

Households in financial difficulties by household type, 2004-2012

		2004	2005	2006	2007	2008	2009	2010	2011	2012
Total	Arrears on mortgage or rent payments	9.4	8	5.7	5.8	5.5	7.1	10	10.1	10.1
	Housing cost is a heavy burden (older definition)	12.4	11.6	9.9	9.6	11.8	15	16.4	19.2	.
	Housing cost is a heavy burden	.	.	.	.	.	.	29.1	31.7	27.3
	Percent, %									
	Arrears on other loans	10.7	7.9	5.8	8.4	5.5	10.3	13.1	12.3	10.4
	Payments of other loans is a heavy burden	9.7	9.7	7.6	11.5	10.3	15.5	19.1	15.1	13.9
	Unable to meet unexpected expenses	36.1	38	31.9	29.8	26.9	29.8	35.6	39.8	35.9
	Difficult to make ends meet	46.2	36.8	34.8	28.4	30.1	39	48.7	51.5	48.2
	CI, ±									
	Arrears on mortgage or rent payments	1.2	1.1	1	1	1	1.1	1.2	1.3	1.3
	Housing cost is a heavy burden (older definition)	1.4	1.4	1.3	1.2	1.4	1.5	1.5	1.6	.
	Housing cost is a heavy burden	.	.	.	.	.	.	1.8	1.9	1.8
	Arrears on other loans	1.3	1.1	1	1.1	1	1.3	1.4	1.3	1.2
	Payments of other loans is a heavy burden	1.2	1.2	1.1	1.4	1.3	1.5	1.6	1.4	1.4
	Unable to meet unexpected expenses	2	2	2	1.9	1.9	2	2	2	2
	Difficult to make ends meet	2.1	2	2	1.9	1.9	2	2	2	2
Household s without children	Estimated number									
	Arrears on mortgage or rent payments	10400	9000	6500	6600	6500	8700	12100	12000	12100
	Housing cost is a heavy burden (older definition)	13600	12900	11000	11000	14100	18400	19800	23100	.
	Housing cost is a heavy burden	.	.	.	.	.	.	35300	38100	33000
	Arrears on other loans	11900	8900	6700	9900	6700	13000	16300	15100	12800
	Payments of other loans is a heavy burden	10600	10800	8500	13200	12300	19200	23300	18300	16900
	Unable to meet unexpected expenses	39600	42300	35700	34300	32300	36900	43300	48000	43700
	Difficult to make ends meet	50700	41100	39000	33100	36400	48500	59600	62400	59100
	Percent, %									
	Arrears on mortgage or rent payments	6.7	5.6	3.8	4.9	5	5.5	7.1	8.3	7.7
	Housing cost is a heavy burden (older definition)	10.9	11.2	9.8	8.5	11.2	13	12.8	17	.
	Housing cost is a heavy burden	.	.	.	.	.	.	23	27	23.1
	Arrears on other loans	7.9	5.9	3.5	5.7	4.5	9	9.2	8.6	7.6
	Payments of other loans is a heavy burden	10.1	8	5.3	9.4	8.4	12.5	14.8	11.3	11.2
	Unable to meet unexpected expenses	36.9	37.4	30.7	30.6	26.7	29.6	34.3	39	33.2
	Difficult to make ends meet	41.4	35.1	32.8	27.9	27.5	35.3	42.5	45.9	41.6

