

European Consumer Payment Report 2017

intrum

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“Young people feel a social pressure to consume and are willing to take financial risks to do so.”

Consumption patterns change over time and, in the digital era, these changes are materializing more rapidly than ever. We are transitioning quickly into a cash-free society and appear to also be moving towards a society in which physical stores play a less and less significant role in the way we consume.

In the European Consumer Payment Report of 2017, we have studied the social patterns and the consumption behavior of the European citizen. Clearly, consuming on credit is here to stay, being one of the enablers to shop more online. With more than 24,000 European consumers having spoken, we see that these trends really do have a substantial impact on today's society.

Parents have always been pressured into buying things for their children – toys, gadgets, designer clothes or sports equipment. This pressure may come from the children themselves, but to a large extent also from the parents' own social networks. Even if many of us want to teach the value that material wealth should always be secondary to friendship, love and physical well-being, that message may not always come through very easily. This was true when I grew up, when my children grew up, and it remains true today.

What separates the experience of many parents today, compared with in the 70s–80s, is the change in how we consume and the numerous payment options that exist today. Among the respondents to our survey that are parents, 33 percent have experienced social pressure to buy a product or a service for their children that they could not really afford. Among young parents, aged 18–34, the share agreeing to this rises to 41 percent, much of that pressure coming from social media channels.

In other words, young people feel a social pressure to consume and are willing to take financial risks to do so. As many as one in three young parents (33 percent) have borrowed money or maxed out their credit card in the past six months in order to buy something for their children. Among parents above 35 years, this number decreases to 23 percent.

This example demonstrates how a vulnerable group in society is exposed to severe long-term damage if the system in which credit is provided does not work in favor of all of the parties involved.

Being able to take on and provide credit is a prerequisite for a growing society. Businesses need to be



able to sell products and services without advance payment and consumers may need to borrow money from time to time in order to build up the wealth they desire. In fact, close to one in three respondents in our survey (31 percent) say it is OK to buy consumer goods like a TV or computer with a payment plan, on credit, or with borrowed money. It is when the business owner does not get paid or when the private individual's debt situation gets out of hand that our society as a whole suffers.

None of the above would be possible unless we have a sound system whereby both businesses and consumers are able to prosper. In many regards, this is in place today in most European markets, via legislation, supervision and support. I would, however, argue that more is needed to ensure sound development in consumer credit. More information to European citizens about the consequence of unpaid credit, tougher legislation on granting credit, careful creditchecks, and additional educational initiatives are needed to ensure that the younger generation learns how to consume in a sustainable manner.

To build trust and respect for the system that provides us with opportunities must be a priority for all stakeholders – politicians, banks and corporations included. Intrum is part of this society and we proudly assume our responsibility by providing information, encouraging as well as developing educational initiatives and seeking to impact policy makers in every way we can. Because we believe this is how we can lead the way towards a sound economy.

Mikael Ericson
President and CEO, Intrum

A more optimistic Europe

Optimism among European consumers appears to have improved over the past 12 months, possibly as an effect of the past few years of economic recovery in many European economies. The 2017 European Consumer Payment Report surveyed more than 24,000 Europeans on how they perceive their financial future.

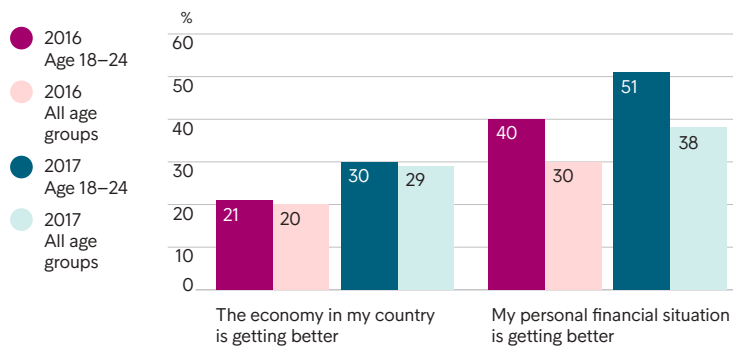
The greatest optimism about personal financial prospects and capabilities is observed among young respondents, aged 18-24 years. More than half of the respondents in this age category say that they believe their personal financial situation is improving, which is significantly higher than the European average. At the same time, young respondents are less optimistic about the economic outlook at the national level than other age categories – a little less than a third of them say that the economy in their home country is improving.

Young Europeans also tend to take a much brighter view of the future, perhaps not so surprising given there should be a reasonable chance to improve your personal finances over a lifetime if you work hard. Nevertheless, 64 percent of the young respondents believe they have a reasonable chance of substantially improving their economic situation in life.

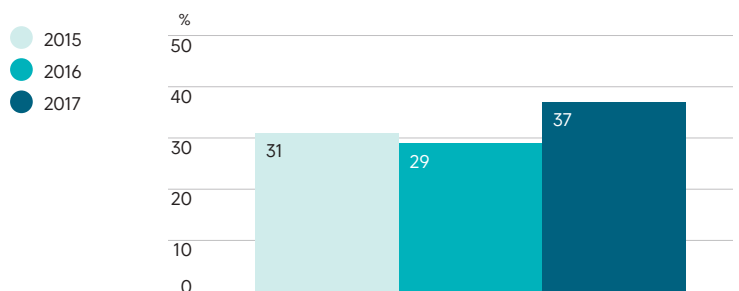
Many respondents report being worried about a weakened Europe having a negative impact on their personal finances, 43 percent agree and only 21 percent disagree.

Spain is the country with the highest share of respondents, 63 percent, that are worried about the impact on their personal finances of a weakened European Union. Spain is followed by Portugal with 58 percent reporting the same concern, and then Italy at 53 percent.

Still, despite all the positive indications of a better financial situation for many Europeans, a worryingly high share of respondents (31 percent) report not having enough money for a dignified existence, up from 29 percent in 2016.



I believe I will be financially better off than my parents



Saving up for a rainy day

On a positive note, the self-reported savings rate is up considerably, with a higher share of respondents reporting that they save on a monthly basis compared to last year. The average European consumer is increasing his/her monthly savings. In 2017, 57 percent reported that they save money on a monthly basis, compared with 50 percent in 2016 and 51 percent in 2015.

The reasons for wanting to save money each month vary, although the most common reason is to save for unexpected expenses (68 percent), for travel (39 percent), or to put some money aside for future retirement (25 percent).

A savings account is the most common savings format, with 58 percent of those saying they save on a monthly basis citing this as a way in which they invest their savings. Cash is the second-most cited manner in which to save, with 23 percent of respondents utilizing cash for the purpose of saving. Putting away money every month, without taking possible returns into much consideration is perhaps a somewhat surprising behavior. The share of respondents that save their money in funds or shares is considerably lower, 16 and 14 percent respectively.

Interestingly, 3 percent of respondents who state that they save money on a monthly basis report utilizing digital currencies (e.g. Bitcoin, Ethereum) for saving purposes.

Paying on time remains a challenge

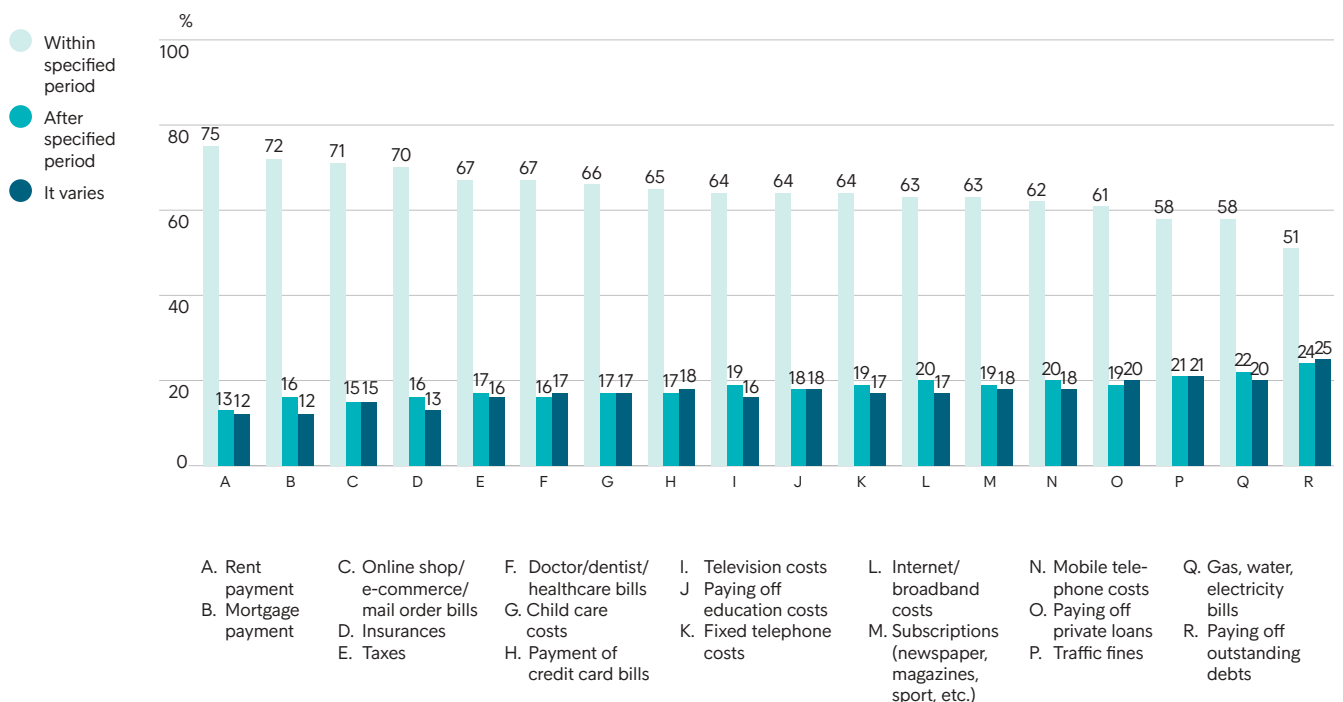
Managing bills and payments poses a challenge for many. Nearly half (46 percent) of all respondents report that they have paid at least one bill late during the past 12 months and 9 percent say they paid five bills or more late during the past 12 months.

The most commonly cited reason for being late with the payment of a bill was forgetting to pay it, as stated by 48 percent of respondents, while 42 percent cited not having enough money to pay the bill as their reason for late payment. The reasons vary depending on geography. In Greece, 70 percent of those that have been unable to pay bills said it was because of lack of funds, while in Germany, 67 percent said it was due to negligence.

The Greek economy still faces challenges and Greece is the country with the highest frequency of self-reported late payments. As many as 66 percent of respondents in Greece state that they have been late with one or several bills during the past 12 months.

The table below shows how respondents that have been late paying at least one bill in the past 12 months prioritize between different types of bills. It shows the share of European late payers that say they pay a certain type of bill within the specified period, after the specified period, or if it varies. The different types of bills are sorted according to the share of respondents saying they pay it within the specified period, arranged from the highest share

Paying bills within the specified period, after the specified period, or whether it can vary according to circumstances



down to the lowest. The table provides an overview of which types of bill are prioritized by respondents when they receive and pay bills.

The state of European payment morale is, on the whole, still in relatively good shape. Of the respondents, 84 percent agree that it is important to always pay bills on time. This is, however, down slightly from 2016 when 88 percent of respondents agreed with the same statement. In 2016, 2 percent disagreed with this notion and slightly more did so in 2017 when 5 percent of respondents disagreed with it being important to pay one's bills in a timely manner.

Taking care of our loved ones

Financial circumstances can often become negative factors in romantic relationships, 16 percent of respondents agree that their financial situation has been a factor for not ending a romantic relationship, and, as a consequence, getting caught in an undesired relationship. This is only slightly below the 17 percent that agreed with this in 2016.

Personal finances can often act as a barrier to young adults leaving the nest and establishing their own households. Financial circumstances can also force adults to move back in with their parents during later phases of their lives. In this year's survey 20 percent agree that they have been forced to move back in with their parents on at least one occasion due to their financial situation. This is the same share (20%) of respondents as in 2016.

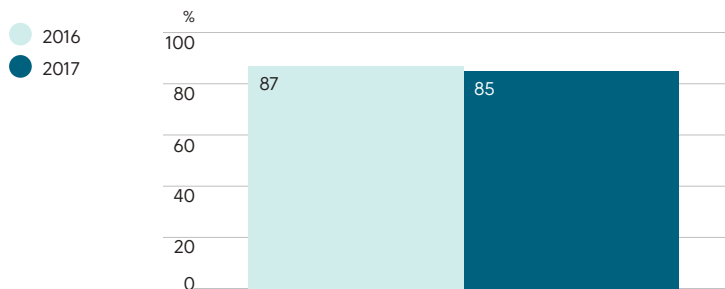
Among parents, 29 percent of all respondents in 2017, compared with 28 percent of respondents in 2016, also agree with the statement that, due to financial reasons, their children will not be able to move away from home as early as they would like. Furthermore, more than half (51 percent) of parents say they will need to financially support their children even after they have moved out of the family home. This is an increase compared with 2016 when 45 percent of parents said the same.

It is evident that parents aim to instill financial management skills in their children. It is also evident that many parents and non-parents feel that the school system bears considerable responsibility when it comes to teaching children about personal financial management. As many as 85 percent of parents say they try to teach their children how to handle money and 74 percent of all respondents agree that children should learn more about household economy in school.

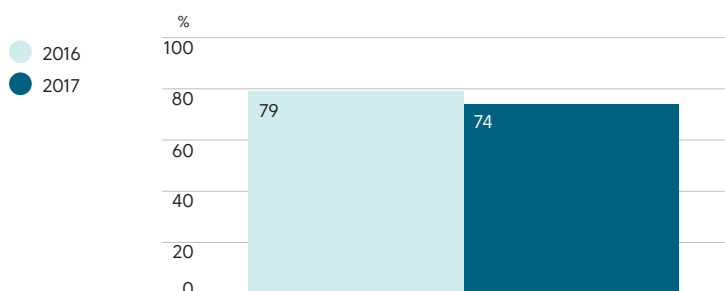
More than half of all respondents say they believe that schools bear a major responsibility when it comes to educating children on household economy – an increase compared with 2016.

Lastly, when polled about their own personal experiences of education and personal financial management, about half of all respondents say they wish they had learned more about household economy in school.

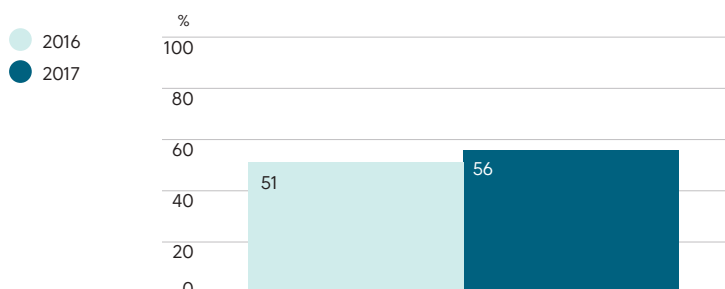
I try to teach my children how to handle money



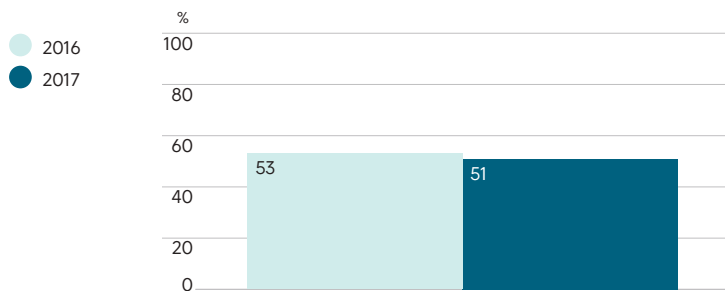
Children should learn more about household economy in school



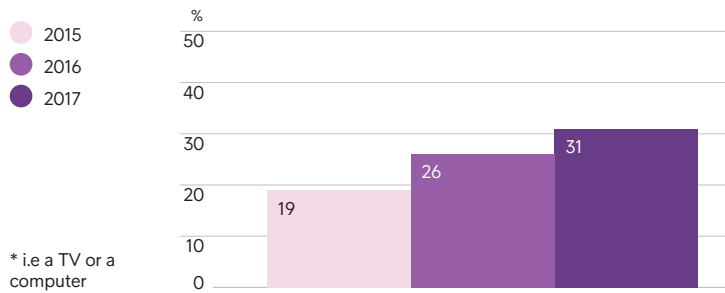
Schools have a big responsibility when it comes to educating children on household finances



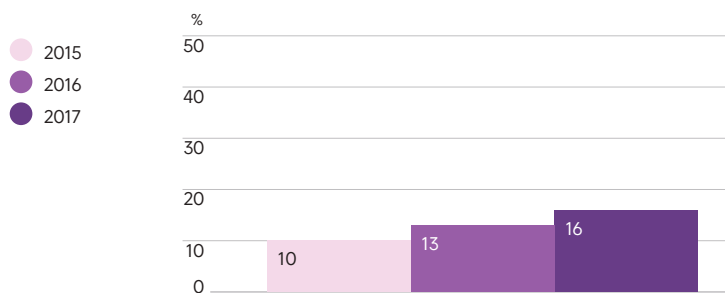
I wish I had learned more about household economy in school



I think it is OK to buy consumer goods* with a payment plan, on credit, or using borrowed money



I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money



The consumer society

There seems to be a trend towards a more liberal view on taking on credit for the purpose of consumption. Nearly one third of respondents state that they believe it is OK to buy consumer goods (i.e. a TV or a computer) with a payment plan, on credit, or using borrowed money. This is up by 5 percentage points since 2016 and 12 percentage points since 2015.

