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EU-SILC 2008 MODULE ON OVER-INDEBTEDNESS AND FINANCIAL EXCLUSION

Assessment of the implementation

A first version of this document was presented at the Living Conditions Working Group meeting on 10-12 May 2010

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0. EXECUTIVE SUMMARY

The objective of this report is first of all to present an initial overall analysis of the microdata concerning the 2008 Module on over-indebtedness and financial exclusion, and secondly to summarize the Member States' experience in implementing this Module.

The 2008 Module considered the household as a whole. The over-indebtedness part of the Module aimed at complementing the existing information in the core of the survey in order to get an objective picture of the bank accounts and overdraft, the credit/store cards, the source of credits and loans and the arrears. In addition, it provided information on any drops in the income during the last 12 months and expectations for the next 12 months. Finally, it shed light on the financial exclusion of the household (e.g. why the household does not have a bank current account and/or a commercial credit).

The Module analysis shows a large variability of answers across countries and its results appear to be worth studying. Even if the Module included some concepts that were difficult to understand for the respondents and some variables on sensitive topics that were difficult to address the results can be considered as encouraging. The analysis of the flags shows that both the 'missing' and 'not applicable' flags were mostly correctly used across countries. Concerning the questionnaires analysed by Eurostat, there are no large differences among countries, only small divergences related to specific variables and countries.

After a brief summary in section 1 of the main features of the 2008 Module, section 2 focuses on the definitions used to describe the variables. Section 3 introduces each variable and an analysis of the frequencies for each modality. In section 4 the flags are analysed, in particular the 'missing' and the 'not applicable' ones. Section 5 focuses on the wording of the questions asked in certain countries. Section 6 sums up the comments received by the countries as first impressions about this Module. Finally, section 7 concludes this document.

Note to researchers using the UDB – March 2010: The frequencies analysed in this document correspond to the micro data-base available at Eurostat as of 18 March and some results may differ from the ones obtained with the UDB released on 1 March. The changes come from the corrections made by countries in the micro data-files in-between. It concerns in particular:

- Belgium, MI122 – MI125, flag 'not applicable'.
- Denmark, MI095, values.
- Hungary, MI075, flag 'not applicable'.
- United Kingdom: MI025, MI045, MI053-MI057, MI060, MI065, MI075, MI085, MI095, values and flags.

Note to researchers using the UDB – August 2010: The frequencies analysed in this document correspond completely to the micro data you received.

1. INTRODUCTION

The Commission Regulation 215/2007 presents the list of target secondary variables relating to over-indebtedness and financial exclusion. This ad-hoc Module was carried out in 2008 by the EU-27 countries plus Iceland and Norway¹.

This document introduces the main features of the 2008 Module: on one hand, the definitions, the variables and the comments received from countries and, on the other hand, the analysis of the variables' frequencies, the flags and the questionnaires. The data presented within this document were extracted in March 2010.

The main characteristics of the 2008 Module are the following:

- **Units**

The target variables relate exclusively to the household. Where dealing with financial services, the household should be understood as any member of the household.

- **Modes of data collection**

For all target variables the mode of data collection is one of the following:

- Personal interview with the household respondent.
- Extraction from registers.

- **Reference periods**

The target variables relate to four types of reference period:

- Last 12 months – for the variables related to "arrears".
- Next 12 months – for the variables related to "future expectations".
- Last 3 months – for the variables related to "un-cleared balance credit/store card".
- Current – for all other variables.

- **Target variables**

The 2008 Module consists of 38 variables (five of them optional). Despite their number, not all questions were asked to all households because they depend on the positive answer to a previous question (ex. if MI010=2 then variables MI020, MI025 and MI026 were not asked). The variables are the following:

- Bank accounts and overdraft
 - MI010: Household has a bank current account
 - MI020: Household is overdrawn on one of its bank accounts
 - MI025: Estimated total amount unbalanced on household's banks accounts in classes
 - MI026: Total amount unbalanced on household's banks accounts (exact amount).
Optional Variable
- Credit/store cards
 - MI030: Household has credit card(s) and/or store card(s)

¹ Switzerland and Turkey also carried out the 2008 Module but have not yet sent their results to Eurostat.

- MI040: Household has credit card(s) and/or store card(s) with un-cleared balances
- MI045: Estimated total amount unbalanced at the last monthly statement on household credit/store cards in classes
- MI046: Total amount unbalanced at the last monthly statement on household credit/store cards (exact amount). Optional Variable
- Source of credits and loans
 - MI050: Household has credits or loans (other than mortgage for the main dwelling)
 - MI051: Household has mortgage for other than the main dwelling
 - MI052: Household has hire purchase instalments (e.g. leasing, car, technical equipment)
 - MI053: Household has home-related credit/loans (inventory, domestic appliances, repairs)
 - MI054: Household has credit/loans to pay for holidays/leisure
 - MI055: Household has credit/loans to pay for education or childcare
 - MI056: Household has credit/loans to pay for health issues
 - MI057: Household has credit/loans for investment or business start-up
 - MI058: Household has other cash loans (debt conversion, to cover overdraft, credit card and other bills, etc.)
- Arrears
 - MI060: Arrears on other non-housing household bills
 - MI065: Estimated total amount currently in arrears for other non-housing household bills in classes
 - MI066: Total amount currently in arrears for other non-housing household bills (exact amount). Optional Variable
 - MI075: Estimated total amount currently in arrears for household housing bills/repayments in classes
 - MI076: Total amount currently in arrears for household housing bills/repayments (exact amount). Optional Variable
 - MI085: Estimated total amount currently in arrears for household other loans and credit repayment in classes
 - MI086: Total amount currently in arrears for household other loans and credit repayment (exact amount). Optional Variable
- Drop in income
 - MI090: Major drop in household income during the last 12 months
 - MI095: Main reason for drop in income
- Future expectations
 - MI100: Expectation of financial situation in the next 12 months; do you expect your financial situation
- Financial exclusion
 - Reasons why the household does not have a bank current account
 - MI110: Household does not need an account and prefers to deal in cash
 - MI111: The charges are too high
 - MI112: There is no bank branch near where household lives or works
 - MI113: Household has applied for an account and been turned down
 - MI114: Banks would refuse household
 - Reasons why the household does not have commercial credit
 - MI120: Household does not need to borrow at all
 - MI121: Household can borrow from family or friends
 - MI122: Household will not be able to repay debt
 - MI123: Household has applied for credit and been turned down
 - MI124: Household used to have credit but the facility was withdrawn

- MI125: Banks would refuse to give credit to household

- **Overview of the Module**

The over-indebtedness part of the Module aims to complement the existing information in the core of the survey (i.e. collected every year) in order to have an objective picture of a) the overdraft/credit card unbalanced of households and b) the arrears.

- a) For the *overdraft and credit card unbalanced strand*, the Module collects respectively MI020 and MI040. The amounts currently unbalanced should be collected through, respectively, MI025 and MI045 (and in addition through MI026 and MI046 as optional variables for exact amounts).
- b) For the *arrears strand*, the primary variables HS010/HS011, HS020/HS021 and HS030/HS031² cover respectively dwelling rent/repayments, utility bills and other loans repayments.

The Module extends the coverage to other household bills like health or education bills collected by variable MI060.

In addition, the Module aims at collecting the order of magnitude of the amount currently in arrears so to describe objectively the financial difficulties of the household. For this purpose, three quantitative variables were introduced in the Module:

- First, MI075 refers to arrears for the housing payments including arrears for rent/mortgage repayment (HS010/HS011) and arrears for utility bills (HS020/HS021). This regrouping, in line with analysis needs, has been driven for the sake of reducing the number of variables. It is very likely that it would be better to collect amount arrears in two separate questions and then post processed in order to compile MI075.
- Second, MI085 refers to arrears for loan/credit repayment other than mortgage/credit for the main dwelling. It should correspond to HS030/HS031. However, HS030/HS031 should normally also cover mortgage/credit for a second dwelling. This is in opposition with the Regulation labelling of HS030/HS031 (“whether the household has been in arrears on hire purchase instalments or other loan repayments (non housing related debts) in the last 12 months”). According to the definition, HS030/HS031 should also cover arrears related to credit card (minimum) repayment which the household has to pay according to a well defined timetable but voluntary repayment for the amount currently unbalanced. This distinction should be made clear for the interviewee if the stress is put on what the household has to pay in relation with credit/loan/credit card repayment.
- Third, MI065 refers to arrears for other housing bills (MI060)

² The Task Force on Material deprivation recommended that starting from the 2008 operation, instead of using variables HS010, HS020 and HS030 (which have two answering categories: Yes; No), to use variables HS011, HS021 and HS031 with three answering categories (Yes, once; Yes, twice or more; No).

The overall picture is summarised in the following table:

	Consumption	Housing (main dwelling)		Consumption			
	Bills		Rent	Loans/Credit			
	<i>Has to pay on time</i>						
					<i>Outstanding amount</i>		
Type of financial commitment /liabilities	Non housing bills	Utility bills	Rent	Housing loan (main dwelling)	Loans/ credit other than main dwelling	Credit card	Bank overdraft
Have?	NA	NA	HH020 =2 or 3	HY100_F= 1	MI050=1	MI030=1	MI010=1 (bank account)
Debt?	MI060	HS020	HS010		HS030	MI040	MI020
Amount in classes	MI065	MI075			MI085	MI045	MI025
Exact amount (optional)	MI066	MI076			MI086	MI046	MI026

Amounts measurement of arrears and outstanding: variables MI025, MI045, MI065, MI075, and MI085

The Module tries to collect the amounts in arrears and the amount unbalanced on bank accounts and for credit cards.

For each strand, namely arrears and outstanding amounts, the ultimate goal of the Module is to classify household financial difficulties by comparing the amount owed and the household monthly disposable income. The following scale is thus proposed for the target variables MI025, MI045, MI065, MI075 and MI085:

- Flag: -2 = "none" if the amount owed is equal to zero
- 1 = "negligible" if the amount owed represents less than 10% of the monthly household disposable income
- 2 = "minor" if the amount owed represents more than 10% and less than 33% of the monthly household disposable income
- 3 = "significant" if the amount owed represents more than 33% and less than 100% of the monthly household disposable income
- 4 = "important" if the amount owed represents more than 100% of the monthly household disposable income

The monthly disposable income can be approximately estimated by the annual disposable income divided by 12.

The amount owed is recorded separately for each dimension identified. For arrears, the 3 dimensions are namely a) housing bills/repayment, b) consumption loan/credit repayment, c) other non housing bills. For outstanding amounts, the 2 dimensions are a) bank overdrafts b) credit card unbalanced. Although the scale is not strictly additive, it will be possible to characterise the overall degree of the household financial difficulties

when aggregating different dimensions. For instance, household can be said to be in a critical situation with respect to arrears if the household is cumulating at least 2 times the score 4 or 3 times the score 3 or possibly 2 times the score 2 and 1 score 1. Different variants can be studied when analysing data.

The coding of variables MI025, MI045, MI065, MI075 and MI085 requires post processing or the design of a CAPI questionnaire proposing amount ranges adapting to the household monthly disposable income.

The following data collection options are listed by order of preference:

1) The first best option is to collect the exact amount for each dimension and then to post process the collected information to obtain the target variables. This option would allow much accurate indebtedness analysis at national level. This information could optionally be transmitted to Eurostat as additional variables, respectively MI026, MI046, MI066, MI076, and MI086. The difficulty with this option is the burden on the respondent and the sensitivity of the question. Given the qualitative use of this variable, the lack of accuracy of the data collection is not critical.

2) The second best option is valid for computer assisted questionnaire (CAPI, CATI) under the condition that the total disposable income has been recorded prior to the administration of the Module (last year data, sequence of questions, register information). In this case, the discrete scale is proposed to the household for each question corresponding to (0, 10%), (10%, 33%), (33%, 100%), (100% and over) of the estimate of monthly household disposable income.

3) The third option is to propose to the household respondent a fixed amount ranges adapted to the national income distribution only. The scale should be narrow in the lower part so to characterise the indebtedness of the low income household (say, with less than 60% of the median total household monthly income) and to be wide enough so to capture financial difficulties of better well off household. On the basis of some conjectures/simulations, it is proposed to use the following scale, adequately rounded and based on the following of the range of amounts:

(0, 0.05 MHDI), (0.05 MHDI, 0.1 MHDI) (0.1 MHDI, 0.2 MHDI), (0.2 MHDI, 0.3 MHDI), (0.3 MHDI, 0.5 MHDI), (0.5 MHDI, MHDI), (MHDI, 2 MHDI), (2 MHDI, 3 MHDI), (3 MHDI and more)

where MHDI is the national Median Household monthly Disposable Income. For instance, if the MHDI is about 1000€ (as in Belgium and Austria for example), the scale will look like:

(0,50],(50,100],(100,200],(200,300],(300,500],(500,1000],(1000,2000],(2000,3000],(3000 & over)

The advantage of this option is that the scale would normally foster the response rate. The disadvantage of this option is that the post treatment for compiling the target variable will required some randomisation because the income bands do not always adapt strictly to the household disposable income and to the predefined thresholds (10%, 33% and 100%). It is expected that the inaccuracy is compatible with the qualitative use of the variable.

4) Last option corresponds to the second option but is based on the intuitive estimation by the household respondent of the amount owed with respect to the household monthly (disposable) income. This situation is reflected in the proposed questionnaire. Besides measurement errors issues, the problem with this option is that households with little accountancy literacy will not be able to perform the calculation. Interviewers must be trained to help them in these circumstances.

Finally, the options can be combined, proposing first to the household respondent to provide approximately, if possible, the amount and, if not, to propose him a scale.

It has to be highlighted that the data collection option used affects the results; nevertheless, there is no information on the option chosen by each country.

2. DESCRIPTION OF THE DEFINITIONS

This section describes the main definitions used in the description of the variables in the 2008 Module.

- **Definitions**

- (1) *Amounts*

Variables for collecting amounts: the amount is to be collected according to a harmonised discrete scale established by the Working Group on Living Conditions.

- (2) *Bank account*

- (a) Bank current account: deposit account offering day-to-day money management facilities such as various flexible payment methods to allow customers to distribute money directly to others. Among standard services of current accounts we find a cheque book, the facility to arrange standing orders, direct debits and payment via a debit card. Current account is not a saving account where no such facilities are available.
- (b) Bank account overdraft: the household is currently maintaining negative balance on one of its banks account because of financial difficulties (urgent need of money, output higher than input...). Interests are charged on the amount owed. Bank accounts do not need to be current account.
- (c) Equivalent poverty line monthly income (EPLMI): amount obtained by dividing by 12 the EU-SILC poverty threshold (equivalised disposable income). The amount is exactly the same as the amount used in variable HS060. Calculation for year "N" comes from year 'N-2' EU-SILC data. Implied income ranges are provided as meta information to Eurostat.

- (3) *Credit/store cards*

- (a) Credit cards (Visa, Amex, Master Card, Diners...) are characterised by a specific credit facility: money is lent to people between the time they purchase goods and the time of full repayment of the amount; an interest is to be paid on any balance that is not cleared at the end of the month. There are monthly statements for the money spent specifying the minimum amount to be paid. Credit cards are not bank debit cards, where the money spent on the card is immediately deducted from a linked bank account.
- (b) Store cards are credit cards issued by a single company/store and can only be used for the company/store payments.
- (c) Un-cleared balance: The household has not paid in full the end of the month the amount spent or owed with credit/store cards for at least the 3 last months because of financial difficulties.

(4) *Source of credit and loans*

Credit and loans encompasses any commercial credit or loans with planned and scheduled repayments, except mortgage loans for the main dwelling. Overdraft facilities, credit or store cards for which repayments are not planned are not included. Borrowing from friends and relatives (informal credit) is not included either.

(5) *Arrears*

- (a) Arrears: amount owed (bills, rent, credit/mortgage repayment...) not paid on schedule during the last twelve months for financial reasons; same concept as used for HS010/HS011, HS020/HS021 and HS030/HS031.
- (b) Total amount currently in arrears: the sum of amount the household currently owed that could not be paid on schedule.
- (c) Housing related bills/payments: rent and mortgage repayment for the main dwelling and utility bills (water, electricity, gas, heating...). Should correspond to the coverage of variables HS010/HS011 and HS020/HS021.
- (d) Other loans and credit repayment: cash loans (other than mortgage repayment for the main dwelling) or hire purchase instalments and similar (e.g. mail order catalogues, car finance...). Minimum credit/store card repayments are also included. Should correspond to the coverage of variable HS030/HS031.
- (e) Other non housing household bills: education, health, any other bills not covered by housing related bills.

(6) *Drop of income*

Income: gross total income of the household.

(7) *Financial exclusion*

- (a) Reasons why the household does not have a current bank account and needs one: several reasons can be mentioned and will be reported though indicators variables MI111-MI114. Questions are filtered: households that do have a bank current account or do not need one should not be asked the questions.
- (b) Reasons why the household does not have commercial credit and needs it: several reasons can be mentioned and will be reported though indicators variables MI122-MI125. Commercial credit: overdraft facilities, credit or store cards, mortgages and other loans or credit linked to purchases. Borrowing from friends and relatives is not included. Questions are filtered: households that do have commercial credit or do not need it should not be asked the questions. Households having borrowed only from family and friends should be asked the questions.

3. DESCRIPTION AND ANALYSIS OF THE VARIABLES

In this section we include a description of each variable and an analysis of the frequencies of the answers. Each subsection focuses on one variable.

This analysis has two objectives. The first one is to investigate whether, for each variable, the chosen categories provide a reasonable and useful breakdown of the population. The second objective is to identify large variations in the distribution across countries. On one hand, such variation is interesting and makes the variable more useful in understanding

differences in national situations. On the other hand, large variations across countries could reflect lack of comparability resulting from conceptual and/or methodological differences in the surveys.

