, there was also a consensus that, since any type of loan resulted in a debt, and since a large majority of people in Estonia took out some kind of loan in the course of their life, many people were inevitably in debt at any given time. Specific mention was made in this regard of young adults, for whom most participants believed it was very difficult to progress in life without taking out a loan (for instance to buy a house). At the same time, there was a view that the number of people in debt was likely even higher than generally assumed, due to a stigma surrounding financial difficulties that resulted in people trying to hide their debts.

"At first I would have said that debt is not a very normal thing but if you take into account real estate and credit cards and all these things - then I would say that people have more debt than I notice on a daily basis."

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

Asked what they understood by the term **over-indebted**, in the first instance participants described this as a situation where a person had acquired such large and problematic sums of debt that they no longer felt in control of their financial or personal life. The situation was associated with a range of other difficulties too, including stress and, in more extreme cases, depression and bankruptcy.

A variety of possible causes of over-indebtedness were identified. Several of these seemed to indicate a feeling that over-indebtedness was often a direct consequence of – or at least worsened by – people's own choices or behaviour. In particular, there was a belief that many people overspent in response to perceived social pressure to appear successful and keep up appearances, even in times of financial headwinds, including by using credit cards excessively for large expenses like leisure activities and holidays. Participants further described how this social pressure, together with the perceived stigma surrounding financial difficulties, meant people were often reluctant to ask for help with debt problems from family, friends or support organisations. At the same time, they felt that not reaching out for help also likely reflected a belief among the over-indebted that they had no control over their situation, or that there were no solutions available to them ("learned helplessness" as one person described it). Some participants felt that a lack of financial knowledge or budgeting among consumers was likely another individual-level factor contributing to over-indebtedness.

"Many young people buy trips on credit. That they go on a trip in the spring and hope that in the fall they will pay it off."

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

"You still want a nice car and house if your neighbour has one."

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

Alongside individual-level factors, participants felt that certain external factors likely contributed to, or worsened, over-indebtedness as well. They pointed in particular to what they saw as harmful commercial practices on the part of lenders and retailers, such as an abundance of options to make purchases on instalment or via credit (for instance grocery store credit cards); offers of misleadingly cheap products with hidden costs; and, in some instances, a lack of checks on borrowers' financial backgrounds.

There was a general consensus among participants that, like debt, over-indebtedness was probably more common than it may appear, because many of those affected may try to hide it. Several participants with no experience with over-indebtedness qualified these comments, however, saying that it was not easy for them to estimate how prevalent the problem was, as

they did not know anyone who was affected, and could only draw on what they had heard in the media, or from acquaintances.

Nonetheless, most participants considered over-indebtedness to be on the increase in their country. They attributed this mainly to the rising cost of living combined with a determination among consumers to maintain their current standard of living regardless, placing them at higher risk of accumulating debt. The COVID-19 pandemic was identified by some participants as another, separate factor that had contributed to the problem, due to its having resulted in a loss of jobs in some sectors and subsequent financial difficulties for those who had suddenly found themselves unemployed for a protracted period of time. That said, participants with personal experience of over-indebtedness also described how the pandemic had in fact led to some *improvement* in their financial situation, since restrictions or bans on travelling and many leisure activities had meant they had spent less.

"If you, for example, are used to driving a car, then you'd rather borrow to continue doing it."

(Female, under 55 years old, 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>Jüri and Mari are a married couple who live with their two school-age children in a house that they rent from their local commune. Mari 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. Jüri 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>Jüri 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

The participants discussed at length what, if anything, Jüri and Mari could have done to avoid their current situation, and how they might get out of it. Participants with and without personal experience of over-indebtedness had largely contrasting perspectives on this, though they did generally agree that the couple's handling of the situation had been counter-productive – and some went as far as to characterise their behaviour as border-line criminal, pointing to what they saw as significant misuse of benefits and potential illicit acquisition of loans.

"Such people don't want help. They have built their lives on taking advantage of the system."