Financing travel on credit is still less accepted with 16 percent saying that they believe it is OK to finance a holiday with a payment plan, on credit, or using borrowed money. This is up by 3 percentage points since 2016 and six percentage points since 2015.

Online behavior

Digitalization is a fact of contemporary life that is becoming more and more evident to us all. The rise and success of online shopping and online banking is one of the most visible manifestations of this society-wide process. Online shopping is still growing across the European continent and in all age groups. At the same time, many worry about the potential downsides of online access to shopping and credit. Many state that online shopping contributes to shopping more in total and many worry that the easy access to credit through smartphones drives people that shouldn't take on credit to do so. Many are also worried about the potential loss of personal data when shopping online.

- 42 percent of European respondents report that they make a larger share of their purchases online today compared with a year ago. This can be compared with 36 percent of respondents reporting the same in 2016.
- 32 percent of respondents agree that the ease of online shopping makes them shop more. This is compared with 26 percent agreeing with the same statement in 2016.
- 57 percent of respondents agree that they prefer to receive their invoices digitally. In 2016 49 percent agreed with this.
- 60 percent state that easy access to credit through smartphones worries them since it might tempt people to take credit who should not. This is up by six percentage points since 2016.
- 47 percent of respondents agree that online shopping makes it too easy to gain credit.

Digitalization and increased access to online shopping also generates concern. More than half (51 percent) agree that they feel worried about personal details ending up in the wrong hands when they shop online. Spain is the country with the highest frequency of concern, with 73 percent agreeing that they worry over loss of personal data when shopping online. Spain is also the country that reports the highest level of online credit card use with 58 percent of respondents in Spain reporting that they often use a credit card online.

Pressure to consume

This year's survey reveals that social pressure to consume is widespread and is felt among large portions of the population with some subgroups affected to a larger extent than others. This year's survey has specifically investigated how parents, as a group, are pressured by peers, norms, media, institutions, etc. to spend money on their children even though they do not consider themselves able to afford it. Many respondents, but especially those in the younger age segments, also report that social media is a source of social pressure to consume more than they feel they should.

Every third parent (33 percent) has experienced social pressure during the past year to buy something, a product or service, for their children that they felt they could not afford.

As many as 87 percent of the parents that reported experiencing social pressure to buy something for their children, although they considered this beyond their financial means, also acted and bought something due to that social pressure. This translates into roughly every fourth parent (28 percent).

Our survey indicates that every fourth parent (25 percent) reports having borrowed money or maxed out their credit card during the past six months to buy something for their children. A third (33 percent) of young parents, those between the ages of 18 and 34, are more likely to have borrowed or maxed out their credit card during the last 6 months in order to buy something for their children, which can be compared with 23 percent of parents aged 35 or older.

Young parents are also more susceptible to social pressure than other age groups to buy products and services for their children. Four out of ten young parents (41 percent) report having felt social pressure during the past 12 months to buy something for their children that they consider unaffordable, compared

with 30 percent of parents aged 35 years or older who report having felt the same.

Children of all ages love to dress nicely and 29 percent of young parents say they have bought brand name clothes for their children as a consequence of social pressure. Among parents of all ages, a mobile phone is the most frequent item purchased as a result of social pressure, with 33 percent of parents citing this as an item they have bought for their children as a consequence of social pressure.

Nearly four out of ten of all respondents (39 percent) agree that social media generates pressure to consume more than they feel they should. This notion differs noticeably among age groups – the share is highest among the youngest respondents and lowest among the older ones.

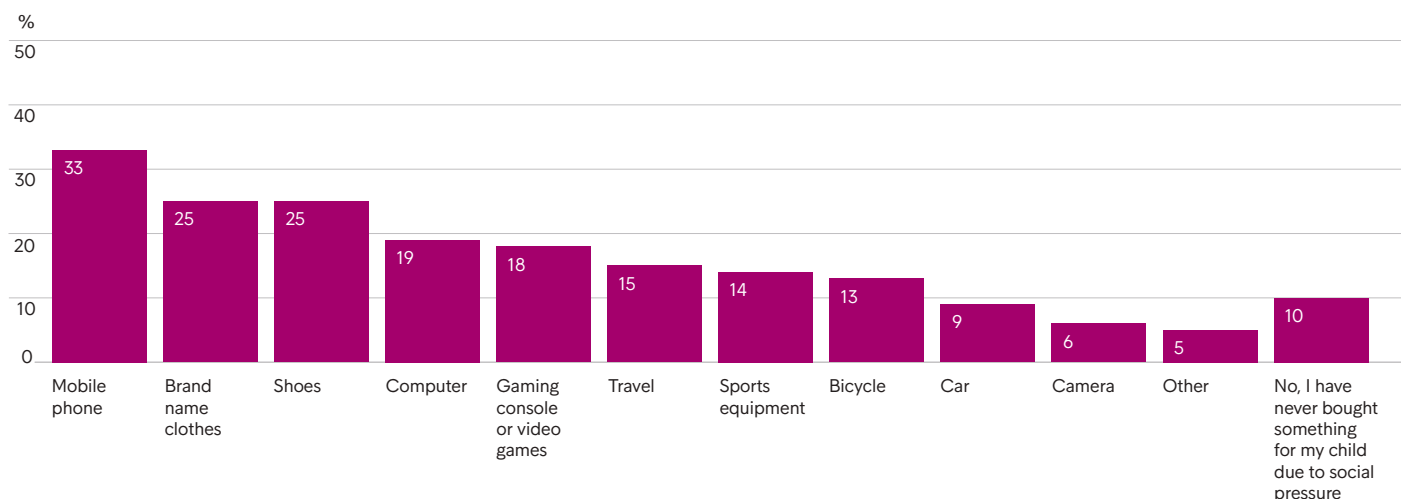
Age group	Social media creates a pressure to consume more than I should (% that agrees)
18–24	46%
25–34	43%
35–49	38%
50+	35%

The growing gig economy

The gig economy is the label placed on a job market where temporary positions and project-based short-term engagements ("gigs") are more common than they have been in the past, which is expected to create new demands on workers to seek self-employment opportunities. Young people view self-employment as a viable part-time, or full-time commitment, to a greater extent than older people.

However, when the respondents who reported they might consider self-employment were polled about their concerns regarding self-employment,

Products that parents claim to purchase for their children due to social pressure though lacking sufficient funds



the responses were, in many ways, universal across all age groups. Uncertainty as to whether it would be possible to make ones living this way was the most frequently cited concern. A large proportion of respondents also reported being concerned about the risk of not being paid by clients, and not being able to secure either a business loan or personal loan.

All in all, 7 percent of all respondents stated they are self-employed. Out of the remaining 93 percent, nearly half (47 percent) stated that they had considered becoming self-employed for either a part-time or full-time engagement.

Young people who are not currently self-employed reported having considered self-employment more often than older age segments. Half of those aged 18 to 24 years (55 percent) reported having considered self-employment, compared with 52 percent among those aged 25 to 34 years, 46 percent among those aged 35 to 49 years and 40 percent among those aged 50 years or older.

If the gig economy is going to be a part of future European economies, policy makers and regulators have some work to do to ease the burden on those considering this path. The concerns are many:

- 63 percent say that uncertainty of earning sufficient income is a major concern.
- 45 percent say that lack of financial security, such as paid sick leave and pensions, are a concern in becoming self-employed.
- 42 percent indicate the heavy regulatory and administrative burden as a concern.
- 40 percent cite the risk of not being paid by clients as a concern with self-employment.
- 26 percent report difficulties securing a business loan as a concern with self-employment
- Another 20 percent indicate perceived difficulty obtaining credit or loans for personal purposes as a concern.

Migration

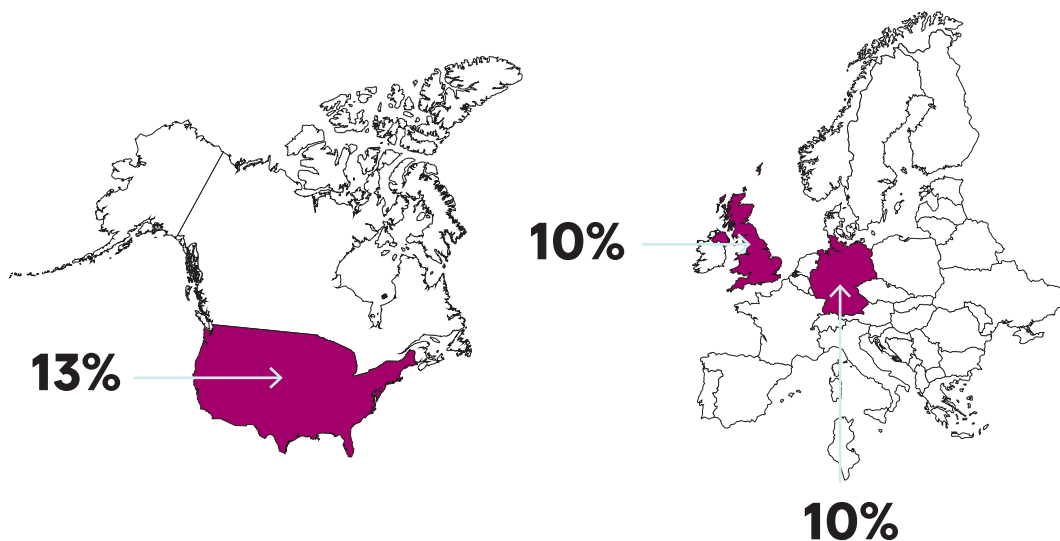
Willingness to move to another country for financial reasons has been trending upwards since 2015. While the trend is strongest among the youngest age segment, i.e. those aged 18 to 24 years, it is a trend that is evident across all age groups.

All in all, 19 percent of all respondents say they are considering leaving their home country due to the financial circumstances there, which is up by three percentage points since 2016. Those aged 18 to 24 years are the most open to emigration of all age groups, with 28 percent of respondents in this age category reporting that they are willing to emigrate for financial reasons.

More than a third of Hungarians (36 percent) state that they are willing to emigrate due to financial circumstances, which is the highest frequency of respondents among all of the countries polled. Greece is the runner-up with 31 percent of respondents stating the same. Romania comes in third, with 30 percent of respondents saying they are considering emigrating for financial reasons.

Germany is the most popular destination country among those saying they are considering emigration for financial reasons, with 11 percent citing this as their preferred destination. The US and the UK are tied in second place in this respect - both coming in at 7 percent of respondents preferring them as destinations.

When only those aged 18 to 24 years who have stated they are considering emigration for financial reasons are polled, the US climbs to first place with 13 percent of respondents in this age group reporting the US as their preferred destination. The UK comes in second in this age category, tied with Germany at 10 percent each.



Key findings

Countries





ANGER CUVIER LAPLACE DULONG CHASLES LAVOISIER AMPERE CHEVREUL FLACHAT NAVIER LEGENDRE CHAPTAL

Austria is the country in which the largest share of respondents, 74 percent, claim to never use a debit card. Cash is also slightly more popular among Austrian respondents than in Europe in general, 38 percent of Austrian respondents say they use cash on a daily basis, compared to the European total of 35 percent. As much as 88 percent of Austrian respondents say they use cash at least once a week, while 74 percent of Europeans in total say the same.

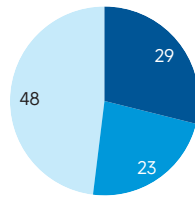
Austrian consumers exhibit the highest share of people that say they save on a monthly basis and that they use gold to invest their savings in. Nearly one in ten, 9 percent, of Austrians agree to this, compared to the European total average of 4 percent that say that they are investing their savings in gold.

62 percent of the Austrian respondents say that they could afford an unforeseen expenditure amounting to the equivalent of half of an average monthly net wage without taking out a loan. This is the highest share reporting to be able to do so among all surveyed countries. The European total average stands at 49 percent.

24 percent of Austrian parents report having experienced social pressure at least once during the past year to buy things for their children they feel they are not able to afford. In comparison, the European total average for all parents in all countries surveyed on this question amounts to 33 percent.

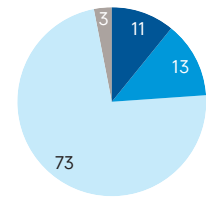
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

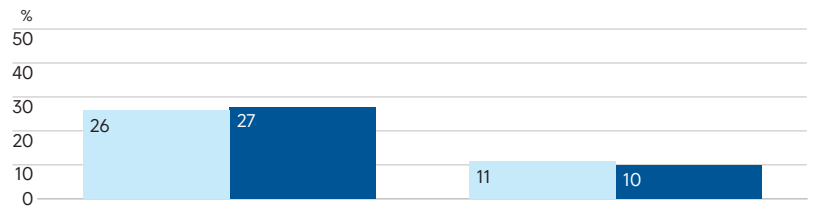
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

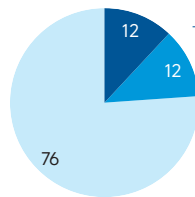


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

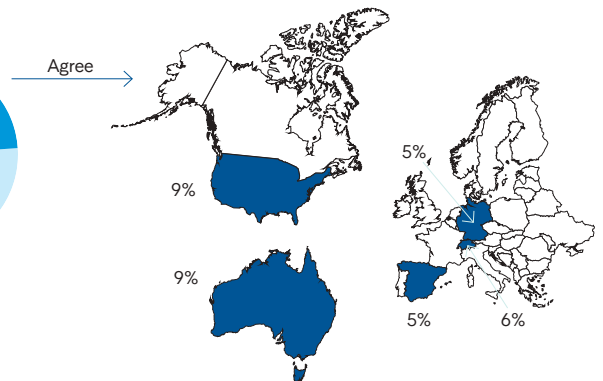
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

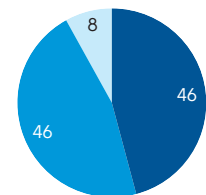


I'm considering moving to another country due to the financial situation in the country where I live.



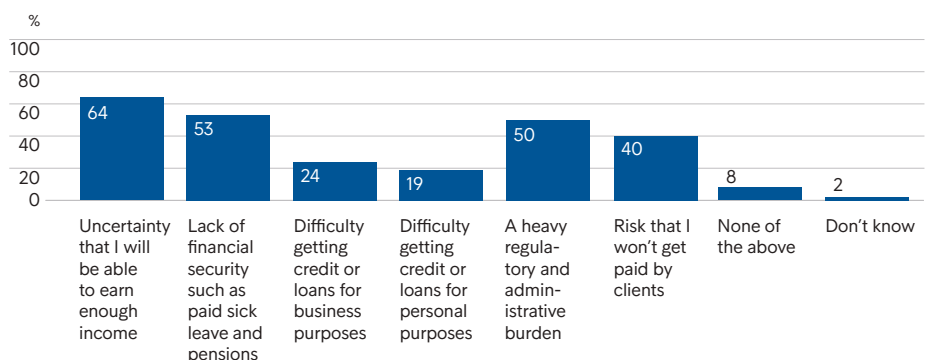
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 8,690,076

GDP per capita, in Euro: 40,400

Adjusted gross disposable income of households per capita: 26,660

Data from 2016 if nothing else is stated.
Source: Eurostat

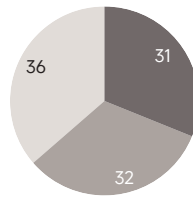
29 percent of Belgian parents report they have experienced social pressure at least once during the past year to buy things for their children they feel they are not able to afford. This is a somewhat lower rate of parents experiencing social pressure than average among the countries surveyed. The European total average for the same response amounts to 33 percent.

29 percent of Belgians say they are, or will be, financially better off than their parents. This is below the total average for all surveyed countries, 37 percent of European respondents say the same. About one third (30 percent) of Belgian parents say that their children will be worse off financially than they are, which is above the European total average for the same response which stands at 22 percent.

44 percent of Belgians agree with the notion that schools have a big responsibility when it comes to educating children about the management of household finances. This is below the European total average which amounts to 56 percent of respondents agreeing on the importance of the school system in educating children on how to manage the economy of a household.