In order to carry out the analysis of the frequencies we use the data that can be found on the annex: “Annex 1: Distribution of 'filled' values for each variable”. The first table “Frequencies of 'filled' values for each variable by country (weighted)” presents the distribution of filled values by variable and by country. The second table “Distribution of ‘filled’ values for each variable: simple average, standard deviation and coefficient of variation (weighted)” summarises the simple average of percentage distribution over countries (EU-27 countries plus Iceland and Norway), with the standard deviation and coefficient of variation for each variable. It is useful to examine categories of extreme size and also incidences of pronounced dispersion across countries. Also important is to examine in more detail where this variability comes from: which variables and in which countries tend to be very different from the average pattern.

For information one additional table can be found in the annex 1. This third table is similar to the first table described above, but it presents the results for the unweighted values (“Frequencies of 'filled' values for each variable by country (unweighted values)”).

Section 4 presents an analysis of the flags, but in addition in this section there are comments on the weighted values of the ‘missing’ plus the ‘not applicable’ per variable and per country; the table with these results can be found in the annex 2, table called “‘Missing’ plus ‘Not applicable’ values (weighted values)”.

3.1. Bank accounts and overdraft

3.1.1. MI010: Household has a bank current account

Values	
1	yes
2	no
Flags	
1	filled
-1	missing

The bank current account is defined as a deposit account offering day-to-day money management facilities such as various flexible payment methods to allow customers to distribute money directly to others.

Standard services offered by current accounts include a cheque book, the facility to arrange standing orders, direct debits and payment via a debit card.

A savings account is not a current account where no such facilities are available.

The most frequent answer is ‘Yes’ (mean 84%, standard deviation 24).

For almost all countries the answer ‘Yes’ is the most frequent one, the only three exceptions are Bulgaria (84% of ‘No’), Greece (73% of ‘No’) and Romania (77% of ‘No’). In two countries (Denmark and Finland³) 100% households answered ‘Yes’. For all the other countries, the percentage of ‘Yes’ is above 70%.

³ Comment from Finland: “... A bank account is a necessity for managing in Finnish society. Considering also the used sample selection frame and source, it is rather improbable that there would be private

3.1.2. MI020: Household is overdrawn on one of its bank accounts

Values	
1	yes
2	no
Flags	
1	filled
-1	missing
-2	not applicable (no bank account)

The household is overdrawn on one of its bank accounts means that the household is currently maintaining a negative balance on one of its bank accounts because of financial difficulties (urgent need of money, output higher than input, etc.). Interest is charged on the amount owed.

The bank account does not need to be a current account. They might be credit line associated with some bank account. The key element to distinguish bank overdraft from standard credit is that repayment are not mandatory (though necessary) and are not pre planned.

Among the households with bank account, most of them in all countries are not overdrawn on one of its bank accounts (mean 92%, standard deviation 7).

The highest proportion of households that answered ‘Yes’ are found in Germany (23%) and Slovenia (26%). In Finland 100% answered ‘No’⁴. For all the other countries, the percentage of ‘Yes’ is below 17%, with a frequency in Lithuania and Sweden below 1%.

3.1.3. MI025: Estimated total amount unbalanced on household's banks accounts in classes

Values	
1	the amount owed represents less than 10% of the monthly household disposable income
2	the amount owed represents more than 10% and less than 33% of the monthly household disposable income
3	the amount owed represents more than 33% and less than 100% of the monthly household disposable income
4	the amount owed represents more than 100% of the monthly household disposable income
Flags	
1	filled
-1	missing
-2	not applicable (no overdraft: MI020 = 2)

See explanations above.

households whose any member would have not a bank account. The question was assessed to be irrelevant and problematic to collect by interviewing. The values were imputed for the variable MI010. ...”

⁴ Comment from Finland: “The information for the variable MI020 was not collected. The corrected value for MI020 would be ‘.’, and the flag values for MI020_F and MI030_F would be then ‘-1’.

Among the households overdrawn on one of its bank accounts, most of them owed an amount that represents more than 10% and less than 33% of the monthly household disposable income (mean 30%, standard deviation 9).

As 100% of the households declared in Finland to be overdrawn on none of its bank accounts, this variable MI025 is filled in for no households in this country. For the rest of the countries the percentage of ‘missing’ plus ‘not applicable’ is above 85% with only two exceptions: Germany (77%) and Slovenia (76%).

The highest proportion of value 1 is found in Poland (81%); for all the other countries this value presents a frequency below 60%. For value 2 the highest frequency is found in Luxembourg (40%). The highest frequency for value 3 is found in Cyprus (63%) while all the other countries present a frequency below 44%. For value 4 two countries present a high frequency compared with the others: Greece (48%) and Italy (47%). Let us note that no, or nearly no, households reported an owed amount representing more than 100% of the monthly household disposable income (value 4) in Lithuania and Poland.

3.1.4. MI026: Total amount unbalanced on household's banks accounts (exact amount). Optional Variable

Values	
0 - 999999.99	amount
Flags	
1	filled
-1	missing
-2	not applicable (no overdraft: MI020 = 2)

As this optional variable was transmitted to Eurostat by only two countries (AT and EE), no valuable comments can be drawn from its analysis.

3.2. Credit/store cards

3.2.1. MI030: Household has credit card(s) and/or store card(s)

Values	
1	yes
2	no
Flags	
1	filled
-1	missing

Credit cards

Credit cards (Visa, Amex, Master Card, Diners, etc.) provide a specific credit facility. Money is lent to people between the time they purchase goods and the time of full repayment of the amount. Interest is to be paid on any balance that is not cleared at the end of the month. There are monthly statements for the money spent specifying the minimum amount to be paid.

In this context credit cards do not include either bank debit cards, where the money spent on the card is immediately deducted from a linked bank account, or pre-paid cards, which are special (rechargeable or not) credit cards with a maximum amount to be spent.

Store cards

Store cards are credit cards issued by a single company/store and can only be used for payments to that company/store.

The most frequent answer is 'No' (mean 58%, standard deviation 22).

In nine countries the answer 'Yes' is however the most frequent (DE, IE, ES, LU, SI, FI, UK, IS, NO). In two countries the answer 'No' is particularly high: Hungary⁵ (92%) and Romania (90%). In the other extreme, we find three countries with very high 'Yes' frequency: Luxembourg (81%), Iceland (88%) and Norway (79%).

3.2.2. MI040: Household has credit card(s) and/or store card(s) with un-cleared balances

Values	
1	yes
2	no

Flags	
1	filled
-1	missing
-2	not applicable (no credit/store card: MI030=2)

For the definition of credit cards and store cards, see variable MI030.

Un-cleared balance means that the household has not paid in full at the "end of the month" the amount spent or owed with credit/store cards for at least the last 3 months because of financial difficulties.

It is important to try to filter as far as possible the use of the credit card balance as a way to smooth out consumption expenditure if the household has not financial difficulties.

Among the households with credit card(s) and/or store card(s), in all countries most of them do not have un-cleared balances (mean 91%, standard deviation 9), i.e. answer 'No'.

The percentage of 'missing' plus 'not applicable' goes from 13% (Iceland) to 92% (Hungary).

The highest proportion of 'No' is found in Italy, Austria and Finland (99% each). All countries have a frequency of 'No' above 80% with only three exceptions: Belgium (73%), Greece (68%) and United Kingdom (65%).

⁵ Comment from Hungary: "We put too much emphasis on the store card in the questionnaire because it was comparatively new in the market, that is why the 'No' answer was particularly high."

3.2.3. MI045: Estimated total amount unbalanced at the last monthly statement on household credit/store cards in classes

Values	
1	the amount owed represents less than 10% of the monthly household disposable income
2	the amount owed represents more than 10% and less than 33% of the monthly household disposable income
3	the amount owed represents more than 33% and less than 100% of the monthly household disposable income
4	the amount owed represents more than 100% of the monthly household disposable income
Flags	
1	filled
-1	missing
-2	not applicable (no unbalanced credit/store card: MI040=2 or MI030=2)

For the definition of credit cards and store cards, see variable MI030.

Among the households with credit card(s) and/or store card(s) with an un-cleared balance, most of them owed an amount that represents more than 10% and less than 33% of the monthly household disposable income (mean 31%, standard deviation 10). Nevertheless, the frequency of value 1 is very similar to this one (30%).

The percentage of ‘missing’ plus ‘not applicable’ is above 90% in all countries with only three exceptions: Greece (86%), United Kingdom (82%) and Iceland (88%).

The highest proportion of value 1 is found in Poland (90%); for value 2 in Norway (50%), for value 3 in Estonia and Cyprus (50% each); and for value 4 in United Kingdom (41%). Value 1 in Austria and value 4 in Poland have a frequency of 0%, each.

3.2.4. MI046: Total amount unbalanced at the last monthly statement on household credit/store cards (exact amount). Optional Variable

Values	
0 - 999999.99	amount
Flags	
1	filled
-1	missing
-2	not applicable (no overdraft: MI020 = 2)

As for the variable MI026, this optional variable was transmitted to Eurostat by only two countries (AT and EE). Consequently, no valuable comments can be drawn.

3.3. Source of credits and loans

3.3.1. MI050: Household has credits or loans (other than mortgage for the main dwelling)

Values	
1	yes
2	no

Flags	
1	filled
-1	missing

Credit and loans encompasses any commercial credit or loans with planned and scheduled repayments, except mortgage loans for the main dwelling.

Overdraft facilities, credit or store cards for which repayments are not planned are not included.

Borrowing from friends and relatives (informal credit) is not included either.

The most frequent answer is 'No' (mean 73%, standard deviation 12). This answer is the most common one in all countries, except in Iceland (33%).

The frequency of the 'Yes' answer is also high in two countries: Cyprus (45%) and Luxembourg (48%); all other countries present a frequency for this value between 13% (Malta) and 36% (France).

3.3.2. MI051: Household has mortgage for other than the main dwelling

Values	
1	yes
2	no

Flags	
1	filled
-1	missing
-2	not applicable (no credit or loan except mortgage for main dwelling: MI050=2)

Despite the actual affectation of money borrowed may not very well defined/known at household level, variables MI051 to MI057 try to capture the original destination/motivation of the credit/loan.

Mortgage for other than the main dwelling should be understood as a mortgage or similar type of housing credit for a dwelling which is not the main dwelling (holiday residence, second dwelling...).

Among the households with credit or loan except mortgage for main dwelling, the most frequent answer is 'No' (mean 90%, standard deviation 5). This is the most common answer in all countries.

Two countries have a relatively high proportion of 'Yes' compared to the other countries: Spain (20%) and Luxembourg (22%). Romania presents a percentage of 'Yes' of nearly 0%.

3.3.3. MI052: Household has hire purchase instalments (e.g. leasing, car, technical equipment)

Values	
1	yes
2	no
Flags	
1	filled
-1	missing
-2	not applicable (no credit or loan except mortgage for main dwelling: MI050=2)

Hire purchase instalments are understood as loans for specific technical equipments (cars, motorbikes or other equipment).

Among the households with credit or loan except mortgage for main dwelling, the most frequent answer is ‘No’ (mean 58%, standard deviation 18).

In thirteen countries (BE, DK, DE, FR, IT, CY, LV, LU, HU, AT, PT, RO, IS) the most common answer is ‘Yes’. At one extreme, in Sweden the proportion of ‘No’ is especially high (92%) and at the other extreme, in Latvia the proportion of ‘Yes’ is particularly high (71%).

3.3.4. MI053: Household has home-related credit/loans (inventory, domestic appliances, repairs)

Values	
1	yes
2	no
Flags	
1	filled
-1	missing
-2	not applicable (no credit or loan except mortgage for main dwelling: MI050=2)

Home-related credit/loans (inventory, domestic appliances, repairs) are understood as covering inventory type good (equipment for the house, decoration), domestic appliances, minor repairs (major repairs would be included in credit and loan for the main or other dwelling).

Among the households with credit or loan except mortgage for main dwelling, the most frequent answer is ‘No’ (mean 70%, standard deviation 17).

In most countries ‘No’ is the most frequent answer with four exceptions: Bulgaria (43%), Lithuania (28%) and Poland (44%). At the other extreme, in Sweden and Norway the proportion of ‘No’ is especially high (99% for the former and 94% for the latter).

3.3.5. MI054: Household has credit/loans to pay for holidays/leisure

Values	
1	yes
2	no
Flags	
1	filled
-1	missing
-2	not applicable (no credit or loan except mortgage for main dwelling: MI050=2)

Credit/loans to pay for holidays/leisure should be understood usually as means of financing holidays excluding the buying of a second residence (time sharing would however be included here).

Among the households with credit or loan except mortgage for main dwelling, the most frequent answer is 'No' (mean 97%, standard deviation 3).

In all countries 'No' is the most frequent answer. The frequency of 'Yes' varies from approx. 0% (Hungary) to 11% (Ireland).

In Sweden for variables MI054-MI058 the proportion of 'Yes' is 0%, this should be further investigated

3.3.6. MI055: Household has credit/loans to pay for education or childcare

Values	
1	yes
2	no
Flags	
1	filled
-1	missing
-2	not applicable (no credit or loan except mortgage for main dwelling: MI050=2)

Credit/loans to pay for education or child care are usually covering expenses for children studies.

Among the households with credit or loan except mortgage for main dwelling, the most frequent answer is 'No' (mean 93%, standard deviation 8).

In all countries 'No' is the most frequent answer. The lowest frequency for this value is found in Iceland (63%). Four countries present a frequency of 'Yes' of nearly 0%: Belgium, Czech Republic, Germany and Estonia.

In Sweden for variables MI054-MI058 the proportion of 'Yes' is 0%, this should be further investigated.

3.3.7. MI056: Household has credit/loans to pay for health issues

Values	
1	yes
2	no
Flags	
1	filled
-1	missing
-2	not applicable (no credit or loan except mortgage for main dwelling:-MI050=2)

Among the households with credit or loan except mortgage for main dwelling, the most frequent answer is 'No' (mean 98%, standard deviation 2).

In all countries 'No' is the most frequent answer. The lowest frequency for this value is found in Bulgaria (91%). Several countries present a frequency of 'Yes' below 1%: Czech Republic, Ireland, France, Lithuania, Luxembourg, Hungary, Malta, Slovakia and United Kingdom.

In Sweden for variables MI054-MI058 the proportion of 'Yes' is 0%, this should be further investigated.

3.3.8. MI057: Household has credit/loans for investment or business start-up

Values	
1	yes
2	no
Flags	
1	filled
-1	missing
-2	not applicable (no credit or loan except mortgage for main dwelling: MI050=2)

Among the households with credit or loan except mortgage for main dwelling, the most frequent answer is 'No' (mean 92%, standard deviation 18).

In all countries 'No' is the most frequent answer with only one exception: Austria (0%). In Romania and Sweden the proportion of 'Yes' is 0%. The highest frequency of 'Yes' is found in Finland (14%).

The results for Austria, Romania and Sweden should be further investigated.

3.3.9. MI058: Household has other cash loans (debt conversion, to cover overdraft, credit card and other bills, etc.)

Values	
1	yes
2	no
Flags	
1	filled
-1	missing
-2	not applicable (no-credit or loan except mortgage for main dwelling: MI050=2)

Cash loans (debt conversion, to cover overdraft, credit card and other bills, etc.) are meant to cover loans for day to day consumption or for the repayment of other debts.

Among the households with credit or loan except mortgage for main dwelling, the most frequent answer is 'No' (mean 85%, standard deviation 10).

In all countries 'No' is the most frequent answer. The frequency for this value is always above 70% with only three exceptions: The Netherlands and Finland (60% each) and Iceland (68%).

In Sweden for variables MI054-MI058 the proportion of 'Yes' is 0%, this should be further investigated.

3.4. Arrears

3.4.1. MI060: Arrears on other non-housing household bills

Values	
1	yes
2	no
Flags	
1	filled
-1	missing
-2	not applicable (no other non-housing household bills)

Arrears

Household has arrears if an amount owed (bills, rent, credit/mortgage repayment, etc.) was not paid on schedule any time during the last 12 months for financial reasons.

This is the same concept as used for the EU-SILC core variables HS010/HS011, HS020/HS021 and HS030/HS031.

Other non-housing household bills

Other non-housing household bills include bills related to education, health and any other bills not covered by housing-related bills, such as telephone, internet connection or television. It excludes all housing-related bills or payments which correspond to the coverage of variables HS010/HS011 and HS020/HS021.

Housing-related bills or payments

Housing-related bills/payments refer to rent and mortgage repayment for the main dwelling (which correspond to the coverage of variable HS010/HS011) and utility bills for the main dwelling (water, electricity, gas, heating, etc.) which corresponds to the coverage of variable HS020/HS021.

Among the households with 'other non-housing household bills, the most frequent answer is 'No' (mean 96%, standard deviation 3).

The percentage of 'missing' plus 'not applicable' is quite high, compared with the other countries, in four countries: Bulgaria (63%), Hungary (79%), Sweden (96%) and Norway (72%).

'No' is the most frequent answer, always above 88%.

3.4.2. MI065: Estimated total amount currently in arrears for other non-housing household bills in classes

Values	
1	the amount owed represents less than 10% of the monthly household disposable income
2	the amount owed represents more than 10% and less than 33% of the monthly household disposable income
3	the amount owed represents more than 33% and less than 100% of the monthly household disposable income
4	the amount owed represents more than 100% of the monthly household disposable income

Flags	
1	filled
-1	missing
-2	not applicable (no arrears currently (MI060=2 or current amount owed is zero) or no other non-housing household bills (MI060_F=-2))

The total amount currently in arrears is the sum of the amounts the household currently owes that could not be paid on schedule.

For the definition of arrears, housing-related bills or payments, and other non-housing households' bills, see variable MI060.

Among the households with arrears on other non-housing household bills, most of them owed an amount that represents less than 10% of the monthly household disposable income (mean 41%, standard deviation 23).

The percentage of ‘missing’ plus ‘not applicable’ is quite low, compared with the other countries, in Denmark (nearly 0%); all other countries present a percentage above 90%.

The highest proportion of value 1 is found in Denmark (99%) and Poland (100%, this value should be further investigated). The highest percentage for value 2 is recorded in Latvia (43%); for value 3 in Austria (37%); and for value 4 in Sweden (42%).

