Hushållens överskuldsättning i Norden

Rapport från ett samnordiskt
forskningsseminarium om orsakerna till och
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Consumer Co-operation in the Nordic Countries

The aim of the co-operation in the Nordic Committee of Senior Officials on Consumer Affairs is to promote consumer safety, protect their financial and legal interests, inform consumers and promote their education, and promote consumer influence in society. Exchange of information, reports, and research will contribute to the Nordic consumer policy and provides a platform for joint Nordic presentation in international contexts.

The Nordic Council of Ministers

was established in 1971. It submits proposals on co-operation between the governments of the five Nordic countries to the Nordic Council, implements the Council's recommendations and reports on results, while directing the work carried out in the targeted areas. The Prime Ministers of the five Nordic countries assume overall responsibility for the co-operation measures, which are co-ordinated by the ministers for co-operation and the Nordic Co-operation committee. The composition of the Council of Ministers varies, depending on the nature of the issue to be treated.

The Nordic Council

was formed in 1952 to promote co-operation between the parliaments and governments of Denmark, Iceland, Norway and Sweden. Finland joined in 1955. At the sessions held by the Council, representatives from the Faroe Islands and Greenland form part of the Danish delegation, while Åland is represented on the Finnish delegation. The Council consists of 87 elected members - all of whom are members of parliament. The Nordic Council takes initiatives, acts in a consultative capacity and monitors co-operation measures. The Council operates via its institutions: the Plenary Assembly, the Presidium and standing committees.

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Förord

Denna rapport är resultatet av det första tvärvetenskapliga forskarseminariet i Norden som behandlar överskuldsättning som samhällsfenomen. Till seminariet, som hölls på Hanaholmens kulturcentrum den 16-18 januari 2002, inbjöds merparten av de nordiska forskare och experter, som i sin forskning aktivt arbetat med överskuldsättningsfrågor under det sista decenniet.

Framväxten av den moderna form av överskuldsättning som vi idag ser i de allra flesta västerländska samhällen, utgör ett allvarligt hot inte enbart mot de direkt drabbade individerna och hushållen, utan även mot samhället i sin helhet. Överskuldsättningsproblemen av den nya typ som vi här diskuterar, tog sin början i mitten och slutet av 1980-talet. Vad gäller de nordiska länderna tyder mycket på, att Norge och i viss mån Danmark, kom att drabbas tidigast, medan Sverige och Finland kom att drabbas extra hårt ungefär samtidigt, under den svåra ekonomiska recessionen 1990-1994.

Man hade kunnat tro att den svåra situationen som vi bevittnade för ett tiotal år sedan skulle vara av övergående natur. Det finns dock inget som tyder på att detta antagande skulle stämma. Många nordiska hushåll är återigen högggradigt kreditberoende, och kan sägas balansera på en mycket skör tråd om hastigt påkomna och oförutsägbara omvärldshändelser skulle drabba dem. Det är också så att stora grupper av unga och ekonomiskt sårbara konsumenter nu träder in på kreditmarknaden. Statistik från de nordiska länderna, men även från länder inom den Europeiska Unionen, visar att antalet överskuldssatta hushåll, och hushåll med betalningsproblem, inte minskat påtagligt sedan krisåren. Detta sammantaget gör att vi kan tala om överskuldssättning som ett av de moderna konsumtionssamhällets mer allvarliga gissel.

I föreliggande rapport ingår tolv delrapporter som belyser olika aspekter av överskuldssättningsfenomenet. Ett speciellt fokus ligger här på orsakerna till och konsekvenserna av överskuldssättning. Rapporten är indelad i fyra avsnitt på basis av gemensamma teman och frågeställningar. Vi har valt att författa huvuddelen av rapporterna på engelska av två skäl. För det första vill vi att rapporten även får spridning utanför de nordiska länderna, eftersom denna rapport sannolikt är unik också i den engelskspråkiga världen. För det andra vill vi med denna rapport inspirera till ytterligare forskning i det internationella forskarsamhället.

Allra först vill jag tacka författarna, samt de seminariedeltagare som lämnade mycket värdefulla muntliga presentationer under seminariet. Dessa är Liam Edwards, Social Welfare Services, Cork, Ireland, Lars Lindencrone Petersen, High Court for Eastern Denmark, Juhani Iivari, National Research and Development Centre for Welfare and Health och Reijo Väärälä, Ministry of Social Affairs and Health, Finland. Jag vill också tacka Eeva-Liisa Luoma för värdefull hjälp vid editeringen av rapporten.

Slutligen vill jag tacka Nordiska Ministerrådet, som möjliggjorde detta seminarium. Ett speciellt tack riktas till Jeppe Laessoe, Nordiska Ministerrådets förre koordinator för

konsumentforskning, som hjälpte till att initiera seminariet, samt Herdis Baldvinsdóttir, den nuvarande koordinatör, för hennes värdefulla stöd under projektets gång.

Mitthögskolan i Östersund i januari 2004.

Richard Ahlström, projektledare

Preface

This report is the outcome of the first Nordic cross-disciplinary research seminar on overindebtedness as a social problem. At the seminar, that took place at the Hanasaari Cultural Centre in Finland in Januari 16th –18th 2002, the majority of Nordic researchers and experts on overindebtedness issues were invited.

The emergence of the new kind of overindebtedness, we are facing today in most western countries, constitutes a serious threat not only with regard to individuals and households subjected to overindebtedness, but also to the society as a whole. The problems of overindebtedness of the kind we are here discussing, originated in the mid-eighties. In a Nordic perspective, it seems that Norway and to some extent Denmark was affected at an early point in time, whereas Sweden and Finland were hit simultaneously during the severe economical recession 1990-1994.

There has been an assumption that the severe condition we were witnessing ten years ago was transient. However, there is very little evidence that this assumption holds true. Once again, a very large number of Nordic households are depending on high-risk credits and therefore extremely susceptible to sudden, unforeseen negative changes in the global economy. It is also so that large groups of young and economically vulnerable consumers are now entering the credit market. Current statistics from the Nordic countries, as well from countries within the European Union, show that the number of overindebted households and households with recurrent payment problems, obviously have not decreased ever since the economical crisis ten years ago. This state of affairs makes it justified to appoint overindebtedness as one of the most severe scourges of modern consumer society.

In the report before us, there are twelve subreports that highlight different aspects of the phenomenon of overindebtedness. In the report there is a special focus on the causes and consequences of overindebtedness. The report is divided into four sections on the basis of shared themes and aims. We have chosen to present most of the subreports in English out of two reasons. First, we think it is important that the report is disseminated internationally to politicians, practioners and laymen. Second, we hope that this report can inspire to further research within the international scientific community.

First of all I would like to acknowledge the present authors, and those participants that gave very valuable oral presentations during the seminar. These are Liam Edwards, Social Welfare Services, Cork, Ireland, Lars Lindencrone Petersen, High Court for Eastern Denmark, Juhani Iivari, National Research and Development Centre for Welfare and Health och Reijo Väärälä, Ministry of Social Affairs and Health, Finland. I would also like to thank Eeva-Liisa Luoma for valuable assistance at the editing of this report.

Finally, I express my gratitude to NMR -The Nordic Council of Ministries who funded the seminar and the report. Special thanks go to Jeppe Laessoe, and Herdis

Baldvinsdottír, the former and present coordinators of consumer research at NMR, for their very valuable assistance and kind support during the project.

MidSweden University in Östersund, January 2004

Richard Ahlström, project leader

Sammanfattning

Rapportens första avsnitt innefattar tre delrapporter författade av Vesa Mutttilainen, Christian Poppe och Per Arne Tufte. Dessa rapporter behandlar de specifika problem som finns när det gäller att definiera och mäta överskuldsättning på ett tillförlitligt sätt utifrån makro -och mikroekonomiska kriterier. Det har visat sig svårt i tidigare studier att komma fram till generella och hållbara definitioner och mätförfaranden vad gäller överskuldsättning. Det är här speciellt viktigt att särskilja överskuldsättning från andra former av betalningsproblem. De tre författarna visar här utifrån delvis olika utgångspunkter på flera konstruktiva tillvägagångssätt att möta dessa problem.

I rapportens andra avsnitt, som omfattar två delrapporter, diskuteras juridiska aspekter på överskuldsättningsproblematiken. Egil Rokhaug redovisar här en utvärdering av skuldsaneringslagstiftningen i Norge. Rokhaug tar speciellt upp behoven av förbättringar av lagstiftningen utifrån gäldenärsperspektivet. Krister Sundin redovisar i sin delrapport ett antal svagheter och tveksamma moment inom svensk avtalsrätt. Ett speciellt fokus ligger här på informations –och kommunikationsproblem mellan avtalsparterna. Båda delrapporterna utmynnar i ett antal förbättringsåtgärder. Observera att Rokhaugs och Sundins rapporter är skrivna på respektive modersmål då exempelgivningen i texten delvis sker utifrån respektive lands lagtexter.

Det tredje avsnittet i rapporten fokuserar på hälso –och livskvalitätsrelaterade konsekvenser av överskuldssättning när det gäller drabbade individer och hushåll. I tidigare forskning har man kunnat visa på dramatiska, negativa effekter på framför allt den psykiska hälsan hos överskuldssatta individer. De tre delrapporterna i detta avsnitt författade av (1) Nykänen, Kontula, Palonen och Liukkonen; (2) Hägg; (3) Engström, Josefsson och Ahlström, bekräftar här resultaten ifrån den tidigare forskningen. Speciellt intressanta fynd här är; att individer som genomgår eller genomgått skuldsanering fortsatt rapporterar dålig hälsa (1), och att överskuldssättning kan resultera i en förhöjd risk för hjärtsjukdom (2), samt att de emotionella krisreaktionerna vid överskuldssättning i sig, sannolikt utgör ett svårt psykiskt trauma (3).

Temat i det fjärde och sista avsnittet, centrerar på ungdomarna och barnen i det moderna konsumtionsamhället. Den första studien av Per Arne Tufte behandlar vuxnas attityder till barns ekonomiska rättigheter i överskuldssatta familjer. Saarins studie visar på de speciella riskerna med ungdomars konsumtionsstilar, då dessa ofta är förknippade med identitetsskapande attityder och beteenden. De två övriga studierna adresserar inte direkt överskuldssättning, men har sin styrka i en metaanalys av de trender och trendbrott som präglar idé –och fantasiinnehållet i ungdomars konsumtion. Hoikkala och Pajus pekar här utifrån Mannheims klassiska generationsbegrepp på viktiga skillnader mellan generationerna i konsumtionsmönster. Wilskas studie analyserar vår tids allt snabbare teknikutveckling och vilka konsekvenser detta medför för ungdomarnas konsumtionskultur.

Lägg märke till att de delrapporter, som inte är författade på engelska åtföljs av korta sammanfattningar på engelska.

Summary

The first section of this report comprises three sub-reports, written by Vesa Mutttilainen, Christian Poppe and Per Arne Tufte. These reports focus on specific problems in defining and measuring overindebtedness, based on macro -and a microeconomical criterions. In earlier studies this has been a general problem. In this area, it is also of a specific interest to separate overindebtedness from other kind of payment problems. The three authors, reasoning partly from different perspectives, outline a number of constructive methods to clarify these problems.

In the second section of the report, containing two sub-reports, legal aspects on overindebtedness are discussed. Egil Rokhaug renders an evaluation of the Norwegian debt settlement act. From the perspective of the debtors, Rokhaug specifically addresses the needs for improvements of the legislation. Krister Sundin discusses in his sub-report a number of weaknesses and doubtful clauses in the Swedish right of contracts. A special focus in Sundin's report is on the problems of information and communication between the parties when negotiating credit agreements. Both sub-reports finish with suggestions for improvements in the legislation. Please observe that both reports are written in Nordic languages, since parts of the material in Rokhaug's and Sundin's text are relying on text excerpts from the Norwegian and Swedish laws.

The third section deals with health –and quality of life issues when it comes to overindebted individuals and households. In previous research there is abundant evidence for dramatic, negative effects primarily on the mental health of overindebted individuals and families. The three subreports in this section written by (1) Nykänen, Kontula, Palonen och Liukkonen; (2) Hägg; (3) Engström, Josefsson och Ahlström, confirm the results from previous research. Specifically interesting in these studies is; that individuals who are subject to debt-settlement procedures, still suffer from poor health (1), that overindebtedness can be a risk factor for cardoivascular illness (2), and that the emotional crises reactions in overindebtedness in itself represent a severe psychic trauma (3).

The theme in the fourth and last section is centered on young people and children in modern consumer society. The first study, by Per Arne Tufte discusses the attitudes of adults when evaluating the economical rights of children in overindebted families. The study by Saarinen focuses on specific risks in conjunction with young people's consumption styles. Saarinen's point is that young people's consumption is very much depending on attitudes and beliefs in the shaping of a personal identity. The last two studies are not directly addressing debt problems. However, these papers have as their focus a metaanalysis of trends and trend changes in young people's beliefs and fantasies when it comes to consuming. Based on Mannheims classic concept of generations, Hoikkala and Pajus' study discusses important differences in consumption patterns among different generations. Wilska's study is analyzing the relationship between the very fast pace of today's technological improvements and the changes in young people's consumer culture. Please, observe that those sub-reports that are not written in English language, are followed by short summaries in English.

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Att definiera och mäta skuldproblem/ Defining and measuring debt problems

Challenges in Measuring Debt Problems

Vesa Mutttilainen

Introduction

During the 1980s, financial markets were deregulated in the Nordic countries as well as in other parts of Western Europe. New forms of consumer credits enticed households without debts to enter credit markets. Also indebted households had the opportunity to take new loans.

At the turn of the 1990s, there was increasing uncertainty in the economy and in the labour market, which was also reflected in household economies. The interest rates for credits rose and a high inflation did no longer help to manage debts in the way it had done so before. An increasing number of debtors ended up with debt problems (see for example Mutttilainen 2002; Reifner 1998).

As a common feature in different countries, estimates concerning the volume of debt problems were still in the 1980s generally based on statistics concerning debt collection through courts and enforcement authorities. As the problems grew there was, however, also an increasing interest in obtaining statistics about these problems and in measuring them. More precise information was required to assess the scope of the problems, the target groups and their need for assistance

In this article the measurement of debt problems and the tools for this will be examined. To offer a background, some basic concepts related to the study of debt problems will first be considered. Secondly, the sources of information on debt problems and difficulties in measuring them will be pictured. Thirdly, examples of tools for measuring debt problems in Finland and in other parts of Europe will be presented.

Concepts used for research on debt problems

Indebtedness can be considered as a normal phenomenon if a debtor is able to pay the instalments for the credits or other debts when they are due for payment. There is no absolute measure for excessive indebtedness. The ability to manage one's debts will depend on the relation between the debts and the debtor's ability to pay.

Debt problems derive from difficulties in paying off one's debts. A distinction can be made between problems to pay off credits with interest and payments without interest (Poppe 1996). It can sometimes be difficult to make a distinction between these two categories. For example, a credit with interest is obtained by using a credit card (for example MasterCard), but not with a payment-card (for example Visa). Debt problems can also originate in a guarantee given for another person's debt

The date on which an instalment for a debt is due is a first important facet for emerging debt problems. From that point onwards the payment behaviour changes in a way that deviates from what has originally been agreed. True, short delays in payment may be due to a harmless oversight, but when the creditor reacts to an outstanding and unpaid instalment, the deviant payment behaviour is no longer up to the debtor.

During the 1990s, the conceptual tools used for addressing debts problems were renewed. Prior to that, problems were generally handled through voluntary or legal means of debt enforcement. In the 1990s, the adjustment of debts became an alternative to debt collection. Negotiated settlements in credit relationships became more common and new insolvency procedures (Debt Adjustment Act 57/1993) broke the tradition of a life-long responsibility to pay one's debts. In addition to this, there was an increase in debt counselling services. The development has been similar throughout Western Europe (Överskultsättning 2003; Kempson 2002; Muttilainen 2002).

Figure 1 pictures the basic constellation for measuring debt problems. Where a debtor remains passive the matter proceeds, as before, through the debt collection process. Active debtors may manage even severe debt problems by adjusting their debts. Present day debt statistics should picture the number of debt cases that proceed along these two routes.

Figure 1. The emergence of debt problems and alternative procedural routes

It is today increasingly difficult to determine when a person faces debt problems. Delays in payment or an adjustment of credits may either be a sign of debt problems, or they may be part of ordinary economic planning. The same debtor may be a good payer for some creditors and a bad one for others. The problems a debtor faces need not always come to the attention of public authorities and they may entirely remain a debtor's own business. All these factors pose problems when measuring debt problems.

How can debt problems be measured?

Population surveys, official statistics and other information sources

Over the past ten years and more, methods for collecting statistical data on debt problems and for measuring such problems, have constantly been developed. Debt problems are measured both with the use of official statistics and with information collected through surveys. Also creditors and credit registers have information about payment defaults.

Official statistics provide information about debt collection through courts and debt enforcement in regard to private individuals. These statistics often offer ample information, but the statistical concepts used and the information gathered do not always meet the needs of research. In the 1990s public authorities began to collect information about debt adjustments. Public information about debt problems is also recorded in credit registers.

Population surveys can be tailored to capture the specifics of a particular topic and they are also suited for surveying large target groups. However, the results are restricted to the indicators used. A survey can be carried out in a variety of ways. There is high quality in the information obtained through personal interviews, but also the costs are high. Through postal surveys less certain information is gathered at lower costs. Phone interviews are placed in-between these two forms.

Debt problems have been investigated through Nordic surveys since the early 1990s and through European surveys since the mid 1990s (Betti et al. 2001; Poppe 1996; Kotitaloustutkimus 1991-2000). In most surveys the respondents have been asked about their subjective experience, as well as objective facts about their debt problems. In some surveys information has also been gathered about debt adjustments.

Creditors offer equally important sources of information on the debt problems households face. So banks, for example, inform financing, taxation and statistics authorities about their customers' debts and about problematic debts. In addition, creditors send information to credit registers that is not available in other sources. However, much interesting information still remains with the creditors. Such information is, among others, obtained through credit scoring systems, aimed at selecting credit customers.

The volume of debt problems can also be measured through calculated indicators. An indicator can, for example, be tailored to combine information from two different sources. For instance the rate of indebtedness measures the relation between the outstanding credit stock and available annual income (see for example Guardia 2000). In the same vein, the number of debtors facing debt problems can be related to the total number of credit users, or credit losses can be related to the credit stock.

No single indicator has as yet crystallised for measuring the extent of debt problems, around which there would be large agreement. Research results do, however, indicate that a subjective measurement appears to be the most suitable approach. In a report on over-indebtedness, made for the European Union, it is noted that a subjective measurement may be the "only way forward" (Betti et al. 2001). Also a Finnish comparison among different indicators leads us to the same conclusion (Reijo 2000).

Problems associated with measurement

There are many problems associated with measuring debt problems. Many concepts relating to the subject area are used and there are a great number of information sources. For this reason the statistical entities are not always identical and there are also variations in research methods. In addition, credits take different forms and the problems deriving from them differ from one another. These difficulties can already be seen in national research, and they constitute an even bigger problem in international comparisons. In the following, a closer look will be taken at problems associated with measurement.

In statistics and surveys dealing with debt problems, several different statistical entities are used. Money, cases or debtors can be used as a basis for the statistical information. In statistics concerning debtors the statistical entity can either be the household or an individual person. These differences make it difficult to compare data.

One important distinction when measuring debt problems is whether they are investigated at a general level, or whether focus is more narrowly placed on debt problems deriving from credits. It can be difficult to make a distinction between these two approaches in court statistics or in procedures aimed at settling debt problems, as all kinds of debts may be involved. In surveys, questions about different problems can be addressed either to all respondents or merely to persons that use credits (see for example Ritakallio 2001; Kotitaloustutkimus 1991-2000). The research constellation affects the outcome of the study.

The time-span involved is one vital factor in assessing the volume of debt problems. In surveys, the frequency of a problem can be measured either at the time of the survey, during the past year, or during a longer period of time. During a period extending over several years the number of problems will naturally be greater than when a shorter period of time is considered. Information on short-term flows reveals changes in trends earlier than other kind of information.

Decision-making also requires information about the permanence of debt problems (see also Mutttilainen & Valkama 2003). Research on poverty has revealed that poverty is more widespread and of a more temporary nature when measured through a dynamic panel data than when cross section material is used (Goodin et al. 2000). Debt problems have not been researched in this way. Some statistics do, however, indicate streams of clients, who move into debt problems and out of them (see also Kempson 2002). Yet, it would be valuable to obtain more information on debtors' movements.¹

In addition to assessing the extent of debt problems, it is also important to obtain information on how severe these problems are. In official statistics, the relation between

¹ For example, in population surveys done during consecutive years, different households usually constitute the entity for the cross-sectional material. In panel material, on the other hand, at least part of the target group remains the same during both years. In this way it becomes possible to follow factual changes in households through panel material.

the number of cases at different stages of debt enforcement or debt adjustment procedures, convey a picture of the depth of these problems. In surveys, a question can be put, whether problems have occurred once, some times or if they are of a permanent occurrence.

A picture of the status of debtors is also complemented by information on different forms of credits and debt problems in different groups of the population. Do problems derive from private loans only or do they also derive from loans related to business activity? Do the problems derive from housing loans with collateral or consumer credits without it? Are debt problems accentuated only among underprivileged or equally so in other population groups? This kind of information can be important when public policy measures are considered aimed at preventing or remedying problems.

It is not possible to obtain information about the characteristics of the most severe debt problems and their settlement in national surveys. For this kind of specific topics, tailored “micro studies” should be used (see also Gross 1997, 60-73). They portray the situation of the debtors in a practical and precise way, but they do not have the same generality as large population surveys.

Combining different material can alleviate problems associated with measurement. Such combinations are made in research concerning the excluded population groups, where it is common to make parallel use of quantitative and qualitative material. Furthermore, it is becoming increasingly general to use several indicators to picture the same phenomenon and to make use of dynamic panel data (Goodin et al. 2000; Reijo 2000). For international comparisons, however, simple and comparable measures are first needed, as the environment varies in different countries (see also Korczak 1998).

The measurement of debt problems illustrated

The concepts used concerning debt problems, information sources and difficulties in retrieving information, present a challenging and complex field of research. In the following quantitative indicators for measuring debt problems will be presented by means of examples. The examples are chosen to give a broad picture of the different dimensions involved in measuring debt problems.

Debt enforcement and debt settlements revealed in official statistics

Example 1: Debt collection in Finnish courts

Official statistics offer the only viable source for investigating the development of debt problems in a long-term perspective. Figure 2 pictures debt collection by small claims in district courts in Finland (Tuomioistuintilastot 1965-2001). They reveal the most important facets in the development of debt problems since the 1960s up till the early 2000s. The entity on which these statistics are based is a case settled by a court. When running longitudinal series, the information needs to be chained in case legal procedures have changed or the means of collecting statistics has been reformed.

Figure 2. Debt collection by small claims in Finnish courts 1965-2001

As figure 2 reveals, there was an increase in debt problems in the early 1980s before the financial markets had been deregulated. With the economic depression in the early 1990s there was an abrupt increase in the number of problems. After the depression the

number of debt problems has remained at a higher level than during the time of regulated financial markets.

Example 2: Debt adjustment in Nordic countries

In the 1990s statistics on debt settlements in courts begun to be collected. Figure 3 shows how the number of applicants for debt adjustment has developed in the Nordic countries (Gjeldordningsloven...1993-2001; Velkajärjestelytilastot 1993-2001; Antal ansökningar... 1994-2001). The number of applicants is related to the whole population. Comparisons are hampered by institutional differences in the various countries. Swedish figures concern cases submitted to the enforcement authorities. The Norwegian figures comprise all cases that have been "opened" by courts.

Due to the depression, the ratio of applicants for debt adjustment to the whole population was exceptionally high in Finland in the early 1990s, when compared to Sweden and Norway. After the mid 1990s the differences evened out, when there was a clear decrease in the number of applicants in Finland.

Figure 3. The ratio of applicants for debt adjustment to the whole population in Nordic countries 1993-2001

Subjective indicators for debt problems

Example 1: Subjective over-indebtedness in Finland

Subjective indicators for measuring over-indebtedness have been used in Finland since 1991. In household surveys made by Statistics Finland respondents were asked whether, during the previous year, the volume of debts had increased beyond a level of coping. In

welfare and poverty research carried out by the University of Turku and the Social Insurance Institution, the respondents were asked whether they have excessive debts in relation of their income. The results of these surveys for different years are presented in table 1 (Ritakallio 2001; Marski & Mäensivu 1998; Kotitaloustutkimus 1991-2000).

Different indicators reveal the extent of debt problems and their development in slightly different ways. This is probably due to the fact that different statistical entities and research methods have been used. However, both surveys in table 1 clearly reveal the general development of debt problems during the 1990s (compare figure 1). Changes within this development are, however, better revealed in surveys where a singular person constitutes the statistical entity.

Example 2: Subjective over-indebtedness in EU-countries

Debtors' subjective experiences of their debt problems have also been measured in household surveys carried out by the European Union. The subjective indicator measures the number of households that have experienced difficulties in paying their mortgages, hire purchases and other debts. Figure 4 reveals the share of over-indebted households among the respondents in 1996 (Betti et al 2001).

Table 1. Subjective over-indebtedness in Finland 1991-2000

Year	Household surveys			Studies on welfare and poverty		
	Households, whose debts have increased beyond a level of coping			Over-indebted persons when income and costs for managing debts are considered		
	Thousand households	Yearly change, %	Share of all households %	Thousand persons	Yearly change, %	Share of 18-74 years old population, %
1991	40	.	2	..	.	.
1992	51	+ 28	2	..	.	.
1993	60	+ 18	3	..	.	.
1994	85	+ 40	4	..	.	.
1995	..	.	.	365	.	10
1996	120	+ 21	5	330	- 10	9
1997	129	+ 7	6	..	.	.
1998	111	- 14	5	221	- 16	6
1999	99	- 11	4	..	..	.
2000	105	+ 6	4	229	+ 2	6

According to this indicator every sixth respondent household, equalling a total of 24 million households, was over-indebted. Greece stood out from the other countries due to its very high share of over-indebted households. Among the Nordic countries, data is available only for Denmark and Finland, where over-indebtedness somewhat exceeded the average in the European Union in 1996.

Example 3: The dynamics of debt problems

Debtors' subjective assessments of changes in their economic situation can also be measured through surveys. For example in Great Britain, data has been collected through cross-sectional data on changes that debtors have experienced in their situation during the past 12 months (Kempson 2002). During a period of 12 months, one forth of the respondents had experienced economic problems and at the time of the survey one fifth had such experience. Those who had experienced problems were fairly evenly divi-

ded among persons that experienced problems at the time of the survey only, only one year ago and at both occasions. This research constellation produces information similar to dynamic panel data. However, the cross-sectional data cannot completely substitute the panel data.

Other indicators for debt problems

Example 1: Problems with credit card debts in Finland

Statistics on credit cards gathered by Statistics Finland offer versatile indicators for debt problems. The statistics are based on information provided by credit card companies. It pictures both the number of debt problems and the money volumes involved. It also reveals the severity of these problems. Figure 5 shows credit card customers' payment behaviour during the years 1988-2001 (Luottokortit 1988-2001). The statistical entity is formed by an active card account that has been used at least once a year.

Figure 4. The share of households experiencing debt problems out of the total population in EU-countries in 1996

Most credit card holders pay their debts, whereas a minor share defaults. Only in part of the cases will a payment default lead to a cancelling of the card. These observations reflect, at a general level, the severity of debt problems that emerge also from other sources. Payment defaults associated with card credits illustrate variations in debt problems in a subtle way. Problems reached a pinnacle earlier in the 1990s than what is revealed through the subjective indicators presented above.

Example 2: Households' credit losses per credit stock

Calculated indicators based on different statistical sources can also be used as indicators for different dimensions of debt problems. Figure 6 pictures the share of households' credit losses out of their total credit stock (Luottokanta 1980-2001; Luottotappiot 1980-2001). This data is based on credit stock statistics and the national account. Such data can be retrieved in other countries as well.

The general trend concerning severe debt problems appears to be similar both when based on these data and on the number of cases. It is meaningful to relate indebtedness and debt problems to one another in this way, as an increase in debt problems can be dependent on an increase in the volume of debts. According to this figure, credit losses have increased at a faster pace during the years 1980-2001 than has the credit stock.

Figure 5. Credit card accounts 1988-2001; accounts without defaults, payment defaults and cancelled credit cards

Conclusions and proposals for improvements

At the end of the 1990s, debt problems facing households became a new social indicator for measuring livelihood in Europe. Surveys and indicators of the subjective experience In research concerning debt problems there has as yet not emerged one single indicator for measuring these problems. The subjective indicators for debt problems appear to be the most suitable for this purpose. Official statistics or calculated statistical indicators do not measure debt problems equally well for the whole population.

A variety of subjective indicators for debt problems have been used in different studies and in different countries. This can be seen as a positive effort to develop appropriate indicators. Population surveys provide a suitable frame for assessing the extent of debt problems, where the subjective experience of debt problems is linked to income and the ability to manage one's debts, or to difficulties in managing debts when they are due.

Many of the indicators for measuring debt problems that have been devised by now, are well suited for measuring the extent of the problems and their specific characteristics. It is not necessary fruitful to argue whether one indicator is better than another one. Anyway, different indicators do give different results about the same target area. It is more important that a suitable indicator stays the same for as long a period as possible. It is not sufficient to have one single indicator for studying debt problems; instead a larger battery of indicators is required. By using versatile indicators a better and more comprehensive picture of debt problems can be obtained than by merely using one

Figure 6. The share of household credit losses out of the total credit stock 1980-2001

official indicator. For example in poverty research new indicators are devised alongside the traditional “income poverty” -indicator.

It is necessary to further develop indicators of debt problems. A good set of indicators should at least picture the number of debtors facing problems, the amount of the debts, different forms of debts, characteristics concerning the debtors, credit and payment defaults, the severity of the problems, debt collection and adjustment by different means and the dynamics involved in these problems. In national surveys there has been a great advancement in the development of indicators. However, for the purpose of international comparisons, the indicators should rather be simplified.

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The relative debt burden and the likelihood of running into debt- and payment problems

Christian Poppe

Introduction

On various occasions, Norwegian banks have expressed considerable concerns about sudden increases in the borrowing rates on private loans. The reason is, of course, the anticipated growth in the number of households being unable to handle their financial obligations. The critical parameter involved — also used by banks as a tool in their lending activities — is the relative debt burden as expressed by the debt over income ratio. In order to handle market fluctuations, borrowers are advised not to exceed a certain ratio value — typically 2.0 or 2.5. But just how good are such rules of thumb? The actuality of the question has not whittled down with the doubling of the Norwegian rates from April to August 1998. On the contrary, it is now more important than ever to evaluate any precautionary measure liable to preventing debt- and payment problems.

This paper looks at how the relative debt burden is related to the likelihood of running into economical difficulties. The nature of the relationship is discussed and demonstrated empirically based on a series of cross-sectional data sets. The results lend support to the assertion that the influence of the ratio differs radically across interest rate levels. Moreover, the data indicate that its importance varies across income levels as well. The overall conclusion is that the relative debt burden has a limited value as a precautionary instrument in the credit market. In fact, faced with an increase in the borrowing rates of the magnitude that took place in Norway in 1998, it may prove to be a rather poor measure.

Debt- and payment problems

It is well substantiated in international research that debt- and payment problems have severe consequences for the individual household as well as for society. On the individual level, effects like loss of property, reduced living standards, physical illnesses and psychological and stress-related evils are among the most prominent ones. It is also costly for society in terms of high expenses related to the conduct of advisory services, legal proceedings, health care and a variety of social programmes to ease the crisis. Nevertheless, nearly all liberalised market economies seem to produce a certain amount of debt- and payment problems, due to the continuous market fluctuations characterising such systems. This is easily illustrated by the case of Norway. In 1985, when the financial, housing and labour markets still were rigidly regulated, only some 5% of the households were having difficulties of this kind.

In the wake of a comprehensive market deregulation and an incipient national and international crisis, the proportion rose to some 10% in 1989, and reached its maximum of 13% three years later. When prosperity finally replaced recession in 1993 onwards, the percentage of households in trouble decreased. Still, it stabilised itself on a relatively high level: 9-10% in 1996.

The analyses below are implicitly founded on two core conceptions. First, debt- and payment problems are not, as some writers seem to believe, not only a low-income problem.² True, any lack of money, including poverty, can be solved by raising the income. But professional money advisors seldom look at the income side alone when they seek to define the situation and find a way out of the mess. Correspondingly, they don't solely concentrate on the expenditure side either, although a sufficient reduction of the current expenses clearly would put an end to the trouble. Obviously, such one-sided strategies reduce the number of possibilities to a minimum. But even more importantly, conceptualisations like these simply don't make sense, socially or economically — they may even be offensive. What we are looking at is basically budget imbalances. Thus, both incomes and expenditures must enter into the equation, so to speak. Any proper understanding of the phenomenon, and any just solution to the problems, must be based on this simple principle.

Secondly, when households are hit by debt- and payment problems, they act strategically in relation to their lack of solvency. It implies, among other things, that they give priority to certain bills, while others are neglected. There is a considerable variation in such preferences, but as a general trend, mortgages seem to be maintained for as long as possible, while less important debts and bills are put aside. Still, when for instance borrowing rates rise to unmanageable levels, some households may inevitably find themselves making the opposite choice. The implication for research is that it would be a misconception to look at the non-fulfilment of financial obligations alone. Households may be in severe trouble long before they default on their loans.

² Gulbrandsen (1991), Dellgran (1996).

<p>1. I am grateful to scientists Per Arne Tufte, Elling Borgeraas and Tove Mordal, all SIFO, for valuable comments and discussions.</p>
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Consequently, both the theoretical concept and the empirical measure for debt- and payment problems must be rather inclusive with respect to types of bills being violated. At the same time, however, they should be exclusive with respect to the frequency of violations. For obviously, at some point in time most households happen to pay a bill or two too late, without this being caused by a lasting lack of money. To take this into consideration, we define debt- and payment problems as a situation where non-payment occurs “*on and off*”, “*often*” or “*very often*” up on receiving the absolute last reminder from the creditor, as opposed to “*never*” or “*seldom*”. This operational definition captures the perpetual — and to some extent the severe — character of the non-payment situation, whatever causes lies behind it: economic disorder, incipient crisis or gigantic deficits.

The relative debt burden

In a strictly regulated market system, credit is not readily available for everyone. In Norway, this situation prevailed well into the early eighties. On the other hand, when the financial and the housing markets are liberalised, the frames of economic action are rendered significantly. The fundamental change is brought about by the fact that in the new, deregulated system credit becomes obtainable on a general basis. This access to

Table 1: The income-over-debt ratio. Examples.

	(i) Initial situation	(ii) Doubling of credit	(iii) Doubling of interest rates	(iv) Reduced Income	(v) Reduced income & double rates
Income (NOK)	300.000	300.000	300.000	180.000	180.000
Debt (NOK)	300.000	600.000	300.000	300.000	300.000
Borrowing rate (%)	5	5	10	5	10
Interests (NOK)	15.000	30.000	30.000	15.000	30.000
Debt-over-income ratio	1	2	1	1.7	1.7

capital opens up new possibilities for the households and enhances a change of lifestyles and normative standards as to what is considered a proper and successful economic careers. However, credit-based welfare also has its toll. When families borrow money to finance their homes, commodities and even personal consumption, they automatically make their lives dependent on market developments, most notably on fluctuations in the labour-, credit- and housing markets. With substantial financial obligations, it no doubt becomes more critical to get hit by unemployment, disease or some other misfortune that renders one's ability to work. Likewise, when the price of borrowed money rise, the interest and repayments bills balloon up, thus reducing the families' net disposals. The trends in the housing markets play perhaps a more indirect, but nevertheless a decisive role. When buying a home, the price level at the time is a key element in the equation that determines the amount of money to be borrowed. And in critical life situations, prices decide whether or not it is possible to use the selling option to avoid indebtedness. A major consequence of deregulated market systems, then, is that they introduce risk exposure as a central parameter in the economic lives of the households. This, in turn, has led to the emergence of insolvency as a major social problem.

The relative debt burden concerns the exposition of risk on the credit market. The repayments of a loan can be split in two parts: instalments and interests. Besides income reductions, the risk element is related to the fact that the interests to be paid are variable, since the price on borrowed money depends directly on the market situation. For simplicity, imagine that a household with a certain income at a certain point in time is capable of handling a certain amount of credit. In such a situation creditor and debtor can negotiate a contract that involves hardly any risk at all, provided that the situation remains the same over time. That condition is, of course, unrealistic. The debtor can obtain additional loans in the future, thereby increasing his relative debt burden, or the borrowing rates can rise. Both instances escalate the risk element. As a causal indicator of the likelihood of debt- and payment problems, the debt-over-income ratio reflects just that.

Some of the mechanisms involved are illustrated in table 1 above. Column (i) describes an initial situation, in which the relative debt burden is 1. A total credit of NOK 300.000 at 5% interest, produce debt expenses amounting to NOK 15.000 per year. Column (ii) gives the same kind of information when the income remains the same, but the debt is doubled. Provided that the interest rate remains the same, a doubling of the relative debt burden also doubles the debt expenses. However, column (iii) shows that exactly the same happens if the borrowing rate rises to twice the level of the initial situation, while income and debt remain the same: the interests to be paid doubles.

Now, we may infer that while the change in debt expenses from (i) to (ii) is due to additional loans, the change from (i) to (iii) is caused by increased borrowing rates. In a preliminary model describing the relationship between expenditure-increasing variables and debt- and payment problems, borrowing rates and debt will both positively influence the likelihood of running into such difficulties. There are, however, several objections to such a model. One is that a given household's ability to handle expenses obviously depends on income. For this reason, it is better to specify a model where debt is replaced by the relative debt burden variable, still controlling for borrowing rates.

Further objections become evident from the next two columns in the table. Column (iv) describes a situation where the income is reduced by 40%. Debt and borrowing rates, however, remain the same as in (i). The growth in the debt-over-income ratio reflects the enhanced strain on the household's economy: the NOK 15.000 must now be paid on less income. In as much as this influences the budget balance, it is likely to affect the likelihood of running into debt- and payment problems. However, it is not reasonable to assert that the observed 70% change in relative debt burden always produce the same amount of change in the probability of running into economic difficulties. Rather, it is more likely that the effect depends on the starting value of the ratio. In other words, the relationship may be non-linear in the sense that minor changes in probability are produced at low ratio levels and progressively larger effects take place at higher levels. The same logic may apply for the impact of borrowing rates. If so, an increase from, say, 5% to 6% will produce a small change in the likelihood of debt and payment problems, while a similar jump from 9% to 10% makes more of a difference.

Non-linearity of this kind can be linked to various processes at the household level. Families often have certain buffers, resources and short-term strategies whereby severe difficulties can be postponed or even avoided. But as bills pile up, or as the relative pressure increases above a certain level, any protective measure tends to be insufficient in the long run. Nobody can borrow an infinite sum of money or resist an infinite interest rate for the entire life span. The higher the value of either parameter, the less likely it is for a growing proportion of the households to withstand the crisis.

Now, if we turn to column (v) in table 2, we have a situation in which the borrowing rates are doubled in addition to the income reduction of 40%. The debt expenses now amounts to NOK 30.000. Clearly, the pressure is much higher here than in any of the other situations presented so far. This is not only due to a substantially higher bill from the creditors. It is also — and most notably — due to the relatively lower ability to handle the expenses. True, compared to (iv) the debt-over-income ratio is the same, but its impact is nevertheless likely to be stronger because the amount of money to be paid is higher. In as much as this makes sense, the effect of the ratio should be expected to vary across borrowing rate levels, and vice versa: the influence of interest rates may

vary across ratio levels. In other words, the two variables produce an interaction effect with respect to the likelihood of debt- and payment problems.

Substantially, the assertion about interaction implies that increases in the relative debt burden — as produced by income reductions or acquisition of additional debts — are more critical in periods with high than low borrowing rates. Correspondingly, rising interest rates have a stronger negative impact on the well being of families already living under economic strains. These tendencies are probably produced by several mechanisms. Extending the kind of reasoning presented in section 1, strategic actors — i.e. families — may be perceived as having a set of measures at their disposal, each expected to neutralise a threatening economic situation. The number of strategies to choose between and their precautionary effects, are likely to be greatest when the relative debt burden and the interest level are low. As both variables increase and combine to define rougher economic environments, however, the number of possible choices as well as the anticipated effects decreases. This narrowing down process may tentatively be thought of as taking place in steps: as certain thresholds are exceeded, significant changes in opportunities are produced, thereby dragging successively greater proportions of household into economic difficulties.

The model

As should be obvious by now, the model to be proposed below is based on a “cash-flow” line of argument. The core idea is that households primarily act upon their net disposals, and that long term consequences of changes in the economic environment normally play a limited role in every-day life. This may in part be due to the fact that a majority of households lack skills to implement professional models in their planning. Also, in as much as one’s economic situation depends on market fluctuation, the possibilities of long-term budgeting are always somewhat limited. Finally, many families have a relatively simple economy that doesn’t require advanced approaches beyond a cash-flow orientation.

So, when faced with changing borrowing rates it should be expected that households primarily react upon incoming bills, adjusting to increasingly improved liquidity situations in the case of falling rates, and adapting to less of a surplus or even a deficit when they rise. This is not to say that things like inflation and taxation have no influence on the debtors’ economic situation. On the contrary, these parameters combine to render the so-called real interest rate of any particular household. Also, tax adjustments at the end of the year may result in extra payments or money back for debtors. But these are basically long-term processes that normally have no immediate consequences for the households’ economic behaviour.³ Therefore, the nominal — and not the real — interest rate is used as an indicator of loan expenses.

When related to the relative debt burden, the discussion in the previous section can be summed up in the following assertions:

- i. An increase in borrowing rates influence the likelihood of running into debt- and payment problems positively and non-linearly*
- ii. An increase in the relative debt burden influence the likelihood of running into debt- and payment problems positively and non-linearly*
- iii. Borrowing rates and relative debt burden produce an interaction effect with respect to the likelihood of debt- and payment problems*

To analyse these hypotheses, information from five cross sectional data sets collected in 1991, 1992, 1993, 1994 and 1996, is employed. The time dimension is represented by the average nominal interest rate at the end of each of the five years in question, varying from 14.2% in 1991/1992 to 6.7% in 1996. All other variables are measured at the household level. Unfortunately, the data sets do not contain “dynamic” variables, such as the *change* in income or in relative debt burden. This kind of information would have been most valuable, since the discussions so far indicate that it generally is alterations in the economic parameters that trigger off debt- and payment problems. Still, unemployment may be taken as reflecting such dynamics, although for one particular category only.

³ This is obviously less true under extreme circumstances like for instance hyper-inflation. The model to be developed, however, does not have to account for such situations.

Table 2: Debt- and payment problems (cf. definition on page 2). Logistic Regression. 1991-96. N=7668.

Variables	Coefficient s ^a	Wald	Odds- Ratio
Debtors (Dummy, 1 = yes)	1.4032***	147.43	4.07
Unemployed (Dummy, 1 = yes)	3.0125***	12.80	20.34
Ln Household Gross Income ^b	-.5474***	69.63	.58
Ln Household Gross Income x Unemployed ^c	-.3879*	5.80	.68
Ln Nominal Interest Rate ^b	.1604***	1.61	1.17
Ln Debt-over-Gross-Income Ratio ^b	-.6356*	4.22	.53
Ln Rate x Ln Ratio ^c	.4142**	9.66	1.51
Constant	-.7745	2.82	—

^a p-values: * = .05 ** = .01 *** = .001 ^b Ln = Logarithm to the base of e ^c Multiplicative interaction terms

It is important to notice that it is not the aim of this analysis to launch a comprehensive causal model of debt- and payment problems.⁴ Rather, the ambition is to produce a model that gives reasonably stable estimates of the relationships between interest rate, relative debt burden and debt- and payment problems. This requires that variables correlating with one or both of the independent variables and the dependent variable have to be controlled for. But at the same time, simplicity is no doubt a much-coveted quality: the simplest of all relevant models should therefore be chosen. It turns out that the following hypotheses are relevant to put forward to satisfy this two-fold condition:

- iv. Higher incomes influence the likelihood of running into debt- and payment problems negatively and non-linearly*
- v. Unemployment increase the likelihood of running into debt- and payment problems*
- vi. Income and unemployment produce an interaction effect with respect to the likelihood of debt- and payment problems*

Results

The results of the analysis are presented in table 2 above. Since the coefficients refer to changes in the logged odds ratio (the logit) per one unit change in X, they are not easily accessible for interpretation.⁵ And the logarithmic transformation of core variables in the analysis makes substantial expositions even more difficult. But for a start, the coefficients generally lend support to the hypotheses (i) — (vi). The non-linearity assertions are borne out not only by the non-linear nature of the logistic model, but also

⁴ For a more comprehensive model, cf. Poppe (1999).

