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Do you have debt?

Survey carried out within international project

'Think Twice, debt is a serious issue'

DEBTLESS

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Author Netherlands Partner:

deplannenmakers
Wijnhorsterstraat 200
8939 EZ Leeuwarden
Ritske Jan Merkus
Peter de Winter



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Coordinator:

Ascari s.r.o.
Pobřežní 95/74
186 00 Praha 8 – Karlín
Czech Republic

Partners:

Crystal, United Kingdom
Deplannenmakers, Netherlands
BGCPD, Bulgaria
Solidarity Social Cooperative, Italy
NEED – (EEIG), Italy
Klaipeda County Lawyers Club, Lithuania
ZAM, Slovenia

About project:

Think Twice – Debt is a Serious Issue! is a Grundtvig Partnership Project – a small-scale European cooperation project – focused on co-operation activities between six diverse organizations working in the field of adult education in the broadest sense. Countries represented are: Czech Republic, UK, Netherlands, Bulgaria, Italy, Lithuania and Slovenia.

The Project was instigated in response to the current economic climate in which many individuals and families find themselves in debt.

Agreement number: 2011-1-CZ1-GRU06-07128

Internal reference number: GRP/11/204P



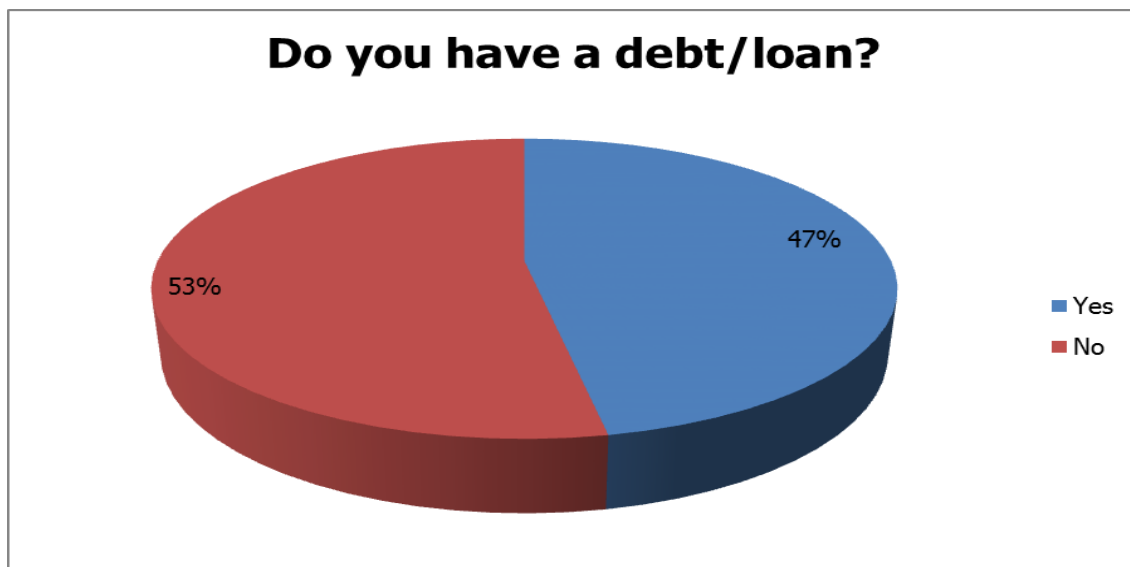
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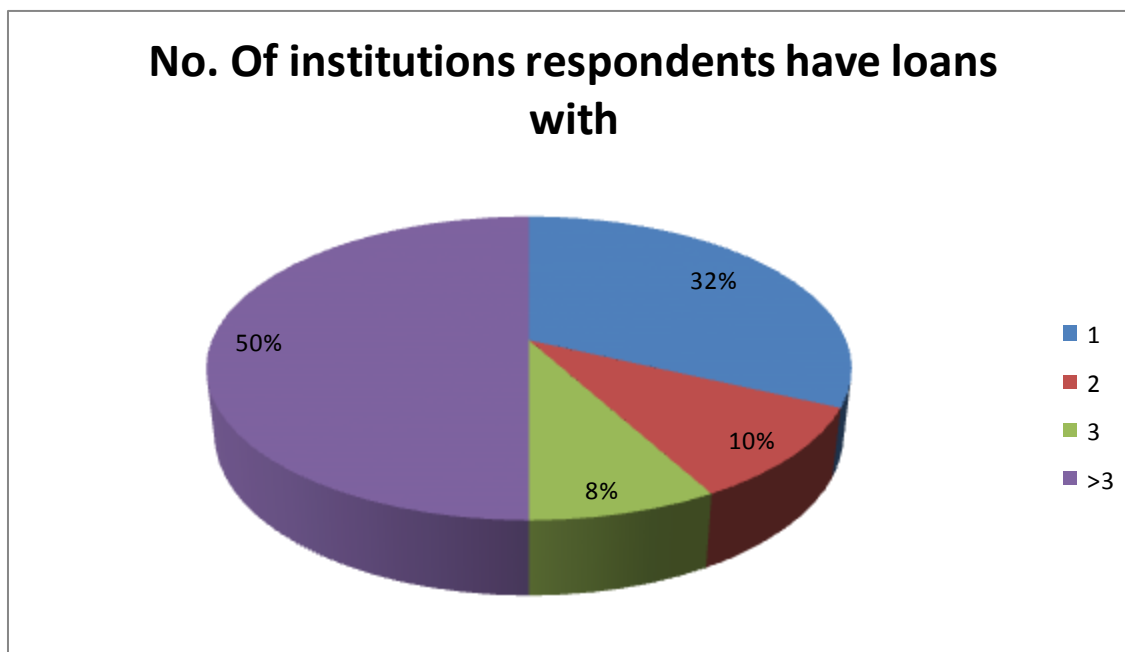
Results of the survey

1. Do you have a debt/a loan?

Almost half of the people have a loan or debt in our survey, probably because the target group is already in contact with the Dutch Credit Institution (GKB)