Some countries correspond to 0%, or nearly 0%, of frequency for different values: Denmark (values 2, 3, 4), Estonia (value 4), Lithuania (values 3 and 4) and Poland (values 2, 3 and 4).

3.4.3. MI066: Total amount currently in arrears for other non-housing household bills (exact amount). Optional Variable

Values	
0 - 999999.99 amount	
Flags	
1	filled
-1	missing
-2	not applicable (no overdraft: MI020 = 2)

As this was the case for the variables MI026 and MI046, the values for MI066 were transmitted to Eurostat by only two countries (AT and EE). No interesting comments can consequently be drawn from the available data.

3.4.4. MI075: Estimated total amount currently in arrears for household housing bills/repayments in classes

Values	
1	the amount owed represents less than 10% of the monthly household disposable income
2	the amount owed represents more than 10% and less than 33% of the monthly household disposable income
3	the amount owed represents more than 33% and less than 100% of the monthly household disposable income
4	the amount owed represents more than 100% of the monthly household disposable income
Flags	
1	filled
-1	missing
-2	not applicable (no arrears currently (HS010=2 and HS020=2 or current amount owed is zero) or no housing household bills/repayments (HS010_F=-2 and HS020_F=-2))

For the definition of the total amount currently in arrears, see variable MI065. For the definition of arrears and housing-related bills/payments, see variable MI060.

Among the households with arrears or other non-housing household bills, most of them owed an amount that represents more than 10% and less than 33% of the monthly household disposable income (mean 34%, standard deviation 10).

The highest proportion of value 1 is found in Poland (95%); for value 2 in Lithuania (47%) and Slovenia (48%); for value 3 in Denmark (35%); and for value 4 in Austria (30%) and Sweden (37%).

Two countries correspond to 0%, or nearly 0%, of frequency for different values: Lithuania (value 4) and Poland (value 3).

3.4.5. MI076: Total amount currently in arrears for household housing bills/repayments (exact amount). Optional Variable

Values	
0 - 999999.99 amount	
Flags	
1	filled
-1	missing
-2	not applicable (no overdraft: MI020 = 2)

Data for this variable MI076 were only sent to Eurostat by two countries (AT, EE), as for the other optional variables MI026, MI046 and MI066, so no interesting comments can be done.

3.4.6. MI085: Estimated total amount currently in arrears for household other loans and credit repayment in classes

Values	
1	the amount owed represents less than 10% of the monthly household disposable income
2	the amount owed represents more than 10% and less than 33% of the monthly household disposable income
3	the amount owed represents more than 33% and less than 100% of the monthly household disposable income
4	the amount owed represents more than 100% of the monthly household disposable income
Flags	
1	filled
-1	missing
-2	not applicable (no arrears currently (HS030=2 or current amount owed is zero) or no other loans and credit repayment (HS030_F=-2))

For the definition of the total amount currently in arrears, see variable MI065.

Other loans and credit repayment

Other loans and credit repayment are cash loans (other than mortgage repayment for the main dwelling) or hire purchase instalments and the like (e.g. mail order catalogues, car finance, etc.).

Minimum credit/store card repayments are also included.

It should correspond to the coverage of variable HS030.

Among the households with arrears or other non-housing household bills, most of them owed an amount that represents less than 10% of the monthly household disposable income (mean 30%, standard deviation 26). Nevertheless, the frequency of value 2 is very similar to this one (29%).

The highest proportion of value 1 is found in Hungary (80%), Poland (94%) and United Kingdom (92%), for the other countries the frequency is below 51%; for value 2 the highest frequency is found in Slovenia (67%); for value 3 in Romania (42%); and for value 4 in Norway (74%).

One country corresponds to 0%, or nearly 0%, of frequency for different values: Poland (values 3, 4).

3.4.1. MI086: Total amount currently in arrears for household other loans and credit repayment (exact amount). Optional Variable

Values	
0 - 999999.99 amount	
Flags	
1	filled
-1	missing
-2	not applicable (no overdraft: MI020 = 2)

Again for this optional variable, no valuable comments can be made from the received data (only from two countries).

3.5. Drop in income

3.5.1. MI090: Major drop in household income during the last 12 months

Values	
1	yes
2	no
Flags	
1	filled
-1	missing

The income considered is the gross total income of the household. It can be based on respondent feeling about the decrease on income.

The most frequent answer is 'No' (mean 85%, standard deviation 6).

'No' is the most common answer in all countries. The frequency of the answer 'Yes' goes from 5% (Romania and Norway) to 32% (Italy).

3.5.2. MI095: Main reason for drop in income

Values	
1	Job loss/redundancy
2	Change in hours worked and/or in wages
3	Inability to work through sickness or disability
4	Maternity - parental leave - childcare
5	Retirement
6	Marriage/relationship breakdown
7	Other change in household composition
8	Other reason
Flags	
1	filled
-1	missing
-2	no applicable (no drop in income: MI090=2)

The first 3 categories refer to a change in the degree of occupation which is not linked to a normal life transition (having children, getting retired). Categories 4 and 5 are meant to

cover these situations. Categories 6 and 7 relate to household composition change (leave of a person) which would always affect the total gross household income and most of the time the standard of living of the household.

The most frequent answer is ‘Other reason’, value 8 (mean 30%, standard deviation 12). Also value 1 presents a high frequency (23%).

The highest proportion of value 1 is found in Estonia (37%); for value 2 in Cyprus (33%); for value 3 in Iceland (19%); for value 4 in Belgium (14%); for value 5 in Denmark (16%); for value 6 in Norway (15%); for value 7 in Sweden (12%); and for value 8 in Italy (60%).

3.6. Future expectations

3.6.1. MI100: Expectation of financial situation in the next 12 months; do you expect your financial situation

Values	
1	To improve
2	To stay about the same
3	To get worse
4	Don't know
Flags	
1	filled
-1	missing

Answer based on the respondent's (subjective) opinion.

The most frequent answer is ‘To stay about the same’, value 2 (mean 54%, standard deviation 10).

For most countries value 2 was given by the majority of respondents. However, in three countries (Bulgaria, Greece and Hungary⁶) the answer ‘To get worse’ (value 3) corresponds to a slightly higher percentage.

The highest proportion of value 1 is found in Iceland (26%) and Norway (27%); for value 2 in Luxembourg (69% each); for value 3 in Greece (44%); and for value 4 in Sweden (29%).

Some countries present 0%, or nearly 0%, of frequency for value 4: Czech Republic, France, Malta, The Netherlands, Austria, Portugal and Finland.

⁶ Comment from Hungary: “MI100-MI120: There were differences in the formulation of the corresponding questions compared to the recommendation.”

3.7. Financial exclusion

3.7.1. Reasons why the household does not have a bank current account

3.7.1.1. MI110: Household does not need an account and prefers to deal in cash

Values	
1	Yes
2	No

Flags	
1	filled
-1	missing
-2	not applicable (household has bank current account: MI010=1)

Among the households without a bank current account, the most frequent answer is ‘Yes’ (mean 73%, standard deviation 28).

This variable is completely missing for Denmark and Finland (100% of ‘not applicable’).

‘Yes’ is the most common answer in all countries except in France (14%), Malta (34%) and The Netherlands (40%). In Estonia and Cyprus the percentage of ‘Yes’ answer is above 98%. Let us note that Sweden recorded no ‘Yes’ answer and that in Germany and United Kingdom⁷ the frequency of the answer ‘Yes’ is 100%.

3.7.1.2. MI111: The charges are too high

Values	
1	Yes
2	No

Flags	
1	filled
-1	missing
-2	not applicable (household has bank current account (MI010=1) or does not need one (MI110=1))

Several reasons why the household does not have a current bank account and needs one, can be mentioned and will be reported through indicators variables MI111-MI114.

Questions are filtered: households that do have a bank current account or do not need one should not be asked the questions.

Among the households without a bank current account but needs one, the most frequent answer is ‘No’ (mean 62%, standard deviation 28).

⁷ Comment from United Kingdom: “This was asked at household level where the HRP felt they could answer for the household, or was aggregated from person level if not. Variables MI110-MI114 were asked as one question where the respondent was only allowed to select one response from the group. Therefore, we have only been able to state whether they have answered ‘No’. If the option has not been selected by a particular household then this will be a missing (-1) rather than a ‘No’.”

This variable is completely missing for Denmark (99.9% of ‘not applicable’ and 0.1% of missing), Germany, Finland, Sweden and United Kingdom (100% of ‘not applicable’ in each country).

In France, Luxembourg, The Netherlands and Norway the frequency of the answer ‘No’ is 100%. ‘No’ is the most common answer in all countries except in: Czech Republic (30%), Greece (13%), Italy (21%), Cyprus (44%), Hungary (31%) and Slovakia (14%).

3.7.1.3. MI112: There is no bank branch near where household lives or works

Values	
1	Yes
2	No
Flags	
1	filled
-1	missing
-2	not applicable (household has bank current account (MI010=1) or does not need one (MI110=1))

See comments for variable MI111.

Among the households without a bank current account but needs one, the most frequent answer is ‘No’ (mean 86%, standard deviation 20).

This variable is completely missing for Denmark (99.9% of ‘not applicable’ and 0.1% of missing), Germany, Finland, Sweden and United Kingdom (100% of ‘not applicable’ in each country).

In France, Cyprus, Luxembourg, The Netherlands, Iceland and Norway the frequency of the answer ‘No’ is 100%; and nearly 100% in Malta. ‘No’ is the most common answer in all countries except in: Estonia (33%) and Lithuania (25%).

3.7.1.4. MI113: Household has applied for an account and been turned down

Values	
1	Yes
2	No
Flags	
1	filled
-1	missing
-2	not applicable (household has bank current account (MI010=1) or does not need one (MI110=1))

See comments for variable MI111.

Among the households without a bank current account but needs one, the most frequent answer is ‘No’ (mean 89%, standard deviation 20).

This variable is completely missing for Denmark (99.9% of ‘not applicable’ and 0.1% of missing), Germany, Finland, Sweden and United Kingdom (100% of ‘not applicable’ in each country).

In Belgium, Estonia, Cyprus and Iceland the frequency of the answer ‘No’ is 100%; and nearly 100% in Czech Republic, Latvia and Hungary. ‘No’ is the most common answer

in all countries except in Lithuania (8%). For the rest of the countries the frequency of ‘No’ is above 80% except in: The Netherlands (60%), Austria (69%) and Norway (76%).

3.7.1.5. MI114: Banks would refuse household

Values	
1	Yes
2	No
Flags	
1	filled
-1	missing
-2	not applicable (household has bank current account (MI010=1) or does not need one (MI110=1))

See comments for variable MI111.

Among the households without a bank current account but needs one, the most frequent answer is ‘No’ (mean 76%, standard deviation 22).

This variable is completely missing for Denmark (99.9% of ‘not applicable’ and 0.1% of missing), Germany, Finland, Sweden and United Kingdom (100% of ‘not applicable’ in each country).

In Estonia, Iceland and Norway the frequency of the answer ‘No’ is 100%. ‘No’ is the most common answer in all countries except in: Belgium (37%), Cyprus (40%) and Lithuania (13%). For the other countries the frequency of ‘No’ is always above 65% except in: The Netherlands and Austria (60% each).

3.8. Reasons why the household does not have commercial credit

3.8.1.1. MI120: Household does not need to borrow at all

Values	
1	Yes
2	No
Flags	
1	filled
-1	missing
-2	not applicable (household has commercial credit)

Commercial credit

Commercial credit refers to overdraft facilities, credit or store cards, mortgages and other loans or credit linked to purchases.

Borrowing from friends and relatives is not included.

Among the households without a commercial credit, the most common answer is ‘Yes’ (mean 75%, standard deviation 23).

In Germany and United Kingdom the frequency of answer ‘Yes’ is 100%. ‘Yes’ is the most common answer in most countries except in: Bulgaria (48%), Hungary (43%), Romania (29%) and Sweden (99.7%).

3.8.1.2. MI121: Household can borrow from family or friends

Values	
1	Yes
2	No

Flags	
1	filled
-1	missing
-2	not applicable (household has commercial credit)

For definition of commercial credit, see variable MI120.

Among the households without a commercial credit, the most common answer is 'No' (mean 63%, standard deviation 30).

In Germany and United Kingdom the frequency of answer 'No' is 0%. 'No' is the most common answer in all countries except in: Estonia (34%), Spain (32%), Latvia (45%), Lithuania (16%), Romania (46%), Slovakia (44%) and Finland (47%). The frequency of 'No' is above 99% in: The Netherlands, Sweden and Norway.

3.8.1.3. MI122: Household will not be able to repay debt

Values	
1	Yes
2	No

Flags	
1	filled
-1	missing
-2	not applicable (household has commercial credit or does not need it (MI120=1))

For definition of commercial credit, see variable MI120.

Several reasons why the household does not have commercial credit and needs it, can be mentioned and will be reported through indicators variables MI122-MI125.

Questions are filtered. Households that do have commercial credit or do not need it should not be asked the questions. Households having borrowed only from family and friends should be asked the questions.

Among the households without a commercial credit but that needs it, the most common answer is 'No' (mean 50%, standard deviation 28).

In Germany and United Kingdom the frequency of answer 'No' is 0%; and in Sweden its frequency is 100%. 'No' is the most common answer in half of the countries. The frequency of 'No' goes from 18% (Cyprus) to 99% (Norway).

3.8.1.4. MI123: Household has applied for credit and been turned down

Values	
1	Yes
2	No

Flags	
1	filled
-1	missing
-2	not applicable (household has commercial credit or does not need it (MI120=1))

See comments for variable MI122.

Among the households without a commercial credit but that needs it, the most common answer is 'No' (mean 87%, standard deviation 25).

In Germany and United Kingdom the frequency of answer 'No' is 0%; and in The Netherlands and Sweden its frequency is 100%. For the rest of the countries, 'No' is the most common answer, being its frequency always above 82% (registered in Slovenia).

3.8.1.5. MI124: Household used to have credit but the facility was withdrawn

Values	
1	Yes
2	No

Flags	
1	filled
-1	missing
-2	not applicable (household has commercial credit or does not need it (MI120=1))

See comments for variable MI122.

Among the households without a commercial credit but that needs it, the most common answer is 'No' (mean 91%, standard deviation 25).

In Germany and United Kingdom the frequency of answer 'No' is 0%; and in The Netherlands and Sweden its frequency is 100%. For the rest of the countries, 'No' is the most common answer, being its frequency always above 93% with only one exception: Iceland (82%).

3.8.1.6. MI125: Banks would refuse to give credit to household

Values	
1	Yes
2	No

Flags	
1	filled
-1	missing
-2	not applicable (household has commercial credit or does not need it (MI120=1))

See comments for variable MI122.

Among the households without a commercial credit but that needs it, the most common answer is 'No' (mean 74%, standard deviation 25).

This variable is totally missing for Sweden.

In Germany and United Kingdom the frequency of answer 'No' is 0%; and in The Netherlands its frequency is 100%. 'No' is the most frequent answer with only one exception: Estonia (46%).

4. ANALYSIS OF THE FLAGS

In this section the flags used in the 2008 Module are analysed, in particular the flags 'Not applicable' (flag -2) and 'Missing' (flag -1). The table on the flags by variable for all

countries can be found in the annex: “Annex 2: Frequency distribution of variable flags”. The table presents the “Frequencies of flags 1, -1 and -2 for each variable by country (unweighted values)”.

4.1. Flag 'not applicable'

In this section the flag -2, which is used when the variable is not applicable, is analysed. The analysis is carried out through the data on the table “Share of flag -2 (not applicable) in each variable among countries” which presents the percentage of ‘not applicable’ by variable.

There are 28 variables (plus five optional ones) with flag ‘not applicable’. The variables without flag ‘Not applicable’ are: MI010, MI030, MI050, MI090, and MI100.

The main findings of the analysis of ‘flag -2’ are the following:

- MI020: the percentage of ‘not applicable’ is rather low in all countries with only three exceptions: Bulgaria (87%), Greece (73%) and Romania (80%).
- MI025: all countries present a percentage above 75%. The lowest percentages are found in Germany (77%) and Slovenia (76%). Finland presents a percentage of 100%.
- MI040: there is a large variety of percentages, from Iceland (9%) to Hungary⁸ (93%). Eighteen countries have a percentage above 50%.
- MI045: all countries present a percentage above 85%, with only one exception: United Kingdom (78%).
- MI051, MI052, MI053, MI054, MI055, MI056, MI057, MI058 present a percentage of ‘not applicable’ above 50% in all countries with the exception of Iceland (30%).
- MI060 present a high percentage of ‘not applicable’ in four countries compared with the other countries: Bulgaria (65%), Hungary (80%), Sweden (96%) and Norway (70%).
- MI065, MI075, MI085, MI095 present a high percentage of ‘not applicable’:
 - MI065: all countries present a percentage above 90% with one exception: Denmark (0%).
 - MI075: all countries present a percentage above 90%.
 - MI085: all countries present a percentage above 90%.
 - MI095: all countries present a percentage above 68%.
- MI110: all countries present a percentage above 65% with three exceptions: Bulgaria (13%), Greece (27%) and Romania (20%). Denmark and Finland have 100% of ‘not applicable’.

⁸ Comment from Hungary: “This high value was due to the too much stress on store card in the formulation of the question.”

- MI111, MI112, MI113, and MI114: all countries present a percentage above 90% with two exceptions: Bulgaria (81%), and Romania (79%). Denmark, Germany, Finland and United Kingdom have 100% of 'not applicable'.
- MI120, MI121, MI122, MI123, MI124, MI125: there is a large variety of percentages of 'not applicable':
 - MI120: the percentages vary from Sweden (0%) and Bulgaria (10%) to Iceland (96%). Eleven countries have a percentage above 50%.
 - MI121: the percentages vary from Sweden (0%) and Bulgaria (10%) to Iceland (96%). Sixteen countries have a percentage above 50%.
 - MI122, MI123, MI124, and MI125: the percentages vary from Sweden (0%), Belgium (20%) and Romania (14%) to Iceland (99%). Twenty seven countries have a percentage above 50%.
- Optional variables MI026, MI046, MI066, MI076, and MI086 were only sent by Austria and Estonia. The percentage of 'not applicable' for Estonia is above 97% for each of these variables.