One person	CI, ±	Arrears on mortgage or rent payments	1.5	1.4	1.3	1.5	1.5	1.5	1.6	1.7	1.6
		Housing cost is a heavy burden (older definition)	1.9	1.9	1.8	1.7	1.9	2.1	2	2.2	.
		Housing cost is a heavy burden	.	.	.	.	.	.	2.5	2.5	2.4
		Arrears on other loans	1.6	1.4	1.2	1.5	1.3	1.8	1.8	1.7	1.5
		Payments of other loans is a heavy burden	1.8	1.6	1.3	1.9	1.8	2.1	2.1	1.8	1.8
		Unable to meet unexpected expenses	2.9	2.9	2.9	2.8	2.7	2.8	2.8	2.8	2.7
		Difficult to make ends meet	2.9	2.8	2.9	2.7	2.7	2.8	2.9	2.8	2.8
		Arrears on mortgage or rent payments	4300	3700	2500	3200	3500	4000	5000	5900	5500
	Estimated number	Housing cost is a heavy burden (older definition)	7000	7400	6200	5600	8000	9500	9000	12300	.
		Housing cost is a heavy burden	.	.	.	.	.	.	16300	19500	16700
		Arrears on other loans	5200	3900	2300	3800	3300	6700	6800	6300	5700
		Payments of other loans is a heavy burden	6500	5200	3400	6200	6100	9200	10700	8200	8200
		Unable to meet unexpected expenses	23800	24500	19600	20200	19100	21700	24500	28200	24300
		Difficult to make ends meet	26800	22900	21000	18600	19800	26000	30400	33300	30500
	Percent, %	Arrears on mortgage or rent payments	7.7	7.2	4.8	7.4	7.8	6.8	8	10.3	11
		Housing cost is a heavy burden (older definition)	13.4	14.4	11.1	10.6	14.2	15.5	15.6	19.8	.
		Housing cost is a heavy burden	.	.	.	.	.	.	26.8	30	25.9
		Arrears on other loans	9	6.4	3.8	6.7	5.5	10.9	11	10.7	9
		Payments of other loans is a heavy burden	9.4	8.7	4.6	11.4	10.9	13.8	16.9	13.1	12.6
		Unable to meet unexpected expenses	42.4	47.6	39.3	37.7	35.3	37.2	46.8	49.3	42.3
		Difficult to make ends meet	47.7	41	37.9	33.5	33.8	38.9	50.2	53.4	47.6
		Arrears on mortgage or rent payments	2.6	2.6	2.3	2.9	2.9	2.6	2.6	2.9	2.9
	CI, ±	Housing cost is a heavy burden (older definition)	3.3	3.4	3.2	3.2	3.4	3.5	3.4	3.7	.
		Housing cost is a heavy burden	.	.	.	.	.	.	4.1	4.2	4
		Arrears on other loans	2.8	2.5	2	2.7	2.4	3.1	2.9	2.9	2.6
		Payments of other loans is a heavy burden	2.9	2.8	2.2	3.4	3.2	3.5	3.5	3.1	3
		Unable to meet unexpected expenses	4.8	4.9	5	5.1	4.8	4.7	4.6	4.6	4.4
		Difficult to make ends meet	4.9	4.8	5	4.8	4.7	4.7	4.6	4.6	4.5
		Arrears on mortgage or rent payments	2500	2300	1500	2300	2700	2500	3000	3700	4000

One person, female	Estimated number	Housing cost is a heavy burden (older definition)	4300	4600	3400	3300	5000	5800	5800	7300	.
		Housing cost is a heavy burden	.	.	.	.	.	.	9900	10900	9600
		Arrears on other loans	3000	2100	1200	2200	1900	4200	4200	4100	3500
		Payments of other loans is a heavy burden	3000	2800	1400	3600	3800	5200	6400	4900	4800
		Unable to meet unexpected expenses	13700	15300	12000	11700	12400	14000	17400	18200	16000
		Difficult to make ends meet	15400	13100	11600	10600	11900	14500	18800	19800	18000
	Percent, %	Arrears on mortgage or rent payments	4.9	5.1	1.6	4.3	4	2.3	4.4	6	6.8
		Housing cost is a heavy burden (older definition)	15.6	12.8	15.1	9.7	14.6	16.3	16.4	20.3	.
		Housing cost is a heavy burden	.	.	.	.	.	.	31.6	33.1	25.3
		Arrears on other loans	3.2	3.1	1.7	5.7	2.6	7.1	8.6	5.8	6
		Payments of other loans is a heavy burden	5.6	7.6	6	9.2	6.7	9.1	16.4	11	12.7
		Unable to meet unexpected expenses	44.1	50.6	45.7	45	42.9	42.4	52	53.7	42.7
	CI, ±	Difficult to make ends meet	53.7	44.8	45.8	36.4	34.6	38.9	53.1	50.4	47.5
		Arrears on mortgage or rent payments	2.9	3	1.8	3	2.8	2.1	2.7	3.2	3.5
		Housing cost is a heavy burden (older definition)	5.1	4.5	5.2	4.1	4.7	5	4.8	5.3	.
		Housing cost is a heavy burden	.	.	.	.	.	.	6	6.2	5.7
		Arrears on other loans	2.4	2.2	1.9	3.3	2.3	3.5	3.7	3.1	3.2
		Payments of other loans is a heavy burden	3.1	3.6	3.6	4.2	3.6	3.9	4.8	4.1	4.3
One person, male	Estimated number	Unable to meet unexpected expenses	6.9	6.7	7.2	7.3	6.8	6.6	6.5	6.5	6.4
		Difficult to make ends meet	7	6.7	7.2	6.9	6.5	6.5	6.5	6.6	6.5
		Arrears on mortgage or rent payments	700	800	200	600	600	400	800	1000	1200
		Housing cost is a heavy burden (older definition)	2300	2100	2200	1400	2400	2900	3000	3600	.
		Housing cost is a heavy burden	.	.	.	.	.	.	5700	5700	4500
		Arrears on other loans	500	500	200	800	400	1300	1600	1000	1100
	Estimated number	Payments of other loans is a heavy burden	800	1200	900	1300	1100	1600	3100	2000	2400
		Unable to meet unexpected expenses	6600	8100	6500	6400	6900	7500	9300	9500	7800
		Difficult to make ends meet	7900	7100	6600	5300	5600	6900	9600	8900	8700
		Arrears on mortgage or rent payments	10.1	9.3	7.6	10	11	11	11.4	14.3	15
		Housing cost is a heavy burden (older definition)	11.5	16.1	7.5	11.2	13.9	14.9	14.9	19.4	.
		Housing cost is a heavy burden	.	.	.	.	.	.	22.2	27.3	26.5