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

Participants who had personally experienced over-indebtedness tended to feel that there was little the couple could have done to prevent their situation, besides avoiding excessive spending, particularly on leisure and holidays, and taking on less credit debt. Some of them also felt that the couple might not have become over-indebted had Jüri been working. Other than his, discussions in this group revolved more around the question of how the couple could resolve their problems. Several suggestions were made in this regard, but there was agreement that, as a first step, they should **reduce their expenses**, for instance, by not going on holiday, looking for cost-free leisure activities, or buying only second-hand clothes. The participants also suggested that **Jüri could start working** or that **Mari could find another part-time job with a higher wage**, if necessary, with support from a job counsellor who would be able to identify jobs that matched their competences. Some participants, however, seemed to share Jüri's belief that taking a job could mean a net income reduction due to a loss of benefits. These participants suggested that the government should consider extending a person's entitlement to benefits for a period after they started working, to avoid a sudden drop in their income.

Some participants with experience of over-indebtedness also supported the idea of the couple **seeking budget counselling** to help them review their costs and establish a plan to reduce their debts. Others, however, commented that Jüri and Mari may be unable – or too ashamed – to find such help themselves, in which case they may benefit from a pro-active offer of help from authorities, such as their local municipality.

"The local government could help. In smaller towns, people know each other, so such a personal approach would help more than the national official service."

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

One participant elaborated on this perspective based on his experience as a teacher in a low-income neighbourhood. He described how many families he met tried to cope with their debts in ways that worsened their predicament (for instance by taking out new loans to cover old ones). This for him was a clear sign that there was a pressing need in some neighbourhoods to actively offer debt counselling services and generally better financial education.

Finally, a few participants with experience of over-indebtedness said that, in the longer term, the couple could consider making certain life choices that would enable them to qualify for higher government benefits. Two concrete examples given were **having a third child**, and **starting university studies**. However, the participants stressed that such actions should be a last resort and certainly would not help in the immediate term.

Participants who did *not* have experience of over-indebtedness overall took a different perspective on Jüri and Mari's problems and how to solve them. Some did agree that seeking external debt advice could be a solution, but in general, they were very doubtful that the couple would take such a step of their own volition, pointing to their apparent lack of willingness to

find solutions thus far. Possibly reflecting this conviction, these participants made few other concrete suggestions for actions the couple could take. Rather, the discussion turned instead towards a perceived need for the government to implement systemic preventive measures to reduce the likelihood of households accruing debts in the way the couple had. Three such types of measures were proposed: **providing better financial education in schools; putting restrictive conditions on housing and monetary benefits**, such as a requirement that households be debt-free to qualify for public housing, or that individuals be actively looking for work in order to receive social security benefits; and **developing a uniform and mandatory credit rating system** that would flag over-indebted households to banks and other credit providers, preventing them from taking on further loans.

2.2.2. Vignette 2

When it came to the second vignette, most participants felt that there was nothing the man described (Jüri) could have done to avoid his situation, and that he was not to blame for it. At the same time, participants identified several possible solutions available to him. They agreed that the likely most effective solution would be to **try to increase his income from employment**. They made several suggestions as to what specifically he could do to in this regard, such as finding a job with a higher salary (potentially via job counselling, or after first pursuing continuing education to increase his skillset), taking on more work at his current job – if possible – or trying to negotiate a higher salary with his employer without an increased workload.

"He could learn something new. Nowadays there are so many opportunities - for example, career counselling at Töötukassa - that will definitely bring a new job and extra money."

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

Several participants also suggested that Jüri could **make adjustments to his current housing arrangement in order to reduce costs** – for instance, moving to a smaller residence or taking in subtenants, or even getting married.

"He could take a wife, then there would be two salaries and it would be easier."

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

Some participants described how they, or someone they knew, had taken similar such steps in response to their own financial problems. For instance, one participant had taken over the house of his parents when it had become too big for them to manage, and bought them a smaller apartment instead. Another had an acquaintance who sublet rooms in his house to students. Still another participant shared an anecdote that he felt illustrated the detrimental effects that unfit housing could have on one's financial situation, describing meeting an elderly couple who occupied only one room in their house in order to minimise heating costs.

