

HS011: Arrears on mortgage or rent payments

[Whether the household has been in arrears on mortgage or rent payments in last 12 months]

SOCIAL EXCLUSION (Housing and non-housing related arrears)

Cross-sectional and longitudinal

Reference period: last 12 months

Unit: household

Mode of collection: household respondent

This variable replaces, from the 2008 operation onwards, the variable HS010 defined in the EU-SILC Regulation¹

Format of the question:

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

(a) rent

(b) mortgage repayment

for the main dwelling?

Values	
1	yes, once
2	yes, twice or more
3	no

Whether the household has been in arrears in the last 12 months that is, unable to pay on time (as scheduled) the rent and/or the mortgage payment for the main dwelling.

If the household was unable to pay on time once/twice or more as result of lack of money, HS010 = 1/2, otherwise(illness,...) HS010 = 3.

If the household manages to pay through borrowing (from bank, relatives or friends) it is considered in the same way as if the household manages to pay through own resources.

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

However cases of 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 HS010. In these particular cases 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 HS010, will be included in variable HS030.

¹ The Living conditions Working Group agreed during its 2010 meeting to suppress HS010 and to keep only HS011 starting from the 2011 operation.

HS021: Arrears on utility bills

[Whether the household has been in arrears on utility bills in last 12 months]

SOCIAL EXCLUSION (Housing and non-housing related arrears)

Cross-sectional and longitudinal

Reference period: last 12 months

Unit: household

Mode of collection: household respondent

This variable replaces, from the 2008 operation onwards, the variable HS020 defined in the EU-SILC Regulation²

Format of the question

In the last twelve months, has the household been in arrears, i.e. has been unable to pay on time due to financial difficulties for utility bills (heating, electricity, gas, water, etc.) for the main dwelling?

Values

1	yes, once
2	yes, twice or more
3	no

Whether the household has been in arrears in the last 12 months that is, unable to pay on time (as scheduled) utility bills (heating, electricity, gas, water, etc..) for the main dwelling.

Telephone bills should not be considered as utility bills in this item. However sewage and rubbish bills are taken into account in this item.

If the household was unable to pay on time once/twice or more as result of lack of money, HS020 = 1/2, otherwise (illness,...) HS020 = 3.

If the household manages to pay through borrowing (from bank, relatives or friends), it is considered in the same way as if the household manages to pay through own resources.

² The Living conditions Working Group agreed during its 2010 meeting to suppress HS020 and to keep only HS021 starting from the 2011 operation.

HS031: Arrears on hire purchase instalments or other loan payments

[Whether the household has been in arrears on hire purchase instalments or other loan payments (non housing-related debts) in last 12 months]

SOCIAL EXCLUSION (Housing and non-housing related arrears)

Cross-sectional and longitudinal

Reference period: last 12 months

Unit: household

Mode of collection: household respondent

This variable replaces, from the 2008 operation onwards, the variable HS030 defined in the EU-SILC Regulation³

Format of the question

In the last twelve months, has the household been in arrears on hire purchase instalments or other loan payments, i.e. has been unable to pay on time due to financial difficulties?

**** Please note that mortgage instalments for main dwelling are excluded.***

Values

1	yes, once
2	yes, twice or more
3	no

Whether the household has been in arrears in the last 12 months that is, unable to pay on time (as scheduled) repayments for hire purchase or other non-housing loans.

"Other loans" include all type of commercial credits, for instance for decoration, maintenance, refurbishment, credit cards/ store cards, catalogue mail order, loans of any kind of for technical equipment (i.e. cars, motorcycles), housing equipment, education loans, holidays (holiday packages plus time sharing holidays).

If the household was unable to pay on time once/twice or more as result of lack of money, HS030 = 1/2, otherwise(illness,...) HS030 = 3.

If the household manages to pay through borrowing (from bank, relatives or friends) it is considered in the same way as if the household manages to pay through own resources.

For further information or required technical details, bank overdraft and negative balance at the "end of the month statement" should not, normally, enter in consideration when estimating the arrears status of the household except if not paying has direct consequence for the household situation (fine, disruption of service in case the household does not ensure minimum/full repayment).

Mortgage instalments for main dwelling are excluded.

³ The Living conditions Working Group agreed during its 2010 meeting to suppress HS030 and to keep only HS031 starting from the 2011 operation.