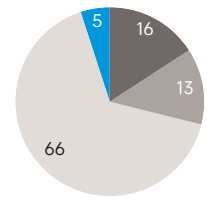
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

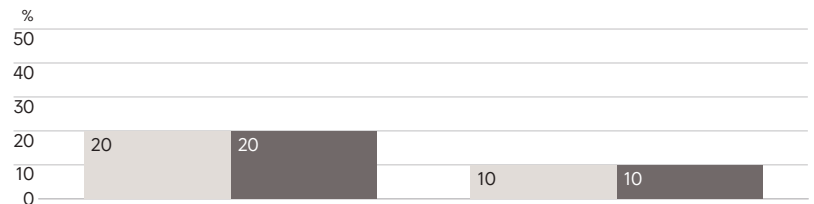
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

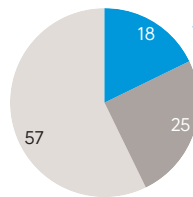


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

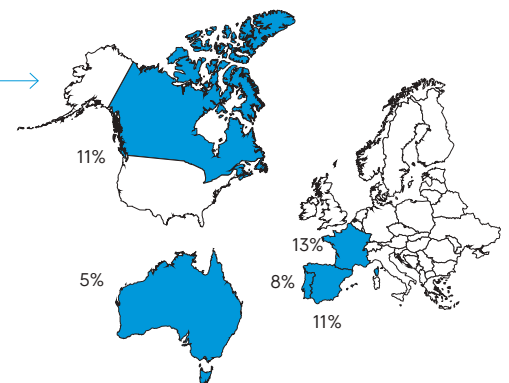
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

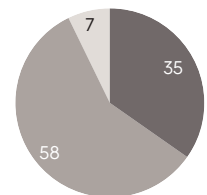


I'm considering moving to another country due to the financial situation in the country where I live.



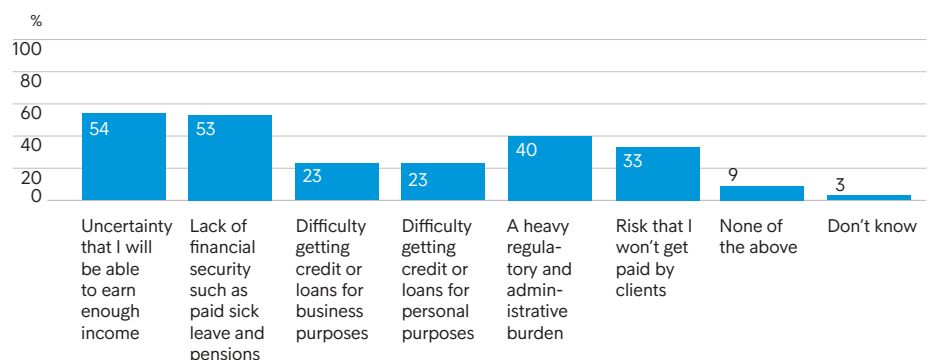
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	11,311,117
GDP per capita, in Euro:	37,500
Adjusted gross disposable income of households per capita:	24,520

Data from 2016 if nothing else is stated.
Source: Eurostat

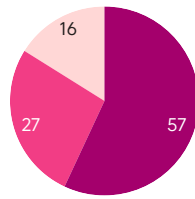
29 percent of Czech parents reported experiencing social pressure at least once during the past year to buy things for their children even though they feel they are not able to afford it. This is slightly below average when it comes to reporting about a social pressure to buy things for their children. The European total average amounts to 33 percent of parents in all surveyed countries saying they have experienced such social pressure during the past year.

88 percent of Czech respondents agree with the notion that it is important to always pay your bills on time. This is above the European total average of 84 percent and not far behind Estonia, where 92 percent agree with this, and is the country with the highest rate of agreement in this case. Also, Czech Republic exhibits the lowest frequency of respondents, 2 percent, among all surveyed countries that explicitly disagree with the notion.

Czech Republic also exhibits the highest number, 80 percent, of respondents that disagree with it being OK to finance a vacation trip with a payment plan, on credit or using borrowed money. The average frequency among all surveyed countries to disagree with this notion amounts to 66 percent. Conversely, Czech Republic holds the lowest frequency of respondents, 7 percent, among the surveyed countries that agree with it being OK to finance a vacation trip with a payment plan, credit or borrowed money, to be compared to the European average of 16 percent.

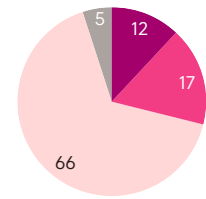
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

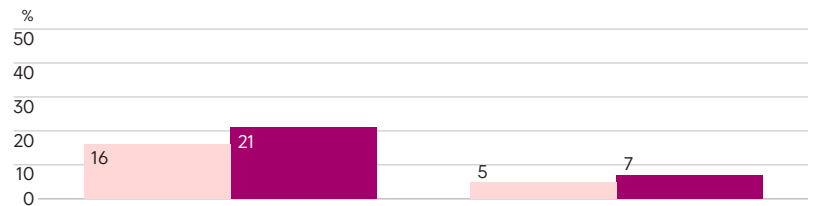
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

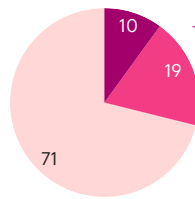


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

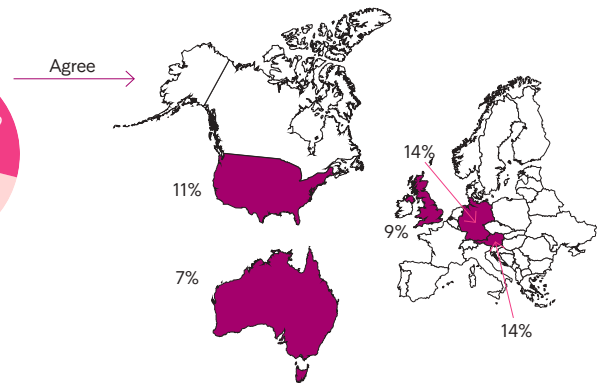
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

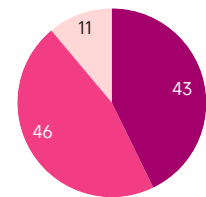


I'm considering moving to another country due to the financial situation in the country where I live.



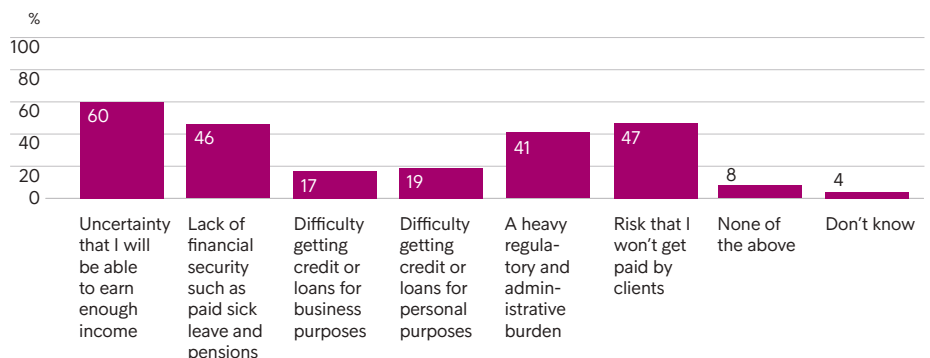
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 10,553,843

GDP per capita, in Euro: 16,700

Adjusted gross disposable income of households per capita: 17,132

Data from 2016 if nothing else is stated.
Source: Eurostat

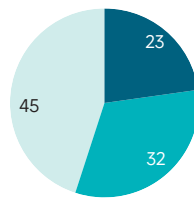
Only 19 percent of Danish parents have experienced social pressure to buy something for their children they feel they cannot afford in the past year, which is the lowest rate of respondents among all surveyed countries and to be compared to the European average at 33 percent. Danish parents also hold the highest share of respondents, 79 percent, that explicitly say they have not felt such social pressure in the past year, to be compared to the European average of 64 percent.

Denmark also holds the highest frequency of respondents, 63 percent, among all the surveyed countries that disagree with the notion that they do not have enough money for a dignified existence. Conversely, only 17 percent of Danish respondents agree with that same statement. This is to be compared to the European average where 31 percent of respondents agree and 45 percent disagree that they do not have enough money at the moment for a dignified existence.

32 percent of polled Danish parents say they will need to support their children financially after they have flown the nest. This is the lowest frequency of parents saying so among any of the countries surveyed and to be compared with the European total average where 51 percent of parents say that they will need to support their children financially after they leave home.

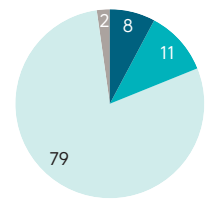
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

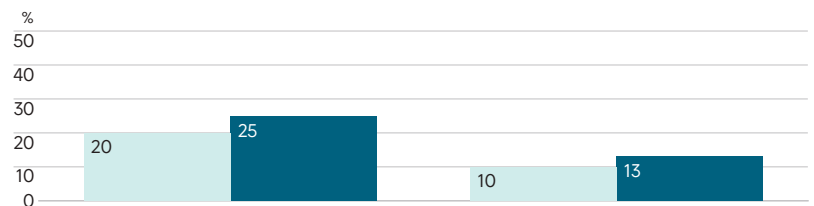
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

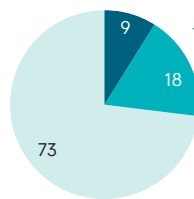


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

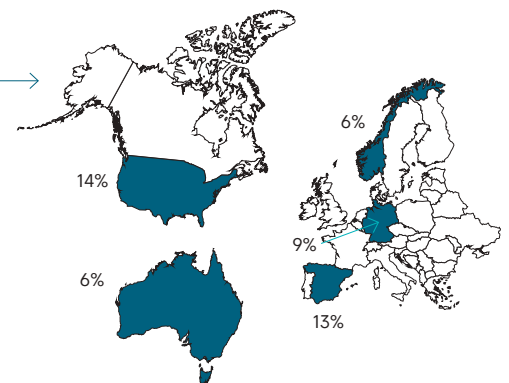
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

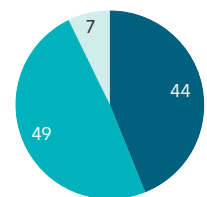


I'm considering moving to another country due to the financial situation in the country where I live.



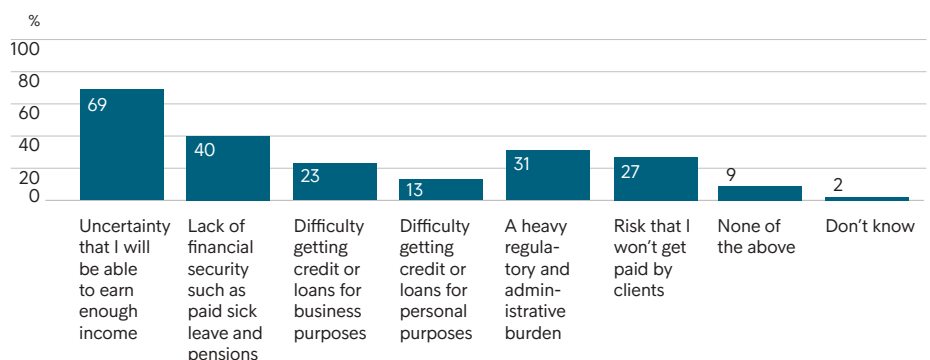
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	5,707,251
GDP per capita, in Euro:	48,400
Adjusted gross disposable income of households per capita:	23,641

Data from 2016 if nothing else is stated. Source: Eurostat



31 percent of Estonian parents report that they have experienced social pressure at least once during the past year to buy something for their children even though they feel they are not able to afford it. This makes Estonian parents very close to the European total average, which amounts to 33 percent. More than half (56 percent) of all Estonian respondents agree that social media creates a pressure to consume more than they should.

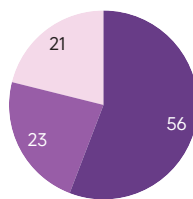
92 percent of Estonians say that it is important to always pay ones' bills in a timely manner. This is the highest frequency of respondents saying so among all surveyed countries and is to be compared to the European total average at 84 percent.

50 percent of Estonians agree that their personal financial situation is getting better, which is the highest observed frequency of respondents saying so among all surveyed countries and to be compared to the European average at 38 percent.

90 percent of Estonian respondents, the highest share among all surveyed countries, say that they prefer to receive their invoices digitally. This should be compared to the European average of 57 percent. Only 3 percent of Estonian respondents disagree to the same, which is conversely the lowest share of respondents among all surveyed countries disagreeing to the superiority of digital invoices.

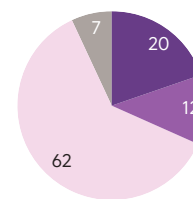
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

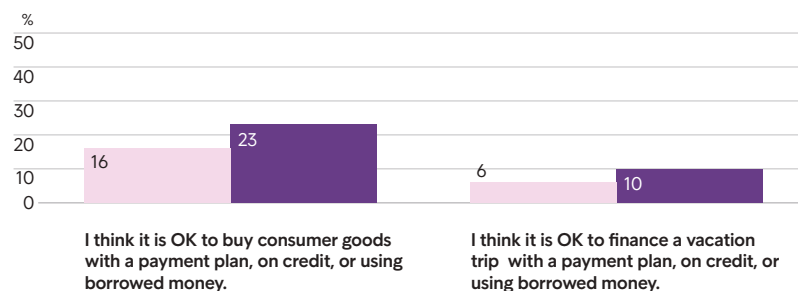
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

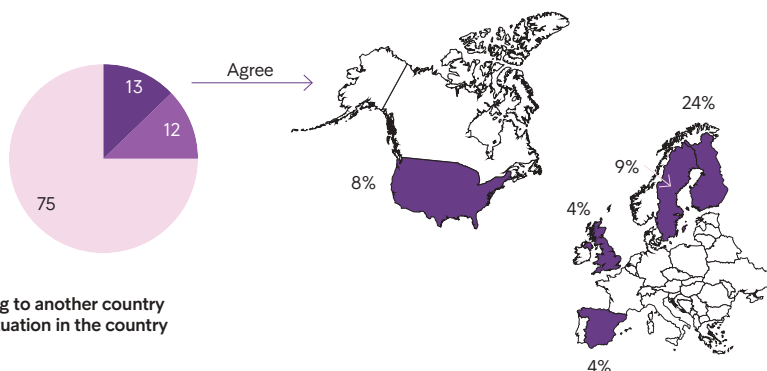
Debt behavior

- 2016
- 2017



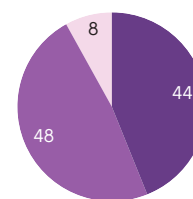
Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %



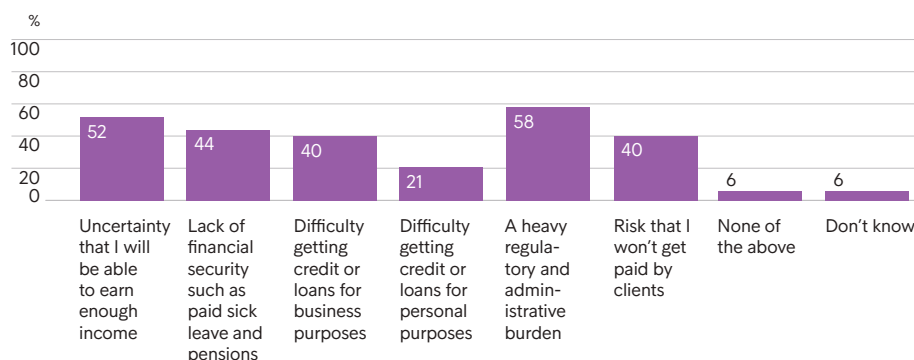
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	1,315,944
GDP per capita, in Euro:	16,000
Adjusted gross disposable income of households per capita:	14,621*

*2015

Data from 2016 if nothing else is stated.
Source: Eurostat

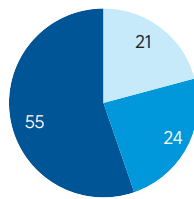
Almost a third (31 percent) of Finnish parents have experienced social pressure to buy something they couldn't afford for their children, which is close to the European total average of 33 percent. Among all Finns, however, only 21 percent agree that social media creates a pressure to consume more than they should, which is a far lower share than that of Europe as a whole at 39 percent.

48 percent of Finnish respondents say that they save on a monthly basis, to be compared to 57 percent of European respondents saying the same. 62 percent of Finnish respondents that say they save on a monthly basis cite unexpected expenses as their reason to do so. This is to be compared to the European total average of 68 percent of respondents saying the same.

