

Table 11: Percentage of households whose credit *repayment-to-income ratio* exceeded 33% (in %)

| | 1991 | 1993 | 1995 | 1997 | | 1999 | | | 2001 | | |
|---|------|------|------|------|------|-------|------|------|------|------|------|
| | (1) | (1) | (1) | (1) | (2) | (1) | (2) | (3) | (1) | (2) | (3) |
| Average for all households | 4.1 | 5.9 | 40.0 | 51.9 | 33.0 | 50.8 | 30.0 | 21.2 | 33.6 | 26.4 | 21.3 |
| Social status of the head of the household | | | | | | | | | | | |
| manual worker | 2.5 | 4.3 | 33.3 | 31.4 | 23.5 | 56.0 | 34.2 | 24.1 | 34.5 | 27.2 | 23.2 |
| entrepreneur | - | 9.5 | 37.5 | 58.6 | 31.5 | 47.4 | 28.2 | 18.8 | 39.2 | 32.8 | 25.9 |
| employee | 5.0 | 5.8 | 45.5 | 59.2 | 38.0 | 48.2 | 27.2 | 19.6 | 30.4 | 22.6 | 17.4 |
| farmer | 3.9 | 11.3 | 37.5 | 66.7 | 50.0 | 62.5 | 41.7 | 33.3 | 33.3 | 38.9 | 22.2 |
| Size of the household | | | | | | | | | | | |
| 1-member household | 11.2 | 16.0 | 55.7 | 50.5 | 39.0 | 57.3 | 40.7 | 25.6 | 28.3 | 33.4 | 29.7 |
| 2-member household | 6.9 | 6.4 | 46.9 | 52.9 | 43.0 | 53.7 | 44.8 | 35.1 | 45.9 | 36.3 | 31.9 |
| 3-member household | 0.0 | 6.7 | 43.6 | 52.4 | 34.9 | 59.7 | 33.5 | 20.9 | 37.6 | 32.7 | 25.0 |
| 4-member household | 0.0 | 1.6 | 29.7 | 52.7 | 24.3 | 44.4 | 15.4 | 11.2 | 24.2 | 13.4 | 9.5 |
| Age of the head of the household | | | | | | | | | | | |
| age 18 – 24 | 8.1 | 8.3 | 36.1 | 51.7 | 23.3 | 45.7 | 23.8 | 12.8 | 41.8 | 22.0 | 16.4 |
| age 25 – 34 | 5.1 | 8.7 | 36.2 | 44.7 | 31.8 | 45.9 | 28.2 | 21.3 | 36.1 | 29.8 | 23.6 |
| age 35 – 44 | 3.5 | 3.8 | 42.8 | 58.1 | 36.9 | 54.4 | 33.3 | 22.7 | 29.4 | 23.1 | 19.2 |
| Size of the municipality | | | | | | | | | | | |
| population of less than 9,999 | 3.7 | 11.0 | 31.9 | 69.2 | 42.4 | 64.4 | 47.3 | 36.1 | 44.3 | 37.5 | 33.1 |
| population of 10,000 to 19,999 | 4.3 | 6.3 | 40.6 | 52.9 | 24.4 | 65.4 | 16.8 | 9.8 | 31.7 | 24.0 | 20.3 |
| population of 20,000 to 49,999 | 5.5 | 3.9 | 39.6 | 59.6 | 33.5 | 48.0 | 36.9 | 23.4 | 27.3 | 26.3 | 17.8 |
| population of 50,000 to 99,999 | 4.7 | 7.0 | 52.6 | 53.9 | 29.0 | 37.2 | 24.6 | 19.1 | 32.9 | 22.8 | 18.3 |
| population of 100,000 and more | 6.7 | 0.0 | 40.8 | 34.7 | 37.6 | 54.5 | 21.1 | 15.5 | 38.8 | 23.6 | 18.2 |
| Prague | 2.0 | 3.9 | 38.3 | 41.5 | 28.4 | 43.9 | 21.4 | 13.0 | 25.0 | 17.3 | 13.5 |
| Quintiles of total net monthly incomes of households | | | | | | | | | | | |
| 1. quintile | 0.0 | - | - | 0.0 | 73.0 | 74.7 | 0.0 | 0.0 | - | 0.0 | 0.0 |
| 2. quintile | 13.8 | 5.8 | 51.7 | 47.8 | 29.7 | 100.0 | 67.8 | 51.7 | 26.6 | 40.5 | 37.3 |
| 3. quintile | 0.0 | 13.3 | 37.2 | 26.6 | 42.2 | 40.1 | 32.5 | 7.6 | 33.9 | 25.8 | 23.9 |
| 4. quintile | 5.0 | 6.9 | 41.8 | 43.0 | 26.4 | 52.8 | 38.2 | 28.7 | 44.0 | 32.3 | 26.1 |
| 5. quintile | 2.1 | 3.9 | 39.3 | 56.9 | 32.7 | 50.3 | 24.5 | 18.7 | 30.6 | 22.9 | 17.4 |

Notice: (1) – percentage of households whose credit *repayment-to-income ratio* exceeded 33% (in %) from 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) – percentage of households whose credit *repayment-to-income ratio* exceeded 33% (in %) from 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) - percentage of households whose credit *repayment-to-income ratio* exceeded 33% (in %) from 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.