A further action that some participants thought Jüri could take, was **to turn to his local municipality to see if there was any financial support available to him**, such as subsidies for his heating or electricity costs. A few participants who had made use of such assistance in the past emphasised that some of it was precisely aimed at helping elderly people living alone. However, similar to concerns raised in relation to Vignette 1, there was also a view that the stigma surrounding financial difficulties could keep Jüri from seeking help. The fact that he lived alone and so perhaps had no one to push him in the direction of help was identified as an added potential barrier in this regard.

"He needs support, someone who would encourage him and to whom he dares to talk about these problems at all. At the moment he is quite alone in this situation."

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

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

Of the three proposed measures aimed at changing people's attitudes and behaviours, **financial education programmes and policies to encourage people to save more received the broadest support**. At the same time, participants often identified conditions that they felt would have to be met in order for these measures to have maximum effect.

With regards to financial education programmes, several participants pointed out that these already existed in Estonian schools, and that a recent curriculum update was set to bring a further increase in provision. Everyone was supportive of this trend, though some participants did note that the impact of the programmes was still difficult to assess, given most had been implemented only relatively recently. This nuance aside, there was a consensus that schools provided an ideal setting for such programmes, allowing them to be integrated with other learning activities or projects (such as developing a mini-company) thereby potentially strengthening their impact. Some participants also reasoned that increasing children's financial independence in the school context left them less reliant on their parents for financial knowledge.

Still, participants also identified what they saw as shortcomings in current financial education programmes in schools. The most commonly mentioned such issue was considerable variance in the quality of provision between schools, which was felt to result from a lack of relevant competences among the teachers involved, or a lack of will among school boards to promote and invest in the programmes. Another concern raised was that, for children from financially vulnerable households especially, education at school might not be sufficient to counter-balance negative influences at home.

Alongside school-based programmes, participants supported the idea of similar programmes targeted at adults. Indeed, a few said that they would themselves welcome the opportunity to learn more about budgeting and about tools to help with this. Most participants imagined that any adult-focused programmes would take the form of continuous education and there was no mention of potentially offering such programmes in the workplace. Some participants thought that a much more individual approach would be needed for adults in any case, so as to take appropriate account of their respective personal backgrounds and financial situations (e.g., single-parent families or pensioners, or people lacking the right skills) and identify tailored solutions accordingly.

"I've tested these bank budget programmes. They automatically put most of the expenses in the right rows, and you add some others manually, but it felt like a computer game to me. I'd like more knowledge about budgeting."

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

When asked what topics they thought would be most relevant to address in any financial education programmes, participants were adamant that besides more "traditional" topics, such as managing a budget and using spreadsheet software, there should be a focus on the benefits and risks of financial investments – with some participants explicitly referencing cryptocurrency investments – and how to establish a sustainable company. On the latter point, there was suggestion that this could specifically focus on teaching people the benefits of having an official income through their business, rather than from undeclared labour, which was believed to be commonplace in Estonia and a source of financial risk.

The idea of policies aimed at encouraging people to save more was also generally well-received. Participants were especially keen to see measures focused on teaching people to keep a small buffer to cover unexpected expenses, and to avoid living from one payday to the next. Some participants, however, feared that the effectiveness of such policies would be too contingent on economic as well as individual-level circumstances. For instance, they pointed out that with current inflation rates, people may be more reluctant to save, and those with no surplus income would be unable to do so anyway. At the same time there was suggestion that the effectiveness of the policies would be considerably increased if they focused not only on encouraging people to save more, but also on *investing* their money, for instance, in real estate, as this could bring them higher returns in the longer term. A few participants were keen to point out that if any such policies were to include, or be accompanied by, a communication campaign, then careful thought would need to be given to how messages about saving or investing were pitched, as there was a risk such messages might be perceived as financial product advertisements, which in turn might create considerable distrust in the information.

With regards to the idea of advertising campaigns to raise awareness of the risks linked with poor credit choices, there was widespread doubt among participants that these would in any way be effective. In general, most participants did not believe that any campaign would be able to counter the abundance of advertising promoting consumer loans and credit. A few participants argued that some people might even fail to distinguish the two types of campaign, leading to even more people taking out (potentially high risk) loans.

