Households in financial difficulties by income, 2004-2012

			2004	2005	2006	2007	2008	2009	2010	2011	2012
Arrears on mortgage or rent payments	Percent, %	Alls	9.4	8	5.7	5.8	5.5	7.1	10	10.1	10.1
		0%-20%	13.9	12.3	10.3	9.1	11.9	12.5	16.3	15	17.6
		20%-40%	7.3	9.6	7.5	7.5	5.2	7.9	12.8	10.2	10.1
		40%-60%	11.3	7.6	5.6	5.4	4.4	7.7	9	11.8	10.2
		60%-80%	6.9	6.3	3.2	4.4	4.3	5.2	8	8.8	8.8
		80%-100%	7.4	4	1.9	2.7	1.8	2.5	4	5.2	4.4
	CI, ±	Alls	1.2	1.1	1	1	1	1.1	1.2	1.3	1.3
		0%-20%	3.3	3.3	3.1	3.1	3.7	3.5	3.8	3.8	4
		20%-40%	2.2	2.5	2.7	2.6	2	2.4	3.1	2.8	2.9
		40%-60%	2.8	2.2	2.1	2.2	1.8	2.7	2.6	2.7	2.6
		60%-80%	2.2	2.3	1.4	1.9	2	2	2.2	2.4	2.4
		80%-100%	2.6	1.9	1.2	1.5	1.3	1.4	1.7	1.9	1.7
	Estimated number	Alls	10400	9000	6500	6600	6500	8700	12100	12000	12100
		0%-20%	3100	2800	2300	2000	2800	3000	3900	3400	4000
		20%-40%	1600	2200	1700	1700	1200	1900	3100	2400	2400
		40%-60%	2500	1700	1300	1200	1100	1900	2200	2800	2500
		60%-80%	1500	1400	700	1000	1000	1300	2000	2100	2100
		80%-100%	1600	900	400	600	400	600	1000	1300	1100
Housing cost is a heavy burden (older definition)	Percent, %	Alls	12.4	11.6	9.9	9.6	11.8	15	16.4	19.2	.
		0%-20%	18.7	18.2	15.2	11.1	16.5	20.7	22.4	22.8	.
		20%-40%	13.5	16.6	14	12.7	16.6	20	23.4	25.6	.
		40%-60%	11.9	12.7	8.7	12.5	10.8	15.2	16.9	20.5	.
		60%-80%	11.8	5.3	8.7	7.9	10	12.3	11.5	17	.
		80%-100%	6.2	5	2.9	3.8	5.3	6.7	7.7	10.1	.
	CI, ±	Alls	1.4	1.4	1.3	1.2	1.4	1.5	1.5	1.6	.
		0%-20%	4.1	4	3.7	3.3	3.9	4.3	4.3	4.3	.
		20%-40%	3.1	3.6	3.4	2.9	3.6	3.8	4	4.2	.
		40%-60%	2.9	3	2.4	3.1	2.7	3.3	3.1	3.5	.
		60%-80%	2.8	1.9	2.6	2.3	2.6	3	2.7	3.1	.
		80%-100%	2.3	2.1	1.4	1.6	2.1	2.2	2.4	2.5	.
	Estimated number	Alls	13600	12900	11000	11000	14100	18400	19800	23100	.
		0%-20%	4100	4000	3400	2500	3900	5100	5300	5500	.
		20%-40%	3000	3700	3200	2900	3900	4900	5700	6200	.
		40%-60%	2600	2800	1900	2900	2600	3800	4100	5000	.
		60%-80%	2600	1200	1900	1800	2400	3000	2800	4100	.
		80%-100%	1400	1100	600	900	1300	1700	1900	2400	.