4.2. Flag 'missing'

In this section it is analysed the flag -1 which is used when the variable is not filled. This check will allow us to determine which variables were more difficult to implement by countries.

The main conclusions from the analysis of the flag -1 are the following:

- The percentage of missing values in the United Kingdom is above 5% for fourteen variables⁹.
- In addition to the high missing values in United Kingdom four other variables present difficulties to other countries:
 - MI045: 12% of missing values in Norway.
 - MI120: 6% of missing values in Denmark.
 - MI121: 43% of missing values in Slovakia and 39% in Finland¹⁰.
 - MI125: 99.8% of missing values Sweden.

⁹ Comment from United Kingdom: For MI010, MI030, MI050, MI090, MI100: "This variable has used a trailer module question for 2008. There was an error with the trailer module in January of 2008 and so 5.4% of the households did not answer the trailer module questions." For MI120-MI125: "The respondents were only allowed to select one response from the group. Variables other than the one given have been coded as missing." For MI060: "We are unable to identify those with no other non-housing household bills. Therefore, there are a large number of cases which should be (-2) which have been set to (-1) missing instead".

¹⁰ Comment from Finland: "This high value was due to focusing the question erroneously only to the respondents whose households were without commercial credit and would had need to borrow. The question was not asked to the other households. Households without commercial credit and borrowing needs were marked with the '-1' flag values."

5. ANALYSIS OF THE QUESTIONNAIRES

In this section we present the different questions used by some countries to construct the variables. The questionnaires from the following countries were analysed¹¹: Belgium, Bulgaria, Estonia, Ireland, Spain, France, Italy, Cyprus, Malta Portugal and United Kingdom.

The purpose of the analysis of the questionnaires is the detection of lack of comparability among the national questionnaires and also problems related with data quality.

The first subsection presents by variable the different types of phrasing used by the countries (grouping them up when using a similar wording). It also highlights the features that may hamper comparability of the results due to differences on the wordings (these comments are preceded by an arrow (→)). The second subsection presents some main points on the analysis of the questionnaires.

5.1. Questions by variable

➤ MI010: Household has a bank current account

- Do you, or any member of your household, have a bank account? (BE, EE, IE, FR, IT, CY, MT, PT)
- Does the household have a bank account? (BG, ES)
- Do you have a bank account? (UK) → in United Kingdom this question was asked at personal level.

➤ MI020: Household is overdrawn on one of its bank accounts

- Do you, or any other member of your household, have an overdraft in a bank account? (BE, BG, EE, IE, FR, IT)
 - Several related questions are asked before this one: Does your household have an authorisation for overdraft? Is your household using it now? Has your household a larger overdraft than the one allowed? The options are: Yes, because of financial problems; Yes, for other reasons; No (FR)
- Does your household have an overdraft due to economic/financial difficulties? (IE, ES, CY, MT, PT) → i.e. it is specified the reasons.
- Is anyone in the household currently paying interest on an overdraft? (UK)

➤ MI025: Estimated total amount unbalanced on household's banks accounts in classes; MI026: Total amount unbalanced on household's banks accounts (exact amount) (Optional Variable)

- What is the total sum of the arrears concerning the overdraft at the moment? (BG, IE, FR, IT, MT, UK)
 - Ten intervals (IE)

¹¹ It was only possible to analyse the available questionnaires in English, Spanish, French, Portuguese and Italian. All questionnaires are freely available on Circa:

<http://circa.europa.eu/Public/irc/dsis/eusilc/library?l=/questionnaires/2008&vm=detailed&sb=Title>

- The percentage as a fraction of the net monthly income and four intervals: Less than 10%; 10-33%; 33-100%; More than 100%. (BE, FR, MT, PT)
- If the respondent does not indicate a precise amount there is a question with nine intervals (EE, ES, CY)

➤ **MI030: Household has credit card(s) and/or store card(s)**

- Does your household have a credit card(s) and/or store card(s)? (BE, BG, IE, ES, IT, CY, MT, PT)
 - Specifying not to include the debit cards (4B, Servired, etc.) (ES)
- Does your household have a credit card? Do you have a bank credit card? Do you have a loyalty card of some store or gas station? Do you have a store or gas station credit card? (EE)
- Do you have: Chequebook? Cash card Credit card? Charge card? Store card? No chequebook or card? (FR)
- Which of the following types of card, if any, do members of your household have? Credit card; Charge card; Store card; Do not have any credit/charge/store cards (UK)

→ I.e. there are small differences between the countries.

➤ **MI040: Household has credit card(s) and/or store card(s) with un-cleared balances**

- In the last 3 months does your household have a credit card and/on store card with un-cleared balances? (BE, BG, IE, ES, CY, MT, PT)
 - Addition: 'due to financial difficulties' (CY)
- Have you been unable to pay back money to one of these credit cards in the past consecutive three months or longer due to economic reasons, so that you had to pay an interest? (EE)
- Do you or another member of your household use the credit of you credit and/or store cards? Yes, because of financial problems; Yes, for other reasons; No (FR)
- In the last 12 months, has your household been unable to clear the monthly balance on the credit card(s) due to financial difficulties? (IT) → i.e. it is asked about 12 months and not 3 months.
- Thinking about the last three charge-periods for this/these card(s). Has the balance on this card been cleared in full? (UK) → i.e. it is asked in the opposite sense compared with other countries.

→ I.e. there are small differences between the countries.

➤ **MI045: Estimated total amount unbalanced at the last monthly statement on household credit/store cards in classes; MI046: Total amount unbalanced at the last monthly statement on household credit/store cards (exact amount) (Optional Variable)**

- How big was the total amount owed to all such credit cards according to the last month statement? (BE, EE, IE, ES, FR, IT, CY, MT, PT)
 - The percentage as a fraction of the net monthly income and give four intervals: Less than 10%; 10-33%; 33-100%; More than 100% (BE, FR, FT, PT)

- If the respondent does not indicate a precise amount there is a question with nine intervals (EE, ES, CY)
- Ten intervals (IE)
- What is the total sum of the arrears, concerning your or your household members' credit cards at the moment? (BG)
- Has any interest charged on this balance? In total, what is the outstanding balance on your credit, charge and store cards? (UK) → i.e. all kinds of cards are specified

➤ **MI050: Household has credits or loans (other than mortgage for the main dwelling)**

- Does your household currently have credits and/or loans (other than a mortgage for the main dwelling (if applicable)) from commercial agents (e.g. banks)? (BE, IE, CY, MT, PT, UK)
- Does your household have a home loan, housing loan or some other loan on real estate guarantee? (EE) → i.e. mortgages are included
- During the last 12 months, did you or anybody in your household have a loan? (IT) → i.e. it is asked about the last 12 months and not for currently.
- No specific question for this variable, only variables MI051-MI058 are asked (ES)
- Variables MI050 to MI058 asked together: Did you or another household member borrow money from banks or other financial institutions due to each of the following? (BG)

Purchase other than the main dwelling
Purchase instalments
Home-related credit/loans (inventory, domestic appliances, repairs)
Credit/loans or pay for holidays/leisure
Credit/loans or pay for education or child care
Credit/loans to pay for health issues
Credit/loans to pay for investment or business start-up
Other cash loans to cover overdraft, credit card and other bills, debt conversion, etc.

➤ **MI051: Household has mortgage for other than the main dwelling**

- Does your household currently have outstanding loan or credit payments to buy a dwelling other than the main one? (ES)
- Variables MI051 to MI058 are asked together: For which of the following reasons have you currently credits and/or loans? If more than one, please indicate. (IE, IT, CY, MT, PT)

Buying or major transformation of a second residence (mortgage or other credit)
Hire purchase instalments (e.g. leasing, car, technical equipment)
Home-related credit/loans (inventory, domestic appliances, repairs)
Holidays/leisure
Paying for education and childcare
Paying for health bills
Investing money or starting up of a business
Other reasons (Paying off a debt, covering an overdraft, repaying bills....)

- An extra option 'Buy a car' (BE)

- An extra open question after the ‘Other reasons’ to ‘Indicate what was the reason’ (MT)

➤ **MI052: Household has hire purchase instalments (e.g. leasing, car, technical equipment); MI053: Household has home-related credit/loans (inventory, domestic appliances, repairs); MI054: Household has credit/loans to pay for holidays/leisure; MI055: Household has credit/loans to pay for education or childcare; MI056: Household has credit/loans to pay for health issues; MI057: Household has credit/loans for investment or business start-up; MI058: Household has other cash loans (debt conversion, to cover overdraft, credit card and other bills, etc.)**

- Variables MI052-MI058 asked together as follows: (ES)

Does your household have now credit/loans on?

Hire purchase of goods as cars, motorcycles...
Home-related goods as electrical appliances, equipment, minor repairs...
To pay for holidays/leisure
To pay for education or childcare
To pay for health issues
For investment or business start-up
Other cash loans as dept conversion, to cover overdraft, credit card and other bills...

- Variable MI052 asked together with other options as follows: (EE)

Does your household need to make the following repayments?

Repayments of a student loan or an education loan
Repayments of a small loan, a wish loan, an instant loan or an SMS loan
Monthly credit card repayments
Repayments for a leasing or hire purchase
Repayments for some other loan

- Variable MI053-MI057 are asked in one question where the respondent is able to select as many options as they want for the type of credit/loan that they have¹²: (UK)

Can I check, was the money borrowed used to?

Pay for something for the home
Pay for a holiday /leisure activity
Pay for education or childcare
Pay for health services e.g. private dentist, medical care
Pay for financial investment or new business
Other reason

¹² Comment from United Kingdom: “Previously, we did not code ‘no’ (2) as a value for any of the variables because we could not be certain that non-selection of an option is definitely a ‘no’ due to our routing. However, frequency checks on the data indicated that the number of households who may have incorrectly not been routed to the question is low. Therefore, it was agreed that not selection of an option generally implied a ‘no’ for that option and that doing this would be more accurate than the previous method where the value for ‘yes’ was always 100%. Therefore, the variable has changed so that the value ‘2’ is now coded. This has been reflected in a change of proportions for values 1 and 2.”

➤ **MI060: Arrears on other non-housing household bills**

- In the last 12 months, has it happened that your household was unable to make repayments for this loan or leasing on time? Yes, once; Yes, twice or more frequently; No. (BG, EE, ES, PT)
 - Including the remark ‘due to economic reasons’ and add an explanation: ‘I am thinking about telephone and Internet bills, insurance payments, kindergarten charges and other similar payments but not about loans’ (EE) → i.e. they include a list.
 - Only options: ‘Yes’, ‘No’ (ES, IT, PT)
- Has the household had to go into debt within the last 12 months to meet ordinary living expenses such as mortgage repayments, rent, food, Christmas or back-to-school expenses? (IE) → i.e. they include a list.
- Have you, at any time during the last 12 months, been unable to pay as scheduled due to financial difficulties any of the following: (CY) → i.e. they add ‘due to financial difficulties’ and add the answer ‘not applicable (no other non housing household bills)’

Rent for accommodation or housing loans for the main dwelling?	Yes, once	Yes, twice or more	No	Not applicable
Utility bills (heating, electricity, gas, water, etc) for the main dwelling? (telephone bills are not included)	Yes, once	Yes, twice or more	No	Not applicable
Credit card balances or loan payments for purchases of housing equipment, vacations etc. or other hire purchases	Yes, once	Yes, twice or more	No	Not applicable

➤ **MI065: Estimated total amount currently in arrears for other non-housing household bills in classes and MI066: Total amount currently in arrears for other non-housing household bills (exact amount) (Optional Variable)**

- How much does your household currently owe in this kind of bills? (BE, EE, ES, CY, PT).
 - The percentage as a fraction of the net monthly income and give four intervals: Less than 10%; 10-33%; 33-100%; More than 100% (BE, PT)
 - nine intervals (EE)
 - First the estimated value is asked and if the person does not know the figure, nine intervals are asked (ES, CY)
- What is the total sum of these arrears at present (fees on education, kindergartens, medical treatment or examinations, etc.?) (BG)

➤ **MI075: Estimated total amount currently in arrears for household housing bills/repayments in classes; MI076: Total amount currently in arrears for household housing bills/repayments (exact amount) (Optional Variable)**

- What is the total amount of these arrears (connected to the dwelling in which the household is living) at present? (BE, BG, ES, CY, PT).
 - The percentage as a fraction of the net monthly income and give four intervals: Less than 10%; 10-33%; 33-100%; More than 100% (BE, PT)

- First the estimated value is asked and if the person does not know the figure, nine intervals are asked (ES, CY)

➤ **MI085: Estimated total amount currently in arrears for household other loans and credit repayment in classes; MI086: Total amount currently in arrears for household other loans and credit repayment (exact amount) (Optional Variable)**

- What is the total sum of the arrears at present (payments on all loans/credits) of your household members (excluding instalment payments on the loan for purchase of the dwelling where your household is living)? (BE, BG, ES, CY, PT).
 - The percentage as a fraction of the net monthly income and give four intervals: Less than 10%; 10-33%; 33-100%; More than 100% (BE, PT)
 - First the estimated value is asked and if the person does not know the figure, nine intervals are asked (ES, CY)

➤ **MI090: Major drop in household income during the last 12 months**

- During the last 12 months, did you have a major drop in your household income? (BE, BG, EE, IE, ES, IT, CY, MT, PT, UK)

➤ **MI095: Main reason for drop in income**

- What is the main reason for drop in income? (BE, BG, EE, IE, ES, IT, CY, MT, PT, UK)

Job loss/redundancy
Change in hours worked and/or in wages
Inability to work through sickness or disability
Maternity - parental leave - child care
Retirement
Marriage/relationship breakdown
Other change in household composition
Other reason

- Respondents were able to specify more than one reason and the main reason was decided at data analysis stage (MT)
- Respondents were allowed to provide several answers and the Statistical Institute was unable to determine which answers were selected first, therefore, it was assigned a priority listing for the variables: 1. Job loss/redundancy; 2. Marriage/relationship breakdown; 3. Other change in household composition; 4. Inability to work through sickness or disability; 5. Maternity/parental leave/childcare; 6. Retirement; 7. Drop in hours worked and/or in wages; 8. Other reason (UK)

➤ **MI100: Expectation of financial situation in the next 12 months; do you expect your financial situation**

- In the next 12 months, do you expect your financial situation: To improve; To stay about the same; To get worse; Don't know? (BE, BG, EE, IE, ES, IT, CY, MT, PT, UK).
 - No option 'Don't know' (BE, IE, MT) → even if this option is not given to the respondent it can be coded when the interviewee declares not to know.

This explains why there are records for the answer ‘Don’t know’ in Belgium and Ireland,

➤ **MI110: Household does not need an account and prefers to deal in cash; MI111: The charges are too high; MI112: There is no bank branch near where household lives or works; MI113: Household has applied for an account and been turned down; MI114: Banks would refuse household**

- Variables MI110 to MI114 are asked together: Would you indicate for what reasons your household does not have a bank current account? (BE, BG, IE, CY, MT, UK)

Household not need an account and prefer to deal in cash
The charges are too high
There is no bank branch near where household lives or works
Household has applied for an accounts and been turned down
Banks would refuse household

- The first option is divided in two: ‘Household does not need an account’ and ‘Household prefers to deal in cash’. There is also an extra option: ‘Other reason’ (FR)
- One additional option: ‘We manage our money through other accounts (e.g. post office or credit union account)’ (IE)
- The last option is ‘Would like a bank account, but would be refused if applied’ and there is an extra option ‘Other reason’ (UK) → i.e. there are two reasons why the person would not mark this one, I don’t want and/or they would refuse.
- Variable MI110 is asked separately: Would your household need a bank account? And variables MI111 to MI114 are asked together as above (EE, ES, IT).

➤ **MI120: Household does not need to borrow at all; MI121: Household can borrow from family or friends; MI122: Household will not be able to repay debt; MI123: Household has applied for credit and been turned down; MI124: Household used to have credit but the facility was withdrawn; MI125: Banks would refuse to give credit to household**

- Variables MI120 to MI125 are asked together as: Would you indicate for what reasons your household does not have a commercial credit? (BE, BG, IE, MT, PT)

Household not need to borrow
Can borrow from family or friends
Household not be able to repay debt
Household has applied for credit and been turned down
Household used credit but the facility was withdrawn
Banks would refuse to give credit

- Small differences in the wording (UK): You said earlier that nobody in your household has credit in the form of a credit or store card, a loan or credit linked to a purchase. Which of these reasons best explain why your household does not have any of these types of credit?

Do not need to borrow
Can borrow from family <u>and</u> friends
Do not want to use credit – would struggle to repay it
Have applied for credit and been turned down
Used to have credit but the facility was withdrawn

Would like to use credit, but would be refused if applied

Other reason

→ The commercial credit is specified as ‘credit or store card, a loan or credit linked to a purchase’; and there is an extra option: ‘Other reason’. As only one answer was allowed, this implied a large number of missing values for these variables.

- Variable MI120 is asked alone (EE, ES, CY)
 - Would your household need to take a loan? (EE, ES)
 - You said earlier that none of the members of your household has any commercial credit. Even so, do you or anyone else in your household need any commercial credit (e.g. loan, credit card)? (borrowing from family or friends is not included) (CY)
- Variable MI121 is asked alone (EE, ES, CY)
 - If needed, could your household borrow money from relatives or friends? (EE, ES)
 - Your household doesn’t have commercial credit because the household can borrow from family or friends? (CY)
- Variable MI122 is asked alone (EE, ES, CY)
 - Would your household be able to pay back the loan? (ES, CY)
 - Variables MI122-MI125 are asked together as follows (EE):

Why has your household not taken a loan from a bank or some other establishment? Please tell about each of the following reasons whether it is important for your household.

