

This variable collects debts that are owed as a result of different purposes (e.g. home or other real estate purchase; home renovation; a car loan; financing a business of professional activity; debt consolidation; education; covering current living expenses; as well as other purposes). It includes home secured debts and non-home secured debts. Home secured debts for purpose of this variable refers to debt (which is guaranteed by the value of real estates) and mortgage debts (other than mortgage for main residence). Non-secured debts are non-collateralised debt as: credit card debt, student loans, loans for vehicle purchase, etc. Unpaid taxes or fines should not be included in household debts.

The debt can be paid monthly (e.g. credit cards) or with a different frequency and may have a variable rate or paid as fixed rate (fixed payment over a defined term, e.g. auto loans). The loans can be more than one and for different purposes. The source of loan could be bank, non-bank or private loans.

Household debt should include debt of all household members.

Description of flags

This variable uses one-digit and two-digit flags. One-digit flags are used when this variable is not collected (-1 Missing); the amount is included in another source (-4 Amount included in another income component); it doesn't exist in national level (-5 This scheme does not exist at national level); or is not collected (-8 Not applicable, variable not collected).

For two-digit flags, the first digit collects information for 'most common source or method' used, the second digit collects information for the 'type of collected value'. The way of defining the main and most common source or method used will be according to the description at the section of flags.

The imputation factor shows what percentage of a recorded (transmitted) value is collected and what percentage is imputed. The value should be recorded with two decimal places. Negative values are allowed.

Suggested question

Do you or anyone in your household have any debts from any credit card, hire purchase or other loans (excluding mortgages or other loans connected with the purchase of main dwelling)?

1. Yes,
2. No

If your answer is 'Yes', please write down the total amount _____ in national currency.