Housing cost is a heavy burden	Percent, %	Alls	.	.	.	.	.	.	29.1	31.7	27.3
		0%-20%	.	.	.	.	.	.	31.3	35.4	27.9
		20%-40%	.	.	.	.	.	.	38	36.2	32
		40%-60%	.	.	.	.	.	.	30.9	34.6	29.1
		60%-80%	.	.	.	.	.	.	28.8	30.2	29.7
		80%-100%	.	.	.	.	.	.	16.6	22.1	18
	CI, ±	Alls	.	.	.	.	.	.	1.8	1.9	1.8
		0%-20%	.	.	.	.	.	.	4.8	4.9	4.5
		20%-40%	.	.	.	.	.	.	4.5	4.5	4.4
		40%-60%	.	.	.	.	.	.	3.9	4.1	4
		60%-80%	.	.	.	.	.	.	3.9	3.8	3.7
		80%-100%	.	.	.	.	.	.	3.1	3.3	3.1
	Estimated number	Alls	.	.	.	.	.	.	35300	38100	33000
		0%-20%	.	.	.	.	.	.	7400	8400	6700
		20%-40%	.	.	.	.	.	.	9300	8700	7600
		40%-60%	.	.	.	.	.	.	7600	8300	7100
		60%-80%	.	.	.	.	.	.	7000	7300	7200
		80%-100%	.	.	.	.	.	.	4000	5300	4400
Arrears on other loans	Percent, %	Alls	10.7	7.9	5.8	8.4	5.5	10.3	13.1	12.3	10.4
		0%-20%	14	11.2	7.5	11.7	8.8	17.7	19.7	19.2	15.1
		20%-40%	9.4	10.1	7.7	11.5	6.8	9.6	14.6	15.2	10.8
		40%-60%	12.8	9.1	7.7	9.4	4.4	11	12.5	11.7	10.2
		60%-80%	8.5	5.3	4.1	6.6	4.5	10.1	12.8	10.1	9.8
		80%-100%	8.6	3.6	2	2.8	3.1	3.3	6	5.4	6
	CI, ±	Alls	1.3	1.1	1	1.1	1	1.3	1.4	1.3	1.2
		0%-20%	3.4	3.1	2.4	3.1	3.1	3.9	3.9	4	3.5
		20%-40%	2.5	2.6	2.4	3	2.2	2.7	3.2	3.3	3
		40%-60%	3	2.4	2.6	2.6	1.9	3	2.9	2.6	2.5
		60%-80%	2.4	2	1.9	2.1	1.9	2.6	2.7	2.6	2.5
		80%-100%	2.7	1.7	1.1	1.4	1.6	1.7	2.2	1.8	2

	Estimated number	Alls	11900	8900	6700	9900	6700	13000	16300	15100	12800
		0%-20%	3100	2500	1700	2800	2100	4500	4900	4700	3700
		20%-40%	2100	2300	1800	2700	1700	2400	3600	3700	2700
		40%-60%	2900	2100	1800	2200	1100	2800	3100	2900	2500
		60%-80%	1900	1200	900	1600	1100	2600	3200	2500	2400
		80%-100%	1900	800	500	700	800	800	1500	1300	1500
	Percent, %	Alls	9.7	9.7	7.6	11.5	10.3	15.5	19.1	15.1	13.9
		0%-20%	9.1	11.6	9.5	12.7	14.1	19	24.2	16.7	16.2
		20%-40%	7.1	14.6	11.2	15.8	13.3	17.3	19.6	18.6	14.1
		40%-60%	11.1	11.4	7.9	13.3	9.7	17.4	19.6	17	13.6
		60%-80%	9.4	6.9	6.8	10.8	8.7	17	19.9	15	16.3
		80%-100%	11.9	4.1	2.6	4.7	5.5	6.8	12.2	8.1	9.3
Other loans are a heavy burden	CI, ±	Alls	1.2	1.2	1.1	1.4	1.3	1.5	1.6	1.4	1.4
		0%-20%	2.9	3.2	2.9	3.3	3.8	4.2	4.4	3.8	3.6
		20%-40%	2.4	3.3	3	3.4	3.2	3.5	3.6	3.6	3.2
		40%-60%	3	2.9	2.4	3.2	2.6	3.5	3.4	3.3	3
		60%-80%	2.4	2.3	2.3	2.9	2.6	3.3	3.4	2.9	3.1
		80%-100%	3	1.7	1.2	2.1	2.1	2.1	3	2.3	2.4
	Estimated number	Alls	10600	10800	8500	13200	12300	19200	23300	18300	16900
		0%-20%	2000	2600	2100	2900	3400	4700	5900	4000	3900
		20%-40%	1600	3300	2500	3600	3200	4300	4800	4600	3400
		40%-60%	2400	2500	1700	3100	2300	4300	4800	4100	3300
		60%-80%	2100	1500	1500	2500	2100	4200	4900	3600	3900