More than one person without children	Percent, %	Arrears on other loans	14	9.7	5.7	7.6	7.9	14.2	13.2	15.2	11.9
		Payments of other loans is a heavy burden	12.6	9.9	3.4	13.4	14.4	18	17.3	15.1	12.5
		Unable to meet unexpected expenses	40.8	44.6	33.7	31.5	28.8	32.6	41.9	45.2	42
		Difficult to make ends meet	42.7	37.3	30.7	31.1	33.2	38.8	47.4	56.1	47.8
		Arrears on mortgage or rent payments	4.1	4.3	4	4.6	4.7	4.6	4.3	4.6	4.6
	CI, ±	Housing cost is a heavy burden (older definition)	4.3	5.2	3.9	4.6	4.9	5	4.8	5.1	.
		Housing cost is a heavy burden	.	.	.	.	.	.	5.5	5.7	5.5
		Arrears on other loans	4.8	4.3	3.4	4	4	4.9	4.4	4.6	4.1
		Payments of other loans is a heavy burden	4.6	4.4	2.7	5.1	5	5.5	5	4.5	4.1
		Unable to meet unexpected expenses	6.7	7.1	6.9	6.9	6.5	6.5	6.5	6.4	6.2
	Estimated number	Difficult to make ends meet	6.7	6.9	6.8	6.8	6.6	6.8	6.6	6.4	6.2
		Arrears on mortgage or rent payments	1800	1500	1300	1700	2000	2100	2200	2700	2800
		Housing cost is a heavy burden (older definition)	2000	2600	1200	1900	2600	2900	2900	3800	.
		Housing cost is a heavy burden	.	.	.	.	.	.	4200	5300	5100
		Arrears on other loans	2500	1600	900	1400	1500	2900	2600	3000	2300
	More than one person without children	Payments of other loans is a heavy burden	2200	1600	600	2300	2800	3600	3400	3000	2400
		Unable to meet unexpected expenses	7100	7200	5500	5300	5500	6500	8100	8800	8200
		Difficult to make ends meet	7400	6000	5000	5300	6300	7600	9200	10900	9300
		Arrears on mortgage or rent payments	5.6	4.1	2.9	2.6	2.3	4.1	6.1	6.2	4.4
		Housing cost is a heavy burden (older definition)	8.5	8.1	8.6	6.6	8.3	10.3	9.6	14	.
	Percent, %	Housing cost is a heavy burden	.	.	.	.	.	.	18.8	24	20.2
		Arrears on other loans	6.8	5.4	3.2	4.7	3.6	7	7.3	6.4	6.1
		Payments of other loans is a heavy burden	10.8	7.2	5.9	7.5	6.1	11.2	12.6	9.3	9.6
		Unable to meet unexpected expenses	31.4	27.7	22.8	24.3	18.6	21.6	20.7	28.2	23.4
		Difficult to make ends meet	35.1	29.4	28.2	22.8	21.4	31.6	34	38	35.2
	CI, ±	Arrears on mortgage or rent payments	1.5	1.3	1.2	1.1	1	1.3	1.6	1.5	1.3
		Housing cost is a heavy burden (older definition)	1.8	1.8	1.9	1.6	1.8	2.1	2	2.2	.
		Housing cost is a heavy burden	.	.	.	.	.	.	2.6	2.7	2.5
		Arrears on other loans	1.6	1.4	1.2	1.4	1.2	1.8	1.7	1.6	1.5
		Payments of other loans is a heavy burden	2.1	1.7	1.6	1.8	1.6	2.2	2.2	1.9	1.9