We would not be able to pay back the loan
We have applied for a loan, but were turned down
We had a loan, but its agreement was cancelled (for example in the case of a credit card)
We have not applied for a loan, because banks would refuse

- Variable MI123 is asked alone (EE, ES, CY)
 - The household had applied for credit and been turned down (ES, CY)
- Variable MI124 is asked alone (EE, ES, CY)
 - The household used to have credit but the facility was withdrawn (ES, CY)
- Variable MI125 is asked alone (EE, ES, CY)
 - Banks would refuse to give credit to the household(ES, CY)

5.2. Core points on the analysis of the questionnaires

To conclude, most of questions have a similar wording in the countries analysed. Nevertheless, there are some questions and some countries with specific divergences from the standard wording:

- Inclusion of the specification ‘due to economic/financial difficulties’
- Inclusion of the list of credit/store cards which differ among countries

- Divergences in the reference period definition, for instance ‘last 12 months’ instead of ‘last 3 months’ and ‘currently’ versus ‘last month’
- Opposite sense in the wording of questions
- Questions that only allowed to one answer when it was supposed to feed several variables (this implied a large percentage of missing values for these variables)
- In particular, in Belgium it seems that in the questionnaire for variable MI095 there are only listed four options instead of eight

6. COMMENTS FROM COUNTRIES

On the 9 December 2009 Eurostat sent an e-mail to the EU-SILC Delegates (EU-27 plus Iceland and Norway) asking for input/feedback based on the 2008 data collection (feedback from interviews, analysis carried out, problems identified...). The comments received (until 8 January 2010) are presented below:

Bulgaria

Module 2008 was really difficult, because the limited amount of bank services used – only 13.3% (MI010) of surveyed households specified that they have bank accounts used for current payments. The main indicated reason for this is “prefer to deal in cash” (MI110) – 67.9%. The reason for these results is limited possibilities to use bank services in small towns and villages.

Similar results are observed for credit cards usage (MI030) – only 9.8% of households answered that they have credit card. It is a fact that credit cards are used for shopping mainly in big cities and in big stores – “hyper markets”.

Bank loans taken are also limited, except those for buying a main dwelling – MI050. 17.6 % of all interviewed households have such loan, with percentage of those who have home-related loans – 58.6% and loans for buying a car – 22.7%.

A big number of households (39.9%) expect their financial state to be worst during next 12 months, while 34.7% expect to be the same. Only 8.7% anticipate their financial condition to be better during the next 12 months.

Denmark

No comments.

Estonia

We in Statistics Estonia didn’t have any module-specific problems with the 2008 module. We did, however, pilot the module before sending it to the field and the following problems were discovered (and corrected) in the pilot:

- a) The word debit card caused some misunderstandings and interviewers had to explain what was meant by it, despite there being examples in the question wording itself. In the main survey, the debit card term was substituted by “bank card”.
- b) Overdraft was a term many respondents were unfamiliar with and that caused confusion. Some mixed it up with credit cards and 2/3 of the pilot respondents were not entirely sure what was meant by consumer credit or overdraft.
- c) Some respondents did not understand what a credit card was, especially those who did not have one themselves. It was especially difficult to answer this question for

another household member (proxy) as people don't tend to know what kinds of bank cards their household members have –especially if they are unfamiliar with what a credit card is for instance.

d) The store card question provided very unreliable estimates. These are very uncommon in Estonia but 14% of all pilot respondents reported having them, even if they live in rural areas and the only two stores that give store cards are in the capital city and second largest city in the country.

e) The category 'other' for loans and utility bills was problematic as people did not know what to consider under these options. A full list is a better idea.

f) Ability to borrow from friends depends on the amount to be borrowed. The same issue has been brought out for other Eurostat modules as well and we ask that it be better thought through in future. Many decisions and possibilities depend on the amount of money in question.

g) Some interviewers gave feedback that the topic of the module was sensitive and this should be especially considered when asking about the amounts of arrears.

Greece

Main problems which appeared in the data collection were:

- Difficulties in understanding, by the interviewees, the wording in certain questions (e.g. estimated total amount unbalanced at the last monthly statement: many of interviewees declaring the minimum amount paid; bank current amount: most of the interviewees did not know what the account was; estimated total amount currently in arrears: many of interviewees declaring the minimum amount paid, etc.).

- Different answers were provided in similar questions in the household and the ad-hoc questionnaires.

- Difficulties in providing the exact amounts for debts and loans.

- In general it was difficult to approach the households and persuade them to answer all these financial related questions.

Spain

We don't report any particular problem in the data collection of the module of the 2008 survey. The only exceptions were:

- Difficulties in the estimation of the amount in arrears and the amount owed in bank accounts or credit cards.

- In the analysis of the results, the variables related to the 'reasons why the household does not have a bank current account' had a very small sample size (only 1.2% of households didn't have a bank account).

Cyprus

a) It was quite a sensitive and personal subject and households were reluctant to give information on their bank accounts;

b) It was difficult to distinguish current accounts from other types of bank accounts especially from older people;

c) Among self-employed persons there was a confusion between overdraft used for household purposes and overdraft used for their business; furthermore confusion

between overdraft amount actually owed by the household and overdraft limit provided by the bank;

d) There was a tendency of people to exaggerate and try to present their financial situation as negative;

e) Some financial terms were difficult to understand.

Malta

One of the main problems we found with this module is that the questions were of a sensitive nature, so respondents were less likely to answer questions reliably. Some general comments regarding specific variables are below.

MI025, MI045, MI065, MI075, MI085: These questions were slightly complicated and respondents found it difficult to quantify the amount in arrears in this way.

MI050: Some households answered yes even though mortgage was for main dwelling. In order to try to avoid confusion, a filter question was added. Before asking variables MI051-MI058 a filter question was added 'for buying or major transformation of main dwelling'. When households answered 'yes' to this and no to all others, MI050 was changed to 'no'.

MI058: Many 'other' reasons could be classified into the other categories. Interviewers did not pay enough attention to classification. In this case, classification was aided at data analysis stage since respondents were asked to specify what the 'other' reason was. A popular reason was buying a garage, which is quite common in Malta. This was classified as 'other' as we did not feel it could be classified in variable MI051 as a secondary dwelling.

MI095: Respondents were able to specify more than one reason. The main reason had to be decided at data analysis stage; for each individual case the reason that was deemed to be more significant was chosen. Large number of 'others' could be due to interviewer's ability to classify reasons. In this case, respondents were not asked to specify what the 'other' reason was.

Slovenia

According to our knowledge, interviewers did not have large troubles to ask the questions and to get answers. We analysed the raw data and we found out that in the most questions only up to 10 cases were imputed – this means less than 0.1 percentages of values were imputed. This way we suppose that interviewers correctly collected the data and that the respondents did not have large troubles to answer to the questions. Anyway there were two questions where approximately 50 units were imputed and this means that 0.5% of the data were imputed. These, more critical variables, were MI020 and MI025. Also this was expected in advance because these are questions about all household members and it can happen that persons do not know the situation about partners or adult children. All missing data in ad hoc module were imputed.

We published the data on internet, but we found out that we can not publish all the data, because some variables did not have enough cases for data processing. This can be a problem if researchers would make research on such variables. For example, such variables are from MI111 to MI114, there we got only from 1 to 11 answers with "yes" answer and it is impossible too make any relevant analysis with so small number of observations. For the future we propose to have discussions discuss about such

variables where we suppose into advance that we will not get enough answers for any good analysis.

We were also sceptic before conducting the survey about the variables MI025, MI045, MI065 and MI085 because in our survey were not included any question about income. Some participants according to interviewers' opinion in survey had problems to understand what percentage was meant.

Slovakia

In general 2008 Module was regarded as one of the most difficult modules, which have been realized within EU SILC project. Resulting from evaluation reports, which were elaborated by Regional Offices on the base of fieldwork knowledge, 2008 module was burden not only for respondents (time-consuming – totally number of questions related to module was 25) but was burden due to variables' content. It involved more detailed explanations of special terminology in Manual for interviewers and to orientate and have knowledge in field of banking system and providing financial products. Especially variables MI010 (Household has a bank current account), MI020 (Household is overdrawn on one of its bank accounts), MI050 (Household has credits or loans) and variables, through which we collected owed amounts (MI025, MI045, MI065, MI075, MI085), were regarded as the most sensitive questions. All owed amounts were collected directly, i.e. we asked about total owed amount or using questions with intervals of owed amounts were possible. On the base of evaluation reports, if households had owed amount, in most cases respondents shamed to give an exact amount and they tended to use question with intervals. In general difference between young and old generation has resulted from this 2008 module. Households comprise of elderly people prefer to deal in cash. On the other hand households consist of younger people have bank current accounts, using credit/store cards – they take it for granted and they more often have credits or loans from financial institutions.

Finland

Information was expected to be difficult to collect for the EU-SILC 2008 module because of its sensitive and specific topic. BLAISE programmed CATI was a primary data collection mode in Finland. After a careful questionnaire planning and testing (e.g. cognitive testing), certain difficulties still existed. Among others, they were related to credit card/store card and loan definitions which were not understandable for all respondents. From this part, the questionnaire can be developed further.

Our main concern are questions about monetary amounts in arrears, possibly some other household level information as well, especially what it comes to the data collection unit (household information interviewed from a household respondent). Arrears may compose of common household or very personal arrears (e.g. arrears from credits used for personal purchases), and for the latter reason received information can not be accurate. Dropping these questions or substituting them by ones which are more suitable to a household respondent should be considered.

United Kingdom

Within the UK we have asked the questions for the 2008 module in two blocks; one at a household level and one at an individual level. It was felt that data about debt could not be accurately collected at household level for non-'typical' households, for example in households where here are non-related adults living together in rented accommodation. A routing question was used to determine if the HRP felt they could answer for the entire household, and then questions were asked at household level

where the HRP felt they could answer for the household, or the results were aggregated from person level responses if not.

7. CONCLUSION

The analysis of the frequencies for the variables of the 2008 Module presented in this document shows that there are large variability of answers across countries. Thus, the results from this Module appear to be worth studying.

It seems that this Module included some concepts that were difficult to understand and some variables of sensitive topics that were difficult to address and to assess the reliability of the answers.

The analysis of the flags showed that both, flag 'missing' and flag 'not applicable' were mostly correctly used across countries. There are only small problems with missing values concerning one country, and also some specific problems concerning different variables and countries. For the 'not applicable' flag, the high percentage of this flag shown by some variables could hamper the analysis of the results.

Concerning the questionnaires studied, there have been pointed out some differences that could hinder comparability but these concern a limited number of variables and countries.

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Annex 1: Distribution of 'filled' values for each variable

Table 1: Frequencies of 'filled' values for each variable by country (weighted values)

MI010		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		99.11	15.68	79.38	100	99.39	94.06	80.33	27.45	98.72	99.66	78.36	72.15	78.56	75.59	99.85
2		0.89	84.32	20.62	.	0.61	5.94	19.67	72.55	1.28	0.34	21.64	27.85	21.44	24.41	0.15
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		72.89	95.29	99.76	97.54	76.67	93.73	22.72	92.24	76.82	100	99.88	97.28	99.27	99.68	
2		27.11	4.71	0.24	2.46	23.33	6.27	77.28	7.76	23.18	.	0.12	2.72	0.73	0.32	

MI020		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		9.6	1.79	16.06	5.2	23.2	0.92	5.94	4.49	4.24	12.02	4.75	13.24	15.57	0.54	3.54
2		90.4	98.21	83.94	94.8	76.8	99.08	94.06	95.51	95.76	87.98	95.25	86.76	84.43	99.46	96.46
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		5.65	3.04	8.79	16.34	5.91	4.33	8.2	26.01	11.83	.	0.77	13.18	7.51	4.31	
2		94.35	96.96	91.21	83.66	94.09	95.67	91.8	73.99	88.17	100	99.23	86.82	92.49	95.69	

MI025		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		37.38	14.61	18.17	21.42	19.38	8.82	18.88	12.82	41.77	25.16	8.38	4.28	40.28	34.96	32.2
2		32.27	28.65	37.85	30.59	22.35	33.92	36.24	15.91	37.32	39.55	16.24	15.04	40.28	42.01	39.9
3		23.06	18.41	33.76	21.81	30.66	37.12	22.29	23.63	14.89	30.61	28.43	62.77	15.28	23.03	19.83
4		7.28	38.33	10.23	26.17	27.61	20.15	22.59	47.64	6.02	4.68	46.95	17.91	4.16	.	8.07
		HU	MT	NL	AT	PL	PT	RO	SI	SK	SE	UK	IS	NO		
1		7.68	29.8	16.02	11.39	80.86	44.57	13.35	24.85	17.92	59.26	16.54	30.65	52		
2		21.35	37.83	35.62	20.57	16.87	26.96	33.7	36.64	35.43	8.38	34.72	27.65	26.81		
3		43.83	26.36	35.55	35.9	2.19	18.37	32.75	25.44	35.05	12.65	33.84	15.97	10.76		
4		27.15	6.02	12.8	32.14	0.07	10.1	20.2	13.07	11.59	19.71	14.9	25.74	10.43		

MI026	
EE	AT
8237.6	2151.93

MI030		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		35.56	12.23	17.6	44.1	54.93	30.13	51.11	42.21	63.07	21.94	30.38	49.09	30.63	14.26	81.48
2		64.44	87.77	82.4	55.9	45.07	69.87	48.89	57.79	36.93	78.06	69.62	50.91	69.37	85.74	18.52
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		7.94	45.8	45.8	49.4	24.98	40.01	10.48	59.65	19.74	57.7	44.38	70.15	87.78	78.73	
2		92.06	54.2	54.2	50.6	75.02	59.99	89.52	40.35	80.26	42.3	55.62	29.85	12.22	21.27	

MI040		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		26.53	8.94	6.54	1.25	9.44	2.12	17.91	32.38	3.09	5.61	0.84	19.92	2.94	3.2	1.78
2		73.47	91.06	93.46	98.75	90.56	97.88	82.09	67.62	96.91	94.39	99.16	80.08	97.06	96.8	98.22
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		12.26	9.68	2.26	0.84	5.22	2.61	5.54	4.89	3.05	1	2.22	34.69	14.09	16.42	
2		87.74	90.32	97.74	99.16	94.78	97.39	94.46	95.11	96.95	99	97.78	65.31	85.91	83.58	

MI045		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		62.97	3.96	24.68	32	32.02	17.12	11.91	26.88	35.45	11.55	17.47	6.44	29.73	48.46	33.71
2		27.15	33.85	29.09	40.48	27.06	14.33	37.54	38.9	30.8	26.82	27.37	31.56	34.16	44.22	36.19
3		6.68	46.4	33.55	12.43	25.23	50.39	30.12	16.33	23.02	35.62	25.52	50.2	20.84	3.67	20.26
4		3.2	15.79	12.68	15.08	15.69	18.16	20.43	17.9	10.73	26.02	29.63	11.81	15.27	3.64	9.84
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		34.71	36.18	6.92	.	90.35	55.48	51.08	32.78	32.97	47.24	24.96	10.4	32.9	21.39	
2		14.52	39.77	37.9	28.13	6.14	29.07	21.69	41.51	17.22	46.64	34.9	19.89	37.25	49.79	
3		28.48	21.56	32.83	43.06	3.51	9.83	18.55	24.58	25.53	4.69	18.79	28.94	23.36	21.86	
4		22.28	2.49	22.36	28.81	.	5.62	8.68	1.13	24.28	1.43	21.36	40.77	6.5	6.96	

MI046		
	EE	AT
	9730.87	2939.48

MI050															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	19.47	20.62	17.96	29.8	22.03	34.27	28.61	18.31	32.85	35.97	14.83	45.1	31.1	15.54	47.64
2	80.53	79.38	82.04	70.2	77.97	65.73	71.39	81.69	67.15	64.03	85.17	54.9	68.9	84.46	52.36
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	20.78	12.5	14.54	15.64	28.66	18.44	16.87	33.24	23.82	34.22	26.56	21.51	67.48	28.41	
2	79.22	87.5	85.46	84.36	71.34	81.56	83.13	66.76	76.18	65.78	73.44	78.49	32.52	71.59	

MI051															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	10.99	9.32	11.01	6.09	8.2	7.41	3.84	10.6	20.43	16.13	4.79	14.23	4.49	9.46	22.04
2	89.01	90.68	88.99	93.91	91.8	92.59	96.16	89.4	79.57	83.87	95.21	85.77	95.51	90.54	77.96
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	17.64	12.3	1.14	9.66	2.99	7.37	0.58	6.8	3.32	8.41	15.61	7.76	12.89	10.83	
2	82.36	87.7	98.86	90.34	97.01	92.63	99.42	93.2	96.68	91.59	84.39	92.24	87.11	89.17	

MI052															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	61.78	24.2	29.83	50.64	54.52	45.46	48.65	40.73	29.99	54.36	63.73	51.05	70.95	15.59	64.17
2	38.22	75.8	70.17	49.36	45.48	54.54	51.35	59.27	70.01	45.64	36.27	48.95	29.05	84.41	35.83
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	61.68	29.62	34.18	53.22	22.79	53.98	65.33	32.47	26.96	24.21	7.59	21.44	61.57	24.46	
2	38.32	70.38	65.82	46.78	77.21	46.02	34.67	67.53	73.04	75.79	92.41	78.56	38.43	75.54	

MI053		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		20.4	56.61	48.25	35.88	22.14	27.53	33.79	37.62	47.89	20.03	31.1	26.31	18.09	71.61	13.6
2		79.6	43.39	51.75	64.12	77.86	72.47	66.21	62.38	52.11	79.97	68.9	73.69	81.91	28.39	86.4
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		14.72	9.5	18.06	19.9	56.32	29.8	41.2	32.19	49.76	20.26	1.39	39.56	14.83	5.74	
2		85.28	90.5	81.94	80.1	43.68	70.2	58.8	67.81	50.24	79.74	98.61	60.44	85.17	94.26	