HS040: Capacity to afford paying for one week annual holiday away from home

SOCIAL EXCLUSION (Non-monetary household deprivation indicators)

Cross-sectional and longitudinal

Reference period: current

Unit: household

Mode of collection: household respondent

Format of the question

Can your whole household afford to go for a week's annual holiday, away from home, including stays in second dwelling or with friends/relatives?

Values

1	yes
2	no

This question focuses mainly on affordability of some aspects of living standards. The wording of the question refers to the affordability and to the actual meaning "ability to pay" i.e. "the household has the resources to afford..." regardless if the household wants it. The answer is 'YES' if, according to the household respondent, the whole household can afford to go for a week's annual holiday away from home. If the household can (only) afford holidays by using its "social network" (friends, etc.) or can afford subsidized holidays (government schemes), or its second dwelling the answer should be 'YES'. These cases are included in this particular variable as it is not possible to specify the amount that is needed for a household to have a week's holiday per year, in many cases, where the household makes use of its 2nd dwelling for holidays or staying with friends, it could still generate cost and also, the case of subsidized holidays is in fact considered as an "invisible" part of the household's income. The cases where the household cannot go e.g. because of "shortage of time" are not included (answer should be 'YES').

If at least one household member cannot afford to go for holidays the answer should be 'NO' (e.g. in cases where parents can afford to send children to a summer camp but cannot afford to go for a holiday for themselves, or where a grown-up son or daughter can afford a holiday but other household members cannot).

Please note that in cases where in the household there are elderly members or members with health problems who have the resources to afford a week's annual holiday but for other reasons they cannot go or follow the other members of the household the answer should be 'YES'.

"Whole household" does not mean that the members of the household have to go all together and at the same time for holidays.

If the household finances its holidays through borrowing (from bank, relatives or friends) it is considered in the same way as if the household manages to pay through own resources.

"One week" means 7 days.

HS050: Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day*SOCIAL EXCLUSION (Non-monetary household deprivation indicators)**Cross-sectional and longitudinal**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question**Can your household afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day?**

Values

1	yes
2	no

Whether, according to the household respondent, the household can afford a meal with meat, chicken or fish (or equivalent vegetarian) every second day, regardless if the household wants it.

If the household manages to pay through borrowing (from bank, relatives or friends) it is considered in the same way as if the household manages to pay through own resources.

HS060: Capacity to face unexpected financial expenses*SOCIAL EXCLUSION (Non-monetary household deprivation indicators)**Cross-sectional and longitudinal**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question**Can your household afford an unexpected required expense (amount to be filled) and pay through its own resources?**

Values

1	yes
2	no

The variable records whether, according to the household respondent, the household can face itself unexpected financial expenses.

"Own resources" means:

- Your household does not ask for financial help from anybody
- Your account has to be debited within the required period
- Your situation regarding potential debts is not deteriorated.

You do not pay through own resources if you pay in instalments (or by taking a loan) expenses that you previously used to pay in cash.

Required expenses

A required expense could be different across countries but examples are surgery, funeral, major repair in the house, replacement of durables like washing machine, car.

For the calculation of the amount that should be filled in the questionnaire the national at-risk-of-poverty threshold has to be used per one consumption unit, that means it has to be used independently of the size and structure of the household. A ratio of 1/12 of the above value is used in the questionnaire. This value can be rounded but the difference between calculated value and rounded value cannot exceed 5% (for example; a calculated value of 136 can be rounded to 140 but not to 150).

The calculation for year “n” comes from year “n-2” EU-SILC data.

For year 1 and 2, appropriate national data has to be used.

A general guideline for interviewers on overdraft and credit cards should be added.

HS070: Do you have a telephone (including mobile phone)?*SOCIAL EXCLUSION (Non-monetary household deprivation indicators)**Cross-sectional and longitudinal**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question**Does your household have a telephone (fixed landline or mobile)?****If you do not have a telephone,****(a) would you like to have it but cannot afford it, or****(b) do you not have one for other reasons e.g. you do not want or need it.****Values**

1	yes
2	no - cannot afford
3	no - other reason

Whether the household have a telephone(including mobile phone) or whether the household does not have a telephone because it cannot afford it (enforced lack) or for other reasons. 'Enforced lack' implies that the item is something that the household would like to have, but cannot afford.

Possession of the item does not necessarily imply ownership: the item may be rented, leased or provided on loan.

In the case of mobile telephones, the household should be considered to possess the item if any member possesses it.

HS080: Do you have a colour TV?*SOCIAL EXCLUSION (Non-monetary household deprivation indicators)**Cross-sectional and longitudinal**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question**Does your household have a colour TV?****If you do not have a colour TV, you:**

- (a) would you like to have it but cannot afford it, or
- (b) do you not have one for other reasons e.g. you do not want or need it.

