



# Study on European consumers' over-indebtedness and its implications

Focus group research findings: Germany

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# 1. Introduction

This report presents the findings of focus group research conducted in Germany 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 not<sup>1</sup>. 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 education<sup>2</sup> and financial literacy<sup>3</sup>. 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 Germany.

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 (A copy of the discussion guide is provided in Annex A). 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

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<sup>1</sup> 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.*

<sup>2</sup> 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?*

<sup>3</sup> 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?*

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 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 Germany**

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	3
Female	At least 2	3	3
Age Category			
Under 55 years old	At least 4	4	4
Over 55 years old	At least 2	2	2
Household Structure (Under 55s only)			
Single person household	At least 2	1	2
Household with children under 12 years	At least 2	3	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	3	3
Small to middle-sized town or rural	At least 2	3	3
Financial education			
Higher	At least 3	4	4
Lower	At least 2	2	2
Financial literacy			
Good	At least 2	1	3
Poor	At least 3	5	3

## 2. Focus group findings for Germany

### Key Insights

- The focus group participants in Germany believed that between 20% and 50% of consumers had some form of debt, ranging from mortgage debt to payment arrears and consumer credit.
- They believed that smaller, but not insignificant, proportions (between 5% and 10%) were in a situation of over-indebtedness – but that this number would likely increase in the future due to the proliferation and ready availability of different forms of credit, together with the emergence and growing use of facilities like Klarna and PayPal to make quick online purchases, and the rising cost of living. The COVID-19 pandemic was also seen as a factor that had contributed to the problem over recent years.
- Suggested coping strategies in the face of over-indebtedness were working as many hours as possible (for example, working in more than one job), retraining to qualify for a better-paid job, minimising non-essential expenditure, selling assets and possessions, and seeking professional debt advice. Less commonly, there was mention of the option to apply for specific state-provided subsidies (for those facing unexpected household expenses) or for private insolvency in particularly severe cases.
- The perceived more efficacious measures for tackling over-indebtedness were preventative measures – especially financial education programmes for young people and advertising campaigns to raise awareness of the impacts of poor credit choices. Increasing the availability of debt-advice services was also seen as crucial.
- A measure that was viewed much less positively was the idea of state-provided loans. For most participants, this amounted to “no solution at all”, as it would only provide yet another source of borrowing and thus potentially encourage such behaviour.

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

Asked what came to mind on hearing the term **debt**, participants in Germany mentioned a range of different associations. These associations included specific types of debt – from that incurred purchasing a house or car, to payment arrears (rent and utilities/mobile phone bills were mentioned), associated late payment fees, and consumer debt resulting from “thoughtless” purchasing. Some participants were keen to point out that debt was not always a bad thing and that, for example, taking out a loan to invest in a home or a car could be a sensible financial decision. This perspective aside, most of the other associations discussed were more negative in nature and included losing control of one’s finances, having to make sacrifices, as well as various emotional difficulties, such as feelings of unease, fear, anxiety, stress, despair and self-blame. Such negative emotions were most commonly mentioned (and, indeed, oftentimes felt) by people with personal experience of over-indebtedness, some of whom were facing significant difficulties at the time of the research. This group sometimes commented that they felt embarrassed by, and judged for, their situation due to a lack of wider understanding of the issue.

Such personal reflections notwithstanding, participants tended to feel that it was difficult to assess how common debt was because people tended not to talk about it much, apart from

with very close friends. Still, their general sense was that between 20% and 50% of consumers were likely affected – and that the numbers were probably growing. Underpinning this perspective was a view that getting into debt was “easy” these days because “everything is too geared towards consumption and credit”, with many low- or zero-interest options available. There was also recognition of the fact that debt can become a vicious circle: those affected cannot save because they are paying off debt and they then have to borrow more because they have no savings. Some participants felt that debt was a particularly significant (and growing) problem among young people, both because this group often had student loans and because they were especially prone to making quick purchases online using facilities like Klarna or pay-by-installment options, which made it difficult to keep track of their spending.

The term **over-indebted** was understood to refer to the situation of having an accumulation of debt over an extended period and being unable to pay it off. Participants further noted that efforts to repay such debt – for example, through additional borrowing – could sometimes simply lead to a deepening of the situation, making it even more difficult to “escape”. Several participants were themselves currently over-indebted (or close to becoming so) and were clearly finding the situation very difficult. Once again, they expressed feelings of anxiety or despair, as well as describing other, more practical challenges they were facing, such as issues with their credit rating. There was limited spontaneous discussion of causes of over-indebtedness. Some participants felt the problem was directly tied to a proliferation of loan options and the ready accessibility of these, as well a growth in consumer advertising highlighting possibilities to make purchases on credit. Other participants felt that the COVID-19 crisis has been an important contributory factor, especially among consumers who worked in the entertainment or service sectors, which were especially hard hit by containment measures.