MI054		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		1.54	2.96	1.12	9.11	3.17	1.46	10.65	4.14	2.8	2.32	0.49	1.19	1.07	1.4	0.52
2		98.46	97.04	98.88	90.89	96.83	98.54	89.35	95.86	97.2	97.68	99.51	98.81	98.93	98.6	99.48
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		0.08	0.94	3.13	2.35	2.54	1.46	1.79	1.81	1.3	5.92	.	10.48	6.88	1.39	
2		99.92	99.06	96.87	97.65	97.46	98.54	98.21	98.19	98.7	94.08	100	89.52	93.12	98.61	

MI055		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		0.51	6.53	0.74	9.05	0.53	0.47	6.45	6.25	1.93	1.12	3.11	21.31	4.84	5.98	3.77
2		99.49	93.47	99.26	90.95	99.47	99.53	93.55	93.75	98.07	98.88	96.89	78.69	95.16	94.02	96.23
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		6.94	1.33	13.55	3.93	3.23	2.29	2.34	2.05	1.84	19.11	.	6.69	37.46	21.78	
2		93.06	98.67	86.45	96.07	96.77	97.71	97.66	97.95	98.16	80.89	100	93.31	62.54	78.22	

MI056		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		1.89	8.53	1.04	4.45	4.67	1.25	0.76	4.4	2.88	0.83	5.1	5.33	1.66	0.68	0.72
2		98.11	91.47	98.96	95.55	95.33	98.75	99.24	95.6	97.12	99.17	94.9	94.67	98.34	99.32	99.28
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		0.32	0.23	1.33	2.15	4.2	2.33	4.06	1.01	0.31	1.9	.	0.91	2.07	1.41	
2		99.68	99.77	98.67	97.85	95.8	97.67	95.94	98.99	99.69	98.1	100	99.09	97.93	98.59	

MI057															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	2.03	7.88	3.07	5.03	7.33	1.97	3.39	11.17	8.34	4.77	3.99	11.83	1.35	1.02	4.58
2	97.97	92.12	96.93	94.97	92.67	98.03	96.61	88.83	91.66	95.23	96.01	88.17	98.65	98.98	95.42
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	1.86	6.42	5.6	100	4.43	5.73	.	2.47	1.97	13.62	.	2.25	10.01	5	
2	98.14	93.58	94.4	.	95.57	94.27	100	97.53	98.03	86.38	100	97.75	89.99	95	

MI058															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	9.37	10.55	24.33	5.58	27.87	8.22	13.49	11.17	10.7	11.96	13.66	16.27	8.27	4.16	9.67
2	90.63	89.45	75.67	94.42	72.13	91.78	86.51	88.83	89.3	88.04	86.34	83.73	91.73	95.84	90.33
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	23.51	9.63	40.06	25.7	21.64	12.9	8.7	6.1	8.49	40.04	.	13.21	31.54	7.09	
2	76.49	90.37	59.94	74.3	78.36	87.1	91.3	93.9	91.51	59.96	100	86.79	68.46	92.91	

MI060															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	5.03	5.14	1.4	1.93	5.6	2.53	2.55	3.62	2.21	3.8	2.63	2.97	3.33	4.21	1.53
2	94.97	94.86	98.6	98.07	94.4	97.47	97.45	96.38	97.79	96.2	97.37	97.03	96.67	95.79	98.47
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	8.31	0.75	3.95	3.96	3.99	1.2	2.64	7.81	0.87	11.02	3.51	3.57	11.04	10.37	
2	91.69	99.25	96.05	96.04	96.01	98.8	97.36	92.19	99.13	88.98	96.49	96.43	88.96	89.63	

MI065															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	62.95	22.37	37.21	98.72	24.11	72.69	52.57	34.59	42.69	17.73	22.21	39.44	33.83	68.49	51.25
2	20.83	41.03	24.04	0.92	24.73	18.35	31.86	32.76	40.53	34.84	31.63	26.62	42.64	31.51	40.88
3	9.03	19.92	35.46	0.27	22.08	8.97	7.14	18.34	12.56	29.69	28.42	11.29	15.24	.	5.18
4	7.18	16.68	3.28	0.08	29.08	.	8.43	14.32	4.23	17.74	17.73	22.65	8.29	.	2.69

	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO
1	33.25	17.34	12.48	6.49	100	37.02	19.39	36.92	49.29	47.62	8.31	49.09	52.75	43.83
2	32.19	53.28	35.91	22.65	.	35.5	39.45	39.49	17.07	31.15	36.08	36.35	35.13	27.14
3	20.42	12.95	32.75	37.03	.	16.39	34.59	17.53	16.62	9.14	13.24	7.19	7.94	23.49
4	14.14	16.43	18.86	33.83	.	11.1	6.57	6.06	17.02	12.09	42.38	7.38	4.19	5.54

MI066	
EE	AT
730.72	3754.66

MI075															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	52.47	22.46	16.77	19.41	24.41	38.28	39.54	26.25	27.23	13.21	21.7	23.4	24.32	50.5	60.81
2	24.63	22.71	36.97	28.25	37.44	25.47	26.62	40.55	41.24	35.01	35.47	43.98	41.87	47.15	30.16
3	15.07	31.01	33.25	34.7	29.54	21.9	27.14	23.74	23.07	29.37	22.96	14.24	22.47	2.34	5.96
4	7.83	23.82	13.01	17.64	8.6	14.35	6.71	9.46	8.45	22.4	19.88	18.38	11.35	.	3.06
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	19.9	34.3	10.84	3.7	94.94	22.77	17.08	22.17	38.48	30.83	26.29	17.1	41.32	17.43	
2	37.96	27.98	45.31	32.61	3.92	40.93	41.35	48.32	15.99	35.37	27.19	33.33	29.47	43.26	
3	25.37	32.79	25.83	33.85	0.12	18.23	34.83	24.69	28.58	25.89	9.27	25.24	20.07	30.59	
4	16.77	4.93	18.03	29.84	1.03	18.07	6.75	4.83	16.95	7.91	37.25	24.33	9.15	8.71	

MI076	
EE	AT
2871.22	2152.15

MI085															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	55.12	8.28	21.32	18.26	15.99	9.91	32.99	27.21	16.31	5.58	5.26	8.35	33.36	47.04	49.8
2	31.23	40.49	29.67	33.53	13.95	30.5	28.27	42.73	53.69	33.43	17.53	33.65	28.01	43.4	35.63
3	9.2	26.38	15.13	24.55	30.43	28.42	19.21	20.6	22.51	22.27	14.48	32.34	29.57	7.41	5.36
4	4.45	24.85	33.88	23.66	39.64	31.16	19.54	9.46	7.5	38.73	62.73	25.66	9.06	2.15	9.21

	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO
1	79.64	22.73	14.17	2.94	93.95	42.73	10.28	8.83	51.36	29.22	18.18	92.28	43.54	6.78
2	10.21	19.88	33.28	8.08	5.56	34.37	33.03	66.57	24.05	35.99	23.9	2.27	40.55	4.32
3	5.47	17.61	15.95	25.53	0.49	14.25	41.65	18.83	11.65	16.52	9.53	1.86	10	14.67
4	4.68	39.78	36.6	63.46	.	8.64	15.04	5.76	12.94	18.27	48.39	3.59	5.91	74.23

MI086	EE	AT
	9255.31	9361.4

MI090	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	9.44	19.21	16.35	11.03	12.71	8.2	19.07	17.28	24.42	13.66	31.77	12.92	20.12	21.67	11.2
2	90.56	80.79	83.65	88.97	87.29	91.8	80.93	82.72	75.58	86.34	68.23	87.08	79.88	78.33	88.8
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	25.24	10.71	10.46	18.38	15.67	23.4	5.25	11.02	15.34	12.4	12.26	20.98	13.33	5.26	
2	74.76	89.29	89.54	81.62	84.33	76.6	94.75	88.98	84.66	87.6	87.74	79.02	86.67	94.74	

MI095	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	19.92	33.38	15.02	8.05	18.32	36.94	24.92	29	28.87	25.44	7.07	31.84	25.33	19.95	25.12
2	12.72	11.69	5.25	21.08	18.23	25.92	16.49	16.88	12.59	14.78	16.07	33.35	15.81	6.66	7.98
3	5.54	9.6	12.57	11.09	8.57	7.76	10.89	7.18	5.9	8.74	3.23	12.18	8.51	7.64	6.45
4	13.67	9.53	10.7	5.65	7.33	9.35	5.21	4.75	3.71	3.9	2.3	2.61	4.74	6.85	8.4
5	8.11	4.76	6.08	15.72	9.99	4.05	3.87	7.96	2.65	14.12	3.9	4.08	1.29	0.9	12.33
6	2.76	1.44	2.79	4.9	3.48	3.64	2.38	1.87	0.98	4.78	1.82	2.3	1.72	1.75	4.46
7	5.88	5.41	11.39	2.44	2.42	7.89	7.22	9.22	3.47	6.33	5.53	9.11	6.65	6.51	4.11
8	31.4	24.17	36.21	31.08	31.66	4.45	29.02	23.14	41.84	21.9	60.08	4.53	35.95	49.75	31.16

	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO
1	27.01	17.24	20.69	13.88	19.16	28.33	29.68	33.64	17.44	23.92	14.64	21.22	26.39	12.41
2	11.82	15.93	15.39	8.41	16.6	14.29	28.8	12.45	8.2	20.48	16.43	24.7	15.71	8.83
3	9.48	11.66	12.37	5.3	7.53	9.74	6.55	13.34	11.91	11.63	7.48	7.81	19.34	11.94
4	7.08	5.83	2.07	6.04	3.45	1.87	2.95	5.02	9.78	11.03	12.13	6.66	10.33	1.29
5	4.31	10.66	8.11	7.19	3.02	2.24	4.59	9.53	10.4	8.76	12.3	6.64	1.2	10.09
6	3.3	6.36	3.16	2.36	2.81	1.31	1.12	0.29	1.69	1.72	2.03	2.89	2.88	15.04
7	9.02	3.23	2.11	5.21	9.68	5.24	8.56	4.23	5.75	1.72	12.03	4.23	3.78	9.74
8	27.98	29.08	36.09	51.6	37.75	36.98	17.74	21.51	34.83	20.73	22.96	25.85	20.38	30.66

MI100															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	14.69	10.11	10.51	25.02	9.25	20.64	15.91	7.39	16.75	15.73	4.37	10.32	11.35	7.52	14.84
2	65.57	34.7	64.85	64.63	62.53	46.53	61.68	42.54	54.12	62.95	46.78	57.87	49.07	40.73	69.49
3	19.35	38.3	24.65	7.64	22.85	14.5	21.22	44.29	26.24	21.31	33.45	24.62	27.37	39.02	8.21
4	0.39	16.89	.	2.71	5.37	18.33	1.18	5.79	2.9	.	15.4	7.18	12.22	12.72	7.46
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	8.3	9.16	17	15.15	11.69	12.77	20.16	16.62	12.56	23.59	16.84	20.45	26.75	27.06	
2	35.02	50.69	65.35	58.34	60.52	45.54	52.61	56.95	43.93	62.51	43.29	47.13	57.08	64.16	
3	41.06	40.14	17.66	26.51	15.53	41.33	16.64	21.15	30.16	13.87	11.2	27.87	14.72	6.99	
4	15.63	.	.	.	12.26	0.35	10.59	5.29	13.35	0.03	28.67	4.55	1.45	1.79	

MI110															
	BE	BG	CZ	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	
1	72.7	78.66	73.51	100	98.24	88.65	86.84	87.92	14.43	94.49	98.34	84.15	97.28	25.56	
2	27.3	21.34	26.49	.	1.76	11.35	13.16	12.08	85.57	5.51	1.66	15.85	2.72	74.44	
	HU	MT	NL	AT	PL	PT	RO	SI	SK	SE	UK	IS	NO		
1	85.88	33.57	39.58	84.68	87.57	70.93	73.1	91.83	91.59	.	100	63.86	57.32		
2	14.12	66.43	60.42	15.32	12.43	29.07	26.9	8.17	8.41	100	.	36.14	42.68		

MI111													
	BE	BG	CZ	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	30.58	28.03	70.46	41.58	45.79	86.98	60.55	.	78.55	55.51	9.29	49.95	.
2	69.42	71.97	29.54	58.42	54.21	13.02	39.45	100	21.45	44.49	90.71	50.05	100
	HU	MT	NL	AT	PL	PT	RO	SI	SK	IS	NO		
1	68.89	25.38	.	24.01	32.32	45.64	44.77	25.91	85.88	12.15	.		
2	31.11	74.62	100	75.99	67.68	54.36	55.23	74.09	14.12	87.85	100		

MI112													
	BE	BG	CZ	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	6.68	9.44	21.5	67.16	16.55	6.26	7.66	.	7.42	.	13.27	74.97	.
2	93.32	90.56	78.5	32.84	83.45	93.74	92.34	100	92.58	100	86.73	25.03	100
	HU	MT	NL	AT	PL	PT	RO	SI	SK	IS	NO		
1	7.6	0.8	.	8.69	17.44	4.1	15.48	16.4	36.31	.	.		
2	92.4	99.2	100	91.31	82.56	95.9	84.52	83.6	63.69	100	100		

MI113													
	BE	BG	CZ	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	.	3.82	0.44	.	13.79	4	5.97	8.38	5.12	.	0.55	92.34	10.65
2	100	96.18	99.56	100	86.21	96	94.03	91.62	94.88	100	99.45	7.66	89.35
	HU	MT	NL	AT	PL	PT	RO	SI	SK	IS	NO		
1	0.34	2.63	40.19	30.57	4.59	9.15	3.56	3.98	4.36	.	24.35		
2	99.66	97.37	59.81	69.43	95.41	90.85	96.44	96.02	95.64	100	75.65		

MI114													
	BE	BG	CZ	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	62.74	25.39	7.21	.	35.35	27.04	33.44	14.05	22.29	59.54	7.57	87.14	2.68
2	37.26	74.61	92.79	100	64.65	72.96	66.56	85.95	77.71	40.46	92.43	12.86	97.32
	HU	MT	NL	AT	PL	PT	RO	SI	SK	IS	NO		
1	23.17	16.53	40.19	40.32	5.38	25.43	15.62	13.95	17.21	.	.		
2	76.83	83.47	59.81	59.68	94.62	74.57	84.38	86.05	82.79	100	100		

MI120		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		90.17	48.13	72.35	97.18	100	93.17	68.36	72.33	96.62	77.31	96.17	93.61	80.91	73.52	71.56
2		9.83	51.87	27.65	2.82	.	6.83	31.64	27.67	3.38	22.69	3.83	6.39	19.09	26.48	28.44
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		43.22	56.67	78.95	70.56	73.74	75.85	28.75	71.86	57.78	96.87	0.3	100	82.71	93.08	
2		56.78	43.33	21.05	29.44	26.26	24.15	71.25	28.14	42.22	3.13	99.7	.	17.29	6.92	

MI121		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		1.3	47.64	45.46	19.78	100	65.92	7.75	31.09	67.92	2.61	48.25	30.76	55.49	84.05	15.91
2		98.7	52.36	54.54	80.22	.	34.08	92.25	68.91	32.08	97.39	51.75	69.24	44.51	15.95	84.09
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		8.16	1.8	0.08	40.1	44.64	49.68	54.43	33.28	55.71	52.84	0.03	100	12.1	1.23	
2		91.84	98.2	99.92	59.9	55.36	50.32	45.57	66.72	44.29	47.16	99.97	.	87.9	98.77	

MI122		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		63.7	51.47	57.95	36.31	100	69.75	24.2	80.99	55.63	34.52	61.75	82.31	70.93	27.67	35.61
2		36.3	48.53	42.05	63.69	.	30.25	75.8	19.01	44.37	65.48	38.25	17.69	29.07	72.33	64.39
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		76.92	12.56	7.2	25.98	60.18	70.26	49.62	65.48	62.46	44.66	.	100	20.18	1.08	
2		23.08	87.44	92.8	74.02	39.82	29.74	50.38	34.52	37.54	55.34	100	.	79.82	98.92	

MI123		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		2.42	2.38	4.08	5.91	100	11.57	1.31	2.21	15.8	25.45	16.53	11.16	6.37	1.2	6.83
2		97.58	97.62	95.92	94.09	.	88.43	98.69	97.79	84.2	74.55	83.47	88.84	93.63	98.8	93.17
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		1.22	0.69	.	3.26	4.3	6.59	3.07	17.8	3.83	7.84	.	100	17.63	0.17	
2		98.78	99.31	100	96.74	95.7	93.41	96.93	82.2	96.17	92.16	100	.	82.37	99.83	

MI124		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		0.35	1.91	1.04	2.15	100	0.33	0.09	0.81	6.92	0.19	1.22	6.75	0.83	0.48	1.42
2		99.65	98.09	98.96	97.85	.	99.67	99.91	99.19	93.08	99.81	98.78	93.25	99.17	99.52	98.58
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		0.11	0.09	.	3.5	0.86	2.46	1.94	3.31	0.47	2.86	.	100	17.63	0.48	
2		99.89	99.91	100	96.5	99.14	97.54	98.06	96.69	99.53	97.14	100	.	82.37	99.52	

MI125		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		20.31	20.73	12.32	15.52	100	53.59	7.53	10.91	46.45	18.14	37.22	33.61	22.5	9.8	30.45
2		79.69	79.27	87.68	84.48	.	46.41	92.47	89.09	53.55	81.86	62.78	66.39	77.5	90.2	69.55
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	NO		
1		7.38	5.13	.	8.01	6.25	29.83	12.83	36.88	16.45	34.68	100	17.63	0.79		
2		92.62	94.87	100	91.99	93.75	70.17	87.17	63.12	83.55	65.32	.	82.37	99.21		

Table 2: Distribution of 'filled' values for each variable: simple average, standard deviation and coefficient of variation (weighted values)

MI010	MEAN	StDev	CV
1	83.52	23.58	28.24
2	16.48	23.58	143.09

MI020	MEAN	StDev	CV
1	8.17	6.62	80.99
2	91.83	6.62	7.21

MI025	MEAN	StDev	CV
1	26.55	17.63	66.39
2	29.67	9.26	31.21
3	26.22	11.87	45.27
4	17.56	12.85	73.17