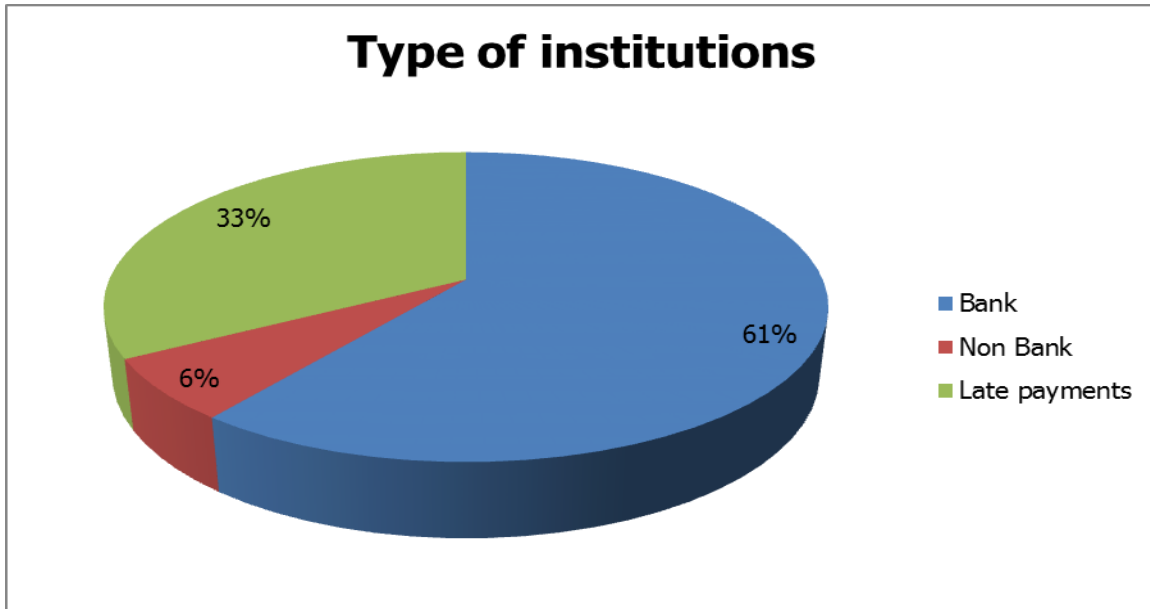
2. To how many institutions? The people who ask the GKB for help are having more than one loan, probably that is one of the issues that causes problems.



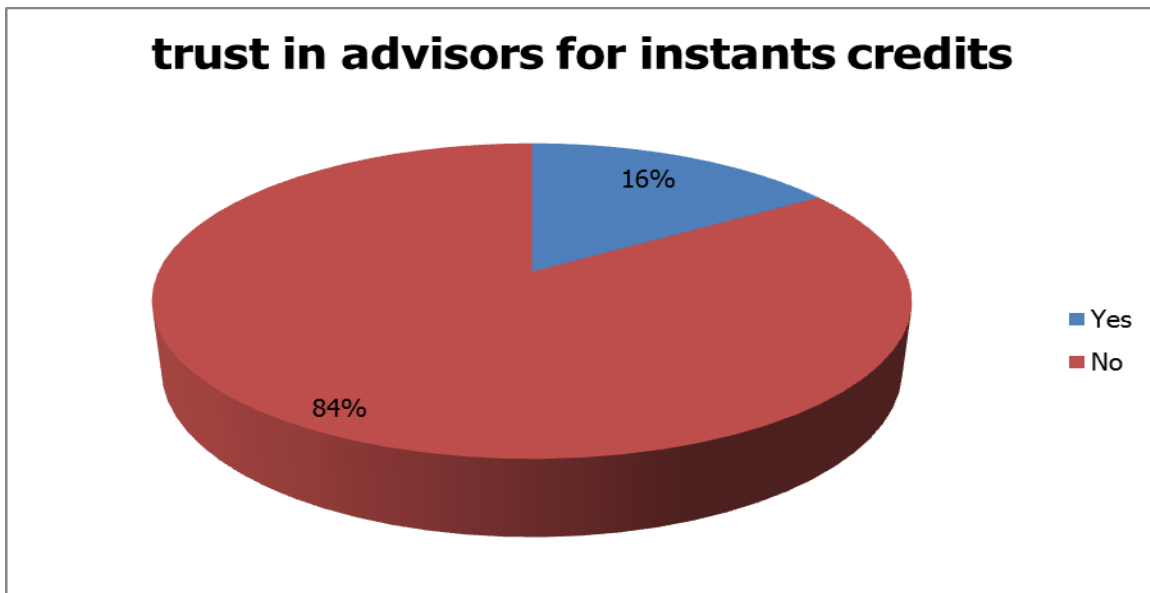
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3. The bank loans are relatively high, second is the late payments, only 6% is non bank.



4. Do you trust advisors for instants credits?

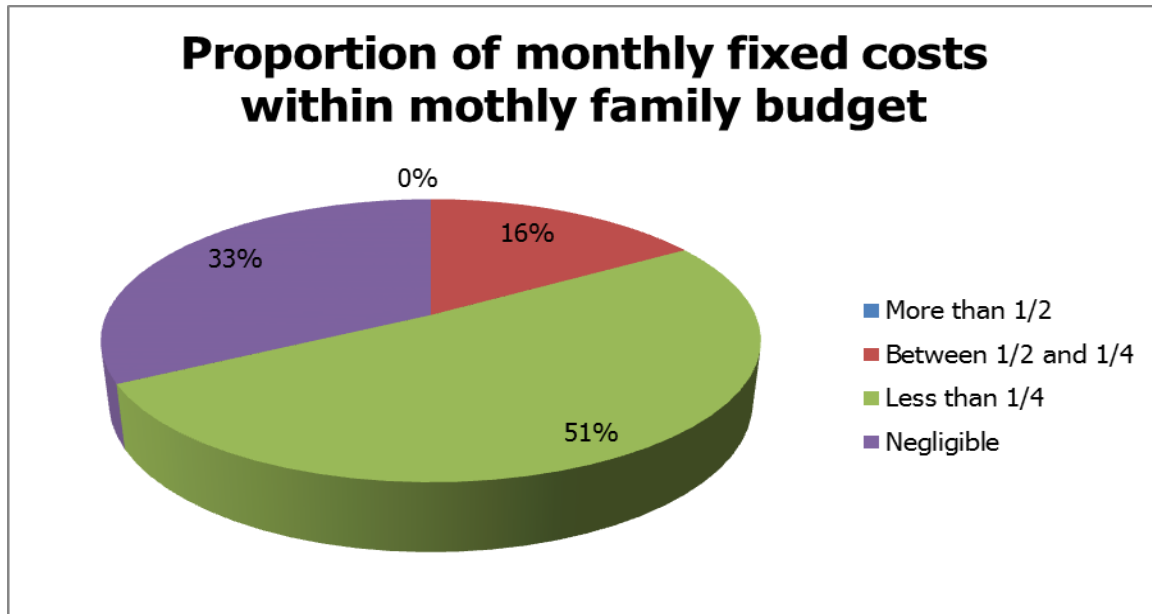


This answer is very clear, there is very poor trust in the bank personnel.

