

OVER-INDEBTEDNESS AND FINANCIAL EXCLUSION

MI010: HOUSEHOLD HAS A BANK CURRENT ACCOUNT

MI020: HOUSEHOLD IS OVERDRAWN ON ONE OF ITS BANK ACCOUNTS

MI025: ESTIMATED TOTAL AMOUNT UNBALANCED ON HOUSEHOLD'S BANK ACCOUNTS IN CLASSES

OPTIONAL MI026: TOTAL AMOUNT UNBALANCED ON HOUSEHOLD'S BANK ACCOUNTS (EXACT AMOUNT)

MI030: HOUSEHOLD HAS CREDIT CARD(S) AND OR STORE CARDS

MI040: HOUSEHOLD HAS CREDIT CARD(S) AND OR STORE CARD(S) WITH UNCLEARED BALANCES

MI045: ESTIMATED TOTAL AMOUNT UNBALANCED AT THE LAST MONTHLY STATEMENT ON HOUSEHOLD CREDIT, STORE CARDS IN CLASS

OPTIONAL MI046: TOTAL AMOUNT UNBALANCED AT THE LAST MONTHLY STATEMENT ON HOUSEHOLD CREDIT/STORE CARDS (EXACT AMOUNT)

MI050: HOUSEHOLD HAS CREDITS OR LOANS (OTHER THAN MORTGAGE FOR THE MAIN DWELLING)

MI051: HOUSEHOLD HAS MORTGAGE FOR OTHER THAN THE MAIN DWELLING

MI052: HOUSEHOLD HAS HIRE PURCHASE INSTALMENTS

MI053: HOUSEHOLD HAS HOME-RELATED CREDITS/LOANS (INVENTORY, DOMESTIC APPLIANCES, REPAIRS).

MI054: HOUSEHOLD HAS CREDITS/LOANS TO PAY FOR HOLIDAY, LEISURE

MI055: HOUSEHOLD HAS CREDITS/LOANS TO PAY FOR EDUCATION, CHILDCARE

MI056: HOUSEHOLD HAS CREDIT/LOANS TO PAY FOR HEALTH ISSUES

MI057: HOUSEHOLD HAS CREDIT/LOANS FOR INVESTMENT OR BUSINESS START-UP

MI058: HOUSEHOLD HAS OTHER CASH LOANS (DEBT CONVERSION, TO COVER OVERDRAFT, CREDIT CARD AND OTHER BILLS, ETC.)

MI060: ARREARS ON OTHER NON-HOUSING HOUSEHOLD BILLS

MI065: ESTIMATED TOTAL AMOUNT CURRENTLY IN ARREARS FOR OTHER NON-HOUSING HOUSEHOLD BILLS IN CLASSES

MI066: OPTIONAL TOTAL AMOUNT CURRENTLY IN ARREARS FOR OTHER NON-HOUSING HOUSEHOLD BILLS (EXACT AMOUNT)

MI075: ESTIMATED TOTAL AMOUNT CURRENTLY IN ARREARS FOR HOUSEHOLD HOUSING BILLS, REPAYMENTS IN CLASSES

MI076: OPTIONAL TOTAL AMOUNT CURRENTLY IN ARREARS FOR HOUSEHOLD HOUSING BILLS, REPAYMENTS (EXACT AMOUNT).

MI085: ESTIMATED TOTAL AMOUNT CURRENTLY IN ARREARS FOR HOUSEHOLD OTHER LOANS AND CREDIT PAYMENT IN CLASSES

MI086: TOTAL AMOUNT CURRENTLY IN ARREARS FOR HOUSEHOLD OTHER LOANS AND OTHER PAYMENTS

MI090: MAJOR DROP IN HOUSEHOLD INCOME DURING THE LAST 12 MONTHS

MI095: MAIN REASON FOR DROP IN INCOME

MI100: EXPECTATION OF FINANCIAL SITUATION IN THE NEXT 12 MONTHS; DO YOU EXPECT YOUR FINANCIAL SITUATION

MI110: HOUSEHOLD DOES NOT NEED AN ACCOUNT AND PREFERS TO DEAL IN CASH

MI111: THE CHARGES ARE TOO HIGH

MI112: THERE IS NO BANK BRANCH NEAR WHERE HOUSEHOLD LIVES OR WORKS

MI113: HOUSEHOLD HAS APPLIED FOR AN ACCOUNT AND BEEN TURNED DOWN

MI114: BANKS WOULD REFUSE HOUSEHOLD

MI120: HOUSEHOLD DOESN'T NEED TO BORROW AT ALL

MI121: HOUSEHOLD CAN BORROW FROM FAMILY OR FRIENDS

MI122: HOUSEHOLD WILL NOT BE ABLE TO REPAY DEBT

MI123: HOUSEHOLD HAS APPLIED FOR CREDIT AND BEEN TURNED DOWN

MI124: HOUSEHOLD USED TO HAVE CREDIT BUT THE FACILITY WAS WITHDRAWN

MI125: BANKS WOULD REFUSE TO GIVE CREDIT TO THE HOUSEHOLD