MI030	MEAN	StDev	CV
1	42.11	21.74	51.63
2	57.89	21.74	37.56

MI040	MEAN	StDev	CV
1	8.87	9.44	106.41
2	91.13	9.44	10.36

MI045	MEAN	StDev	CV
1	30.06	19.62	65.26
2	31.17	10.26	32.9
3	24.34	12.86	52.83
4	14.43	10.03	69.48

MI050	MEAN	StDev	CV
1	26.79	11.94	44.56
2	73.21	11.94	16.3

MI051	MEAN	StDev	CV
1	9.53	5.4	56.67
2	90.47	5.4	5.97

MI052	MEAN	StDev	CV
1	42.25	17.66	41.81
2	57.75	17.66	30.59

MI053	MEAN	StDev	CV
1	29.8	16.71	56.08
2	70.2	16.71	23.8

MI054	MEAN	StDev	CV
1	2.9	2.93	101.07
2	97.1	2.93	3.02

MI055	MEAN	StDev	CV
1	6.73	8.45	125.64
2	93.27	8.45	9.06

MI056	MEAN	StDev	CV
1	2.29	2.01	87.88
2	97.71	2.01	2.06

MI057	MEAN	StDev	CV
1	8.18	18.01	220.28
2	91.82	18.01	19.61

MI058	MEAN	StDev	CV
1	14.96	10.22	68.29
2	85.04	10.22	12.02

MI060	MEAN	StDev	CV
1	4.19	2.9	69.18
2	95.81	2.9	3.02

MI065	MEAN	StDev	CV
1	41.19	23.49	57.02
2	30.5	11.51	37.73
3	16.31	10.72	65.73
4	12	10.4	86.7

MI075	MEAN	StDev	CV
1	29.58	18	60.83
2	33.81	9.85	29.13
3	23.18	9.41	40.61
4	13.43	8.75	65.14

MI085	MEAN	StDev	CV
1	30.05	25.55	85.03
2	28.89	14.72	50.95
3	17.65	9.78	55.4
4	23.41	20.26	86.52

MI090	MEAN	StDev	CV
1	15.47	6.21	40.11
2	84.53	6.21	7.34

MI095	MEAN	StDev	CV
1	22.58	7.59	33.63
2	15.64	6.55	41.86
3	9.38	3.22	34.33
4	6.35	3.37	52.98
5	6.86	4.03	58.83
6	3.04	2.66	87.54
7	6.14	2.83	46
8	30.02	12.06	40.19

MI100	MEAN	StDev	CV
1	14.91	5.98	40.08
2	54.04	9.88	18.29
3	24.06	10.89	45.26
4	6.98	7.33	104.94

MI110	MEAN	StDev	CV
1	73.36	27.62	37.65
2	26.64	27.62	103.66

MI111	MEAN	StDev	CV
1	38.42	27.53	71.65
2	61.58	27.53	44.71

MI112	MEAN	StDev	CV
1	14.07	19.63	139.46
2	85.93	19.63	22.84

MI113	MEAN	StDev	CV
1	11.2	20.09	179.41
2	88.8	20.09	22.63

MI114	MEAN	StDev	CV
1	24.26	21.84	90
2	75.74	21.84	28.83

MI120	MEAN	StDev	CV
1	74.54	22.89	30.7
2	25.46	22.89	89.9

MI121	MEAN	StDev	CV
1	37.17	29.62	79.69
2	62.83	29.62	47.15

MI122	MEAN	StDev	CV
1	49.98	27.59	55.2
2	50.02	27.59	55.15

MI123	MEAN	StDev	CV
1	13.09	24.93	190.47
2	86.91	24.93	28.69

MI124	MEAN	StDev	CV
1	8.9	25.47	286.05
2	91.1	25.47	27.96

MI125	MEAN	StDev	CV
1	25.53	25.05	98.1
2	74.47	25.05	33.64

Table 3: Frequencies of 'filled' values for each variable by country (unweighted values)

MI010		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		99.14	13.33	76.09	100	99.53	94.98	76.24	27.04	98.78	99.7	79.54	68.35	74.1	75.24	99.79
2		0.86	86.67	23.91	.	0.47	5.02	23.76	72.96	1.22	0.3	20.46	31.65	25.9	24.76	0.21
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		70.14	95.27	99.85	97.62	75.6	92.39	20.44	94.12	77.96	100	99.89	97.46	99.41	99.73	
2		29.86	4.73	0.15	2.38	24.4	7.61	79.56	5.88	22.04	.	0.11	2.54	0.59	0.27	

MI020		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		9.48	2.42	15.31	4.27	22.68	1.15	5.11	4.26	3.9	11.68	5.31	11.82	13.04	0.5	5.1
2		90.52	97.58	84.69	95.73	77.32	98.85	94.89	95.74	96.1	88.32	94.69	88.18	86.96	99.5	94.9
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		5.46	3.16	7.61	15.63	5.96	3.75	6.77	26.02	12.15	.	0.66	12.09	6.3	3.87	
2		94.54	96.84	92.39	84.37	94.04	96.25	93.23	73.98	87.85	100	99.34	87.91	93.7	96.13	

MI025		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		37.48	23.08	17.87	22.61	18.04	7.69	18.69	12	37.53	25.53	7.92	4.6	41.33	44.44	28.72
2		32.37	30.77	37.41	30.87	21.51	36.54	31.82	17.33	37.73	39.73	15.84	17.14	38.31	44.44	42.55
3		23	15.38	34.3	23.04	31.15	38.46	28.79	24	15.88	30.52	29.19	59.59	16.53	11.11	20.21
4		7.16	30.77	10.42	23.48	29.3	17.31	20.71	46.67	8.87	4.23	47.06	18.67	3.83	.	8.51
		HU	MT	NL	AT	PL	PT	RO	SI	SK	SE	UK	IS	NO		
1		8.01	29.67	17.7	10.49	82.1	44.67	12.96	25.87	18.65	61.22	16.6	39.13	52.4		
2		22.85	35.16	38.92	20.74	15.95	26	26.85	37.04	35.52	8.16	34.98	26.71	27.88		
3		41.84	27.47	31.62	37.43	1.75	19.33	36.11	24.69	34.72	12.24	32.67	14.91	10.1		
4		27.3	7.69	11.76	31.35	0.19	10	24.07	12.39	11.11	18.37	15.76	19.25	9.62		

MI026		EE	AT
Mean		9427.88	2098.04

MI030		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		36.55	9.78	15.47	50.54	56.63	31.58	46.5	38.68	60.81	23.54	30.83	44.74	26.48	12.23	78.09
2		63.45	90.22	84.53	49.46	43.37	68.42	53.5	61.32	39.19	76.46	69.17	55.26	73.52	87.77	21.91
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		7.22	43.61	52.93	50.23	23.13	36.88	8.48	61.82	20	63.56	47.27	70.54	91.23	83.32	
2		92.78	56.39	47.07	49.77	76.87	63.12	91.52	38.18	80	36.44	52.73	29.46	8.77	16.68	

MI040		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		25.85	8.71	6.53	0.58	8.88	2.15	13.71	32.91	2.69	5.38	0.84	19.72	2.98	2.03	2.37
2		74.15	91.29	93.47	99.42	91.12	97.85	86.29	67.09	97.31	94.62	99.16	80.28	97.02	97.97	97.63
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		12.74	9.74	1.87	0.59	5.44	2.62	5.14	4.77	3.16	0.97	2.01	33.06	13.66	15.85	
2		87.26	90.26	98.13	99.41	94.56	97.38	94.86	95.23	96.84	99.03	97.99	66.94	86.34	84.15	

MI045		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		64.12	5.56	22.94	37.5	29.88	18.75	14.55	25.97	34.43	13.18	14.81	8.11	29.27	33.33	36.76
2		25.51	33.33	31.19	37.5	27.93	25	30.61	38.53	30.19	27.91	27.78	32.77	36.59	50	42.65
3		7.65	41.67	32.11	12.5	25.83	40.63	33.03	18	25	29.46	29.63	47.64	24.39	8.33	13.24
4		2.72	19.44	13.76	12.5	16.37	15.63	21.82	17.51	10.38	29.46	27.78	11.49	9.76	8.33	7.35
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		38.27	35.04	10.31	.	88.72	50	38.24	34.74	35.29	55.74	21.31	10.06	35.91	27.87	
2		17.28	40.15	39.18	29.41	8.27	30.95	32.35	48.42	17.65	34.43	36.07	20.12	40.36	45.9	
3		24.69	21.9	25.77	35.29	3.01	9.52	23.53	14.74	26.47	6.56	19.67	29.24	19.58	19.67	
4		19.75	2.92	24.74	35.29	.	9.52	5.88	2.11	20.59	3.28	22.95	40.58	4.15	6.56	

MI046		EE	AT
Mean		10265	3106.25

MI050		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		19.9	17.56	16.3	31.84	22.57	37.82	23.57	16.97	30.63	37.5	15.33	41.94	27.39	13.91	48.95
2		80.1	82.44	83.7	68.16	77.43	62.18	76.43	83.03	69.37	62.5	84.67	58.06	72.61	86.09	51.05
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		19.67	11.13	12.91	15.53	28.28	15.47	13.93	34.76	24.51	38.72	28.66	20.27	70.44	29.98	
2		80.33	88.87	87.09	84.47	71.72	84.53	86.07	65.24	75.49	61.28	71.34	79.73	29.56	70.02	

MI051		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		11.36	9.04	10.1	9.34	8.58	7.64	3.48	10.6	22.13	17.62	4.89	15	4.01	8.05	20.47
2		88.64	90.96	89.9	90.66	91.42	92.36	96.52	89.4	77.87	82.38	95.11	85	95.99	91.95	79.53
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		17.22	12.47	1.35	9.71	2.3	7.26	0.55	6.66	3.29	10.06	15.85	7.26	14.15	12.15	
2		82.78	87.53	98.65	90.29	97.7	92.74	99.45	93.34	96.71	89.94	84.15	92.74	85.85	87.85	

MI052		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		61.52	22.67	28.79	60.11	55.52	47.1	49.43	40.49	30.21	55.34	65.93	48.05	70.27	15.8	63.74
2		38.48	77.33	71.21	39.89	44.48	52.9	50.57	59.51	69.79	44.66	34.07	51.95	29.73	84.2	36.26
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		60.89	31.3	34.88	54.18	21.45	56.17	62.47	31.04	26.42	24.22	7.72	21.31	65.81	25.97	
2		39.11	68.7	65.12	45.82	78.55	43.83	37.53	68.96	73.58	75.78	92.28	78.69	34.19	74.03	

MI053		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		19.44	58.58	49.18	30.56	22.42	32	34.79	38.41	46.31	19.69	30.17	25.87	18.62	71.54	11.85
2		80.56	41.42	50.82	69.44	77.58	68	65.21	61.59	53.69	80.31	69.83	74.13	81.38	28.46	88.15
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		15.14	9.42	18.33	18.28	57.13	27.43	41.4	31.23	50.67	16.53	1.51	39.44	14.68	4.83	
2		84.86	90.58	81.67	81.72	42.87	72.57	58.6	68.77	49.33	83.47	98.49	60.56	85.32	95.17	

MI054		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		1.6	2.75	1.14	7.54	3	1.62	10.6	4.26	2.66	2.1	0.62	0.92	1.12	1.49	0.65
2		98.4	97.25	98.86	92.46	97	98.38	89.4	95.74	97.34	97.9	99.38	99.08	98.88	98.51	99.35
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		0.12	1.11	3.08	2.37	2.07	1.31	1.93	1.75	1.2	5.25	.	10.12	6.17	1.21	
2		99.88	98.89	96.92	97.63	97.93	98.69	98.07	98.25	98.8	94.75	100	89.88	93.83	98.79	

MI055		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		0.48	6.82	0.76	5.96	0.43	0.39	4.53	5.8	1.88	1.25	3.02	21.61	4.36	5.66	4.11
2		99.52	93.18	99.24	94.04	99.57	99.61	95.47	94.2	98.12	98.75	96.98	78.39	95.64	94.34	95.89
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		7.05	1.39	9.69	3.84	3.31	1.6	2.39	2.29	2.1	14.43	.	5.97	37.09	21.07	
2		92.95	98.61	90.31	96.16	96.69	98.4	97.61	97.71	97.9	85.57	100	94.03	62.91	78.93	

MI056		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		2	9.04	0.98	3.28	4.87	1.11	1.29	4.26	2.96	0.72	5.05	5.47	1.48	1.04	0.87
2		98	90.96	99.02	96.72	95.13	98.89	98.71	95.74	97.04	99.28	94.95	94.53	98.52	98.96	99.13
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		0.35	0.28	1.58	2.03	4.15	2.61	3.86	1.05	0.3	1.13	.	1.05	1.63	1.15	
2		99.65	99.72	98.42	97.97	95.85	97.39	96.14	98.95	99.7	98.87	100	98.95	98.37	98.85	

MI057		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		1.84	6.82	2.82	6.23	7.11	2.06	3.72	11.59	8.4	4.4	4.08	13.36	1.62	1.34	4
2		98.16	93.18	97.18	93.77	92.89	97.94	96.28	88.41	91.6	95.6	95.92	86.64	98.38	98.66	96
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		1.73	7.2	5.56	100	4.55	5.81	.	2.55	2.02	26.71	.	2.28	11.28	5.38	
2		98.27	92.8	94.44	.	95.45	94.19	100	97.45	97.98	73.29	100	97.72	88.72	94.62	

MI058		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		10.48	9.83	24.01	3.38	27.13	7.64	12.7	10.69	10.61	10.96	13.31	16.99	8.43	4.92	10.71
2		89.52	90.17	75.99	96.62	72.87	92.36	87.3	89.31	89.39	89.04	86.69	83.01	91.57	95.08	89.29
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		23.86	8.59	43.95	24.15	22.46	12.77	9.57	5.58	8.98	37.74	.	12.59	29.57	6.22	
2		76.14	91.41	56.05	75.85	77.54	87.23	90.43	94.42	91.02	62.26	100	87.41	70.43	93.78	

MI060		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		5.1	5.54	1.08	1.32	4.8	2.7	1.89	3.43	2.03	3.47	2.54	2.8	3.12	3.57	2.33
2		94.9	94.46	98.92	98.68	95.2	97.3	98.11	96.57	97.97	96.53	97.46	97.2	96.88	96.43	97.67
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		7.86	0.87	2.97	3.56	4.19	0.97	2.29	7.35	0.97	10.12	3.97	3.2	10.08	8.15	
2		92.14	99.13	97.03	96.44	95.81	99.03	97.71	92.65	99.03	89.88	96.03	96.8	89.92	91.85	

MI065		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		63.55	18.75	57.14	99.27	22.19	75.68	46.84	31.89	37.5	20.67	21.29	40.68	33.06	87.5	48.84
2		20	41.25	21.43	0.5	25.36	16.22	34.18	34.05	40.38	36	30.97	28.81	45.45	12.5	37.21
3		10	25	17.86	0.14	22.82	8.11	11.39	20.54	15.38	27.33	27.1	11.86	14.88	.	9.3
4		6.45	15	3.57	0.09	29.64	.	7.59	13.51	6.73	16	20.65	18.64	6.61	.	4.65
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		34.56	20	11.96	8.14	100	32.26	16.48	38.62	54.9	46.12	11.11	48.39	54.96	39.53	
2		33.09	52	33.7	23.26	.	35.48	43.18	39.43	15.69	30.6	22.22	35.48	35.11	30.23	
3		19.12	16	33.7	33.72	.	12.9	33.52	16.67	13.73	11.64	11.11	6.45	6.87	23.26	
4		13.24	12	20.65	34.88	.	19.35	6.82	5.28	15.69	11.64	55.56	9.68	3.05	6.98	

MI066		EE	AT
Mean		783.43	3918.99

MI075		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		53.53	20.19	19.42	18.75	23.81	40.54	40.17	26.85	23.62	14.02	22.96	20.59	24	63.48	46.72
2		24.73	25.55	46.6	40	36.67	28.83	34.62	41.64	42.94	33.58	35.96	47.06	42.59	33.04	31.97
3		14.67	30.9	25.24	27.5	30.95	20.72	19.23	22.99	19.94	33.58	22.27	15.69	22.35	3.48	17.21
4		7.07	23.36	8.74	13.75	8.57	9.91	5.98	8.52	13.5	18.82	18.81	16.67	11.06	.	4.1
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		19.7	36	8.93	5.83	95.25	22.58	14.75	23.05	40.95	33.53	25.64	17.8	43.13	21.78	
2		38.64	26.67	53.57	33.01	3.93	38.71	42.62	49.57	16.19	35.84	23.08	31.72	34.38	47.52	
3		26.52	30.67	23.21	32.04	0.16	19.35	32.46	21.61	26.67	22.83	7.69	28.16	16.88	24.75	
4		15.15	6.67	14.29	29.13	0.66	19.35	10.16	5.76	16.19	7.8	43.59	22.33	5.63	5.94	

MI076		
	EE	AT
Mean	3044.5	2235.39

MI085		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		50	8.14	29.55	19.3	14.55	14.29	29.87	27.74	13.51	9.33	6.06	8.39	34.48	46.3	35
2		35	38.37	34.09	33.33	18.18	42.86	27.27	40.13	54.05	28	18.18	33.57	31.03	44.44	40
3		10	31.4	18.18	19.3	27.27	19.05	27.27	21.94	23.24	22.67	18.94	32.17	29.31	8.33	15
4		5	22.09	18.18	28.07	40	23.81	15.58	10.19	9.19	40	56.82	25.87	5.17	0.93	10
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		80.89	25	16.67	1.75	94.44	27.5	8.33	9.38	53.33	36.99	20	92.58	46.27	13.33	
2		10.51	25	36.11	8.77	4.86	37.5	33.33	62.5	23.33	30.06	17.78	2.36	41.04	6.67	
3		5.1	25	16.67	29.82	0.69	20	41.67	20.31	11.67	14.45	6.67	2.02	9.7	20	
4		3.5	25	30.56	59.65	.	15	16.67	7.81	11.67	18.5	55.56	3.04	2.99	60	