		80%-100%	2600	900	600	1100	1300	1700	3000	1900	2300
	Percent, %	Alls	36.1	38	31.9	29.8	26.9	29.8	35.6	39.8	35.9
		0%-20%	47.6	55.9	47.7	47.1	49.2	48.2	56.5	56.4	55
		20%-40%	45.9	52.1	41.6	41	35.1	44.5	47.9	54.1	44.5
		40%-60%	39.7	40.1	36	28.8	24.7	28.5	36.7	43.6	37.7
		60%-80%	28.2	28	25.1	22.7	17.5	17.7	25.1	29.5	30.7
		80%-100%	19.1	13.7	9.7	10	8.5	10	13.1	15.9	12
Unable to meet unexpected expenses	CI, ±	Alls	2	2	2	1.9	1.9	2	2	2	2
		0%-20%	5.1	5	5.1	5.2	5.3	5.3	5.2	5.1	5
		20%-40%	4.7	4.6	4.6	4.5	4.4	4.7	4.7	4.8	4.7
		40%-60%	4.5	4.3	4.5	4.1	3.9	4.1	4.3	4.3	4.3
		60%-80%	4	4.1	4	3.8	3.4	3.3	3.7	3.9	3.9
		80%-100%	3.5	3	2.8	2.9	2.4	2.8	3.1	3.1	2.6
	Estimated number	Alls	39600	42300	35700	34300	32300	36900	43300	48000	43700
		0%-20%	10500	12500	10600	10600	11700	12000	13400	13400	13400
		20%-40%	10100	11600	9200	9400	8400	11000	11500	13100	10800
		40%-60%	8700	9000	8000	6600	6000	7100	9000	10500	9100
		60%-80%	6100	6200	5600	5300	4200	4400	6100	7200	7500
		80%-100%	4200	3100	2200	2300	2100	2500	3200	3900	2900
	Percent, %	Alls	46.2	36.8	34.8	28.4	30.1	39	48.7	51.5	48.2
		0%-20%	60.1	51.4	47.2	45.4	47.2	55.7	62.8	62	57.4
		20%-40%	52.1	52.3	46.8	37.8	39	49.5	60.5	63.2	57.1
		40%-60%	53.8	41	39.5	29.3	27.1	40.6	53.4	57.5	51
		60%-80%	40.7	27.2	27.6	18.9	25.4	35.4	41.6	47.8	49.3
		80%-100%	24.6	12.3	12.6	11	12.1	14.3	25.5	27.1	26.4
Difficult to make ends meet	CI, ±	Alls	2.1	2	2	1.9	1.9	2	2	2	2
		0%-20%	5.1	5.1	5.1	5.1	5.3	5.2	5.1	5	4.9
		20%-40%	4.7	4.6	4.6	4.4	4.5	4.7	4.6	4.6	4.7
		40%-60%	4.5	4.3	4.5	4.1	3.9	4.4	4.3	4.2	4.4
		60%-80%	4.3	3.9	4.1	3.5	3.8	4.1	4.1	4.1	4.1
		80%-100%	3.9	2.9	3	3	2.8	2.9	3.7	3.6	3.5
	Estimated number	Alls	50700	41100	39000	33100	36400	48500	59600	62400	59100
		0%-20%	13100	11400	10500	10500	11300	13800	15200	15000	14100
		20%-40%	11500	11700	10700	8800	9500	12300	14800	15300	13900
		40%-60%	11800	9100	8900	6800	6600	10000	13100	13900	12400
		60%-80%	8900	6000	6200	4400	6100	8900	10200	11600	12100
		80%-100%	5400	2800	2800	2600	2900	3600	6300	6600	6500

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 income groups are defined based on equivalised disposable income. Equivalised disposable income depends on the disposable income of the household and how many people are living from that income. For instance, two adults with two children need 2.1 times more disposable income than a person who lives alone in order to have comparable disposable income.
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.