⁵ Cf. for instance see Agresti (1996), Jaccard et. Al (1990), Menard (1995), Tufte (2000).

by the significant logarithmic transformations of the variables in question: income, borrowing rates and relative debt burden.

Figure 1: Predicted likelihood for debt- and payment problems in three groups. Debtors. The displays are calculated from the regression model in table 2.

Furthermore, there are significant interaction effects. Here, the model basically indicates that the impact of unemployment on debt- and payment problems is somewhat less dramatic among high-income than low-income groups, and that the effect of relative debt burdens is stronger at higher levels of interest rates and vice versa. Also, the general difference between debtors and households without loans should be noted. The odds-ratio for this variable indicates that families with credit have about four times as high risk to run into economic trouble than others, all other things being equal.

However, due to the non-linearity and non-additivity inherited in the model, the exact shape and nature of these relationships are hard to read from the table. A further investigation into the results is therefore based on graphical displays. Figure 1 to the left highlights the effects of the relative debt burden at different levels of borrowing rates. Each of the three graphs illustrates the relationships in specific social groups. The two upper ones visualise the effects among low-income and high-income families respectively. The bottom one reports the same relationships among low-income households that have been

charged with unemployment during the last six months prior to the interview. As can readily be seen, the likelihood of running into debt- and payment problems is in all three situations generally higher at higher levels of debt-over-income ratio and increasingly so if the borrowing rates are high. Much of the qualities of the relationships can be grasped by looking at the first graph. Among the employed-and-low-income households, the all-time low borrowing rates (6%) produce a likelihood of running into debt- and payment problems of around .12. But at the same time, the curve shows very little sensitivity to varying debt burdens. This means that the difference in likelihood between families with various debt burdens is relatively small as long as the interest rates remain low. In as much as they run into economic trouble under such market conditions, factors other than relative debt burdens are more important. However, as the borrowing rates rise, the effects of being exposed to market fluctuations become more visible. For instance, at 10% interest rate, the predicted probability of developing economic difficulties is .16 for households with a ratio value of 2 and nearly .18 with a

ratio of 3. At the highest recorded level of borrowing rates, the corresponding probabilities are .18 and .21.

An alternative way to describe the effects is to focus on variations in predicted likelihood at specific values of the debt-over-income ratio. As can be seen in the first graph in figure 1, at value 2 the probability varies between .13 when the interest rates are 6% and .18 when they are 14%. The corresponding variation at a ratio value of 3 is .13 and .21. The larger span between predicted likelihood values are due to the interaction between relative debt burden and borrowing rates: when the two variables combine to define rougher economic environments for the households to tackle, increasingly larger effects of being exposed to market fluctuations take place⁶.

Much of the same can be said about the impact of these variables in the high-income group. The shape of the relationships is basically the same. But as clearly visualised in the second graph, the curves are now positioned somewhat lower in the co-ordinate system. This means that the likelihood of running into trouble is generally lower among high-income households. As a matter of fact, as long as the relative debt burden is less than 2, the probability of having difficulties does not even exceed the national averages at the time the data were recorded. Put somewhat differently, low income may in itself be regarded as a risk factor.

The last graph shows the effects among low-income-and-unemployed households. As can be seen, the main tendencies found in the previous displays are present here as well. But it is important to notice the much higher starting point for the curves and the increasingly larger differences at combinations of high values of the rate and ratio variables. Also, it is obvious that the risk exposure among unemployed has rather strong effects: in some groups, the likelihood of running into debt- and payment problems is even predicted to exceed .40. Finally, it should be noted that the shape of the relationships among employed and unemployed is different. The steeper curves for families being charged with unemployment indicate that the escalation of problems is much faster in this group as compared to other debtors.

⁶ Several alternative specifications have been tested. Previous research indicates that a comprehensive model should at least entail the following variables: family types, education, income, debt and unemployment [Cf. Lunde 1990, Lunde & Poppe (1991), Poppe (1997)]. The most extended formulation in the appendix is a modification of this model, where debt is replaced with the debt-over-income ratio and the variables nominal interest rates and the interaction between income and unemployment are added. As can readily be seen, compared to the much simpler model in table 2 above, nothing much is gained with respect to borrowing rates and relative debt burden: the coefficients and the form of the relationships are quite similar.

How good a precautionary measure?

As was called to attention in the introductory section, banks use the debt-over income ratio as a tool in their lending activities. In the wake of the recession in the early nineties, it has become common to recommend borrowers not to exceed a ratio value of 2. During the years preceding the crisis, the corresponding rule of thumb was 3. Historically, the reduced threshold value of today may be seen as a response to the alarming experiences of the past. However, the new rule of thumb is by no means enforced upon all customers at all times by all moneylenders. As a matter of fact, 10% of all new loans granted to private debtors in 1995-96 implied debt-over-income ratios exceeding the value of 3. This trend can also be traced in 1996 and 1997.⁷ Now, as the period of prosperity is about to be replaced by rougher economic environments including higher interest rates and a possible rise in unemployment, what can be said about the future consequences of this market behaviour?

It is important to underline that the empirical basis for approaching this question is cross sectional data from 1991-96. They basically provide us with historical information about mean differences in the likelihood for debt- and payment problems between social groups acting in specific economic environments. Moreover, as pointed out in section 3, the data do not contain “dynamic variables”. There is obviously a difference between studying processes of actual change and just comparing means between groups. Strictly speaking, even if all relevant structural parameters remain constant over time — which is highly unlikely — cross sectional records of market behaviour in the past cannot be used to forecast future levels of debt- and payment problems. This does not, however, exclude us from theorising about future consequences by referring to and utilising historical records. But when doing so, it is vital to make a distinction between predicting an outcome and estimating a potential. Whereas the first is a kind of prophecy, the latter is part of a trial-and-error process to adjust the direction of future institutional developments by evaluating experiences done under specific historical conditions.⁸

The rules of thumb under scrutiny here deal with a rather marginal social phenomenon. This is evident in the graphical displays in figure 1, where the predicted probabilities is below .2 for most groups under consideration, and never exceed .45. So, if families are randomly selected and somebody is asked to guess whether or not they are having debt- and payment problems, this somebody should definitely answer “no” each time, irrespective of their income, relative debt burden and employment situation. Moreover, it is difficult to judge whether a mean difference between two groups — say a likelihood of .13 as opposed to .18 — is noteworthy or could just as well be neglected. A way to make evaluations of this kind is by using odds ratios. These ratios simply compare the odds for a certain event in two groups, and are not sensitive to the starting value of the comparisons. When the ratio is 1, there is no difference between them, for instance with respect to the likelihood of running into debt- and payment problems. If the value exceeds 1, one of the groups has a larger probability relative to the other one.

⁷ Poppe (1997), Kredittilsynet (1997) & (1998).

⁸ Cf. Popper in Miller (1985: 289 – 303).

On the other hand, if it is less than 1 the opposite is the case: the likelihood of this group is smaller as compared to the reference category.⁹

In table 3, a number of groups of households are compared in this way. The first tabulation refers to low-income-and-employed households with relative debt burdens of 2 and 3 respectively. The numbers in the light grey fields give the odds for debt- and payment problems among families acting under four different sets of conditions. For instance, .186 is the odds for ending up in economic difficulties among households with a relative debt burden of 2 at a 10% interest rate level. This can be compared to a situation in which the debt burden is the same, but where the interest rates is 6%. As can be read from the darker grey field of that column, the ratio between these odds — the one divided by the other — is 1.26. The interpretation of this number is that the likelihood of getting into difficulties is 1.26 times as high in the 10% regime as in the 6% situation. In other words, the likelihood is 26% higher. It should be emphasised that

Table 3: The likelihood of debt- and payment problems. Odds and odds ratios for various groups of low-income households. The calculations are based on the regression model in table 2.

Interest Rates	Debt Burden 2	Debt Burden 3	Odds Ratio
6%	.148	.155	1.05
10%	.186	.212	1.14
Odds Ratio	1.26	1.37	1.43

Income = NOK 200.000. Employed

Interest Rates	Em- ployed	Unem- ployed	Odds Ratio
6%	.148	.385	2.60
10%	.186	.484	2.60
Odds Ratio	1.26	1.26	3.27

Income = NOK 200.000. Relative Debt Burden: 2

Interest Rates	Em- ployed	Unem- ployed	Odds Ratio
6%	.155	.403	2.60
10%	.212	.550	2.60
Odds Ratio	1.37	1.37	3.55

Income = NOK 200.000. Relative Debt Burden: 3

this difference is produced at a rather modest level of the debt-over-income variable.

The two levels of interest rates used here more or less correspond to the change produced by the turbulence in the Norwegian credit market between April and September 1998. Based on historical data, then, we would expect the escalation in risk exposure to be about 26%, provided that the increase in borrowing rates is long lasting and that all other relevant relationships remain constant over time. Correspondingly, in the second column of the first tabulation, a similar comparison is performed for households with a relative debt burden of 3. An odds ratio of 1.37 indicates that for this group, a rise in the interest rates from 6% to 10% is expected to lead to an increase in the likelihood of debt and payment problems of about 37%.

The row comparisons give additional information. For a start, it should be noted that if the relative debt burden is increased from 2 to 3, it has almost no influence on the likelihood of debt and payment problems, provided that the interest rates stay low. At the 6% level,

an odds ratio of 1.05 indicates that the mean difference in risk exposure between the two

⁹ For details, see Agresti (1996), Blalock (1979), Menard (1995), Tufte (1998).

groups is only some 5%. In such a situation, it may be very tempting to take up additional loans, both from a debtor's and a creditor's point of view. If, on the other hand, this is done at a 10% level, the risk for ending up with difficulties increases by 14%. The most alarming piece of information in this tabulation is, however, the expected consequence of a combined change in relative debt and rate levels. Say for instance, that the debt burden is increased from 2 to 3 when the borrowing rates are low, and then, shortly afterwards, the rates rise from 6% to 10%. Compared to the initial situation the chances of ending up with debt- and payment problems are now 43% higher. This can be seen by looking at the odds ratio for the diagonal, which is 1.43.

The two next tabulations in table 3 deal primarily with the effects of unemployment. In the first of these, the mean differences between employed and unemployed are calculated for households with a relative debt burden of 2. As can be seen, the odds ratio at any level of interest rates is 2.60. This means that when a source of income is lost, the likelihood of running into debt- and payment problems increases by a factor of 2.6, or alternatively, that the mean escalation in the probability of ending up in difficulties is $[(2.60 - 1.00) \times 100]$ 160%. Comparing the odds in the diagonal, we get the mean difference in risk exposure between employed at a 6% interest rate level and unemployed at a 10% level. The odds ratio for this comparison is 3.27. With care this can be seen as a quantitative expression for the expected effect of combined changes in the marked situation. If the rates rise to 10% at a time when also a source of income is lost, the chances of ending up in economic difficulties are $[(3.27 - 1.00) \times 100]$ 227% higher than it was in the initial situation. The diagonal comparison in the last tabulation gives the corresponding escalation in risk exposure among households with a relative debt burden of 3. In this group, the chances are increased by some $[(3.55 - 1.00) \times 100]$ 255%.

These calculations of odds ratios make the rules of thumb with regards to the relative debt burden look like an insufficient remedial tool. The span of change in the level of interest rates considered here is modest and well within what must be expected in a liberalised market. As demonstrated in table 3, such fluctuations increase the risk for debt- and payment problems by anything between 26% and 43%. Also, market economies constantly produce considerable variation in unemployment. When taking this into consideration, the risk may grow by as much as 255%, depending on the characteristics of the initial situation. Most importantly, these escalations are due to market forces that cannot be controlled by the individual household. The analysis suggests that the effects of relative debt burdens may be underrated and that the use of threshold values as precautionary measures is a false protection. This is probably more true the more turbulent the markets are. If so, it is obviously a problem to motivate the use of such thresholds by referring to their precautionary qualities.

Moreover, the calculated risk escalations are likely to be conservative estimates. First, the use of "non-dynamic variables" probably produces weaker effects than would have been obtained with records of actual changes within each unit of observation. Secondly, the data employed cover a transition period where recession was replaced by prosperity. The near future, however, is likely to be characterised by an opposite movement. Since it is presumably harder to adjust to a reduction of means than it is to a surplus, it adds up to the feeling that the data at hand underestimates rather than exaggerates the effects of the processes under discussion.

Concluding remarks

The main reason why threshold values for relative debt burdens is a weak precautionary instrument in the credit market, is that the relations between debt burdens, interest rates, income and debt- and payment problems are neither linear nor additive. As rules of thumb they are, in other words, not generally valid. For that reason, they can at best function as a subordinate device in a comprehensive evaluation of particular households' economic situation. From a cash-flow point of view, it seems far more reasonable to calculate worst-case scenarios for each household applying for a loan, and introduce a safety margin for a "reasonable" maximum level of interest rates. At the same time, insurance against dramatic life events like diseases, death and unemployment — whenever that is available — must be considered and made part of any calculations on future credibility.

In as much as competition among creditors leads to market behaviour where the impact of relative debt burden is underrated, it should be noted that the risks calculated above are the household ones — not those of the banks. A difficult, even critical, liquidity situation does not necessarily make creditors suffer. Since debtors normally give high priority to the bills from the banks, the creditors' risk is definitely lower. Probably, the likelihood of debt- and payment problems must escalate by more than 30-40% if the creditor side are to experience insolvency as a mass phenomenon, and thus as a critical for them. However, the analysis clearly points to potentials in the market developments for such transitions to take place. Thus, creditors should recognise that knowledge about market fluctuations is often insufficient among households, and endeavour to provide professional and sober evaluations of each household's financial capacity when they apply for loans. This is a natural part of the banks' social responsibilities.

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Managing straitened circumstances

*Strategies of financing consumption in households with low income and households with debt problems*¹⁰

Per Arne Tufte

Introduction

In the late 1980s in Norway there was a lot of publicity concerning the growing amount of debt problems among ordinary people and households. Substantial political reforms a few years earlier like liberalisation of the housing market, deregulation of the credit market and changes in the tax structure had drastically influenced a large number of households' ability to settle their financial obligations. When the interest rate rose one consequence was that a substantial number of households had difficulties in paying bills and instalments on loans. Lunde & Poppe (1991) estimated that approximately 10-11 per cent of Norwegian households in 1990 had frequent payment problems (cf. definition in the next section).

During the last 20 years private households have become more exposed to changing conditions outside the household. The economic political reforms in this period have been marked by deregulation and market liberalisation. The national economy has become more influenced by and dependent on international actors and markets. The rate of changes has increased, which in turn has increased the vulnerability of private households to external risks. More than ever one cannot regard households as closed systems. When making vital decisions families must take into consideration the possibility of changes outside the household. Important economic decisions become more critical, because ill-considered decisions could have devastating consequences ahead.

It is a reasonable assumption that more turbulence and increasing market dependency will induce more households to go through periods of financial straits or even poverty. However, this new form of poverty is different from traditional poverty. While the traditional poor can be defined from socioeconomic criteria like income, education, social status and so on, the social and economic characteristics of the 'new' poor are presumably more vague. Even households with a high level of education and large incomes can belong to this new poverty group. This new group can rather be identified by their behaviour on the market, in particular by the ways of financing their consumption. One important feature of this behaviour is for instance how much loan the members of a household is willing to or actually has raised in proportion to their income.

¹⁰ I am grateful to scientists Elling Borgeraas and Christian Poppe for invaluable comments and discussions.

Stating the problem

It is my intention in this paper to discuss and compare differences and similarities between the two forms of financial problems mentioned above, namely debt problems and low income (traditional poverty). This paper adds to a previous Sifo-report on financial crisis behaviour (Borgeraas and Tufte 1998). Through the analysis I will illuminate five problems:

First, I will carry through a theoretical discussion concerning some of the main differences between low income and debt problems as financial problems. I will also outline some of the main theoretical dimensions in order to understand the development behind debt problems and the re-emergence of poverty.

Secondly, I will define more explicitly what is meant by low income and debt problems. Based on a survey among Norwegian households in 1996 I will examine the overlap between debt problems and low income in order to determine whether they represent two distinct types of financial problems or not.

Thirdly, I will compare the two problem groups with regard to different characteristics. These are social characteristics as age, education, living place and family type, debt burden and serious life events such as unemployment, divorce/break in cohabitation, illness/disability and unforeseen expenditure. The assumption is that people with low income and households with debt problems have rather different characteristics and that it is quite different axes or dimensions that separate the two groups.

Fourthly, I am looking into differences and similarities between the two households regarding financing consumption. If the first assumption that these are two rather different groups one would also expect to find that their behaviour in the financial market is rather different.

Finally I will outline what insights can be drawn from the analysis and discuss various efforts that ought to be implemented as a consequence of these insights.

Consumer society, turbo capitalism and risk

The dramatic growth of debt and payment problems has been characterised as the re-emergence of poverty (Lunde 1990, Lunde and Poppe 1991). This term has been employed to describe a situation where households with normal income nevertheless were in need of social support because costs of living in general and expenditure of housing (including mortgage payments) in particular have increased more than income (Denstad 1984). This kind of poverty represents a new type of financial problems compared with the traditional poverty characterised by merely low income.

The distinction between traditional poverty and the new kind of poverty described above can be associated with Baumanns' distinction between poverty in the production society and the consumer society. Poverty in the production society meant to be marginal in relation to the economic life, that is as unemployed for whatever reason (laziness, disability etc.). In the consumer society poverty means being an unsuccessful consumer, not having a socially acceptable lifestyle and being excluded from ordinary social life. The traditional poor is defined as having very low income. The 'new' poor does not necessarily have low income, but instead a level of expenditure that exceeds the income. This mismatch between income and expenditure can manifest itself as payment and debt problems.

This does not necessarily mean that people with debt problems live beyond their means. In every society there exist norms indicating what constitutes a proper level of consumption and an acceptable lifestyle. There is also a certain level of expenditure needed to participate in social and public life in a proper way. It is indeed a trivial observation that consumption is culturally defined. Some of our needs, like thirst, hunger and warmth, are certainly absolute, but which goods we utilise to satisfy these needs vary. In addition some of our needs are culturally defined. Gullestad (1989:152) stress that it is usually not the subsistence level, but rather social and cultural conditions that determine to what degree one is able to lead a normal life. This means that there exist cultural defined standard packages that describe the main qualities of a decent life. This is compatible with Townsends' concept of style of living (1979:54).

Baumanns' discussion can to some extent be paralleled to Webers' discussion of the relation between poverty, work and consumption. Weber tend to equate class position and market position. They who belong to the same class live under equal conditions produced by equal positions in the market. They have common economic interests attached to property and production of goods. The market has however also a demand side where status groups operate as power distributing mechanisms. While classes are characterised by different relations to production, status groups are characterised by different consumption and lifestyles (Weber 1971:67).

Baumanns' distinction between two poverty groups will be used analytically to define the two financial problem groups that are discussed in this paper. The first group is the traditional poverty group defined on the basis of income. The other group consists of households with debt problems, whose financial problems are related to their level of consumption and expenditure. We have already shown that there is little overlap between these two groups. But there is certainly also reason to expect that they differ in

respect of social characteristics. Traditional poverty can be separated from other states on the basis of social divides, while debt problems are connected to the consumption and level of expenditure that is necessary in different phases of life.

Turbo capitalism and risk society

Several aspects of the development the last twenty years have increased the risk exposure of individuals and households. On the national level several markets have been liberalised, that is less subject to public regulations. This is the case for the labour market, housing market and not the least the credit market. This development reflects an international development, the so-called globalisation of the economy. Globalisation implies that national economies are opened and become more alike through the standardisation of economic national policies, that a few multinational companies establish businesses throughout the world and by the development of equal terms of competition in most countries (Hveem 1998). Two conditions that have been of utmost importance are the liberalisation of capital movements between countries and the new means of communication.

This phase of modern capitalism, marked by deregulation, privatisation, technological change and globalisation is what Luttwak calls turbo capitalism. It is characterised by economic efficiency, but open-hearted Luttwak describes the social problems in the wake of this development. Such problems are regional poverty, weakened family ties, isolation, insecurity and crime. Luttwak's main message is that under turbo capitalism one will find great economic freedom, but that the individual is more exposed to risk than before. It is not without reason that the concept of risk is more topical than ever and that some describe modern society as a risk society.

There are other theorists who have devoted much of their time to the relationship between individualisation and risk. Both Beck (1992) and Giddens (1996) have described modernity as a risk society. They put different meaning in the concept though. To Beck risk society means that we are more exposed to kinds of risk that are invisible and that no one can protect themselves against for instance pollution, radioactivity etc. Insecurities and hazards have always been important elements of people's lives, but these have been personal risks and dangers, not global threats against all life on earth (1992:21). To Giddens the main point is not that society (and people's life-world) is more risky than it was earlier, but that each one of us to a greater extent has to make decisions where it is necessary to bring in risk assessments (1996:148).

Liberalisation of markets and globalisation are important aspects of the development in Norway and other countries during the nineties. Several arenas of society have been less subject to public regulations and handed over to the market. Companies owned by the government have been privatised and public monopolies have been removed. Within the credit market strict public regulations were weakened and finally removed in the mid-eighties. In the same period regulations on the housing market were removed.

Risk exposure

When regulations were removed households became more exposed to market variations and consequently more exposed to risks. Raising a loan was more difficult under the regime of a regulated credit market but on the other hand it was also a less risky operation because conditions rarely changed. Now raising a loan is easier but the risk is higher because one is more exposed to market fluctuations like unemployment, changes in interest rates, changes in the housing market etc. Raising a loan is necessary to establish a family and a home but this decision also ties up resources and reduces degrees of freedom.

We can exemplify this. A family buys a house or an apartment to get a more permanent and stable base for its participation in work and social life. Housing is also a prerequisite for stable and secure conditions during adolescence. At the same time this requires raising a loan and tying up the economy of the household. One gets more dependent on income from work or other sources and one gets more vulnerable to changes outside the household. This situation is paradoxical. The purpose is to increase stability and independence, but an unforeseen result is increasing risk and more dependence on income. That is why the concept of risk seeking is much too simplifying regarding raising a loan. There are elements of both risk seeking and risk aversion in this kind of behaviour.

Firms and organisations are able to implement several strategies to analyse, adjust to and affect their environment. Scott mentions two main strategies that companies can utilise to manage risk and changing conditions. The first one is buffering, the other is bridging. Buffering aims at reducing risk, bridging aims at coping with the organisations' dependence on the environment (Scott 1981:189-203).

In connection to households, buffering means putting up reserves in the form of savings and stocks and to try to predicate changed conditions. Possible bridging strategies are negotiations, contracts, to co-operate with other consumers and to influence government. Households with a high debt burden have of course few possibilities to carry out such strategies.

A conclusion is that the vulnerability or risk exposure of households depends on the following:

- degrees of freedom in the form of disposable income, and how much of the household economy that are tied up by long-term financial obligations (loans, instalments etc.)
- ability and possibility to implement buffering and bridging strategies in the form of foresight, economic competence, negotiations with creditors etc.
- rate of changes outside the households (labour market, credit market, housing market, government policy)
- dependency of the market and actors outside the household

It is combinations of these factors that determine the risk exposure of a household. And one can expect interaction of effects, that is that one factor fortifies the effect of others. High debt burden does not necessarily mean any manifest risk as long as markets are stable, but it means high risk if the labour market is marked by uncertainty and the interests are increasing.

Financial problems, payment and debt problems and low income

In order to illuminate the empirical questions of this paper it is essential to clarify the meaning of concepts like financial problems, low income, payment problems and debt problems. All of these concepts refer to difficult economic and financial situations in households. They appear to have much the same content but describe in fact slightly different phenomena.

Financial problems is the most general concept and comprise almost any kind of problem concerning the ability to make ends meet. However, this definition is too broad. Probably a majority of households from time to time experience problems with paying bills or that one have to give priority to certain expenses before others. To be in this situation does not necessarily mean that one are in financial straits. It is essential to distinguish sporadic events of bad liquidity from repeated and serious occurrences. In this paper I will use as the point of departure that financial problems represent a more permanent mismatch between income and expenses.

Financial problems can have different features and causes. We have already discussed debt problems and low income as diverse indicators of financial problems. SIFO has paid much attention to a third indicator of economic distress, namely *frequent payment problems*. To have frequent payment problems means that the household occasionally, often or very often go through situations where there is no money left to pay bills, instalments etc. on the very last due date. There are two important features connected to this measure. Firstly, payment problems include both difficulties in paying both ordinary bills and interests and repayments. Secondly, these difficulties have to occur at least occasionally (cf. Lunde & Poppe 1991; Poppe 1996, 1997, 1998).

In this paper I employ the variable *debt problems*, which represents a more narrow indicator of financial problems. Debt problems occur in situations when a household has no money to pay interests or repayments on the very last due date. Debt problems probably represent a more serious financial problem than frequent payment problems because the consequences of not paying one's debt in general are more critical than the consequences of not paying one's bills. As a result of this one usually finds that households with financial problems give priority to interests and repayments and consequently let other bills wait. When households are not able to pay interests and instalments this is an indication of a financial situation marked by a severe mismatch between income and expenses.

In this paper I compare two types of financial difficulties. A distinction is made between people with debt problems on the one hand and people with low income on the other. The *low income* group includes consumers who are vulnerable because their income is often insufficient to meet their fundamental material needs. Because there are major theoretical and empirical problems associated with deciding what to define as 'low income', this study applies the EU's definition of poverty. The EU defines poor people as those who live in households that have an income of half or less than half an average income. In addition, the study applies the OECD's equivalence scales to weight the consumption needs of households of different compositions. Ideally one ought to operate with net disposable income in the household. One need information about taxes

in order to estimate this quantity. We do not have access to that kind of data and are therefore bound to operate with total income before taxes and interests. The category 'low income households' is therefore defined as households having lower than 50 per cent of the average income per consumer unit. Although the EU's definition uses low income to delimit poverty, I will use the term low income instead of poverty.

The analysis is based upon a Norwegian survey conducted autumn 1996. In this survey about 2000 respondents were asked questions about the household economy. On the basis of this survey we have delimited households with debt problems (not able to pay interests and repayments on the very last due date during the last 12 months). 'Low income households' is defined on the basis of information about household income and the number of members in that household. The income is divided by a factor reflecting the total consumption in the household. To estimate this factor we have used the OECD weights (as discussed above) and information about the size of the family and the age of the house members.

Figure 1 shows the percentage of Norwegian households having the different kinds of financial problems that are discussed above. The figure shows that payment problems are more common than debt problems and low income. More than 10 per cent of the households have had difficulties in paying bills or repayment of debt. About 5 per cent have had difficulties in paying interests and instalments and some 4 per cent have very low income.

Figure 1: The percentage of households having payment problems, debt problems or low income. 1996. N=1558.

More interesting than this is the overlap between the group with debt problems and the group with low income. Some have maintained that debt mainly were due to low income (Gulbrandsen 1991:8). Poppe (1998:73-74) on the other hand points out that even if debt problems and payment problems can be solved by raising one's income and can be caused by sudden decreases in income, such problems first of all signify a budget

imbalance. One's income do not suffice to cover all expenses. Whether debt problems basically constitute an income problem or not is an empirical question. If debt problems are due to low income, one would expect that the group with debt problems were almost the same group as those that had debt problems.

Figure 2: Overlap between debt problems and low income. 1996. (N=82).

What we see from Fig. 2 is that there is about one out of ten households with debt problems that also have low income. This share is somewhat higher than the corresponding share of all households, so there is some overlap. On the other hand we find that the vast majority of households with debt problems do not have low income. We therefore conclude that low income and debt problems are two relatively distinct financial problems. The little group of households that have both types of financial problems nonetheless form an extremely vulnerable type of household. In this paper I will concentrate on the two former groups and relatively little on this last group. The main reason for this is that this last group is represented with only 8 households in our data and consequently constitute too few units to be subject to statistical analysis. They will nevertheless be included as a control group in the statistical analysis.

Characteristics

Having determined that debt problems and low income constitute different types of financial problems, the next step is to compare the characteristics of households having such problems. Following the theoretical discussion one would expect to find that households with low income could be characterised as a traditional poverty group while households with debt problems would have more vague social characteristics.

Table 1 shows the result of a multinomial regression analysis comparing each of the two problem groups with households that do not experience neither debt problems nor low income.

The regression analysis indicates that households with debt problems and households with low income differ from other households along quite different dimensions. Low income households differ from households with respect to education, family type and unemployment in the household. Households with debt problems differ with respect to age (life stage) and serious life events like divorce, break in cohabitation, unforeseen expenditure and unemployed breadwinner.

Both groups differ from other households with respect to debt burden, but the relationships are quite diverse. While households with debt problems have a higher debt burden than others, low income households have a lower debt burden.

In order to get a more general impression of the different characteristics I will present results from a correspondence analysis. Correspondence analysis is a purely descriptive and explorative quantitative method¹¹ that gives a visual illustration of the correlation and structure in large contingency tables ((Clausen 1998:1). Figure 3 shows a graphical presentation of the result from a correspondence analysis based on conditional distributions between the three types of households (debt burden, low income and others) and various background variables (age, education, household ownership, unemployment, family type and place of living).

¹¹ Explorative means that one cannot test hypothesis as within regression analysis and analysis of contingency tables.

Table 1: Multinomial logistic regression describing households having debt problems or low income compared to households experiencing no such problems. 1996.

		<i>Debt problems</i>		<i>Low income</i>	
		<i>Coefficient</i>	<i>Wald</i>	<i>Coefficient</i>	<i>Wald</i>
Age ¹² :	18-30	1,25	1,81	0,70	1,45
	31-40	1,44	2,08	0,44	0,86
	41-50	0,93	1,32	0,30	0,57
	51-60	0,42	0,56	-0,09	-0,16
	61-70	-0,30	-0,32	-0,56	-0,97
Education ¹³ :	Medium	-0,11	-0,29	-0,96	-2,92
	Higher	-0,72	-1,68	-2,09	-3,63
Family type ¹⁴ :	Single, no children	0,72	1,81	2,06	3,99
	Single with children	1,21	2,49	2,66	4,20
	Couple with children	-0,13	-0,31	-0,16	-0,22
Unemployed breadwinner		1,97	2,23	0,25	0,35
Unemployment in household		-0,44	-0,58	1,43	2,81
Divorce/break in cohabitation		0,14	0,38	-0,33	-0,81
Illness/disability		1,33	3,94	0,04	0,06
Unforeseen expenditure		1,23	4,22	-32,28	0,00
Debt/income ratio (log)		0,27	2,38	-0,31	-2,34
Constant		-4,30	-5,78	-4,30	-6,45
Number of observations		1549,00			
LR chi2(20)		241,59			
Prob > chi2		0,00			
Pseudo R2		22%			

The correspondence analysis results in two dimensions. The first (horizontal) dimension distinguishes household with financial problems in the form of debt problems or low income on the one hand from households with no such problems on the other. Low income lies at an extreme point of this dimension. Debt problems is placed between low income and households without such financial problems (other) but are closer to the

¹² The reference category for the age variable is 71 years or older.

¹³ The reference category is nine year compulsory (primary and secondary school) as the highest education in the household.

¹⁴ The reference category for the family type variable is couples with no children.

latter. At the same time we see that this dimension also signify social divides. Education, housing ownership and family type indicate this. To the left we have low education, lodgers and single households. To the right we have households with high education, freeholders and couples.

The other (vertical) dimension is at first sight more difficult to interpret, but distinguishes between debt problems at one extreme and low income at the other. One variable that follows this dimension is age. The elder cohorts are closest to low income, while the younger, and in particular households from 31 to 40 are closer to debt problems. The age variable shows a 'horseshoe' pattern that can be given a substantial interpretation in the way of different life stages. Debt problems are more common at ages when establishing home and family and buying house is at stake.

Figure 3: Correspondence analysis of the relationships between household types and background variables. 1996.

Another variable that follows the second dimension is family type. Singles and couples without children are on the low income side of the dimension, while couples and in particular singles with children are on the debt problem side. This dimension also places serious life events, like illness/disability, divorce/break in cohabitation and unemployed breadwinner on the debt problem side.

One plausible interpretation of the second dimension is that it has to do with life events and changes due to life course. It signifies what life offers from expected and unexpected incidents. Some of these events are connected to life stages marked by important decisions, like establishing home, raising loan, getting children. And there are other, serious life events like divorce, illness, unemployment and so on. All these events

contribute to increase the risk exposure of households. This dimension could therefore also be called a risk dimension.

Let us also investigate clusters of points in the diagram. The *low income group* is as already mentioned placed at the extreme of the social and economic dimension. This indicates that social divides are important to describe this group. One should notice that high age and young age, low education, lodgers, singles without children and unemployment in the household are points that tend to lie relatively close to the low income group.

Debt problems are placed at one extreme of the life course/risk exposure dimension. Age 31-40, singles with children, illness/disability, divorce/break in cohabitation and unemployment are points that tend to lie close to the debt problem group.

One point is of particular interest, namely *single parents*. This group is placed in the middle between debt problems and low income. Analysis shows that almost one out of three households in this group has either got debt problems or very low income. This was the only family type that had significantly higher probability of having both debt problems and low income in the regression analysis in Table 1. Here we have identified a particularly vulnerable group of consumers.

Financing consumption

We have found that there are clear social distinctions between the two problem groups that I discuss in this paper. The next question is whether the two groups also behave different when they finance consumption. We will look into four variables. The first variable measures an attitude towards loan raising:

- how much loan as a proportion of income one would be willing to raise

The three next variables measures how well the following three statements characterises the situation of the household:

- one finds it difficult to control the use of money
- one pays bills before falling due in order to ensure that one has enough money to pay these bills
- one buys goods on easy terms (by instalments) because one otherwise would not be able to buy these goods

The first one of these questions regards a general attitude towards loan raising. The second one is an indicator of the seriousness of the financial position. The two last questions measure two different aspects of financing behaviour. The first one, paying before falling due, indicates caution and low risk exposure, while the second one, buying on easy terms, indicates higher risk exposure.

The results below are quite interesting. In the first column we see that households with debt problems are more sceptical towards *raising loan* than households without financial problems. Households with debt problems do not differ from this group in this respect.

But there are quite a few other variables that matters. The younger the households are the more positive attitudes do they have toward raising much loan related to income. The higher education the more loan one is willing to raise. Single households, with and without children, are on the other hand more sceptical than couples. Members of households situated in large cities (Oslo, Bergen and Trondheim) as well as borrowers are less sceptical to raise laon than people outside large cities and non-borrowers.

Households with debt problems as well as households with low income report a significantly higher probability to find it difficult keeping the use of money under control. This result reflects the *severe financial problems* that both these groups experience. The analysis shows however that age is an even more important variable in explaining difference with regard to money control. The probability of reporting such problems is higher the younger the households are. Keeping the other variables in the model constant we also find that education reduces the probability of having problems with money control. Finally the analysis shows that single households with no children have more problems than other family types.

Paying one's bills before falling due is a strategy of *prudence and even risk aversion*. We cannot report any differences between the low income group and households

without problems. The analysis shows however that households with debt problems are less apt to pay before falling due than others. Again we find interesting age differences. This strategy is definitely most common amongst the oldest generation. Particularly the age group 31-40 is less inclined to show this behaviour. Education is also a strategy which reduces the probability of paying one's bills before falling due.

Table 2: Ordered logistic regression analysis on variables regarding financial behaviour. 1996.

	<i>Attitude towards loan raising</i>	<i>Little money control</i>	<i>Pay bills before falling due</i>	<i>Buying goods by instalments</i>
Debt problems	-0,23	0,84	-0,48	1,06
Low income	-1,61	0,61	-0,02	0,38
Debt problems and low income	-2,37	0,13	-1,00	0,83
Age ¹⁵ : 18-30	3,09	1,75	-0,79	0,82
31-40	2,81	1,32	-1,10	0,89
41-50	2,34	1,30	-0,81	0,80
51-60	1,80	0,83	-0,67	0,40
61-70	1,16	0,57	-0,26	0,03
Education ¹⁶ : Medium	0,49	-0,31	-0,31	0,15
Higher	0,77	-0,54	-0,55	-0,24
Family type ¹⁷ : Single, no children	-0,34	0,37	0,00	0,17
Single with children	-0,60	0,04	-0,07	0,01
Couple with children	-0,08	0,15	0,02	-0,02
Urbanisation ¹⁸ : City	0,81	-0,04	0,13	-0,02
Dense > 2 000 inh.	0,21	-0,14	-0,03	-0,03
Dens < 2 000 inh.	-0,05	0,69	0,08	1,41
Borrowers	0,38	-0,10	-0,03	0,08
Number of observations	1495,00	1598,00	1596,00	1599,00
LR chi2(17)	440,47	139,38	103,91	110,04
Probability > chi2	0,00	0,00	0,00	0,00
Pseudo R2	0,16	0,03	0,02	0,03

Buying goods by instalments or on easy terms is on the contrary a strategy characterised by *higher risk exposure*. Again we do not find any correlation with low income. On the other hand households with debt problems are more inclined to use this strategy of

¹⁵ The reference category for the age variable is 71 years or older.

¹⁶ The reference category for the education variable is nine year compulsory (primary and secondary school) as the highest level of education in the household.

¹⁷ The reference category for the family type variable is couples with no children.

¹⁸ The reference category for the urbanisation variable is scattered population with less than 2 000 people living in a cluster.

financing consumption. The matter of causation is however difficult in this case. We do not know whether households have debt problems because they use more risky ways of financing their consumption or use such financing strategies as a necessity to keep their head above the water.

The inclination to buying on easy terms also differ with age. Households in the age of 18 – 50 years are more apt to buy on easy terms than other age groups.

Conclusions and implications

What conclusions can be drawn from the empirical analysis? First, our analysis shows that low income and debt problems are two distinct financial problems. There is some overlap between these problems, but the vast majority of households with low income do not have debt problems and vice versa.

Secondly, we have found that there are noticeable differences between households with debt problems and households with low income. Traditional social indicators, like education, unemployment, housing and family type are important variables distinguishing low income from other kinds of households. Households having debt problems on the other hand do not stand out from other households with regard to traditional social indicators. They are more inclined to have experienced dramatic life events like illness/disability, divorce/break in cohabitation and unemployment among the breadwinner.

Thirdly, we have found that both these groups more than other kinds of households express that they find it difficult to control their spending of money. This means that both low income and debt problems make financing of consumption difficult.

Fourthly, we find that respondents from households with debt problems have an attitude towards raising of loan and ways of financing their consumption that make them more exposed to risk. Regarding the low income group we do not find that this group differ much from ordinary households, but they are inclined to have more a prudent and risk averse attitude and behaviour.

Fifthly, two other types of households stand out as particularly vulnerable consumers. The first group is singles without children. Two thirds of the low income households are in this group. The other vulnerable group is single parents. 3 out of 10 single parent have either debt problems or low income according to our data and operational definitions of debt problems and low income.

I will outline some implications of these results.

Firstly, one has to realise that low income and debt problems are different kinds of problems. Debt problems are due to a mismatch between income and expenses and are not necessarily caused by too low income. It is of utmost importance that society offers mechanisms to prevent debt and payment problems ending up in severe and permanent poverty. It is crucial that households have ways to solve insurmountable financial problems on a permanent basis. Such mechanisms are for instance debt counselling and laws encouraging and even enforcing settlements between creditors and debtors in order

to get the debtors out of their untenable situation situations and get their finances in order.

The growth of debt problems in modern capitalism shows that managing a normal household imply making decisions that involve taking risks. The economy requires that people take risks and the risks attached to establishing a home and raising loan are necessary to participate in a normal life. On the other hand the remaining question is who shall carry the responsibility for such risks.

There is of course a problem of justice and legitimating efforts to resolve debt problems with regard to the poverty group. Households with debt problems need help to finance a considerably higher level of consumption than households with low income. One have to settle what level of welfare that should be attributed to these and other groups.

Stability is probably a condition for a healthy household economy. Because income and available resources (fortune) in most households are rather difficult to influence at least at short sight, risk aversion and prudence is probably a rational strategy in most cases.

Governments, creditors and debtors all have a responsibility to create stabile conditions. Governments should not implement new policies that drastically changes the conditions for households because this can contribute to alter the financial balance within the household.

Creditors also have a responsibility not to drastically alter the terms of loans. They also have put much effort in the process of assessing the credibility of a person or household that wants to raise a loan.

Debtors can also implement strategies that makes the household less vulnerable to changes outside the household. Solid interests are recommendable instead of floating interests. The debate over advantages and disadvantages regarding loans repayable in annuities and loans repayable in fixed instalments is also of interest to borrowers. Without entering this debate, I will maintain that there are some advantages concerning loans repayable in fixed instalments. It means taking the greatest burden early and implies a less strained economy later on when there is much need for renewal and supplement. It also gives the debtor greater possibilities to negotiate with his/her creditors in order to obtain relieved terms of payment.

To manage the finances of a household requires more than ever a certain competence. To strengthen this competence one has to educate the population. For instance to include household economy as a subject in compulsory school. At the same time there is a need to strengthen both public and private debt counselling.

