

**Table 9: Lending multiplier – average number of households from the total number of households with at least one economically active member that would qualify for a mortgage credit with an *LM* value over ‘3’**

	1991	1993	1995	1997		1999			2001		
	(1)	(1)	(1)	(1)	(2)	(1)	(2)	(3)	(1)	(2)	(3)
<b>Average for all households</b>	82.0	84.2	95.5	96.1	95.6	97.6	92.0	88.8	92.9	91.5	89.0
<b>Social status of the head of the household</b>											
manual worker	76.5	85.0	94.7	91.4	92.2	96.0	89.9	89.9	92.4	90.1	88.1
entrepreneur	-	78.6	92.9	94.8	93.2	96.5	90.6	88.2	96.9	95.7	93.1
employee	84.0	83.8	97.0	100.0	99.1	99.1	94.3	88.6	91.9	91.3	88.2
farmer	92.2	93.5	87.5	66.7	87.5	100.0	83.3	75.0	83.3	88.9	88.9
<b>Size of the household</b>											
1-member household	93.6	89.1	97.4	100.0	97.1	100.0	92.7	87.6	94.8	93.5	91.4
2-member household	82.6	81.3	92.0	95.2	96.4	92.5	84.1	82.9	88.9	87.6	86.0
3-member household	71.9	83.7	94.2	95.3	93.3	100.0	94.6	89.2	92.1	90.9	89.2
4-member household	82.1	85.9	98.0	98.1	97.7	99.1	94.2	91.6	96.6	94.2	90.8
<b>Age of the head of the household</b>											
age 18 – 24	66.5	68.0	100.0	100.0	100.0	100.0	88.8	86.4	90.9	93.0	93.0
age 25 – 34	75.3	78.1	89.9	96.2	94.7	97.3	88.9	86.4	89.4	86.7	84.9
age 35 – 44	89.7	89.0	99.0	94.7	95.3	97.4	94.0	91.0	95.8	95.2	93.1
<b>Size of the municipality</b>											
population of less than 9,999	84.9	84.5	90.7	91.7	92.8	97.2	93.4	90.9	91.8	89.9	89.9
population of 10,000 to 19,999	80.2	90.1	97.7	88.4	91.6	100.0	97.9	91.4	100.0	97.1	93.5
population of 20,000 to 49,999	78.2	84.3	95.7	100.0	100.0	100.0	93.7	90.1	94.5	95.5	91.3
population of 50,000 to 99,999	84.3	83.9	98.5	100.0	100.0	100.0	88.8	86.3	93.3	92.1	87.2
population of 100,000 and more	94.2	83.3	95.0	100.0	96.1	93.9	92.9	88.0	97.2	89.0	89.0
Prague	77.6	81.7	96.4	96.8	95.4	95.1	88.4	87.0	87.0	87.4	85.3
<b>Quintiles of total net monthly incomes of households</b>											
1. quintile	100.0	-	-	100.0	100.0	100.0	100.0	93.7	-	100.0	100.0
2. quintile	96.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	95.9	95.9
3. quintile	72.1	83.9	100.0	88.3	92.6	94.1	87.4	85.1	87.2	87.4	82.0
4. quintile	83.4	81.8	95.3	97.3	96.4	100.0	91.7	90.5	90.2	90.3	89.4
5. quintile	79.5	82.8	94.8	96.2	95.3	97.6	91.9	87.8	93.8	92.0	88.9

Notice: (1) – average number of households (from the total number 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) with an *LM* value over 3.

(2) – average number of households (from the total number 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) with an *LM* value over 3.

(3) - average number of households (from the total number 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) with an *LM* value over 3.

Source: FBS 1991 – 2001.