

## PHD06: RENTING DIFFICULTIES

**Topic and detailed topic:** Living conditions, including material deprivation, housing, living environment, access to services / Housing difficulties (including renting difficulties) and reasons

**Variable type:** Every 6 years

**Unit:** All current household members aged 16 and over or selected respondent (where applies)

**Reference period:** Last 12 months

**Mode of collection:** Personal interview (proxy as an exception for persons temporarily away or in incapacity)

**In use (period):** New, 2023

**Series' differences:** ---

### VALUES AND FORMAT

- 1 Yes
- 2 No

### FLAGS

- 1 Filled
- 1 Missing
- 2 Not applicable (HH021=1,2,5)
- 3 Not selected respondent
- 7 Not applicable (not collected according to the implementation of the “multiannual rolling planning”)

### DESCRIPTION

The aim of this variable is to obtain information on whether the respondent experienced renting difficulties during the last 12 months. Specifically, whether the respondent was unable to pay for the accommodation by using their own resources without borrowing money, taking a loan or using other ways of getting money for the purpose of paying the rent.

The answer should be ‘Yes’ if at any moment during the last 12 months the respondent (and the other household members) was unable to pay their rent using **their own resources** or was **unable to pay on time** (as scheduled) due to financial reasons. **Having renting difficulties means the household could be in the risk of losing accommodation.** If the rent is partly or fully paid on time by other household members, it is not considered as a renting difficulty for the respondent. However, it should be considered as a renting difficulty for the respondent if the household was unable to pay rent on time.

Renting difficulties should be defined as the following situations, where the respondent or other household members:

- have to borrow money (from a bank, relatives from outside of the household, or friends) to pay rent;
- have their rent paid by other family members who are not living in the same household (e.g. parents, children, relatives, etc.) because the person was unable to cover the whole amount of rent or part of it;
- have been forced to sell assets such as jewellery, furniture, a car or other valuables or properties in order to cover the rent;
- have to take out overdrafts to pay the rent.

It excludes:

- loans for other purposes like renovations, furnishing, decoration, etc.;
- money borrowed for other purposes than paying the rent;
- when the rent is paid on time by other household members, or money is borrowed from other household members in order to pay the rent;
- rent is paid using the savings of the respondent or other members of the household;
- **rent is payed using household allowances, means the household is able to pay the rent in time;**