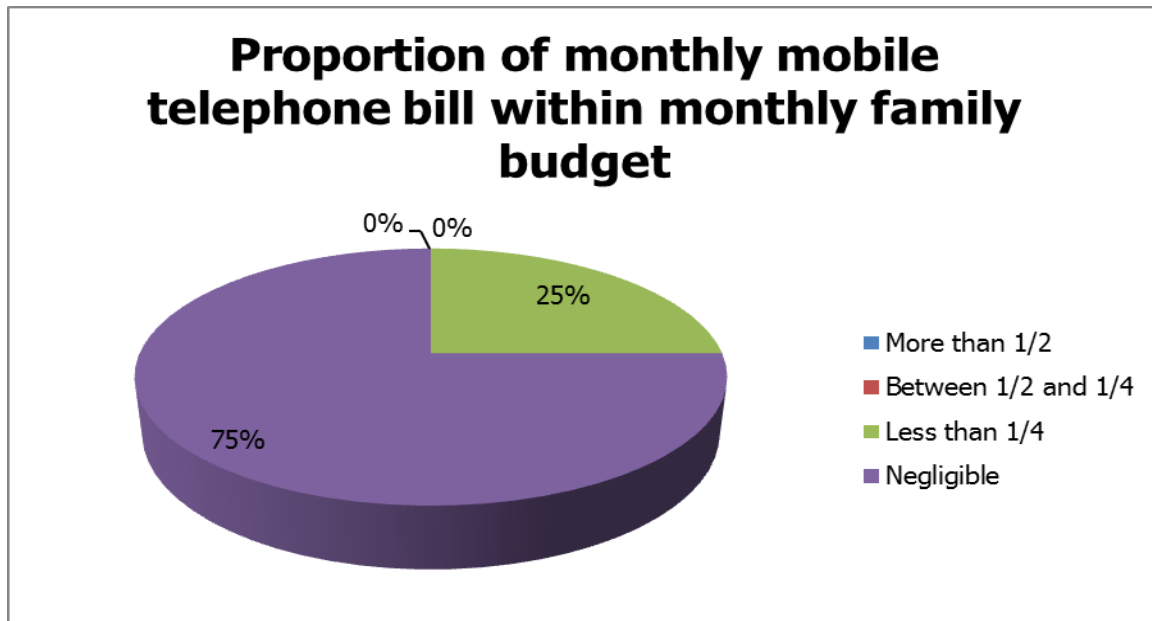
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5. What part of the monthly budget of your family is your monthly fixed costs bill?



6. What part of the monthly budget of your family is your monthly telephone bill?



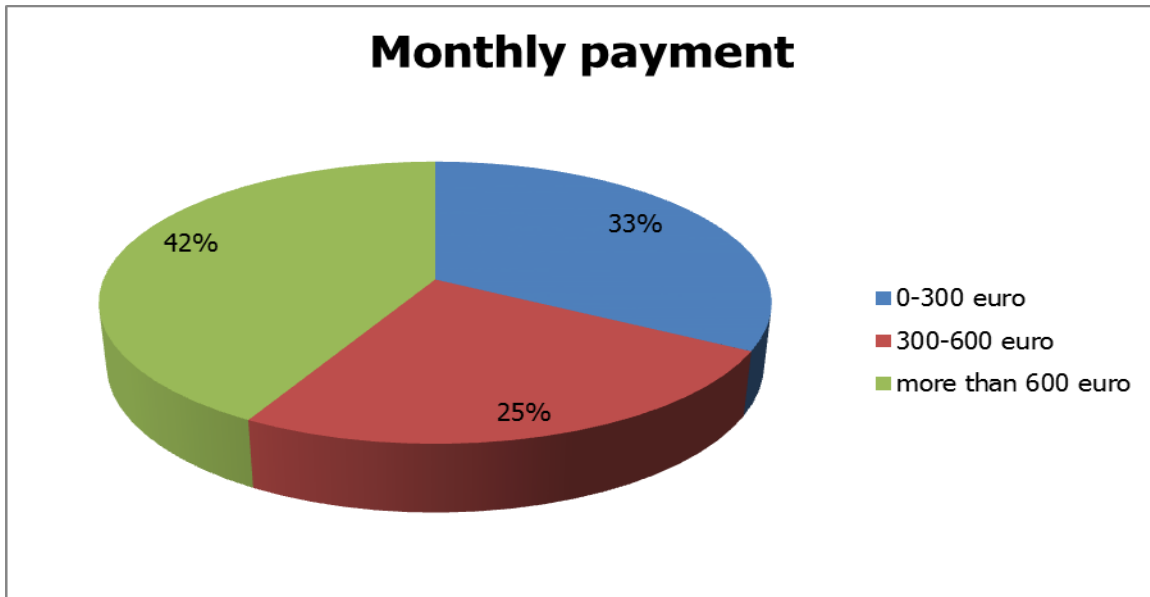
7. Do you manage to serve timely your loan?

The fact that 58% of the target group has trouble paying their bills is related to the fact that they have a question considering Debt Relief.

