

Table 5: Average unadjusted and adjusted total housing cost-to-income ratio of households in owner-occupied housing sector

<i>Average total housing cost-to-income ratio</i>	<i>unadjusted</i>						<i>adjusted</i>		
	<i>1991</i>	<i>1993</i>	<i>1995</i>	<i>1997</i>	<i>1999</i>	<i>2001</i>	<i>1997</i>	<i>1999</i>	<i>2001</i>
Social status of the head of household									
manual worker	9.2	11.0	11.8	13.1	13.0	15.3	13.1	12.8	15.2
entrepreneur	-	10.6	11.3	15.7	14.5	17.0	15.5	14.2	16.6
employee	9.9	11.5	12.0	13.7	13.5	16.2	13.7	13.4	16.1
farmer	9.0	11.0	12.4	15.3	13.3	14.7	15.1	12.8	14.4
pensioner	13.7	18.4	16.9	17.9	19.6	22.1	17.8	19.3	21.7
Type of household									
two-parent families (head economically active)	-	11.6	13.7	14.1	14.3	17.3	13.9	13.8	16.8
two-parent families (head economically inactive)	-	17.4	16.1	17.4	17.4	19.5	17.3	17.2	19.3
two-parent families (economically active both the head and his spouse)	-	10.6	11.3	13.6	12.7	14.5	13.5	12.6	14.4
mixed two-parent families	-	9.6	11.1	12.8	10.9	12.0	12.8	10.8	12.0
single-parent families with dependent children	-	15.9	12.2	15.9	16.6	18.6	15.8	16.3	17.9
households of individuals – men	-	17.6	13.4	15.1	16.6	19.7	15.1	16.5	19.3
households of individuals – women	-	18.0	17.5	18.9	22.2	26.0	18.8	21.8	25.4
Age of the head of household									
18 – 24	6.7	9.5	10.2	13.5	13.2	22.6	13.5	12.4	22.4
25 – 34	11.0	12.6	12.7	14.8	13.7	16.5	14.6	13.3	16.2
35 – 44	8.4	10.1	11.6	13.0	13.1	15.8	12.8	12.8	15.5
45 – 54	9.1	10.8	12.1	13.9	13.1	15.1	13.9	13.0	15.0
55 – 64	13.1	16.3	15.3	15.8	15.6	18.2	15.7	15.5	18.1
65 and older	12.2	17.5	16.2	17.9	19.9	21.8	17.9	19.6	21.4
Size of municipality									
population of less than 9 999 inhabitants	10.2	12.4	13.2	14.7	13.9	16.4	14.6	13.7	16.2
population of 10 000 to 19 999	11.8	15.3	14.2	16.4	16.8	18.6	16.2	16.5	18.4
population of 20 000 to 49 999	10.9	16.4	12.7	15.3	16.5	19.2	15.2	16.1	18.8
population of 50 000 to 99 999	9.3	13.4	15.7	15.4	18.0	18.3	15.4	17.8	18.1
population of 100 000 and more	10.5	11.5	10.2	14.4	15.1	19.7	14.4	15.0	19.6
Prague	11.6	13.5	16.6	16.1	15.4	19.3	16.1	15.4	19.2
Total monthly net income of household									
1. quintile	14.1	18.0	16.3	18.0	21.6	24.5	17.8	21.0	23.8
2. quintile	11.9	16.5	15.7	15.9	17.0	19.4	15.8	16.6	19.2
3. quintile	10.9	11.6	12.2	14.2	13.9	16.7	14.1	13.7	16.5
4. quintile	8.2	11.0	11.7	12.4	12.6	14.3	12.4	12.5	14.3
5. quintile	7.6	9.4	11.2	14.7	11.0	13.1	14.7	11.0	13.1

Source: FBS 1991 – 2001, own computation.