Values

1	yes
2	no - cannot afford
3	no - other reason

Whether the household have a colour TV or whether the household does not have a colour TV because it cannot afford it (enforced lack) or for other reasons. 'Enforced lack' implies that the item is something that the household would like to have, but cannot afford.

Possessing the item does not necessarily imply ownership: the item may be rented, leased, provided on loan or shared with other households in (e.g.) a complex apartment and not necessarily owned. If the item is shared between households, the answer is "Yes" if there is adequate/easy access (i.e. household can use the durable whenever it wants) and "No" otherwise.

In the case of a colour television, the household is considered to possess it if any member possesses it.

HS090: Do you have a computer?*SOCIAL EXCLUSION (Non-monetary household deprivation indicators)**Cross-sectional and longitudinal**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question:**Does your household have a computer?****If you do not have a computer, you:****(a) would you like to have it but cannot afford it, or****(b) do you not have one for other reasons e.g. you do not want or need it.****Values**

1	yes
2	no - cannot afford
3	no - other reason

Whether the household have a computer or whether the household does not have a computer because it cannot afford it (enforced lack) or for other reasons. 'Enforced lack' implies that the item is something that the household would like to have, but cannot afford.

Possessing the item does not necessarily imply ownership: the item may be rented, leased, provided on loan or shared with other households in (e.g.) a complex apartment and not necessarily owned. If the item is shared between households, the answer is "Yes" if there is adequate/easy access (i.e. household can use the durable whenever it wants) and "No" otherwise.

In the case of a computer, the household is considered to possess it if any member possesses it.

A computer includes a portable computer or a desktop computer, but does not include machines dedicated to video games but without any broader functionality.

If a computer is provided ONLY for work purpose, this does not count as possessing the item.

HS100: Do you have a washing machine?*SOCIAL EXCLUSION (Non-monetary household deprivation indicators)**Cross-sectional and longitudinal**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question:**Does the household have a washing machine⁴?****If you do not have a washing machine, you:**

- (a) would you like to have it but cannot afford it, or**
- (b) do you not have one for other reasons e.g. you do not want or need it.**

Values

1	yes
2	no - cannot afford
3	no - other reason

Whether the household have a washing machine or whether the household does not have a washing machine because it cannot afford it (enforced lack) or for other reasons. 'Enforced lack' implies that the item is something that the household would like to have, but cannot afford.

Possessing the item does not necessarily imply ownership: the item may be rented, leased, provided on loan, or shared with other households in (e.g.) a complex apartment. If the item is shared between households, the answer is "Yes" if there is adequate/easy access (i.e. household can use the durable whenever it wants) and "No" otherwise.

In the case of a washing machine, the household is considered to possess it if any member possesses it.

⁴ An automatic washing machine or a washer-dryer or a non-automatic 'twin-tub'.

HS110: Do you have a car?*SOCIAL EXCLUSION (Non-monetary household deprivation indicators)**Cross-sectional and longitudinal**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question:**Does your household have a car/van for private use?****If you do not have a car/van, you:****(a) would you like to have it but cannot afford it, or****(b) do you not have one for other reasons e.g. you do not want or need it.****Values**

1	yes
2	no - cannot afford
3	no - other reason

Whether the household have a car or whether the household does not have a car because it cannot afford it (enforced lack) or for other reasons. 'Enforced lack' implies that the item is something that the household would like to have, but cannot afford.

Possessing the item does not necessarily imply ownership: the item may be rented, leased, provided on loan, or shared with other households. If the item is shared between households, the answer is "Yes" if there is adequate/easy access (i.e. household can use the durable whenever it wants) and "No" otherwise.

In the case of a car, the household is considered to possess it if any member possesses it.

A company car or van which is available to the household for private use counts as possessing the item. A car or van provided ONLY for professional purpose, should not be considered as possessing the item.

Motorcycles are excluded.

HS120: Ability to make ends meet*SOCIAL EXCLUSION (Non-monetary household deprivation indicators)**Cross-sectional and longitudinal**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question:

A household may have different sources of income and more than one household member may contribute to it.

Thinking of your household's total income, is your household able to make ends meet, namely, to pay for its usual necessary expenses?

Values

1	with great difficulty
2	with difficulty
3	with some difficulty
4	fairly easily
5	easily
6	very easily

The objective is to assess the respondent feeling about the level of difficulty experienced by the household in making ends meet.