Household s with children	Estimated number	Unable to meet unexpected expences	3.1	2.9	2.8	2.8	2.5	2.8	2.7	2.9	2.7
		Difficult to make ends meet	3.2	2.9	3	2.8	2.7	3.1	3.1	3.1	3
		Arrears on mortgage or rent payments	1800	1400	1000	900	900	1500	2100	2200	1500
		Housing cost is a heavy burden (older definition)	2700	2700	2800	2300	3000	3700	3200	5000	.
		Housing cost is a heavy burden	.	.	.	.	.	.	6300	8500	7100
		Arrears on other loans	2200	1800	1100	1700	1300	2600	2500	2300	2200
		Payments of other loans is a heavy burden	3500	2400	2000	2600	2200	4000	4300	3300	3400
		Unable to meet unexpected expences	10100	9200	7600	8500	6800	7800	7100	10000	8300
		Difficult to make ends meet	11400	9800	9400	8000	7800	11500	11600	13500	12500
		Arrears on mortgage or rent payments	13.1	11.4	8.2	7	6.2	9.5	14	12.9	13.5
		Housing cost is a heavy burden (older definition)	14.5	12.1	10	11	12.8	17.8	21.4	22.6	.
		Housing cost is a heavy burden	.	.	.	.	.	.	37.7	38.6	33.5
	Percent, %	Arrears on other loans	14.7	10.6	9	12.2	7.1	12.4	18.6	18	14.5
		Payments of other loans is a heavy burden	9.1	12.3	10.7	14.3	13	19.9	25.3	21	18.1
		Unable to meet unexpected expences	35.1	38.8	33.5	28.6	27.3	29.9	37.4	41.1	40
		Difficult to make ends meet	53.3	39.4	37.4	29.2	34.1	44.6	57.5	60	58
		Arrears on mortgage or rent payments	1.9	1.8	1.6	1.4	1.3	1.7	2	1.9	2
		Housing cost is a heavy burden (older definition)	2	1.9	1.7	1.7	1.9	2.2	2.3	2.4	.
	CI, ±	Housing cost is a heavy burden	.	.	.	.	.	.	2.7	2.7	2.6
		Arrears on other loans	2	1.7	1.6	1.8	1.4	1.8	2.1	2.2	2
		Payments of other loans is a heavy burden	1.6	1.9	1.8	1.9	1.9	2.2	2.4	2.3	2.2
		Unable to meet unexpected expences	2.7	2.7	2.7	2.5	2.5	2.6	2.7	2.8	2.8
		Difficult to make ends meet	2.7	2.7	2.7	2.5	2.6	2.7	2.6	2.7	2.7
		Arrears on mortgage or rent payments	5900	5200	4000	3400	3000	4800	7100	6200	6600
	Estimated number	Housing cost is a heavy burden (older definition)	6500	5500	4800	5300	6200	8900	10700	10800	.
		Housing cost is a heavy burden	.	.	.	.	.	.	18900	18500	16200
		Arrears on other loans	6700	4900	4400	6100	3500	6300	9500	8800	7200
		Payments of other loans is a heavy burden	4100	5600	5100	6900	6300	10000	12600	10000	8700
		Unable to meet unexpected expences	15700	17700	16100	14100	13200	15100	18700	19800	19400
		Difficult to make ends meet	23900	18100	18000	14400	16600	22500	29200	29100	28500

