

Consumer Credit in Europe: Risks and Opportunities of a Dynamic Industry (Contributions to Economics)



Consumer credit has become a topical issue for researchers, regulators and the banking industry in Europe as a result of increasing market integration, regulatory changes and a growing tendency of households to use debt to finance consumption. This study uses a cross-country approach to look at a broad range of issues related to consumer credit in Europe. Focusing on both the supply and demand sides, it takes into account the structure and performance of financial intermediaries, the socio-demographic and economic profile of households and their risk of over-indebtedness, as well as the regulatory framework, such as the new Consumer Credit Directive. In the light of this analysis, measures for the prevention and management of over-indebtedness are presented. This book is essential for postgraduate students and specialists in financial institutions, for regulators and policy-makers who are in charge of efficiency and stability of financial systems.

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Tonko Gast, the founder of non-bank lender Dynamic Credit and a former investor in He says there is an opportunity to transform consumer credit into Solvency II, the EU-wide regulation for the insurance industry that came **The Economic Role of Government: Focus on Stability, Not Spending** Jul 20, 2009 Consumer Credit in Europe: Risks and Opportunities of a Dynamic Industry (Contributions to Economics) by Daniela Vandone Free PDF **towards a balanced contribution of household credit to the economy** Works in behavioural economics have made an important contribution in drawing Consumer credit in Europe: Risks and Opportunities of a Dynamic Industry,. **Contributions to Economics: Consumer Credit in Europe : Risks and** Household debt is defined as the amount of money that all adults in the household owe financial institutions. It includes consumer debt and mortgage loans. A significant rise in the level of this debt coincides historically with many severe economic crises and was a cause of the U.S. and subsequent European . Consumer credit outstanding includes credit cards, auto loans, student loans **Consumer Credit in Europe: Risks and Opportunities of a Dynamic** Consumer Credit in Europe: Risks and Opportunities of a Dynamic Industry (Contributions to Economics): 9783790821000: Economics Books @ . **The Hidden Risks in Emerging Markets - Harvard Business Review** In order to restore economic stability, policymakers must focus on restoring the institutional role of governing. Government should contribute to the economic growth of a nation and provide the best entrepreneurial opportunities to its citizens. 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