The respondent's assessment should be based on the household's total income. There should be a reference in the national questionnaires as well as in the interviewers' guidelines that all income sources are to be taken into account (possibly irregular) and that "more than one household member may contribute to it". It is however acceptable that this reference is dropped if this question follows other questions on the household total income and the concept is clear to respondents.

Additionally, in the guidelines for interviewers, it can be specified that income refers to 'net' income i.e. to income after the deduction of tax and social insurance.

As making ends meet does not exist in some languages, it is to be defined as paying usual necessary expenses and should be included both in the national questionnaires and in the guidelines for interviewers.

The usual necessary expenses of the household should include housing related costs but exclude business and farm work costs. This clarification is to be given in the interviewers' guidelines.

Ideally Member States will use the same scale proposed in the given order in order to guarantee the maximum comparability.

HS130: Lowest monthly income to make ends meet*SOCIAL EXCLUSION (Non-monetary household deprivation indicators)**Cross-sectional and longitudinal**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question:**In your opinion, what is the very lowest net monthly income that your household would have to have in order to make ends meet, that is to pay its usual necessary expenses?*****Please answer in relation to the present circumstances of your household, and what you consider as usual necessary expenses (to make ends meet).***

Values

1- 999999.99 lowest income

The objective is that the respondent provides its own assessed indication of the lowest net monthly income (in national currency) the household would need to ‘make ends meet’ and that should be clearly indicated/specified both in the national questionnaires and in the related interviewers' guidelines.

This question is to be included in the questionnaire after questions corresponding to variables HS140, HS150 and HS120.

Both aspects of present composition and usual necessary expenses of the household should be clearly indicated/specified in the national questionnaires and in the interviewer guidelines.

The answer of the respondent to this question should refer to the household’s total net monthly income. In the guidelines for interviewers a definition of net income should be given, ‘net’ income referring to income after the deduction of tax and social insurance.

The usual necessary expenses of the household should include housing related costs but exclude business and farm work costs. This clarification is to be given in the interviewer guidelines.

HS140: Financial burden of the total housing cost

[Total housing cost is a financial burden to the household]

SOCIAL EXCLUSION (Non-monetary household deprivation indicators)

Cross-sectional and longitudinal

Reference period: current

Unit: household

Mode of collection: household respondent

Format of the question:

Please think your total housing costs including mortgage repayment (instalment and interest) or rent, insurance and service charges (sewage removal, refuse removal, regular maintenance, repairs and other charges). To what extent are these costs a financial burden to you?

Please note: Only actual paid housing costs have to be taken into account

Would you say they are:

Values	
1	A heavy burden
2	A slight burden
3	not burden at all

The objective is to assess the respondent feeling about the extent to which housing costs are a financial burden to the household. That should be clearly indicated/specified both in the national questionnaires and in the related interviewers' guidelines.

Total mortgage repayment including instalment and interest is to be taken into account for owners and actual rent for renters. In addition, service charges (sewage removal, refuse removal, regular maintenance, repairs and other charges) are to be considered.

Only really paid housing costs have to be taken into account, i.e. the variable should cover what the household should actually pay and should not take into account the accumulation of arrears over past periods.

As regards the definition of Housing costs, please refer to explanations given for variable HH070.

HS150: Financial burden of the repayment of debts from hire purchases or loans

[Repayment of debts from hire purchases or loans other than mortgage or loan connected with the house are a financial burden to the household]

SOCIAL EXCLUSION (Non-monetary household deprivation indicators)

Cross-sectional and longitudinal

Reference period: current

Unit: household

Mode of collection: household respondent

Format of the question:

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

Codes 1/2 (Yes/No)

If Yes:

To what extent is the repayment of such loans a financial burden for your household?

Would you say it is:

Values	
1	Repayment is a heavy burden
2	Repayment is somewhat a burden
3	Repayment is not a burden at all

The objective is to assess the respondent feeling about the extent to which the repayment of non-housing related debts are a financial burden to the household. That should be clearly indicated/specified both in the national questionnaires and in the related interviewers' guidelines.

'Non-housing related debts' include any loans for consumer items or services (car, holiday, furniture, durable etc.) and credit card debt.

Mortgage repayments or loans connected with the purchase of main dwelling are excluded.

'Do you or anyone in your household' should be explicitly mentioned in the questionnaire and the interviewers' explanatory notes.