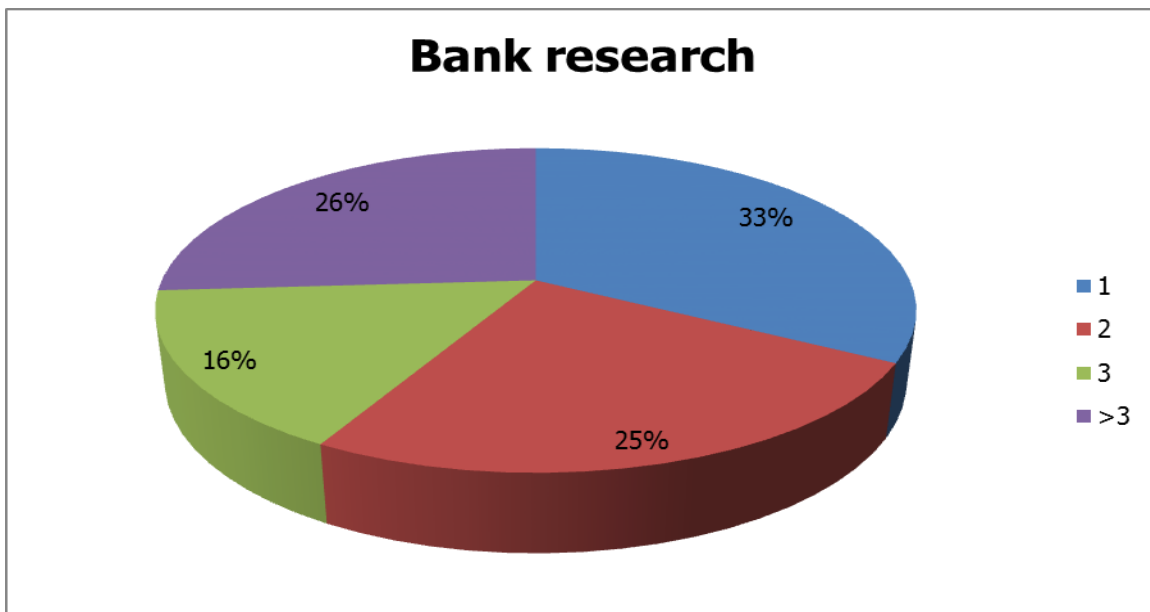
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8. What is your monthly payment

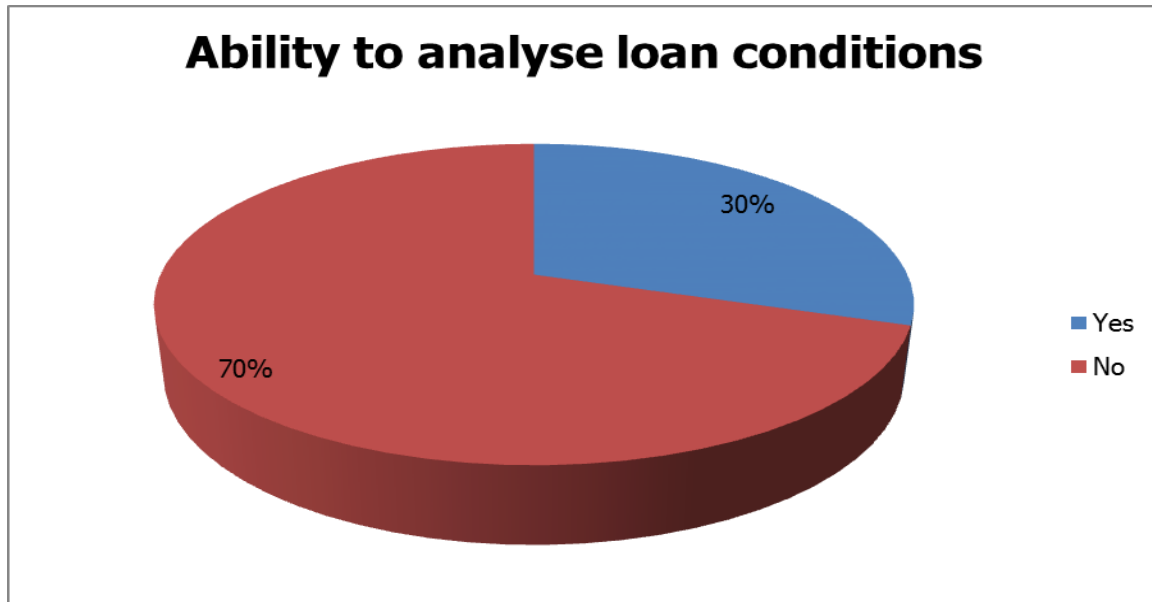


9. How many banks did you research before choosing from which one to get your credit?



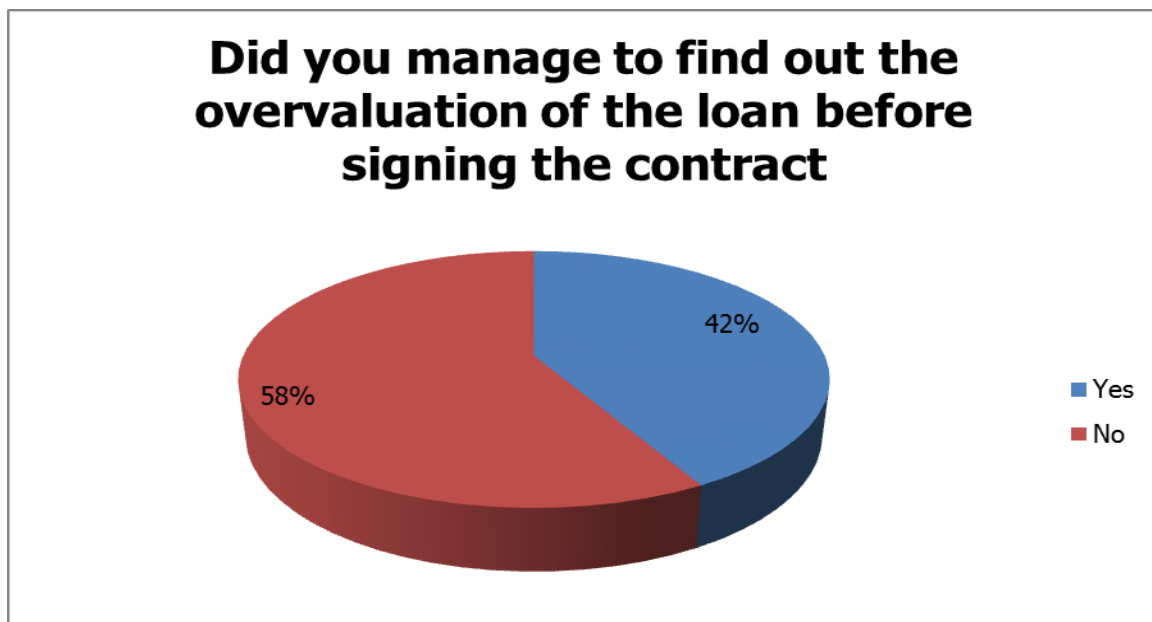
Most people visit more than one bank before making a decision.

