

Households in financial difficulties by age, 2004-2012

		2004	2005	2006	2007	2008	2009	2010	2011	2012
		9.4	8	5.7	5.8	5.5	7.1	10	10.1	10.1
Total										
Percent, %	Less than 30 years	9.9	8.1	6.2	6.3	10.1	8.5	8.5	12.8	14
	30 to 39 years	14.5	12.2	9.8	9.6	7.1	9.9	16.7	13.8	14.2
	40 to 49 years	13.5	10.7	7.1	6.9	6.7	9.1	13.1	12.3	13.4
	50 to 59 years	5.3	5.8	3.6	5.6	3.5	7.9	10.3	12.7	9.3
	60 to 69 years	3.7	4.3	1.5	1.4	1.7	2.2	3.1	4	4.3
	70 years and over	0	0	0.5	0	0.2	0.2	0.5	0.7	1.3
Total		1.2	1.1	1	1	1	1.1	1.2	1.3	1.3
Arrears on mortgage or rent payments	Less than 30 years	3.4	2.9	2.7	3	4.1	3.7	3.2	4.2	4.3
	30 to 39 years	2.7	2.5	2.6	2.7	2.3	2.5	3.2	2.9	3
	40 to 49 years	2.9	2.8	2.3	2.3	2.3	2.6	2.9	2.7	2.9
	50 to 59 years	2.4	2.8	2.2	2.5	1.7	2.8	3.3	3.6	3.1
	60 to 69 years	2.8	3.1	1.5	1.5	1.5	1.8	2.2	2.3	2.4
	70 years and over	0	0	1	0	0.4	0.4	0.6	1	1.4
Total		10400	9000	6500	6600	6500	8700	12100	12000	12100
Estimated number	Less than 30 years	1700	1400	1100	1100	1800	1700	1500	2000	2100
	30 to 39 years	4300	3700	2800	2700	2100	2900	4800	4000	4000
	40 to 49 years	3200	2400	1800	1700	1700	2400	3300	2900	3300
	50 to 59 years	700	900	600	1000	600	1500	2000	2400	1700
	60 to 69 years	400	500	200	200	200	300	400	600	700
	70 years and over	0	0	100	0	0	0	100	100	200
Total		12.4	11.6	9.9	9.6	11.8	15	16.4	19.2	.
Percent, %	Less than 30 years	16	16	10.6	13.4	12.1	18.5	18.6	18.4	.
	30 to 39 years	14.2	12.2	7.7	10.3	15.5	20.4	22.5	25.7	.
	40 to 49 years	13.3	12.9	12.3	10	11.3	15.7	18.1	19.9	.
	50 to 59 years	4.5	6.1	9	6.9	10.9	10	11.9	19.5	.
	60 to 69 years	10.9	7.8	9.2	6.7	9.6	8.7	9.8	14.4	.
	70 years and over	11.8	11.6	11.1	8.5	7.9	10.2	11.3	11.7	.
Total		1.4	1.4	1.3	1.2	1.4	1.5	1.5	1.6	.
Housing cost is a heavy burden (older definition)	Less than 30 years	3.9	4.1	3.3	3.9	3.7	4.7	4.7	4.7	.
	30 to 39 years	2.7	2.6	2	2.4	3.1	3.4	3.5	3.7	.
	40 to 49 years	2.9	3.1	3.1	2.7	3	3.3	3.2	3.3	.
	50 to 59 years	2.4	2.6	3	2.6	3.3	3	3.2	4.1	.
	60 to 69 years	4.4	3.7	4.2	3.2	4	3.6	3.5	3.9	.
	70 years and over	4.2	3.9	4.1	3.5	3.2	3.7	3.8	3.8	.
Total		13600	12900	11000	11000	14100	18400	19800	23100	.
Estimated number	Less than 30 years	2700	2800	1800	2400	2200	3800	3300	3100	.
	30 to 39 years	4200	3700	2100	2900	4700	6000	6500	7400	.
	40 to 49 years	3100	2900	2900	2500	2900	4000	4600	4800	.
	50 to 59 years	600	900	1600	1200	2000	1900	2200	3600	.
	60 to 69 years	1200	900	1000	800	1100	1100	1400	2100	.
	70 years and over	1700	1700	1600	1300	1200	1600	1800	2000	.
Total		.	.	.	.	.	.	29.1	31.7	27.3
Percent, %	Less than 30 years	.	.	.	.	.	.	26.8	27.4	21.8
	30 to 39 years	.	.	.	.	.	.	38.9	39.6	34.8
	40 to 49 years	.	.	.	.	.	.	34.3	37	31.5
	50 to 59 years	.	.	.	.	.	.	24.7	33.8	26
	60 to 69 years	.	.	.	.	.	.	18.7	23.3	22.2
	70 years and over	.	.	.	.	.	.	20.5	19.3	20.1