39 percent of Finnish respondents that are not self-employed today say that they have considered becoming self-employed. This is a rate below the European total average which amounts to 47 percent of respondents. Uncertainty about the ability to earn an income is the foremost cited concern with 70 percent of Finnish respondents considering self-employment citing this, which is above the European total average for the same response at 63 percent.

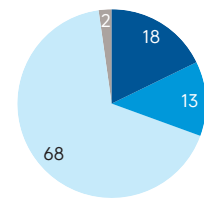
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

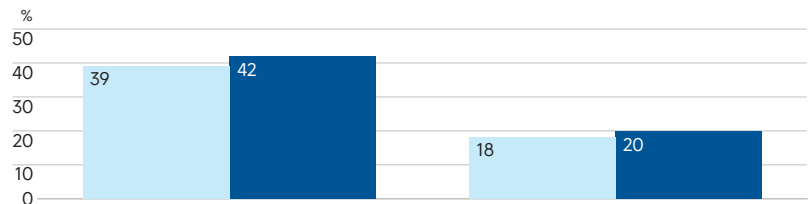
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

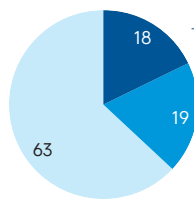


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

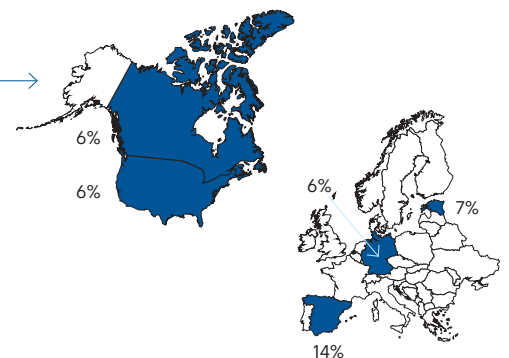
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

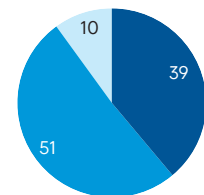


I'm considering moving to another country due to the financial situation in the country where I live.



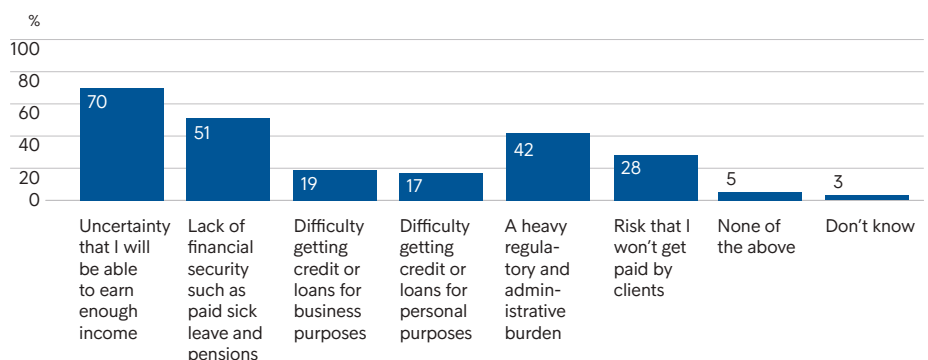
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 5,487,308
GDP per capita, in Euro: 39,200
Adjusted gross disposable income of households per capita: 23,959

Data from 2016 if nothing else is stated. Source: Eurostat

39 percent of French parents that said they experienced social pressure during the past year to buy something for their children that they couldn't afford cited shoes as an item bought for their children due to such social pressure. This is the highest frequency of respondents among all surveyed countries for the category of shoes, and is to be compared to the European total average for the same response at 25 percent. Shoes are also the most common unaffordable item bought by French parents as a result of social pressure.

11 percent of French respondents that stated they were late with their payment on a bill or bills during the past year say the reason behind it was they did not want to pay the bill in a timely manner. This is the highest share among all surveyed countries and is to be compared to the European total average which stands at 5 percent.

The personal financial outlook seems to be relatively pessimistic in France. 32 percent of French respondents agree that they have a reasonable chance of substantially improving their economic situation in life. This is the lowest share agreeing to this notion among all surveyed countries and can be compared to the European total average of 47 percent.

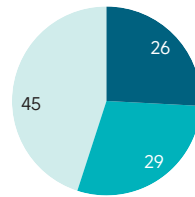
Slightly more than half (56 percent) of French respondents agree that children should learn more about household finances in school, which is the lowest share of agreement among all surveyed countries, the European total average is 74 percent. 13 percent of French respondents explicitly disagree with this notion, which conversely is the highest share of disagreement among all surveyed countries, the European total average being 7 percent.

Population size:	66,759,950
GDP per capita, in Euro:	33,300
Adjusted gross disposable income of households per capita:	24,814

Data from 2016 if nothing else is stated.
Source: Eurostat

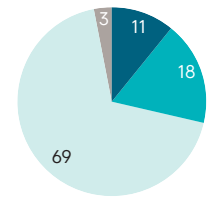
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

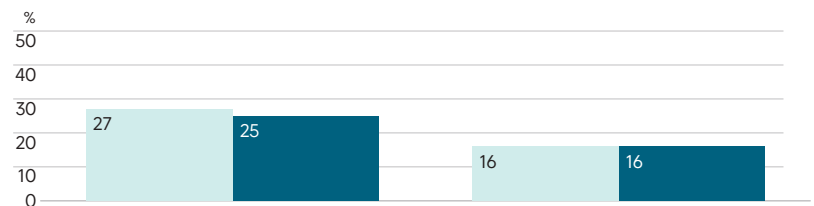
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

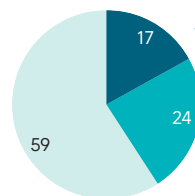


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

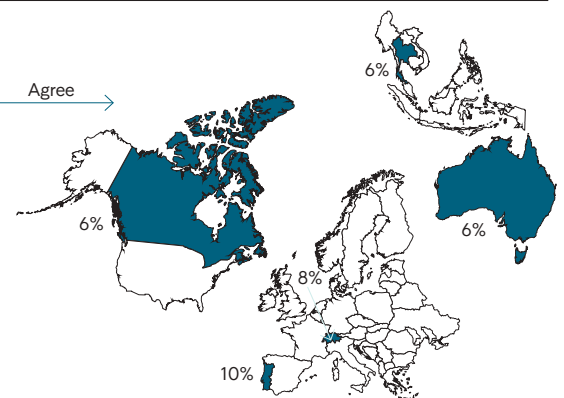
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

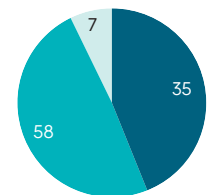


I'm considering moving to another country due to the financial situation in the country where I live.



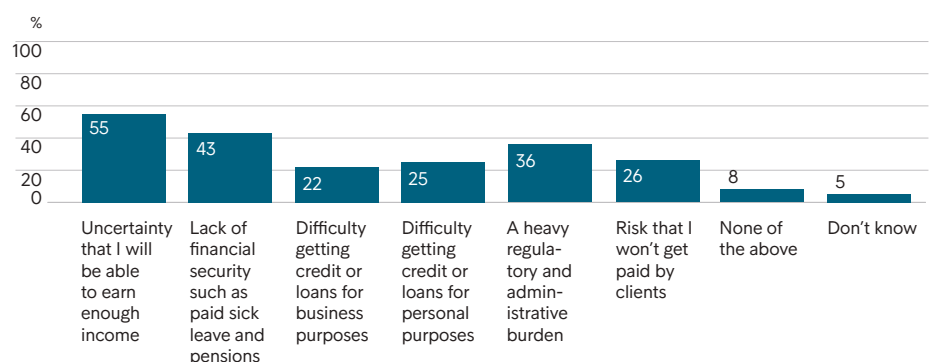
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



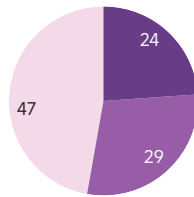
Less than a quarter of Germans (24 percent) agree that social media creates a pressure to consume more than they should, a share that is substantially lower than the European total average of 39 percent. German parents are closer to the European average in other aspects though, with 30 percent stating they have experienced social pressure to buy things for their children they couldn't afford at least once in the last year. The corresponding share for Europe as a whole is only slightly higher, at 33 percent.

67 percent of German respondents that reported paying a bill or bills late during the past twelve months cite having forgotten as the cause for their late payment. This is the highest share of respondents pointing at this particular reason among all surveyed countries, to be compared to the European total average of 48 percent.

Germany is the country with the lowest share of respondents, 41 percent, that prefer receiving invoices digitally. This is to be compared to the European total average which stands at 57 percent among all respondents and countries. Conversely, 25 percent of German respondents explicitly disagree with the statement that digital invoices are preferable, which is higher than the European total average of 17 percent but lower than in Switzerland where 28 percent disagreed that digital invoices are preferable.

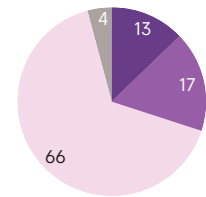
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



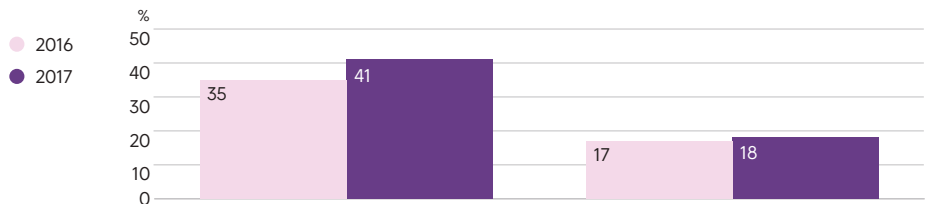
Social media creates a pressure to consume more than I should.

- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

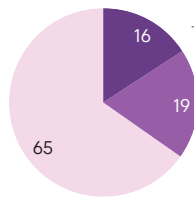


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

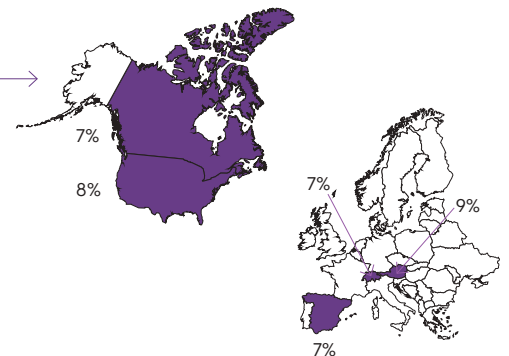
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

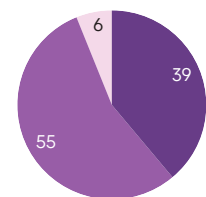


I'm considering moving to another country due to the financial situation in the country where I live.



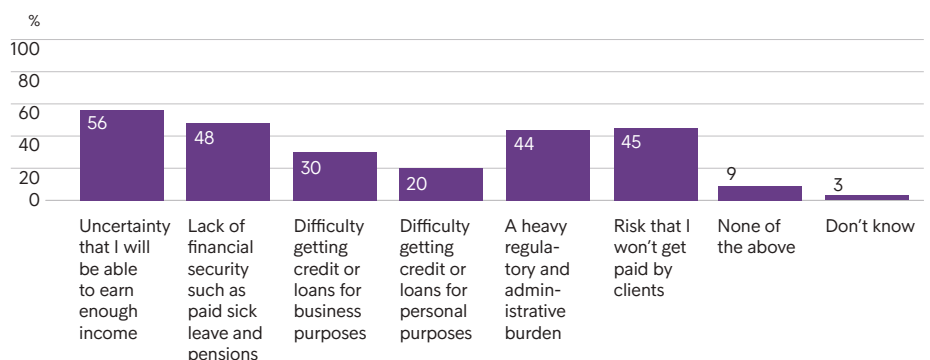
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 82,175,684

GDP per capita, in Euro: 39,200

Adjusted gross disposable income of households per capita: 23,959

Data from 2016 if nothing else is stated.
Source: Eurostat



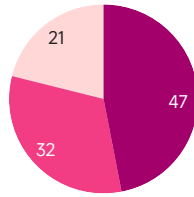
50 percent of Greek parents say that they have experienced social pressure to buy things they couldn't afford for their kids at least once during the past year. This is the highest rate among all surveyed countries. The European total average for respondents experiencing social pressure to buy unaffordable things for their kids stands at 33 percent.

43 percent of Greek parents say their children will be worse off financially than they are, the highest observed rate among all surveyed countries. Fittingly, only 22 percent of Greek respondents say they will be either as well off, or better off financially than their parents while 51 percent of Greek respondents explicitly disagree with the same notion. These are the lowest and highest rates, respectively, among all surveyed nations. In comparison, the European total average for those agreeing with this notion amounts to 37 percent and those disagreeing amount to 29 percent of respondents.

54 percent of Greek respondents do not agree that their personal financial situation is getting better and 79 percent disagree that the national economy is improving. Both of these rates are the highest observed among all surveyed nations. The rate of disagreement about improving personal finances amounts to 27 percent in Europe as a whole and 36 percent for the same in the case of national economic outlook.

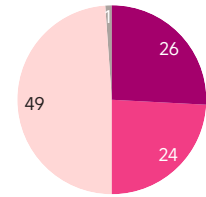
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

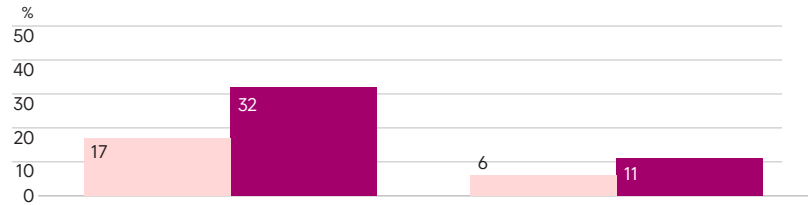
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

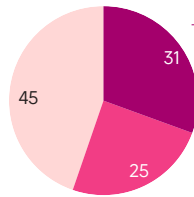


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

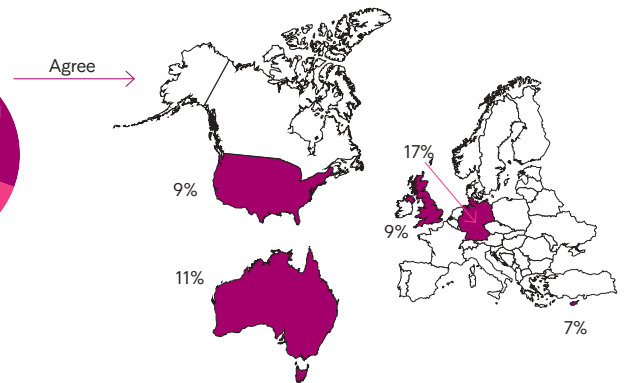
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

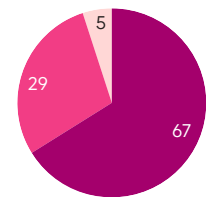


I'm considering moving to another country due to the financial situation in the country where I live.



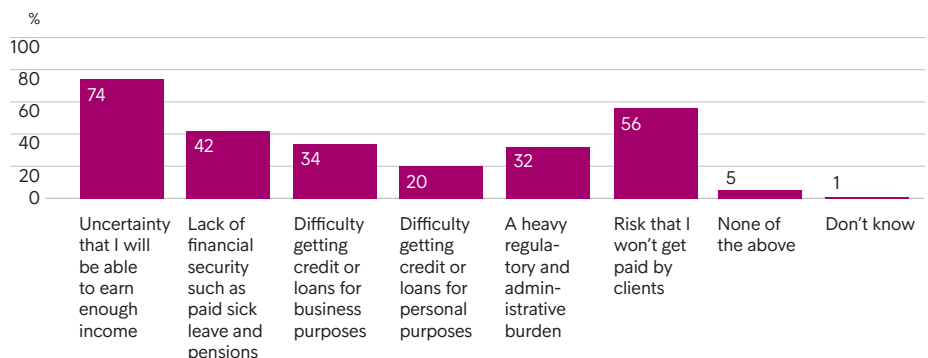
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 10,783,748

GDP per capita, in Euro: 16,200

Adjusted gross disposable income of households per capita: 14,226

Data from 2016 if nothing else is stated. Source: Eurostat

34 percent of Hungarian parents report they have at least once in the past year experienced social pressure to buy something they couldn't afford for their children. Hungarian parents are therefore slightly above average in this respect as the European total average for parents experiencing social pressure to buy things for their children at least once during the past year amounts to 33 percent.

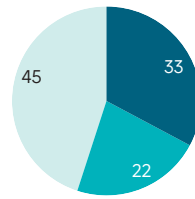
48 percent of Hungarian respondents agree that they do not have enough money at the moment to provide for a dignified existence. This is the highest level of respondents stating agreement with this notion among all the surveyed countries and is to be compared to the European total average of 31 percent.