Participants generally assumed that over-indebtedness was less common than debt per se – typically, they estimated that between 5% and 10% of consumers were likely affected (compared with the 20%-50% they estimated had some form of debt). At the same time, they tended to believe that the problem would become more widespread in the future due to a confluence of factors; specifically, the increasing and ready availability of loans and credit cards, as discussed above, together with the emergence and growing use of facilities like Klarna or PayPal and the rising cost of living.

*"10-20 years ago you would have needed to pay for what you bought [straight away] but now you get everywhere offers for purchasing something on credit with 0% interest, and that is quite tempting."*

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

*"The costs of living are increasing but you want to maintain your living standard, and then it's easy to start making debts."*

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

Some participants with no experience of over-indebtedness disagreed that the rising cost of living would result in increased over-indebtedness, however. Instead, they argued that the crisis could actually lead to a reduction of the problem because it would make people more conscious of, and cautious about, their spending.

## 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>Daniel and Maria are a married couple who live with their two school-age children in a house that they rent from their local commune. Maria 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. Daniel 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>Hans 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**

In response to this vignette, participants with no personal experience of over-indebtedness tended to say that the couple’s problems were essentially “self-inflicted” because they were spending beyond their means and because Daniel was “unwilling” to work. Several of these participants said they knew people like the couple, who bought more consumer goods than they could afford simply to keep up with the latest trends, only to create problems for themselves. Participants who were themselves over-indebted were more neutral or muted in their responses to the vignette, perhaps because they were facing similar issues. That said, one of them remarked that the couple seemed overly “resigned” to their situation and that they could make more effort to identify ways in which they might improve it.

The most commonly suggested coping strategy for the couple was for Daniel to **get a job**. Several participants were sceptical that he had correctly calculated the income differential between living on benefits versus working and so felt that, in the first instance, he should get **professional advice** on this matter. In their view, it was always more beneficial to work than not, even in a job that was low-paid or part time. Participants with no experience of over-indebtedness suggested that Daniel could also consider embarking on **vocational training to improve his qualifications** with a view to applying for better-paid jobs.

*"Daniel has to find work to support the family. I mean they have two children and it's definitely not good, if they grow up in an environment based on living on debts."*

(Female, under 55 years old, no experience of debt)



*"My impression is that Daniel is not well informed and needs to get advice by somebody to see what he can earn when working."*

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

Another commonly suggested coping strategy was for the couple to **reduce their costs by stopping buying non-essential items**, such as holidays and leisure activities, and by **being "more creative" in their day-to-day spending decisions** – for example, buying second hand clothing instead of branded items, selling items they no longer needed, or spending time in nature instead of engaging in other, more costly recreational activities. At the same time, there was suggestion that the couple would benefit from getting professional advice on how to get their spending under control and reduce their debts.

*"They have to do without the things they cannot afford and only spend on what they can afford. Then they need to get advice somewhere to establish their financial situation, determine the debts they have, and how they can repay their debts."*

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

*"Go to debt counselling. There are institutions in all cities, which are a bit larger, that offer debt counselling for free."*

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

Participants with no personal experience of over-indebtedness mentioned several other potential coping strategies for the couple. These included **applying for private insolvency** and **seeking professional mental health support** for Maria so that she could get to the position of feeling able to work full-time again.

*"I know one [person] who was in a similar situation who went for private insolvency. This was not possible in the past, but this is a measure that was introduced by the government to help people in such a situation to get back on their feet again."*

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

### 2.2.2. Vignette 2

As in the case of the first vignette, participants' initial reactions Vignette 2 varied to an extent depending on whether or not they had personally experienced over-indebtedness. Those who had experienced it tended to feel that Hans' situation was a common type of difficulty faced by people on a low income and that it could not have been avoided. In contrast, participants with no experience of over-indebtedness tended to feel that Hans was largely to blame for his situation. They believed that homeowners had a responsibility to ensure they always had sufficient savings to deal with unexpected household expenses, and that a person who did not have savings, should not own a home. Some participants in the group also remarked that Hans had made a bad career choice in entering such a low-paid profession.

