

# Figures and tables

---

## FIGURES

1.1	Household debt as share of national domestic income in six countries between 1995 and 2015/2016	11
3.1	Rowntree's poverty cycle in York (1899) and the 2010s' cycle in Nordic and Anglo-Saxon welfare states	87
3.2	Causes of over-indebtedness among debt counselling clients in Germany in 2016 (%)	96

## TABLES

1.1	Share of indebted households by three different measures in six OECD countries	12
1.2	Common indicators of over-indebtedness	15
2.1	Five-stage model for falling into over-indebtedness	27
2.2	Combined debt load and payment difficulties	32
2.3	Four types of personal insolvency regimes	40
2.4	Debt counselling clients and outstanding debt by monthly household net income in 2016	50
2.5	Number of creditors and balance of outstanding debt in Germany among debt counselling clients in 2016	51
2.6	Central features of debt discharge systems in six countries	56
3.1	Structural and individual factors for over-indebtedness by debt/income ratio	69
3.2	Country-specific structural and individual causes of over-indebtedness in six countries	99
4.1	Individual and societal consequences of over-indebtedness by lack of material resources and stigma of debt	107
4.2	Reported impacts of over-indebtedness by EU households (N=120)	116
4.3	Country-specific individual and societal consequences of over-indebtedness	134
5.1	Credit-based social policy framework to prevent and alleviate over-indebtedness	136