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Appendix: results of regression analysis

Multinomial regression

Number of obs = 1549

LR chi2(32) = 241.59

Prob > chi2 = 0.0000

Pseudo R2 = 0.2191

Log likelihood = -430.50281

gruppe	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
debt pro						
age0	1.245125	.6882725	1.809	0.070	-.1038644	2.594114
ald1	1.438161	.6922304	2.078	0.038	.0814143	2.794908
ald2	.927959	.7037121	1.319	0.187	-.4512913	2.307209
ald3	.421139	.7512706	0.561	0.575	-1.051324	1.893602
ald4	-.3009409	.9390595	-0.320	0.749	-2.141464	1.539582
utd1	-.108746	.3771315	-0.288	0.773	-.8479102	.6304181
utd2	-.7158936	.4259797	-1.681	0.093	-1.550799	.1190112
familie0	.7213781	.3985538	1.810	0.070	-.0597729	1.502529
familie1	1.213676	.4872559	2.491	0.013	.2586723	2.16868
familie3	-.1278513	.4103304	-0.312	0.755	-.932084	.6763815
harblos	1.97152	.8861375	2.225	0.026	.2347221	3.708317
enarblos	-.4438633	.7642753	-0.581	0.561	-1.941815	1.054089
begiv_1	.1374359	.3586882	0.383	0.702	-.5655801	.8404519
begiv_2	1.327181	.3367469	3.941	0.000	.6671695	1.987193
kon12c09	1.229543	.2912974	4.221	0.000	.6586105	1.800475
xfakt_ln	.2655261	.1118086	2.375	0.018	.0463853	.4846668
_cons	-4.30109	.7439885	-5.781	0.000	-5.759281	-2.842899
low inco						
ald0	.7031162	.4854132	1.448	0.147	-.2482762	1.654509
ald1	.4426187	.5159606	0.858	0.391	-.5686454	1.453883
ald2	.2978406	.5223444	0.570	0.569	-.7259356	1.321617
ald3	-.0905453	.5822376	-0.156	0.876	-1.23171	1.050619
ald4	-.5630153	.5787263	-0.973	0.331	-1.697298	.5712675
utd1	-.9563432	.3275956	-2.919	0.004	-1.598419	-.3142676
utd2	-2.08598	.5744106	-3.632	0.000	-3.211805	-.9601562
familie0	2.059164	.5167287	3.985	0.000	1.046394	3.071933
familie1	2.658555	.6325137	4.203	0.000	1.418851	3.898259
familie3	-.1571699	.7143472	-0.220	0.826	-1.557265	1.242925
harblos	.2494518	.7101546	0.351	0.725	-1.142426	1.641329
enarblos	1.42984	.5095521	2.806	0.005	.431136	2.428544
begiv_1	-.333837	.4128696	-0.809	0.419	-1.143047	.4753725
begiv_2	.037798	.6866062	0.055	0.956	-1.307925	1.383521
kon12c09	-32.27707	.4708736	0.000	1.000	-9228985	9228921
xfakt_ln	-.3097748	.1325255	-2.337	0.019	-.56952	-.0500296
_cons	-4.296824	.6659746	-6.452	0.000	-5.602111	-2.991538

Ordered logit estimates

Number of obs = 1495
 LR chi2(17) = 440.47
 Prob > chi2 = 0.0000
 Pseudo R2 = 0.1607

Log likelihood = -1150.2301

loan rais	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
gruppe1	-.2296347	.2700927	-0.850	0.395	-.7590067	.2997374
gruppe2	-1.609241	.4338699	-3.709	0.000	-2.45961	-.7588714
gruppe3	-2.366812	1.103553	-2.145	0.032	-4.529736	-.2038893
ald0	3.085491	.3067525	10.059	0.000	2.484267	3.686715
ald1	2.805531	.3137163	8.943	0.000	2.190659	3.420404
ald2	2.336266	.307607	7.595	0.000	1.733367	2.939164
ald3	1.798611	.3056095	5.885	0.000	1.199628	2.397595
ald4	1.162642	.322837	3.601	0.000	.5298926	1.795391
utd1	.487539	.1876523	2.598	0.009	.1197473	.8553307
utd2	.7732722	.2001887	3.863	0.000	.3809095	1.165635
familie0	-.3441724	.1628918	-2.113	0.035	-.6634345	-.0249103
familie1	-.5996202	.2573121	-2.330	0.020	-1.103943	-.0952977
familie3	-.0790384	.1581758	-0.500	0.617	-.3890573	.2309804
urb1	.8058278	.1804914	4.465	0.000	.4520711	1.159584
urb2	.2094711	.1501525	1.395	0.163	-.0848223	.5037645
urb3	-.0543509	.2479044	-0.219	0.826	-.5402346	.4315328
harlaan	.3826323	.1496389	2.557	0.011	.0893455	.6759192
_cut1	2.891174	.3215003	(Ancillary parameters)			
_cut2	5.898717	.3435696				

Ordered logit estimates

Number of obs = 1598
 LR chi2(17) = 139.38
 Prob > chi2 = 0.0000
 Pseudo R2 = 0.0333

Log likelihood = -2024.8186

control	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
gruppel	.8407451	.2190747	3.838	0.000	.4113666	1.270124
gruppe2	.6073185	.256712	2.366	0.018	.1041722	1.110465
gruppe3	.1270318	.7562253	0.168	0.867	-1.355143	1.609206
ald0	1.747862	.2411037	7.249	0.000	1.275307	2.220416
ald1	1.319799	.2535524	5.205	0.000	.8228457	1.816753
ald2	1.300958	.2497921	5.208	0.000	.8113747	1.790542
ald3	.8260112	.2547281	3.243	0.001	.3267533	1.325269
ald4	.5715082	.265973	2.149	0.032	.0502108	1.092806
utd1	-.3127549	.1564994	-1.998	0.046	-.6194882	-.0060217
utd2	-.5352807	.1753812	-3.052	0.002	-.8790215	-.1915399
familie0	.3658894	.1496343	2.445	0.014	.0726115	.6591673
familie1	.0383613	.2266754	0.169	0.866	-.4059143	.4826368
familie3	.1503516	.1498662	1.003	0.316	-.1433809	.444084
urb1	-.0443862	.164496	-0.270	0.787	-.3667925	.2780201
urb2	-.1352246	.1365384	-0.990	0.322	-.402835	.1323858
urb3	.6937676	.2247347	3.087	0.002	.2532958	1.134239
harlaan	-.098201	.1409122	-0.697	0.486	-.3743837	.1779818
_cut1	1.454609	.2446859	(Ancillary parameters)			
_cut2	1.965676	.2473461				
_cut3	2.265541	.2490112				
_cut4	2.689505	.2514944				
_cut5	3.054924	.2542233				
_cut6	3.590476	.2605018				

Ordered logit estimates

Number of obs = 1596
 LR chi2(17) = 103.91
 Prob > chi2 = 0.0000
 Pseudo R2 = 0.0183

Log likelihood = -2781.4493

pay befor	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
gruppel	-.4773583	.2132615	-2.238	0.025	-.8953431	-.0593735
gruppe2	-.022695	.2377252	-0.095	0.924	-.4886279	.4432378
gruppe3	-1.000225	.5834252	-1.714	0.086	-2.143718	.1432673
ald0	-.7910316	.1946924	-4.063	0.000	-1.172622	-.4094416
ald1	-1.100403	.2044546	-5.382	0.000	-1.501127	-.6996793
ald2	-.8148863	.2008696	-4.057	0.000	-1.208583	-.4211892
ald3	-.6707653	.200504	-3.345	0.001	-1.063746	-.2777846
ald4	-.2628071	.206395	-1.273	0.203	-.6673339	.1417198
utd1	-.3105722	.1396902	-2.223	0.026	-.5843601	-.0367844
utd2	-.5529019	.1563881	-3.535	0.000	-.8594168	-.2463869
familie0	-.0009983	.1284024	-0.008	0.994	-.2526624	.2506658
familie1	-.0731504	.2051418	-0.357	0.721	-.4752209	.3289201
familie3	.0246588	.1319762	0.187	0.852	-.2340097	.2833274
urb1	.1305306	.1442011	0.905	0.365	-.1520983	.4131596
urb2	-.027022	.1193778	-0.226	0.821	-.2609981	.2069542
urb3	.0818941	.2036016	0.402	0.688	-.3171577	.4809459
harlaan	-.0284966	.120813	-0.236	0.814	-.2652856	.2082924
_cut1	-2.671914	.2135677	(Ancillary parameters)			
_cut2	-2.269424	.2109925				
_cut3	-1.891179	.2088905				
_cut4	-1.326983	.2061754				
_cut5	-.9738275	.2048023				
_cut6	-.4087369	.2032102				

Ordered logit estimates

Number of obs = 1599
 LR chi2(17) = 110.04
 Prob > chi2 = 0.0000
 Pseudo R2 = 0.0347

Log likelihood = -1528.8554

instalme	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
gruppe1	1.062176	.2368529	4.485	0.000	.5979531	1.5264
gruppe2	.3823805	.2974907	1.285	0.199	-.2006907	.9654517
gruppe3	.8331704	.7508131	1.110	0.267	-.6383962	2.304737
ald0	.8155646	.2635228	3.095	0.002	.2990693	1.33206
ald1	.8890503	.2743346	3.241	0.001	.3513643	1.426736
ald2	.8015393	.2704184	2.964	0.003	.2715289	1.33155
ald3	.3994346	.2777658	1.438	0.150	-.1449764	.9438456
ald4	.0331597	.303397	0.109	0.913	-.5614875	.627807
utd1	.148601	.181256	0.820	0.412	-.2066542	.5038561
utd2	-.243686	.2055612	-1.185	0.236	-.6465786	.1592067
familie0	.1739854	.1704982	1.020	0.308	-.1601849	.5081558
familie1	.0096942	.2584521	0.038	0.970	-.4968625	.516251
familie3	-.0212649	.1724597	-0.123	0.902	-.3592797	.31675
urb1	-.0174801	.1934354	-0.090	0.928	-.3966065	.3616462
urb2	-.0342144	.1582896	-0.216	0.829	-.3444563	.2760276
urb3	1.412446	.2329971	6.062	0.000	.9557805	1.869112
harlaan	.0808735	.1589172	0.509	0.611	-.2305984	.3923454
(Ancillary parameters)						
_cut1	1.982857	.276569				
_cut2	2.437969	.2793573				
_cut3	2.74609	.2815235				
_cut4	3.193754	.2857546				
_cut5	3.535502	.2900595				
_cut6	3.844664	.2950826				

Juridiska aspekter på överskuldsättning / Legal aspects of overindebtedness

Erfaringer med gjeldsordningsloven: Behovet for endringer

Egil Rokhaug

Innledning

Lov om frivillig og tvungen gjeldsordning for privatpersoner (gjeldsordningsloven) ble vedtatt sommeren 1992 og trådte i kraft den 1 januar 1993. Gjeldsordningslovens formål er å hjelpe privatpersoner med alvorlige gjeldsproblemer til å komme til en ordning med sine kreditorer. Loven gir, under visse forutsetninger, skyldneren en rett til å få redusert sine forpliktelser i tilstrekkelig grad til at vedkommende kan gjenvinne kontrollen over sin økonomi. Loven skal også sikre at skyldneren innfrir sine forpliktelser i størst mulig grad, samt at det skjer en ordnet fordeling mellom kreditorene. I praksis vil loven også sikre skyldneren en minimum levestandard, herunder rett til en nøktern bolig.

Tilblivelsen av gjeldsordningsloven var et ledd i den offentlige innsatsen mot gjeldsproblemene blant private hushold ved begynnelsen av 90-tallet, men loven har utvilsomt sin berettigelse også i «gode tider», idet gjeldsproblemer i private hushold har blitt et mer eller mindre permanent samfunnsproblem.

Gjeldsordningsloven har nå vært i kraft i nærmere 10 år, og jeg skal i denne artikkelen se litt nærmere på praktiseringen av loven i den tiden som har gått siden ikrafttredelsen.

Noen betraktninger omkring gjeldskrisen blant private hushold

Mot slutten av åttiårene og ved inngangen til nittårene opplevde Norge en nedgangstid som skulle bli svært tung for mange. En følge av situasjonen som oppstod, var den nærmest eksplosive økningen i tunge betalingsproblemer blant private hushold. Det er lansert mange årsaker til at krisen oppstod; «jappetid», ukontrollert forbruk, lettere tilgang på kreditt, omlegging av skattesystemet, oppblomstring av urealistiske forretningsprosjekter, stigende arbeidsledighet, er noen eksempler. Dette var nok viktige bakenforliggende årsaker, men den mest iøynefallende *utløsende* årsak, i hvert fall til at krisen fikk det omfang den fikk, må sies å være fallet i boligprisene kombinert med den høye belåningsgraden på boligene. Trolig har 80 - 90 % av enkelttilfellene sammenheng med dette fenomenet.

Dette har for så vidt en enkel forklaring. Det vil alltid være slik at et relativt stort antall hushold til enhver tid er nødt til å avhende sin bolig. Dette kan skyldes samlivsbrudd, arbeidsledighet, urealistiske forventninger til egen betalingsdyktighet, sykdom, flytting i forbindelse med arbeid eller barn som flytter ut, dødsfall o.l. Under normale forhold er dette en økonomisk smertefri prosess. Men de økonomiske konsekvensene av et slikt salg kan selvsagt bli fatale, dersom boligen må omsettes for en langt lavere sum enn det som ble lånt da boligen ble kjøpt. I en tid med høy lånefinansiering av boliger vil således et fall i boligprisene av noe omfang uvegerlig medføre gjeldsproblemer for mange.

Kunnskapen om hvem som hovedsakelig ble rammet av gjeldskrisen burde også være egnet til å avkrefte ihvertfall to myter. For det første at gjeldsrammede i særlig grad er personer uten evne til å styre egen økonomi. For det andre at rotete privatøkonomi og personlig overforbruk var en hovedårsak til problemene. Gjeldskrisen rammet i hovedsak blindt. Det må derfor kunne hevdes at de fleste gjeldsrammede personlig er lite å bebreide for sin situasjon. Gjeldsordningsloven omfatter imidlertid også de som mer eller mindre selvforskyldt har kommet i gjeldskrise.

Fallet i boligprisene var noen steder dramatisk, særlig i de større byene. I enkelte borettslag i Oslo (særlig der hvor husleieøkningen var sterk) kunne boligverdien falle fra kr 6-700 000 til 0 i løpet av 2 -3 år.

Gjeldsordningsloven - kompromiss mellom motstridende interesser

Da gjeldsordningsloven kom, ble et helt nytt instrument stilt til rådighet for de som ikke hadde maktet å finne en løsning på gjeldsproblemene på egen hånd. Nå er skyldneren ikke lenger avhengig av kreditorenes «godvilje» for å komme til en ordning - med det offentliges medvirkning kan det om nødvendig tvinges fram en løsning. Skyldneren har derfor en langt bedre forhandlingsposisjon enn tidligere.

Et problem som lett kan oppstå under utenrettslige gjeldsforhandlinger er gjerne at én, eller noen få, kreditorer sperrer for en løsning, eller at det fastholdes løsningsstilbud som er helt utilstrekkelige for at skyldneren skal komme på bena igjen. Av rettspraksis kan en se en rekke eksempler på dette. Tre tilfeller kan nevnes. I sak 95-1775 for Bergen namsrett hadde en kreditor som representerte under 1% av fordringsmassen som den eneste i kreditorfellesskapet nektet å godta et forslag til frivillig ordning (resultatet ble at tvungen gjeldsordning ble stadfestet og at den aktuelle kreditor ble holdt økonomisk ansvarlig for å ha «misbrukt rettens tid»). I sak 94-154K for Frostating lagmannsrett reiste en kreditor den innsigelse at det var fremmet flere tilbud om betalingsutsettelse overfor skyldneren, som imidlertid hadde ca 1.5 millioner i gjeld, og et åpenbart behov for nedskrivning av gjelden. Se også Eidsivating lagmannsretts sak 94-1586. En kan lett tenke seg hvilke vanskeligheter skyldneren ville ha møtt, dersom denne kun var henvist til å løse problemene på egen hånd.

En kanskje enda viktigere side ved gjeldsordningsloven er at den setter en standard også for innholdet i utenrettslige løsninger. Den største vinningen i så måte, må sies å være etableringen av «85%-satsen» som nå har blitt referansepunkt på flere områder når det gjelder hva som er nøkterne utgifter til livsopphold.

Av motivene til gjeldsordningsloven fremgår det at det ved beregningen av livsopphold for voksne personer skal tas utgangspunkt i en sats som tilsvarer 85% av minstepensjonen (dette skal imidlertid bare være et utgangspunkt, slik at både tillegg og fradrag kan tenkes. Men på bakgrunn av en fast rettspraksis tilsier likhetshensyn nå at det bør kreves en svært god begrunnelse for å gå under denne satsen. Så vidt vites har dette til nå ikke forekommet - i hvert fall ikke i lagmannsretts-praksis).

Når det gjelder lovens materielle innhold, må dette sies å være et kompromiss mellom flere, til dels motstridende hensyn. For det første er det tatt hensyn til de gjeldsrammede, som så effektivt som mulig skal hjelpes ut av en håpløs økonomisk situasjon, og samtidig motiveres til å gjennomføre en gjeldsordning. Det må derfor ikke være for vanskelig å komme inn under loven. Heller ikke må betalingsprogrammet være for stramt eller for langvarig.

For det andre er det tatt hensyn til kreditorenes interesser. Deres rett til betaling må ikke svekkes mer enn nødvendig. Skyldneren må derfor innfri sine forpliktelser så langt det er mulig, ved f.eks. å selge unna verdigjenstander, og beholde bare et nødvendig minimum av sin inntekt til eget forbruk. Kreditorene må også være sikret mest mulig likebehandling. En gjeldsordning må derfor ha karakter av et generaloppgjør, hvor fordelingen på kreditorene skjer etter anerkjente prinsipper. Endelig må kreditorene ha sikkerhet for at alle relevante fakta kommer på bordet.

For det tredje har samfunnsmessige hensyn spilt en stor rolle. Det er viktig at gjeldsordnings-loven ikke oppfattes som en enkel gjeldsflukt, som kan være egnet til å svekke den alminnelige betalingsmoral. Det må tas tilbørlig hensyn til at det store flertall skyldnere, av og til på tross av store forsakelser, betaler sin gjeld fullt ut. Det skal derfor heller ikke være for enkelt, hverken å oppnå eller å gjennomføre en gjeldsordning. Tvert i mot bør det i praksis være så pass byrdefullt at gjeldsordningsloven bare fremstår som et alternativ for dem som har et svært tyngende

gjeldsproblem. På den annen side vil det fra et samfunnsmessig perspektiv også være gunstig at privatpersoner får løst sine gjeldsproblemer.

Endelig må det kunne fremholdes at loven også forener motstridende interesser. En ordentlig gjennomført gjeldsforhandling som resulterer i en balansert og gjennomførbar gjeldsordning, er utvilsomt fordelaktig for alle involverte interesser.

Saksmengden etter gjeldsordningsloven

Saksmengden etter gjeldsordningsloven har vært noe mindre enn antatt. Under arbeidet med lovens iverksettelse ble det kalkulert med at det ville komme mellom fem og ti tusen søknader det første året, mens det virkelige tallet ble noe lavere. Pr i dag (februar 2002, har ca 25 000 personer benyttet seg av gjeldsordningsloven).

Kort om rettspraksis etter loven

Gjeldsordning etter gjeldsordningsloven er en domstolstyrt prosess. Åpning av gjeldsforhandling og stadfestelse av gjeldsordning skjer i namsretten, og avgjørelsene kan som hovedregel appelleres videre oppover i systemet, helt til Høyesteretts kjæremålsutvalg. På bakgrunn av at sakene avgjøres ved kjennelser som ev *påkjæres*, er kostnadene ved behandling i en høyere rettsinstans moderate.

Det er imidlertid vanskelig å finne noen hovedlinjer av rettskildemessig betydning i denne praksis. Dette har sammenheng med at avgjørelsene ofte er sterkt preget av den konkrete situasjon, at loven på sentrale områder inneholder skjønnsmessige bestemmelser, men også at det har vært forskjellig syn domstolene imellom på hvordan loven på sentrale punkter er å forstå. Hovedinntrykket er at rettspraksis etter gjeldsordningsloven hittil har vært svært sprikende.

Et annet moment er at reglene om begrenset prøvelsesadgang for Høyesteretts kjæremålsutvalg i de såkalte «videre kjæremål» det her er tale om, medfører at utvalget er avskåret fra å prøve lagmannsrettens avgjørelse av sakens faktiske side - dette gjelder både bevisbedømmelse og regelanvendelse på det foreliggende faktum. I praksis har utvalget stort sett begrenset seg til å vurdere om det er gjort en forsvarlig lovtolking med hensyn til relevansen av de momenter som er trukket inn i vurderingen. Det er av overordentlig stor betydning ved vurderingen av kjennelsene fra kjæremålsutvalget, å være klar over at den innbyrdes vektleggingen av momentene ikke er prøvet. Kanskje kan man si at utvalget i videre kjæremål bare kontrollerer ektheten av loddene i vektskålen, ikke tyngden.

Det økonomiske vilkåret for gjeldsordning - kravet om varig betalingsudyktighet (insolvens)

Den som skal oppnå gjeldsordning, må være varig ute av stand til å oppfylle sine forpliktelser, jf lovens § 1-3. Dette er det økonomiske kriteriet i loven, og selve kjernevilkåret. Utgangspunktet for vurderingen av om vilkåret er oppfylt, er en oppstilling over inntekter, eiendeler, utgifter og gjeld, hvoretter selve «målingen» av om betalingsudyktighet foreligger, skjer ved at utgiftssiden tenkes regulert i forhold til en nærmere fastsatt utgiftsnorm («godkjente» utgifter). Det overskudd som da eventuelt fremkommer, sammenholdes med utgiftene til gjeldsbetjening. Er overskuddet utilstrekkelig foreligger betalingsudyktighet. Synes situasjonen, på bakgrunn av en prognose over fremtidig utvikling, å ville vedvare i overskuelig fremtid, er betalingsudyktigheten varig, og vilkåret er dermed oppfylt.

På bakgrunn av at det finnes aksepterte normer for de vanligste utgiftstyper (livsopphold, bolig m v), er vurderingen av om det foreligger betalingsudyktighet ofte relativt enkel. Vanskeligere kan det være, i de tilfellene hvor det ikke er et åpenbart uforholdsmessig gap mellom betalingsevne og forpliktelser, å finne svar på om situasjonen kan karakteriseres som varig.

Variasjonene i praksis når det gjelder tolkingen av formuleringen «varig ute av stand» er svært store. Begrepet «varig» synes relativt ofte å bli oppfattet som et noe statisk og temmelig langt tidsperspektiv.

Se f eks sak 95-513 for Frostating lagmannsrett, hvor 10 -15 år ikke ble ansett som varig for et ektepar (alder ca 40 og 50 år), som hadde pådratt seg en gjeldsbyrde på over 1.2 millioner kroner, hovedsakelig i form av usikret boliggjeld.

Vurderingstemaet når det gjelder innholdet i det økonomiske kriteriet for å falle inn under loven, er ideelt sett om skyldneren står overfor en betalingsbelastning av et slikt omfang at det, alle forhold tatt i betraktning, er rimelig at de alvorlige inngrep i kreditorenes rettigheter som gjeldsordningsloven gir anvisning på, kommer til anvendelse. Det har vært hevdet at ordlyden i gjeldende lov på dette punkt ikke dekker alle situasjoner som loven etter sitt formål bør kunne avhjelpe.

F eks situasjonen hvor en person på 40 år med store anstrengelser er i stand til å nedbetale et restkrav etter et tapsbringende boligsalg ved å sette av alle ledige midler frem til pensjonsalderen. Vedkommende er vel da strengt tatt ikke betalingsudyktig, men det er liten tvil om at dette er en av de situasjoner gjeldsordningsloven bør kunne avhjelpe.

Det er utilfredstillende dersom gjeldsordning nektes fordi domstolen føler seg bundet av lovens ordlyd til å konkludere med at situasjonen ikke kan betegnes som «varig», selv om skyldneren har et alvorlig gjeldsproblem og behov for gjeldsordning.

Forskjellene i domstolenes vurdering på dette punkt har da også vært store. De største forskjellene finnes naturlig nok i namsrettene, men også i lagmannsretten synes det som om man har hatt svært forskjellig syn på dette spørsmålet. Det finnes en rekke eksempler på at personer med vanlig inntekt eller til og med arbeidsledige, helt uten formue, og med en gjeldsbyrde på nærmere én million kroner, og således et åpenbart gjeldsproblem, har blitt vurdert som ikke varig ute av stand. I sak 93-2996 omgjorde f eks (gamle) Eidsivating lagmannsrett en avgjørelse fra namsretten hvor en arbeidsledig person uten eiendeler av noen verdi var blitt vurdert som ikke varig ute av stand, til tross for en gjeld på kr 990 000,-. På den annen side finnes det også eksempler på at varig betalingsudyktighet har

blitt ansett å foreligge selv om gjeldsbelastningen har vært lav. Se f.eks. Gulatings lagmannsrett, sak 96-443K, hvor årsinntekten var på kr 134 000,-, og den samlede gjelden på 184 000,-.

Prinsippet om at en gjeldsordning ikke må virke støtende

Det såkalte støtendekriteriet er ment å skulle forhindre misbruk av gjeldsordningsloven. Loven slår her fast et grunnleggende prinsipp om at en gjeldsordning ikke må komme i stand dersom det foreligger elementer i saken som gjør at en gjeldsordning vil virke urimelig, urettferdig eller moralsk provoserende. Heller ikke må gjeldsforhandlinger åpnes i slike situasjoner. Det er altså tale om et svært «tøyelig» begrep, som stiller store krav til domstolenes skjønnsutøvelse og begrunnelse. Prinsippet er generelt og overordnet, det kan således brukes til å «sette til side» enkeltbestemmelser i loven. Særlig viktig er det å gjøre en helhetsvurdering - rettsanvenderen bør forsikre seg om at gjeldsordningen heller ikke samlet sett fremstår som støtende.

Situasjonen støtendekriteriet er innsiktet mot, er at vilkårene for gjeldsordning for øvrig er oppfylt, men at det kleber forhold ved skyldneren eller ved den ordning som foreslås, som gjør at vedkommende av hensyn til andre skyldnere eller samfunnet for øvrig ikke bør få gjeldsordning. Dersom *åpning* av gjeldsforhandling skal nektes på dette grunnlag, bør det imidlertid dreie seg om temmelig graverende forhold som skyldneren kan bebreides for, som selvsagt må være relevante i saken, og som heller ikke kan repareres ved en tilpasning av gjeldsordningen. Kriteriet er imidlertid i langt større grad innrettet mot mer eller mindre påtagelige utslag av at skyldneren ikke gjør sitt ytterste for å innfri sine forpliktelser, enn mot en kritikkverdig økonomisk fortid som det på søknadstidspunktet er lite å gjøre med.

Skyldnerens levestandard under gjeldsordningen

Dette punkt var gjenstand for stor oppmerksomhet under utarbeidelsen av gjeldsordnings-loven. Situasjonen var at det ikke fantes nasjonale standarder å knytte utgiftssatsene, som er en nødvendig del av en gjeldsordningslov, opp mot. Sosialtjenestens satser, også de såkalte «langtidssatsene», var for varierende mellom kommunene, og rettspraksis etter deknings-loven var langt fra fast nok. Man falt altså ned på en tilknytning til folketrygdens minstepensjon («85%-satsen») når det gjaldt voksne. I ettertid må det kunne hevdes at dette, fra en praktisk synsvinkel, har fungert meget bra. Det er i dag liten diskusjon om hvilke beløp som skal legges til grunn når det gjelder livsopphold for voksne. Mange mener at 85%-satsen er så sentral at den burde fremkommet direkte av lovteksten. Vi vet, fra forskning omkring rettskildebruk, at lovforarbeider ikke er noe selvfølgelig hjelpemiddel for alle som anvender loven. Dette argumentet gjør seg særlig gjeldende for gjeldsordningsloven, som i stor grad anvendes av ikke-jurister. Tilknytningen til minstepensjon er nå forlatt, og man har i stedet innført et system med indeksregulering av en standardsats. Satsen er (februar 2002) kr 5 936,- pr mnd for enslige og ca kr 10 051,- pr mnd for par. Dette skal dekke alle utgifter bortsett fra husleie.

Mer problematisk har fastsettelsen av livsoppholdssatser for barn vært. Her konkluderer lovmotivene med at det må gjøres et konkret skjønn, basert på det enkelte barns behov. Det er imidlertid ikke enkelt å fastsette hva det koster å forsørge barn i forskjellige aldersklasser og i forskjellige husstandssammensetninger. Rettspraksis bærer preg av stor usikkerhet, og det er etablert et utall av normer og satser som varierer sterkt. Det er også klare regionale forskjeller. Noen steder vil en familie med et 15-årig barn få beholde ca kr 2 500,- til underhold av barnet (Oslo), andre steder må en slik familie nøye seg med et beløp tilsvarende barnetrygden for ett barn (ca kr 900,-). Denne situasjonen må sies å være svært uheldig. En mulighet til å rette på forholdene, kan være å utarbeide et rammeverk for hva barn kan tilgodeses med i forbindelse med en gjeldsordning, slik at skjønnsadgangen begrenses i hvert fall i noen grad. Selv om fastsettelsen av utgifter til barn til en viss grad må bero på skjønn, er det påpekt et behov for å motvirke den forskjellsbehandlingen som i dag finner sted. Barne- og familiedepartementet arbeider nå med å fastsette livsoppholdssatser for barn, og et rundskriv er ventet våren 2002.

Noen spørsmål vedrørende skyldnerens bolig

I alle saker etter gjeldsordningsloven vil det oppstå spørsmål i tilknytning til skyldnerens bolig. Særlig i de tilfellene hvor skyldneren eier sin egen bolig, som selveier eller gjennom et selskap (borettslag eller aksjeselskap), vil spørsmålet om gjeldsordningen medfører flytting, være viktig. Gjeldsordningslovens bestemmelse i § 4-4 uttrykker en hovedregel som går ut på at boligen må selges. Men unntakene i bestemmelsen er i praksis så vidtfavnende at den virkelige hovedregel må sies å være det motsatte. Særlig har vilkåret om at et salg må gi kreditorene «best dekning» bidratt til dette. Vurderingstemaet etter denne bestemmelsen er altså om det lønner seg for kreditor - i betydningen det samlede kreditorfellesskap - at boligen omsettes og at skyldneren anskaffer seg en annen bolig. På grunn av at alternativet for skyldneren ofte er en leiebolig, og at rentenivået nå er svært gunstig, blir konklusjonen lett at det blir billigst om skyldneren beholder boligen. Også skattemessige forhold bidrar ofte sterkt til dette.

Nedgangen i rentenivået har hatt en dramatisk effekt på retten til å beholde bolig etter gjeldsordningsloven. For en familie på 4 - 5 medlemmer, kan det i et byområde nå bli billigere å betjene en boliggjeld på én million kroner og kanskje mer, enn å leie en bolig som tilfredstiller rimelige krav. Som eksempel vil det brutto koste ca 97 500,- pr år å (kun) rentebetjene en gjeld på kr 1½ million, forutsatt en gjennomsnittsrente på 6.5%. Etter skattefradrag vil de månedlige renteutgiftene bli ca kr 5 850,-.

Dersom man skulle komme til at en villa av svært høy standard, og med en verdi på godt over én million kroner, ikke kan selges fordi vilkåret om best dekning ikke er oppfylt, jf eksemplet ovenfor, vil salg likevel kunne bli konklusjonen. En gjeldsordning kan lett virke støtende i slike tilfeller, og det er liten tvil om at støtendekriteriet også er anvendelig på slike situasjoner.

Den første tiden etter at gjeldsordningsloven trådte i kraft, var situasjonen i de aller fleste tilfellene at søkerens bolig var overbeheftet med gjeld. Imidlertid har den økonomiske utviklingen ført til en temmelig voldsom prisstigning på boligmarkedet de senere år. Dette har reist to problemstillinger i forhold til gjeldsordningsloven. Den ene er at enkelte som nå søker om gjeldsordning sitter med en bolig som ikke lenger er fullt belånt i forhold til verdien.

Dette reiser spørsmålet om hvordan det skal forholde seg med den såkalte friverdien. Bør den komme de usikrede kreditorene til gode, f eks ved at de gis forholdsmessig pant i boligen, eller på annen måte? Den andre dreier seg om at mange som er underlagt gjeldsordning, opplever at boligverdien øker svært mye i forhold til den takstpris (+ 10%) som ble lagt til grunn den gang ordningen ble etablert. Det oppstår da naturlig nok et spørsmål om denne friverdien bør komme kreditorene til gode ved at gjeldsordningen omgjøres, eller om skyldneren skal «slippes ut» av gjeldsordningen med en solid boligformue, mens kreditorene sitter igjen med tap (spørsmålet er dog ikke tvilsomt dersom boligen realiseres i gjeldsordningsperioden - gevinsten må da fordeles på kreditorene, dersom de krever dette).

Når det gjelder spørsmålet om hvordan man skal forholde seg ved verdistigning på bolig under gjeldsordning, må det tas i betraktning at verdistigningen ikke påvirker skyldnerens betalingsevne, med mindre boligen avhendes. En eventuell omgjøring kan

således ikke gå ut på at boligen pålegges belånt ytterligere. Dette vil normalt måtte ramme de usikrede kreditorene, noe som ikke er rimelig.

Det eneste fornuftige resultatet av en omgjøring av gjeldsordningen på grunnlag av verdistigning må således være at boligen selges. Dette bør imidlertid bare skje i ekstraordinære tilfeller. En prisstigning i boligmarkedet er jo vanligvis generell, noe som vil medføre at avhendelse av boligen vil lede til at skyldneren må gå ned i bostandard, eller gå over til leiemarkedet. Det er ikke en ønskelig følge av prisoppgangen i boligmarkedet at personer som er underlagt gjeldsordning skal risikere å miste en bolig de tidligere har fått rett til å beholde.

Noe annerledes må det stille seg når situasjonen er at skyldneren på *søknadstidspunktet* sitter med en større boligformue i form av «friverdi». Det er da nødvendig at den ledige låneprioriteten utnyttes på en måte som kommer kreditorene til gode, enten ved omsetning eller belåning av boligen. Dersom skyldneren skulle tillates å gjennomføre en gjeldsordning hvor kreditorene påføres tap, mens en større formue beholdes, ville gjeldsordningsloven lett kunne komme i vanry. Særlig støtende vil det kunne oppfattes dersom boligformuen er et resultat av sparing ved nedbetaling av pantegjeld, samtidig som øvrige kreditorer er skjøvet til side. På bakgrunn av den rettsoppfatning kjæremålsutvalget uttrykker i sak 257K/1996 (se ovenfor) kan imidlertid spørsmålet ikke lenger løses ved at de uprioriterte kreditorene gis forholdsmessig pant i boligen etter at gjeldsforhandling er åpnet.

Gjeldsordningsperiodens lengde

Et av de viktigste temaene i gjeldsordningsloven er lengden på betalingsprogrammet, eller gjeldsordningsperioden. Lovens ordlyd er temmelig klar - fem år skal være utgangspunkt og hovedregel. Dersom betalingsprogrammet blir fastsatt som ledd i en tvungen ordning, skal det særlige grunner til for å fravike hovedregelen, jf lovens §§ 4-2 og 5-2. Tanken bak femårs-regelen er at den representerer en rimelig balanse mellom kreditorenes rett til dekning, og skyldnerens behov for å se en ende på problemene innenfor en rimelig tidshorisont.

Flere domstoler synes imidlertid å ha følt seg overraskende lite bundet av lovens ordlyd på dette punkt. Et høyt antall gjeldsordninger er nemlig satt til mer enn 5 år. I noen domstoler har 10 år ikke vært uvanlig. Samtidig er dette også det området hvor en kan se de klareste tendenser til regionale forskjeller. Forskning har bl a konkludert med at det i langt større grad fastsettes lange gjeldsordningsperioder i Bergen namsrett enn i Oslo namsrett. Dette kan neppe forklares på annen måte enn at praksis i Bergen - i hvert fall i en periode - har vært strengere mot skyldneren enn i Oslo.

Se Bjarte Askelands artikkel i Det juridiske fakultets skriftserie nr 57, Universitetet i Bergen: «Når skal en gjeldsordnings-periode være lenger enn fem år?». Askeland konkluderer imidlertid med at normaltiden for en gjeldsordningsperiode bør økes.

Den strenge praksis kan oppfattes som kraftige signaler om at en gjeldsordningsperiode på fem år i normaltilfellene vurderes som for kort. Forbausende langt går Gulating lagmannsretts uttalelse i sak 94-1299, hvor skyldnerne, et ektepar som i namsretten var forespeilet en gjeldsordning på 10 år, men som fastholdt sitt forslag om fem år, av lagmannsretten ble møtt med at de ikke hadde «påpekt nærmere hva de påberoper seg som særskilt grunnlag for at namsretten skulle ha stadfestet deres forslag». Kjennelsen ble opphevet av Høyesteretts kjæremålsutvalg (se sak 145K/1995).

Det er også betydelige forskjeller mellom domstolene når det gjelder oppfatningen av hvilken betydning eksistensen av studielån bør ha for gjeldsordningsperiodens lengde. Enkelte lagmanns-retter synes å mene at dette nokså automatisk bør medføre en gjeldsordningsperiode som går ut over normaltiden, mens andre gir uttrykk for motsatt oppfatning.

Til illustrasjon her kan nevnes to eksempler. I en kjennelse av 6 februar 1997 (sak 96-0795) uttaler Frostating lagmannsrett om spørsmålet: «Studielån vil gjennomgående utgjøre betydelige beløp og ha lang gjenstående løpetid. Dersom man i dette tilfellet skulle anse stadfestelse av en gjeldsordning på fem år som støtende, ville det kunne gi grunnlag for at unntak fra femårsregelen blir hovedregelen hvor ordningen omfatter studielån. De uttalelser som fremgår av lovforarbeidene om studielån kan ikke forstås på denne måten». En gjeldsordningsperiode på fem år ble etter dette stadfestet.

I motsatt retning går en avgjørelse fra Gulating lagmannsrett (sak 95-01169). Retten kom her til at eksistensen av studielånet var et moment som måtte tillegges vekt ved vurderingen av gjeldsordningsperiodens lengde, slik at en femårsordning ikke kunne komme på tale. Det heter bl a i kjennelsen: «Studielån, som er langsiktig, vert gjeve utan trygd, og nedbetalinga må sjåast meir over eit yrkeslivsløp. Ei utglidning i høve til Lånekassa kan på noko sikt setja studielånsordninga i fære».

Adgangen til å beholde bil i forbindelse med en gjeldsordning

Også dette tema har fått temmelig stor oppmerksomhet i saker etter gjeldsordningsloven. For mange er bilen svært viktig for at dagliglivet skal fungere. Dette er det i temmelig stor grad også tatt hensyn til i gjeldsordningsloven. Regelverket sier om dette at bil («transportmidler», jf lovens § 4-5 bokstav b), kan beholdes dersom den er nødvendig for arbeid eller utdanning. Det er da en absolutt beløpsgrense for verdien på bilen på 2/3 av Folketrygdens grunnbeløp, p t ca kr 27 700,-. Ved sykdom og uførhet kan også bil beholdes, uavhengig av om den er nødvendig i forbindelse med arbeid, og uavhengig av noen beløpsgrense. Endelig er det verdien på bilen ved *tvangsrealisasjon* som er avgjørende, ikke markedsverdien. Regelverket er her det samme som i dekningsloven. Dette vil medføre at en bruktbil med «listepriis» på ca kr 50 000,- i mange tilfeller kan beholdes.

Det er imidlertid etter loven ikke adgang til å beholde bilen av sosiale grunner eller andre forhold utover de som er nevnt i loven. At det er langt til nærmeste butikk, nabo eller ikke grunn god nok. Heller ikke at man jevnlig er avhengig av å transportere barn i forbindelse med idrettsaktiviteter, noe som ikke er uvanlig i distriktene. Dette kan virke hardt, særlig på steder hvor klimatiske og geografiske forhold gjør bilen nærmest uunnværlig, i hvert fall deler av året. Det kan derfor tenkes å være behov for å åpne adgang til å beholde en bil av nøktern standard, dersom sterke sosiale hensyn, eller hensynet til barn, tilsier det. Litt spøkefullt kan det kanskje sies at de krumspring rettspraksis viser at søkere om gjeldsordning er villig til å foreta seg for å «berge unna» en gammel bil, viser at bilen er svært viktig for mange.

Det kan også stilles spørsmål om det er nødvendig å operere med en så rigid beløpsgrense som tilfellet er i dag når det gjelder verdien av bilen som ev skal beholdes. Grensen gjelder absolutt, enten saken gjelder en selger eller som kjører 100 000 km i året, kanskje ofte under klimatiske forhold som mildt sagt kan gjøre en driftsstans ubehagelig, eller om det er tale om en skyldner som trenger bilen for komme seg noen få km innenfor et byområde enkelte ukedager på grunn av skiftarbeid og manglende kollektivtilbud.

Krav som meldes etter at gjeldsordning er etablert.

Det siste spørsmålet som skal tas opp dreier seg om situasjonen som oppstår når det dukker opp krav som skyldneren har glemt og som meldes etter at det er etablert en gjeldsordning. Disse vil ikke komme med i ordningen og kan heller ikke senere medtas. Kravet vil imidlertid være i behold og kunne presenteres for skyldneren både under og etter gjeldsordningen dersom det ikke er rammet av foreldelse eller andre opphørsgrunner. Dersom kravet begjæres tvangsfullbyrdet, må namsmannen på vanlig måte vurdere begjæringen, selv om skyldneren er under gjeldsordning. I verste fall kan gjeldsordningen da bli veltet. Alternativt blir skyldneren presentert for kravet med renter og omkostninger etter gjeldsordningsperiodens utløp. Dersom kravet er stort, kan man risikere at formålet med gjeldsordningen ikke nås - skyldneren oppnår ikke kontroll over sin økonomi.

Da gjeldsordningsloven ble utarbeidet vurderte man om krav som ikke ble meldt innen fristen i kunngjøringen burde falle bort. Man kom imidlertid til at dette ville være et for radikalt inngrep i kreditorenes rettigheter. Videre antok man at skyldneren hadde så gode grunner til å opplyse om alle sine gjeldsposter, at det ikke ville forekomme særlig ofte at krav ble stående utenfor ordningen av denne grunn. Men praksis har nå vist at dette er et problem av et visst omfang, som det kan være grunn til å se nærmere på.

Avsluttende bemerkninger

Som tidligere nevnt er det liten tvil om at gjeldsordningsloven vil være nødvendig også i fremtiden, og således er kommet for å bli. Den alminnelige forbruker eksponerer seg i dag, og sannsynligvis også i overskuelig fremtid, for så stor risiko når det gjelder låneopptak, at det vanskelig kan unngås at et antall hushold til en hver tid vil komme i alvorlige gjeldsproblemer. Årsakene til dette vil ligge både innenfor det enkelte hushold og på det samfunnsmessige plan. Boligmarkedet er her et nøkkelområde. Et problem er mangelen på leieboliger, som gjør at personer som av forskjellige årsaker, i hvert fall i perioder, ikke bør eie bolig, likevel føler seg presset til boligkjøp med derav følgende store låneopptak.

Avslutningsvis er det maktpåliggende å minne om at både samfunnet, låntakere og kreditorer må være seg sitt ansvar bevisst når det gjelder å begrense gjeldsproblemene i fremtiden. Kreditorerne må, som den profesjonelle part, sørge for at forbrukerne får tilstrekkelig veiledning i forbindelse med et låneopptak og - ikke minst, i forbindelse med kausjonsstillelse. Den nye finansavtaleloven (i kraft 1. juli 2000) inneholder nå omfattende regler om opplysningsplikt ved låneopptak. Det er også innført en frarådingsplikt dersom kunden ikke bør oppta lånet.

Det bør videre være en selvfølge at en slik rådgivning også tar opp spørsmålet om hvordan en eventuell fremtidig svikt i betalingsevnen skal håndteres. Arbeidsledighet, samlivsbrudd, sykdom osv, er alle forhold som ofte fører til betalingsproblemer og som de fleste verken kan forutse eller verge seg mot.

Det kan være fristende å hevde at med mindre finansinstitusjonene ønsker at kundene skal begrense sine låneopptak til det som kan betjenes på ledighetstrygd, uføretrygd el l, bør de også påta seg noe av risikoen for svikt i betalingsevnen, ved at det allerede på avtaletidspunktet kontraktfestes en rett for skyldneren til nødvendige lettelser i forpliktelsene dersom de økonomiske forutsetninger for låneavtalen forrykkes slik at (uforskyldte) betalingsproblemer oppstår.

Men også forbrukerne må ha et ansvar. I mange tilfeller er det bare låntakeren selv som kjenner sin situasjon godt nok til å avgjøre om betalingsevnen er tilstrekkelig i forhold til det aktuelle engasjement. Den som søker lån eller andre kreditter må derfor fremkomme med alle relevante opplysninger som kreditor trenger for å vurdere betalingsdyktigheten. Videre må enhver, i en tid med svært lavt rentenivå og høye boligpriser, sørge for å ha en viss sikkerhets-margin i sin personlige økonomi. Dette kan f eks oppnås ved at det ved låneopptak tas høyde for en ev renteøkning, eller avtales en kortere nedbetalingstid på gjelden, slik at denne kan «strekkes» og terminbeløpene senkes dersom det kommer en renteøkning.

De viktigste bidragene fra samfunnets side til å motvirke gjeldsproblemene, vil være å legge til rette for et stabilt rente- og boligmarked, et bredt tilgjengelig arbeidsmarked, samt å sørge for en mest mulig forutsigbar skattemessig situasjon. Samtidig må de offentlige låneinstitusjonene og andre offentlige kreditorer både gis anledning til, og være villig til, å utvise nødvendig fleksibilitet overfor sine skyldnere, slik at betalingsproblemer ikke unødig oppstår eller forsterkes på grunn av for hårdhendt inndrivelse.

Endelig vil det i overskuelig fremtid være nødvendig å opprettholde de offentlige virkemidlene for behandling av gjeldsproblemer, særlig den økonomiske rådgivningen i kommunene og gjeldsordningsloven. Dette apparatet synes etterhvert å fungere bra, mens det ennå er en del ugjort når det gjelder innsatsen for å *forebygge* at forbrukere kommer i gjeldsproblemer.

Summary in English:

Experiences with the debt settlement act, and the need for amendments

The Debt Settlement Act came into force on January 1st 1993. The direct background for the Act was a severe debt-crisis in Norway during the late eighties. The full title of the Act is «The Act of Voluntary and Compulsory Debt Settlement for private Individuals», and as the title suggests, two kinds of solutions can be obtained by bringing the case to the Court; voluntary and compulsory, although the main intention of the Act is to be a contribution to debt proceedings and settlements outside the court-system.

The purpose of the Act is described in section 1; It shall give persons with serious debt-problems an opportunity to regain control of their financial affairs and at the same time ensure that the debtor fulfils his obligations as far as possible.