*"My mother is in a similar situation with her house. She is a pensioner, and, if there are no savings left and there are major repairs to be done, then it looks bleak."*

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

*"There are basic rules for a homeowner. After 20 years the heating is broken and after 30 years the roof is broken. For that I must have savings available."*

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

Among both groups of participants, a common suggestion was that Hans should **sell his home and rent instead**. This way he would not have to worry about finding himself in a similar situation in the future. A few participants were less sure if selling was the right solution, however, as they believed that renting could also be very expensive. As an alternative, they suggested that Hans could **rent out a room in his house**, for example, via Airbnb.

Alongside these suggestions, and as for Vignette 1, participants generally felt that Hans should do everything he can to **reduce his regular outgoings** – including by ensuring he was on the cheapest available contracts (e.g. for his insurance and mobile phone) and by selling items he did not need or buying products second-hand rather than new. Less commonly, there was suggestion that he could **look for a better job and/or work nightshifts to earn a wage supplement**. This suggestion was countered by a couple of participants who felt that finding new work could be difficult for someone of Hans’ age.

One participant pointed out that if Hans were to face another unexpected repair in the future, he could get **state-provided interest-free credit** (via a job centre) to cover it. This participant knew someone who had made use of such credit in the past and found it very helpful in resolving his difficulties.

*"I would try to get an interest-free credit from the government for homeowners. It is a classic credit, which is provided for the repairs of a house to avoid homeowners losing their property."*

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

It was notable that participants in both groups felt that solutions and help were available to someone like Hans but that many consumers did not make use of this provision. Participants with experience of over-indebtedness tended to feel that this was because people were not sufficiently proactive in looking for solutions. Those with no experience of over-indebtedness tended to feel that the problem lay more in a lack information provision about existing options.

### 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**

<p><b>Measures to change people’s attitudes and behaviours</b></p> <ul style="list-style-type: none"> <li>➤ Financial education programmes – for example, in the workplace and in schools - on the importance of budgeting and saving</li> <li>➤ Advertising campaigns to raise awareness of the risks linked with poor credit choices</li> <li>➤ 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)</li> </ul> <p><b>Measures aimed at improving the types of credit services available</b></p> <ul style="list-style-type: none"> <li>➤ 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)</li> <li>➤ The introduction of state-provided low- or no-interest loans</li> </ul>
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#### **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**

**There was strong support for financial education programmes on the importance of budgeting and saving.** As indicated over preceding sections, participants commonly felt that too many people had an inadequate knowledge and understanding of such matters and that this was a major factor contributing to personal debt and, indeed, over-indebtedness. Participants with experience of over-indebtedness were particularly enthusiastic about the fact that education programmes might serve to *prevent* people getting into difficulties, rather than simply helping those who already were. In discussing this, they referred to past mistakes they themselves had made with their own finances that could perhaps have been avoided had they had a better financial education.

There was a consensus that financial education programmes should be targeted at young people especially. Participants often observed that this group had particularly limited financial awareness and/or that they were more heavily influenced by an advertising culture that encouraged constant consumption (for example, via social media). Schools were widely seen as the best places to deliver financial education programmes to young people, so that by the time they entered employment, they were prepared to manage their money effectively. Vocational training centres and universities were mentioned as other possible loci for the programmes, for similar reasons. People with experience of over-indebtedness felt that education programmes should not just focus on budgeting and saving but on the negative practical consequences of having mounting debts – for example, receiving a bad credit rating (SCHUFA score) and the restrictions this placed on one's ability to rent an apartment or obtain consumer contracts.

*"I can see with my young daughters that they have little knowledge and awareness of financial issues. They really need to learn to be able to make responsible decisions. Therefore, I think it could be very effective if financial education was offered in school at seventh or eighth grade."*

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

*"It is important to learn what it means to be over-indebted. That you get a SCHUFA entry and will have problems getting a flat, or even a mobile phone contract."*

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

**The idea of advertising campaigns to raise awareness of the consequences of poor credit choices was also positively received** and seen as a potentially useful complement to education programmes. There was suggestion that such campaigns could serve as an important counterbalance to the proliferation and ready availability of different forms of consumer credit. Some participants felt that campaigns would be especially important for people who had left education and would be unable to benefit from any new financial education programmes in schools or other centres of learning.

*"In the media there is a world shown in which people can continue spending and raising credits. Therefore, it definitely makes sense to raise the awareness of risks related to poor credit choices."*

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

*"Information about the risks related to poor credit choices is rarely seen. I believe it could help sensitise people about this and maybe encourage them [...] to be more careful about the credits they commit to in the future."*  
(Male, over 55 years old, no experience of over-indebtedness)

There was notably less enthusiasm for policy measures aimed at encouraging consumers to save, mainly reflecting a view that not everyone was in a position to save and especially not those who were most at risk of over-indebtedness.