Hungary exhibits the highest share of respondents, 36 percent, that say they are considering moving to another country due to financial circumstances. Austria is the most preferred destination among Hungarians with 27 percent, followed by Germany which 18 percent cite as their preferred destination.

33 percent of Hungarians disagree with the notion that they have a reasonable chance to substantially improve their economic situation in life, which is the highest share of disagreement among all surveyed countries and to be compared with the European total average at 21 percent.

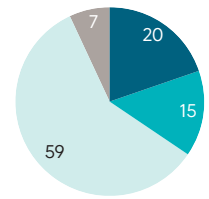
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

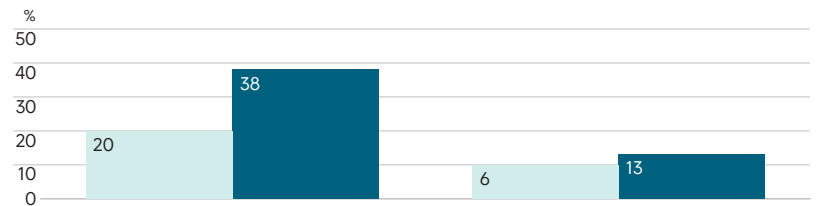
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

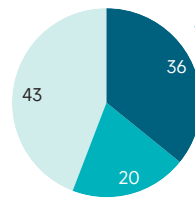


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

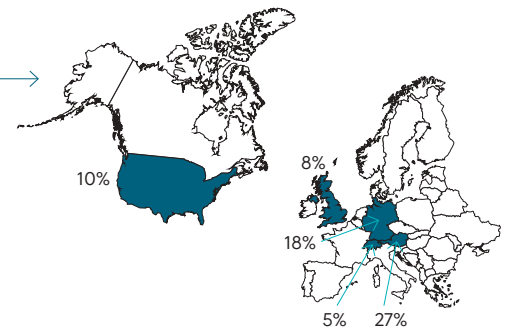
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

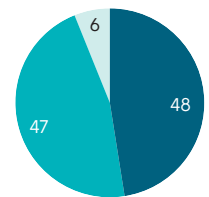


I'm considering moving to another country due to the financial situation in the country where I live.



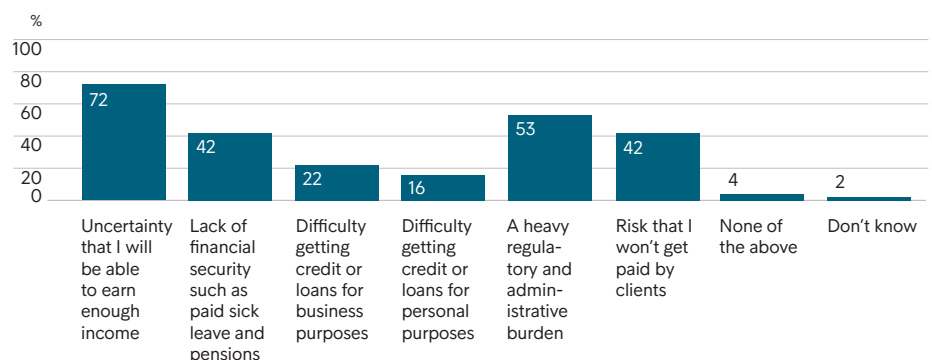
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	9,830,485
GDP per capita, in Euro:	11,600
Adjusted gross disposable income of households per capita:	13,551 *

*2015
Data from 2016 if nothing else is stated.
Source: Eurostat

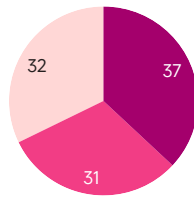
More than a third (37 percent) of Irish respondents agree that social media creates a pressure to consume more than they should. This share is slightly lower than the European average of 39 percent. Irish parents, however, are more exposed to pressure than the European average. 45 percent of Irish parents have experienced social pressure to buy something for their children that they felt they couldn't afford. This is substantially higher than the share of Europe as a whole at 33 percent.

29 percent of Irish respondents agree with the notion that it is OK to finance a vacation trip with a payment plan, on credit, or by using borrowed money. This is the highest rate of agreement among all surveyed countries and is to be compared to the European total average at 16 percent.

Of those Irish respondents that say that they either are or have considered becoming self-employed, 56 percent cite a lack of financial security such as paid sick leave and pensions as a concern. Another 28 percent point to a difficulty getting credit or a loan for personal purposes as a concern. These are the highest response frequencies for each respective category among all surveyed countries, and are to be compared with the European total average where 45 percent cite a lack of financial security and 20 percent a difficulty to get credit or a loan for personal purposes as concerns.

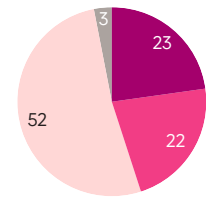
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

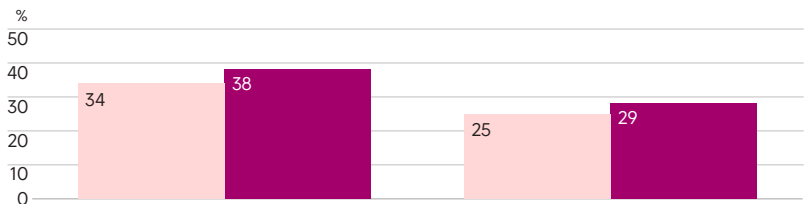
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

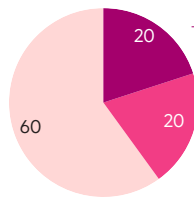


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

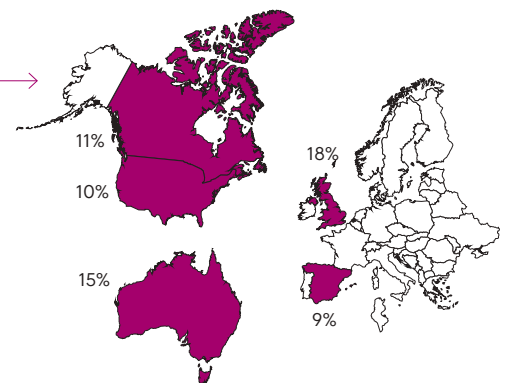
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

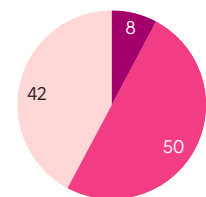


I'm considering moving to another country due to the financial situation in the country where I live.



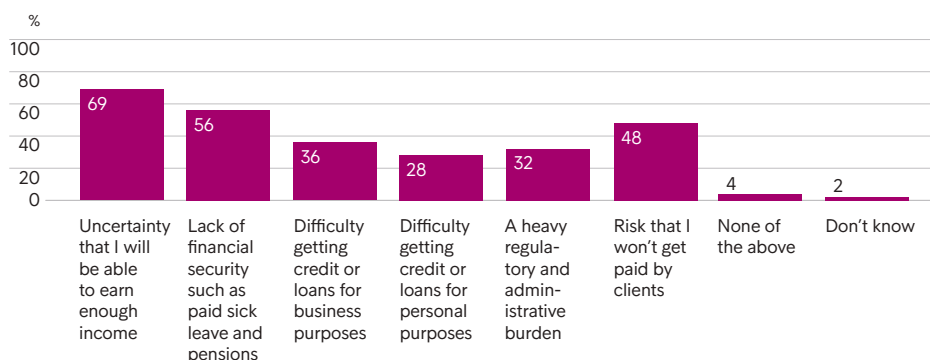
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 4,724,720

GDP per capita, in Euro: 58,800

Adjusted gross disposable income of households per capita: 20,181*

*2015
Data from 2016 if nothing else is stated.
Source: Eurostat

37 percent of Italian parents report that they have experienced social pressure at least once during the past year to buy things for their children even though they feel they are not able to afford it. This is above average as the European total amounts to 33 percent.

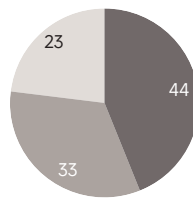
Italians are less worried about income through self-employment than most Europeans. Among Italian respondents that are or have considered self-employment, 46 percent cite uncertainty that they will be able to earn an income as a concern. This is the lowest share of respondents among all surveyed countries and is to be compared to the European total average at 63 percent.

Italians are not particularly worried about the easy access to credit through smartphones, at least not in comparison to other countries. 45 percent of Italian respondents say that this worries them, which is the lowest share among all surveyed countries and is to be compared to the European total average which stands at 60 percent.

Online shopping is growing fast in Italy and 61 percent of Italian respondents say that they make a larger share of their purchases online today compared to one year ago. This is the highest share among all surveyed countries and is to be compared to the European total average which stands at 42 percent.

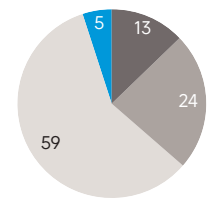
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

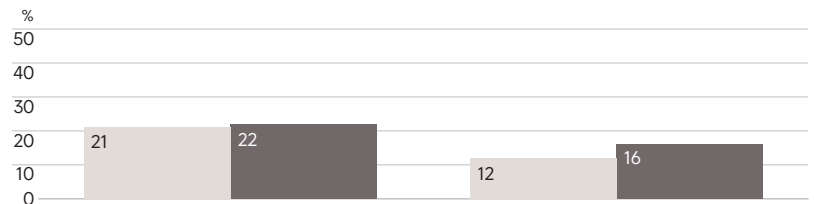
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

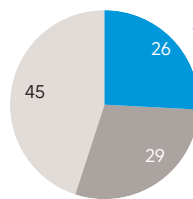


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

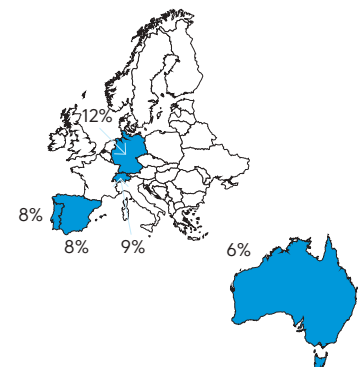
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %



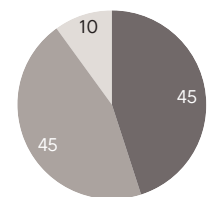
Agree →



I'm considering moving to another country due to the financial situation in the country where I live.

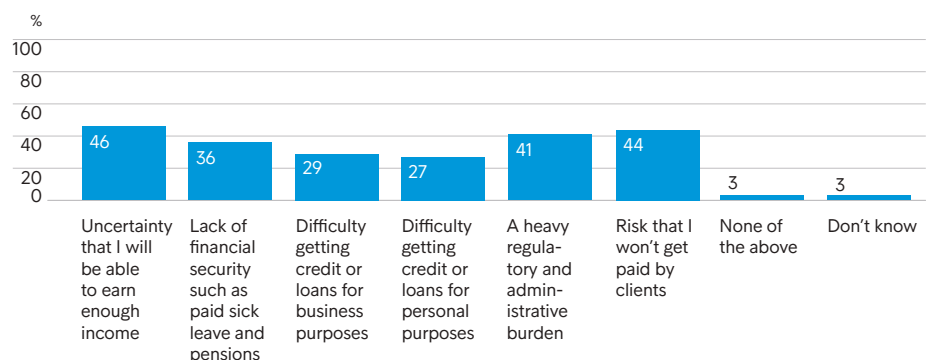
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	60,665,551
GDP per capita, in Euro:	27,700
Adjusted gross disposable income of households per capita:	21,411

Data from 2016 if nothing else is stated. Source: Eurostat



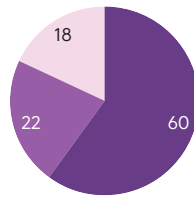
Among all Latvian respondents, 60 percent agree that social media creates a pressure to consume more than they should. This is a share that is substantially higher than European total average of 39 percent. 37 percent of Latvian parents report having felt social pressure to buy something for their children that they couldn't afford. This share is also higher than the European total average of 33 percent.

48 percent of Latvian respondents say that they think it is OK to buy consumer goods (i.e. a TV or computer) with a payment plan, on credit or by using borrowed money. This is the highest frequency of respondents agreeing to this statement among all surveyed countries and is to be compared to the European total average which stands at 31 percent.

20 percent of Latvian respondents that say that they would consider emigrating because of financial circumstances prefer Germany as their primary destination. This is to be compared to the European total average where 11 percent say they have Germany as their primary destination.

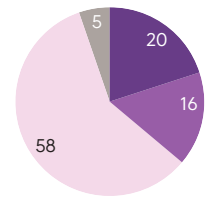
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

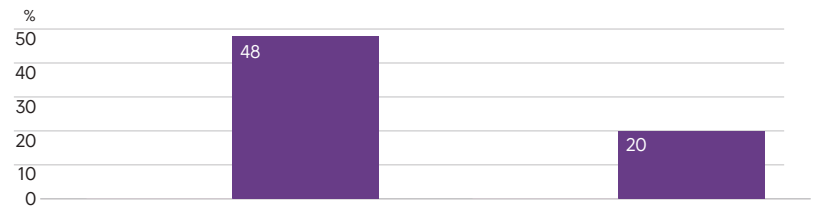
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- N/A
- 2017

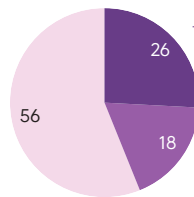


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

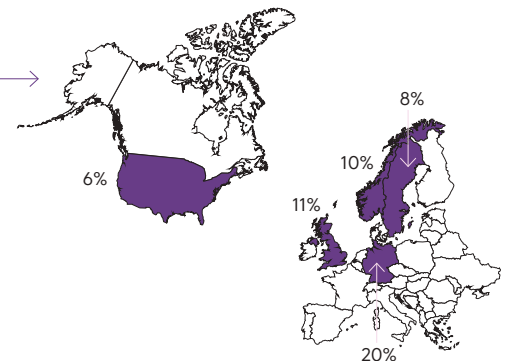
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

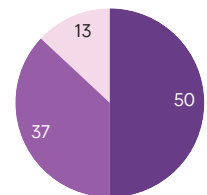


I'm considering moving to another country due to the financial situation in the country where I live.



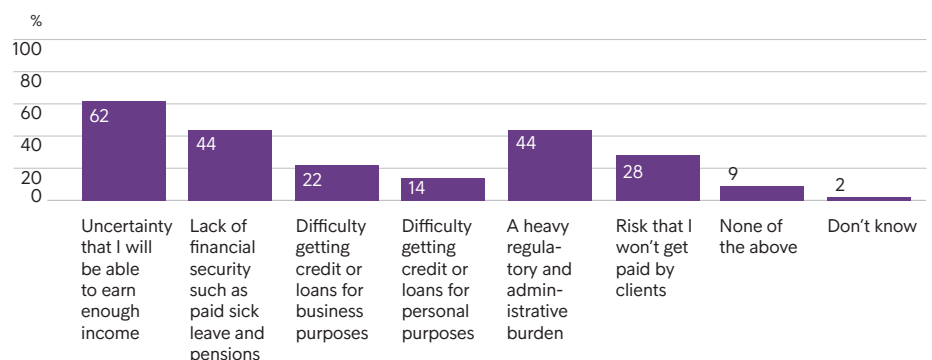
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	1,968,957
GDP per capita, in Euro:	12,700
Adjusted gross disposable income of households per capita:	13,442

Data from 2016 if nothing else is stated. Source: Eurostat

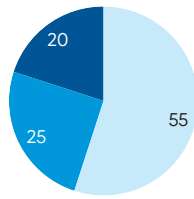
A large share of Lithuanian parents (39 percent) have, in the past year, experienced social pressure to buy something for their children that they felt they couldn't afford. The corresponding share for all European parents is 33 percent. Among all Lithuanian respondents, more than half (55 percent) agree that social media creates a pressure to consume more than they should. This share is markedly higher than for all Europeans in our survey (39 percent).

Lithuanians are not particularly worried about the perils of online shopping, at least not in comparison to other countries included in the survey. 39 percent of Lithuanian respondents disagree with the statement that online shopping makes it too easy to take on credit, which is the highest level of disagreement among all surveyed countries. Only 34 percent of Lithuanians agree. The European total average for the same statement is 21 percent disagree, and 47 percent agree.

Lithuanians save to insure themselves against lost income. 45 percent of Lithuanian respondents that say they save money on a monthly basis do so in case they lose their job or other source of income. This is the highest share of respondents stating this as a reason to save money among all surveyed countries and is to be compared to the European total average where 24 percent of respondents give the same response.

