
Module 2020

Over-indebtedness, consumption and wealth as well as labour

Module 2020 addresses specific questions relating to over-indebtedness, consumption and wealth as well as labour of households and individuals.

The questions of over-indebtedness, consumption and wealth are collected at household level and are referred to the household as a whole.

Labour questions are collected for all current household members aged 16 and over.

Units

- *Over-indebtedness, consumption and wealth*

The observation unit is the household as a whole.

- *Labour*

Units of observation are all current household members aged 16 and more.

Mode of data collection

Only individual interviews with the respondent are conducted. Proxy interviews are only permitted in exceptional cases for persons temporarily absent or incapacitated.

Wealth

- HV010 Value of main residence (Question MH2)

The information collected should be an estimation of the price of the residence if the household would want to sell it.

The aim of this variable is NOT to collect information about the price for which the property was purchased in the past.

- HV070 Total left to repay for the mortgage on main residence (Question MH1)

Only the amount left to repay on a mortgage taken out with the sole purpose of buying the main residence should be provided. If the household has more than one mortgage for the purchase of the main residence, the total amount from all mortgages left to repay should be provided.

- HV020 Possession of real estate other than main residence (Question MH3)

This variable should capture if the respondent owns real estate other than the main residence.

Real estate should be understood as property in the form of land (e.g. construction plot, field, forest) or buildings that the respondents' household owns. A property that is used for business purposes but is owned by the household should be included.

Shared properties and properties abroad should also be included.

- HV080 Ability to maintain the same standard of living using savings (Question MH17)

This variable aims to collect information for how many months a household would be able to maintain the same standard of living using savings. The household respondent should be asked about a situation in which the household would not receive any income and would not borrow money but would only be able to use its savings.

Savings include:

- money deposits usually at a bank, savings bank, credit institutions, mutual bank, etc.
- money kept at home.

Saving accounts and deposits in banks abroad are also included here.

Labour

- PL230 Public/private employment sector (Question MP2)

The question concerns the current work of the respondent. It aims to gather information whether the respondent is employed in the public or private sector.

The public sector includes all state, regional, municipal institutions and the central bank.

The private sector consists of all non-public sector companies.

Persons engaged by an employment agency or business and hired out to a third party for the carrying out of a "work mission" (unless there is a work contract of unlimited duration with the employment agency or business) are to be considered as private sector.

- PL250 Months with any work (Question MP1)

The question concerns the number of months in which the person performed paid work during the income reporting period (2019). The number of months of paid work is not necessarily related to the main job asked in question P25. For example, if the respondent has worked two days in May and 20 days in June, will be recorded in PL250 as worked two months, while in P25 he will be recorded as worked one month.

‘Work’ means any work for pay or profit. Pay includes cash payments or ‘payment in kind’ (payment in goods or services rather than money).

- PL280 Registration of unemployment (Question MP3)

The variable collects information on persons who have been unemployed for at least one month during the income reporting period (2019).

As registered unemployed person should be understood as a person who has filed documents with the Employment Agency as unemployed.

Consumption

- HC010 Food at home (Question MH5)

This variable should capture how much a household spent on food and non-alcoholic beverages at home during the last month. Takeaways should be excluded even when consumed at home.

All types of food and non-alcoholic beverages are included.

- HC020 Food or drink outside home (Questions MH6 and MH7)

This variable should capture how much a household spent on food and beverages outside of the home during the last month. All household members' expenses for food or drink outside the home should be taken into account.

This includes expenses at restaurants, lunches, canteens (including school canteen), coffee shops, takeaways etc.

- HC030 Public transport (Questions MH8 and MH9)

This variable should capture how much a household spent on public transport (train, bus, tram, plane, subway, taxi etc.) last month. Air and water transport, if used on a regular basis (e.g. every week/month), should be included.

If the household was purchased yearly or quarterly tickets for the public transport, the monthly average should be provided in this variable.

- HC040 Private transport (Questions MH10 and MH11)

This variable should capture how much the household spent last month on private transport, which includes fuel expenses, insurance, maintenance and repair of the car, parking permit, taxes etc. but not the vehicle acquisition expenses themselves. Company cars are included only if the respondent uses it also for private purposes and also spends money on it e.g. pays for petrol. If the household receives refunds from businesses, those refunds should be excluded.

If the household had significant expenditure related to the private transport (e.g. car insurance) that was paid yearly or quarterly, the monthly average should be provided in this variable.

When a respondent or one of the household members is traveling with someone else (e.g. colleague) who is using his/her private car and the respondent/ household contributes towards the costs, then the amount paid last month should be provided.

- HC050 Savings (in a typical month) (Question MH16)

The aim of this variable is to get information on the financial situation of the household and whether the current household income allows the household to put money aside or not. A typical month should be understood as one which is representative of the period as a whole. If it is difficult to identify a typical month because months differ significantly, then the information should be provided for the last month that is not affected by unexpected spendings.

Over-indebtedness

- HI020 Arrears on non-housing bills (Question MH4)

Household has arrears if an amount owed on non-housing bills was not paid on schedule any time during the last 12 months, for financial reasons.

Non-housing household bills include bills related to education, health and any other bills not covered by housing-related bills. This excludes utility payments, rent or mortgage and payments covering services such as internet, television and property management expenses as well as hire purchases or other loan payments.

Note: Arrears which resulted from errors or forgetting to make payments and are not related to financial difficulties are not to be taken into account.

- HI090 Number of loans (excluding mortgages on purchase of main residence) (Question MH13)

The question should determine the number of loans the household pays.

These are loans related to the purchase of a vehicle, education, recreation, acquisition of real estate, consumer loans, credit card costs. Loans taken from non-banking institutions, family/friends should be included. Mortgage for the purchase of the main residence should NOT be included.

- HI100 Purpose of loans (excluding mortgages on purchase of main residence) (Question MH14)

The variable refers to the reason why the household needed to withdraw/borrow money. The reasons may be related to the purchase of property (furniture, electrical appliances, repair), purchase of a car, vacation/excursion, health care, education, covering daily expenses, financing a personal business, refinancing old debts or other. The category 'Property' should also include summer cabins or other type of property a household obtained with the use of a loan. The property can be located in the country or abroad.

- HI110 Source of loans (excluding mortgages on purchase of main residence) (Questions Q21 and MH12)

The variable aims to collect information on from whom the household obtained loans. Multiple answers are allowed.

Banks and financial institutions controlled by a national or international banking institution relate to an answer 1.

Payday loan companies and Pawnbrokers relate to answer 2. They do not have a full banking license and are not subject to control by a national or international banking institution.

- HI120 Amount due last month on loans (excluding mortgages on purchase of main residence) (Question MH15)

The question is about the total amount the household spent last month on all the loans it pays. The cost of a mortgage on the main home **should not be** included.

If the household repays the loan not on a monthly basis (for example, every 3 months), the average monthly value should be provided.