

Glossary: Arrears for housing and non-housing bills and for other loans and credit repayment

Statistics Explained

Arrears for housing and non-housing bills and for other loans and credit repayment is a statistical indicator referring to arrears in the payment of housing and non-housing bills as well as the repayment of other loans and credit of a [household](#) .

Credit and loans encompass any commercial credit or loans with planned and scheduled repayments, with the exception of mortgage loans for the main dwelling. Are also **not** included:

- overdraft facilities, [credit or store cards](#) for which repayments are not planned;
- borrowing from friends and relatives (informal credit).

These arrears take into account the amount owed (bills, rent, credit/mortgage repayment...) which is not paid on schedule during the last 12 months for financial reasons.

Total amount currently in arrears includes the sum of amount the household currently owed that could not be paid on schedule.

Housing-related bills/payments comprise rent and mortgage repayment for the main dwelling and utility bills (water, electricity, gas, heating...).

Other loans and credit repayment take into account cash loans (other than mortgage repayment for the main dwelling) or hire purchase instalments and similar (e.g. mail order catalogues, car finance...). Minimum credit/store card repayments are also included.

Other non-housing household bills: education, health, any other bills not covered by housing-related bills.

Related concepts

- [Credit or store card unclear balance](#)

Statistical data

- [Living conditions in Europe - income distribution and income inequality](#)