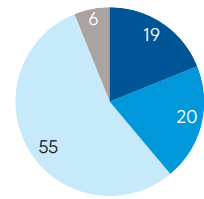
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

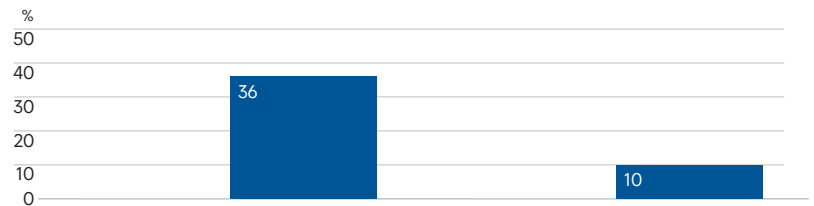
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- N/A
- 2017

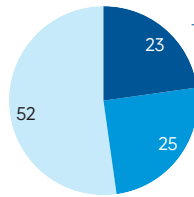


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

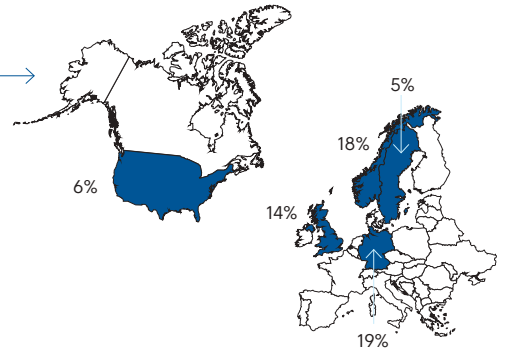
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %



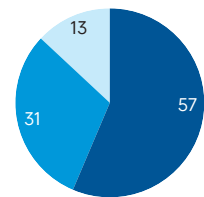
Agree →



I'm considering moving to another country due to the financial situation in the country where I live.

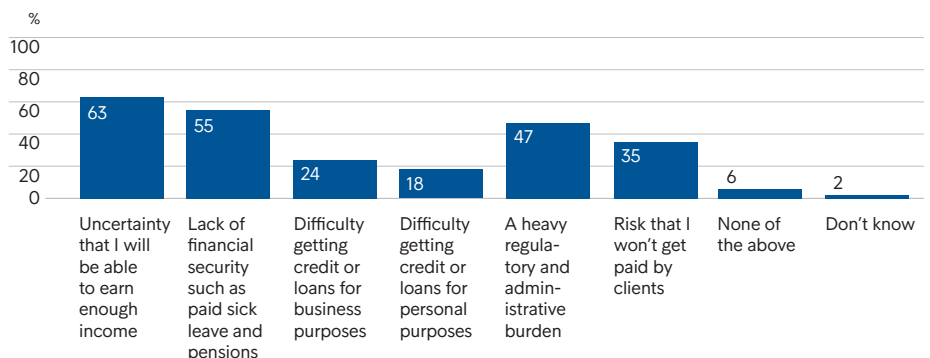
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 2,888,558
GDP per capita, in Euro: 13,500
Adjusted gross disposable income of households per capita: 16,791

Data from 2016 if nothing else is stated.
 Source: Eurostat

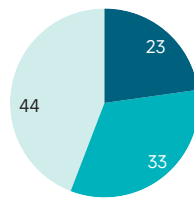
The Dutch are less exposed to social consumption pressure than the average European in the survey. 23 percent of all Dutch respondents agree that social media creates a pressure to consume more than they should, which is less than the European average of 39 percent. 24 percent of Dutch parents have felt social pressure to buy something that they couldn't afford for their children in the past year. That is also a lower share than in Europe as a whole at 33 percent.

In comparison to other countries, Dutch respondents are less prone to get into debt in order to pay the bills. 13 percent of Dutch respondents say they have borrowed money or maxed out their credit during the past six months in order to pay their bills. This is the lowest share of respondents saying so among all surveyed countries. The European total average for those who say they have done so during the past six months stands at 19 percent.

Dutch respondents are not particularly keen on entrepreneurship, at least not in comparison with other European countries. 30 percent of Dutch respondents that are not self-employed today say that they are interested in becoming self-employed, while 65 percent explicitly state they have not considered self-employment. These are, respectively, the lowest and highest shares among all surveyed countries. The European total average for considering self-employment amounts to 47 percent, while explicit disinterest stands at 45 percent.

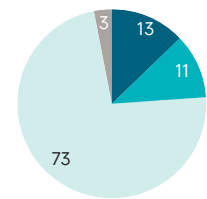
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

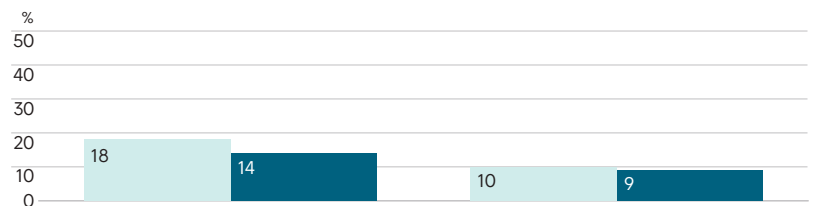
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

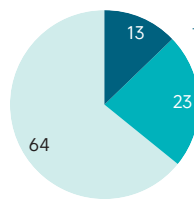


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

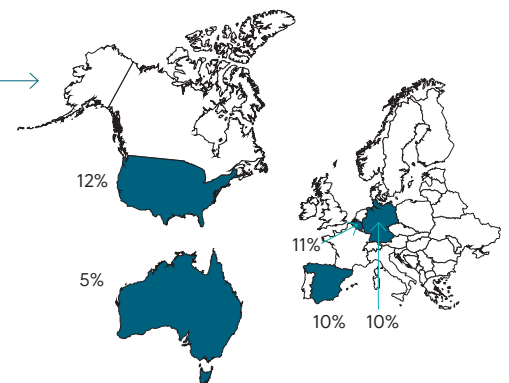
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

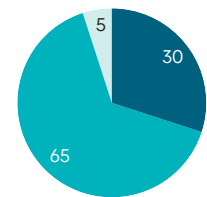


I'm considering moving to another country due to the financial situation in the country where I live.



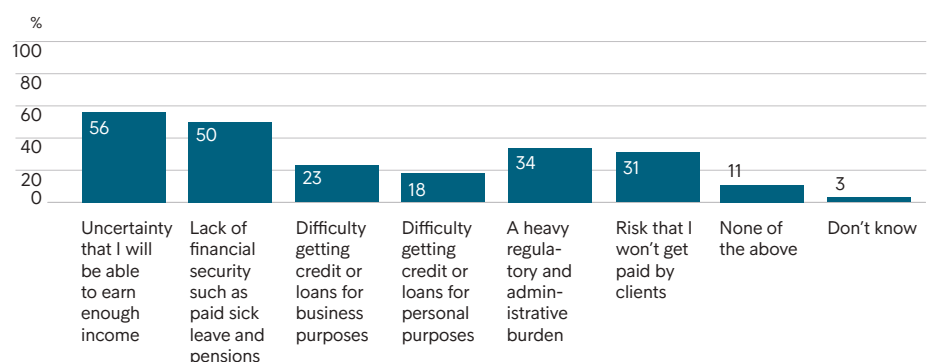
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	16,979,120
GDP per capita, in Euro:	41,300
Adjusted gross disposable income of households per capita:	23,609

Data from 2016 if nothing else is stated. Source: Eurostat

Norwegians feel much less exposed to social pressure to consume than respondents from other European countries. Among all Norwegians in our survey, only 13 percent agree that social media creates a pressure to consume more than they should, which is far lower than the European average share of 39 percent. The picture is similar among Norwegian parents, only 18 percent of Norwegian parents have experienced social pressure to buy things for their children that they couldn't afford in the past year, while the European average share is 33 percent.

Being outside the European Union as well as the Euro-zone seems to affect the extent of worry in Norway about a weakened European Union. Only 20 percent of Norwegian respondents say that the prospect of a weakened European Union makes them worry about the impact on their personal finances. It is the lowest share of all surveyed countries and is to be compared to the European total average which stands at 43 percent. Conversely, 33 percent of Norwegians disagree that they are worried about a weakened European Union, which is the highest observed share among all surveyed countries and is to be compared to the European total average which stands at 21 percent.

23 percent of Norwegians that say they save on a monthly basis invest their money in real estate. This is the highest share of respondents among all surveyed countries that have indicated real estate as a destination for investment, the European total average being 9 percent.

Population size: 5,210,721

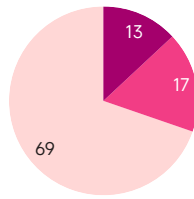
GDP per capita, in Euro: 64,100

Adjusted gross disposable income of households per capita: 28,379

Data from 2016 if nothing else is stated.
Source: Eurostat

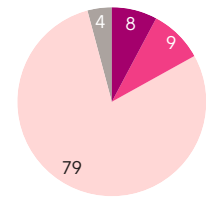
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

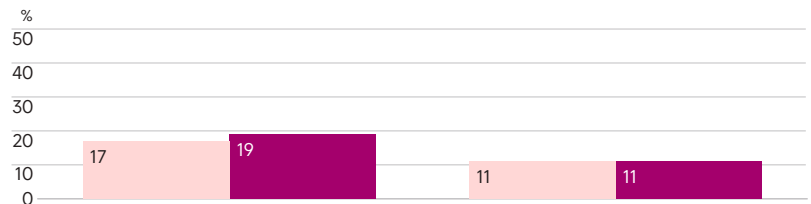
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

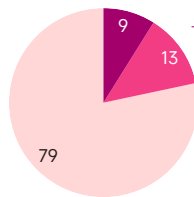


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

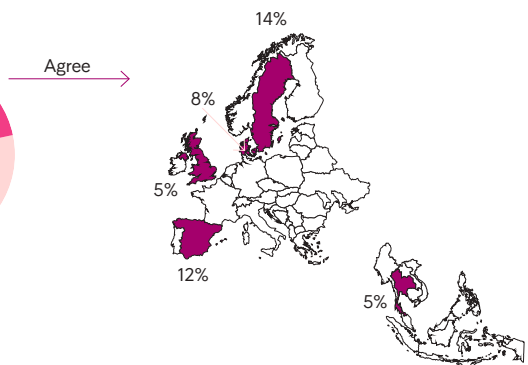
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

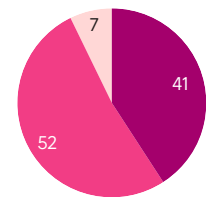


I'm considering moving to another country due to the financial situation in the country where I live.



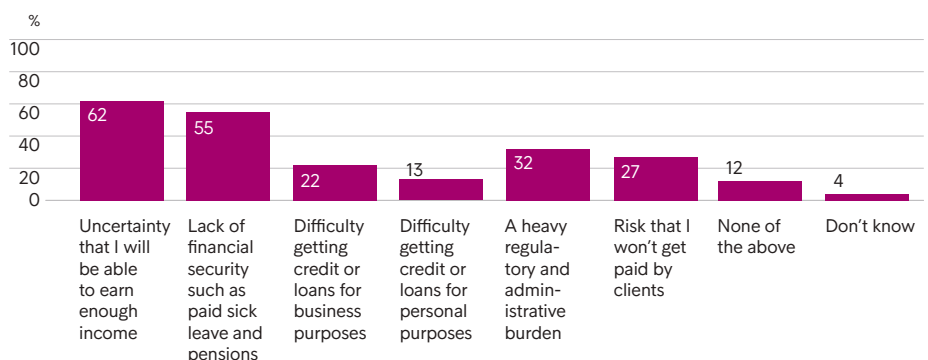
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



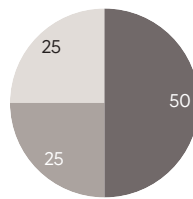
33 percent of Polish parents say that they have experienced social pressure to buy things for their children that they couldn't afford at least once in the past year. This makes Poland an average country with respect to the level of social pressure on parents as the European total average amounts to 33 percent as well.

47 percent of Polish respondents agree that it is OK to buy consumer goods (i.e. a TV or a computer) with a payment plan, on credit, or using borrowed money. Only Latvia, with 48 percent of respondents agreeing that it is OK to do so, has a higher share. 27 percent of Polish respondents disagree that it is OK to finance the purchases of consumer goods in this manner. This is the lowest frequency of respondents among all surveyed countries and is to be compared to the European total average of 45 percent.

59 percent of Polish respondents believe they have a reasonable chance of substantially improving their economic situation in life. This is above average if compared to the European total average of agreement with that same notion, which comes in at 47 percent. Spain is the leading country in this respect though, with 63 percent of Spanish respondents believing they have a chance of substantial personal financial improvement.

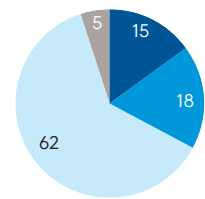
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

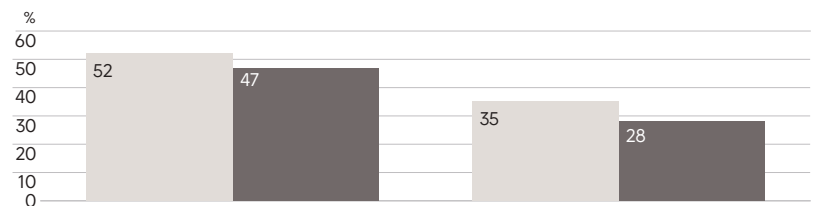
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

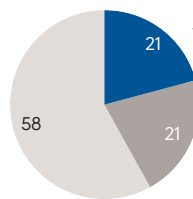


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

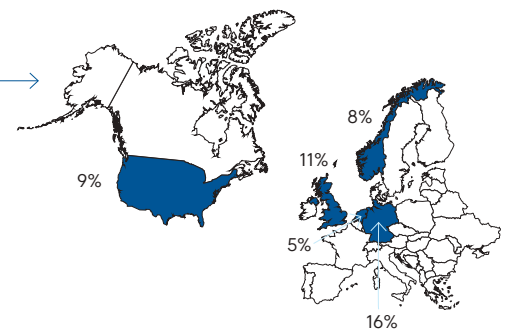
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

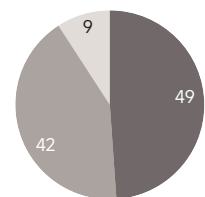


I'm considering moving to another country due to the financial situation in the country where I live.



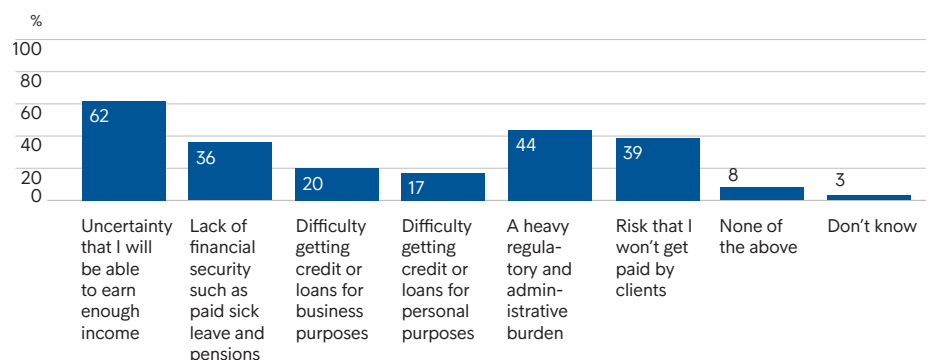
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	37,967,209
GDP per capita, in Euro	11,100
Adjusted gross disposable income of households per capita:	14,982*

*2015
Data from 2016 if nothing else is stated.
Source: Eurostat

28 percent of Portuguese parents that have experienced social pressure to buy things for their children that they couldn't afford say that they bought a computer due to that pressure. This is the highest respondent share observed among all surveyed countries for this particular response and is to be compared to the European total average which amounts to 19 percent.

Economic optimism seems to be widespread in Portugal, despite the country having gone through some tough times during the financial crises of the recent decade. 46 percent of Portuguese respondents believe the economy in their country is getting better. This is the highest level of optimism observed among all the countries included in the survey and is to be compared to the European total average which amounts to 29 percent of respondents saying the same about the economy in their country.

Portuguese respondents demand more from their schools. 83 percent of Portuguese respondents say that children should learn more about household finances while in school. This is the highest share of respondents expressing this notion among all surveyed countries and is to be compared to the European total average for this particular response of 74 percent.

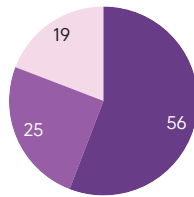
60 percent of Portuguese respondents say that online shopping makes it too easy to take on credit, which is the highest share of respondents agreeing to this notion among all surveyed countries and is to be compared to the European total average which stands at 47 percent.

