

**4. Data Set Structure, Household, 2008 (Module_Over-indebtedness and financial exclusion)
(Households with children aged 1-16) (SILC2008_MH)**

Name of the variable	Explanation	Length	Labels
HH_ID	Household ID	5	1...12342
MH010	Does any HH member have a checking account with credit (including wage accounts) in a bank or financial institution	1	1-Yes 2-No
MH020	Did any HH member drew money exceeding the limit in the last year due to financial problems in the last 12 months	1	1-Yes 2-No
MH025	The ratio of this excess limit drawing to net HH income (MH020=1)	1	1-Less than 10 % 2-10%-33% 3-34%-100% 4-More than 100%
MH030	Does any HH member have a credit card or shop card	1	1-Yes 2-No
MH040	Was there a problem in paying debts of these cards due to financial problems in the last 3 months	1	1-Yes 2-No
MH045	The ratio of this excess debt to net HH monthly income (MH040=1)	1	1-Less than 10 % 2-10%-33% 3-34%-100% 4-More than 100%
MH050	Does any HH member have a credit debt to a bank or financial institution	1	1-Yes 2-No
MH051	Is that credit used for buying or restoration of a second house? (MH50=1)	1	1-Yes 2-No
MH052	Is that credit used for house maintenance and/or to buy house equipment (MH50=1)	1	1-Yes 2-No

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MH053	Is that credit used to buy a motor vehicle and related equipment (MH50=1)	1	1-Yes 2-No
MH054	Is that credit used for education and child care (MH050=1)	2	1-Yes 2-No
MH055	Is that credit used for holiday/vacation (MH50=1)	2	1-Yes 2-No
MH056	Is that credit used for health expenditures (MH50=1)	2	1-Yes 2-No
MH057	Is that credit used for investment or start-up of new business (MH50=1)	2	1-Yes 2-No
MH058	Is that credit used for other reasons (MH50=1)	2	1-Yes 2-No
MH060	Any occasion that regular bill payments except for payments related with house (education, health, cable/satellite TV, internet etc.) could not paid in due time in the last 12 months	2	1-Yes 2-No 3-There is not such a payment
MH065	The ratio of these unpaid payments in due time to net HH monthly income (MH060=1)	2	1-Less than 10 % 2-10%-33% 3-34%-100% 4-More than 100%
MH075	The ratio of unpaid rent, mortgage, house credit or house related electricity, gas, water bills in due time to total HH monthly income (HE010=1 or HE020=1)	2	1-Less than 10 % 2-10%-33% 3-34%-100% 4-More than 100%
MH085	The ratio of unpaid installment payment or debt in due time to HH monthly income	2	1-Less than 10 % 2-10%-33% 3-34%-100% 4-More than 100%