Housing cost is a heavy burden	CI, ±	Total	.	.	.	.	.	.	1.8	1.9	1.8
		Less than 30 years	.	.	.	.	.	.	5.3	5.4	5.1
		30 to 39 years	.	.	.	.	.	.	4	4	3.9
		40 to 49 years	.	.	.	.	.	.	3.8	3.9	3.7
		50 to 59 years	.	.	.	.	.	.	4.3	4.7	4.2
		60 to 69 years	.	.	.	.	.	.	4.5	4.8	4.7
		70 years and over	.	.	.	.	.	.	4.9	4.7	4.9
	Estimated nu	Total	.	.	.	.	.	.	35300	38100	33000
		Less than 30 years	.	.	.	.	.	.	4800	4600	3500
		30 to 39 years	.	.	.	.	.	.	11200	11500	10000
		40 to 49 years	.	.	.	.	.	.	8700	9000	7700
		50 to 59 years	.	.	.	.	.	.	4600	6300	4900
		60 to 69 years	.	.	.	.	.	.	2700	3400	3600
70 years and over		.	.	.	.	.	.	3300	3200	3300	
Percent, %	Total	10.7	7.9	5.8	8.4	5.5	10.3	13.1	12.3	10.4	
	Less than 30 years	13.9	11.1	7.2	12.2	10.3	13.4	17.5	18.1	17	
	30 to 39 years	16	11.7	9.9	13.9	7.4	15.9	19.8	19.5	16.8	
	40 to 49 years	13.2	9.5	7.1	9.1	6	11.1	16.6	14.3	12.6	
	50 to 59 years	7	4.2	3.6	6.5	3.7	9.6	11.8	10.7	7.3	
	60 to 69 years	4.6	3.2	1.6	1.7	1.9	4.5	4.2	4.5	2.6	
	70 years and over	0.2	0.6	0.2	0	0.2	0.7	0.5	0	0.6	
Arrears on other loans	CI, ±	Total	1.3	1.1	1	1.1	1	1.3	1.4	1.3	1.2
		Less than 30 years	3.6	3.4	2.7	3.7	3.9	4	4.6	4.7	4.6
		30 to 39 years	2.8	2.4	2.5	2.8	2.1	3.1	3.3	3.2	3.1
		40 to 49 years	2.9	2.5	2.2	2.5	2.1	2.8	3.1	2.9	2.7
		50 to 59 years	3.1	2.2	1.8	2.5	1.7	3	3.2	3.2	2.6
		60 to 69 years	3.1	2.6	1.5	1.6	2	2.7	2.5	2.5	1.8
		70 years and over	0.4	0.9	0.4	0	0.5	1	0.7	0	0.9
	Estimated nu	Total	11900	8900	6700	9900	6700	13000	16300	15100	12800
		Less than 30 years	2400	2000	1300	2300	1900	2800	3200	3100	2800
		30 to 39 years	4800	3600	2800	4000	2300	4800	5800	5700	4900
		40 to 49 years	3100	2200	1800	2300	1600	2900	4400	3600	3200
		50 to 59 years	1000	600	600	1100	700	1800	2300	2000	1400
		60 to 69 years	500	400	200	200	200	600	600	700	400
70 years and over		0	100	0	0	0	100	100	0	100	
Percent, %	Total	9.7	9.7	7.6	11.5	10.3	15.5	19.1	15.1	13.9	
	Less than 30 years	16.2	13.3	9.9	16.9	14	15.9	18.4	15.3	14.8	
	30 to 39 years	8.9	13.5	9.8	16.1	15.8	24	28.5	21.8	19.5	
	40 to 49 years	9.3	10.6	10.2	13.4	11	19	23.9	17.9	18.1	
	50 to 59 years	11.3	7.8	6.3	8.5	6.6	13.5	20.8	17.3	12.4	
	60 to 69 years	7.6	6	3.4	6.2	6.1	9.3	10	10.5	9.5	
	70 years and over	4.4	1.1	1.3	1	1.5	1.4	2.1	1.3	3.1	
Other loans are a heavy burden	CI, ±	Total	1.2	1.2	1.1	1.4	1.3	1.5	1.6	1.4	1.4
		Less than 30 years	3.8	3.7	3.1	4.4	4.3	4.5	4.5	4.2	4.3
		30 to 39 years	2.2	2.7	2.5	3	3	3.6	3.8	3.4	3.2
		40 to 49 years	2.6	2.8	2.7	3.1	2.9	3.4	3.6	3.1	3.2
		50 to 59 years	3.9	3.2	2.5	2.9	2.4	3.4	4.1	3.9	3.3
		60 to 69 years	3.3	3.4	2.3	3.4	3.2	3.4	3.6	3.6	3.3
		70 years and over	2.5	1	1.4	1.2	1.6	1.4	1.7	1.2	2.1
	Estimated nu	Total	10600	10800	8500	13200	12300	19200	23300	18300	16900
		Less than 30 years	2800	2300	1700	3100	2600	3300	3300	2600	2400
		30 to 39 years	2600	4100	2700	4500	4800	7100	8200	6300	5700
		40 to 49 years	2200	2400	2400	3300	2800	4900	6100	4300	4400
		50 to 59 years	1500	1200	1100	1500	1200	2500	3900	3200	2300
		60 to 69 years	900	700	400	700	700	1200	1400	1500	1500
70 years and over		600	200	200	200	200	200	300	200	500	