The most important conditions for a debt settlement is that the debtor must be permanently (but not necessarily life-long) incapable of meeting his obligations and that a settlement must not be offensive (in the meaning unfair, unreasonable) to other debtors or the society in general. The debtor must also have - to the best of his ability - sought on his own to reach a debt settlement with his creditors before he can apply for voluntary or compulsory debt settlement according to the Debt Settlement Act.

The first step for the debtor, is to make an application to the enforcement officer, which will check the application and ensure that the necessary facts in the case are brought out.

The enforcement officer can appoint an assistant which will be paid by the state. After the necessary checking and fact-finding has been made, the enforcement officer decides whether to refuse the application or to submit it to the court of enforcement. A refusal can be appealed.

The next step, is that the court will decide if debt settlement proceedings shall be instituted. If so happens, the debtor shall within three months try to reach a voluntary settlement with his creditors. If proceedings are instituted, the debtors assets and wages will be secured for the creditors - the debtor will only be allowed to keep necessities as described in the Creditors Security Act. Payment of debts will temporarily be stopped - normally for 3 months.

If the debtor is not able to reach a voluntary settlement with his creditors, the debtor can petition for a compulsory one. A compulsory settlement is normally very much alike a voluntary one, but a compulsory settlement must be confirmed by the court of enforcement.

Normally, a debt settlement will lead to a payment-program that will last for 5 years. In these five years, the debtor shall pay as much as possible to his creditors. When the program is fulfilled, the debtor normally will be free from his debts. Regarding the debtors wages and assets, for example cars, the Debt Settlement Act has the same rules as the Creditors Security Act.

There is a certain protection of the dwelling in the Debt Settlement Act which is very important. The debtor is only obliged to sell his dwelling if a sale provides the best settlement for the creditors, *and*, at the same time, the dwelling exceeds the reasonable needs for the debtor and his household. This rule, has led to the result that close up to 90 % of the applicants are allowed to keep their dwellings.

By certain regulations in the Debt settlement Act, an established debt settlement can be changed, cancelled, reversed or set aside as a result of events arisen in the debt settlement period.

Experiences with the Act

Since the Act came into force in 1993, more than 25 000 persons have had their application for debt settlement accepted in the court of enforcement, and about 12 000 settlements are so far established. Most of the settlements are voluntary in 1997.

Mainly, the experiences with the Act - so far - are good. A considerable number of people have found a solution to their debt problems by using the Act and, we have reason to believe, that the Act also have contributed to a large number of solutions outside the court system.

However, almost 5 years of practising has also uncovered weaknesses. In 1994, the National Institute of Consumer Research (SIFO) evaluated the Act, and concluded among other things; «...When we in this manner assert that the Act functions according to its general intentions, it is not said that it functions well enough. Our analyses have also uncovered important weaknesses» (page 41, SIFO -report 1-1994). This also agrees mainly with our experiences, and the Ministry of Children and Family Affairs, are now working with some amendments to the Act.

First of all, we are concerned about the considerable variation in the judgements between the courts in these cases. So, what we are now considering is to «tighten», or clarify some of the regulations in the Act, and leave a little less to the discretion and judgement of the courts. As examples I will mention regulations as «permanently incapable of meeting ones obligations» and «offensive to other debtors...» (section 1-3 first and second paragraph).

It is also discussed if it will be adequate to "tighten" the regulation concerning the period of the payment program. This can also be combined with stricter conditions to decide a different period.

It is likely that amendment as mentioned above would lead to more equality in this important area. A considerable number of settlements with payment programs that lasts more than 5 years are established, especially in some parts of the country.

Finally, another important question is how much of the income the debtor can retain to maintain himself and his household? In this area, a stricter regulation concerning the maintenance of children is now beeing established.

Några funderingar och anledningar med juridiska aspekter till att överskultsättning kan uppstå: Förslag till förändringar

Krister Sundin

Inledning

Jag har vid åtskilliga tillfällen blivit inbjuden av banker och inkassobolag när gäldenärers obeståndssituation särskilt behandlats. Varje gång jag deltagit och framfört åsikter om utökat konsumentskydd vid kreditgivning har atmosfären andats positivism men likafullt har det känts som om "förståelsen" för gäldenärens situation stannat inom möteslokalens väggar. Det har också visat sig att den känslan varit befogad. Det är mot denna bakgrund denna framställning och med förslag till förändringar skall begrundas. Min kritik mot svenska kreditgivare är med andra ord hård och för att konsumentskyddet i grunden skall kunna stärkas krävs egentligen en annan syn och förståelse för gäldenärens situation, särskilt när anledningen kan relateras till förhållanden som denne inte kan råda över och/eller när det gäller framtida händelser. Det är inte rimligt att merparten av ansvaret också fortsättningsvis för kredit- och borgensavtalen i dessa avseenden skall åläggas den svagare parten.

Problemområdena kan synas många till antalet och för den oinvidde kanske onödiga men för att kunna åstadkomma några förändringar inom ett närmast cementerat och ålderdomligt synsätt, som väl återspeglas i såväl lagstiftning som domstolsväsende, krävs omfattande och sakligt dokumenterade grunder och motiveringar så att förändringsarbetet kan påbörjas.

Presentationen om borgensbegreppet har intentionen att försöka "öppna upp" det för många personer dunkla borgensbegreppet och tydliggöra olika problemområden. Framställningen innehåller kommentarer av spontan karaktär och med synpunkter på språkbruk och ansvarsfrågor i kreditavtalsrelationer mellan näringsidkare och konsument. När det finns kreditgivare, som inte i alla avseenden själva förstår innebörden av de standardavtal de använder, då är en förändring motiverad. Därför presenteras förslag till kompletteringar och förändringar. Jag finner det naturligt att också uppmärksamma fastighetsköp och entreprenadavtal.

Jag vill inleda med en kortfattat bakgrundsbeskrivning av mina erfarenheter inom detta område. Min första insikt i överskultsättningsfrågor fick jag i samband med ett uppdrag av Konsumentverket, genom den tvärvetenskapliga studien "I och ur skuldfällan", Göteborgs universitet 1995. Min uppgift var att från ett juridiskt perspektiv utreda och studera konsumenters handlande när de hamnat i ekonomiskt ohållbara situationer. Härvid ingick också det föga avundsvärda uppdraget att på nära håll studera hur skuldsatta personer "behandlas" av fordringsägare. Det är tveklöst en förnedring de ofta utsätts för. Skuldkänslor kan få förödande följder inte bara för den enskilde utan även för omgivningen. Det är sällan, även om det på senare tid blivit en viss kosmetisk förbättring, som fordringsägare visar förståelse för personer som inte i tid kan betala sina skulder, även om ofrivillig arbetslöshet eller sjukdom utgör den grundläggande orsaken till betalningsproblemen. Många gäldenärer får skamkänslor och vi reagerar olika. Språkbruket i påminnelser och betalningskrav utgör heller ingen god grund för

kontaktaktivitet. Dess effekter kan t.o.m. verka hämmande. Gälldenärerna ville verkligen göra rätt för sig men vad gör man när det inte finns några ekonomiska förutsättningar.

I december 1998 presenterades en rapport med titeln "Från kreditavtal till skuldsanering". Arbetet utfördes vid konsumentkontoret i Trollhättan. Studien redogör och beskriver hur människor kan hamna i ekonomiska svårigheter som de egentligen varken kunnat påverka eller förutse. Finans- och fastighetskrisen under slutet 1980-talet fick långtgående följdverkningar. Upptriassade fastighetsvärden och lånemöjligheter blev skuldfällor för personer som tidigare aldrig haft betalningsbekymmer. Den skildrar också hur en "trogen" bankkund på mycket kort tid "förvandlas" till att istället bli en belastning för kreditgivaren. I undersökningen framkom också att handläggningstiderna avseende skuldsaneringsärenden kunde vara mycket långa, vilket bl.a hade sin grund i tillämpningen av skuldsaneringslagen samt krav på rättslig prövning av oklarheter i lagstiftningen. Svårigheter för handläggare av skuldsaneringsärenden att nå överenskommelser med borgenärer illustrerades genom redovisning av handläggningen i ett begränsat antal ärenden. Jag konstaterade hur dessa handläggare, som samtidigt måste vara kuratorer med ekonomiska och juridiska kunskaper, oförtrutet arbetade vidare i försöken att nå överenskommelser. De var verkligen beundransvärda. Att ständigt bemötas av kreditgivare som aldrig kan tänka sig förändringar måste vara frustrerande men de gav aldrig upp. Det var viktigt att bygga upp ett förtroende så att en god platform för förhandlingar kunde skapas. Trovärdigheten fick inte ifrågasättas. Uppmärksamheten och uppskattningen av deras insatser tycktes dock variera men det var uppenbart att de personer som verkligen var i behov av allehanda hjälp och stöd uppskattade värdet av hjälpen. Nu kunde de äntligen börja se framåt igen. Självförtroendet började sakta återvända.

I rapporten "Omförhandlingar av kreditavtal" som kom ut i mars 1999 och som innehöll en enkätundersökning kombinerat med intervjuer av gälldenärer, behandlades åter gälldenärernas situation. Trots undersökningens begränsade omfattning ges en inblick i hur gälldenärer upplever skuldsituationen och vad kontakter eller rättare sagt bristen på kontakter med kreditgivare och inkassoföretag kan åstadkomma. Den visar också tydligt på vad bristande ekonomiska och juridiska kunskaper kan få för konsekvenser och hur ensidigheten i kreditavtalen effektueras av kreditgivaren. I undersökningens sammanfattning ställde jag mig frågan om nu inte tiden för en allmän attitydförändring var inne. En fråga som egentligen borde behandlats långt tidigare. Gälldenärens/familjens väl eller gynnande av det ekonomiska systemet behöver inte nödvändigtvis innebära ett motsatsförhållande. Argument eller påståenden att den s.k. betalningsmoralen vid eftergifter kan komma att urholkas har, enligt mitt förmenande, inte längre samma bärighet. Det har i undersökningar konstaterats att den är hög även om det naturligtvis alltid finns undantag.

Vi vet att orsaken till handlingar som kan leda till överskuldsättning grundas på en mängd omständigheter. En del av dem är oförutsägbara och dessutom påverkas vi på allt fler sätt. Ett "område" som ännu inte ägnats särskilt stor uppmärksamhet är "skuldsättningsplanering" med underliggande ingredienser som oförutsägbar framtid, arbetslöshet, sjukdomar och utvecklingen av den globala ekonomin. Vem kan bäst

förutse framtiden? Kreditgivarnas analytiker eller den enskilde konsumenten? Ansvarsfördelningen borde återspeglas i kreditavtalsvillkoren, särskilt som krediter numera närmast utgör en naturlig del i den kommersiella handeln. Idag ligger hela ansvaret på låntagaren. "Specialisterna" friskriver sig från ansvar. De som medverkar till denna avtalsutveckling måste ta sin del av ansvaret men betydelsen av skuldsättning måste också framledes ges en mer framträdande roll. Det behövs tydliga varningssignaler.

Hur man sedan handlar i en desperat ekonomisk situation är naturligtvis individuellt betingat. Vår bakgrund med vad allt detta omfattar styr handlingsmönstret, som kan omfatta allt från handlingar till passivitet.

Överskudsättning av grundläggande karaktär

Den kanske största faran återfinns i våra egna värderingar och handlingsätt och det finns avtalsparter, såsom kreditgivare eller kreditgivare i kombination med andra företag, som "utnyttjar" de svagheter som kan finnas hos en blivande låntagare. När vi väl fattat beslut om att ansöka om en kredit, för något som vi saknar ekonomiska medel för att på egen hand kunna genomföra, uppstår en beroendeställning. När vi får det "positiva" beskedet att krediten är beviljad uppfattas detta som ett erkännande (kreditvärdighet) och en viss tillfredsställelse uppnås. En naturlig följd av detta är ett mindre kritisk förhållningssätt. Vi kanske t.o.m. känner en viss tacksamhet och det finns en acceptans för att kreditgivaren ensidigt stipulerar avtalsvillkoren. Avtalsituationen närmast bekräftar det allmänna påståendet att många låntagare aldrig läser igenom kreditavtalsvillkoren. Det råder också en allmän uppfattning om att avtalsvillkoren inte är förhandlingsbara och inte får ifrågasättas, inte ens när det gäller framtida händelser och sådant man normalt inte kan råda över. Man kan egentligen fråga sig vem som bäst kan förutse framtida händelser. Den enskilde låntagaren eller kreditgivarnas analytiker? Vårt nuvarande synsätt är en bidragande orsak till låntagares och borgensmäns svaga avtalspositioner, vilket så väl återspeglas i standardavtalen och vars utformning i sig utgör en överskudsättningsfälla.

Handelns agerande med dess alltmer utvecklade marknadsföringsmetoder skapar efterfrågan och krediterbjudanden har blivit ett naturligt inslag. Vi gör jämförelser och lockas av utbudet. Marknadens försäljningsmetoder av varor och tjänster påverkar oss. Idag "erbjuds" köpare att betala varor långt i efterhand till samma pris som gäller vid kontant betalning men sker inte betalning vid rätt tidpunkt är lånesituationen ett faktum. Här finns brister i informationen. Finansiering av varor och tjänster framställs i många sammanhang som ett naturligt inslag i handeln och samverkan mellan kreditgivare och näringsidkare blir allt vanligare. Få invändningar framförs och vårt kritiska tänkande urholkas.

Marknadsföringen av olika betalningsformer blir också alltmer raffinerad. "Trygga och säkra lån". "Snabba kreditbesked", "Du kan hämta ut pengarna samma dag" "Vi värnar om er" osv. Detta är förföriska bilder som inte överensstämmer med verkligheten och som kan locka människor till oöverlagda köp av varor och tjänster. Låneerbjudanden via telefon och internet erbjuds i vissa fall till räntesatser som vida överskrider affärsbankernas. Nya begrepp införs i kreditgivningen som inte klarlägger betalningsansvaret. Har inte en "medlåntagare" samma betalningsansvar som huvudlåntagare? Utformningen i utbudet av de s.k. låneansökningar som förekommer i olika tidningar har, för blivande låntagare, betydande informationsbrister av mycket grundläggande karaktär. Allt fler kreditgivare uttrycker önskemål att exempelvis två låntagare gemensamt ansöker om en och samma kredit. De benämns ofta i formulären som "låntagare 1" och "låntagare 2". I samma handlingar förekommer även begreppet "huvudlåntagare". Man kan genom dessa benämningar få uppfattningen att det föreligger skilda ansvarsfördelningar låntagarna emellan. Trots dessa eventuella oklarheter är det knappast troligt, såvida inte avtal om delat ansvar ingåtts, att lydelsen i 2 § i lagen om skuldebrev, vid en rättslig prövning, skulle ges annan innebörd än att låntagarna, enligt lagstiftningens huvudregel, solidariskt ansvarar för skuldförbindelsen (skuldebrevet). Om detta, för låntagarna så väsentliga betalningsansvar, lämnas

mestdels en kortfattat upplysning och på en undanskymd plats i avtalsvillkoren. Upplysningar saknas också om att kreditgivaren genom det solidariska ansvaret kan kräva en av låntagarna på hela beloppet (de ansvarar en för alla och alla för en).

Information om innebörden av den regressrätt som följer av betalningen borde förmedlas av kreditgivaren. Det informeras inte heller om vad som gäller om en låntagare "kommit på uppenbart obestånd" eller inte är anträffbar.

Gemensam skuldsättning med solidariskt betalningsansvar i relationer kan, när intressegemenskapen upphör, också skapa problem genom att en av låntagarna exempelvis utnyttjar eventuell kvarstående kredit utan den andres vetskap eller kanske t.o.m. mot dennes vilja.

(Det solidariska ansvarets innebörd behandlas på skilda områden inom lagstiftningen och ett gemensamt ansvar kan också föreligga utan att skriftlig förbindelse utfärdats. I konkurslagen 4 § anges "Har flera utfäst eller på något annat sätt ådragit sig solidariskbetalningsansvar..."). Vid försäljning av samägd fastighet ansågs säljarna vara solidariskt ansvariga för att uppburen handpenning återbetalades (H 1977:160). I 9 § preskriptionslagen anges "om flera har åtagit sig eller förpliktats att svara solidariskt för samma skuld och denna preskriberas i förhållande till någon av dem, svarar var och en av de andra endast för sin del. Andelarna beräknas efter huvudtalet, om inte annat har bestämts genom avtal som borgenären fått kännedom om senast sex månader före preskriptionen. Uppkommer brist hos någon av de kvarvarande gäldenärerna, fördelas ansvaret för bristen mellan de övriga kvarvarande och borgenären. Därvid svarar varje gäldenär i förhållande till sin andel och borgenären i förhållande till den andel som har preskriberats").

Solidariskt ansvar föreligger vidare inom äktenskapet vid gemensam skuldsättning.

Det solidariska betalningsansvaret reducerar "besvären" för borgenären om betalningar uteblir men det är minst lika viktigt att gäldenärer i framtiden blir informerade om dess innebörd. Ansvaret får inte "döljas" med diverse oklara och ibland rent vilseledande begrepp.

Grunderna till överskuldsättning måste dock härledas till bristande kunskaper och därmed uteblir också kritiken. Juridik och dess terminologi kan för många människor te sig svår och ibland obegriplig. Alla människor har heller inte haft eller givits möjligheten att överhuvudtaget studera grundläggande juridik. Också inom det ekonomiska området förekommer facktermer som för förståelse kräver vissa kunskaper. Svenska standardkreditavtal avsedda för konsumenters enskilda bruk innehåller formuleringar som kräver kunskaper. Det finns betydande brister hos allmänheten i kunskapsfältet från avtals ingående till konkurs med betoningen lagd på kredit- och obeståndsrätt. Det svenska utbildningsväsendet visar inget intresse för dessa betydelsefulla frågor.

Vi känner dåligt till konsekvenserna av att inte kunna återbetala lån och är dåligt insatta i följdverkningarna av exempelvis en s.k. betalningsanmärkning. Skuldsanering/konkurs är för många relativt okända begrepp. Konsekvenserna likaså.

För att erhålla kunskaper inom angivna områden fordras oftast behörighet att antas till högskola. Kunskaperna måste, enligt min uppfattning, finnas redan när vi uppnår rättshandlingsförmåga. Jag har under snart 20 års tid varit ansvarig för juridiska grundkurser vid Handelshögskolan i Göteborg och därvid erhållit många frågor om varför kunskaper inom främst kredit- och obeståndsrätten endast, med vissa undantag, erbjuds studerande vid universitet och högskolor. Den spontana och allmänna reaktionen har genom årens lopp varit att alla borde erbjudas möjligheten till dessa studier. Det borde vara en medborgerlig rättighet.

I slutändan påverkas kreditavtalens utformning av den rättsliga bedömningen inom obeståndsrätten och den grundsyn som genomsyrar gäldenärsrollen oavsett vad orsakerna till obeståndssituationen kan vara. Rättssystemet på området är i högsta grad borgenärsfrämjande. Skuldsaneringslagens nuvarande utformning "bestraffar" istället för att rehabilitera gäldenärer. Att under lång tid tvingas leva på existensminimum är destruktivt och kan leda till ohälsa. Det ligger i linje med den ålderdomliga inställningen att på föra diverse avgifter när gäldenärer inte kan betala i tid. Det nuvarande systemet ställer företagen emot privatpersonen/familjen istället för att försöka tillgodose båda parter intressen. Det finns länder med andra synsätt och andra värderingsgrunder. Man får hoppas att dessa kan förändra den svenska inställningen.

Förslag till urval av åtgärder avseende de svenska standardkreditavtalen

När det gäller förslag till åtgärder som stärker låntagares och borgensmäns avtalssituationer bör såväl frivilliga alternativ som lagstiftningsmöjligheter beaktas och utredas parallellt. Eventuella marknadsrättsliga förslag till förändring bör också kompletteras med civilrättsliga åtgärder. Konsumenten bör fortsättningsvis ges några möjligheter att kunna påverka sin egen avtalssituation. Det räcker inte med enbart framåtskridande åtgärder riktade emot kreditgivaren. Det måste också finnas påföljdsmöjligheter i det obligationsrättsliga förhållandet.

Man bör förbättra (förtydliga) och utveckla den skriftliga informationen till låntagare och borgensmän. Okunskapen hos konsumenterna kräver också en revidering av språkbruket i standardavtalen, varvid exempelvis hänvisningar till andra texter fortsättningsvis bör undvikas eller i vart fall reduceras kraftigt. Avbrott i texter reducerar uppmärksamheten. Medveten om den ständiga revidering som pågår inom Svenska Bankföreningen avseende skuldebrev K, kredit för konsumentens enskilda bruk och medveten om att låntagaren under nuvarande omständigheter kanske ändå inte läser igenom villkoren, bör förtydliganden och omplaceringar av för konsumenten betydelsefull information genomföras. Här följer några exempel.

På skuldebrevets första sida, högst upp till höger anges alternativen "annuitet" och "ej annuitet". Längre ner hänvisas till punkt 2 i "Allmänna villkor" som i sin tur hänvisar till punkt 1 och 8. Vid tvistemål vid våra domstolar talas om falska annuitetslån (Irene Rosberg ./ Nordbanken samt Rickard Hedmark ./ Handelsbanken). De båda rättsfallen, varav det först nämnda gick till HD, innehåller minst sagt intressanta skrivningar om oklarhetsregeln inom avtalsrätten samt även avseende muntliga avtal. Indirekt kom avtalsvillkoren också att rangordnas. I båda fallen ansågs oklarheter föreligga och i det sist nämnda fallet "hjälper" domstolen häpnadsväckande nog Handelsbanken med tolkningen! Dessutom konstateras att muntliga avtal inte förekommer!.

På den första sidan lämnas information och åter med hänvisning till "allmänna villkor" om pantsättning och där står det bl.a "Pantsättningen kan minska egendomens värde som säkerhet för annan belåning och i övrigt påverka pantsättarens rådighet över egendomen".

De s.k. "Allmänna villkoren" innehåller för konsumenten (låntagaren och borgensmannen) mycket viktig information (bl.a följder av betalningsdröjsmål) och skrivningen, som ju delvis bygger på lagstiftning, kan knappast bedömas vara särskilt konsumentvänligt inriktad. För förståelse krävs juridiska kunskaper. Texten innehåller också facktermer som måste förklaras. Känner en konsument verkligen till innebörden av en "indirekt" skada" eller vad formuleringen "dödande av pantsatt handling" står för?

Ett övergripande mål bör vara att undersöka huruvida ansvaret för avtalets fullföljande kan förändras så att även den starkare parten kan åläggas ett visst ansvar utöver vad som ryms inom ramen för god kreditgivningssed. Det gäller exempelvis framtida händelser och händelser man inte kunnat förutse vid avtalets ingående. Möjligheten till viss flexibilitet avseende räntor och avgifter s.k. konjunkturanpassade krediter ligger också inom framtidsperspektivet. Detta kan i sin tur påverka konkurrensen inom

borgenärskollektivet. Idag gäller att borgenärer först och främst vill säkerställa fordran, först därefter anses diskussioner med gäldenärer kunna inledas.

Förutom kreditavtalets form och innehåll kräver avtalets ingående särskild uppmärksamhet. I lag om konsumentskydd vid distansavtal och hemförsäljningsavtal har undantag gjorts för krediter och andra finansiella tjänster. Med tanke på utvecklingen av s.k. telefonlån, varav en del kreditgivare med denna lånetjänst är vanligt förekommande i skuldsaneringsärenden, borde man undersöka möjligheten till lagändring. Det finns inget utrymme för kritiskt tänkande när utlånade medel finns tillgängligt på kontot och det enda som återstår är undertecknandet av skuldebrevet. Är det acceptabelt att avtalsvillkor och kreditbelopp kvitteras samtidigt? Det är emellertid långt ifrån säkert att en lagstadgad ångerrätt kan motverka överskuldsättning. Den som har ett akut ekonomiskt behov tänker knappast på villkoren.

Man kan onekligen ställa sig frågan om det verkligen är negativt för utvecklingen inom handeln om denna form av kreditgivning förhindrades i framtiden? Å andra sidan skulle kanske en undersökning ge stöd för teorin att just denna kreditform medverkar till en ökad överskuldsättning.

Kreditköpet och kontokortskrediter kräver andra lösningar utan att förslagen därför utgör konkurrenshinder.

Ett problem i dessa sammanhang är kreditgivarnas behandling av information vid kreditupplysning i förhållande till deras vinstintresse och kalkylerade förluster vid kreditgivning. Det är svårt att få ut information om hur uppgifter behandlas även om underlaget i stort är likvärdigt. (Nog saknas, trots risk för subjektiva värderingar, den personliga kontakten som ett inslag i kreditgivningsprocessen).

Borgensavtal – förslag till utökad information med alternativa avtalsformer inom ramen för borgensavtalen

Medveten om att borgensavtal förekommer inom många olika områden begränsar jag presentationen till borgensåtagande i samband med krediter för konsumenters enskilda bruk. Detta utesluter naturligtvis inte tillämpning av delmoment inom andra områden. Borgensbegreppet med dess ansvarsområden har märklit nog varit höljt i dunkel i många år och det är minst sagt förvånande att informationen fortfarande är så begränsad. Konsekvenserna om borgensavtalen måste infrias får omgående ekonomiska verkningar. Effekterna kan lindras om ett kreditavtal kan ingås. Hårtill finns dock ingen rättighet.

Egentligen skulle jag vilja avsluta här med att föreslå att borgen "såsom för egen skuld" i dessa sammanhang avskaffades och att man istället förde in "åtagandet" som "låntagarebegrepp" utan rangordning. Sedan skulle kreditgivarna åläggas att skriftligen mycket utförligt redogöra för innebörden av det solidariska ansvaret. Enbart ordförändringen skulle sannolikt öka medvetenheten i ansvarsfrågan. Dessutom uppstår möjligheten (rättigheten) att påverka låneprocessen fram till dess att slutreglering sker (dröjsmålsavgifter kan undvikas osv.). Rollen medför och förutsätter ju en viss aktivitet.

Det är ju faktiskt så att borgensformuleringar i standardkredital får den rättsliga innebörden att borgensmannen har ett med låntagaren jämbördigt (?) ansvar för avtalets fullföljande. Borgensmannens nuvarande passiva roll kan också medföra att för denne betydelsefull information uteblir eller förändras, information som utväxlas i förhandlingarna mellan kreditgivare och låntagare.

Konsumentverket har i en utredning visat att människor i allmänhet har bristande kunskaper om vad ett borgensåtagande egentligen innebär. Det är först när kreditgivaren begär att borgen skall infrias som ansvaret för åtagandet blir uppenbart. Borgensmannen har länge betraktats som en "passiv mänsklig säkerhet". Det har vanligtvis uppfattats som en form av andrahandsansvar (enkel borgen) och fortfarande nedtonas (kanske lite väl starkt) dess betydelse. Den skriftliga informationen är knapphändig.

Samtliga i kreditavtalet inblandade parter har ett gemensamt intresse och det är att avtalet kan fullföljas. Enbart den grunden borde föranleda att för ändamålet väsentlig information utbyts och de faktorer som stärker avtalet bör tillvaratas. Således borde kreditgivaren, medveten om kunskapsbristen, förmedla sina kunskaper inom området till samtliga parter samtidigt som borgensmannens ställning bör beaktas. Härvid bör sekretessfrågor utredas. Borgensmannens ekonomiska styrka borde också få inverkan på avtalsvillkoren, exempelvis i form av lägre räntesatser.

Det borde också ligga inom kreditgivarens ansvarsområde att skriftligen informera borgensmännen om de rättsliga följderna av att exempelvis en av borgensmännen inte är anträffbar, har avlidit, blivit beviljad skuldsanering eller försatts i personlig konkurs.

Det är relevant att ställa frågan vem som är borgensman och vilka relationerna är till låntagaren. Det är nog inte en alltför djärv gissning att det finns täta band och att familjemedlemmar och släkt i första hand är tänkbara kandidater för ett

borgensåtagande. Kräver just detta faktum speciell uppmärksamhet? Ligger det helt utanför kreditgivarens ansvarsområde? Det kan, förutom ekonomiska skäl, finnas andra faktorer som ligger till grund för att ett borgensåtagande ingås.

Det bör föreligga avtalsrättsliga skäl som talar för att borgensmän, särskilt när deras rättsliga ställning kan jämföras med låntagarens, informeras om kreditgivarens beslutsunderlag.

Det finns därmed också anledning att ifrågasätta om ett borgensåtagande enbart skall betraktas utgöra en säkerhet. Riskbedömningsgrunder innehåller information av väsentlig betydelse för borgensmännen. (Jag vågar egentligen inte presentera tanken på att också kreditunderlaget avseende borgensmännen också borde göras tillgängligt).

Av för kreditgivaren begripliga skäl, med undantag för beloppsbegränsad borgen men till nackdel för konsumenten, lämnas sällan upplysningar om andra fullt tänkbara alternativa borgensformer. Det bör därför undersökas om inte nedanstående förslag i framtiden borde presenteras presumtiva borgensmän.

- En borgensman borde av kreditgivaren kunna få uppgifter om var kreditgränsen låg som aktualiserade kravet på borgen och därigenom ges möjligheter till ett begränsat åtagande.
- Avtal om att amortering till viss nivå innebär att åtagandet upphör.
- Avtal om att åtagandet kan upphöra efter viss tid. Jfr JB 12:28 a.
- Avtal mellan borgensmän med kreditavtal och skriftlig information (från kreditgivaren) avseende ansvarsfrågor samt utseende av kontaktman för borgensmännen ingående som delmoment. Avtalet skall inkludera för borgensmännen väsentliga uppgifter. Ett öppet informationsflöde är en nödvändighet.

Jag vill avsluta med ett radikalt men kanske ändå nödvändigt förslag men som har praktiska begränsningar. Lagstifta om beloppsnivåer beroende på ålder och utbildning exempelvis maximalt 20.000 för personer som fyllt 20 år, 30.000 vid 30 års åldern och sedan maximalt 120.000. Fordras sedan borgen för högre belopp innebär det helt sonika fler borgensmän.

1990- talets svenska finans- och fastighetskris fick för privatpersoner långtgående efterverkningar. Den kommande världsliga utvecklingen kan resultera i räntehöjningar och samtidigt som börsens värde fallit kraftigt har värdet på fastigheter i framförallt svenska storstadsområden ökat i motsvarande grad. Kreditgivarna närmast slåss om att kunna låna ut pengar. Alla vet att detta är en överskuldsettningsrisk men få tycks vara bekymrade, allra minst kreditgivaren. Samtidigt stiger andra utgifter för fastighetsägaren.

En överskuldsettningsfälla av lite annan karaktär men som är mycket vanligt förekommande föreligger vid konsumentköp av exempelvis monteringsfärdiga hus inklusive entreprenad och finansiering. Allt betalningsansvar i det kontraktuella

förhållandet för merkostnader, tilläggsarbeten och kostnader för oförutsedda händelser åvilar beställaren/konsumenten (försäkring?). Kreditgivaren/na är fristående men "projektet" med bl.a kostnadskalkyler presenteras ofta av kreditgivare och leverantör gemensamt. Kreditgivaren vill ha fullgod säkerhet (slutbesiktigad fastighet) och för detta har beställarens/konsumenten betalningsansvar. Den exekutiva försäljningen ger kreditgivaren ekonomisk ersättning. Beställaren kan i bästa fall hoppas att skuldsanering inom sinom tid beviljas. Är detta acceptabelt?

Det är min bestämda uppfattning att överskuldsatta personer behandlas illa av det svenska samhället. De ges ingen förhoppning om en bättre framtid och kommunernas rådgivning är inte prioriterad vid ekonomiskt kärva tider. De överskuldsatta lämnas åt sitt öde utan förhoppningar om förändringar. Vi värderar fortfarande människor från ett ekonomiskt perspektiv. Det tycks inte finnas något utrymme för förståelse och medmänsklighet. När skall vändningen komma?

Summary in English

This paper discusses three important aspects of overindebtedness from a legal and critical perspective when considering the present situation in Sweden. First, I go through the problems of re-negotiating credit agreements when the economical situation of the individual or the household has drastically changed in a profoundly negative way, especially due to unforeseen changes in the national and/or global economy in combination with personal mishaps, like sudden illness, unemployment, divorce etc. In this section, I also discuss many creditors' shortcomings when it comes to the fulfilment of his or hers obligations to settle the debtors' problems in a constructive way. Secondly, I address the very complicated and diffuse way in which the vast majority of contracts and agreements are communicated. The text found in such documents, very often require full legal knowledge and expertise to be fully comprehended. This is a very difficult task for ordinary laymen and consumers. Thirdly, I propose a modest, yet constructive change in credit-giving practices. This change take into account the age and education of the consumer, when applying for credit. In practice this implies that strict regulations are to be imposed on the creditor, when giving loans, thereby protecting the consumer.

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Överskuldssattas hälsa och livskvalitet/ Health and quality of life in overindebtedness

From the pressure of economic recession to its aftermath

Studies on the Financial and Health Situation of Debt Counselling Clients in Vantaa

Maija-Helena Nykänen, Osmo Kontula, Kirsti Palonen and Miikkael Liukkonen

Statutory and other debt adjustment as a solution for debt problems from 1993 onwards

By the end of 1996, some 34,000 payment schedules for insolvent private individuals had been confirmed by a court order (Mutttilainen 1997). The number of households who had received the court order is not known, as the debt adjustment applications and payment schedules are made separately for each individual. A court order is not the principal means of solving households' debt problems. For example, in 1995 only about 5% of all the households with statutory or other debt adjustment were issued with statutory debt adjustment by a court order (Mutttilainen 1996).

During the period March 1993 – July 1996 the City of Vantaa's debt counselling office had drawn up a payment schedule for some 900 clients (Debt counselling register office of the City of Vantaa 1996). Almost 800 of these payment schedules were issued by a court order. Other written negotiated settlements had been made to 100 clients.

The aim of debt adjustment of both insolvent and solvent persons is to remedy the problems caused by the incurred excessive debts. A person is - either in the long or short term - too heavily in debt in regard to his or her solvency. Statutory and other debt adjustment deals with drawing up a budget and relating it to the expenditure. In addition, statutory debt adjustment includes the possibility of releasing the debtor from his or her debts. Debt adjustment can be expected to indirectly decrease the mental and social pressure and anxiety relating to the debtor's poor financial situation and to maintain good health. The role of debt counselling in promoting its clients' overall wellbeing and their coping during their payment schedule greatly depends on the goals, operations, resources and methods of debt counselling.

Chiefly, creditors deemed that, regarding statutory debt adjustment, the number of 0-schedules confirmed was too high until 1996. This caused an amendment of the law in 1997, in which, for example, a temporary impediment was added to the list of impediments. The temporary impediment contained the notion that the debtor's income was stabilised before he or she could be granted with debt adjustment. Unemployment, for example, was often reported as a temporary impediment regardless of its duration. Along with the amendment to the law in 2003, the granting of debt adjustment was facilitated: despite the impediment, debt adjustment could be granted for weighty reasons. In addition, the situation of those indebted during the economic recession (1990-1994) was relieved by means of the agreement - made between the Finnish Government, banks and credit collection agencies - on the reconciliation of debts the contents of which correspond to the principles of the Act on the Adjustment of the Debts of a Private Individual. Since 1995 there has been a possibility for solvent persons with debt problems to receive a debt adjustment loan guaranteed by the Guarantee Foundation.

Contents of the payment schedule pursuant to the Debt Adjustment Act

Debt adjustment can be granted either to both spouses or only to one of them depending on their individual debt situation. In order to determine the available funds (the amount of marks/euros calculated on the basis of a statement of income and expenditure that shall be used for the payment of debts) the following costs, for example, are observed: necessary cost of living expenses, housing expenses, larger than usual costs of travelling to and from work and health care costs as well as costs incurred by the care of children and maintenance liability.

The standards of the necessary cost of living expenses have been determined on the basis of the extensive basic part of social assistance. The basic part was originally raised by about 20%, as the standards of social assistance have not been designed for long-term coping. The necessary cost of living expenses shall cover such items as food expenses, clothes expenses, transportation, telephone bills, newspapers and magazines as well as insurance premiums. The debtor shall relinquish the assets that do not belong to his or her basic necessities. Specific conditions and mathematical formulas have been prescribed by law concerning the debtor's retaining of his or her owner-occupied home.

If the household's income varies from month to month, the household shall save money during one month and pay more during the other month. If a 0-schedule has been confirmed to the debtor, he or she will not pay any of his or her debts as long as the 0-schedule's conditions are valid. If the debtor's net income increases from the income reported in the payment schedule, the debtor has - until 1997 - been obliged to inform his or her creditors of the increase. After the amendment of the law in 1997, an obligation to pay more was confirmed to the debtors - carrying out a payment schedule - who had an increased ability to pay.

Payment schedules are usually valid for five years. Longer payment schedules are drawn up for debtors who are, with the help of this arrangement, able to retain their owner-occupied home. The payment schedule can also be confirmed for a period shorter than five years. That is the point to which special attention has been drawn in the amendment of the law in 2003. Neglecting the payment schedule may cause debt adjustment to lapse and the restoring of the creditor's rights that were valid before debt adjustment.

The goals of the studies

The studies on clients of debt counselling in Vantaa give a picture of the clients' coping before obtaining debt counselling and their coping after receiving debt adjustment confirmed by a court order. The studies have been conducted by means of a quantitative method of postal questionnaires. It has been assumed that a person's financial situation is connected to his or her physical, mental and social wellbeing and to his or her use of services.

The goal of these studies was to examine the financial and health situation of the clients receiving debt counselling. Furthermore, it was investigated whether debt adjustment clients need supporting services during their payment schedule, and if they do, what kind of services are needed.

Both studies received financing from the Ministry of Social Affairs and Health. The studies were carried out in co-operation with the City of Vantaa.

Research material

The study of 1994 was conducted on the financial and health situation of those Vantaa citizens who were waiting for their turn to receive debt counselling. In the households chosen to be the objects of the study of 1996, the payment schedule confirmed by a court order had been adhered to for at least six months and in some households for almost three and a half years. The study results from 1996 are compared with those of 1994. The study results from Vantaa are compared with the questionnaire material - which consists of similar data - concerning the whole population (Kontula et al. 1998). From this population study, the data concerning the years of 1994 and 1997 have been taken to be compared with the data of the studies of 1994 and 1996 concerning debtors living in Vantaa.

Regarding the postal questionnaires of 1994, the questionnaire was returned by 249 persons and the response rate was 67%. As for the study of 1996, the questions were kept the same as in the questionnaire of 1994 as far as it was possible considering the persons chosen to be the objects of study. Changes were made to some questions measuring the financial situation. The questionnaire was returned by 346 households, the response level being 67%. The study results could be deemed to represent the clients carrying out the payment schedule of the City of Vantaa's debt counselling. Four out of five debtors had followed the payment schedule for at least a year, and almost half of them had done so for at least two years.

Contrary to the expectations, the target group of 1996 included only 73 persons who had also responded to the 1994 questionnaire. 52 of these persons responded to the new questionnaire. The response rate of this group linking the two studies was 71%. These persons represent a large group of the clients of debt counselling in Vantaa.

Indicators and statistical analysis

The debtors' financial situation was observed, for example, by means of the income that can be spent on for example cost of living expenses, questions dealing with daily expenditure, financial planning and the need for obtaining information. The debtors' social situation was examined by means of questions concerning social support and problems in the relationship with their partner. The debtors' health was, for example, investigated by means of questions on hunger, alcohol consumption, smoking, general health and faith in the future. The debtors' mental health was explored by using the General Health Questionnaire. Finally, there were questions on the debtors' use of services and changes taken place in their use of services.

Crosstabs and a chi-square test were used in the analysis of the material. When interpreting the results as a situation regarding the clients of debt counselling in Vantaa, it is a question of a population. When considering generalising the situation of the clients in Vantaa to, for example, the situation of clients of municipal debt counselling offices in other large cities, the conclusions can be drawn with the help of the results from the chi-square test. The nonresponse to the questions was generally lower than 13%. The greatest nonresponse (31%) concerned information on the amount of the debt paid.

Results

The study project dealt with persons who had encountered severe financial problems because of their incurred debts. These persons had sought help for their debt problems at the municipal debt counselling office in Vantaa (the study of 1994) and had later attempted and even succeeded in receiving debt adjustment by a court order (the study of 1996).

Even though the studies contain an actual follow-up of only 52 persons, the results still give essential information on the difference between the persons' financial, social and health situation both before and after receiving debt adjustment. The situation of these 52 persons did not differ from the situation of the other persons in 1994 nor in 1996.

Before the time of debt adjustment, all the debt counselling clients had problems with managing their debts, and during the payment schedule 40% of the households continued to have these problems.

The daily expenditure of those carrying out a payment schedule was not much relieved from the time before debt adjustment. One in three of these persons found that their problems with daily expenditure were not as difficult as before, but roughly as many persons found that their problems with daily expenditure had become more difficult. The debtor's attitude towards the change taken place in his or her financial situation was greatly affected by whether any assets had previously been distrained from his or her household. Where distraint had occurred, the financial situation was usually easier during the payment schedule than before the payment schedule. The debtors with no experience of distraint usually considered that their financial situation during the payment schedule was even tighter than before.

Written means of household management were as rarely utilised among those carrying out a payment schedule as those participating in the study of 1994: one in four of the households had drawn up a written plan of income and expenditure, and fewer than half of the households had kept a record of expenses. Nevertheless, it was equally common for the clients in 1996 and 1994 to consider receiving information on household management important: bookkeeping 44%, budgeting 50% and calculations relating to expenditure 55%. Preparing low-budget nourishing food raised somewhat more interest (59%) than before. Furthermore, there was slightly more interest (70%) in receiving information on taxation than before.

Many households who had been issued with debt adjustment continued to receive social assistance. Nearly one in two of the households who had been issued with debt adjustment had to have recourse to social assistance at some stage of debt adjustment. During the past year one in three of the households had received social assistance, the rate being two in three of the households carrying out a 0-schedule. In most cases social assistance had been granted to managing the housing expenses. During the past year only slightly over 10% of those carrying out a payment schedule had received regular social assistance.

During the past year almost 40% of those carrying out a payment schedule had suffered from hunger due to lack of money. There had not been an appreciable decrease in this rate during the past two years. One in two of the unemployed and one-person households had suffered from hunger due to financial reasons. Suffering from hunger often piled up with other problems. During the payment schedule one in two of those who had needed social assistance, of those who had found their health poor, of those with mental health problems and of those having considered suicide had suffered from hunger. Ageing, in particular, appeared to increase multiple problems. As regards the whole population, 3% had suffered from hunger in 1994 and 2.2% in 1997.

The physical health of those who had been issued with debt adjustment was weaker than that of the other population - 20% considered their health poor. Half of these persons were (prematurely) pensioners in 1996. One in five of those who had been issued with debt adjustment were retired. In 1994, 17% of those waiting for their turn to receive debt counselling considered their health poor, the rate being 7% of the whole population.

It was 1.5 times more common to have a doctor's diagnosis of an illness or a physical complaint among those carrying out a payment schedule than in the whole population, and those carrying out a payment schedule had slightly more frequently a doctor's diagnosis of an illness or a physical complaint than those waiting for their turn to receive debt counselling in 1994 (Vantaa 47% → 55%, the whole population 38% → 35%). However, it is probable that this cannot be statistically explained by a claim that the clients would have been specially selected.

The figure of those using medicines prescribed by a doctor was larger in 1996 than in 1994 (Vantaa 29% → 39%, the whole population 29% → 30%). That was partly due to the fact that the average age of the target group was slightly higher in 1996. It is probable that some of the difference can be explained by the use of medicines of other persons than those having already participated in the study of 1994.

As regards mental health, the outlook was better for those who had been issued with debt adjustment than for those waiting for their turn to receive it. Faith in life was greatly revived, as the rate of those experiencing their future as difficult or impossible had dropped by about 50% (from 81% to 37%). 10% of the whole population found their future difficult or impossible in 1997 and 7% in 1994. However, one in two of the unemployed over-indebted persons still had a pessimistic attitude towards their future in 1996.

Measured with the GHQ, the number of those experiencing slight mental health problems decreased. In 1994, 78% of the debtors belonged to this group, the figure being only 50% in 1996. The corresponding rates of the whole population were 21% → 16%. The rate of the debtors considering suicide was 35% in 1994, and only 22% in 1996. The corresponding figures of the whole population were 3% → 2.2%. The rate of male debtors having a drinking problem was 29% in 1994 and 16% in 1996. Nevertheless, the debtors' estimate of their own mental health had not changed much - 66% found that they had mental health problems. In fact, the rate of those having

received mental health care during the past half a year had grown (11% → 16%). One in four of the pensioners and single parents had received mental health care.