Population size: 10,341,330
GDP per capita, in Euro: 17,900
Adjusted gross disposable income of households per capita: 17,111

Data from 2016 if nothing else is stated.
 Source: Eurostat

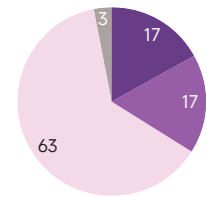
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

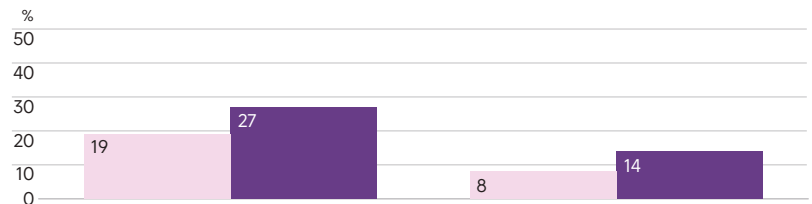
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

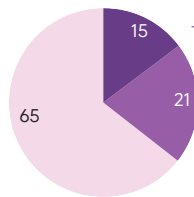


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

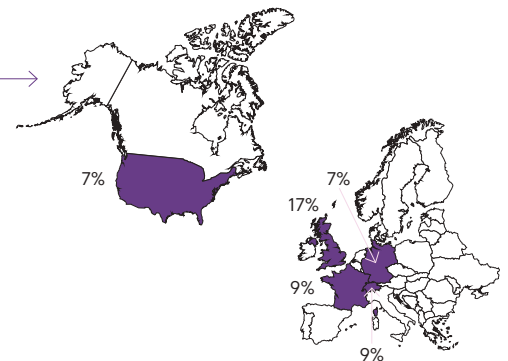
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

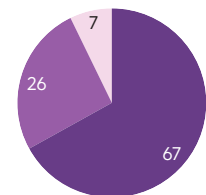


I'm considering moving to another country due to the financial situation in the country where I live.



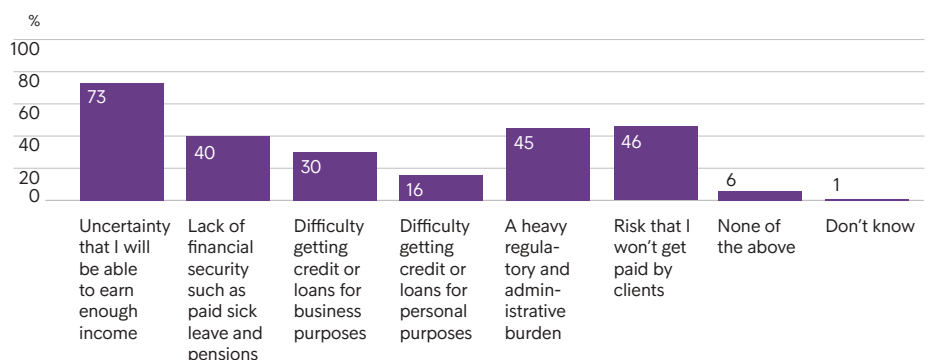
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:





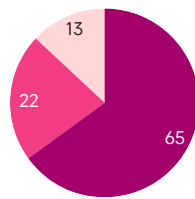
46 percent of Romanian parents that experienced social pressure in the last year to buy things for their children they couldn't afford bought a mobile phone due to that pressure. This is the highest share of respondents citing a mobile phone among all surveyed nations and is to be compared to the European total average for this particular response of 33 percent.

More than half (54 percent) of Romanian respondents say that they are, or will be, financially better off than their parents. This is the highest frequency of respondents among all surveyed countries and is to be compared to the European average total which stands at 37 percent. 16 percent of Romanian respondents disagree, which is conversely the lowest frequency for this response among all surveyed countries. The European average is 29 percent for this particular response.

Romanian respondents are not entirely positive towards the impact that social media has on their consumption. 65 percent of Romanian respondents say that social media creates a pressure for them to consume more than they feel is appropriate, which is the highest share of respondents among the surveyed countries. In comparison, the European total average of respondents taking the same view of social media amounts to 39 percent.

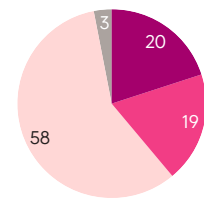
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



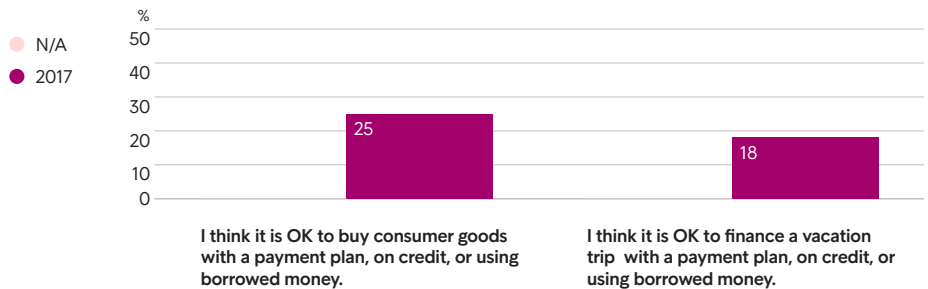
Social media creates a pressure to consume more than I should.

- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



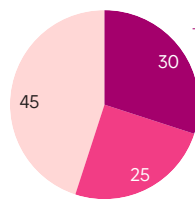
In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

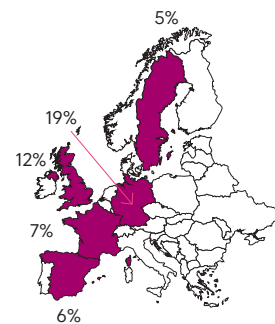


Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

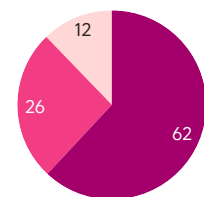


I'm considering moving to another country due to the financial situation in the country where I live.



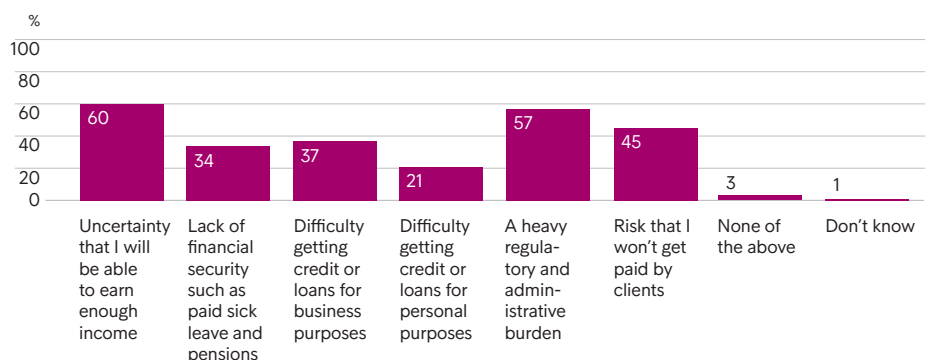
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 19,760,314

GDP per capita, in Euro: 8,600

Adjusted gross disposable income of households per capita: 13,645

Data from 2016 if nothing else is stated.
Source: Eurostat

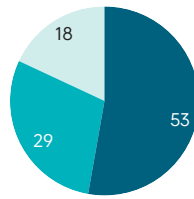
Slovakian parents are more resilient against social pressure to buy unaffordable things for their children. Of those that have experienced pressure in the past year (28 percent), 20 percent say that they have never acted on it. This is the highest such number among all countries surveyed, and can be compared to the European total average of 10 percent.

Among Slovakian respondents that say that they are considering emigrating due to financial circumstances, 18 percent cite Austria as their preferred destination. Only Hungary has a respondent share that is bigger, amounting to 27 percent of Hungarian respondents. This is to be compared to the European total average of 5 percent of respondents citing Austria as their preferred destination if they were to emigrate.

69 percent of Slovakian respondents say they wish they had learned more about household finance in school. This is the highest frequency of respondents agreeing to this notion among those countries that have been surveyed and is to be compared to the European total average which comes in at 51 percent of respondents agreeing to the same.

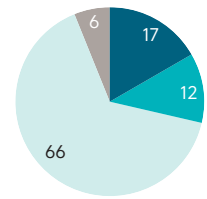
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

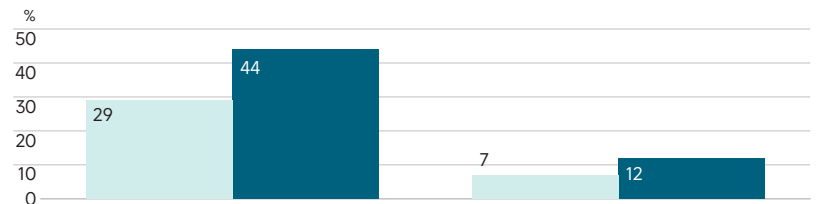
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

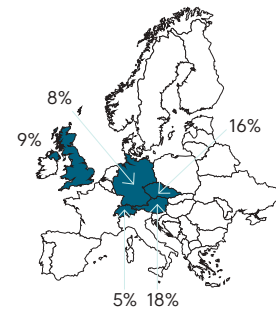
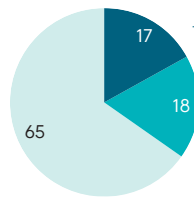


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

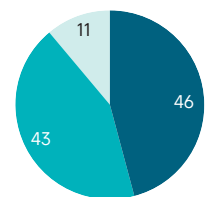
- Agree, %
- Neither agree or disagree, %
- Disagree, %



I'm considering moving to another country due to the financial situation in the country where I live.

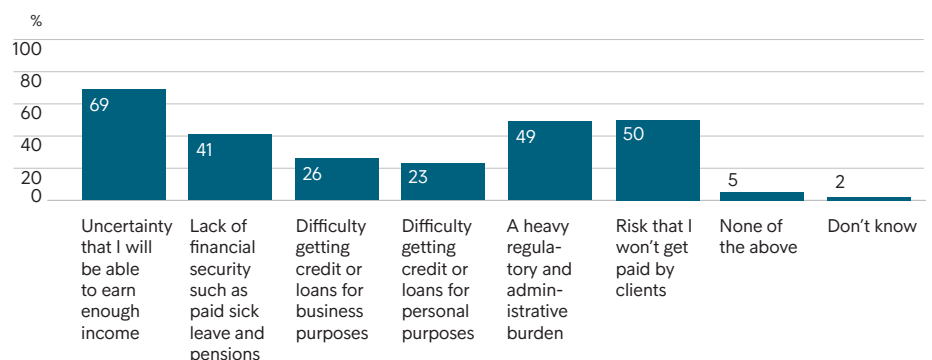
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	5,426,252
GDP per capita, in Euro:	14,900
Adjusted gross disposable income of households per capita:	16,458

Data from 2016 if nothing else is stated. Source: Eurostat

Spanish respondents are best in class when it comes to paying their bills on time. 62 percent of Spanish respondents say that they have not once been late with a payment during the past year, which is the highest observed rate of self-reported timely payment in all surveyed countries. This is to be compared to the European average total at 53 percent for the same response.

Among Spanish respondents that confessed to having been late with a payment at least once during the past year (36 percent), technical difficulties was the most common reason for the delay. 44 percent of late payers cited technical difficulties as the reason for being late with a bill or bills, which is the highest observed rate among all surveyed countries. In comparison, the European total average for technical difficulties stands at 17 percent.

Economic optimism is visible in Spain, at least when it comes to respondents' assessment of their own personal capacity to improve their financial circumstances. 63 percent of Spanish respondents agree that they have a reasonable chance to substantially improve their economic situation in life, which is the highest observed rate of agreement among all surveyed nations. This is to be compared to the European total average which stands at 47 percent of respondents agreeing to the same.

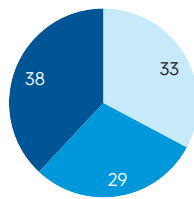
63 percent of Spanish respondents say they worry that a weakened European Union will have a negative impact on their personal finances. This is the highest level of worry about this matter reported among all the surveyed countries. The European total average when it comes to worrying about the future of the European Union and its effects on personal finances amounts to 43 percent of respondents.

Population size: 46,440,099
GDP per capita, in Euro: 24,100
Adjusted gross disposable income of households per capita: 19,164

Data from 2016 if nothing else is stated.
 Source: Eurostat

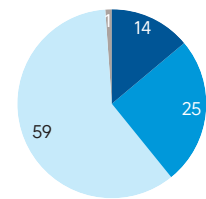
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

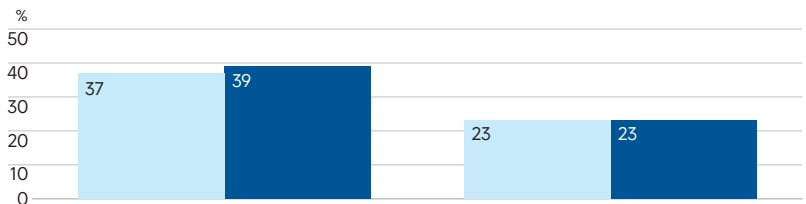
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

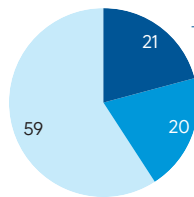


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

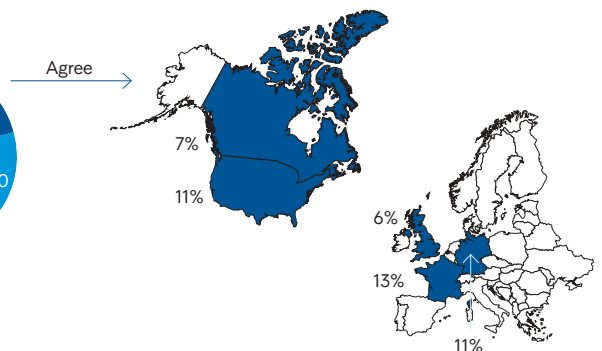
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

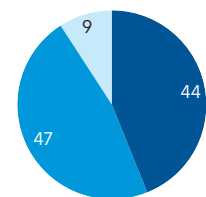


I'm considering moving to another country due to the financial situation in the country where I live.



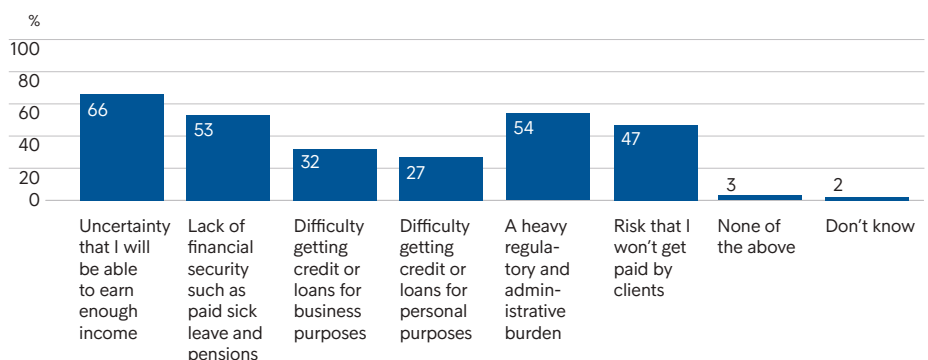
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



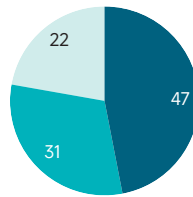
Of Swedes say that they save money on a monthly basis, 40 percent say they do so in order to save for their retirement. This is the highest rate of respondents among all surveyed countries and is to be compared to the European total average of 25 percent of respondents saying the purpose of their saving is their retirement.

Swedes stand out when it comes to buying stocks, shares and funds as investment vehicles for their savings, at least in comparison with other surveyed countries. Of Swedes that say that they save money on a monthly basis, 28 percent mention stocks or shares and 44 percent mention funds as the manner in which they invest their savings. Both response rates are the highest of all surveyed countries, with 14 percent being the European total average for saving in stocks and shares and 16 percent for funds as a means to invest money.

82 percent of Swedes say that it is important to pay your bills on time. This is only slightly lower than the European total average of 84 percent of respondents agreeing to the importance of timely payment. 8 percent of Swedes explicitly disagree with the notion that it is important to always pay one's bills in a timely manner. This is the highest rate of disagreement observed among all surveyed countries and is to be compared to the European total average of 5 percent of respondents explicitly stating that they disagree with the statement.