10. If you visited more than one bank, did you manage to compare by yourself the terms of credits by the different banks?



This answer is also very clear, 70% of the respondents are not able to compare the offer.

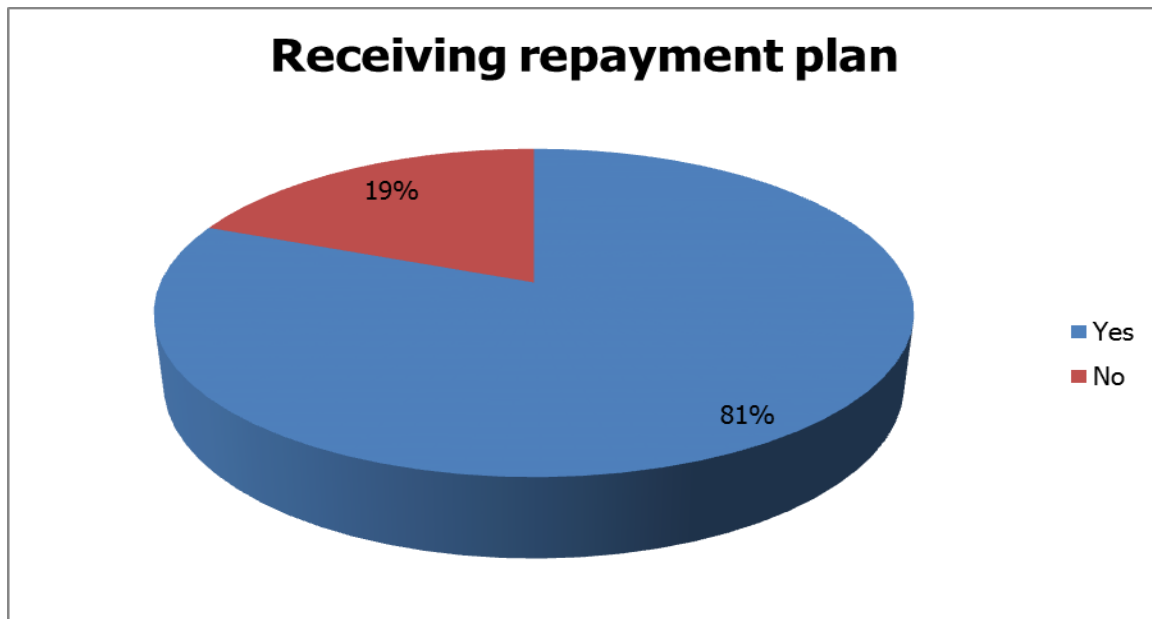
11. Did you manage to find out the overvaluation of the loan before signing the contract with the bank?



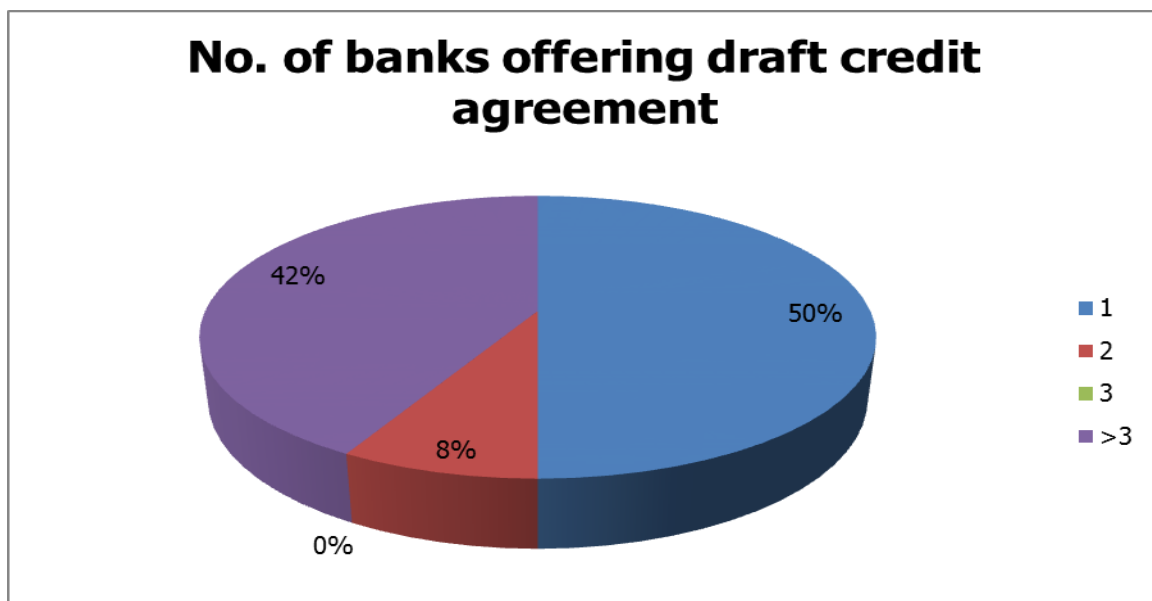
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12. Did you receive repayment plan