Single adult with a child or children		Arrears on mortgage or rent payments	18.9	12	15.6	12.1	10.1	18.1	22	17.6	21.5
		Housing cost is a heavy burden (older definition)	26.7	25.5	19.5	19.2	27.2	30.5	33.8	31.4	.
		Housing cost is a heavy burden	.	.	.	.	.	.	47.3	45.4	39.9
	Percent, %	Arrears on other loans	19.5	9.7	12.4	14.9	10.4	17.7	26.4	28.2	22.3
		Payments of other loans is a heavy burden	8.7	23	18.6	26.4	22	26.9	34	30	22.8
		Unable to meet unexpected expences	62.6	71.3	65.6	48.3	58.6	59.3	63.7	68.1	68.1
		Difficult to make ends meet	77.9	62.6	60.7	57.6	58	56.2	76.2	78.3	73.4
		Arrears on mortgage or rent payments	6.9	5.7	6.6	5.6	5.1	6.6	6.6	6.2	6.4
		Housing cost is a heavy burden (older definition)	7.6	7.6	6.8	6.5	7.6	7.9	7.3	7.5	.
		Housing cost is a heavy burden	.	.	.	.	.	.	7.6	7.9	7.5
	CI, ±	Arrears on other loans	6.8	5	5.6	6	5.3	6.4	6.7	7.1	6.4
		Payments of other loans is a heavy burden	5.2	7.3	6.7	7.5	7.2	7.6	7.3	7.4	6.4
		Unable to meet unexpected expences	8.3	7.8	8	8.5	8.4	8.3	7.4	7.3	7
		Difficult to make ends meet	7	8.3	8.2	8.4	8.5	8.5	6.5	6.4	6.7
	Arrears on mortgage or rent payments	1400	900	1300	900	800	1500	2200	1700	2200	
	Housing cost is a heavy burden (older definition)	2000	2000	1600	1500	2100	2500	3400	3000	.	
	Housing cost is a heavy burden	.	.	.	.	.	.	4800	4300	4100	
	Arrears on other loans	1500	800	1000	1200	800	1500	2700	2700	2300	
	Payments of other loans is a heavy burden	700	1800	1500	2000	1700	2300	3400	2800	2300	
	Unable to meet unexpected expences	4700	5500	5400	3700	4500	5000	6300	6400	7000	
	Difficult to make ends meet	5900	4900	5100	4500	4500	4700	7700	7500	7700	
Two adults, one child		Arrears on mortgage or rent payments	7.6	8.7	6.8	4.2	4.2	7.5	11.2	9.5	10.1
		Housing cost is a heavy burden (older definition)	9.5	7.4	7.6	9.8	10.9	14.1	15.4	15.6	.
		Housing cost is a heavy burden	.	.	.	.	.	.	32.9	32.2	26.8
	Percent, %	Arrears on other loans	14.3	7.6	7.3	11.3	8	9	15.8	12.1	10.3
		Payments of other loans is a heavy burden	10.8	8.8	7.3	11.6	11.6	16.5	19.4	12.5	13.8
		Unable to meet unexpected expences	28.8	28.9	24.6	29	19.7	24	31.8	36.5	33.4
		Difficult to make ends meet	45.6	28.2	28	24.2	26.5	38.5	47.1	50.7	46.5
		Arrears on mortgage or rent payments	3	3.1	2.6	2	2.1	2.6	3.2	3.2	3.2