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

**Participants strongly supported the idea of measures aimed at encouraging responsible lending practices.** (Indeed, several had suggested such measures spontaneously at earlier stages of the discussion). They felt that promoting responsible lending could reduce the likelihood of people in difficulty being able to acquire further loans or credit, thereby making them less tempted to buy things they could not afford. Here, participants referred again to the particular temptations presented by zero-interest loans and pay by instalment options available online.

**Participants expressed more negative views about the idea of state-provided low- or no-interest loans,** as most were concerned that this could contribute to a "debt spiral". More specifically, they feared that the measure would simply serve to create yet another opportunity for borrowing and so potentially increase people's indebtedness. This view was expressed particularly strongly by participants with experience of over-indebtedness, who argued that the most important thing was to avoid getting into debt at all.

*"Measures encouraging responsible lending practices could be effective but state provided loans would only encourage people to continue raising more loans and become over-indebted."*

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

*"Encouraging responsible lending practices could have a beneficial impact, especially in areas outside of banks, but I don't think it would be a good idea for the state to enter the credit business. The state should concentrate on the governmental business and not enter into other areas."*

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

### 2.3.3. Measures to help people get out of debt

There was universal support for this sub-set of measures. **Debt advice services were seen as particularly important** in enabling people to get the personalised, hands-on support necessary to turn around their finances. Most of the participants with experience of over-indebtedness had previously made use of debt advice services and found the experience very helpful. At the same time, they noted that the services could be difficult to access in some towns and cities because they were limited in number and/or had long waiting lists. They also commented that the effectiveness of the services depended heavily on the quality of the advisor, as well as the willingness of the advisee to cooperate and make a concerted effort to change their spending habits.

*"What matters is to develop strategies together with the person to improve the situation. For that their personal circumstances have to be considered and strategies suitable for that individual have to be developed."*

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

*"Increased availability of debt advice services is helpful. In Berlin there are long waiting times and there is only one free debt advice service available per city district."*

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

As is implicit in the foregoing, participants with experience of over-indebtedness appeared generally well-informed about different advice services existing in Germany. They named a number of specific organisations, including Caritas, Arbeiterwohlfahrt (AWO), Öffentliche Rechtsauskunft (ÖRA), Deutscher Familienverband, Diakonie, Rotes Kreuz and more general Consumer Advice Centres. Notably, they made several suggestions for improving the ways in which debt advice is delivered. One person commented that the experience of going for such advice needed to be made more "natural" and "less intimidating". He suggested that this could be achieved by having advice booths in public spaces that people could drop into when going about their day-to-day business. Another participant remarked that debt advice should be combined with what she called "psycho-social support" aimed at elucidating the root causes of a person's problems and how they could best be supported to avoid repeating the same mistakes. From a slightly different perspective, there was suggestion that debt advice should be made compulsory for people who were over-indebted.

**The idea of publicly-provided digital tools to help people manage their finances was also viewed generally positively.** Participants remarked that such tools could better equip consumers to maintain an overview of their finances and reconcile their spending with their income. There was suggestion that the tools could be introduced to young people during financial education programmes in schools and that, in this respect, the tools would also serve as an important teaching aid. At the same time, some participants commented that digital tools may be less appropriate for older people who may be less digitally proficient. A common view was that a combination of digital tools and personalised debt advice may provide the most optimal solution.

*"Both in combination would be effective. First the advice and then the tools to help control your expenses and income. I assume, when you get advice, they also expect you to better keep track of your financial situation."*

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

*"The digital tools are only a supplement [to debt advice] that might help some individuals who have an affinity for using them."*

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

### 2.3.4. Other measures suggested

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

- Self-help groups where the over-indebted can share experiences, strategies and experiences with others who are in a similar situation
- Measures to raise consumer awareness of available state subsidies

- The abolition of fees for the early repayment of loans, to encourage a culture of early repayment

### 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:

- Preventative measures – especially **financial education programmes** for young people and **campaigns to raise awareness of the implications of poor credit choices**
- **Measures to encourage responsible lending practices**

There was a clear sense in which participants felt that these two sets of measures needed to go hand-in-hand in order to have maximum effect. A measure that was viewed much less positively was the idea of state-provide loans. Indeed, for most participants, this amounted to “no solution at all”.

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