Even though the mental health of those who had been issued with debt adjustment was, as a whole, better than before debt adjustment, it was many times poorer than that of the whole population. Financial and mental problems were strongly interconnected. For example, three in four of those having experienced mental health problems had had different, fairly difficult problems with expenditure during their payment schedule.

The social situation of those who had been issued with debt adjustment looked better than before debt adjustment. The figure of those without sufficient social support was 40% in 1994 and 31% in 1996. The corresponding rate of the whole population was 5%. The rate of the debtors whose financial situation negatively affected the relationship with their partner was 64% in 1994 (the whole population: 14.5%) and 50% in 1996 (the whole population in 1997: 10.5%). In 1996, 41% of the debtors had had quarrels more frequently with their partner during the past year than before (the whole population in 1997: 8%). In 1994 the corresponding rate among the debtors had been 55% (the whole population: 12%). The figure of the debtors having experienced domestic violence was 10% in 1994 (the whole population: 1%) and 9% in 1996. The rate of the debtors having discussed divorce with their spouse was 31% in 1994 (the whole population: 5%) and 30% in 1996 (the whole population in 1997: 5.5%).

Social and health problems also appeared to accumulate. The debtors who felt that their financial situation had negatively affected the relationship with their partner and the debtors whose relationship was otherwise difficult had health problems remarkably often. Four in five of these persons had mental health problems, one in two of them were having some medication prescribed by a doctor, and one in three had considered suicide. Those debtors who had had problems in the relationship with their partner had very commonly estimated that the social support they had received was weak.

As regards the questionnaire of 1996, the use of services - when observed at the individual level - appeared to have grown rather than having decreased during the past year. There was not a considerable change in the relative rate of those having used services compared with the results of the questionnaire of 1994. The increase was the greatest in the use of services provided by public health centres. 79% of those carrying out debt adjustment had used services provided by public health care centres during the past year (the 1994 questionnaire: 74%). 30% of those carrying out debt adjustment had increased their use of services provided by public health centres (the 1994 questionnaire: 20%), and 4% had decreased their use of these services (the 1994 questionnaire: 5%). Regarding the population questionnaire of 1994, 10% stated that they had increased their use of services provided by public health centres, 5% reporting a decrease in their use of these services.

From the pressure of economic recession to its aftermath

The “full-length portrait” of those Vantaa residents having financial difficulties is quite shocking. Their portrait is very different from that of the whole population.

The results show in many ways that it has been too simple and mechanistic an idea to expect that the problems of those with incurred debt are quickly removed after receiving debt adjustment. Debt adjustment puts an end to vague waiting and determines new financial parameters for the debtor. The uncertainty and waiting preceding debt adjustment cause distress. Debt adjustment gives debtors a view of an opportunity of liberating themselves from the vicious circle of debt and sets a future date whereafter they will have fulfilled their obligations.

It would be a disregard of the human mind and diversity to assume that debt adjustment alone would be a sufficient measure to solve the problems relating to mental health and social relations. According to the study of 1996, the debtors' mental problems and problems in the relationship with their partner were still manifold compared with the whole population.

The positive effect of debt adjustment is the fact that those who have been issued with debt adjustment have more faith in the future than those who are waiting for their turn to receive debt adjustment. There was also a more ambiguous result according to which the debtors in the study of 1996 had considerably less slight mental problems and thoughts about committing suicide than those waiting for their turn to receive debt adjustment (the study of 1994). The pessimistic interpretation is that those with a more balanced mind are more capable of continuing the process until debt adjustment, whereas those with a more fragile mind are not able to go through the entire process. Naturally, it would be desirable that the result would refer to the effect of debt adjustment creating hope among debtors. Is the sum reserved in debt adjustment for cost of living expenses high enough to cover the basic needs and the inevitable, unexpected expenses? It appeared that expenditure was quite a balancing act for most of the debtors. The study of Forma, Heikkilä and Keskitalo (1999) observed that all the households except for those with two or more children estimated that they needed, at the minimum, more for living than what the level of social assistance (which serves as the standard of cost of living for debt adjustment) was at the time.

Because of changes taking place in life and unexpectedly large expenses, the persons carrying out debt adjustment should be able to plan and control their own finances and, above all, to understand the long-term obligations and opportunities of their payment schedule, taking into account the inflexibility of the payment schedule. This study is not able to answer to the question how well or poorly those carrying out a payment schedule are able to manage the means of planning or understand the principles of their payment schedule.

On the basis of the cross-sectional material it is difficult to separate reasons from consequences. However, it is clear that debt adjustment alone is not a sufficient measure for the major part of debt adjustment clients. Their daily expenditure problems, mental health problems and problems in the relationship with their partner continue during their payment schedule. According to the results, debt adjustment clients still need, in order to cope in life, many kinds of public services such as financial and debt counselling and different services provided by the health and social welfare sectors. Besides the suffering of debt adjustment clients, the situation also causes extra expenditure to the public economy. On the other hand, there should be considerable savings - on the basis

of the calculation made in the study of 1994 - in social assistance expenditure when debtors are free from distraint. Have public services the means for responding to the challenge posed by debt adjustment clients? How important are these questions in the political decision-making system?

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Syvässä velkakriisissä olevien ihmisten selviytymiskeinot ja uupumus

Birgitta Hägg

Johdanto

Eurooppaa koetteli 1990-luvulla taloudellinen lama. Työttömyys lisääntyi, konkurssien aalto kulki läpi Euroopan ja monet kotitaloudet kokivat taloudellisia vaikeuksia.

Laman seurauksena monet ihmiset sekä Suomessa että Ruotsissa joutuivat tilanteeseen, jossa talousasioiden hoito kävi mahdottomaksi. Taloudellisiin vaikeuksiin ajautuneet kokivat jatkuvaa kykenemättömyyttä velkojensa maksamisessa eli olivat ylivelkaantuneita. Suomalaisessa tutkimuksessa (Nykänen, Kontula, Palonen ja Liukkonen, 1995) on todettu ylivelkaantumisen olevan yhteydessä mielenterveydellisiin vaikeuksiin. Tutkitussa ryhmässä (249 henkilöä) yli 70 % kärsi mielenterveydellisistä ongelmista. Luku on kolme kertaa suurempi kuin normaaliväestön keskuudessa. Joka kolmas tutkimusryhmään kuulunut oli pohtinut itsemurhaa, kun vastaava luku normaaliväestössä on 3 %. Tutkimuksen perusteella ylivelkaantuneiden mielenterveystilanne on hälyttävä.

Hintikka ym. (1998) ovat tutkimuksessaan todenneet, että kykenemättömyys velkojen maksamiseen oli yhteydessä itsemurha-ajatuksiin. He totesivat, että maksuvaikeudet olivat riskitekijä sellaiseen prosessiin, jonka vakavuus kulkee masentuneisuudesta ja epätoivosta itsemurha-ajatuksiin, itsemurhayritykseen ja toteutettuun itsemurhaan. Velkaneuvonnan lisäksi nämä henkilöt ovat psykiatrisen konsultaation tarpeessa.

Koljonen ja Römer-Paakkanen (2000) jakoivat velkaantumisprosessin neljään vaiheeseen. Ensimmäisessä vaiheessa velkoja kertyi. Toisessa vaiheessa tilanteeseen havahduttiin. Kolmannessa vaiheessa tilannetta pyrittiin selvittämään velkaneuvonnassa ja haettiin virallista velkajärjestelyä tai neuvoteltiin velkojien kanssa. Tässä vaiheessa tilanne koettiin hyvin ahdistavana ja tulevaisuus synkkänä. Neljännessä vaiheessa velkojen hoitaminen oli käynnissä joko virallisen velkajärjestelyn tai vapaaehtoisten järjestelyjen avulla. Tilanne koettiin hyvin rajoittavana, mutta toivo selviytymisestä heräsi. Myös Iivari ja Rastas (1996) ovat todenneet, että velkojen myönteinen takuupäätös yleisesti edisti tutkittujen elämänhallintaa.

Ruotsissa ylivelkaantumista on tutkittu vähän. Richard Ahlström (1998) on tutkimuksessaan "Overindebtedness Affects Health - What Are the Economical Implications?" arvioinut, että maksuvaikeuksissa olevia henkilöitä on noin 20 % Ruotsin väestöstä. Velkasaneerilaki tuli voimaan Ruotsissa vasta vuonna 1994, Suomeen laki oli saatu vuonna 1992.

Ruotsissa henkilön on oltava neljä vuotta maksuvaikeuksissa ennen kuin hän voi pyrkiä velkasaneeraukseen, joka on kolmivaiheinen ja yhteensä kolme vuotta kestävä prosessi. Maksukyvyttömyyden alkamisesta on tässä vaiheessa kulunut seitsemän vuotta. Suomessa vastaava prosessi kestää keskimäärin 160 päivää. Tilanne on siis erilainen

Ruotsissa kuin Suomessa, eli Ruotsissa laman psykologiset seuraukset olivat todennäköisesti vielä kärjistyneempiä kuin Suomessa.

Kun on tutkittu velkaantumisen psyykkisiä seurauksia, on tarkasteltu depressiota, mielenterveydellisiä häiriötä ja itsemurhataipumusta. Yksi mielenkiintoinen psykologinen konstruktio seurausten indikaattorina on äärimmäinen uupumus (vital exhaustion). Aikaisemmissa tutkimuksissa äärimmäistä uupumusta on tarkasteltu lähinnä sepelvaltimotaudin yhteydessä. Äärimmäisen uupumuksen ja sairastumisen yhteys on todettu useissa tutkimuksissa (Appels & Mulder, 1989). Äärimmäinen uupumus koostuu kolmesta osa-alueesta: epätavallinen väsymyksen ja voimattomuuden tunne, lisääntynyt ärtyisyys ja elämänotteen höltyminen (demoralisaatio) (Appels, Falger & Schouten, 1993). Appelsin mukaan äärimmäinen uupumus on osittain selitettävissä sillä, että ihmisen kyky hallita elämäänsä ja sopeutua stressiin vähenee. Appels yhdistää uupumuksen tunne-elämään liittyviin ristiriitoihin, joiden taustalla voi olla avioristiriitoja, työttömyyttä, taloudellisia vaikeuksia, liiallista työntekeä tai fyysistä rasitusta. Äärimmäisen uupumuksen on sanottu olevan psyykkinen tila, johon henkilö joutuu, kun hänen voimavaransa selvitä stressistä loppuvat (Räikkönen, 1997). Ennen ei ole tarkasteltu äärimmäistä uupumusta velkakriisin yhteydessä.

Selviytyminen ja coping-käsite ovat saaneet keskeisen osan tarkasteltaessa sekä stressireaktioita että sairauteen sopeutumista. Lazarus ja Folkman (1984) määrittelevät selviytymiskeinot henkilön kognitiivisiksi ja toimintaan suuntautuneiksi yrityksiksi hallita, välttää, minimoida, hyväksyä tai sietää sellaisia sisäisiä ja ulkoisia vaatimuksia, jotka kuluttavat henkilön voimavaroja tai ylittävät ne. Stressi syntyy yksilön ja ympäristön vuorovaikutuksessa. Selviytymiskeinot voivat olla sekä ongelmasuuntautuneita että emotiosuuntautuneita (Lazarus, 1990). Stressin määritelmään on lisätty, että tilanteessa pitää olla jonkinlainen menetyksen uhka, jotta tilanne aiheuttaa todellista stressiä (Hobfoll, Freedy, Green & Solomon, 1996).

Stressitutkimuksessa on korostettu ihmisten sopeutumiskyvyn, voimavarojen ja persoonallisuuspiirteiden merkitystä psyykkisten oireiden syntymiseen ja kriisitilanteista selviytymiseen (Holahan, Moos & Schaefer, 1996). Selviytymiskeinot ovat yksi tämän lähestymistavan keskeisistä käsitteistä. Oma henkilökohtainen arviointi elämänkriisin merkityksestä saa aikaan yksilöllisten selviytymiskeinojen aktivoitumisen. Iän ja sukupuolen on todettu vaikuttavan sopeutumiseen. Nuoret ja naiset ovat vanhempia henkilöitä ja miehiä haavoittuvampia kriisitilanteissa (Hobfoll & al., 1996).

Lazaruksen ja Folkmanin (1984) määrittelemät selviytymiskeinot jaettiin ongelmanratkaisuun tähtääviin (problem-focused coping) ja tunteiden säätelyyn tähtääviin (emotion-focused coping) strategioihin. Ensimmäisessä henkilö yrittää vaikuttaa stressiä aiheuttavaan tilanteeseen suoralla toiminnalla muuttamalla joko ympäristöä tai omaa toimintaansa. Tunteiden säätelyyn tähtäävillä strategioilla henkilö yrittää säätää tai hallita kriisitilanteesta johtuvia tunteita kieltämällä tilanteen vakavuuden tai ajattelemalla jotakin muuta.

Lazaruksen ja Folkmanin teoriaa on arvosteltu siitä, ettei siinä oteta riittävästi huomioon erilaisten stressitilanteiden erilaisia piirteitä eikä ympäristötekijöiden vaikutuksia.

Lisäksi se ei ota huomioon yksilön omien tavoitteiden merkitystä selviytymiskeinojen määräytymiselle (Maes, Leventhal & de Ridder, 1996). Tavoitepainotteisesta näkökulmasta seuraa, että moni stressiä aiheuttava tekijä on stressaava, koska se uhkaa tavoitteen saavuttavuutta. Mitä useampi tavoite on uhattuna ja mitä keskeisemmästä elämäntavoitteesta on kyse, sitä stressaavampi kokemus on (Carver, Scheier & Pozo, 1992).

Hyvin monessa nykyisin käytetyssä selviytymiskeinomittarissa on kuitenkin edelleen säilytetty jaottelu ongelma- ja tunnesuuntautuneisiin strategioihin. Esimerkkejä ovat WOC-asteikko (Folkman & Lazarus, 1988), COPE-asteikko (Carver, Weintraub & Scheier, 1989) ja CISS-mittari (Endler & Parker, 1990). Schwarzer ja Schwarzer (1996) ovat arvostelleet sitä, että taustateorioiden ja arviointimenetelmien erilaisuus vaikeuttaa tutkimustulosten luotettavaa vertailua.

Tämä tutkimus perustuu Julkusen (1983, 1996) kehittämään malliin selviytymiskeinoista. Julkunen kuvaa selviytymiskeinot kahdella toisistaan riippumattomalla perusulottuvuudella. Ensimmäisen akselin ääripää ovat luopuminen ja optimismi ja toisen akselin ääripää välttäminen ja lähestyminen. Luopuminen kuvaa pessimististä suhtautumista tulevaisuuteen, ja yksilö kokee avuttomuutta ja epätoivoa. Optimismi kuvaa myönteisiä odotuksia ja yrittämistä. Välttäminen sisältää torjuntaa ja sosiaalista vetäytymistä, ja henkilö on haluton edes keskustelemaan ongelmastaan. Lähestymisellä tarkoitetaan ongelman tietoista käsittelyä, uudelleen orientoitumista ja henkilön aktiivista ongelman käsittelyä, omien tavoitteiden ja arvojen uudelleenarviointia sekä muutosten harkitsemista. Malli on tarkoitettu sekä vakavien sairauksien että elämänkriisien selviytymiskeinojen tutkimiseksi. Julkusen (1996) tutkimuksessa optimismi selviytymiskeinona ennustaa työhönpaluuta sydäninfarktin jälkeen. Välttäminen selviytymiskeinona on osoittautunut adaptiiviseksi kriisien alkuvaiheissa, mutta maladaptiiviseksi pitkällä aikavälillä (Julkunen, 1996; Repetti, 1992).

Tutkimuksen tavoitteena on selvittää, miten velkakriisi heijastuu psyykkiseen kuormittumiseen ja uupumukseen sekä miten erilaiset selviytymiskeinot modifioivat tätä yhteyttä. Hypoteesina on, että velan suuruus vaikuttaa uupumiseen ja että selviytymiskeinona luopuminen lisää uupumusta ja optimismi suojaa uupumukselta.

Menetelmät

Aineiston keruu ja tutkimushenkilöt

Tämä tutkimus on osa laajempaa Ruotsissa toteutettua tutkimusta. Suunnittelusta ja aineiston keruusta on vastannut projektin päätutkija, fil. tri Richard Ahlström.

Touko - kesäkuun vaihteessa 1998 lähetettiin 330 kyselylomaketta ylivelkaantuneille ruotsalaisille ulosottoviranomaisten (kronofogden) välityksellä kahdessakymmenes-säviidessä kunnassa. Vastauksia tuli 249 kappaletta, joista 26 poistettiin epätäydellisen täyttämisen takia. Vastausprosentiksi tuli 68.

Kyselylomake sisältää elämänlaatua mittaavan kyselyn, the Short Form-36 Health Questionnaire (Sullivan & al., 1994), demografiset tunnusmerkit, tiedot velkojen

laadusta ja suuruudesta sekä kolmantena osa-alueena erilaisia psykologisia mittareita: äärimmäinen uupumus, selviytymiskeinot, sosiaalinen tuki, suuttumisen ilmaisu, kyyninen epäluottamus ja asumistyytyväisyys.

Tutkimukseen osallistui 134 naista, 86 miestä ja 3 henkilöä, jotka eivät ilmoittaneet sukupuoltaan. Tutkimukseen osallistuneiden taustatiedot ilmenevät taulukosta 1.

Taulukko 1. Tutkittavien demografiset taustatiedot.

Ryhmä	Määrä	%
Ikäryhmä		
alle 40	59	29.9
40 - 50	69	35.1
yli 50	69	35.0
Puuttuvat	26	-
Siviilisäät		
Naimisissa, parisuhteessa	87	41
Yksineläjä	53	25
Eronnut	69	32
Leski	4	2
Puuttuvat	10	-
Koulutus		
Peruskoulu	91	14
Lukio	80	38
Ylioppilastutkinto	38	18
Puuttuvat	14	-
Ammatti		
Toisen palveluksessa	112	53
Yrittäjä	3	1
Opiskelija	7	3
Työtön	41	19
Varhaiseläke/sairaseläke	34	16
Eläke/kotirouva	15	7
Puuttuvat	11	-
Tulot		
alle 145 000 kr	71	33
145 000 kr - 235 000 kr	95	45
235 000 kr - 375 000 kr	38	18
yli 375 000 kr	9	4
Puuttuvat	10	-
Velan suuruus		
alle 50 000 kr	4	2
50 000 kr - 100 000 kr	14	6

100 000 kr - 200 000 kr	28	13
yli 200 000 kr	124	57
yli 1 000 000 kr	48	22
Puuttuvat	14	-

Psykologiset mittarit

Äärimmäistä uupumusta mitattiin Maastricht Questionnaire Form B -kyselylomakkeella (Appels & Mulder, 1988) (liite 1). Mittari sisältää 21 väittämää, joihin vastataan "kyllä", "?" tai "ei". Mittarin sisäinen konsistenssi oli erinomainen (Cronbachin $\alpha = 0.93$).

Selviytymiskeinoja mitattiin Julkunen (1996) kehittämällä Coping with Losses -asteikolla (COLOSS), joka on kehitetty potilaiden tutkimiseen tarkoitetun Coping with Illness -asteikon (CILL) rinnalle. CILL -asteikko ennustaa hyvin sepelvaltimotautipotilaiden työhön paluuta (Julkunen 1983, 1996) sekä syöpäpotilaiden psyykkistä kuntoutusta (Paananen, 1999). Lisäksi sitä on käytetty tutkittaessa koettua terveyttä sepelvaltimoiden ohitusleikkausten yhteydessä (Okkonen, 2000). Coping with Losses -mittari on aikaisemmin ollut mukana rintasyöpäseulonnan psyykkisiä vaikutuksia selvittäneessä tutkimuksessa (Eerola, 1995) sekä Blomin (2000) tutkimuksessa syöpäpotilaiden puolisoiden selviytymiskeinoista ja elämänlaadusta. Asteikko koostuu 30 väittämästä, ja tässä tutkimuksessa on ensimmäisen kerran käytetty viisiportaista vastausasteikkoa (1 = olen täysin samaa mieltä ja 5 = en ole ollenkaan samaa mieltä) aikaisemmissa tutkimuksissa käytetyn neliportaisen tilalla.

Taulukossa 2 on esitetty COLOSS-27 -asteikon summamuuttujien suomenkieliset osiot ja reliabiliteettikertoimet.

Taulukko 2. COLOSS-27 -asteikon osiot ja reliabiliteettikertoimet.

I	LUOPUMINEN (5 osiota, Cronbachin $\alpha = 0.65$)
04	Pohjimmiltani tunnen itseni masentuneeksi ja avuttomaksi
09	Välillä on vaikea hallita masennuksen ja epätoivon tunteita
13	Täytyy vain alistua kohtaloonsa
18	Tunnen olevani täysin yksin vaikeuksieni kanssa
25	Olen valmis luopumaan kaikesta
II	UUELLEEN ORIENTOITUMINEN (8 osiota, Cronbachin $\alpha = 0.75$)
05	Mietin usein syitä tapahtuneeseen
06	Olen löytänyt itsestäni uusia voimavaroja
08	Pyrin löytämään uusia keinoja selvitäkseni eteenpäin
10	Haluan ymmärtää, miksi näin oli käynyt
19	Uskon löytäväni uutta sisältöä elämälleni
21	Uskon, että tämä kokemus vahvistaa minua ihmisenä
26	Ymmärrän nyt paremmin, mikä elämässä on todella tärkeää
30	Tapahtuma on saanut minut pohtimaan tulevaisuuttani uudelta pohjalta
III	VETÄYTYMINEN (4 osiota, Cronbachin $\alpha = 0.71$)
07	Salaan omat tunteeni toisilta
15	En koskaan ota asiaa puheeksi tuttavieni kanssa
22	Keskustelen asiasta paljon luotettavan ystävän kanssa
29	En halua vaivata ystäviäni tai perhettäni omilla huolillani

IV	OPTIMISMI (5 osiota, Cronbachin alpha = 0.81)
01	Ajattelen, että vastoinkäymiset ovat aina voitettavissa
03	En aio antaa periksi vaikeuksien edessä
12	Pyrin jatkamaan normaalisti elämääni
17	Olen päättänyt taistella sinnikkäästi eteenpäin
28	Ajattelen, että kaikesta selviää järkeä käyttämällä
V	TORJUNTA (5 osiota, Cronbachin alpha = 0.56)
02	Yritän unohtaa koko asian
16	En anna tunteille valtaa
20	Pyrin selvittämään asiat ilman suuria tunnekuohuja
23	En pysähdy suremaan asioita
27	Yritän välttää koko asian ajattelemista

Tilastolliset menetelmät

Taustamuuttujien yhteyksiä äärimmäiseen uupumukseen ja selviytymiskeinoihin tutkittiin keskiarvojen vertailulla sekä korrelaatiokertoimien avulla. Ryhmien väliset erot tutkittiin t-testein. Äärimmäisen uupumuksen ja selviytymiskeinojen yhteyksiä tutkittiin korrelaatiokertoimilla, regressioanalyysillä ja lopuksi selviytymiskeinojen interaktioita varianssianalyysillä.

Tulokset

Äärimmäinen uupumus

Äärimmäisen uupumuksen (vital exhaustion) arvot vaihtelivat välillä 0 - 42; keskiarvo oli 24.7 (SD 12.3) ja mediaani 28 (SD 12.3). Maastricht Questionnaire -keskiarvo terveessä populaatiossa on 8.8 (SD 8.7) (Kop et al., 1996). Mediaani terveessä populaatiossa on 8.0 (SD 8.0) ja sydänpotilasryhmissä 20.2. (SD 8.0). Mittarin Cronbachin alpha on 0.85 (Appels, 2001). Tässä tutkimuksessa alpha oli 0.93.

Naisten keskiarvo oli 26.3 (SD 12.1) ja miesten 22.4 (SD 12.5); ero oli tilastollisesti merkitsevä ($t = 2.213$, $df = 211$, $p = 0.03$). Sen sijaan tilastollisesti merkitseviä eroja ei löytynyt velan suuruuden, siviilisäädyn, koulutustason, ammatin tai iän suhteen.

Selviytymiskeinot

Selviytymiskeinojen keskiarvojen eroja tarkasteltiin sukupuolen, iän, siviilisäädyn, koulutustason, ammatin ja velan suuruuden suhteen. Taulukossa 3 on esitetty selviytymiskeinojen keskiarvot sukupuolen mukaan. Tilastollisesti ei löytynyt merkitseviä eroja.

Taulukko 3. Selviytymiskeinot sukupuolen mukaan.

	Miehet keskiarvo (SD) N = 85	Naiset keskiarvo (SD) N = 132	t-value	
Luopuminen	15.0 (5.0)	15.5 (4.6)	.744	NS
Torjunta	15.0 (4.4)	15.1 (4.0)	.162	NS
Vetäytyminen	13.2 (4.3)	13.1 (4.3)	.191	NS
Optimismi	18.5 (5.2)	18.5 (4.6)	.043	NS
Uudelleen orientoitum.	28.6 (6.4)	29.2 (5.9)	.701	NS

Taulukossa 4 esitetään korrelaatiot selviytymiskeinojen summamuuttujien sekä iän, siviilisäädyn, koulutustason, ammatin ja velan suuruuden välillä. Ainoastaan ikä korreloi merkitsevästi kahteen summamuuttujaan. Korkea ikä korreloi positiivisesti vetäytymiseen ja negatiivisesti uudelleen orientoitumiseen.

Taulukko 4. COLOSS-27 -summamuuttujien korrelaatiot iän, siviilisäädyn, koulutustason, ammatin ja velan suuruuden välillä.

	luopuminen	uud. orient.	vetäyt.	optim.	torjunta
ikä	.042	-.153*	.228***	.030	.019
siviilisääty	.129	-.065	.051	-.034	-.097
koulutustaso	-.060	-.030	.069	-.097	-.039
ammatti	.095	-.116	.024	-.097	-.050
velan suuruus	-.023	-.044	-.061	-.066	.007

*** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

3.3. Äärimmäisen uupumuksen ja selviytymiskeinojen väliset yhteydet

Taulukossa 5 esitetään COLOSS-27 -summamuuttujien korrelaatiot äärimmäisen uupumuksen kanssa. Äärimmäinen uupumus korreloi merkitsevästi kaikkiin selviytymiskeinoin. Luopuminen ja vetäytyminen korreloivat positiivisesti äärimmäiseen uupumukseen. Uudelleen orientoituminen, optimismi ja torjunta sen sijaan korreloivat negatiivisesti.

Taulukko 5. Äärimmäisen uupumuksen ja COLOSS-27 -summamuuttujien keskinäiset korrelaatiot.

	(1)	(2)	(3)	(4)	(5)
1. Äärimm. uupumus					
2. Luopuminen	.571***				
3. Uudell. orientoit.	-.216**	-.162*			
4. Vetäytyminen	.236***	.426***	-.094		
5. Optimismi	-.372***	-.316***	.687***	-.064	
6. Torjunta	-.324***	-.207**	.261***	.075	
.445***					

***p<0.001, **p<0.01, *p<0.05

Seuraavaksi tarkasteltiin askeltavalla regressioanalyysillä muuttujien yhteistä selitysarvoa syvään uupumukseen. Selittävinä muuttujina olivat ikä, velan suuruus, luopuminen, optimismi, torjunta, uudelleen orientoituminen ja vetäytyminen. Askeltavassa analyysissä merkitseviksi ennustajiksi muodostuivat luopuminen, optimismi ja torjunta, ja nämä kolme selviytymiskeinoa selittivät 60 % syvän uupumuksen vaihtelusta.

Taulukossa 6 on esitetty standardoidut β -arvot ja niiden merkitsevyydet. Selviytymiskeinojen summamuuttujat jaettiin kahteen ryhmään, korkeaan ja matalaan, minkä jälkeen tutkittiin yhdysvaikutukset. Julkusen teorian mukaan selviytymiskeinot jakautuvat kahteen akseliin siten, että toisen akselin ääripäät ovat optimismi ja luopuminen ja toisen akselin vetäytymisestä ja torjunnasta koostuva välttäminen ja niiden vastapoolina lähestyminen (Julkunen, 1996). Tämän takia tarkasteltiin optimismin ja luopumisen yhdysvaikutuksia torjuntaan ja vetäytymiseen. Ikä korreloi merkitsevästi vetäytymiseen, joten myös ikävakioitua yhdysvaikutusta tarkasteltiin. Ikä muuttaa vetäytymisen vaikutusta: matalan luopumisen ryhmässä vetäytyminen lisää äärimmäistä uupumusta. Taulukossa 7 esitetään yhteenveto summamuuttujien päävaikutuksista äärimmäiseen uupumukseen. Optimismi suojaa koko ajan äärimmäistä uupumusta vastaan, ja luopuminen syventää uupumusta. Liitteenä 3 on näiden neljän mallin uupumusasteikon keskiarvot ja keskihajonnat.

Taulukko 6. Äärimmäiseen uupumukseen vaikuttavien selviytymiskeinojen standardoidut β -arvot ja merkitsevyydet.

	Beta	Sig.
Luopuminen	.548	.000
Optimismi	-.242	.000
Torjunta	-.194	.000

R Square = .604 Adjusted R Square = .597

3.4. Selviytymiskeinojen yhdysvaikutuksia

Taulukko 7. Yhteenveto selviytymiskeinojen suorista ja ikävakioituista päävaikutuksista äärimmäiseen uupumukseen.

	F	p	Ikävakioitu F	Ikävakioitu p
<u>Malli 1.</u> Optimismi ja torjunta				
optimismi	33.354	.000	43.102	.000
torjunta	7.930	.005	11.773	.001
yhdysvaikutus	12.431	.001	8.410	.004
<u>Malli 2.</u> Optimismi ja vetäytyminen				
optimismi	42.083	.000	51.963	.000
vetäytyminen	12.987	.000	17.374	.000
yhdysvaikutus	1.015	ns	.136	ns
<u>Malli 3.</u> Luopuminen ja torjunta				
luopuminen	50.891	.000	86.859	.000
torjunta	16.052	.000	31.728	.000
yhdysvaikutus	9.191	.003	9.113	.003
<u>Malli 4.</u> Luopuminen ja vetäytyminen				
luopuminen	37.278	.000	66.107	.000
vetäytyminen	1.872	ns	4.917	.028
yhdysvaikutus	2.794	ns	8.473	.004

Kuvio1.Optimismin ja torjunnan interaktion yhteys äärimmäiseen uupumukseen-Malli 1

Kuvio 2. Luopumisen ja torjunnan interaktion yhteys äärimmäiseen uupumukseen (Malli 3).

Kuvio 3. Luopumisen ja torjunnan ikävakioitun interaktion yhteys äärimmäiseen uupumukseen (Malli 4).

Mallien 1, 3 ja 4 tulokset on havainnollistettu kuvioissa 1, 2 ja 3. Kuvioista 1 käy ilmi, että torjunnalla on suojaava vaikutus uupumusta vastaan, jos optimismi on korkealla tasolla. Kuvio 2 näyttää luopumisen ja torjunnan merkitsevän yhdysvaikutuksen. Torjunnalla on suojaava vaikutus uupumusta vastaan, mikäli luopuminen on matalalla tasolla. Kuviossa kolme on ikävakioitu vetäytymisen ja luopumisen merkitsevä yhdysvaikutus, josta ilmeni, että vetäytyminen lisää uupumusta, mikäli luopuminen on matalalla tasolla.

Pohdinta

Tämän tutkimuksen yksi tarkoitus oli tarkastella, oliko velan suuruus yhteydessä syvässä velkakriisissä olevien ihmisten uupumukseen. Osoittautui kuitenkin, ettei velan suuruudella ollut vaikutusta äärimmäiseen uupumukseen. Selityksenä voi olla, että velkasaneerauksessa olevilla ihmisillä useita vuosia kestänyt velkojen aiheuttama stressi on jo sinänsä niin suuri stressin aiheuttaja, ettei velkojen suuruudella ole merkitystä. Sydänpotilaiden uupumukseen verrattuna velassa olevien uupumus oli huomattavasti suurempi. Silti sydäninfarktiin sairastuneiden uupumus oli jo varsin korkea. Lisäksi äärimmäinen uupumus sinänsä lisäsi sydäninfarktin riskiä (Appels & al, 1993), ja myöhemmin seurannan aikana sydäninfarktiin sairastuneiden ihmisten mediaanipisteet olivat olleet 20.0. Tässä tutkimuksessa olleiden ihmisten mediaani oli vieläkin korkeampi, 28.0. Voidaan olettaa, että nämä ihmiset ovat vaarassa sairastua esimerkiksi sepelvaltimotautiin. Stressiteorian mukaisesti osoittautui myös, että stressi, joka vaikuttaa tärkeisiin elämäntavoitteisiin, on erityisen kuormittavaa ja voimavaroja kuluttavaa. Yleensä ihmisten tavoitteisiin kuuluu taloudellinen menestyminen, ja pahat taloudelliset vaikeudet ovat vahvassa ristiriidassa sen kanssa. On syytä muistaa, että tämän tutkimuksen henkilöt olivat olleet jo noin seitsemän vuotta velkakriisissä.

Julkusen Coping with Losses -asteikon reliabiliteettikertoimet olivat tässä tutkimuksessa verrattavissa aikaisempiin tutkimustuloksiin (Julkunen, 1996; Blom, 2000). Ainoastaan torjunnan sisäinen konsistenssi oli tässä aineistossa heikko, $\alpha = 0.56$, muutoin alpha-kertoimet vaihtelivat 0.65 ja 0.81 välillä. Summamuuttujat eivät korreloineet taustatekijöiden (siviilisäät, koulutustaso, ammatti ja velan suuruus) kanssa. Summamuuttujista ainoastaan uudelleen orientoituminen ja vetäytyminen korreloivat iän kanssa. Vetäytyminen korreloi vahvasti siten, että iäkkäämmät henkilöt käyttivät enemmän vetäytymistä kuin nuoremmat. Myös Blomin tutkimuksessa iäkkäämmät henkilöt turvautuivat herkemmin vetäytymiseen.

Selviytymiskeinoissa ei ollut eroja miesten ja naisten välillä. Sydäninfarktipotilaita koskeneessa tutkimuksessa (Julkunen, 1996) luopumisen suhteen oli selkeät erot miesten ja naisten välillä; naisilla oli pessimistisempi tapa suhtautua sairauteensa. Myöskään Blom (2000) ei löytänyt eroja luopumisen suhteen syöpäpotilaiden puolisoita koskeneessa tutkimuksessaan.

Selviytymiskeinojen keskinäisissä korrelaatioissa optimismi ja luopuminen muodostuivat oletetusti Julkusen (1996) mallin mukaisesti toistensa vastapooleiksi. Sen sijaan optimismi oli yhteydessä sekä uudelleen orientoitumiseen että torjuntaan, mikä on sama poikkeava tulos kuin Blomin (2000) tutkimuksessa. Näille tuloksissa olleille eroille ei ole tähän mennessä löydetty selitystä. Erot voivat selittyä sillä, että Julkusen tutkimuksissa on käytetty CILL-asteikkoa ja tässä sekä Blomin tutkimuksessa COLOSS-asteikkoa.

Kaikki selviytymiskeinot olivat merkitsevästi yhteydessä äärimmäiseen uupumukseen. Tutkimushypoteesin mukaisesti luopuminen selviytymiskeinona lisäsi uupumusta ja optimismilla oli suojaava vaikutus. Asetetun hypoteesin mukaan optimismi oli yhteydessä matalaan uupumukseen. Tämä tukee aikaisempia tutkimuksia.

Kirjallisuudessa optimismi on yleensä persoonallisuuspiirre. Carver, Scheier ja Pozo (1992) puhuvat optimismista persoonallisuuspiirteenä, jolla on helpottava vaikutus kohdattaessa stressiä. Tässä tutkimuksessa optimistinen asennoituminen oli ankkuroitu ulkoiseen todellisuuteen. Optimismi voisi olla yksi selviytymiskeino eikä pelkästään luonteenpiirre.

Yksi tämän tutkimuksen mielenkiintoinen tulos oli interaktioiden löytyminen. Niitä ei ole aikaisemmin osoitettu. Tässä tutkimuksessa tuli esiin kaksi erittäin vahvaa interaktiota: torjunnan ja optimismin sekä torjunnan ja luopumisen yhdysvaikutus. Torjunta suojaa merkitsevästi uupumusta vastaan, mikäli optimismi on korkealla tasolla. Vastaavasti torjunta suojaa merkitsevästi, mikäli luopuminen on matalalla tasolla. Henkilö, joka käyttää selviytymiskeinoina paljon sekä torjuntaa että optimismeja on vähemmän uupunut, samoin kuin henkilö, joka käyttää vähän luopumista mutta paljon torjuntaa selviytymiskeinoina. Pennebaker (1992) on pohtinut välttämisen merkitystä trauman yhteydessä. Henkilö joutuu Pennebakerin mukaan traumatapahtuman jälkeen käyttämään sosiaalisessa kontekstissa välttämistä, vaikka oma sisäinen tarve olisi puhua tapahtumista. Ympärillä olevat ihmiset eivät jaksaa tai halua kuulla traumasta ja osoittavat sen vetäytymällä sosiaalisesta kontaktista. Olisiko tässäkin tutkimuksessa niin, että henkilöt, jotka käyttävät paljon torjuntaa ja ovat joko optimisteja tai vähän luopumista käyttäviä, saavat sosiaalisessa kontekstissa enemmän tukea ympäristöltään?

Tämä tutkimus on poikkileikkaustutkimus. Velkakriisissä olevien henkilöiden uupumus on todella korkea. Selviytymiskeinojen ja uupumuksen välillä oli selkeät yhteydet, mutta syy- ja seuraus-suhteista ei voi tutkimusasetelman takia tehdä päätelmiä. Pitkittäistutkimus kenties antaisi vastauksen tähän.

Summary in English

Aim: To explore symptoms and degree of vital exhaustion in persons facing severe financial crises and to study if different coping styles would modify this association. We expected that the amount of debts would be related with the degree of exhaustion. Secondly, it was hypothesised that an optimistic coping style would protect against exhaustion while pessimism and resignation would increase symptoms.

The study sample comprised of 223 Swedish persons (61 % women) who had for several years been severely overindebted; the range of age was from 25 to 72 years.

Psychosocial data was collected with mailed self-report questionnaires (response rate 68 %). Vital exhaustion was assessed with the Maastricht Questionnaire Form B, and coping styles with the Coping with Losses (COLOSS-30) scale which yields five sub-scales: Optimistic Persistence, Resignation, Repression, Withdrawal, and Re-orientation.

The results showed that the level of vital exhaustion in this study sample was alarmingly high exceeding significantly mean values reported from other kind of samples. Contrary to the expectations the amount of debts was not related to the degree of exhaustion. All coping sub-scales correlated significantly with vital exhaustion. The results supported the hypothesised protective role of optimistic persistence as well as the negative impact of resignation on exhaustion. Interestingly, the two variants of avoidant coping acted in opposite ways: repression was a protective factor while withdrawal was associated with high levels of exhaustion. Furthermore, there was a significant interaction between repression and optimistic coping, the protective role of repression could be found only in those high on optimism. The results support and confirm previous results indicating that psychological consequences of debt crises can lead to severe mental stress. Because previous research has shown that vital exhaustion associates with increased risk of coronary heart disease, the results of this study indicate that also the physical health of people in overwhelming debts may be at risk. It is also concluded that optimistic coping style in contrast to resignation acts as a protective factor against the adverse consequence of debt crises. The results also underline the need of psycho-social support in this situation.

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Liite 1.

Maastricht Questionnaire Form B -kyselylomake.

Nedan följer ett antal frågor som också har att göra med din hälsa och ork. Kryssa för det svarsalternativ som bäst stämmer in på hur Du har känt dig på sistone. Om Du inte vet, eller känner dig osäker, kryssa för frågeteckens alternativet. Observera att det inte finns några "rätta" eller "felaktiga" svar.

1. Känner Du dig ofta trött?	☐ Ja	☐ ?	☐ Nej
2. Har Du ofta problem att somna?	☐ Ja	☐ ?	☐ Nej
3. Vaknar Du upp flera gånger på natten?	☐ Ja	☐ ?	☐ Nej
4. Känner Du dig på det hela taget svag?	☐ Ja	☐ ?	☐ Nej
5. Har Du känt dig oförmögen att slutföra saker på sista tiden?	☐ Ja	☐ ?	☐ Nej
6. Känns det som om Du inte bemästrar vardagliga problem lika bra som tidigare?	☐ Ja	☐ ?	☐ Nej
7. Anser Du att Du befinner dig i en återvändsgränd?	☐ Ja	☐ ?	☐ Nej
8. Känner Du dig alltmer likgiltig inför saker och ting?	☐ Ja	☐ ?	☐ Nej
9. Jag njuter av sex lika mycket som tidigare?	☐ Ja	☐ ?	☐ Nej
10. Har Du på sistone burit på känslor av hopplöshet?	☐ Ja	☐ ?	☐ Nej
11. Tycker Du att det tar längre tid, att sätta sig in i ett svårt problem idag, än det gjorde för ett år sedan?	☐ Ja	☐ ?	☐ Nej
12. Blir Du numera mer irriterad över småsaker än förr?	☐ Ja	☐ ?	☐ Nej
13. Känner Du att Du helst skulle vilja ge upp?	☐ Ja	☐ ?	☐ Nej
14. Jag mår bra.	☐ Ja	☐ ?	☐ Nej
15. Känns det ibland som att din kropp är ett batteri som håller på att ta slut?	☐ Ja	☐ ?	☐ Nej
16. Känns det ibland som om Du skulle vilja vara död?	☐ Ja	☐ ?	☐ Nej
17. Känns det ibland som om Du inte längre har krafter som behövs för att orka vidare?	☐ Ja	☐ ?	☐ Nej
18. Känner Du dig nedstämd?	☐ Ja	☐ ?	☐ Nej
19. Känner Du då och då att Du skulle vilja gråta?	☐ Ja	☐ ?	☐ Nej
20. Händer det att Du vaknar med en känsla av utmattning och trötthet?	☐ Ja	☐ ?	☐ Nej
21. Upplever Du att Du har en ökad svårighet i att koncentrera dig på en sak i taget?	☐ Ja	☐ ?	☐ Nej

Liite 2.

Coping with Losses -kyselylomake.

Vi stöter alla på motgångar, besvikelser och förluster i våra liv, och var och en har vi vårt eget sätt att försöka klara av dessa svårigheter. Med hjälp av följande frågor ber vi Dig beskriva Ditt eget sätt att förhålla Dig till Din nuvarande situation och den ekonomiska skuldsättningen som Du drabbats av. Markera med ett kryss i den ruta som bäst beskriver hur Du förhåller Dig och beter Dig i Din nuvarande situation.

