

**Question for written answer E-002076/2023  
to the Commission**  
Rule 138  
**Gianna Gancia (ID)**

**Subject:** ECB interest rate rises: measures to alleviate the difficulties faced by households and businesses

European households and businesses are facing increasing difficulties in managing the loans they have subscribed. Rising energy and raw materials prices have generated inflation, while the European Central Bank's monetary policy has led to an increase in interest rates, which has exacerbated the situation.

The relative weight of variable-rate mortgages has increased considerably in many countries, with an impact of up to 75 % on households. This means that a growing number of households risk failing to meet their financial obligations. Interest rates for new loans are also rising, and now stand at an average of 5 % for fixed-rate loans and 6 % for variable-rate loans.

Despite national governments' efforts to help families, stronger and more coordinated action is needed at European level.

Can the Commission therefore state what steps it is considering taking to alleviate the difficulties faced by European households and businesses?

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