		Total	36.1	38	31.9	29.8	26.9	29.8	35.6	39.8	35.9
		Less than 30 years	41.5	53.4	46.9	45.4	45.7	45.1	52.8	59.3	55.4
		30 to 39 years	34.4	40.1	35.6	29.8	27.6	34.2	42.1	43.6	41.5
	Percent, %	40 to 49 years	38.1	36.9	30.1	25.9	22.1	25.9	31.6	37.7	36.3
		50 to 59 years	27.7	24.6	23	21.3	20.6	19.4	31	37.3	33.2
		60 to 69 years	38.8	35.8	25.6	21.5	18.1	22.5	25.6	31.1	24.4
		70 years and over	35.5	32	25.3	33	25.3	26.1	25.8	26.7	21.1
		Total	2	2	2	1.9	1.9	2	2	2	2
		Less than 30 years	5.2	5.3	5.4	5.5	6	6	6	5.8	5.9
Unable to meet		30 to 39 years	3.6	3.7	4.1	3.8	3.6	4	4.1	4.1	4.1
unexpected	CI, ±	40 to 49 years	4.3	4.4	4.2	3.9	3.6	3.9	3.9	4	4
expences		50 to 59 years	5.5	5	4.5	4.3	4.1	4	4.8	4.9	4.7
		60 to 69 years	6.5	6.4	5.9	5.3	5	5.3	5.2	5.4	4.9
		70 years and over	6.2	5.8	5.5	6.1	5.5	5.4	5.4	5.5	4.9
		Total	39600	42300	35700	34300	32300	36900	43300	48000	43700
		Less than 30 years	7100	9400	8100	8400	8500	9300	9400	10200	9100
		30 to 39 years	10200	12200	9900	8400	8300	10100	12200	12600	11900
	Estimated nu	40 to 49 years	8900	8400	7200	6300	5700	6700	8100	9200	9000
		50 to 59 years	3800	3700	4000	3700	3800	3700	5800	7000	6200
		60 to 69 years	4400	4100	2900	2500	2100	2900	3700	4500	4000
		70 years and over	5100	4600	3500	4900	3900	4200	4100	4400	3500
		Total	46.2	36.8	34.8	28.4	30.1	39	48.7	51.5	48.2
		Less than 30 years	55.7	43.5	38	38.6	37	46.5	52.9	56	52.6
		30 to 39 years	47.3	39.3	38.1	27.7	35.7	48.8	59.7	59.3	57.1
	Percent, %	40 to 49 years	52.4	37.5	35.5	27.2	30.4	41.5	54.4	57.4	55.5
		50 to 59 years	35.3	30.2	25.3	22.6	28.3	34.9	47.3	50.1	46
		60 to 69 years	39.7	32.2	33.4	27.8	19.9	27.3	35.6	41.4	38.6
		70 years and over	38	32.8	35.7	26.8	20.6	21.5	28.2	34.9	29.3
		Total	2.1	2	2	1.9	1.9	2	2	2	2
		Less than 30 years	5.2	5.3	5.2	5.4	5.8	6	5.9	5.9	6
Difficult to make		30 to 39 years	3.8	3.7	4.1	3.7	3.9	4	4	4	4
ends meet	CI, ±	40 to 49 years	4.3	4.3	4.3	4	3.9	4.2	4	3.9	3.9
		50 to 59 years	5.7	5.3	4.6	4.4	4.6	4.6	4.9	4.9	4.8
		60 to 69 years	6.6	6.1	6.3	5.9	5.1	5.4	5.6	5.5	5.3
		70 years and over	6.3	5.8	6	5.5	5	4.9	5.3	5.8	5.5
		Total	50700	41100	39000	33100	36400	48500	59600	62400	59100
		Less than 30 years	9700	7700	6600	7200	6900	9600	9600	9600	8700
		30 to 39 years	13900	11900	10700	7800	10900	14400	17300	17400	16700
	Estimated nu	40 to 49 years	12300	8600	8600	6800	7800	10900	14100	14100	13800
		50 to 59 years	4800	4500	4400	4000	5200	6700	9000	9400	8700
		60 to 69 years	4600	3700	3800	3300	2400	3500	5100	6000	6300
		70 years and over	5400	4700	5100	4000	3200	3500	4500	5900	4900

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 31.7% 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.

Age is defined as the mean age of adults in the household. 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.