Frågor	Instämmer heltoch hållet	Instämmer i viss mån	Kan inte avgöra	Instämmer inte helt	Instämmer inte alls
1. Jag tror att motgångar är till för att övervinnas	☐	☐	☐	☐	☐
2. Jag försöker glömma hela saken	☐	☐	☐	☐	☐
3. Jag tänker inte ge upp trots mina svårigheter	☐	☐	☐	☐	☐
4. I grund och botten känner jag mig deprimerad och hjälplös	☐	☐	☐	☐	☐
5. Jag funderar ofta på orsakerna till det som hänt	☐	☐	☐	☐	☐
6. Jag har upptäckt nya resurser hos mig själv	☐	☐	☐	☐	☐
7. Jag döljer mina känslor för omvärlden	☐	☐	☐	☐	☐
8. Jag försöker finna fram till nya vägar för att klara mig i framtiden	☐	☐	☐	☐	☐
9. Ibland har jag svårt att behärska känslor av nedstämdhet och förtvivlan	☐	☐	☐	☐	☐
10. Jag försöker förstå varför det gick som det gick	☐	☐	☐	☐	☐
11. Mina närmaste vänner betyder ännu mera för mig än tidigare	☐	☐	☐	☐	☐
12. Jag försöker fortsätta mitt liv som vanligt	☐	☐	☐	☐	☐
13. Det är bara att finna sig i sitt öde	☐	☐	☐	☐	☐
14. Numera använder jag mindre tid till vardagsbestyr	☐	☐	☐	☐	☐
15. Jag för själv aldrig saken på tal i samband med mina vänner	☐	☐	☐	☐	☐
16. Jag låter inte mina känslor ta överhanden	☐	☐	☐	☐	☐
17. Jag är fast besluten att kämpa vidare	☐	☐	☐	☐	☐
18. Det känns som om jag är helt ensam med mina svårigheter	☐	☐	☐	☐	☐
19. Jag tror att jag kommer att hitta ett nytt livsinnehåll	☐	☐	☐	☐	☐
20. Jag försöker att komma över hela saken utan alltför stora känsloutbrott	☐	☐	☐	☐	☐
21. Jag tror att den här upplevelsen kommer att göra mig starkare som människa	☐	☐	☐	☐	☐

22. Jag diskuterar ofta min situation med en vän som jag har förtroende för	☐	☐	☐	☐	☐
23. Jag stannar inte upp och grämer mig över det som har hänt	☐	☐	☐	☐	☐
24. Jag är van att alltid klara av svårigheter på egen hand	☐	☐	☐	☐	☐
25. Jag är färdig att ge upp helt och hållet	☐	☐	☐	☐	☐
26. Den här situationen har lärt mig vad som är verkligt viktigt i livet	☐	☐	☐	☐	☐
27. Jag försöker undvika att tänka på det hela	☐	☐	☐	☐	☐
28. Jag tror att man kan klara av vad som helst genom att använda sitt förstånd	☐	☐	☐	☐	☐
29. Jag vill inte besvära mina vänner eller min familj med mina bekymmer	☐	☐	☐	☐	☐
30. Det som har hänt har fått mig att fundera över min framtid i ett nytt perspektiv	☐	☐	☐	☐	☐

Liite 3.

Uupumusasteikon keskiarvot (SD) mallien 1 - 4 mukaisessa ryhmissä.

Malli 1.

Optimismi	Torjunta	Keskiarvo	SD	N
1*	1	29.03	10.37	75
1	2*	30.14	10.53	37
2	1	25.51	11.24	37
2	2	15.61	11.32	64

Malli 2.

Optimismi	Vetäytyminen	Keskiarvo	SD	N
1	1	27.25	11.19	51
1	2	31.18	9.39	48
2	1	15.92	12.11	53
2	2	22.90	11.36	48

Malli 3.

Luopuminen	Torjunta	Keskiarvo	SD	N
1	1	24.59	10.63	49
1	2	14.32	11.80	56
2	1	30.58	10.21	64
2	2	29.16	9.85	45

Malli 4 (ikävakioitu).

Luopuminen	Vetäytyminen	Keskiarvo	SD	N
1	1	14.62	10.92	58
1	2	22.74	12.63	31
2	1	32.39	8.71	28
2	2	31.08	8.77	71

* dikotomisoidut muuttujat: 1 = matala, 2 = korkea.

Krisbetingade känsloreaktioner hos överskuldsatta

Jenni Engström, Malin Josefsson och Richard Ahlström

Inledning

Svenska hushåll är idag höggradigt kreditberoende. Enligt Riksbankens beräkningar uppgick hushållens skuldsättning i mars 2003 till sammanlagt 1 343 miljarder kronor, vilket är en ökning med 25 miljarder jämfört med föregående år (Konsumentverket, 2003). Det har även skett en kraftig uppgång av skulderna i förhållande till den disponibla inkomsten, den så kallade skuldkvoten¹⁹, under de allra senaste åren. Hushållens skuldkvot uppgick i slutet av juni 2002 till 115 procent, vilket dock fortfarande inte når upp till toppnivåerna i slutet av 1980-talet då skuldkvoten uppgick till 135 procent. Enligt Upplýsningscentralen-UC²⁰, är det dock ett färre antal personer som står för den ökade upplåningsvolymen jämfört med tidigare. Följaktligen utsätter sig de som står för denna ökade upplåning för en stor finansiell risk. I samma rapport tar man även upp en omnibusundersökning genomförd av SCB år 2002. I denna undersökning kom man fram till att sju av tio (71 procent) medborgare har lån och krediter, vilket motsvarar drygt 4,3 miljoner personer och visar på en klar ökning från tidigare år. Den högsta andelen låntagare fanns inom åldersintervallet 35-49 år, och det fanns ingen märkbar skillnad med avseende på kön och bostadsort. Lånens storlek har ett starkt samband med i vilken fas av livscykeln man befinner sig, och inkomsternas storlek. De grupper vilka i genomsnitt har de till omfattningen största lånen, utgörs av de personer som befinner sig i etableringsfasen, d v s de som skaffar kapitalvaror, bil och bostad. Dessa personer är vanligen mellan 25-49 år, höginkomsttagare och boende i egnahem (Konsumentverket, 2003).

I början och fram till mitten av 1990-talet befann sig Sverige i likhet med Finland i en svår ekonomisk recession, vilket resulterade i en markant ökad arbetslöshet, fallande bostadspriser, och ett mycket högt ränteläge. Detta medförde att förutsättningarna för hushållen förändrades i och med att man många gånger innan lågkonjunkturen dragit på sig höga skulder i förhållande till den disponibla inkomsten. Det uppstod nu problem för många hushåll att betala tillbaka dessa. I media kom nu denna grupp av hushåll att benämnas "hushåll i skuldfällan". På myndighetsnivå och inom kreditbranschen fick dessa hushåll epitetet *överskuldsatta*²¹ hushåll.

¹⁹ Skuldkvoten definieras som skuldsättningen i den offentliga sektorn uttryckt i procent av bruttonationalprodukten till marknadspris.

²⁰ UC är Sveriges ledande affärs- och kreditupplysningsföretag. UC erbjuder bland annat dagsfärs information till företag och privatpersoner för kreditbedömning av kunder och prospekts samt kvalificerade ekonomiska bedömningar.

²¹ Det finns idag ingen allmänt accepterad och vedertagen definition av överskuldssättning. Dock brukar man i dessa sammanhang hävda, att en individ eller ett hushåll inte klarar av att hantera

Dagens situation, nu några år in på 2000-talet, med beaktande av den höga skuldkvoten hos svenska hushåll, inger klara farhågor inför framtiden, vad gäller riskerna för en ny våg av överskuldsatta hushåll. En i detta sammanhang mycket försvårande omständighet är, att endast en mycket liten andel (ca 10 %) av de hushåll som drabbades av överskuldssättning under krisåren på 1990-talet fått en lösning på sina problem, t ex i form av skuldsanering eller ackordering. Detta står i skarp kontrast mot Finland, där ca 85% av de hushåll som sökt skuldsanering också beviljats detta.

Överskuldssättning är ofta inte resultatet av en enda företeelse utan beror ofta på flera olika, men samverkande faktorer. Överskuldssättningen som fenomen, kan liknas vid en dominoeffekt, och det som faller den första brickan är ofta sådana omständigheter som man själv inte styr över. Bristande kunskaper i vardagsjuridik och ekonomisk planering, bidrar ofta, men inte alltid, till att effekten får fart, vilket i sin tur kan leda in i en i värsta fall, livslång överskuldssättning (Konsumentverket 2003). När det gäller orsakerna till den nya form av överskuldssättning som vi nu bevittnar i många stater där kreditmarknaderna avreglerats, som t ex de nordiska länderna, finns det bland experter och praktiker idag en samsyn, om att majoriteten av de överskuldssatta hushållen blir överskuldssatta, nästan alltid som ett resultat av en eller flera samtidiga, *kritiska livshändelser* (t ex sjukdom, arbetslöshet och skilsmässa) i kombination med olika slag av genomgripande samhällskriser (Ahlström, 2003).

För överskuldssatta individer och deras familjer kan konsekvenserna bli omfattande. På *det materiella planet* får man t ex nästan alltid räkna med en avsevärd sänkning i levnadsstandard, samt förlust av ägodelar i samband med utmätningar. En annan svår konsekvens som skuldsatta individer får uppleva är, att leva med de påföljder och sanktioner som inkassobranchen och rättsväsendet utsätter dem och deras familjer för. I Sverige t ex får överskuldssatta personer svåriligen nya krediter, telefon -eller internet abonnemang, teckna livförsäkringar och pensionsförsäkringar eller ingå hyresavtal, t ex för att hyra bil, skidutrustning, videokassetter etc. Ett mycket allvarligt förhållande som uppmärksammas i media under de allra senaste åren är att skuldsatta, speciellt i storstäderna, allt oftare förvägras hyresbostad. Det blir också allt vanligare att arbetssökande som är skuldsatta nekas anställning efter en kreditprovning. En viktig skillnad mot andra grupper i samhället, vars liv i likhet med de överskuldssattas också kännetecknas av ekonomiska umbäranden (t ex långtidsarbetslösa, långtidssjukskrivna och sjukpensionärer), är det faktum att de överskuldssattas situation nästan alltid snabbt förvärras på ett okontrollerbart sätt. Detta är baserat på det faktum, att skuldbördan i typfallet hela tiden ökar, p g a olika former av straffavgifter och ränta-på-ränta effekter, varför man kan säga, att den skuldsatte dras in allt svårare i sin problematik ju längre tiden går.

När det gäller *hälsa och livskvalitet* blir i regel effekterna av överskuldssättningen ytterst påtagliga. I en tidigare studie, omfattande 230 överskuldssatta svenskar kunde man bl a konstatera en dramatisk ökning i symptomutveckling både vad gäller den psykiska och

sina ekonomiska åtaganden och att den disponibla inkomsten, räknat över en längre tid, inte täcker löpande utgifter och lån.

den fysiska hälsan i jämförelse med normalbefolkningen (Ahlström, 1998). Annan forskning har också under de senaste åren kommit fram till att det finns en klar koppling mellan dålig ekonomi/överskuldsättning och försämrad mental hälsa, vilket kan resultera i självmordsförsök och intagning på mentalsjukhus (Aldwin & Revenson 1986; Hintikka, Kontula, Saarinen, Tanskanen, Koskela & Viinamäki 1998).

Självrespekten och självkänslan hos överskuldssatta personer genomgår ofta prövningar vid möten med andra människor, kreditgivare, myndigheter och välfärdsinstitutioner. Överskuldssatta får lätt en känsla av att vara en ”andra klassens medborgare”. Tidigare studier visar ofta att utomstående syn på ”andra klassens medborgare” är mycket betydelsefull för dessa individers identitet och många av dem är upptagna med känslor om hur de bedöms av andra. Känslorna kan pendla mellan förnedring, förödmjukelse, ilska, vrede, skam och nedstämdhet. Ekonomiska problem har också visat sig leda till stress, depression, känslor av skam, skuld, misslyckande och hjälplöshet/maktlöshet (Bustos-Castro et al, 1999). Sammantaget kan denna påtagliga marginalisering innebära att man upplever överskuldssattheten som en djupgående traumatisk händelse, som alltför ofta genererar ett mycket svårt socialt utanförskap (Ahlström, 2003).

Känslor och upplevelser

Emotioner (känslor) spelar en grundläggande roll i människans liv. Emotioner organiserar många gånger vårt liv, vårt uppträdande och beteende. Det är också så att emotioner i hög grad karaktäriserar och strukturerar våra aktiviteter och tankar och föreställningar (Tangney & Fischer, 1995). Inom hälsovetenskapen, har man under senare år, också kunnat ge allt klarare belägg för, att det råder mycket starka samband mellan emotioner (känslor) och utvecklandet av sjukdomar och sjukdomssymptom av olika slag. Det är inte bara frågor om förekomsten av emotioner i allmänhet, utan ett klart fokus ligger här på emotioners olika *karaktär* (t ex ångest, rädsla, ilska och nedstämdhet) och emotioners *pregnans* med avseende på intensitet och varaktighet. Studiet av emotioner har också visat sig centralt i vår förståelse av stressbegreppet.

Rädsla

Rädsla är ett exempel på en basal, ursprunglig emotion, vars beteendemässiga och fysiologiska uttryck uppvisar likheter mellan människan och däggdjuren, men även med många andra arter inom gruppen ryggradsdjur. Enligt George Kelly är rädsla en känsla som upplevs när man stöter på nya händelser, och som inte finns innanför ens eget personliga konstrukt.²² (Pervin & John, 2001). Då denna handling blir blockerad eller förhindrad, t ex för att situationen blir okontrollerbar, förvandlas rädslan till ångest (Lewis, 1993). Rädsla kan även uppstå som en reaktion på olika former av hot, och kan beskrivas som en svårtolkad och obehaglig känsla av misstanke om, att en fara eller en katastrof är i antågande. Dessa former av hot gäller i allmänhet ens välbefinnande eller existens, och kan komma både utifrån och inifrån. Hotet behöver inte vara verkligt för att det ska skapa rädsla, utan det räcker med att det aktiveras i vår fantasi (Öhman, 1994). När en människa blir rädd kopplar, genom en genetiskt styrd förmåga, rädslan lätt över till flykt och ett undvikande av de farliga situationerna. Det uppstår då ofta en stark längtan att komma bort, ”att fly hals över huvud”. Denna flyktimpuls kan ibland vändas till sin motsats, människan går till attack och kämpar förtvivlat för sitt liv, eller blir mer eller mindre handlingsförlamad. Denna upplevelse av rädsla kan ofta vara förenad med känslor av maktlöshet, parat med föreställningar om att allt hopp är ute (Öhman, 1994). Om rädslan blir ihållande kan denna även leda till fobier, panikattacker och PTSD- Post traumatiskt stress syndrom (Flykt, 1998).

Stress och traumatisk stress

Inom modern stressforskning har man kunnat urskilja tre olika grundformer av stress. Den första brukar benämnas som *kritiska levnadshändelser* (Holmes & Rahe, 1967). Detta begrepp refererar till sådana levnadshändelser som medför svåra påfrestningar, och som inträffar mer eller mindre akut, men som väl att märka, kan vara både av oönskad och önskad karaktär. Två sådana exempel är arbetslöshet och att få barn. Den andra grundformen innefattar kroniska och mer ihållande faktorer så som sjukdom, fattigdom och ekonomiska svårigheter. Den tredje och sista grundformen av stress

²² Med personligt konstrukt menar Kelly ett system eller sätt som människor har för att tolka händelser och för att förstå det inbördes förhållandet dem emellan.

består av akuta stressinslag i vardagen som kan karakteriseras av s k ”strul och trassel”, t.ex. när man i rollen som bilförare fastnar i bilköer, eller när man utsätts för ständiga avbrott i sitt arbete. Phil och Starrin menar, att situationer när individen återkommande upplever att han måste ”vända på pengarna” för att kunna hantera sin livssituation, innehåller både akuta och kroniska stressfaktorer. Det akuta inslaget kan vara i form av att man inte klarar av att betala löpande hushållsräkningar i tid, och det kroniska kan bottna i att man vet, att den ekonomiska situationen, som man befinner sig i, inte kommer att bli bättre inom en överskådlig framtid (Phil & Starrin 1998).

Ekonomisk stress

Människors sätt att tolka och värdera ekonomiska förhållanden i samhället har betydelse för hur de uppfattar och hanterar ekonomiska motgångar. Ju högre värde man sätter på pengar och arbete, desto mer lider man vid förlust av dessa (Starrin, 1995). Som tidigare nämnts är det vanligt, att överskuldsatta individer ofta mycket hastigt förlorar både materiella resurser och psykosociala resurser. Separationer, skilsmässor, arbetslöshet och förlust av bostad, och kontakter med bekanta är här vanligt förekommande bland överskuldsatta (Nykänen, Kontula & Palonen, 2000).

I samband med de ekonomiska kriserna i början av 1990-talet började det för första gången på allvar talas om ”ekonomisk stress”. Begreppet ekonomisk stress används för att tyda en individs oro om sin ekonomiska situation och i början användes det främst i studier kring arbetslöshet, där man konstaterade att det fanns ett samband mellan socioekonomiskt utsatta grupper och ohälsa. Forskning kring detta har även koncentrerats på de skamgörande effekter som förlust av arbete och lön kan framkalla (SOU 2000:3) .

Skam

Den typiska formen för statusbunden skamkänsla i det moderna samhället är känsla av underlägsenhet. Skam kan även ses som slitningar i sociala band mellan människor, och skamkänslor uppstår ur behovet av att känna samhörighet med andra. (Starrin & Kalander-Blomqvist, 2001).

Piers och Singer anser att skam uppstår när en enskild individ misslyckas att leva upp till förväntningar av dennes ego-ideal²³. Scheff dock, i ett referat av Bustos-Castro et al., (1999), betraktar däremot skam som en huvudemotion i den mening att emotioner som ex rädsla, sorg och skam endast ger upphov till patologiska processer²⁴ när de uppträder

²³ Den bild man gör sig av sig själv sådan man vill vara; orealistiska föreställningar om den egna personen.

²⁴ Patologi = läran om sjukliga processer och därav orsakade förändringar i organismen, påtaglig personlighetsförändring

i ett skamsammanhang, d v s när skam ger upphov till ytterligare emotionella reaktioner.

Dessa kan vara:

- Rädsla – skam, man skäms för att man känner rädsla och/eller man skäms för att man visar att man är rädd
- Sorg – skam, man skäms för att man känner sorg och/eller man skäms för att man visar att man känner sorg
- Skam – skam, man skäms för att man skäms och/eller man skäms för att man visar att man känner skam

Skammen kan upplevas i tre olika steg. Erkänns skammen blir den ofta kortvarig, annars kan det antingen leda till öppen och odifferentierad skam, som gester och rodnader, eller redan upplevd/förbipasserad skam, som hyperaktiva tankar och handlingar. Vid öppen odifferentierad skam känner individerna emotionell smärta till den grad att tanke och tal fördröjs eller avbryts. I det här stadiet försöker personerna glömma den smärtsamma upplevelsen för så väl för sig själv som för andra. Om personerna hamnar i den förbipasserade skammen försöker de undvika känslan så att den inte erfares, och de agerar hyperaktivt i både tanke och tal. Dessa tre typer av skam kan stundom leda till ilska och fientlighet. Oavsett om det är en verklig eller föreställd brist på aktning eller respekt, och om den resulterande känslan inte erkänns, kan en kedjereaktion av emotioner sättas igång som kan vara skadlig för individen. Scheff hävdar att inte all form av skam är skadligt för individen. Det är endast den icke-erkända, den kvardröjande och undertryckta, skamkänslan som i sin tur kan ge upphov till personlighetsförändringar (Bustos- Castro et al., 1999).

Ekonomi-skam-modellen

Inom sociologisk forskning i Sverige, har den s k *ekonomi-skam-modellen* (Starrin, Kalander-Blomqvist, 2001), dragit till sig ett visst intresse. Denna modell utvecklades för att bidra till en fördjupad förståelse av varför arbetslösheten blir plågsam för en del, medan andra knappast alls påverkas av att vara arbetslösa. Den första, ekonomiska, aspekten i modellen anknyter till forskning kring ekonomisk stress och ekonomisk deprivation, medan den skamgörande aspekten knyter an till mikrosociologiska forskningen om sociala band och sociala nätverk. Den andra sidan av ekonomi-skam modellen tar upp den roll som skam och skambelägganden har för människors hälsa. Framförallt betraktar modellen den skam som personer med dålig ekonomi kan känna, och det skambeläggande som de kan vara utsatta för. Det antagande man gjort är, att ju högre den ekonomiska påfrestningen är under arbetslösheten och ju mer skamgörande erfarenheter man har som arbetslös, desto allvarigare blir de hälsomässiga och sociala konsekvenserna. Modellen återges schematiskt i Fig.1.

		Erfarenheter av omgivningens skamgörande	
		MER	MINDRE
Ekonomisk påfrestning	HÖG	Mer av ohälsa och Psykiska problem	
	LÅG		Mindre av ohälsa och psykiska problem

Figur 1. Erfarenheter av omgivningens skamgörande enligt ekonomi-skam-modellen

Maktlöshet

I en utveckling av ekonomi-skam-modellen, nu kallad *ekonomi-sociala-band-modellen* (Se Fig.2), råder klara beröringspunkter med Karaseks och Theorells väletablerade kontroll-krav-modell. Kontrollaspekten i Karaseks och Theorells modell är förvisso relaterad till den sociala organisationen av arbete, men har en klar anknytning till privatekonomiska förhållanden. Dock täcker de ekonomiska aspekterna bara delvis in detta, och gör det i den självklara meningen att en mycket god ekonomi skapar mer av

		Sociala band - Krav	
		LÅGA	HÖGA
Ekonomisk kontroll	HÖG	Stolthets- känsla	
	LÅG		Skam- känsla

Figur 2. Ekonomi-sociala-band-modellen enligt Bustos-Castros et al (1999).

oberoende och gör det lättare för en enskild individ att t o m säga upp sig från sitt arbete om andra försök att öka kontrollutrymmet i arbetet har misslyckats. Den andra delen i Karasek och Theorells teori, *krav*, har att göra med om kraven eller förväntningarna från omgivningen är små eller stora. Dessa krav eller förväntningar indikerar i ekonomi-sociala-band modellen, kvaliteten på de sociala banden som ger upphov till antingen en skam -eller stolthetskänsla (Bustos-Castro et al, 1999).

Skam– och skuldkänslor ur ett psykoanalytisk perspektiv

Den klassiska psykoanalytiska teorin om skuld och skam, ursprungligen utvecklad av Sigmund Freud, är också av ett visst intresse när det gäller vår förståelse av de överskuldssattas livssituation, eftersom överskuldssatta individer i intervjusammanhang ibland uttrycker denna typ av känslor. Enligt Freud kan känslor av skuld och skam relateras till medvetna och omedvetna konflikter, och bortträngningar av impulser från Id²⁵. Freud såg också skuldkänslorna som en följd av Super-egots²⁶ (samvetets) konflikt

²⁵ Latinskt ord för Detet; den del av personligheten som enligt psykoanalysen består av drifter och som därför är lustsökande.

med Id och kraven från Egot²⁷, vid försöken av att förverkliga sådana impulser från Id (Tangney & Fischer, 1995). Piers och Singer (1971), hävdar att Freuds teori om att skuld uppstår via Super-egot som mest trolig. Dessa författare hävdar även att skammen uppstår via Super-egots funktioner, men att skamkänslor även involverar Ego-ideal, medan skuldkänslor involverar Super-egot i första hand (Tangney & Fischer, 1995).

En betydande komplikation avseende forskningen om ekonomiska problems betydelse för uppkomsten och utvecklingen av negativa emotioner och föreställningar hos drabbade individer, är att denna forskning *inte* har ett direkt fokus på överskuldsättning som fenomen. Så vitt vi vet, har ingen studie hittills publicerats, som direkt adresserar problemet *emotioner hos överskuldsatta*. Den hittillsvarande forskningen har i stället arbetat med frågor som snarast anknyter till andra, ytterst angelägna samhällsproblem som arbetslöshet, dålig utbildning, fattigdom och missbruk. Som vi har beskrivit tidigare i texten, finns det all anledning att anta, att överskuldsättning innebär en annan form av marginalisering, som förvisso har stora likheter med övrig marginalisering i samhället, speciellt när det gäller ekonomiska umbäranden. Likafullt representerar den moderna form av överskuldsättning, som vi i dag ser i många stater, och som drabbar stora grupper medborgare, här någonting radikalt nytt och väsensskilt från andra former av marginalisering i samhället. Det vi tänker på är speciellt den form av legalt sanktionerade, och stundom olagliga hot, sanktioner och olika former av repressalier som drabbar överskuldsatta. Majoriteten överskuldsatta är fungerande samhällsmedborgare, som uppfyller sina medborgliga plikter och skyldigheter i likhet med andra medborgare, och så vitt vi vet, är det stora flertalet överskuldsatta yrkesarbetande och saknar missbruksproblem. Detta till trots, tvingas överskuldsatta i typfallet i årtal, och i värsta fall livet ut, leva på existensminimum. Detta i kombination med att de nya åtgärder som är avsedda att innebära en lösning för, och rehabilitering av överskuldsatta hushåll, t ex skuldsanering, i praktiken hitills *inte* fungerat tillfredställande, gör att livssituationen som överskuldssatt i Sverige i längden blir helt ohållbar.

Det är i detta sammanhang ytterst angeläget, att försöka kartlägga och analysera den form av emotioner som upptar och bemäktigar överskuldsatta, för att därigenom öka vår förståelse för de mekanismer som styr hälsa och livskvalitet hos denna grupp. Med detta som utgångspunkt designade vi en studie, som har haft som syfte, att just studera och utvärdera förekomsten, mönstren och betydelsen av emotioner hos överskuldsatta.

²⁶ Latinska ordet för överjag; enligt psykoanalysen den del av personligheten som svarar för moraliska hämningar (samvetet).

²⁷ Latinska ordet för jaget; enligt psykoanalysen och psykodynamiska teorier den del av personligheten som svarar för verklighetskontakten och som i denna egenskap ofta kommer i konflikt med detet (driftlivet) och överjaget.

Metod

Bakgrund

Denna studie är baserad på material ur ett delmoment från en omfattande, tidigare genomförd, hälso- och livskvalitetsundersökning av tvärsnittskaraktär baserad på enkätsvar från 230 svårt överskuldssatta svenskar (Ahlström, 1998).

Material

Materialet i detta delavsnitt utgörs av en enkät uppbyggd på påståenden om hur de skuldssatta ser på sin egen livssituation, synen på medmänniskorna, samhällsmoralen och det sätt som de bemötts på av fordringsägare och myndigheter. Dessa påståenden sammanställdes på basis av ett tjugotal intervjuer med överskuldssatta i Göteborg och Sundsvall hösten 1997. Påståendena, som var 26 till antalet, är exempel på vanligt förekommande tankar, känslor och upplevelser som informanterna uttryckte under intervjuerna. Till varje påstående i enkäten var en femgradig Likertskala kopplad, som gick från 1: "Instämmer inte alls" till 5: "Instämmer helt och hållet". Enkäten innehöll även fem bakgrundsfrågor gällande kön, sysselsättning, civilstånd, utbildning, och skuldstorlek.

Undersökningsdeltagare och procedur

Deltagarna i undersökningen rekryterades med stöd av anställda vid det kommunala konsumentkontoret/budgetrådgivningen i tjugo svenska kommuner vintern 1997/1998. Dessa 20 kommuner selekterades på grundval av hushållsinkomst, utbildning, region, storstad, medelstor stad och landsbygd för att därigenom kunna representera riket i stort. Respondenterna var utvalda på så sätt att samtliga, förutom en väldokumenterad överskuldssättningsproblematik, även uppfyllde grundkraven för att kunna söka skuldsanering enligt skuldsaneringslagen (SFS:1994, 334). Även distributionen och insamlingen av enkäterna förmedlades via kommunernas konsumentkontor/budgetrådgivning. Enkäterna returnerades dock direkt till undersökningsledningen i förfrankerade svarskuvert. Sammanlagt returnerades, vad gäller denna undersökningsdel, 220 st enkäter (136 kvinnor och 84 män; det aritmetiska medelvärdet för ålder beräknades till 46, 2 år). Totalt returnerades 73 procent av enkäterna. I genomsnitt hade deltagarna i denna studie varit överskuldssatta i 7 år och 4 månader.

Etiska överväganden

I enkätens foljebrev framgick tydligt hur man gått tillväga för att rekrytera deltagarna till studien, och det poängterades här att deltagandet i studien var helt frivilligt, samt att deltagarna garanterades fullständig konfidentialitet. Resultaten redovisades endast i form av gruppdata, och det fanns inte någon möjlighet knyta ett visst svar till en viss person.

Resultat

Faktoranalys

För att kunna besvara studiens huvudfrågeställningar på ett adekvat sätt, valdes för detta ändamål en faktoranalytisk metodik. Faktoranalys är här en lämplig metod, eftersom den kartlägger, dels de underliggande, men inte direkt observerbara strukturerna (latenta dimensioner) i undersökningsdeltagarnas emotionella upplevelse, och dels betydelsegraden, det vill säga vilken typ eller grupp av emotioner (faktorer), som kan anses vara viktigare än andra faktorer, när det gäller samstämmigheten i undersökningsdeltagarnas upplevelse.

I ett första steg prövades dock mätadatats kvalitet och lämplighet för faktoranalys. Denna prövning gav vid handen, att reliabiliteten för enkätens 26 st påståenden var mycket god ($\alpha=.90$). Resultaten på Bartlett's test of sphericity ($p < .0001$) och Kaiser-Meyer-Olkin's measure of sampling adequacy (.90), visade även här att mätadat var på en mycket tillfredsställande nivå vad gäller lämpligheten för faktoranalys (Hair, Jr, Anderson, Tatham & Black, 1995).

Enkäten ($n=220$) faktoranalyserades i statistikprogrammet SPSS (ver.12.0). Valet av extraktionsmetod (maximum likelihood) och rotationsmetod (direct oblmin), styrdes av behovet av att identifiera så många teoretiskt meningsfulla latenta dimensioner som möjligt.

Resultat av faktoranalys

visar att emotionsstrukturen kan förklaras utifrån sex olika faktorer (se tabell 1). Initialt indikerades dock en åtta-faktorlösning utifrån Kaisers kriterium (Eigenvalue >1). Dock kom vi att stanna för en sex-faktorlösning, då denna rent beräkningsmässigt gav en tydligare faktorstruktur än åtta-faktorslösningen, som det faktum att tolkningsbarheten märkbart förbättrades i sexfaktorlösningen. Lösningar med färre faktorer än sex försämrade tolkningsbarheten överlag. De sex faktorerna förklarar tillsammans 45,8 % av den totala variansen.

Innehållet i resultatet är intressant. **Den första faktorn** i analysen är den klart dominerande, medan övriga faktorer har ett betydligt lägre förklaringsvärde. I denna första faktor påträffar vi i huvudsak *tre grupper* av påståenden, som var och en kan sägas ge uttryck för en distinkt emotion. De tre påståendena (se Tabell 1) 2, 4 och 10 ("Jag känner mig fullständigt maktlös; Jag känner mig helt rättslös; Jag känner att jag har mycket liten kontroll över vad som händer mig"), handlar sammantaget om en basal upplevelse om, att inte längre äga makt, inflytande och kontroll över sitt eget liv. De tre påståendena 3, 5 och 8 ("Jag känner mig ofta rädd när jag tänker på mina skulder; Livet med mina skulder fyller mig ofta med skräck; Jag lever i en ständig oro för att kronofogden ska ta ifrån mig de få saker som jag behöver för att livet ska vara uthärdligt."), bildar här en andra grupp, vars innebörd är rädsla, skräck och oro. Den tredje gruppen innehållande de två påståendena 6 och 9 ("Jag känner mig ständigt jagad; Det känns som jag lever under ständigt hot"), ger ett uppenbart och tydligt uttryck för att man känner sig hotad och jagad. Övriga två påståenden i denna faktor; påstående 1 och 7 ("Ovissheten om vad som kommer att ske med mig känns plågsam; Det här med att hantera sina skulder känns bara det som ett heltidsarbete"), accentuerar och anknyter starkt till innebörderna

hos de tre grupperna av emotioner beskrivna i ovan. I en tolkning som binder samman innebörderna hos de tio påståendena i faktor 1, ligger det nära till hands att betrakta dessa som ett samlat uttryck för upplevelsen av ett allvarligt *psykiskt trauma*.

Tabell 1. Faktorladdningar i en oblikt roterad faktorlösning av påståenden om överskuldssatta människors självrapporterade känslor. Enbart komponentladdningar högre än .40 är medtagna. Påståenden försett med märke * är skalvända.

Påstående	Psykiskt trauma	Hämnd-begär	Flykt	Socialt stigma	Kränkning	Yttre attribution
1. Ovissheten om vad som kommer att ske med mig känns plågsam	.796					
2. Jag känner mig fullständigt maktlös.	.611					
3. Jag känner mig ofta rädd. när jag tänker på mina skulder.	.607					
4. Jag känner mig helt rättslös.	.591					
5. Livet med mina skulder fyller mig ofta med skräck.	.581					
6. Jag känner mig ständigt jagad.	.496					
7. Det här med att hantera sina skulder känns bara det som ett heltidsarbete.	.491					
8. Jag lever i en ständig oro för att kronofogden ska ta ifrån mig de få saker jag behöver för att livet ska vara uthärdigt.	.487					
9. Det känns som om jag lever under ständigt hot.	.482					
10. Jag känner att jag har mycket liten kontroll över vad som händer mig.	.417					
Procent förklarad varians 29.8 %						
11. Ibland har jag legat vaken på nätterna och fantiserat om hämnd på de människor som försatt mig i denna livssituation.	.875					
12. En dag kommer jag att slå tillbaka mot de som tvingade in mig i skuldfällan.	.640					
Procent förklarad varians 4.6 %						
13. Jag känner mer och mer att jag måste gå under jorden, utan adress och identitet.			.871			
14. Om jag bara kunde skulle jag fly till ett annat land där de inte kan komma åt mig.			.631			

Forts Tabell 1./

Påstående	Psykiskt trauma	Hämnd-begär	Flykt	Socialt stigma	Kränkning	Yttre attribution
15. Jag känner att jag håller på att gå under och att jag inte får hjälp någonstans.			.481			
Procent förklarad varians 3.6 %						
16. Mina skuldproblem får mig att känna skam.				.676		
17. Det här med att ha skulder får mig ofta att känna mig som en kriminell.				.546		
18. Jag känner stor personlig skuld till att min ekonomi gick över styr.				.452		
Procent förklarad varians 2.4 %						
19. Jag har fått utstå förödmjukande behandling.					.751	
*20. Jag har blivit bra behandlad när det gäller mina skulder.					.539	
21. Jag har varit utsatt för psykiskt våld av fordringsägare.					.511	
22. Stundtals känner jag mig rasande över den behandling jag har fått utstå.					.423	
Procent förklarad varians 3.3 %						
23. Jag kan inte förstå att de som orsakade bankkrisen fick fallskärm, medan vi som blev bankkrisens offer jagas med blåslampa.						.631
24. Jag har fått mig att känna mig som ett offer för bankkrisen.						.612
25. Jag känner mig äcklad av att det finns människor och företag som utnyttjar och faktiskt försörjer sig på min livssituation som skuldsatt .						.550
26. Orsaken till min skuldsättning beror på yttre faktorer nästan eller helt utanför min kontroll.						.431
Procent förklarad varians 2.1 %						
Extraktionsmetod: Maximum Likelihood						
Rotationmetod: Direct oblimin med Kaisers normalisering						

Faktor två innehåller endast två höga laddningar, och dessa gäller påståendena 11 och 12 ("Ibland har jag legat vaken på nätterna och fantiserat om hämnd på de människor som försatt mig i denna livssituation; En dag kommer jag att slå tillbaka mot de som tvingade in mig i skuldfällan."). Dessa två påståenden uttrycker vrede och hämndbegär, varför denna faktor rätt och slätt benämns *hämndbegär*.

Två av påståendena i **faktor tre**, 13 och 14 ("Jag känner mer och mer att jag måste gå under jorden, utan adress och identitet; Om jag bara kunde skulle jag fly till ett annat land där de inte kan komma åt mig"), omfattar känslor knutna till ett behov av att dra sig undan eller att fly, medan det tredje påståendet, 15 ("Jag känner att jag håller på att gå under och att jag inte får hjälp någonstans."), snarast ger uttryck för desperat oro gällande den egna överlevnaden. Man kan här likafullt tänka sig att det finns en koppling mellan påståendena 13 och 14 och påstående 15 i den meningen, att man inte fly undan sin livssituation, återstår inget annat än en kapitulation under de tvingande livsvillkor som överskuldsättning innebär, och som då kan upplevas som en personlig undergång. Vi väljer likafullt att benämna denna faktor *flytkänsla*.

Faktor fyra innefattar tre påståenden, 16-18, ("Mina skuldproblem får mig att känna skam.; Det här med att ha skulder får mig ofta att känna mig som en kriminell; Jag känner stor personlig skuld till att min ekonomi gick över styr."), som mycket tydligt anknyter till sådana emotioner som har att göra med skam och skuldkänslor. Vi har därför valt att kalla denna faktor *socialt stigma*.

Faktor fem omfattar fyra påståenden, 19-22, ("Jag har fått utstå förödmjukande behandling.; Jag har blivit bra behandlad när det gäller mina skulder; Jag har varit utsatt för psykiskt våld av fordringsägare; Stundtals känner jag mig rasande över den behandling jag har fått utstå."), som har ett fokus på de sätt som man blivit behandlad på av sin omgivning i livssituationen som överskuldsatt. Tre av fyra påståenden²⁸ 19, 21 och 22 ger klara belägg för att denna behandling upplevts som *kränkande*.

Faktor sex slutligen, ger i de fyra påståendena 23-26 uttryck för en form av attribution där man gärna förlägger orsakerna till överskuldsättningen på händelser, som ligger utanför ens egen kontroll, samtidigt som man känner frustration över att man i rollen som överskuldsatt på något vis blivit ett offer för andras gärningar (banker, inkassobolag etc). Vi har valt att benämna denna faktor *yttre attribution*.

Faktorerna två till sex är ganska likartade när det gäller var och en av dessa faktorer unika bidrag till den totala mängden förklarad varians i hela faktoranalysen. Detta innebär att övertolkningar inte bör göras vad gäller den inbördes ordningsföljden i betydelsegrad mellan faktorerna, på så vis att t ex faktor tre är påtagligt viktigare i betydelse än faktor fyra. Det är också så att man vid faktoranalys till skillnad mot komponentanalys, i kombination med en oblik rotationsmetod, som fallet är här, antar

²⁸ Påstående 20; "Jag har blivit bra behandlad när det gäller mina skulder" bör inte med säkerhet tolkas som att detta förhållande är korrekt. En oblik rotering av faktorn som det är fråga om här anger inte med säkerhet huruvida faktorladdningen är positiv eller negativ i det enskilda fallet.

att faktorerna är interkorrelerade. En annan aspekt av faktoranalysen i denna studie är att den resulterar i en, mycket dominerande faktor, Faktor 1, medan övriga faktorer inte kan mäta sig med denna i betydelsegrad. I vissa fall signalerar denna typ av resultat att ytterligare latent faktorer, fast på en högre nivå, som interkorrelerar på ett subtilt, men systematiskt sätt med de erhållna faktorerna i faktoranalysen. För att utröna detta, utfördes som ett komplement till den ursprungliga faktoranalysen en faktoranalys av en så kallad "andra-ordningen" (Jöreskog & Sörbom, 2001). Denna analys visade att det förhållande råder, att införandet av ytterligare en latent faktor, men av en högre ordning, skulle kunna förklara ytterligare en del av den interkorrelation som råder mellan vissa av faktorerna, och därmed potentiellt kunna öka förklaringsförmågan i den ursprungliga faktoranalysen. Ett närmare studium av resultatet av denna komplementära analys gav dock upphov till en lösning som inte är teoretisk meningsfull vad gäller tolkningsbarheten och som därför inte tillförde den ursprungliga faktoranalysen ytterligare förklaringsvärde.

Medelvärdesanalys

Ett annat, mindre komplicerat sätt att analysera de emotioner som uttrycks i enkätens påståenden är, att beräkna varje påståendes aritmetiska medelvärde i enkäten och därpå jämföra de erhållna medelvärdena. Vi har i denna jämförelse koncentrerat oss på de *tio* påståenden som erhöll de högsta medelvärdena. Denna analys visar, som återges i tabell 2. uppvisar av naturliga skäl ganska stora överensstämmelser med resultatet av faktoranalysen, och styrker det tidigare resonemanget om att upplevelseinnehållet i de överskuldssattas emotioner är av påtaglig negativ art.

För att studera betydelsen av bakgrundsvariablernas -kön, ålder, civilstånd, utbildningssysselsättning, och skuldernas storlek- effekt på den emotionella upplevelsen (den beroende variabeln) genomfördes separata envägs variansanalyser för var och en av bakgrundsvariablerna. Den beroende variabeln emotionell upplevelse definierades här operationellt som det aritmetiska medelvärdet av samtliga deltagares erhållna summapoäng på enkäten. Det erhållna resultatet av variansanalyserna visade att inga signifikanta skillnader förelåg mellan bakgrundsvariablerna och den beroende variabeln. Detta resultat pekar på att de överskuldssatta i denna undersökning oavsett kön, ålder, civilstånd utbildning, sysselsättning och skuldernas storlek, tycks dela samma basala känslkomplex som uttrycks i den beroende variabeln.

Tabell 2. De överskuldssattas tio mest påtagliga emotioner enligt en medelvärdesanalys av enkätsvaren (Max: 5.0; Min: 1.0).

Påstående	Medelvärde
1. Ovissheten om vad som kommer att hända med mig känns plågsam.	4.02
2. Jag känner mig äcklad av att det finns människor och företag som försörjer sig på min situation som skuldsatt.	3.87
3. Orsaken till min skuldsättning beror på yttre faktorer nästan eller helt utanför min kontroll.	3.83
4. Jag känner mig ofta rädd när jag tänker på mina skulder.	3.80
5. Jag känner mig ofta maktlös.	3.72
6. Jag känner mig helt rättslös.	3.71
7. Mina skuldproblem får mig att känna skam.	3.60
8. Jag känner mig ständigt jagad.	3.56
9. Jag har fått mig att känna mig som ett offer för bankkrisen.	3.53
10. Det känns som om jag lever under ständigt hot.	3.40

Diskussion

På basis av de analyser, som nu genomförts, är det uppenbart att livssituationen för deltagarna i denna studie, om vi betänker de emotioner, som man som överskuldsatt tycks bära på, måste vara ytterst betungande. Speciellt resultaten från faktoranalysen visar att det dominerande emotionella upplevelseinnehållet är starkt präglad av sådana känslor som ofta sammanhänger med psykiska trauman av olika slag. Vi tänker här framför allt på att de emotioner som laddar högt i Faktor 1, t ex en plågsam ovisshet om den egna framtiden, oro, rädsla, skräck och upplevt hot i kombination med en känsla av makt –och rättslöshet. Samtliga dessa emotioner är exempel på sådana känslor, som vi idag inom psykiatri brukar förknippa med det post-traumatiska stressyndromet (Barlow & Durand, 2002). Ett allvarligt observandum i detta sammanhang, är det faktum att deltagarna i studien varit överskuldsatta i genomsnitt, drygt sju års tid. Att leva under hot, vilket man får säga att överskuldsatta gör, oavsett om det handlar om upplevelser av hot, eller faktiska hot och verkställande av hot, t ex indrivning av lön, utmätning av ägodelar, och under så här pass lång tid, medför utan tvivel en hög risk för psykisk kollaps och därmed sammanhängande psykisk och fysisk sjukdom. Man kan här peka på en tidigare refererad studie från Finland, där man kunnat visa att inemot hälften av alla personer som drabbats av överskuldsättning under krisåren på 1990-talet, inte längre är kvar i arbetslivet, sannolikt på grund av sjukdom (Hintikka et al, 1998). Detta är speciellt intressant, eftersom överskuldsatta i Finland på ett helt annat sätt än i Sverige erbjudits riktad hjälp i form av konkreta åtgärder som t ex skuldsanering.

Resultaten från faktoranalysen visar även att starkt framträdande emotioner handlar om *flykt och hämndbegär*. Inom emotionspsykologisk och psykiatrisk forskning och praktik är sambandet mellan hysandet av rädsla och flyktfantasier och flyktbeteenden väl belagt. Flykt är en naturlig och ändamålsenlig respons på rädsla, men då upplevelsen av rädsla blir ihållande och långvarig, är flykt i längden inte adaptivt. (Det kan här vara intressant, att i ett historiskt perspektiv, se flykten undan skulderna, som en reell möjlighet att undslippa livet som överskuldsatt. Fram till våra dagar, och innan framväxten av datoriserade befolkningsregister med internationell täckning, har ju faktiskt möjligheten att ”fly land och rike”, varit en möjlighet att på ett mycket konkret och konstruktivt sätt undkomma skuldernas gissel. En icke föraktlig del av den svenska utvandringen till Nordamerika på 1800-talet t ex, kan ha handlat om detta).

