

Table 10: Average credit repayment-to-income ratio

	1991	1993	1995	1997		1999			2001		
	(1)	(1)	(1)	(1)	(2)	(1)	(2)	(3)	(1)	(2)	(3)
Average for all households	20.3	21.8	30.8	33.1	29.4	32.7	29.1	27.1	29.9	28.4	26.7
Social status of the head of the household											
manual worker	19.4	21.6	30.0	29.9	27.2	33.1	29.0	27.1	29.6	28.3	26.6
entrepreneur	-	21.0	30.4	33.2	29.6	31.9	28.9	26.9	31.6	30.2	28.4
employee	20.5	22.1	31.7	34.9	30.5	32.8	29.2	27.0	29.5	27.8	26.0
farmer	22.1	23.6	27.1	30.5	30.7	33.2	30.7	29.0	28.5	29.9	28.2
Size of the household											
1-member household	22.5	25.2	33.5	34.1	30.7	33.0	30.5	28.3	30.2	30.2	28.2
2-member household	21.9	22.3	32.0	34.1	30.3	33.1	29.9	27.8	31.1	29.6	27.8
3-member household	18.4	21.8	31.0	33.0	29.0	34.3	30.1	28.0	30.9	29.4	27.6
4-member household	18.6	20.4	29.5	32.6	28.9	31.5	27.5	25.6	28.5	26.8	25.1
Age of the head of the household											
age 18 – 24	19.6	20.9	32.7	34.7	29.0	30.9	27.5	25.7	31.2	29.1	27.4
age 25 – 34	20.3	21.9	29.4	32.0	28.4	31.6	28.4	26.4	29.6	28.2	26.4
age 35 – 44	20.7	21.7	31.5	33.7	30.4	33.7	29.9	27.8	30.0	28.6	26.8
Size of the municipality											
population of less than 9,999	21.3	22.9	29.9	35.0	31.2	36.1	32.1	30.0	31.6	30.5	28.7
population of 10,000 to 19,999	20.9	22.8	31.7	31.2	28.7	33.5	29.1	27.0	30.6	28.8	26.9
population of 20,000 to 49,999	20.4	21.5	30.0	36.0	29.9	32.4	29.3	27.2	29.9	28.2	26.5
population of 50,000 to 99,999	19.0	21.7	32.9	33.6	29.4	30.8	27.9	26.0	29.4	27.6	25.9
population of 100,000 and more	22.2	22.2	31.7	32.0	28.8	32.2	28.5	26.5	30.3	28.8	27.0
Prague	19.5	20.9	30.0	31.3	28.4	31.2	27.0	25.0	27.6	26.4	24.7
Quintiles of total net monthly incomes of households											
1. quintile	16.7	-	-	-	31.8	-	26.1	24.6	-	30.4	28.6
2. quintile	23.4	25.8	34.1	32.0	29.6	37.6	36.3	33.8	29.6	31.0	29.0
3. quintile	19.6	23.4	31.0	31.0	27.4	30.7	26.6	24.7	29.0	27.5	25.8
4. quintile	22.1	22.0	31.4	31.7	28.4	33.1	30.6	28.5	31.0	29.6	27.9
5. quintile	19.0	20.8	30.5	33.8	29.8	32.9	28.5	26.4	29.6	27.8	26.0

Notice: (1) – average credit repayment-to-income ratio of households with at least one economically active member that would qualify for a mortgage credit in a given year without taking into account the state subsidies.

(2) – average credit repayment-to-income ratio of households with at least one economically active member that would qualify for a mortgage credit in a given year with taking into account the interest subsidy.

(3) – average credit repayment-to-income ratio of households with at least one economically active member that would qualify for a mortgage credit in a given year with taking into account the interest subsidy and tax relief.

Source: FBS 1991 – 2001.