



**There is a problem in Europe that no one is talking about**

**130 million**  
Europeans are financially excluded

Not having this access is a barrier to a free, fair and full life



Access to technology is increasing (2013 = 29%, **2016 = 49%**)

Access to financial services is not growing at the same rate **27% can't access financial products or services**



There is a disconnect between the two

**Who are the financially excluded?**

They come from all sections of society



**33%** are employed full time



**12%** are retired



**9%** are students



It's not because of immigration or documentation – **87%** have lived in the same country their whole lives

**How does this impact people's lives?**



**38%** of the financially excluded pay for their rent or mortgage in cash



**88%** of those surveyed pay for all of their other amenities in cash

**Risking:**



Loss or theft of money



Payment disputes



Inability to schedule payments

**Reasons for no access**



**20%** say they do not want a bank account



**10%** say they do not trust banks with their money

**What do we need to do?**



develop new solutions



improve education and build trust



ensure all Europeans are financially included and encourage a fairer freer society