Economical growth?

- A very substantial part of the annual economical growth in most developed countries (e.g. US, European Union) is actually the selling of credit to consumers (Lazzarato, 2014).
The Welfare state

- Will it prevail?
- Will it develop?
- Will it decline?
The emerging *Debtfare state* (Soederberg, 2014)
A debt ridden society can be characterized by:

- **Shorter life expectancy for over-indebted people**

- **A nine-fold increase in the prevalence of mental and physical disorders including suicide among over-indebted people**

- **The cost to society for dealing with over-indebtedness are very, very high. For example in Sweden the amount is about 20 billion Euro annually**