HS011: ARREARS ON MORTGAGE OR RENTAL PAYMENTS

Topic and detailed topic: Income, consumption and elements of wealth, including debts/ Arrears

Variable type: Annual

Unit: Household

Reference period: Last 12 months

Mode of collection: Household respondent

In use (period): Yes, since 2008

Series' differences: Yes, 2008 (replaces HS010 from 2008 onwards)

VALUES AND FORMAT

From 2008 onwards

1	Yes, once
2	Yes, twice or more
3	No

Before 2008

1	yes
2	no

FLAGS

1	Filled
-1	Missing
-2	Not applicable (HH021 equal to 1 or 5)

DESCRIPTION

This variable replaces, from the 2008 operation onwards the variable HS010[34].

The variable records whether the household has been in arrears in the past 12 months, that is, was unable to pay on time (as scheduled) the rent and/or the mortgage payment for the main dwelling. Only situations when household was unable to cover the costs due to financial difficulties should be recorded. If household was late with payment e.g. as forgot to pay the bill but had required amount of money, it should not be recorded. If the household manages to pay through borrowing (from bank, relatives or friends) it is considered in the same way as if the household had managed to pay using its own resources.

Loans for decoration, maintenance, refurbishment etc. are excluded.

However, loans concerning major repairs or other expenses in relation to the main dwelling which cannot be separated from the loan that was used to purchase or to build the main dwelling, could be included in variable HS011.

Under these circumstances, the focus is put on the risk for the household of losing its main dwelling (being evicted). Any other type of housing loan (e.g. related to the second dwelling), which is not included in the variable HS011, will be included in variable HS031.

Suggested question:

In the past twelve months, has the household been in arrears, i.e. has been unable to pay on time due to financial difficulties for:

(a) rent

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[34] The Living conditions Working Group agreed during its 2010 meeting to suppress HS010 and to keep only HS011 starting from the 2011 operation.