När vi i förstudierna till denna studie intervjuade ett tjugotal överskuldsatta personer i Göteborg och Sundsvall för några år sedan (Ahlström, 1998), kom vi att frapperas av hur ofta man bland informanterna, uttryckte att man blivit lämnad i sticket av långivare och myndigheter, just när den personliga krisen och hjälpbehoven var som störst, ofta i övergången från att vara ”bara” skuldsatt till att bli överskuldsatt. Vid den här tiden på 1990-talet, och i kölvattnet av den mörka period i svensk samtidshistoria som kallats bankkrisen, hade vi bland allmänheten och i massmedia en påtaglig och stundtals hätsk debatt riktad mot banker, myndigheter och politiker. Många av de hushåll, och privatpersoner som under de här åren kastades in i skuldfällan, fick antagligen sin situation påtagligt förvärrad av framför allt politikernas och myndigheternas passivitet. I de enskilda livsödena, som vi hann möta i intervjuundersökningarna, går det tveklöst även att finna mycket klara exempel på hur personer, mer eller mindre ovetande, även kom att tvingas in i överskuldsättning i samband med ytterst dunkla och otydliga

lånevillkor, avtal och borgensförbindelser, där motparten nästan alltid lyckats friskriva sig från ansvar. Vi tror m a o, att åtminstone i en del fall, handlar den emotionella frustration som fångas in i faktoranalysens andra faktor (hämnbegär), om känslor som är grundade på reella händelser som bottnar i faktiska svek.

Utfallen på Faktorerna 5 (kränkning) och 6 (yttre orsaker) är intressanta i detta sammanhang, eftersom dessa faktorer tycks vara förknippade med Faktor 2. Man kan här nästan utveckla ett processresonemang, förvisso i en fri form, bildat av komponenterna ”Anser mig inte ha orsakat min egen skuldsättning (Faktor 6) ⇒ Jag har (dessutom) varit utsatt för kränkande behandling (Faktor 5) ⇒ Jag vill ta hämnd” (Faktor 2). Naturligtvis kan faktoranalys som metod inte direkt pröva bärkraften i ett sådant resonemang. Att styrka ett sådant resonemang kräver annan metodik, t ex path-analys grundad på en longitudinell design, och inte en tvärsnittsstudie som här är fallet. Likafullt anser vi att ett sådant resonemang kan ha ett visst fog för sig, speciellt med stöd i de intervjuer vi utförde tidigare. När det gäller faktor 6 (Yttre attribution) ligger det också nära tillhands att se denna typ av emotioner som ett uttryck för psykiska försvarsmekanismer, i det här fallet projektion.

I kontrast till tidigare svenska studier med en sociologisk inriktning (Phil & Starrin, 1998; Starrin, B. & Kalander-Blomqvist, M. (2001), visar resultaten från denna studie inga påtagliga belegg för att skam -och skuldkänslor skulle vara det dominerande känslokomplexet i de överskuldsattas livssituation. Dock är det teoretiska resonemang som förs av Scheff om skambegreppet här intressant (se Bustros-Castros et al, 1999),

d v s att skam kan ses som en huvudemotion i den mening att emotioner som t ex rädsla och sorg endast ger upphov till patologiska processer när de uppträder i ett skamsammanhang, d v s när skam ger upphov till ytterligare emotionella reaktioner.

Som vi ser det, är det dock viktigt, att i fortsatta studier noga och förutsättningslöst kartlägga överskuldsattas dominerande emotioner, eftersom detta i sig ger viktig information om de överskuldsattas utsatthet i ett hälso –och livskvalitetsperspektiv. Det är viktigt att påpeka, att resultaten kan bli skiftande, t o m motsägelsefulla beroende på forskarnas olikartade vetenskapsteoretiska utgångspunkter. Det ligger här en fara i att endast lyfta fram en viss typ av känslokomplex, t ex skambegreppet, på bekostnad av andra betydelsefulla emotioner, eftersom detta minskar våra möjligheter att finna fram till fungerande strategier för att behandla och rehabilitera sådana överskuldsatta individer som befinner sig i en mycket djup psykisk och social kris.

Summary in English

This study had as its focus, the impact of debts on the emotional experience faced by overindebted individuals. It draws its data from a large database collected in a cross-sectional health and quality of life study of overindebted individuals in Sweden, comprising 220 individuals (136 women and 84 men; average age 46, 2 yrs). Based on previous interviews, a questionnaire containing 26 items expressing predominant emotions, when being in debts was, constructed in the form of score-sheets with attached Likert scales. The results obtained from the score sheets were hence factor analyzed. The factor analysis (Maximum likelihood with oblique rotation) resulted in six highly interpretable factors. The content of the first and dominant factor formed a cluster of emotions that clearly express a deep *psychical trauma*, whereas the second factor contained items that express emotions of *revenge*. The third factor contains items that very clearly express emotions with a need to *escape* the debt problems. The fourth factor express feelings of shame and personal guilt, and was therefore labeled *social stigma*. The fifth factor has as its focus emotions that are related to *infringement*, i.e. feelings that one has been treated badly by creditors as well as authorities. The sixth and the last factor express a need to attribute the cause of ones' debts to external factors such as the global economy, bank frauds etc. An alternative interpretation is that the emotional content of this factor is an expression of projection as an active psychological defense mechanism. The result per se, suggest that the results from previous studies, where feelings of shame has been put forward as the most predominant emotion among overindebted individual, might not be correct. In addition to the main result, analysis of variance was employed to test whether background variables such as age, gender, education, occupation, civil status and the magnitude of debts had any effects on the emotional impacts of debts (measured as the individual summed score of the 26 items in the questionnaire). However, no differences when testing for the effects of the background variables were found. The results taken together, suggests that the life of overindebted individuals in Sweden is characterized by extreme mental hardship.

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Barn och unga i konsumtionssamhället / Children and Young People in the Consumer Society

Holdninger om barns levekår under gjeldsordning

Per Arne Tufte

Introduksjon

En rekke husholdninger med gjeldsproblemer har også barn, og barnas hverdag og levekår påvirkes av husholdningens situasjon. Dette notatet søker å analysere folks oppfatninger om hvor gode levekår barn i husholdninger med gjeldsordning skal ha. En gjeldsordning innebærer at husholdningsmedlemmene i prinsippet kun skal beholde den delen av inntekten som går til å dekke nødvendige utgifter til livsopphold. Det kan innebære en nedgang i levestandarden for en del husholdninger. Siden barna som regel er uten direkte skyld i husholdningens gjeldsproblemer, må vi anta at de tilhører gruppen av moralsk verdige og at de følgelig i folks øyne ikke bør være skadelidende når husholdningen får gjeldsordning. Analysen av en serie fokusgruppeintervjuer gjennomført høsten 2001 tyder imidlertid på at folks holdninger på dette området er noe mer nyanserte.²⁹

Bakgrunn

En rekke av de husholdningene som opplever å få gjeldsproblemer er barnefamilier. Et tilfeldig utvalg av 1408 søknader om gjeldsordning i perioden 1993-98 viser at omtrent to av fem søkere i denne perioden hadde barn (Tufte and Poppe 2000). Dette er omtrent på linje med andelen barnefamilier i befolkningen (Tabell 1).

Tabell 1: Søkere fordelt på familietyper sammenliknet med fordelingen av familietyper i hurtigstatistikken 1998 (Bye 1999).

Familietype	Gjeldsordnings- søknader	Hurtigstatistikk 1998 Prosent	Prosent- differanse
Enslig u/barn	45	27	18
Enslig m/barn	18	6	12
Par u/barn	15	33	-18
Par m/barn	22	35	-13
Total	100	101	
(n)	(1408)		

²⁹ De analysene som rapporteres i dette notatet er foreløpige analyser av et datamateriale som inngår i et doktorgradsprosjekt med arbeidstittelen «Levekår under gjeldsordning - motsetninger mellom akseptable levekår og rettferdighetsbetraktninger». Prosjektet er planlagt ferdigstilt våren 2005.

Sammenliknet med fordelingen av familietyper i hele den norske befolkningen, ser en at selv om barnefamilier generelt ikke er overrepresentert blant søkerne, er andelen enslige forsørgere langt større blant søkerne enn blant samtlige norske husholdninger.

Den store andelen barnefamilier blant søkere om gjeldsordning innebærer at spørsmålet om barns levkår under gjeldsordning er sentralt. Mens det raskt etter gjeldsordningslovens iverksettelse i 1993 ble fastsatt at veiledende livsoppholdssatser for voksne medlemmer skulle være 85 prosent av satsen for minstepensjon³⁰, ble det ikke fastsatt tilsvarende satser for barns livsopphold:

«Når det gjelder hvor mye som skal kunne avsettes av inntekten til forsørgelse av barn, er det verken i loven eller forarbeidene angitt noe beløp. Utgiftene i tilknytning til et barn vil variere svært mye avhengig bl.a. av barnets alder. Her må derfor skjønn være det helt avgjørende. Som en mulig veiledning for namsmyndigheten kan det nevnes at det såkalte "standardbudsjettet" utarbeidet av Statens institutt for forbruksforskning angir hva som er normale kostnader i tilknytning til barn i ulike aldersgrupper.» (Rundskriv BFD 18. mars 1993)

Som Barne- og familiedepartementet beskriver i forslaget til endring av gjeldsordningsloven, førte dette til forholdsvis store variasjoner i nivået for avsetning til livsopphold for barnefamilier (Ot.prp. nr. 99 (2001-2002)). Det utviklet seg for eksempel forholdsvis ulike satser ved namsmannskontorene i Oslo, Bergen og Trondheim.

For å få en mer enhetlig praktisering ved de forskjellige namsrettene, vedtok Barne- og familiedepartementet i april 2002 følgende veiledende satser for barns livsopphold:

Tabell 2: Livsoppholdssatser for barn fra 1. juli 2003. Norge.³¹

<i>Aldersgrupper</i>	<i>Kroner pr. mnd.</i>	<i>Kroner pr. år.</i>
0-5 år	1 700	20 400
6-10 år	2 200	26 400
11-17 år, skoleelever	2 800	33 600

Disse satsene kommer ikke i tillegg til barnetrygden fordi denne regnes inn i inntektsgrunnlaget for gjeldsordningen.

³⁰ Satsene er siden satt noe lavere enn dette nivået.

³¹ Rundskriv fra Barne- og familiedepartementet av 18. mars 1993: *Noen presiseringer i forbindelse med gjeldsordningsloven.*

Barna - de moralsk verdige?

Oppfatninger om hva som er rimelige levekår for personer som får gjeldsordning kan bygge på en kombinasjon av ulike rettferdighetsprinsipper. Rettferdighetsteorier deler inn i ulike slike prinsipper. Deutsch (1975) skiller mellom likhet («equality»), proporsjonal likhet («equity») og behov. Walzer (1983:21-26) lister opp og diskuterer følgende fordelingsprinsipper: fritt bytte, fortjeneste (desert) og behov. Basert på en gjennomgang av empiriske undersøkelser skiller Miller (1992:559) mellom likhet, fortjeneste og behov som fordelingsprinsipper, men peker også på rettigheter som et grunnlag for fordeling. Lian (1994) deler inn i fire substansielle fordelingsprinsipper: likhet og behov som deontologiske prinsipper og samfunnsnytte og fortjeneste som teleologiske prinsipper. Lorentzen (1996) skiller mellom på den ene siden velferdsprinsipper (behov, velferdsøkning eller velferdsresultat) og fortjenesteprinsippet som bygger på egenskaper ved mottakeren, og produktivitetsprinsippet som ikke bygger på trekk ved mottakeren. Hochschild (1981:50-52) skiller mellom fem ulike fordelingsnormer: ren likhet, behov, investeringer (f.eks. anstrengelse), resultater, askripsjon (egenskaper som alder, kjønn, klasse, hudfarge, religion etc.). Jeg har tidligere lansert et skille mellom fem ulike prinsipper: likhet, behov, rettigheter, fortjeneste/verdighet og effektivitet (Tuftes 2001).

Oppfatninger om rimelig levekår kan for eksempel legge til grunn et absolutt likhetsprinsipp om at levekårene skal ligge omtrent på et normalt eller gjennomsnittlig nivå, et relativt likhetsprinsipp om at levekårene ikke skal ligge vesentlige høyere eller lavere enn de som nyter godt av tradisjonelle velferdsordninger, et behovsprinsipp om at satsene skal dekke grunnleggende behov, et rettighetsprinsipp om at enhver har rett til å leve et anstendig liv og at satsene følgelig må gi muligheter for å leve et vanlig liv eller fortjenesteprinsippet om at satsene bør stå i forhold til innsats eller grad av ansvar for resultatet eller moralsk verdighet.

Det er grunn til å tro at fortjenesteprinsippet står sentralt når oppfatninger om rimelige levekår under gjeldsordning dannes. Feinberg legger vekt på at rettferdighetsvurderinger ut fra fortjeneste må bygge på *trekk ved den enkelte personen*, nærmere bestemt om denne har *prisverdige egenskaper* eller utvist *prisverdige handlinger* (1999:72-73).

Et vesentlig grunnlag for vurderingen av verdighet er i hvilken grad situasjonen er selvforskyldt eller ikke. Feinberg (1999:79) går nærmere inn på dette. En person som ikke er skyld i sine egne problemer, er støtteverdige og fortjener hjelp. Dersom en eller flere andre personer er skyld i problemene, fortjener vedkommende oppreisning. Hvis ingen kan klandres for den vanskelige situasjonen, fortjener vedkommende kompensasjon i form av en omfordeling av ressurser. Derimot vil en person som selv er skyld i sine problemer, ikke fortjene hjelp.

I et velferdsstatsperspektiv er de «verdige» de som ved arbeidsinnsats har vist at de fortjener støtte og de som uforskyldt er kommet i en behovssituasjon som gjør at de trenger hjelp fra det offentlige (Kuhnle 1994:21). Undersøkelser viser at publikums holdninger til sosialpolitiske tiltak er avhengige av hvordan de oppfatter årsakene til fattigdom. De som anses for å være skyld i sine egne problemer er mindre støtteverdige enn de som ikke kan tilskrives eget ansvar (Mack and Lansley 1985:210).

En undersøkelse av publikums holdninger til gjeldsordningsloven (Tufte 1992; 1993) viste at fortjenesteprinsippet kom til uttrykk på to måter når det gjaldt spørsmålet om hvilke sosiale grupper som kvalifiserte til å få gjeldsordning. For det første ved at egeninnsats for å løse problemene var vesentlig. De som har forsøkt så godt de kan å løse problemene på egen hånd uten å lykkes ble av mange betraktet som støtteverdige. For det andre ser spørsmålet om hvordan problemene har oppstått ut til å være svært viktig. Sykdom, uførhet og arbeidsledighet gir støtteverdighet fordi det er allment akseptert at dette ikke er selvforskyldt.

Det er rimelig å anta at spørsmålet om skyld eller ansvar for problemene spiller en vesentlig rolle for oppfatninger om hva som er rimelige levekår under gjeldsordning. Dersom gjeldsproblemene oppfattes som selvforskyldte, vil oppfatningene om levekår være mer restriktive enn dersom gjeldsproblemer betraktes som uforskyldte.

I tillegg til de sosiale gruppene som er nevnt ovenfor, er det rimelig å forvente at barn er en gruppe med stor grad av moralsk verdighet. Barn har som regel ikke ansvar for husholdningens gjeldsproblemer og har uforskyldt havnet i det økonomiske uføret. Det er rimelig å anta at dette gir barn en spesiell moralsk status i tilknytning til spørsmålet om levestandard under gjeldsordning. Det jeg er interessert i å analysere her er hvorvidt barn er en gruppe med høy moralsk verdighet og om dette slår ut i oppfatningene om hva som er rimelige levekår for barn under gjeldsordning.

Data og metode

Analysen bygger på fire fokusgruppeintervjuer som ble gjennomført desember 2001. Gruppeintervjuene hadde til hensikt å kartlegge typiske oppfatninger om personer med gjeldsproblemer og holdninger til gjeldsordningsloven. Det var derfor en forutsetning at deltakerne i gruppeintervjuene ikke selv hadde hatt gjeldsproblemer de siste to årene. Gruppene ble satt sammen etter to kriterier: alder og yrkesstatus. *Alder* ble benyttet som segmenteringskriterium fordi alder gir uttrykk for ulike livsfaser og følgelig ulik grad av nærhet til gjeldsproblematikken. Ut fra fenomenologisk teori skulle en anta at den eldste aldersgruppen er noe mer preget av stereotype oppfatninger. Hvis denne antakelsen ikke slår til, er det interessant å avdekke hvorfor. Det ble derfor delt inn i to aldersgrupper, henholdsvis 20 – 35 år og 40 – 55 år.

Yrkesstatus ble benyttet som segmenteringskriterium fordi det er grunn til å anta at personer med høystatusbakgrunn har forskjellige moraloppfatninger sammenliknet med personer med lavstatusbakgrunn. Utdanning ble forkastet som mål på sosial status fordi mange med høyskoleutdanning tross alt befinner seg i yrker som ikke kan betraktes som høystatusyrker. Yrkesstatus ble inndelt i to kategorier: middelklasse og arbeiderklasse. Et klassifiseringsskjema av Gooderham og Ringdal (1995) ble benyttet som utgangspunkt for klassifisering av yrker. Kombinasjonen av disse segmenteringskriteriene ga fire utfall. Det ble rekruttert informanter til et gruppeintervju innenfor hvert av disse segmentene. Sammensetningen av deltakere var følgende:

Tabell 3. De fire segmenteringskriteriene

Yngre		«Eldre»	
Arbeiderklasse	Middelklasse	Arbeiderklasse	Middelklasse
6 deltakere: 3 kvinner og 3 menn; 2 i barnehage, baker, tekniker, vaktmester	6 deltakere: 3 kvinner og 3 menn; politikk/jus, økonomi/personal, avdelingsleder, controller, salg, siviløkonom	7 deltakere: 4 kvinner, 3 menn; Lønningskontor, produksjon, hjemmeværende, hjelpepleier, BBS, egen bedrift (liten)	6 deltakere: 3 kvinner og 3 menn; innkjøp, ingeniør, konsulent, selvstendig næringsdrivende, kunstner, lærer, byråkrat i Staten

Til sammen deltok 25 informanter i 4 fokusgrupper. Selv om deltakerne i utgangspunktet er trukket tilfeldig, kan ikke dette på noen som helst måte sies å være et representativt utvalg som gir grunnlag for statistiske generaliseringer. Utvalget er lite, både i antall deltakere og i antall gjennomførte gruppeintervjuer. I tillegg er det et betydelig element av selvrekruttering i utvelgelsen. Hensikten med analysen er altså ikke statistisk generalisering, men å belyse hvordan rettferdighetsoppfatninger kommer

til uttrykk og begrunnes i en diskusjon og hvilke stereotypier deltakerne trekker på i diskusjonene.

Gruppediskusjonene

Det som gjør gruppediskusjonene om barnas levekår spesielt interessante er i første rekke hvor enige deltakere fra ulike aldersgrupper og med ulik yrkesstatus er når det gjelder oppfatninger om barnas moralske status og hvilke konsekvenser del hør får for levekårene. Den vesentligste forskjellen mellom gruppediskusjonene går ikke på innhold, men fylldighet. Gruppene med arbeiderklassedeltakere utmerker seg med lengre og fyldigere diskusjoner enn de to gruppene med middelklassedeltakere. Den korteste diskusjonen finner vi i gruppen med unge middelklassedeltakere.

I samtlige grupper er det en hovedoppfatning at barn i utgangspunktet ikke skal lide fordi de uforskyldt er kommet opp i problemene. Det er ikke de som har forårsaket problemene. De har altså i utgangspunktet høy moralsk verdighet. Dette er i tråd med hva en skulle forvente.

Mer overraskende er det imidlertid at den høye moralske verdigheten ikke uten videre ser ut til å slå ut i mindre restriktive oppfatninger om levekår under gjeldsordning. Det at barna er uten skyld er ikke ensbetydende med at de ikke må ofre noe i forhold den levestandarden de hadde før problemene. Det er en tydelig oppfatning i alle fokusgruppene at barna også må lære seg å prioritere og tilpasse seg det økonomiske regimet en gjeldsordning innebærer. Denne oppfatningen kommer mest eksplisitt til uttrykk i arbeiderklassegruppene. Temaene som bringes på bane er noe forskjellig i de to gruppene. Gruppen med yngre deltakere diskuterer primært levestandarden for barna, mens gruppen med eldre deltakere fokuserer mer på konsekvensene av å skifte bolig og flytte.

«Nei, at man på en eller annen måte klarer å prioritere, men det er ganske synd på..., jeg skjønner jo at det er synd på barna som må lære fordi at foreldrene har gjort noe feil, for det er jo egentlig foreldrene som har gjort noe feil, det er synd at det skal gå ut over barna, men på en eller annen måte må man gjøre det likevel.»

«Barna kan ikke gjøre hva de vil, altså, de kan ikke gå på svømming, bryting, karate og tennistimer, liksom, du må kanskje holde på med bare en idrett, det vil jeg si.»

«Og så får du lov til å gå ut med venner, du får gå på kino kanskje, en gang i måneden, eller eks antall, det som vi være normalt, og så får du være med på den leirskolen som er årlig på skolen, trenger ikke å gjemme deg fordi mor og far har lån, sånne enkle ting. Men du får ikke en ny sykkel ofte, eller du får ikke være i Hemsedal hele påsken og sånne ting.»

(20-35 år, arbeiderklasse)

«Det kan være bra for barna å få litt andre holdninger og..., ellers så blir de ødelagt likevel, da havner de i samme....»

«Barna skal ha muligheter til å delta i normale aktiviteter, fotball, idrettslag, korps, de skal på en måte lære sånn..., skoleturer og sånt noe, at man skal ha råd til å..., at ungene skal ha lov til å delta på sånne ting, man skal ha råd til i hvert fall å gi dem klær og det trenger ikke å være merkeklær, men det skal på en måte være sånn at...»

«De bør flytte, i hvert fall til en rimeligere leilighet eller rimeligere hus. Jeg vet at ikke barna kan noe for det, men de bør lære seg som du sier, å sette andre verdier i livet enn merkeklær og skateboard og ja...»

«Det kan være kult på Vålerengen også.»

«Det er kult på Lambertseter også.»

(40-55 år, arbeiderklasse)

Deltakerne uttrykker på den ene siden at det er synd på barn i familier som har gjeldsproblemer. De rammes uforskyldt. På den annen side legges det stor vekt på at barna må se den nye livssituasjonen og de nye rammebetingelsene. Det oppfattes følgelig ikke som rettferdig at barna skal opprettholde sin nåværende levestandard hvis den svært høy. Det gis klart uttrykk for at barna har godt av å merke at man må sette tæring etter næring.

Hovedtrekkene ved diskusjonene i middelklassegruppene er mindre tydelige enn i gruppene med arbeiderklassedeltakere. Holdningene som kommer til uttrykk avviker ikke fra mønsteret som er beskrevet ovenfor, men det trer ikke så tydelig fram. Middelklassedeltakeres holdninger bærer mer preg av usikkerhet. Igjen er det litt forskjellige temaer som bringes på bane i de to gruppene. De yngre deltakerne diskuterer foreldrenes ansvar for å prioritere barna aktiviteter:

«Hvis foreldrene bruker opp pengene på andre ting, da har barna et problem, for da kommer de ikke på ballett, men i det de får til livsopphold, bør det være regnet med livsopphold også til barna, og er man så uheldig å ha foreldre som prioriterer bort en del av disse tingen, og det er det en del foreldre som gjør selv om man har penger, men det er foreldrene som prioriterer for barna. »

«Det er vel sånne standardsummer ut i fra alderen på barn, for eksempel. Og så er det foreldrene som har ansvar og det er opp til dem å dele det ut.»

(20-35 år, middelklasse)

Blant de eldre deltakerne er man for det første opptatt av at barn i dag ofte har en luksuriøst forbruk og at de følgelig ikke har vondt av å måtte moderere dette noe.

«Sier dere egentlig at dere skulle ønske at ungene kunne kjøpe de kule buksene fordi det ikke er ungenes sin feil, men fordi foreldrene ikke kommer til å bruke pengene til å kjøpe den buksa til barna, så må ungene dessverre måtte leve på det samme som foreldrene?»

«Nei, det mener ikke jeg, jeg synes ikke at de nødvendigvis må kjøpe seg dyre klær for det, men at de kan leve sånn normalt hva nå det er, det er det som blir så vanskelig.»

«Vi lever jo i et overflodssamfunn, og hvis du går på loppemarked i dag, så er det veldig mye bra..., nå blir vi veldig moralske...»

«Det er jo foreldrene som må styre pengene og pålegge de.»

«Jeg synes det er feil at det skal gå ut over barna at mor og far er gjeldsoffer, da.»

«Men hva er å gå ut over, de har det de trenger, egentlig, men de har ikke så veldig flotte, dyre klær. »

(40-55 år, middelklasse)

For det andre uttrykker enkelte at de er redde for at foreldre ville kunne utnytte situasjonen dersom det var egne, spesielt gunstige satser for barn:

«Jeg går ut fra at det minimumet må være annerledes for de med eller de uten barn, hvis du har forsørgelsesbyrde, så...»

«Det er jo klart.»

«Barna skal jo få mer i forhold til..., det er vanskelig å komme inn på..., det er ikke sikkert det brukes på barna, kanskje de bruker det på seg selv.»

«Hvis det kommer ungene til gode, så er det en ting, men så lenge man ikke vet det, så blir det de situasjonene hvor de krever..., altså ungene ..., fordi du har unger, så får du mer barnetrygd.»

(40-55 år. middelklasse)

Barnas moralske status kommer ikke så klart fram i middelklassegruppene. Det kan være et uttrykk for at den ikke vurderes like høyt i disse gruppene. Når det gjelder holdningene til levekårsproblematikken er imidlertid de på linje med det som kommer fram i arbeiderklassegruppene.

Konklusjon: Barns motsetningsfylte moralske status

Diskusjonene som er beskrevet ovenfor gir et interessant bidrag til å belyse spørsmålet om moralsk verdighet. Det forhold at enigheten om at barna er uten skyld i gjeldsproblemene ikke uten videre slår ut i mindre restriktive holdninger til levekårsproblematikken, kan antakelig forklares med at deres moralske status er ambivalent. De er så å si både moralsk verdige og ikke-verdige på en og samme tid.

Barn kan ikke betraktes som moralsk verdige fordi slik verdighet forutsetter full selvstendighet, ansvarlighet og voksenhet. Barn tilfredsstiller ikke disse betingelsene. De kan i folks øyne ikke tillegges fullt ansvar for sine handlinger. Barn må følgelig *oppdras* til å bli selvstendige og ansvarlige. Det som likevel gir dem moralsk verdighet er imidlertid nettopp deres mangel skyld og ansvarlighet. Dette gjør at de også må *beskyttes*. Denne mellomposisjonen forklarer en del av motsetningene i holdningene til barns levekår under gjeldsordning. De skal beskyttes mot de verste skadevirkningene, men de skal samtidig oppdras til å forstå at man må sette tæring etter næring.

Det er for del første forskjell på den moralske verdighet man oppnår som uskyldig og den moralske verdighet man oppnår gjennom egeninnsats. For det andre kan man skille mellom ulike kategorier av uskyldige. Tabellen nedenfor angir en mulig typologi basert på om personen kan anses som moralsk ansvarlige for sine handlinger i dag og i framtida. Utgangspunktet er at personen er regnet som uskyldig i problemene.

		<i>Moralsk ansvarlig i dag</i>	
		<i>Ja</i>	<i>Nei</i>
<i>Vil kunne bli moralsk ansvarlige i framtida</i>	<i>Ja</i>	Restitusjon	Oppdragelse
	<i>Nei</i>	?	Ren beskyttelse

Barn inngår i kategorien blant dem som ikke regnes som moralsk ansvarlige i dag, men som (forhåpentligvis) vil bli moralsk ansvarlige i framtida. Her er prinsippet moralsk oppdragelse. En del av oppdragelsen innebærer at man lærer sammenhengen mellom handling og konsekvens. Barn har ut fra dette prinsippet godt av å føle konsekvensene av gjeldsproblemer på kroppen. Samtidig gir det at barna rammes uten skyld at de ikke skal lide unødvendig. Det ligger i oppdragelse som prinsipp at en også skal skjermes og beskyttes.

Summary

Since 1993 default debtors in Norway can apply to the court for debt settlement. During the debt settlement period, normally five years, part of the income goes to the debtor; the rest is paid as dividend to the creditors. About 40 percent of Norwegian households applying for debt settlement have children. During the debt settlement period most of the children will experience severe changes in their living conditions.

It is reasonable to assume that the public will consider children as innocent victims of debt problems and, consequently, that their living conditions should be minimally affected during the debt settlement period. The analysis of a series of focus group interviews reveals however more shaded views.

Children are considered as innocent victims of debt problems, but this does not necessarily amount to that they should feel no or little consequences of a debt settlement. On the whole the participants in the focus groups agree that it is more instructive for the children to experience that during hard time's one need to tighten one's belt.

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Generational Consumption

Tommi Hoikkala and Petri Paju

Introduction

Generational thinking is a useful way of understanding our time and society. In this article we start out with the basic concepts of how generational distinctions are made and conclude by presenting an interpretation of (contemporary Finnish) youth as the *compulsory individual decision making generation*³². In speaking of such a generation, we are referring to the smaller cohorts born in the 80s or thereafter. In this article we also stress the links between generation and consumption (see Hoikkala & Paju 2002).

Generational differences are built into developmental and social psychological interpretations of young people in particular. Karl Mannheim (1952, 300) speaks of a formative, persona shaping stage, starting at about 17 years old, when personal experimentation in life begins, leading to powerful personal experiences. Collective and/or shared experiences and events relating to this stage shape those who experience them, so that groups which gone through different events together in the process of growing up can be differentiated from other groups. The intersection between one's individual developmental history and shared experiences is the focal point here. Thus the starting assumption is that socio-psychological and cultural events which occur during the right age period have long term effects on society and personal history. Due to experiential dimensions "contemporaries" are only contemporaries to the extent that different cohorts experience the era in the same way (Mannheim 1952).

Mannheim's classic essay on generation (1928/1952)³³ offers four items as criteria for a generation: (1) being of the same cohort, (2) this age group being differentiated from others (generation location), which (3) makes it possible to band together based on participation in common destiny, and (4) the actualization of the generation in terms of various generational movements or units. This is a demanding set of criteria; leaving a number of youth phenomena commonly understood as generations well short of the mark. Suffice to say in this article we assume that external conditions can objectively shape an age group into a generation whether or not that generation is conscious of the fact. Thus even without actual generational awareness (in terms of Mannheim's fourth criterion) we can still speak of a *mass generation*.

³² This article is based on the previous article we wrote together (Hoikkala and Paju 2002). There we differentiated between two generations: the welfare and compulsory individual decision generations. Here we will concentrate on the latter of the two.

³³ This essay is a classic, but of course it is also the product of its own times. Semi Purhonen (2002a) has been searching for a discursive dimension for Mannheim's model so that the media-centeredness of contemporary society can be taken into account as a factor in constructing generations. The birth of generations always involves some social actor which is said to hijack the voice of the generation and put him- or herself in a position of responsibility (Hoikkala 1994).

In connection with the Mannheimian model there is generally some discussion of societal transitions and the corresponding *key experiences* – wars, recessions, rapid urbanization and other exceptional episodes (Virtanen 2002, 43).³⁴ The key experience and experiential landscape of the *compulsory individual decision generation* relates to the gradual turnaround in Finnish society following the economic crisis of the early nineties, and to Finland joining the EU.

The fuzzy media debates concerning contemporary young people have provided us with plenty of labels for age groups which we are speaking of here: the zero generation, the unknown generation, the lost generation, the television generation, the city generation, generation X, the green generation, the eco generation, the mushy bun generation, the ecstasy generation, the rave generation, the rap generation, the hip-hop generation, the skateboard generation, the recession generation, the EU generation, the techno generation, the global generation, the Attac generation (after the international NGO), the no-fat generation, the linguistically skilled generation, the culinary generation, the me generation, generation why, the Nokia generation, the digital generation, the mildew generation... Information publishing is packed with various such names.

However young people and young adults these days – focused as they are on their individual lives and their rites of consumption – cringe at all forms of collectivism, including labels for themselves as a group. Henna Mikkola (2002) titled her book in honor of the over 900 under 30-year-old Finns who participated in the Finnish state broadcasting network's *Dream of my Generation* writing contest in 1997: *Generationless?*. Sirkka Ahonen (1998) entitled her study "The Historyless Generation". We are attempting here to take a more analytical approach than the media discussion on this issue, and at the same time to define the current generation of young people in a more positive way – not only in terms of what they are not or do not represent.

³⁴ . Matti Virtanen (2002, 43) writes that, *the closer together and deeper the transitions in society are, the more often different experiential generations are born*. As we have noted, in this article we are stretching the classical definition somewhat in terms of only pointing to its most fundamental factors.

Changes in the standard of living, culture and state regulation

Minna Autio and Visa Heinonen (2002) have written about those currently in their early twenties –those born in the early eighties. According to these researchers we are talking about the first generation of Finns which has lived their whole lives within a materially secure *society of plenty*. Up until the sixties at least, Finland was under the influence of a powerful peasant ethic in economics, which included strong suspicions regarding trade and especially concerning the expansion of the market economy. Changes in employment structure and wage earning labor becoming more common changed the situation gradually, so that the final changeover to a cash based economy really took place only in the late sixties (ibid. 211). From these perspectives J.P. Roos (1999), for instance, describes Finland as having “fallen from the tree” only in the 1970s, when urbanization and the expansion of the welfare state really took off. Autio and Heinonen tell of how the childhood of those born in the sixties was colored by the frugal ideology of the seventies, with its energy conservation policy. In economic terms, however, the energy crisis meant a major wave of expansion for Finland due to the structure of bilateral trade with the Soviet bloc, and during the seventies Finland rose from being a developing country³⁵ to being an upper middle class European nation (Roos 1999, 17). The structure of the Finnish welfare state reached what Roos (1999) calls the ‘roofed in stage’ in the seventies, and only in the eighties can we start to speak of a functional welfare state, guaranteeing basic security.

Especially in the early 1960s, television was something upper class, and color television sheer vanity, because color broadcasting hadn’t even begun yet. For young people to have rooms of their own was a luxury, even for those who had moved out of their parental home. Listening to music was no simple process. Lea Vuori (1971) explains the process of becoming part of the local gang in these terms: “in the coffee bars even someone who didn’t own a record player could sit and listen to the juke box.” Whereas in the sixties lower social classes were excluded from television watching for lack of a receiver, in the following decade they became the country’s most active television viewers. The most important reason for young people not watching television was lack of access to a receiver in lower social classes. The first burger joints opened in Helsinki in the mid-seventies, prosperity came slowly and shortages remained steadfast.

Still in the years 1972-76 housing problems for single parents and young families were said to be the reason for an average of a thousand child welfare interventions per year (KM 1980:6). At the same time, however, the welfare system was growing strongly, and during that decade the housing grant and study grant systems were established in Finland. One good indicator of the rapid increase in the benefits being distributed to families at that time was a committee memo from 1980, which stated that already then grants were starting to create “disincentives” (KM 80:61). Within a decade (1970-78) the real value of the standard child welfare allowance nearly doubled, and the possibility

³⁵ Based on the income and consumption levels of the lower middle class in terms of the number of automobiles and televisions in the country.

for both parents to work was supported by doubling the number of available daycare places by the beginning of the 1980s.

In addition to this growth in material wealth, there were also rapid cultural changes. The current extended period of youth (see Kuure 2001) is itself a very recent phenomenon. Still in the late sixties, Finnish women on average got married at about the same age when they received voting rights, if not earlier (see Rantalaio 1969)³⁶. These days the order is the other way around, with a gap of about 10 years between (e.g., Nuora). In national youth research reports from 1971 the factor of premarital sex was considered worth mentioning; these days the average age for having one's first child is lower than the average age for getting married for the first time (Statistics Finland). The most significant reason for an extended period of youth is an extended period of education. Including vocational institutes, the number of students taking part in higher education and receiving student grants has approximately quadrupled in the past 30 years, even though cohort sizes have been steadily declining (Rantalaio 1969, Nuora). Julkunen (2001) has indicated that the average age for a young person to go from being a net recipient from the welfare state to being a net contributor is 24 years old.

Along side changes in the standard of living and culture, the optimistic approach to state regulation and planning has gone through a period of change. Take for example the critique leveled at open door youth activities in 1980: *the activities are for the most part entertainment, and that in sense they seem to lead more in the direction of commercial youth culture than actual child rearing* (KM 80:61). These days the model youth center for the Nordic region, in Stockholm, is openly sponsored by Pepsi and McDonalds. Commercial youth culture leads in the direction of open youth activities, not visa versa. Still in the early eighties faith in and desire for supervision was so strong that state authorities believed that they could distinguish between good and bad comic books and subject them to different tax rates accordingly (ibid.).

As Terhi-Anna Wilska and Minna Autio have written (HS 28.9.2000), *Traditional Finnish consumer culture – alternating between the joys of consumption, an obsession with collecting belongings and the shame of extravagance – is starting to look as though it has run its course*. But only just now. Still in the early eighties the influence of the peasant ethic could still be seen in terms of consumer temperance. Thus those currently in their twenties are not only the product of a society of plenty, but they are also the first generation of Finns whose childhood has not been branded by material shortages, a lack of available housing and an incomplete social safety network. Their childhood fell within the “casino years” of the late eighties; their early youth, in the deep recession of the early nineties; and their coming of age, as a technologically advancing Finland was entering into the EU.

³⁶ Data concerning the average age for marriage is in fact rather contradictory, but in any case voting age and marriage did come very close together.

The compulsory individual decision making generation

The recovery in the Finnish economy since the early nineties came about through supporting product development and communications technology. 250,000 new jobs were created in the technology sector. Between 1991 and 1993, however, approximately 400,000 jobs had been lost (Suikkanen & Linnakylä 1998). Structural change always leads to significant migration, and consequently Finland developed five major growth centers. The recession passed, but it left in its wake a significantly different Finland. In spite of the expansion doctrine supporting communications technology, or perhaps because of it, the recession left large numbers of long-term unemployed. The number of those continuously out of work for more than a year rose to 140,000 in 1995 and came down to a five digit figure again only in 1999. At the beginning of the decade the equivalent figure was just over 5000 (Ministry of Labour).

Attempts were made to reduce the post-recession welfare state to reflect the triumph of market liberalism, but central European elements also crept in, and part of the system still operates according to the traditional Nordic model (Hänninen 1998). The welfare state has incrementally changed in the direction of becoming an insurance agency for the middle class. European influences have been particularly significant in terms of the work being done with young people, due to a major reduction in state resources in the early nineties. With the support of recent legislation, the *compulsory decision making generation* represents Finland's first European "workfare" age groups (Paju & Vehviläinen 2001a).

In the last decade young people's desire for education, or at least the amount of time they are spending in education, has increased still further. With a new emphasis on results and re-districting, the education system has been largely remodeled to the extent that we can now say, without serious exaggeration, that class divisions have slipped back into the education system through the back door. Elementary school has in fact maintained its position as a publicly funded basic service, and dead ends in education (decisions which exclude higher education) have been reduced to practical non-existence (Järvinen 2001). Thus the road to higher education has remained formally open, which in itself is definitely a positive thing in terms of supporting equality in education. But social filters, theoretically supporting gifted learners and free choice, seem to differentiate between the wishes of pupils and their parents on the basis of social status (Antikainen, Rinne & Koski 2000; Silvennoinen, Kivinen & Ahola 2002).

Stressing efficiency and individuality definitely has its own dynamics, but the price for efficiency and specialization in the world of education is paid in terms of the educational ideals of general knowledge and equality. Pupils do benefit in some ways, but at the same time already at a young age they have to choose between different curriculum profiles and many alternatives. The buzz words in elementary schools which are opening up to marketing – schools with pupils under 10 years old – are *clientele*, *demand*, *competition* and *markets* (Silvennoinen, Kivinen & Ahola 2002, 68). This means the expansion of a certain sphere of freedom, and at the same time specialization begins even younger and responsibility for their studies rests on the shoulders of the pupil and his or her parents. This model favors independent, competent and highly motivated pupils and young people. How many of them are there? And how large is the

maybe I could, but I just don't feel like it group among elementary schoolers? And what of those for whom their life task is still totally fuzzy? Younger and younger pupils are confronting the existential question: *do I measure up to the existing criteria for success?* Can they handle it?

Contemporary young people and school pupils live to a significant extent in a *consumer oriented culture*, which emphasizes adventure, enjoyment and pleasure, hedonism even – physical experience in general as the central point of orientation for young lives – as well as *managing risks and self* as the corresponding *self-techniques*. Without self management techniques – generally referred to as *life management* – and the ability to operate according to the standards one sets for oneself, young people get sucked into a web of addictive behaviors. Anorexics are, from this perspective, interesting as over-achievers in the area of self management. For them self control has gone a bit too far (Puuronen, 2001).

Under these circumstances it is easy to label the upcoming generation as the *compulsory individual decision making generation*. This is an especially appropriate label for contemporary Finnish young people – young people living in a world saturated with migration movements and applications of information technology. The generation can also be well described in terms of consumption and competition, which in achievement driven schools and services operating according to market principles are only dimensions of the choice that goes with being a client. “Clientele” as a rhetorical term has spread throughout public services these days, to the extent that even the police and the prison system have “clients” in need of service. This sort of life landscape is also a particular horizon of demands. One must be able to make choices and know what one is capable of in order to get by in the information society, where schools are characterized by more classlessness, options and specialization. The generation enriched by free choice has not in every respect been given the same comparative standard of living: in 1990 16% of all families with children were in the bottom fifth of the population in terms of per capita income; a decade later the figure had risen to 22.5%.³⁷

³⁷ This is possible at the same time when there is growing prosperity because income statistics measure relative income in comparison with the rest of the population. Thus there will always be a bottom fifth of the population, regardless of the national standard of living.

Conclusion

Right after the turn of the millennium, the increasing amount of debt problems among young people stirred up concern in the media and among state authority figures. Finland's Ministry of Trade and Industry commissioned the Youth Research Network to study and explain this phenomenon. Both of the writers of this article were part of steering committee for this project, following the progress of this research at close range. The message of the study was quite clear: the primary problem for young people is not irresponsible consumer practices, but rather a lag in income growth following the recession period (Wilska & Eresmaa 2002). The attributes of this generation, born in times of prosperity, thus need to be further clarified in the sense that, in spite of living in the midst of unprecedented prosperity, they find that ownership and control of this wealth is concentrated among the older age groups.

Young people's indebtedness – at least that seen in statistics – is relatively little. Recent studies show even more clearly that credit problems tend to occur specifically among the middle aged, and that they can also stem from carelessness (Asikainen 2001, HS 30.7.). 6.2% of Finnish young people (age 18-24) carry negative credit rating points, compared to 7.7% of the population as a whole. Among those age 35-44 well over a tenth have credit problems (Asikainen 2001). Thus, according to these measures, the phenomenon which originally raised the fuss had more to do with contemporary adults than the younger generation per se.

In terms of young people's consumption patterns, interest has focused on the extremes: poverty and boastful spending (Wilska & Eresmaa 2002). It appears that between these extremes Finland's first generation born in prosperity is handling the risks of consumption fairly well. Looking at mass generations and contemporary averages, however, the powerful polarization of society – the growing distance between the extremes – for example, tends to go unnoticed. The situation, which looks fairly good in terms of credit ratings, is not without its problems. One cause for concern has been the growing amount of state guaranteed student loans. This phenomenon is tied to young people, if only in terms of the age when the debt is acquired.

Thus the major problems for the compulsory individual decision making generation are unlikely to be on the economic side. These young people are, as we have said, the first to be born in prosperity and most likely they will continue to live in prosperity. For reasons of Finnish demographics, the large transition and building generation (Roos 1987) is leaving a smaller generation of heirs. Compared to previous generations of Finns, poverty and shortage are relatively small problems for contemporary young people. Perhaps we need to look at other matters. The fate of today's young people has been forced individualization. And ultimately what does individualization mean in a mass society where in order to get by everyone must be a youthful individual? Can a person survive in the labor market of irregular jobs without first of all having some initial concept of being a unique individual, and secondly having the skills of an experienced actor to express this uniqueness?

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Youth and madness, old age and wisdom

Henna Saarinen

Introduction

During the recent years there has been a lot of public debate over the increasing indebtedness of young people. What lies behind this problem? It has been noted in public discussions, how the young people get into financial problems because of consumer credits and mobile phone bills. Is it consumer behaviour what lies in the background of indebtedness? Is it true that the youngsters are influenced by postmodern doctrines and that they seek pleasure from consumption and get into debts by irresponsible behaviour?