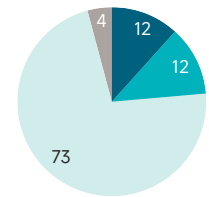
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

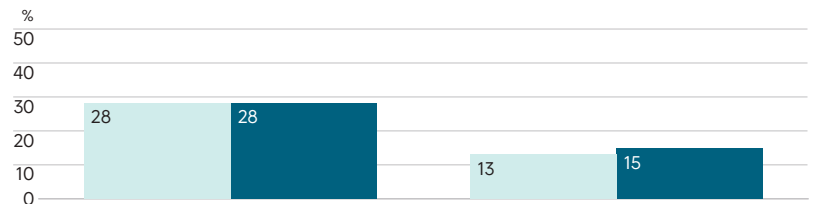
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

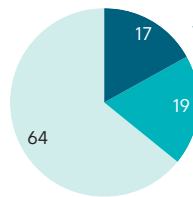


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

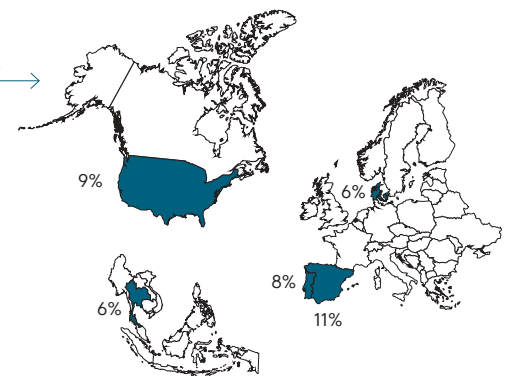
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

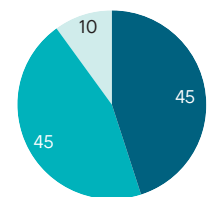


I'm considering moving to another country due to the financial situation in the country where I live.



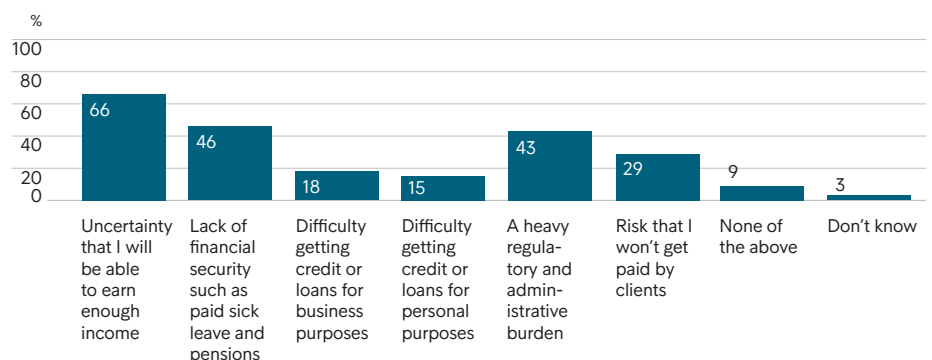
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size:	9,851,017
GDP per capita, in Euro:	46,900
Adjusted gross disposable income of households per capita:	24,315

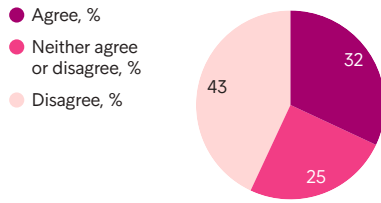
Data from 2016 if nothing else is stated. Source: Eurostat

28 percent of Swiss parents report having felt social pressure to buy things for their children at least once during the past year, even though they feel it was not affordable for them to do so. This is however, still below the European total average. 33 percent of all surveyed parents report having felt the same social pressure to buy things for their children at least once during the past year.

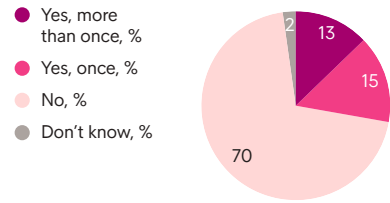
Swiss respondents seem to be conservative when it comes to the manner in which they prefer to receive their bills. 28 percent explicitly disagree with the notion that digital invoices are preferable. This is the highest observed frequency of respondents among all countries and is to be compared to the European total average which stands at a 17 percent rate of disagreement.

Swiss parents worry less about their financial futures than parents in other surveyed countries. Only 32 percent believe they will have to support their children financially after they leave home, compared to more than half of parents (51 percent) in Europe as a whole. Conversely, 36 percent of Swiss parents also disagree with the notion that they will have to support their children financially after they have left the nest. This is the highest rate of disagreement among all surveyed countries and can be compared to the European average total at 17 percent.

Pressured to consume

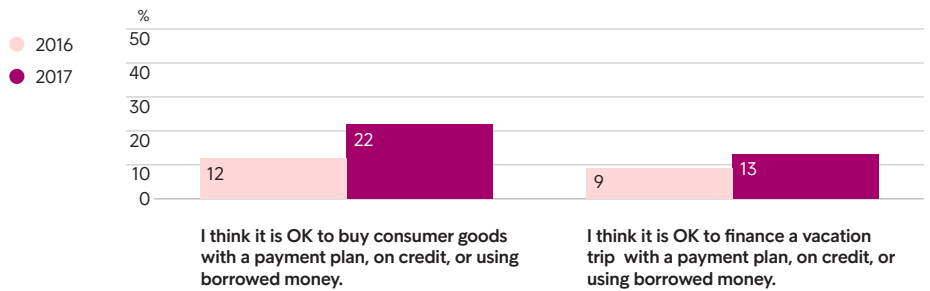


Social media creates a pressure to consume more than I should.

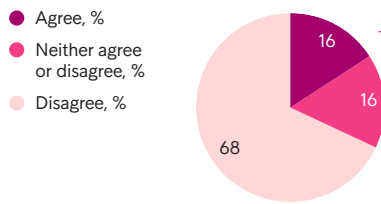


In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

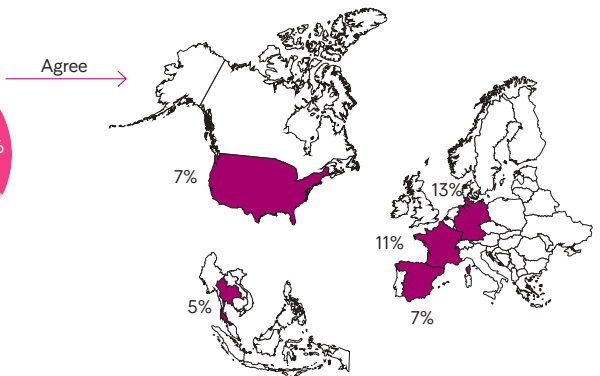
Debt behavior



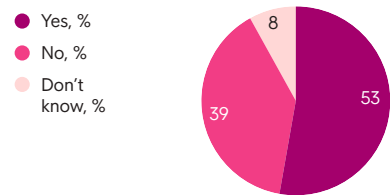
Migration



I'm considering moving to another country due to the financial situation in the country where I live.

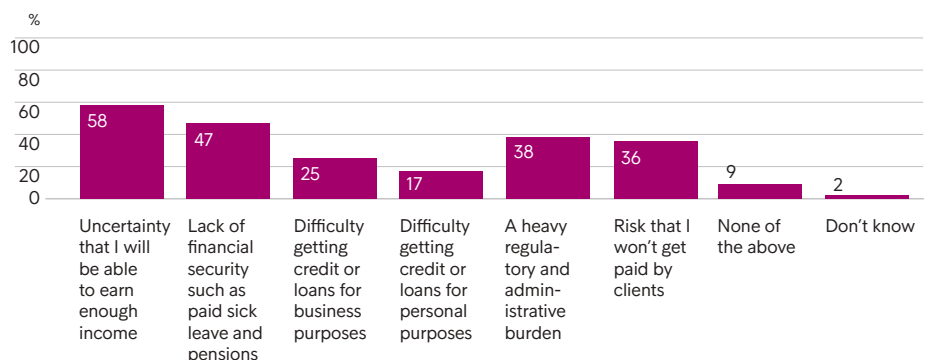


Gig economy



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 8,327,126

GDP per capita, in Euro: 72,200

Adjusted gross disposable income of households per capita: 29,400*

*2014
Data from 2016 if nothing else is stated.
Source: Eurostat

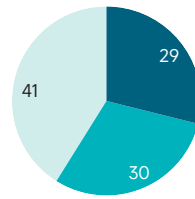
18 percent of UK parents that have experienced social pressure to buy unaffordable things for their children at least once during the past year say they've bought a car for their child/ children due to this pressure. This is the highest rate of respondents citing a car as an item they've felt pressured into buying among all surveyed countries. The European average total for this particular response is 9 percent of respondents.

UK respondents exhibit the lowest rate of agreement with the notion that it is important to pay one's bills in a timely manner. 77 percent of UK respondents say that it is indeed important to pay bills before the due date expires. This is to be compared to the European average total for the same response which amounts to 84 percent of all respondents agreeing to the same notion.

A savings account is still the most common manner in which to save in the UK as well as in the rest of the surveyed countries. 66 percent of UK savers report a savings account as their means of saving, to be compared to the European average total for the same which stands at 58 percent. 5 percent of UK respondents that save money on a monthly basis cite digital currency (e.g. Bitcoin or Ethereum) as the means in which they invest their savings. This is the highest rate of respondents citing this as an investment vehicle among all surveyed countries and is to be compared to the European total average which stands at 3 percent.

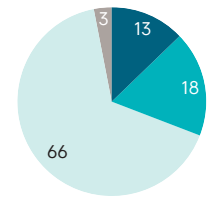
Pressured to consume

- Agree, %
- Neither agree or disagree, %
- Disagree, %



Social media creates a pressure to consume more than I should.

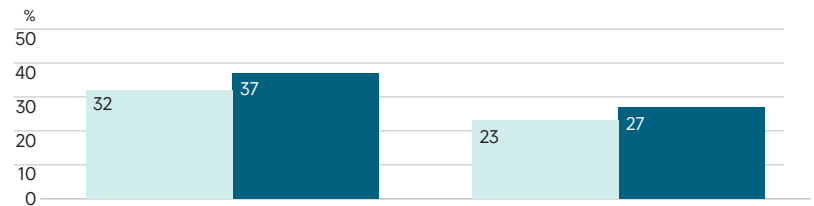
- Yes, more than once, %
- Yes, once, %
- No, %
- Don't know, %



In the past year, have you ever experienced social pressure to buy a product or service for your child that you couldn't afford?

Debt behavior

- 2016
- 2017

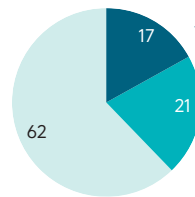


I think it is OK to buy consumer goods with a payment plan, on credit, or using borrowed money.

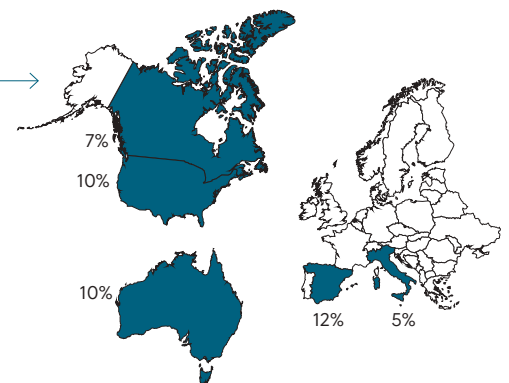
I think it is OK to finance a vacation trip with a payment plan, on credit, or using borrowed money.

Migration

- Agree, %
- Neither agree or disagree, %
- Disagree, %

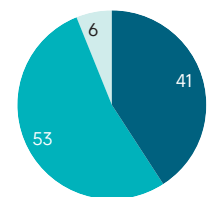


I'm considering moving to another country due to the financial situation in the country where I live.



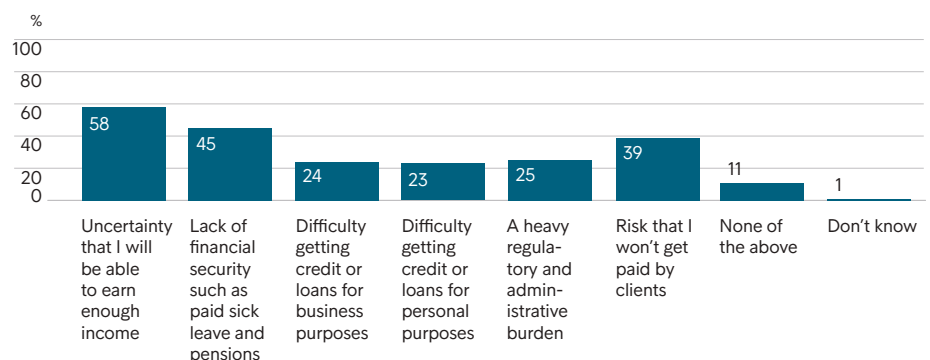
Gig economy

- Yes, %
- No, %
- Don't know, %



Have you ever considered working part time or full time as self-employed?

Of which that agrees:



Population size: 65,382,556

GDP per capita, in Euro: 36,500

Adjusted gross disposable income of households per capita: 23,272*

*2015
Data from 2016 if nothing else is stated.
Source: Eurostat

About the survey



Intrum has gathered data from 24,401 consumers in 24 European countries to gain insights in the European consumers' everyday life; their spending and ability to manage their household finances on a monthly basis.

This study has been conducted by means of self-completion online research. Respondents completed the questionnaire on their computer, laptop, tablet or smartphone. A reminder was sent to those who had not yet answered roughly one week after having been invited. Per country at least n=1,000 respondents have participated resulting in n=24,401 in total for all 24 countries.

The target group of this research was defined as persons (males and females) of 18 years and over who were mainly or partly responsible for their personal or household financial administration. Per country quotas were set on gender, age and region in order to achieve a national representative sample for each country. The study has been conducted in September 2017.

The Intrum European Consumer Payment Report is based on external research done by United Minds. United Minds is a consultancy specializing in helping clients achieving growth by developing strategies for business and marketing, based on in-depth analysis of markets, industries and consumers. United Minds is a part of the Prime Group, a leading communication agency in Europe. Based in Stockholm, Sweden, the group consists of more than 100 specialists in all aspects of marketing, corporate communications, public affairs, digital media, business intelligence, planning and strategic counseling. The group is owned by Weber Shandwick.

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This report can be downloaded as a pdf at www.intrum.com/ecpr2017/.

About us

Intrum is the industry-leading provider of Credit Management Services with a presence in 23 markets in Europe.

In 2017 Intrum Justitia and Lindorff combined to become Intrum. Intrum helps companies prosper by offering solutions designed to improve cash flows and long-term profitability and by caring for their customers. To ensure that individuals and companies get the support they need to become free from debt is one important part of the company's mission. Intrum has more than 8,000 dedicated and empathetic professionals who serve more than 100,000 companies across Europe.

Credit management services

Intrum offers a complete range of services covering our clients' entire credit management chain – from credit optimization and payment services to collection services. Through credit optimization, we help our clients assess their potential customers' payment capacity. Following the transaction, our payment services come into use, with billing and accounts receivable. Where invoices are past due, we offer our debt-collection services to ensure that full payment is received for the product or service.

Financial Services

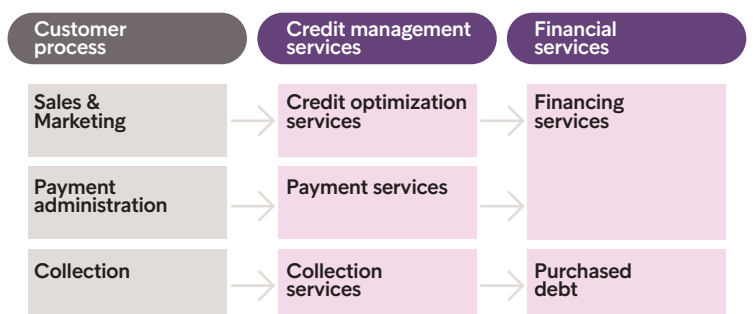
Through factoring, payment solutions for e-trade companies and purchased debt, our clients are reimbursed regardless if the end-customer paid or not. Through factoring, our clients can sell their invoices to us and secure most of the payment up front. With our service for e-trade companies, our clients are paid directly, while we offer consumers monthly invoices or accounts for payment by installments. We can also acquire our client's overdue receivables for a portion of the value and pursue collection activities ourselves.

"Boosting your business"

To summarize how we help companies and their customers conduct better business, Intrum employs the concept "Boosting your business". When credit



Intrum has local presence in 23 markets across Europe and a team of around 8,000 employees that are committed to lead the way to a sound economy.





assessments and payment flows function as they should, companies are paid. This allows companies to be more profitable, to develop, grow and recruit more employees. At the same time, we are helping people become debt-free and to achieve sound private finances. Our mission is to help companies prosper by caring for their customers and this is how we contribute to vitality among businesses and in society.

Clients of all sizes

Intrum's clients operate primarily within fields including telecom, energy, banking and retail – helping clients with large volumes of consumer receivables is our specialty. But we also work with tens of thousands of small and medium-sized companies that need to focus on their operations rather than on payment management. We have nearly 100,000 clients in 23 countries.

More than 100 years of experience

Lindorff was founded in 1898 and offers services within debt collection and debt purchase as well as payment and invoicing services. Intrum Justitia was founded in 1923 and offers comprehensive services, including purchase of receivables, designed to measurably improve clients' cash flows and long-term profitability. And now, we have together become Intrum, to create the industry leading Credit Management service company. Together the both companies creates the industry leading Credit Management Services. With Intrum, both local and global clients will benefit from a strong pan-European platform, enhanced service offering, innovative solutions and best in class compliance.

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