13. How many banks offered you a draft credit agreement before taking the final decision on this?



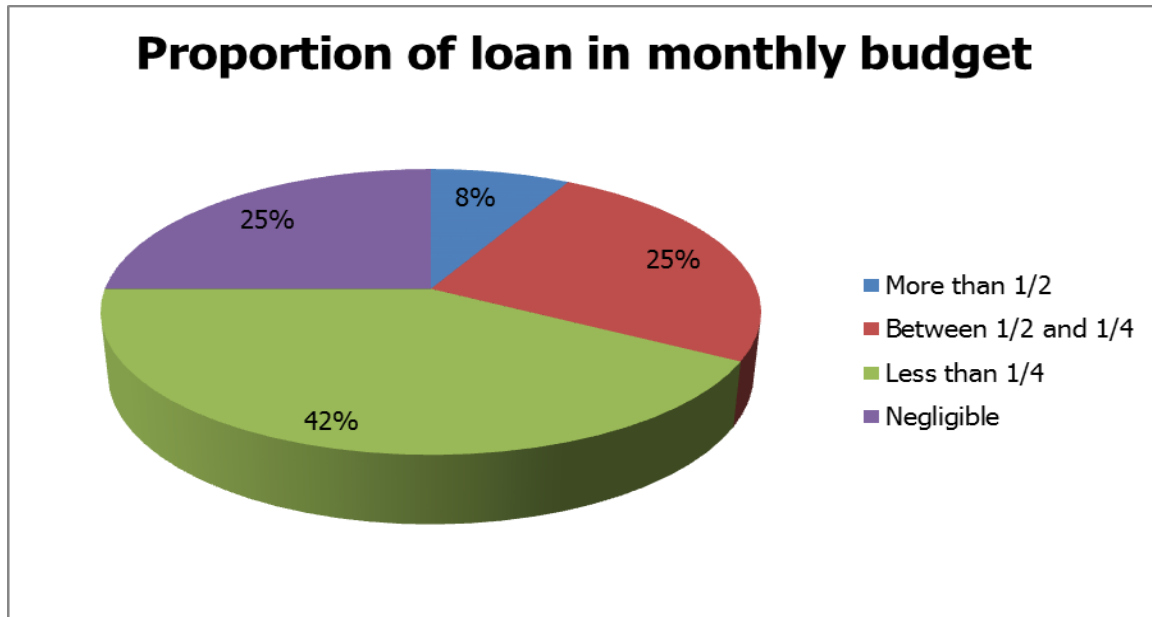
14. Which clause of the credit agreement between you and the bank, did you find in consequence as most disadvantageous for you (describe)

All respondents didn't mention anything at all.

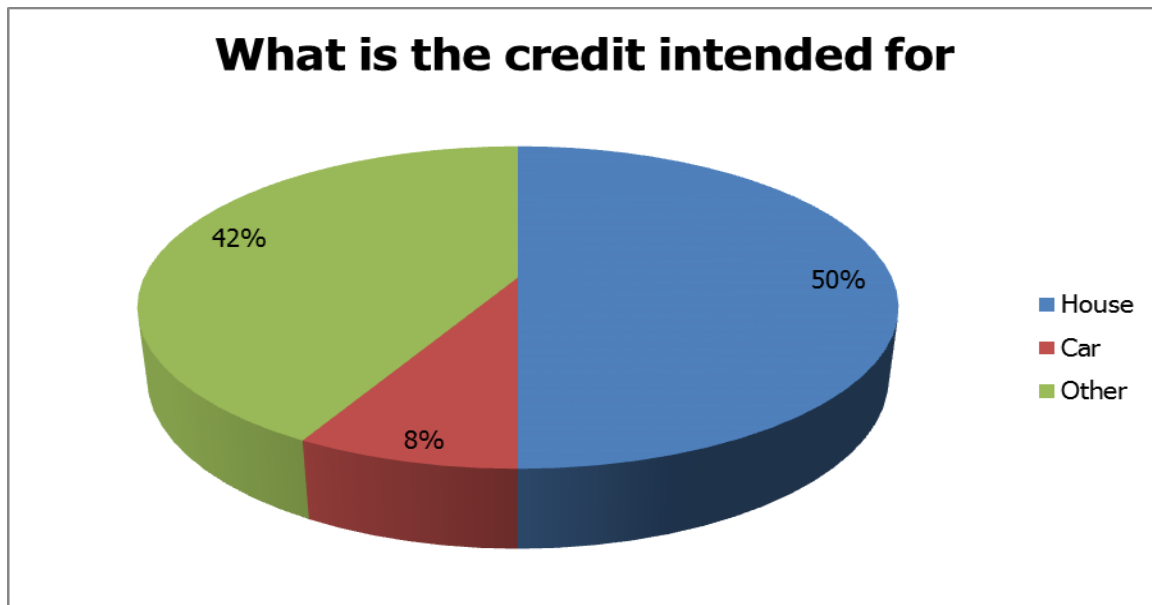
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15. What part of the monthly budget of your family is your monthly credit payment?



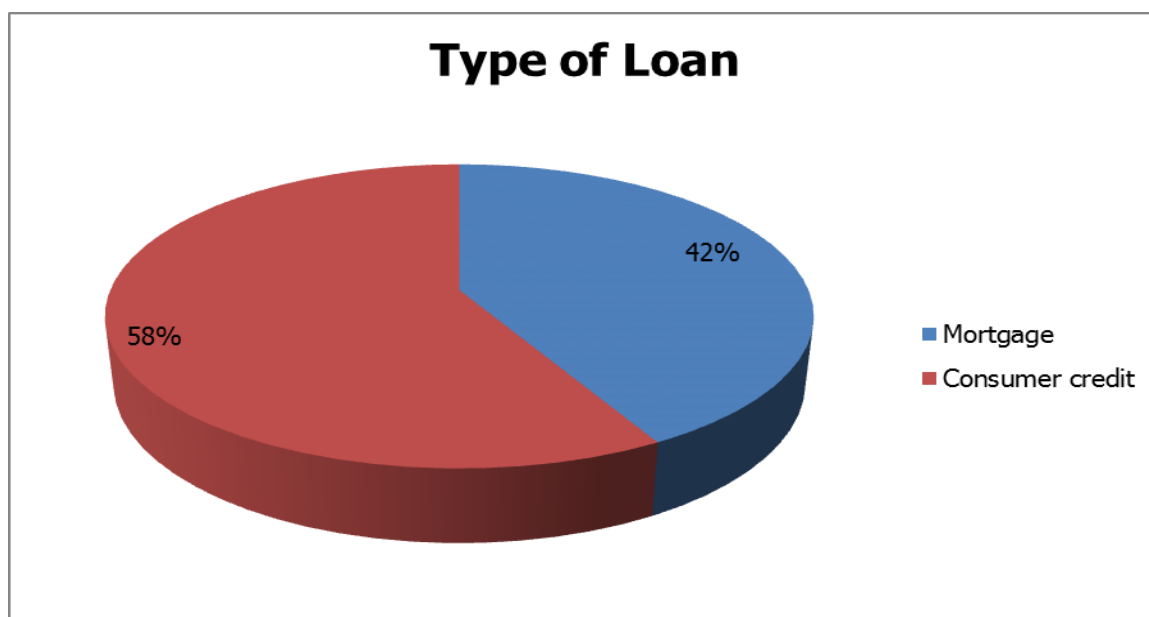
17. What is the credit intended for?