This text is mainly based on the study "Youth and madness, old age and wisdom? A study of young people's consumer behaviour and indebtedness", which was published by Stakes (National Research and Development Centre for Welfare and Health) autumn 2001. The subjects in the study consisted of people aged between 18 and 74 years residing in Finland. A sample of 4 001 people was retrieved from this material through random sampling carried out between March and May 1999. The survey was conducted as a postal survey by using a structured and formal questionnaire. A total of 2 417 analysable responses were received, the response percentage being 61.

Answers to the questions mentioned at the beginning of this article were being searched by comparing the behaviour of different age groups in situations characteristic to modern day indebtedness. The age factor was divided into three different groups by empirical testing: the young (from the age of 18 to 32), the adults (ages between 33 and 59) and the old (over 60 years). Comparison of the different age groups was justified by the fact that as well as indebtedness as consumer behaviour varies according to the age group in question.

One of the presumptions in the study was that in many cases consumer credits were the reason behind economical problems. The same presumption is supported by a number of publicly made remarks as well as by the results of some of the scientific studies. According to Suomen Asiakastieto's³⁸ register one sixth of registered payment defaults of persons under 30 come from inability to pay back consumer credits and/or credit accounts.

As the table 1 shows of all the young people only one per cent saw consumer credits as a key to a happy life. The difference is quite significant comparing to the oldest group. According to the table it is in fact the oldest age group which has more tendency to favour the consumer credits. Based on these figures it can not be proved in any way, that young people take consumer credits irresponsibly.

³⁸ Suomen Asiakastieto is business and credit information company in Finland.

Table 1."Consumer credits insure a pleasant life by different age groups" (%).

	Young person	Adult	Old person	All
Totally agrees	1	3	7	3
Agrees	5	5	5	5
Not agrees or disagrees	19	15	10	15
Disagrees	30	22	13	23
Totally disagrees	45	55	65	54
Total	100	100	100	100

$p < ,001$

But anyhow, the authorities should give more attention to the way how loans are being marketed and much more attention should be given to the marketing manners. By aggressive marketing it could be quite easy to have an effect on young people's intention to take loans. Paying attention to marketing manners one could prevent problems rising also in the future.

Mobile phone bills are without a doubt another main factor for young peoples indebtedness in Finland. Attitude towards the ownership of mobile phones turned out to be exactly the same as the presumption: mobile phones are a necessity in young peoples lives and more than half of them in the study said that a mobile phone is essential.

Table 2."Mobile phone ownership by different age groups" (%).

Mobile phone ownership	Young people	Adult	Old people	All
Necessity	55	33	26	37
Important, but not necessary	38	46	44	44
Not important, not necessary	7	21	30	19
Total	100	100	100	100

$p < ,001$

Table 2 shows that the young separated themselves clearly from the older generations: mobile phone ownership to them is even twice as important as to the oldest generation.

Also the percentage of those young respondees, who do not see owning a mobile phone important or necessary, is much smaller than in the other age groups.

Electronical communication means constant expenses especially to the youngest group. When they have bought a mobile phone it must perhaps be repaired, new appliances must be bought and they regularly have to buy a new model to keep up with the trends. The most expensive part, however, is paying the phone bills.

But the mobile phone operators should do their share also. They could reduce young people's financial problems caused by mobile phone bills by marketing more actively the so called pre-paid cards. In Finland only one operator offers pre-paid cards. When buying a mobile phone the buyer should also be informed of the possibility to use a system, which limits the phone bill to a certain amount and after the limit has been used you can only receive the incoming calls but you can not make calls yourself.

Table 3. Factor analysis.

	Factors			
	1	2	3	4
I want to get pleasure from consuming	,60	-,07	,15	,05
I often dine out	,75	-,04	-,12	,03
I often go to restaurants	,68	-,09	-,19	-,02
I often do impulse shopping	,64	-,00	-,13	,02
I am worried about my consumption's effects on nature	,15	,76	,02	,06
I do consciously ecofriendly choices in my consumption	-,09	,75	,08	,01
I am worried about the origins of food and the health risks they include	-,12	,66	,11	-,06
There are too many things in a world and life in general is too consumeristic	-,21	,52	,16	-,09
Everyone should save for a rainy day	-,07	,06	,75	-,02
If I could afford, I would save money	,00	,10	,64	,14
I feel like I am living economically	-,44	,22	,45	-,10
I fund my shopping by saving beforehand	-,17	,16	,55	-,17
One should avoid taking a bank loan	-,05	,01	,53	-,23
When money is tight I take consumer credit	,05	-,05	-,11	,87
When money is tight I take more bank loan	,03	-,02	-,07	,87
	% of total variance explained			
	21%	11%	10%	8%

Generally rather small phone bills are the first cause of financial difficulties and payment troubles. It is somewhat alarming if a young person can not pay a phone bill worth a few hundred euros because as an adult, he or she must face much larger bills.

The four consumer types

Four different consumer types were formed from the research data to implicate the modern consuming habits and ideals by using factor analysis. The first type "the hedonist", illustrates a consumer, who enjoys consuming, shopping and pampering oneself. The second type "the debtor" buys things whether he/she has money or not and uses many times extra credit. The third type "the saver", is the opposite of the second type: he/she saves in advance in order to be able to buy things and lives economically in general. The fourth and the last type "the ecological consumer" buys things by using environmental values above all.

By analysing these four different consumer types this article tries to answer the following question: how does a young person consume and what is his attitude towards consuming in general?

The young consumer

While forming the profile of a modern day consumer it turned out that a young person fits into the role of a hedonistic, pleasure-seeking consumer. Therefore many young people's self image is guided by market forces: they consume in order to get pleasure and use a lot of time shopping. Every now and then they get an urge to renew themselves and consuming gives them the right framework to carry out the renewal. Consuming to them is narcissistic pleasure.

Reasons for young peoples hedonistic consumption has to be sought also from the society itself. These youngsters were born into a society where consuming was already an elemental part of life. They learned at an early age to consume and to spend money and at the same time they got used to advertising and commercialism. Childhood home can effect a young person's consuming habits later in life. Money and consuming has become a measurement of value so why should the young people be any different? They are perhaps stuck with the consuming culture adopted at an early stage in life. Also the sellers and marketers have discovered their consuming orientated way of life. One can therefore think, that in the consuming society of the early 21st century, only the poorest and the most idealistic young people buy things only when they really need them.

Because consuming has an important role in young people's lives and their way of consuming meets the hedonistic criteria, it is in a way logical, that sometimes they overconsume. Overconsuming can occur in two ways: either by buying too many things, well above what is needed or by buying more than one's economical situation could handle.

Although many recent studies have described that the young people are not necessarily capable of spending within their economical resources, this study showed that this claim does not really add up in reality. Their hedonistic consumption does not take place in financially irresponsible way.

A young person uses consuming possibilities suitable for his own economical status. The results of the study clearly indicate that even though enjoyment through hedonistic consuming is important, the enjoyment is only sought when financial resources allow.

The young people's attitudes towards credit taking or buying on credit were negative. Their behaviour did not fit "the debtor" consumer type and they did not believe that "a sweet life" would be possible with the help of consumer credits and they had no intentions of taking a loan. It must be said though that one must be *somewhat* sceptical towards these results because people tend to be more or less unwilling to publicly discuss their intentions of getting a loan.

The young people's negative attitude can partly be explained by the fact that the economic recession of the early 1990's has taught them something about consumer behaviour. From all the young people in the study many group members were old enough to understand what kind of consequences over-consuming or excessive credit taking can have. When the matter was placed under empirical observation, it was found, that people were cautious of guaranteeing loans, realised the risks of over-consuming and attitude towards consumer credits was negative.

But one should be careful with these ideas, though the youngsters seem to buy things without much thinking the consequences. The main reason for buying can simply be the fact that one hasn't bought anything for a long time. The latest registered payment default figures in Finland also indicate that the relative share of young people is increasing. The results of this study once again point out the fact that consumer education has a marginal role in, for example, school education. The school curriculum should include basic studies over themes such as

- how to manage bank and loan affairs,
- how to plan personal finance,
- how to finance studies and
- the different ways to save

Saving in Finland is regarded as a trait associated with the wartime generation, and this notion is supported by this study as well. Though in an economically scarce situation young people were quite willing to pinch from the daily expenses. It is quite simple to save a little by changing one's consuming habits but it is much harder to save in the long run and for a bigger target. The young people today do not seem to be interested in long-term saving.

In addition to how much money is or is not available to spend it is also important to think how the money is spent from the environmental point of view: does the consumer consider the environmental issues while making a purchase? Irresponsibility in consumption among young people occurred in ecological consumption. The young people do not seem to care much about environmental values while making consuming decisions. They are also unwilling to make compromises in their consuming or their way of life just out of respect to their environment.

It is quite surprising to conclude that young people do not seem to be interested in ecological consumption even though especially in public discussions they appear to be

most interested in eco-consumption. The public picture might be just the illusion: the eco-youngsters group is only marginal. On the other hand, ecologically produced products are often more expensive than "normal" purchases. That could also be the reason why eco-products exist rarely in young people's shopping list.

It must also be remembered that indebtedness, registered payment defaults and irresponsible expenditure do not necessarily apply to all young people and that the main part of them can handle their financial matters without problems.

New technology and consumer cultures of Finnish young people

Terhi-Anna Wilska

Introduction

According to Manuel Castells, Finland is the first "real" information society in the world (Castells 2000, 72). This argument may be exaggerated, but yet the shift from a country struggling with a deep economic depression in the early 1990s, to a pioneer country of information and communication technology (ICT), has been very rapid indeed. Young people, in particular, have created totally new communication cultures and consumption styles. In Finland, young people have adapted the information and communication technology (ICT) and the related consumption styles much more rapidly than the rest of the population. According to the Eurobarometers, 93 per cent of Finnish young people aged 15-24 used a mobile phone regularly in 2001. About 75 per cent of the young people aged 15-24 used the computer at least weekly and almost 60 per cent of young people used the Internet and sent emails at frequently. Only one per cent of Finnish young people had never used the computer in 2001. For comparison, the percentage of young non-users was five in France and Belgium, eight in Germany, 10 in Great-Britain and 15 in Portugal (Kuure 2003, 16-19).

The role of young people as innovators of new consumer cultures, enhanced by the new technology, such as by the multiple ways of using the mobile phone and the Internet, is not surprising. The consumption and lifestyles of young people have always been less about "traditional" collection of material objects than the consumption of older age groups. Hedonism, visibility and open-mindedness have also always been typical of the consumption of young people. In general, young people are usually in the vanguard of everything that is new and inspiring in society. New technology also represents everything which "postmodern" theorists argue to be typical of today's lifestyles and consumption in general. Apart from the everyday life having become "aestheticized" (Featherstone 1991), consumption is less and less regarded as only purchases of products and services. Instead, consumption is seen more and more as means of self-expression, identity-formation, creativity or even art (e.g. Giddens 1991; Gabriel – Lang 1996; du Gay 1996). Unpredictability and the blurring of the boundaries of traditional style categorisations are also typical of both the postmodern consumption and the new technology. Moreover, the portrait of a postmodern consumer also includes eternal youthfulness or at least the pursuit for it. Lifestyles and consumption patterns of the teenagers determine more and more the consumption trends of the whole population. Similarly, the time spent at work or studying is also expected to contain more and more play, entertainment and experiences (du Gay 1996; Langman 1992).

The digital media spectacles and cyber-worlds of the new technology respond perfectly to the need of play and entertainment. This "media spectacle" has been criticised by many media reports for its alleged adverse effects on young people, such as false consciousness caused by the virtual world, and the pursuit for more and more extreme experiences. The young people of the digital era have also been described as materialistic, cynical, violent and demanding of immediate gratification. The invasion of the new technology is often portrayed as a cold and calculated way of robbing the

“real” childhood (e.g. Ojakangas 2002). However, there are also more optimistic views about the effect of the information technology on children, particularly among American writers (e.g. Rushkoff 1996; Tapscott 1998; Turkle 1996). According to Don Tapscott, it is television that has robbed the time for playing from children, and the digital media restores that precious time rather than robs more. The time spent on the Internet is active time, and therefore the youngsters also *develop*, particularly in problem solving, analysing, communicating and writing. As a result, the new “Net-Generation” develops earlier and is in many ways more knowledgeable than any of the previous generations (Tapscott 1998, 7-9).

Although the values and lifestyles of a postmodern consumer are supposed to be flexible and youthful, general attitudes towards the “Net-Generation” are controversial. Those adults who blame the digital technology for corrupting children and childhood usually base their opinions about “good childhood” or “good youth” on the values and lifestyles of their own youth. Moreover, both production and consumption of the information technology demand skills, which young people master much better than their middle-aged parents. This has caused not only disapproval of the amount of time spent with mobile phones, Internet and computer games, but also exaggeration and mystification of the behaviour of the “digitalised” young people (see Wilska 2001, 49). Mobile phone and Internet have become icons of the lifestyles of young people in Finland. Several studies, which have been carried out in the “techno-hype” by the media and commercial institutions, repeatedly overestimate the amounts of money young people spend on communication and information technology. They sometimes evaluate it at up to three times higher than the official statistics indicate (e.g. City 2000/7; Nurmela et. al. 2000; Ahlqvist & Pajunen 2000). There is far less talk about those young people whose attitudes towards the information society and information technology are negative. Several studies show that even in Finland there are lots young people, particularly girls, who are afraid of the new technology or who are against it for some other reasons (e.g. Saarela 2000; Oksman 2000; Wilska 2002; Autio – Wilska 2003).

Usually, however, the relationship between young people and the new technology is more relaxed than the relationship between the older consumers and technology. For young people, most technical innovations become mundane very fast, and instead of keeping up the hype, they are quite critical. (Coogan & Kangas 2001). At least in this respect, the new technology seems to widen the gap between generations. Although the middle-aged had pronounced the barriers of youth collapsed and the lifestyles of different life course stages mingled, young people have started to build new cultural and social barriers with the aid of the new technology. Social changes inside the families reflect these new barriers. Due to personal mobile phones, parents do not necessarily know the friends of their children any more. More and more often young people use their computers in their own rooms and also watch their own TVs and videos there. (see Suoranta 2001; Coogan & Kangas 2001). On the other hand, the technological competence of the young people also makes the family decision making more democratic: young people have become more equal in the family budget meetings, particularly in respect of the purchases of durable consumer goods. Already in the last decade, researchers started to raise questions about how much children affect the purchases of families. (e.g. Iisalo 1994, 5-6; Beatty - Talpade 1994, 332-341). This

theme has become increasingly popular also in the recent media talk that assumes that the equality in families has gone too far. The weight value of the opinions of the youngsters is assumed to be substantial, whether it concerns technology, food, clothes or the annual holiday trip of the family. However, particularly in Scandinavia, there are very few empirical studies about the subject (e.g. Ekström 1995).

Nevertheless, indirect conclusions can also be drawn about the position of young people as consumers in families. The massive amount of advertising directed towards young people, along with the rapid increase in the number of consumer goods available during the recent years, forms an impossible equation with the classified disposable incomes of young people. According to the statistics, the personal incomes of the under 30-year-olds are relatively lower than they were ten years ago (see Wilska – Eresmaa 2002). This means that the role of non-classified sources of income, usually the aid of family and relatives, has become more important. However, during the past few years, even the classified income of young people and children has not grown as rapidly as it is usually thought (Kartovaara – Sauli 2000). The greatest changes in the consumption of young people can be seen in the structure of consumption. The emphasis of the spending of young people has shifted more towards the information technology and leisure time services in general. (Ahlqvist – Pajunen 2000).

The more and more “qualitative” role of consumption not only in the *manifestation* of youth cultures but also as in the *production* of them has increased in all the western societies, particularly during the past few years. According to some theories, when moving from childhood to adulthood, most rites of passage are for sale on the market of consumer goods and services. One can even argue that the actual significance of youth as a life course stage lies in the ability of acting as an independent consumer on the market (Griffin 1997; Miles 2000, 106). Nowadays young people reach this stage earlier than before, and the discovery of one’s “own style” becomes important at a very early age. However, the pressures for keeping up the consciousness of the “legitimate” styles have never been as strong as they are now. According to Naomi Klein, the traditional middle-class ethos of “keeping up with the Jones’s” for the baby-boomer generation is nothing compared to this new pressure for the “right” styles. Klein argues in her best-seller “No Logo” (2001, 75) that the marketers found young people in the 1990s when the purchasing power of the baby boomers had started to decline. The companies discovered that the selectivity and brand-consciousness of the generation, which was born at the time of the economic boom in the 1980s, was much higher than that of their parents. In the early 1990s, the key word in marketing was “cool” and youth itself became a consumable item. The majority of the advertising started to be aimed at young people or young adults and the whole population suddenly started to imitate youthful trends and styles.

This development occurred in Finland in the late 1990s, after the economic depression. However, Finland is still behind the United States and the Western Europe when it comes to the development of consumerism and the consumer society. Although Finnish young people clearly differ from their parents as consumers, consumption and brands do not yet fill their lives to the same extent as they do in countries with more established consumer cultures, such as Great Britain or the United States. (Wilska 1999, 194). For

instance, according to the latest Finnish Youth Barometer, a product being “trendy” was the most important purchase criteria only for two percentages of the young respondents aged 18-30. The most important criteria were quality, price and sustainability. As many as 80 per cent of the respondents thought that they were not influenced by the opinions of their peers when choosing products (which, of course, is not likely to be the objective truth). (Youth Barometer 2001).

A Survey on the Consumer Cultures of Young People

In this study, I aim to explore the lifestyles and attitudes towards consumption of the Finnish young people aged 16-20. Because the information and communication technology has recently caused the most significant changes in the lifestyles and consumer cultures of young people, I specifically look at the consumption styles of young people in relation to the ICT. The data used in this study is derived from a survey that was carried out in spring 2001 (Autio - Wilska 2001). The project is a part of the KESTY-program (Information Society and Sustainable Development) of the Ministry of Environment.

The main themes of the survey questionnaire were the consumption and economic situation of young people, their use of mobile phone, their relationship with technology and the information society and their attitudes towards environmental and ethical issues. The respondents were also asked about the possession and use of different goods and services, as well as their predictions of their future as consumers. The target group of the survey were young people aged 16-20 in sixth form upper secondary schools/high schools, vocational schools and other middle-level educational institutes around Finland. Also upper secondary schools that were specialised either in science, technology, environment, were chosen in our sample. Other institutions in our sample were schools of commerce and technology, as well as vocational schools of social and commercial services. The survey questionnaires were filled during the school lessons under supervision. The final sample size was 637.

The research problems in this study include the question of whether the new technology really affects the consumption styles of young people. Are mobile communication and the use of the information technology something with which young people really do express themselves and build their identities in the same way they do with other consumption? This would mean that the new technology “fits” in some existing consumption styles better than in others. Another possibility is that new technology *creates* new consumption cultures. One can also ask how “technical” are ICT devices for their young users. For instance, are there notable differences between genders in the use of the new technology? Does information technology equalise its users socially and culturally? Do differences in incomes and education matter?

In this article, I first look at the general structure of the consumption of young people and their self-perceptions of their consumption styles. Then I analyse the relation between the attitudes towards the new technology and the respondents’ self-perceptions as consumers. Finally I explore the connection between the attitudes towards technology and the influence on consumption decision making in the families of young people.

Young People as Consumers

Most young people in our sample regarded their economic position as fairly good. However, over a third of young people thought that although their families were well off, they *themselves* were short of money. The socio-economic positions of the parents of the young people had a connection with the perceptions of their economic situation, which was expected. The offspring of the upper middle-class parents usually evaluated their economic situation better than did the children of the lower middle-class or worker parents. However, the upper middle-class youngsters did not get much more pocket money at their disposal than did other young people. Presumably, the upper middle-class parents gave money more generously directly for a specific purpose. Young people from self-employed families had the most money at their disposal, but they also earned the most with their own work.

When regarding young people's influence on the purchases of the whole family, most of them thought that they were able to affect the family consumption "to some extent" (43%). One tenth of the respondents thought that their influence was "big", and a third of them thought that their influence was "small". The percentage of those who thought that they could not affect the spending patterns of the family at all was 12. The expenditure categories the respondents could influence the most were food and groceries (35%), computers and electronics (33%), other household durable goods (33%) and furniture and decoration (23%).

The average pocket money the young people received from their parents and relatives was approximately 50 € per month. The amount was not quite enough to fund the leisure time, which actually required about 62 € each month. The gross earnings of the young respondents by their own work were about 1700 € per year. Most young people were able to put money aside sometimes. Saving for a specific purpose attracted slightly under half of the respondents. The daily expenditures of the young people included clothes, mobile communication, alcohol, travelling, sweets and soft drinks, and hobbies and other leisure time activities, such as sports. For most young people, the parents supported their leisure time financially. Items such as clothing or beauty care were supported less than many leisure-time related items such as the use of mobile phone.

In addition to the mobile phone, young people owned a lot of other technical devices. The families of the respondents had typically more than one mobile phone, television, video tape recorder and computer. Over half of the young respondents had a TV of their own and over a third of them also had a personal video tape recorder. One third of the respondents used their own computers, and almost one fifth used their own personal internet-connections. According to these results, the above mentioned "privatisation" of the consumption of technology seems to be obvious. If over a half of the teenagers watch own TV:s, the nature of the leisure time of the families is bound to change, as well as the ways of communication in the families. Television is no longer something around which the whole family automatically assembles in the evenings. According to the study of Coogan and Kangas (2001), both teenagers and their parents are often so busy that they do not even see each other properly every evening. The connection is kept up virtually, so that the mobile phone acts as a kind of "remote control". According

to Coogan and Kangas, young people welcome the freedom without direct physical control, and the parents get a clear conscience (ibid.p.33) (!).

However, all young people are not interested in spending on technology. Several studies show that even in Finland there are lots young people, particularly girls, who are not interested in technology or who are against it for some other reasons (e.g. Saarela 2000; Oksman 2000; Wilska 2002a). All young people are not even interested in consumption. Although the consumption of young people is more impulsive, hedonistic, visible and expressive than the consumption of older age groups is, recent studies have found also different consumption styles among young people. For instance, many Finnish young people have very negative attitudes towards loan and debt (Koljonen 2002). Some young people also consciously lead very frugal lifestyles. On the other hand, some of them also desire for luxury and self-indulgence, regardless of their income (Wilska - Eresmaa 2002; Wilska 2002a; 2002b). Current consumption styles of young people also include green consumerism, ethically conscious consumerism and voluntary simplicity (Autio - Wilska 2003).

In this survey, the respondents were asked to evaluate themselves as consumers in terms of frugality, trend-consciousness, impulsiveness, individualism and environmental consciousness on a 1 to 5 Likert scale. As can be seen in Table 1, the majority of the respondents placed themselves in the middle categories for most consumption styles. The means of the values for the self- perceptions on the 1-5 Likert scale indicate that the respondents are likely to regard themselves as prudent, thrifty and environmentally conscious consumers slightly more often than as squanderers, impulse shoppers or free-riders. The means of individualism and trend-consciousness also indicate that the respondents regarded themselves more often as trend-conscious and individualistic than as laggards and mass-consumers. To follow fashion and trends and yet to regard oneself as an individualistic consumer reflects the classical discrepancy of the (post-)modern consumer: there are requirements for individualism on the one hand and pressures of the peer groups on the other (see e.g. Gronow 1997). This applies particularly to young people who are amidst the process of constructing their consumer identities.

Table 1. The percentages of the self-perceived consumer typologies for young people on a 1-5 scale.

	mean	1	2	3	4	5	
Money slips through my fingers	3,18	10	22	22	33	13	I manage to save something
Trend-conscious	2,83	5	31	44	5	5	"Laggard"
Impulse shopper	3,13	9	23	26	31	11	Prudent consumer
Mass consumer	3,50	2	11	37	35	15	Individualist
Environmentally conscious	2,72	4	37	43	13	3	"Free rider"

It was not surprising that many of the respondents regarded themselves as frugal and environmentally conscious consumers rather than as heavy spenders or free-riders in environmental issues. In general, Finnish people tend to see themselves as non-materialistic, at least less materialistic than "the others". According to the results of "Finland 1999" –lifestyle survey, most consumers thought that they spent less than the others on almost everything (see Wilska 2002b, 199). This is what Lunt and Livingstone call cognitive resistance: to consciously distance oneself from "heavy spenders" is a coping strategy in a rapidly changing material culture (Lunt & Livingstone 1992, pp.155-156). Although this kind of resistance is more typical of older consumers than the young ones, the "ideal" consumer even for young people is still someone, who aims to save money and consumes frugally (Wilska 2002b; Autio & Wilska 2003). This ideal is also something that older generations wilfully pass to the younger ones.

However, an interesting finding in the Finland 1999 –survey was that the ICT is generally regarded as "legitimate" consumption in Finland: it is something people regard as useful and innovative. Thus, people "dare" to admit that they spend on ICT more than they believe other people do (Wilska 2002b, pp.199-200). For instance, the attitudes of parents towards purchasing mobile phones to their offspring are generally positive, and the phones are commonly bought to children as young as seven years. However, for young children, the phone is usually bought to act as a "safeline", although the children themselves treat it more as a fancy toy (e.g. Suoranta & Lehtimäki 2003). For teenagers, in turn, the mobile phone is regarded as an everyday life necessity. For many young people, the mobile phone is both a symbol of belonging to a group and a part of individual identity (Jokinen – Kangas 2000). The identity is expressed both by "personalising" the appliance itself (such as design, size, colour covers, ringing tones and other accessories) and by the actual use of it (such as timing and placing the phone calls and SMS messages) (Jokinen – Kangas 2000; Kopomaa 2000).

Young People, Information Technology and Consumption

As well as the mobile phones, computers and the Internet were also inseparable parts of the everyday life for the young people in our sample. All respondents used the Internet at least occasionally. Almost a half of the respondents were connected to the Net daily. A half of the young people had an Internet connection at home, the rest used the Net at school. The entertainment sites attracted the young people the most (66 per cent of the respondents), although the search for information was the most important purpose for the use of the Net in general. The Net had also a social function: a third of the respondents had made friends via Internet. This suggests that young people in general are accomplished users of the Net. One has to bear in mind, though that the use of the Internet does not alone tell much about either the attitudes towards the information society or the real IT-skills of the user. (see Rajas 2000, 9).

The relation between young people and the information technology was measured with a Likert scale from 1 to 5 was used for measuring the attitudes (1=strongly agree, 5=strongly disagree). The attitudes were then analysed by a factor analysis. The goals of factor analysis are to summarise patterns of correlations among variables and to reduce large set of variables into a smaller number of factors. Factor analysis produces several linear combinations of observed variables, and each linear combination is a factor. The set of factors are extracted from the correlation matrix and rotated to increase interpretability. Factor analysis is a good statistical approach to use in the search for different dimensions within data containing a lot of variables. However, the dangers of this method include over-interpretation and over-simplification, especially if it is used as the sole method. Despite its frailties, factor analysis is commonly used, particularly in lifestyle and consumption style studies (see e.g. Katz-Gerro & Shavit 1998; Johansson & Miegel 1992). In this analysis, Principal component extraction was used to maximise the extracted variance and Varimax-rotation to minimise the complexity of factors (Tabachnick & Fidell 2001, 610, 615). A five-factor solution turned out to be the best. The explanatory power was good, 54 per cent of the total variance. (Table 2).

The first factor reflected enthusiasm in technology, high skills and a desire for a career within IT. IT was seen as a preferred way of both earning and spending. The factor was called *Skilled User*. In the second factor there were high loadings for arguments, according to which IT was maybe useful, but not interesting, and own IT-skills were low. The whole topic was boring, and in general, the pace of the information society was too fast. The factor was named *IT-laggard*. The third attitude dimension, *Suspicious*, saw the whole information society as a threat that increased inequality, destroyed the environment and ruled our lives too much. In the fourth factor, *Practical*, the attitude towards the IT was positive, unreserved, and pragmatic. The role of the IT was seen as easing both the everyday life and social life, but there was no real enthusiasm in either the devices or the technology itself. Conversely, for the fifth factor, *Gadget Enthusiast*, the most important thing in the new technology was the possession of the latest technical innovations, -at any price, whilst the use of them was secondary.

Table 2. Attitudes towards the IT and information society, analysed by factor analysis

	Factor 1 Skilled User	Factor 2 IT- laggard	Factor 3 Suspiciou s	Factor 4 Practica l	Factor 5 Gadget Enthusiast	h^2
IT is unavoidable nowadays, but it's not interesting.		.678				.498
I am a very skilful user of IT	.548	-.500				.610
I'm against the IT		.506	.484			.581
I would like to have a job within IT-business	.790					.718
I'm very enthusiastic about most new technical innovations	.682					.599
I use IT a lot in social life	.378					.272
IT rules our lives too much			.712			.591
IT makes life a lot easier	.337			.570		.520
IT increases environmental problems			.641			.507
IT increases inequality			.651			.446
I don't understand anything about IT	-.368	.674				.630
I am sick and tired about all the fuss on IT	-.390	.481	.322			.563
IT may produce solutions for environmental problems				.377		.261
I'm afraid I'll drop out of the rapid development of IT		.694				.571
It's important for me to own the latest technical innovations	.580				.464	.611
I'll get a digital TV soon	.364				.641	.582
I'll use IT a lot in the future	.418			.401	.309	.496
IT- and digital devices are too expensive		.334			-.695	.631
I dream of getting rich in IT-business	.841					.716
The importance of IT will increase for work and leisure				.769		.625
People will socialise more and more via Net in the future				.541		.403
Eigenvalue	5.790	1.958	1.435	1.185	1.064	
Explained (%)	16.425	12.812	9.859	8.043	7.294	Σ54.43

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .878., Barlet Test of Sphericity = 3809.382 Sig= .000

An interesting question is, whether the attitudes towards the ICT are associated with the perceived consumption styles and socio-demographic background variables. In order to find out the impact of the background variables on the factors, Multivariate Analysis of Variance (MANOVA) was carried out. The attitude factors were analysed further by first turning them into standardised sum variables that were weighed by the loadings of at least .30. Then the (MANOVA) was used to assess the comparative significance of (independent) background variables on the variance of the (dependent) sum variables of the different factors.

MANOVA is an extension of the ANOVA, for use when there is more than one dependent variable. ANOVA tests whether mean differences among groups on a single dependent variable are likely to have occurred by chance. MANOVA tests the same thing among groups on a combination of dependent variables. (Pallant 2001, 219; Tabachnick & Fidell 2001, 322). The dependent variables have to be related in some way, or there should be some conceptual reason for considering them together (Pallant, 2001, 219). The variables must not be highly correlated, though. However, if the dependent variables are totally uncorrelated (such as the factor scores), the multivariate test is not more powerful than the univariate and thus the advantage to MANOVA over separate ANOVA:s is small (ibid., p. 357). The main advantage of MANOVA over separate ANOVA:s for even uncorrelated dependent variables is that the Type 1 error (rejecting the null hypothesis when it is true) is better controlled. Factor scores, for instance, are often regarded as useful dependent variables for MANOVA, although they are almost uncorrelated (Tabachnick & Fidell, 2001, p. 626).

As independent variables, social background variables were tested with the consumption style variables in different designs, but the socio-economic position of the parents was not statistically significant in the multivariate tests. However, gender with some of the consumer typologies: trend-consciousness, impulsiveness and environmental consciousness had significant differences on the combined dependent variables (the factor scores). Interactions between the independent variables were tested, but the interactions were not statistically significant. The results of the multivariate test for the independent variables (F values of the Wilks' lambda) are presented in Table 3. In Table 3 there are also the F-values for each factor when considered separately.

The relation between the independent and dependent variables in MANOVA was measured by a mathematical model, which compares the estimates of population parameters that are based on the adjusted means of the independent variables. For each independent variable, the mean of one level of the group is a control group. All parameter estimates are expressed as a deviation from the value of the control group (Norušis, 1990, 90; Tabachnick & Fidell 51, 326). In Table 3, the parameter estimates (B) indicate how much the means of the different levels of the independent variables differ from the reference categories (0). The significance of F (p) indicates whether the differences in the levels of the independent variables are statistically significant. The R^2 values indicate the explanatory power of the independent variables on each factor.

Table 3. The connection between attitudes towards IT and information society, gender, money and consumer types shown by parameter estimates in MANOVA.

		Factor 1 Skilled User	Factor 2 IT-laggard	Factor 3 Suspicious	Factor 4 Practical	Factor 5 Gadget Enthusiast
	F	12.101***	8.933***	7.556***	2.232**	8.416***
Gender (F=37,63***)						
(a)	B	B	B	B	B	B
	33			.66	-.30	-.65
Girl	0	-.92	.80	0(b)	0(b)	0(b)
Boy	27	0(b)	0(b)			
	4					
F	163.04***	114.74***	75.92***	14.47***	75.74***	
Money at disposal (F= 2.47***) (a)						
	11					1.28
1 Very much	66					.49
2 Much	33					.42
3 Moderately	8					.37
4 Sparsely	14					0(b)
5 Very	7					
sparsely	42					
F	.61	1.46	1.47	.72	5.02***	
Trend -consciousness (F=1.81**) (a)						
	31					.65
1 Trend-	18					.45
conscious	8	.54	-.11			.49
2	26	.35	-.09			.23
3	8	.23	-.08			0(b)
4	8	-.02	.32			
5 "Laggard"	86	0(b)	0(b)			
	31					
F	3.31**	3.55**	.73	.19	3.27**	
Individualism (F=1.96**)(a)						
	11			-.19	.48	
1 Mass	66			-.40	.21	
consumer	22	-.01		-.33	.42	
2	5	.13		-.35	.12	
3	21	.34		0(b)	0(b)	
4	4	.17				
5 Individualist	88	0(b)				
F	2.72*	.88	2.51*	3.96**	1.89	

Environmental consciousness (F=1.73*) (a)					
1	Env.	23	1.14		-.15
2	conscious	22	.69		-.31
3		7	.61		-.20
4		26	.42		-.14
5	"Free rider"	4	0(a)		0(a)
		14			
F		.81	1.16	4.57***	.72
					5.02***
100R²		26.5	20.7	18.0	6.1
					19.6

a. F-value of Wilks' lambda, $p < 0.001$ *** $p < 0.01$ ** $p < 0.05$ *

b. The value is zero, because it is a reference category

The self-assessed consumption styles had clear connections to the attitudes towards the ICT, as did gender and own disposable income, too. Gender had the overwhelmingly highest explanatory power, which is indicated by the value of F in Table 3. Particularly the Factor "Skilled User" was explained almost by gender alone. The girls typically resisted and were afraid of the IT. Conversely, the boys were enthusiastic and accomplished users, who saw IT as easing the everyday life.

The notable difference between the boys and the girls was rather surprising, because also different results have been reported. In a study of IBM, for instance, the computer skills and IT enthusiasm are considered equal with the amount of time spent on the Internet. When measured this way, the results suggest that there are no significant differences in the computer skills between the girls and the boys (IBM 1999).

According to Juha Nurmela, the differences in computer skills between genders are not significant among the under 30-year-olds in Finland, and the use of IT was not even reported separately for women and men. In general, it has been thought that age is a much more significant determinant for explaining the attitudes towards computers and the information technology. (Nurmela et.al 2000, Nurmela 2001).

However, some studies also suggest that there are much more fear and suspicion towards the new technology among girls/women than among boys/men (Oksman 1999, 174). In the population level, the computer skills of women are clearly worse than the skills of men. Women also use the computers in less creative ways, although in most working places, the women use computers more than the men (Nurmela ym. 2000, 23-24; Raijas 2000, 9). It looks as the traditional division of labour between genders is lurking behind the ostentatious equality. Women and girls are "only users", who, instructed by men, use the equipment that have been installed by men. Although a woman uses the computer fluently, she is not expected to install it or to update the settings of the software (Nieminen-Sundell 2000, 146-147). Moreover, if the basic IT-skills of the users are modest, there is usually no real enthusiasm in further learning

(Raijas 2000, 9). One reason for the better IT-skills of the boys and the men may be the more and more “playful” nature of both the digital technology and popular culture in general (see Turkle 1996). For children, getting used to computers usually starts with computer games, in which the boys are usually much more interested than the girls.

The self-perceptions as consumers of the respondents had also explanatory power in the variance analysis. The subjective perceptions of trend-consciousness, individualism, and environmental consciousness explained most factors. The type of school explained the factor Skilled Users. What was a bit surprising, was that in the less academic middle-level schools the pupils were typically more technology-oriented than they were in sixth form upper secondary schools. (Gender division in the schools was about the same). Table 3 also shows that the Skilled Users were also typically trend-conscious consumers. Conversely, the IT-laggards with bad IT-skills regarded themselves as laggards also in terms of other consumption. This indicates a radical change in the cultural and social role of the information technology. IT has turned from a “nerd” thing into something definitely “cool” and trendy. The lack of technical competence, in turn, seems to be connected with lagging behind in all areas of the consumer society. This may provoke other kinds of exclusion, too, since nowadays the digital networks mediate an increasing amount of information. (see Wilska 2001, 58). This danger for exclusion is probably not as obvious for the Suspicious factor, because they can rely on their environmentalist ideologies that, in a way, are as up-to-date and “cool” as the new technology. The Practical factor, in turn represented the large, grey mass, whose relationship with the new technology was positive free of hype. Coherently, also their consumption was typically mass consumption.

The contradiction between the “techno-trendy” consumption style and environmentalism is a bit surprising because new technical solutions could actually solve many of the environmental problems. However the contrast between technology and cultural aspects of critical consumerism is not as surprising. Critical intellectuals have traditionally resisted the mainstream culture. In today’s Finland, the new technology could be seen as representing this mainstream culture. Because the new technology is also more and more entertainment-oriented, it is often regarded as the “low culture” that is usually resented by the intellectual elite. The visual digital culture of the information society is continuously being disapproved by the literary intelligentsia. (see also Pantzar 2000, 215) In this study, the “low culture” is represented by Gadget Enthusiast factor. For them, the most important thing in the technology was possessing the gadgets as status symbols, rather than the accomplished use of them, unlike for the Skilled Users. As consumers, the Gadget Enthusiasts were “hard”, i.e. trend-conscious, and “free-riders” in environmental matters. The Gadget Enthusiast was also the only factor, which was explained by the amounts of money the young people had at their disposal. Typically the Gadget Enthusiasts thought they were very well off.

The presence of the Gadget Enthusiast factor in this study is interesting, bearing in mind the recent discussion of immaterialisation in consumption, particularly when talking about the consumption of the new technology. The consumption of young people in general is usually seen as the consumption of immaterial services or as the hedonistic

pursuit of pleasure, which contradicts with the “traditional” collection of material goods that is typical of the middle-aged population, (see Wilska 1999, 45-64). However, on the basis of the above results, it is precisely the *material* part of the IT-consumption, which seems to be important for many young people. There were also other styles, though, which suggests that it is very difficult to make any generalising arguments about the “typical” consumption of young people. For the new technology, this is particularly difficult, because it is very hard to draw the line between the material good and the experience derived from it: “posh” technical devices may be needed to make the most of the moment, when one uses them. This applies equally to mobile phones, computers, televisions, CD players et cetera.

Since there is a lot of public talk about young people becoming more influential consumers in the family because of their technological skills, the possible connection between the technology enthusiasm and the influence on the family consumption was tested with logistic regression. The goal of logistic regression is to correctly predict the category of the outcome for individual cases. The first step is to find out if there is a relationship between the outcome and a set of predictors. If a relationship is found, the model can be used to predict outcomes for new cases on a probabilistic basis (Tabachnick – Fidell 2001, 519). Here the dependent variable was the perceived influence on the purchases of the parents. The values were “somewhat or much influence” (1) and “little or no influence” (0). The independent variables in the model that were statistically significant and had the best prediction of the dependent variable were the factor score on the “Gadget enthusiast” factor (as a continuous variable), perceived economic situation (good, fair and poor), the influence of the parents upon the consumption of the respondent (high, moderate and small), and the age of the respondent (16, 17, 18 and 19-20) as categorical variables (Table 4). Also other IT-attitude factors were tested in the model, but they were not statistically significant and did not improve the model

The logistic regression model was fairly good, although not excellent with 65% of cases correctly classified. The model was also statistically significant. Table 4 shows that having high scores on the on the “Gadget Enthusiast” factor increased the likelihood of having influence on the purchases of the family (when other predictors were controlled). The probability of having influence on the family purchases was increased also if the perceived economic situation of the respondent was fairly good. Those respondents who could affect their parents’ purchases were also likely to be influenced by their parents in their own purchases. The age at which the influence on family purchases was likely to be the highest was 17.

Table 4. Logistic regression model of the predictors for the influence of young people on their family purchases. 1= “somewhat or much influence”, 0=“little or no influence”

Equation	Wald	Exp (B)
“Gadget enthusiast”	3.889*	1.282
Perceived economic situation	8.886**	
1. Good	2.661	1.571
2. Fair	8.777**	1.754
Parental influence on consumption	6.409*	
1. High	5.761*	1.743
2. Moderate	2.886	1.373
Age	10.205**	
1. 16	1.841	1.469
2. 17	7.753**	2.154
3. 18	1.277	1.277
Constant	12.210***	.404

$\chi^2 = 38,554$, $p = ,000$ Correctly classified cases= 65%

$p < 0.001$ *** $p < 0.01$ ** $p < 0.05$ *

What is particularly interesting in the results is that there was clearly a two-way influence on each other’s consumption in the families. Thus, the youngsters did not unilaterally dictate the spending patterns of families, but consumption was a democratic process. However, it is also obvious that the more the young members of the families were interested in technical devices, the higher their influence was also on other family consumption. Moreover, young people who had a high influence on the family purchases were also likely to get money for “own consumption” rather generously. The economic position of the *whole family* did not affect the influence young people had in their family purchases, though. The age of 17 was clearly the age in which the influence was the greatest. Young people who were older than that had probably already separated their personal economy from the finances of their parental home. In our sample, about 15 per cent of the respondents did not live with their parents any more.

Conclusions

This study examined the connection between the consumption of young people and attitudes towards the ICT and the Information society in general. According to the survey data, the amounts of money young people spend in general, were not very high. However, the parents paid quite a lot for the expenses of their youngsters. Young people were also rather well equipped with technical devices. Young people recognised and acknowledged the consumer types they represented. Many of them regarded themselves as thrifty consumers.

According to this study, the use and importance of the ICT were consistent with the general consumption styles. Trendy consumption styles were linked to technical skills, and the “laggard” role in consumption reflected a non-competent or fearful relationship with the new technology and the information society. Such a clear link between the consumption styles and technology was interesting, but not actually surprising. For some time there has been visions about “the consumer of the future”, whose relation to technology reflects his/her whole way of life, including work and consumption. Mika Pantzar categorises the consumer types of the digital era according to their relationships with the new technology. For the consumer, technology can be either work, play or art. According to Pantzar, the relation to technology as well as consumption style also reflect the way one works. (Pantzar 2000, 206-207). An interesting result was that the enthusiasm in technical devices was connected with the influence that young people had on the purchases of their parents. However, the high influence worked both ways, from children to parents and vice versa.

What was surprising, was the persistent traditional division of genders in terms of the attitudes towards the IT and the information society. A possible reason is that the more and more visual and entertaining digital technology attracts the boys and the men more than the girls and the women. What was a little surprising, however, was the contradiction between the new technology and environmental consciousness. This also reflects the strict gender division in terms of the environmental attitudes. According to this data, the girls in general are more environmentally friendly than the boys. However, gender alone does not explain the contradiction between technology-friendly and environmentally friendly attitudes, because similar results were found also when analysing the boys and the girls separately.

Interesting was the finding that trendy and impulsive consumption styles (that are usually regarded as “women’s stuff”) were connected to technology enthusiasm, which is usually seen as a “typical male” thing. This may also reflect young men’s changing relationship to consumption. In Finland young men aged 18-24 spend slightly more money on clothes than young women do (Statistic Finland, 2001). Moreover, in all Anglo-Saxon and European countries there has been a strong rise of markets for specifically male products, particularly in the arena of trendy clothes, cosmetics and style magazines and the simultaneous advertising targeting men (Edwards 2000, p.135). Thus, it seems as the new “cool” consumption styles include both “masculine” technology and “feminine” trend-consciousness.

However, although the new technology clearly plays a more and more important part in the consumption styles of young people, the researchers must not be carried away by the technological hype. One should still bear in mind that the new technology still represents only one part of the cultures and lifestyles of young people. Although a whole generation of young people is now marked with the new N-sign, the majority of their leisure time consumption still consists of something else than the ICT. Despite the explosive growth of the information technology, clothes, private vehicles, fast food, alcohol and leisure travel are still at least as important ways of expressing lifestyles and identities for the young people.

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