Two adults, two children	CI, ±	Housing cost is a heavy burden (older definition)	3.3	2.9	2.8	3	3.4	3.6	3.7	3.9	.
		Housing cost is a heavy burden	.	.	.	.	.	.	4.8	5	4.6
		Arrears on other loans	4	2.9	2.7	3.2	2.9	3	3.7	3.5	3.2
		Payments of other loans is a heavy burden	3.4	3	2.8	3.2	3.5	3.8	4.1	3.6	3.7
		Unable to meet unexpected expences	5.2	5	4.6	4.5	4.2	4.4	4.8	5.3	5
		Difficult to make ends meet	5.6	4.9	4.7	4.3	4.7	5	5.1	5.4	5.2
		Arrears on mortgage or rent payments	800	1000	900	600	600	1100	1600	1100	1200
		Housing cost is a heavy burden (older definition)	1000	800	1000	1400	1400	2000	2200	1800	.
		Housing cost is a heavy burden	.	.	.	.	.	.	4600	3800	3200
		Arrears on other loans	1500	800	900	1700	1100	1300	2300	1400	1200
	Estimated number	Payments of other loans is a heavy burden	1100	1000	900	1700	1500	2400	2700	1500	1600
		Unable to meet unexpected expences	2900	3100	3100	4300	2600	3500	4500	4300	3900
		Difficult to make ends meet	4600	3100	3500	3600	3500	5700	6600	6000	5600
		Arrears on mortgage or rent payments	11.1	9.6	4.7	5.9	4.9	8	10.3	12.2	11.3
		Housing cost is a heavy burden (older definition)	12.6	9.3	6.8	7.8	9.5	17.7	18.1	22.5	.
		Housing cost is a heavy burden	.	.	.	.	.	.	32.8	39.7	32.4
		Arrears on other loans	10.9	8.5	6.2	10.5	4	13.6	14	14	12.5
		Payments of other loans is a heavy burden	8.5	10.3	9.3	10.8	11.5	20.5	21.6	21.1	16.3
		Unable to meet unexpected expences	28.3	30.4	27.9	21.8	20.7	24.8	29.2	34.5	33.5
		Difficult to make ends meet	46.5	34.1	33.3	23.4	31.2	45.3	51.1	58.8	58.1
	Percent, %	Arrears on mortgage or rent payments	3.2	3	2	2.3	2.1	2.8	3	3.2	3.2
		Housing cost is a heavy burden (older definition)	3.4	2.9	2.4	2.6	2.9	3.8	3.8	4.2	.
		Housing cost is a heavy burden	.	.	.	.	.	.	4.6	4.8	4.7
		Arrears on other loans	3.1	2.9	2.2	3	2	3.4	3.4	3.4	3.4
		Payments of other loans is a heavy burden	2.8	3.1	2.8	3.1	3.2	4.1	4.1	4.1	3.8
		Unable to meet unexpected expences	4.5	4.7	4.3	4.1	4.2	4.4	4.5	4.7	4.8
		Difficult to make ends meet	5	4.8	4.6	4.2	4.7	5	4.9	4.8	4.9
		Arrears on mortgage or rent payments	1400	1200	700	800	600	1100	1400	1600	1500
		Housing cost is a heavy burden (older definition)	1600	1200	900	1000	1200	2400	2400	3000	.
		Housing cost is a heavy burden	.	.	.	.	.	.	4400	5300	4200
	CI, ±	Arrears on mortgage or rent payments	1400	1200	700	800	600	1100	1400	1600	1500
		Housing cost is a heavy burden (older definition)	1600	1200	900	1000	1200	2400	2400	3000	.
		Housing cost is a heavy burden	.	.	.	.	.	.	4400	5300	4200

Two adults, more than two children	Estimated number	Arrears on other loans	1400	1100	900	1400	500	1900	1900	1900	1600
		Payments of other loans is a heavy burden	1100	1300	1300	1400	1500	2800	2900	2800	2100
		Unable to meet unexpected expenses	3600	3800	3900	2900	2700	3400	3900	4600	4300
		Difficult to make ends meet	5900	4200	4600	3100	4100	6200	6900	7900	7600
	Percent, %	Arrears on mortgage or rent payments	17.9	16.7	8.5	9	9.1	8	16.8	13.8	14.4
		Housing cost is a heavy burden (older definition)	15.3	11.4	10.5	9.7	11.9	15.6	22.6	24.4	.
		Housing cost is a heavy burden	.	.	.	.	.	.	43.6	40.3	36.7
		Arrears on other loans	16.2	18.3	12.8	16.5	7	11.9	22.1	21.5	16.3
	CI, ±	Payments of other loans is a heavy burden	6.4	12.9	11.1	15.6	11.8	18.5	28.9	23.9	22.3
		Unable to meet unexpected expenses	29.6	38.3	28.8	24.4	28	22.2	32.7	34.5	31
		Difficult to make ends meet	57	43	39.2	27.3	36	45	65.6	60.6	60.3
		Arrears on mortgage or rent payments	4.7	4.5	3.3	3.5	3.5	3.1	4.4	4.3	4.2
	Estimated number	Housing cost is a heavy burden (older definition)	4.4	3.7	3.7	3.6	3.8	4.3	4.9	5.3	.
		Housing cost is a heavy burden	.	.	.	.	.	.	5.7	5.9	5.8
		Arrears on other loans	4.4	4.7	4	4.6	3.1	3.8	4.8	5.1	4.4
		Payments of other loans is a heavy burden	3	4.1	3.7	4.4	3.8	4.5	5.2	5.2	5.1
More than two adults with children	Estimated number	Unable to meet unexpected expenses	5.4	5.9	5.3	5.2	5.4	4.8	5.4	5.8	5.6
		Difficult to make ends meet	6	6	5.7	5.3	5.6	5.8	5.4	5.9	5.9
		Arrears on mortgage or rent payments	1500	1300	700	700	800	700	1500	1200	1200
		Housing cost is a heavy burden (older definition)	1200	900	900	800	1000	1300	2000	2100	.
	Estimated number	Housing cost is a heavy burden	.	.	.	.	.	.	3800	3400	3100
		Arrears on other loans	1300	1500	1100	1300	600	1000	1900	1900	1400
		Payments of other loans is a heavy burden	500	1000	900	1200	1000	1600	2500	2000	1900
		Unable to meet unexpected expenses	2400	3000	2400	1900	2300	1900	2800	2900	2600
	Percent, %	Difficult to make ends meet	4600	3400	3200	2200	3100	3800	5700	5200	5100
		Arrears on mortgage or rent payments	12	11.3	6.7	6	5.4	7.8	12.1	11.8	11.4
		Housing cost is a heavy burden (older definition)	12.1	9.4	8.1	9.5	10.1	15.2	18.4	20.4	.
		Housing cost is a heavy burden	.	.	.	.	.	.	35.3	37	31.8
	Estimated number	Arrears on other loans	13.8	10.8	8.3	11.7	6.4	11.3	16.7	15.5	12.4
		Payments of other loans is a heavy burden	9.3	10.1	9.1	12.1	11.3	18.4	23.1	18.8	16.8