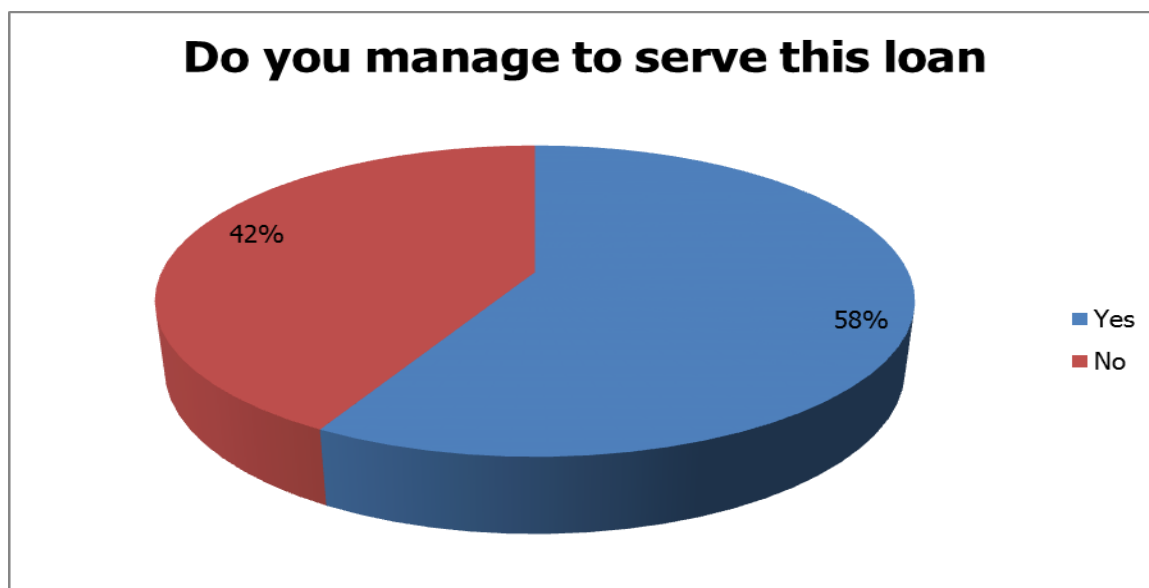
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18. Type of Loan



19. Do you manage to serve this loan?



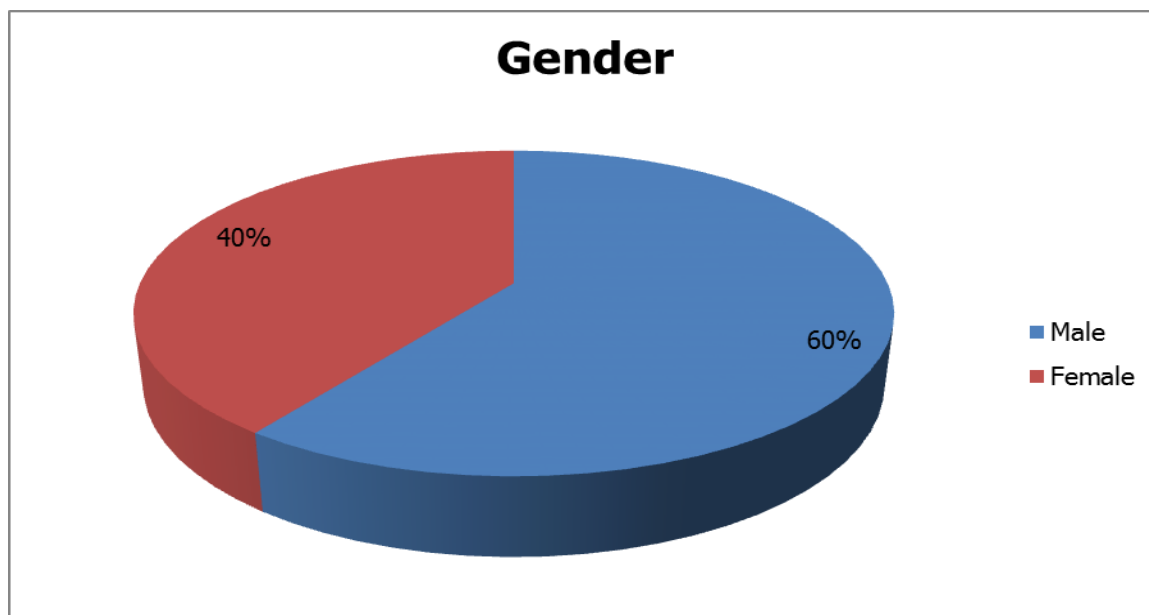
20. Question: Would you accept help, was 100% yes

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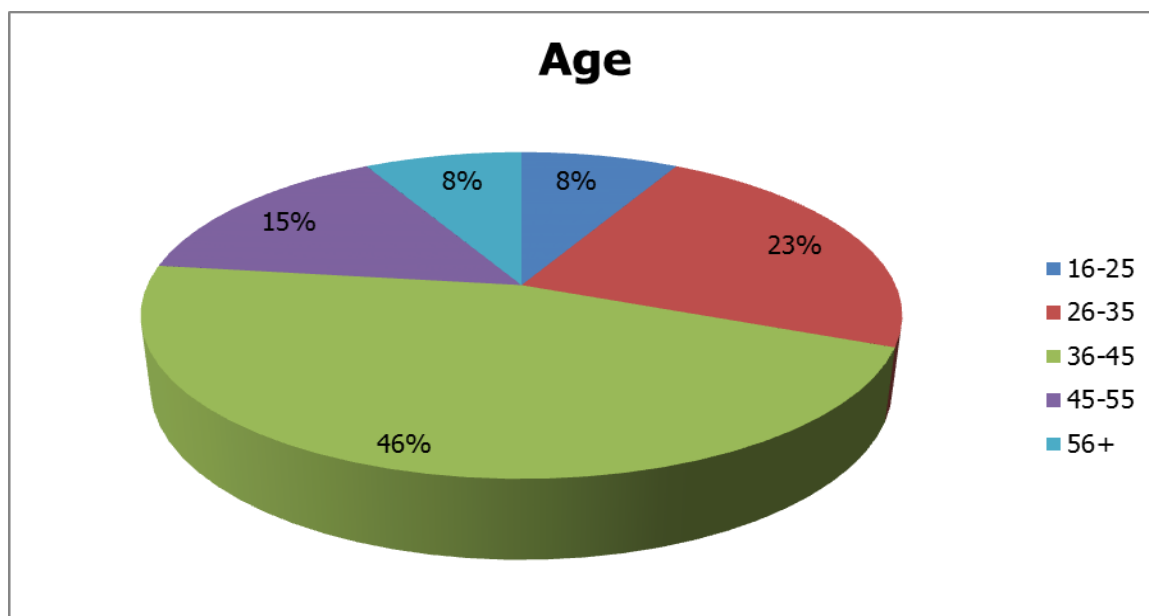
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Personal details of respondents:

26. Gender



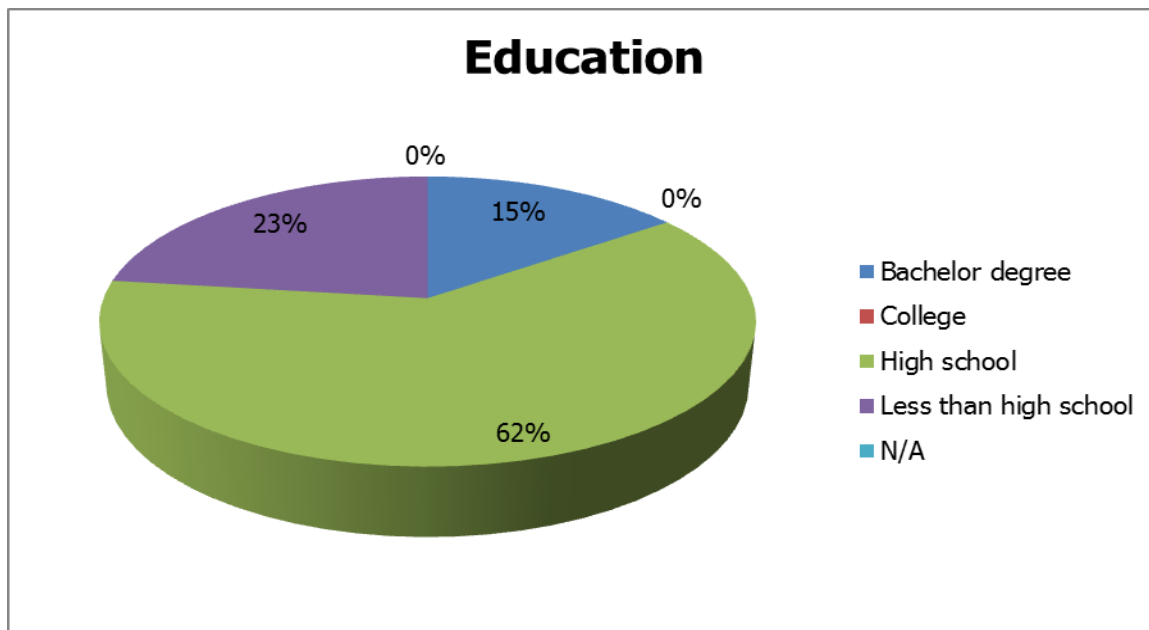
27. Age



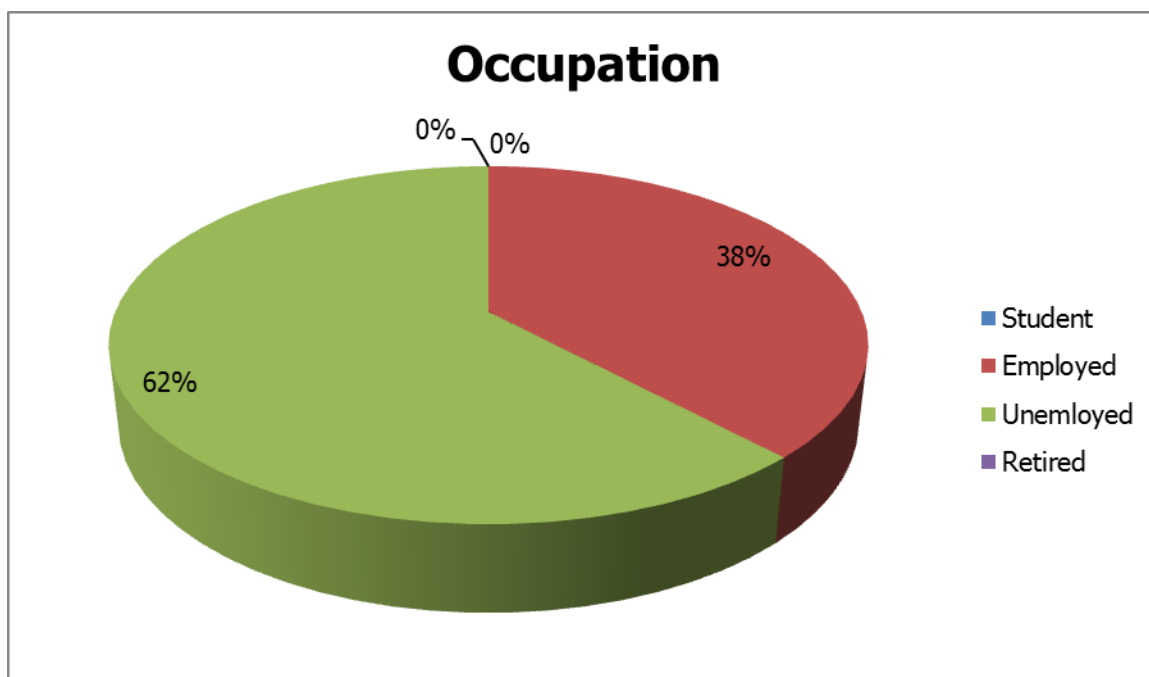
28. Education

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29. Occupation



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Analyse

The working higher educated people mostly have a mortgage,

Unemployed people are higher rated in the loans. Most of those loans were closed when they were working.

Most late payments are related to health insurance and energy costs. Priority in payments and wrong choices in what to pay are the bases on those late payments.

Most people who had payment problems were sent by the local government. Single men are more vulnerable to debts than single women.

Loans are taken in every age group, problems mostly arise when income reduction is the case.



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