HS160: Problems with the dwelling: too dark, not enough light*SOCIAL EXCLUSION (Physical and social environment)**Cross-sectional**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question**Is your dwelling too dark, meaning is there not enough day-light coming through the windows?**

Values

1	yes
2	no

The objective is to assess whether the respondent feels 'the dwelling being too dark, not enough day-light' to be a problem for the household. No common objective standards as to what a 'problem' refers to are implied. The questions asks whether the household feels that there is a problem with most of the rooms being too dark (not necessarily all of the rooms).

It is recommended to consider the dwelling as 'too dark, without enough day-light' in the situation of a sunny day that means that artificial lighting is not to be taken into account.

HS170: Noise from neighbours or from the street

[Noise from neighbours or noise from the street (traffic, business, factories, etc.)]

SOCIAL EXCLUSION (Physical and social environment)

Cross-sectional

Reference period: current

Unit: household

Mode of collection: household respondent

Format of the question

***Do you have any of the following problems related to the place where you live?
Too much noise in your dwelling from neighbours or from outside (traffic, business,
factory, etc.)?***

Values	
1	yes
2	no

The objective is to assess whether the respondent feels 'noise from neighbours or from outside' to be a problem for the household (not on the fact to be bothered by the problem). No common standards of what is a problem are defined.

A reference to the dwelling should be clearly indicated both in the national questionnaires and in the national interviewer guidelines.

Both aspects of noise from neighbours and outside are to be covered and specified in the question as well as in the interviewers' guidelines.

In relation to the 'noise from neighbours', no details are to be included in the question itself; in the interviewers' guidelines, noise from neighbours could be described as noise from neighbouring apartments, staircase or water pipe.

Reference is to be made to noise from outside and not to noise from the street:

- 'Noise from outside' should be made explicit in the question;
- In the national questionnaires, traffic, businesses, factories, etc. should be specified in brackets;
- In the interviewers' guidelines, 'noise from outside' should be described as noise linked to traffic (street or road, plane, railway), linked to business, factories, agricultural activities, clubs and yard.

This question should be included as an item under a single question.

HS180: Pollution, grime or other environmental problems

[Pollution, grime or other environmental problems in area caused by traffic or industry]

SOCIAL EXCLUSION (Physical and social environment)

Cross-sectional

Reference period: current

Unit: household

Mode of collection: household respondent

Format of the question

Do you have any of the following problems related to the place where you live?

- Pollution, grime or other environmental problems in the local area such as: smoke, dust, unpleasant smells or polluted water?

Values

1	yes
2	no

The objective is to assess whether the respondent feels 'pollution, grime,...' to be a problem for the household (not on the fact to be bothered by the problem). No common standards what is a problem are defined.

A reference to the area (place situated close to the place where you live) should be clearly indicated both in the national questionnaires and in the national interviewers' guidelines.

The question is asked as follows: Pollution, grime or other environmental problems in the local area such as smoke, dust, unpleasant smells or polluted water.

Examples: A detailed list of examples (road dust, exhaust gases of vehicles; smoke, dust or unpleasant smells from factories; unpleasant smells of wastes or sewerage; polluted water from water pipe as well as polluted river) is proposed for inclusion only in the interviewers' guidelines, not in national questionnaires.

An explicit reference to the specific problem caused by traffic or industry is not to be included in the national questionnaires, but is to be included as in the interviewers' guidelines.

This question should be included as an item under a single question.

HS190: Crime violence or vandalism in the area*SOCIAL EXCLUSION (Physical and social environment)**Cross-sectional**Reference period: current**Unit: household**Mode of collection: household respondent*Format of the question***Do you have any of the following problems related to the place where you live?******- Crime, violence and vandalism in the local area?***Values

1	yes
2	no

The objective is to assess whether the respondent feels 'crime, violence or vandalism' to be a problem for the household (not on the fact to be bothered by the problem). No common standards what is a problem are defined.

A reference to the area (situated close to the place where you live) should be clearly indicated both in the national questionnaires and in the national interviewers' guidelines.

A clear definition is to be provided for defining 'Crime': Translation of the word 'crime' is to be carefully checked as it has a different meaning in different languages.

A clear footnote will be provided for defining 'crime'. Crime is to be defined as a deviant behaviour that violates prevailing norms, specifically, cultural standards prescribing how humans ought to behave normally. A legalistic approach is not to be used (this is not defined as any blameworthy act or oversight banned by law and penalized by the State).

Examples are only to be given in the interviewers' guidelines and can include thefts, illegal activities.

This question should be included as an item under a single question.