CI, ±	Unable to meet unexpected expenses	29.3	32	26.8	25	21.4	23.9	30.9	34.4	32.5
	Difficult to make ends meet	48.2	34.7	32.6	23.8	29.6	42.2	52.9	55.5	53.9
	Arrears on mortgage or rent payments	1.8	1.8	1.4	1.3	1.3	1.5	1.8	1.8	1.8
	Housing cost is a heavy burden (older definition)	1.9	1.6	1.5	1.6	1.7	2	2.2	2.3	.
	Housing cost is a heavy burden	.	.	.	.	.	.	2.7	2.7	2.6
	Arrears on other loans	1.9	1.7	1.5	1.8	1.4	1.8	2.1	2.1	1.9
	Payments of other loans is a heavy burden	1.6	1.7	1.6	1.8	1.8	2.2	2.4	2.2	2.1
	Unable to meet unexpected expenses	2.6	2.6	2.5	2.4	2.3	2.4	2.6	2.7	2.7
	Difficult to make ends meet	2.8	2.7	2.6	2.4	2.6	2.8	2.8	2.8	2.8
	Arrears on mortgage or rent payments	4500	4300	2700	2500	2200	3300	4900	4500	4400
Estimated number	Housing cost is a heavy burden (older definition)	4500	3500	3200	3900	4100	6300	7400	7800	.
	Housing cost is a heavy burden	.	.	.	.	.	.	14200	14300	12100
	Arrears on other loans	5200	4100	3400	4900	2700	4800	6800	6100	4800
	Payments of other loans is a heavy burden	3400	3800	3600	5000	4600	7700	9200	7200	6400
	Unable to meet unexpected expenses	10900	12000	10600	10400	8600	10000	12400	13300	12400
	Difficult to make ends meet	17900	13100	12900	9900	12100	17800	21400	21600	20800

In 2010 a new question that measures housing cost burden was added to the survey in accordance with Eurostat regulations. In the new question all factors of the housing cost were read out to the respondents but the older question is more general with no reading out of the different factors. In the years 2010 and 2011 all respondents received both questions so the effect of the new question could be evaluated. The result is that there is a great difference between the answers given to the two questions. Much more people claim housing cost to be a heavy burden when all the factors are read out . In the year 2011 31.6% claimed housing cost to be a heavy burden when all factors were read out but 19.2% claimed housing cost to be a heavy burden when asked the shorter question.

The definition of children in the household is everyone who is under 18 of age and those who are 18-24, not working and living with at least one parent. Adults in the household are those who do not fall under the definition of children.

The amount used in the question about unexpected expenses was 157,000 ISK in 2012 and is based on the at-risk-of-poverty threshold for a single person household calculated from the survey two years before.