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

The measures aimed at encouraging responsible lending practices were generally regarded not only as potentially effective, but necessary. The idea of limiting fees on the early repayment of loans received especially strong support, with some participants confirming that such fees had previously kept them from repaying their own debts early.

"We just had an experience with our own child's family. We calculated one way and the other and realised that it does not make sense to repay the loan, because fines apply."

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

In contrast, there was **considerable opposition to the idea of state-provided low- or no-interest loans**. At a general level, several participants took the position that the state was not a financial institution and therefore should not, as matter of principle, be involved in lending activities, either in terms of offering loan products itself using public funds, or putting legal limits on private providers' interest rates. They felt that this would constitute an inappropriate intervention in the market economy and put undue pressure on banks – in turn possibly creating larger risks for the economy as a whole.

Some participants also thought that if state-provided loans were issued to people already in financial peril, many of these people would have difficulties ever paying back the money, potentially creating financial detriment for the government.

2.3.3. Measures to help people get out of debt

All participants welcomed both of the suggested measures to support people in getting out of debt. The idea of increasing the availability of debt advice services was especially applauded, based on a perception that high quality, impartial and accessible debt advice was an essential tool to help people resolve their difficulties. Most participants were aware that such services already existed, but they felt these were mostly active in cities, and that there was a lack of communication from the government to make people aware of them – with the result that the services could be both difficult to access and underused. Perhaps reflecting this, only some participants could name specific examples of debt advice services. Those mentioned were the Unemployment Insurance Fund, the Social Insurance Board and Tallinn city government debt counselling.

There was suggestion that, as well as being offered face-to-face, debt advice services could also be made available online, to increase accessibility, but other participant countered that this would still pose a problem for people who lacked the necessary IT skills or had no internet access at home. On the latter point, there was also reference to the fact that people might be hesitant about consulting such services from a public internet access point given the sensitive nature of the issues involved.

Suggestions were also put forward as to what how authorities could ensure that consumers who were most in need of debt advice services were directed towards them. Several participants felt it would be useful, for instance, if banks or authorities were to automatically refer people to the services if they had reason to believe this might be appropriate. Others took this idea a step further and proposed that debt advice counselling could be made a mandatory part of pre-loan consultations at banks, at least for particularly at-risk groups.

At the same time, there was a view that the stigma surrounding debt and financial issues in Estonian society would likely need to be addressed before people would feel comfortable

seeking advice. A specific measure suggested in this regard was a new, more positive approach to branding debt advice services, with the word “debt” avoided in favour of labels such as “financial counselling service” or “money wisdom service”, which could make them more appealing.

“The name of the debt advice service is really such that it sounds like a correction of errors intended for people in trouble. If it had another name, it could sound like something hip.”

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

In terms of the idea of publicly-provided **digital tools to help people manage their budget and track expenses**, most participants commented that similar such tools already existed. Examples given included bank loan calculators and salary or tax calculators. While such resources were widely considered useful and important, even for people who were not experiencing any financial difficulties, there was **no real appetite for the government to develop more digital tools** – not only because alternatives were already available but because state-run IT services and tools were considered to be of poorer quality and less user-friendly than those developed by commercial enterprises.

Participants also saw some downsides to digital tools, however. Most importantly, and consistent with their views on online debt advice services, they felt that such tools might be challenging for elderly people, or those with low IT skills. A lack of human support to use the tools was in that regard seen as problematic, prompting one participant to propose that instructional workshops could be offered by debt advice services.

2.3.4. Other measures suggested

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

- a ban on advertising for instant loans and gambling products
- using part of loan providers’ profits (in particular, from companies providing instant loans with high interest rates) to finance debt advice or financial education programmes
- easing restrictions on working for young people, so they could contribute to their family’s income

These suggestions were predominantly made by participants with personal experience of over-indebtedness.

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, those that participants felt were most likely to be efficacious (for reasons outlined above) were:

- **financial education programmes**
- **increased availability of debt advice services**

Measures that were viewed much less positively were advertising campaigns to raise awareness of the risks associated with bad credit choices and the provision of digital tools to help people budget and track their spending.

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