MI086		
	EE	AT
Mean	8762.62	10198.85

MI090		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		9.62	17.56	14.69	10.8	12.69	8.61	16.34	16.64	23.36	13.73	32.05	12.79	18.88	20.24	14.66
2		90.38	82.44	85.31	89.2	87.31	91.39	83.66	83.36	76.64	86.27	67.95	87.21	81.12	79.76	85.34
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		23.47	11.03	9.53	17.76	15.72	22.28	4.8	11.46	15.85	12.88	12.13	20.86	12.86	4.43	
2		76.53	88.97	90.47	82.24	84.28	77.72	95.2	88.54	84.15	87.12	87.87	79.14	87.14	95.57	

MI095		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1		20.46	33.16	11.81	100	17.13	34.31	21.35	26.89	28.22	25.21	7.4	30.07	23.55	17.73	26.68
2		11.72	10.88	5.91	.	19.09	26.72	14.12	15.34	11.68	14.61	14.94	30.77	14.17	5.74	9.62
3		5.12	11.14	12.9	.	8.95	10.05	12.14	7.3	6.09	9.97	3.25	13.05	9.68	10.35	7.8
4		14.85	6.29	10.49	.	6.94	7.84	3.85	4.62	2.89	3.93	2.48	1.86	3.77	2.77	9.98
5		7.76	4.72	7.29	.	12.63	3.43	6.88	8.6	3.13	13.27	4.52	5.13	1.12	1.54	7.62
6		2.97	1.18	3.19	.	2.9	3.92	2.1	2.5	1.45	4.49	2	1.63	1.43	1.84	4.17
7		6.27	7.47	12.3	.	2.19	9.07	8.28	9.98	4.11	6.25	5.37	12.35	7.24	8.71	4.9
8		30.86	25.16	36.11	.	30.17	4.66	31.27	24.77	42.43	22.26	60.06	5.13	39.04	51.33	29.22
		HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1		25.33	16.57	18.7	10.96	18.02	23.39	24.8	33.53	18.19	20.06	13.58	18.56	25.48	13.06	
2		11.8	16.01	16.77	8.98	17.11	12.1	27.47	11.79	8.81	26.08	15.04	23.4	16.99	11.02	
3		9.9	10.39	12.09	5.03	7.6	11.79	9.33	15.36	12.4	11.44	8.08	8.01	19.45	14.29	
4		7.42	5.06	2.74	6.22	2.82	0.81	2.4	4.44	8.92	11.22	14.25	7.03	11.51	2.04	
5		4.79	10.96	11.79	7.9	3.23	3.02	5.33	10.72	9.97	11.07	12.46	8.01	1.1	11.43	
6		3.26	6.18	3.96	2.47	2.87	1.41	1.07	0.29	1.74	2.01	1.8	3	2.74	12.24	
7		9.58	3.93	2.13	5.53	10.6	5.04	10.4	4.25	5.68	1.93	13.36	4.73	3.84	7.35	
8		27.91	30.9	31.81	52.91	37.76	42.44	19.2	19.61	34.3	16.2	21.44	27.26	18.9	28.57	

MI100															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	14.43	8.73	9.11	23.88	8.12	18.66	13.25	6.87	16.48	15.11	4.39	8.97	9.95	5.66	19.49
2	66.33	34.65	65.18	66.73	63.6	46.37	65.87	42.67	54.54	63.12	47.1	59.02	49.33	40.58	62.59
3	18.87	39.91	25.71	7.19	23.42	15.35	20.05	44.76	25.92	21.77	33.26	24.8	28.23	41.14	9.24
4	0.37	16.71	.	2.2	4.86	19.61	0.84	5.7	3.06	.	15.25	7.21	12.49	12.63	8.68
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	7.12	8.57	14.63	14.43	10.43	11.34	18.45	15.36	12.6	23.61	16.54	18.65	24.53	28.1	
2	35.62	51.64	68.65	59.01	61.14	44.36	53.75	57.72	43.66	62.98	43.6	47.27	59.46	63.72	
3	41.8	39.79	16.72	26.56	16.2	43.96	17.82	21.98	30.27	13.35	11.17	29.58	14.54	6.73	
4	15.46	.	.	.	12.24	0.34	9.98	4.94	13.46	0.07	28.69	4.5	1.46	1.44	

MI110														
	BE	BG	CZ	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	72.22	78.44	75.15	100	98.32	90.58	86.95	84.81	22.58	94.79	98.68	86.33	98.49	37.5
2	27.78	21.56	24.85	.	1.68	9.42	13.05	15.19	77.42	5.21	1.32	13.67	1.51	62.5
	HU	MT	NL	AT	PL	PT	RO	SI	SK	SE	UK	IS	NO	
1	85.64	34	37.5	83.82	87.54	71.09	73.46	89.83	91.42	.	100	68.75	73.33	
2	14.36	66	62.5	16.18	12.46	28.91	26.54	10.17	8.58	100	.	31.25	26.67	

MI111													
	BE	BG	CZ	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	40	27.41	68.26	25	51.92	84.49	59.09	.	76.68	50	9.24	55.56	.
2	60	72.59	31.74	75	48.08	15.51	40.91	100	23.32	50	90.76	44.44	100
	HU	MT	NL	AT	PL	PT	RO	SI	SK	IS	NO		
1	71.35	25.25	.	31.82	32.24	42.86	44.05	20.37	85.44	20	.		
2	28.65	74.75	100	68.18	67.76	57.14	55.95	79.63	14.56	80	100		

MI112													
	BE	BG	CZ	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	6.67	10.62	25.48	50	21.15	6.3	18.18	.	8.97	.	16.85	61.11	.
2	93.33	89.38	74.52	50	78.85	93.7	81.82	100	91.03	100	83.15	38.89	100

	HU	MT	NL	AT	PL	PT	RO	SI	SK	IS	NO
1	7.16	1.01	.	9.09	20.71	3.06	17.05	14.81	35.92	.	.
2	92.84	98.99	100	90.91	79.29	96.94	82.95	85.19	64.08	100	100

MI113

	BE	BG	CZ	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	.	4.21	0.45	.	8.65	3.55	13.64	12.5	7.17	.	1.09	94.44	40
2	100	95.79	99.55	100	91.35	96.45	86.36	87.5	92.83	100	98.91	5.56	60
	HU	MT	NL	AT	PL	PT	RO	SI	SK	IS	NO		
1	0.53	2.02	10	31.82	4.47	8.16	4.55	1.85	3.88	.	25		
2	99.47	97.98	90	68.18	95.53	91.84	95.45	98.15	96.12	100	75		

MI114

	BE	BG	CZ	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	53.33	24.29	4.63	.	30.77	27.95	26.09	16.67	23.32	64.29	7.61	83.33	20
2	46.67	75.71	95.37	100	69.23	72.05	73.91	83.33	76.68	35.71	92.39	16.67	80
	HU	MT	NL	AT	PL	PT	RO	SI	SK	IS	NO		
1	20.95	14.14	10	36.36	4.71	16.33	16.69	18.52	17.48	.	.		
2	79.05	85.86	90	63.64	95.29	83.67	83.31	81.48	82.52	100	100		

MI120

	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	90.48	48.3	74.09	98.43	100	93.32	76.07	72.72	96.44	77.76	96.7	94.1	82.08	75.79	61.01
2	9.52	51.7	25.91	1.57	.	6.68	23.93	27.28	3.56	22.24	3.3	5.9	17.92	24.21	38.99
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	43.76	59.38	80.08	70.21	73.76	76.81	29.09	71.51	57.22	97.36	0.21	100	86.44	92.81	
2	56.24	40.63	19.92	29.79	26.24	23.19	70.91	28.49	42.78	2.64	99.79	.	13.56	7.19	

MI121

	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	1.29	48.3	45.78	20.29	100	64.7	6.2	33.81	66.51	2.1	47.53	30.08	54.86	82.49	14.85
2	98.71	51.7	54.22	79.71	.	35.3	93.8	66.19	33.49	97.9	52.47	69.92	45.14	17.51	85.15

	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO
1	7.98	1.8	0.21	39.49	44.64	47.46	54.87	30.79	55.32	49.53	0.01	100	7.63	1.03
2	92.02	98.2	99.79	60.51	55.36	52.54	45.13	69.21	44.68	50.47	99.99	.	92.37	98.97

MI122

	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	64.38	52.32	57.02	33.33	100	74.1	19.92	80.92	57.72	35.03	62.44	87.5	73.27	30.09	36.05
2	35.63	47.68	42.98	66.67	.	25.9	80.08	19.08	42.28	64.97	37.56	12.5	26.73	69.91	63.95
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	77.26	13.41	6.3	24.97	61.75	69.12	50.28	63.82	62.76	50.93	.	100	18.75	1.03	
2	22.74	86.59	93.7	75.03	38.25	30.88	49.72	36.18	37.24	49.07	100	.	81.25	98.97	

MI123

	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	3.33	2.12	3.52	5.8	100	9.04	0.6	1.77	12.2	26.57	16.75	8.33	6.76	1.09	6.8
2	96.67	97.88	96.48	94.2	.	90.96	99.4	98.23	87.8	73.43	83.25	91.67	93.24	98.91	93.2
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	1.16	0.71	.	3.05	3.62	6.67	3.11	18.16	3.75	7.27	.	100	12.5	0.34	
2	98.84	99.29	100	96.95	96.38	93.33	96.89	81.84	96.25	92.73	100	.	87.5	99.66	

MI124

	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	0.42	2.17	0.89	1.45	100	0.6	0.11	0.88	5.28	0.27	1.91	5.56	0.61	0.44	0.68
2	99.58	97.83	99.11	98.55	.	99.4	99.89	99.12	94.72	99.73	98.09	94.44	99.39	99.56	99.32
	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	
1	0.1	0.14	.	3.19	0.75	2.46	2.22	2.76	0.45	2.78	.	100	12.5	0.34	
2	99.9	99.86	100	96.81	99.25	97.54	97.78	97.24	99.55	97.22	100	.	87.5	99.66	

MI125

	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU
1	18.33	20.12	10.1	10.14	100	56.36	5.65	10.93	45.71	19.2	34.21	27.78	25.35	11.93	28.57
2	81.67	79.88	89.9	89.86	.	43.64	94.35	89.07	54.29	80.8	65.79	72.22	74.65	88.07	71.43

	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	NO
1	7.29	4.71	.	7.36	5.22	30.7	13.66	34.34	16.15	42.86	100	12.5	0.68
2	92.71	95.29	100	92.64	94.78	69.3	86.34	65.66	83.85	57.14	.	87.5	99.32

Annex 2: Frequency distribution of variable flags

Table 4: Frequencies of flags 1, -1 and -2 for each variable by country (unweighted values)

MI010_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-1	.	.	.	.	.	.	.	.	.	.	2	0.04	2	0.04	.	.
1	6300	100	4344	100	11294	100	5778	100	13312	100	4742	99.96	5245	99.96	6504	100
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-1	24	0.18	3	0.03	.	.	.	.	.	.	.	.	.	.	14	0.16
1	12990	99.82	10415	99.97	20928	100	3355	100	5196	100	4823	100	3779	100	8804	99.84
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-1	134	3.98	5	0.05	.	.	.	.	.	.	.	.	.	.	.	.
1	3234	96.02	10332	99.95	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-1	.	.	36	0.48	497	5.56	9	0.31	6	0.11						
1	10472	100	7416	99.52	8439	94.44	2878	99.69	5547	99.89						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI020_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	54	0.86	3765	86.67	2700	23.91	.	.	63	0.47	240	5.06	1248	23.79	4745	72.96
-1	15	0.24	.	.	.	.	.	.	33	0.25	.	.	24	0.46	.	.
1	6231	98.9	579	13.33	8594	76.09	5778	100	13216	99.28	4504	94.94	3975	75.76	1759	27.04
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100

	ES		FR		IT		CY		LV		LT		LU		HU	
-2	182	1.4	34	0.33	4281	20.46	48	1.43	1346	25.9	1194	24.76	8	0.21	2643	29.97
-1	6	0.05	40	0.38	.	.	.	.	.	.	.	.	9	0.24	.	.
1	12826	98.56	10344	99.29	16647	79.54	3307	98.57	3850	74.1	3629	75.24	3762	99.55	6175	70.03
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	287	8.52	21	0.2	136	2.38	3412	24.4	339	7.61	6210	79.56	531	5.88	1201	22.04
-1	74	2.2	57	0.55	14	0.25	5	0.04	6	0.13	.	.	.	.	101	1.85
1	3007	89.28	10259	99.25	5561	97.37	10567	75.56	4109	92.25	1595	20.44	8497	94.12	4148	76.11
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	.	.	44	0.59	711	7.96	26	0.9	21	0.38						
-1	.	.	.	.	11	0.12	19	0.66	55	0.99						
1	10472	100	7408	99.41	8214	91.92	2842	98.44	5477	98.63						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI025_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5709	90.62	4330	99.68	9978	88.35	5531	95.73	10314	77.48	4692	98.9	5044	96.13	6429	98.85
-1	4	0.06	1	0.02	1	0.01	17	0.29	22	0.17	.	.	5	0.1	.	.
1	587	9.32	13	0.3	1315	11.64	230	3.98	2976	22.36	52	1.1	198	3.77	75	1.15
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12514	96.16	9210	88.4	20044	95.78	2964	88.35	4694	90.34	4805	99.63	3587	94.92	8481	96.18
-1	15	0.12	25	0.24	.	.	.	.	6	0.12	.	.	4	0.11	.	.
1	485	3.73	1183	11.36	884	4.22	391	11.65	496	9.55	18	0.37	188	4.97	337	3.82
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100

	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3273	97.18	9556	92.44	4842	84.78	13354	95.49	4300	96.54	7697	98.62	6817	75.51	4946	90.75
-1	4	0.12	41	0.4	30	0.53	116	0.83	4	0.09	.	.	.	.	.	.
1	91	2.7	740	7.16	839	14.69	514	3.68	150	3.37	108	1.38	2211	24.49	504	9.25
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10472	100	7403	99.34	7943	88.89	2708	93.8	5341	96.18						
-1	.	.	.	.	41	0.46	18	0.62	4	0.07						
1	.	.	49	0.66	952	10.65	161	5.58	208	3.75						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI026_F		
	EE	
	N	%
-2	4692	98.9
1	52	1.1
All	4744	100

MI030_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-1	7	0.11	.	.	.	.	.	.	.	.	3	0.06	4	0.08	.	.
1	6293	99.89	4344	100	11294	100	5778	100	13312	100	4741	99.94	5243	99.92	6504	100
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-1	3	0.02	51	0.49	.	.	.	.	.	.	.	.	.	.	15	0.17
1	13011	99.98	10367	99.51	20928	100	3355	100	5196	100	4823	100	3779	100	8803	99.83
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100

	MT		NL		AT		PL		PT		RO		SI		SK	
-1	137	4.07	16	0.15	1	0.02	.	.	2	0.04	.	.	.	.	.	.
1	3231	95.93	10321	99.85	5710	99.98	13984	100	4452	99.96	7805	100	9028	100	5450	100
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-1	37	0.35	71	0.95	553	6.19	15	0.52	9	0.16						
1	10435	99.65	7381	99.05	8383	93.81	2872	99.48	5544	99.84						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI040_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	4000	63.49	3919	90.22	9547	84.53	2858	49.46	5774	43.37	3247	68.44	2809	53.54	3988	61.32
-1	2	0.03	.	.	.	.	3	0.05	.	.	8	0.17	2	0.04	.	.
1	2298	36.48	425	9.78	1747	15.47	2917	50.48	7538	56.63	1489	31.39	2436	46.43	2516	38.68
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	5102	39.2	7978	76.58	14475	69.17	1854	55.26	3820	73.52	4233	87.77	828	21.91	8182	92.79
-1	1	0.01	41	0.39	.	.	.	.	.	.	.	.	.	.	.	.
1	7911	60.79	2399	23.03	6453	30.83	1501	44.74	1376	26.48	590	12.23	2951	78.09	636	7.21
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	1959	58.17	4874	47.15	2843	49.78	10750	76.87	2812	63.13	7143	91.52	3447	38.18	4360	80
-1	2	0.06	105	1.02	2	0.04	1	0.01	.	.	.	.	.	.	14	0.26
1	1407	41.78	5358	51.83	2866	50.18	3233	23.12	1642	36.87	662	8.48	5581	61.82	1076	19.74
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	3840	36.67	3963	53.18	3023	33.83	267	9.25	934	16.82						
-1	3	0.03	11	0.15	5	0.06	13	0.45	6	0.11						
1	6629	63.3	3478	46.67	5908	66.11	2607	90.3	4613	83.07						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI045_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5706	90.57	4307	99.15	11180	98.99	5761	99.71	12643	94.97	4712	99.33	4913	93.63	5676	87.27
-1	6	0.1	1	0.02	5	0.04	1	0.02	3	0.02	.	.	4	0.08	.	.
1	588	9.33	36	0.83	109	0.97	16	0.28	666	5	32	0.67	330	6.29	828	12.73
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12801	98.36	10289	98.76	20874	99.74	3059	91.18	5155	99.21	4811	99.75	3709	98.15	8737	99.08
-1	1	0.01	.	.	.	.	.	.	.	.	.	.	2	0.05	.	.
1	212	1.63	129	1.24	54	0.26	296	8.82	41	0.79	12	0.25	68	1.8	81	0.92
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3231	95.93	10237	99.03	5694	99.7	13808	98.74	4411	99.03	7771	99.56	8933	98.95	5416	99.38
-1	.	.	3	0.03	.	.	43	0.31	1	0.02	.	.	.	.	.	.
1	137	4.07	97	0.94	17	0.3	133	0.95	42	0.94	34	0.44	95	1.05	34	0.62
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10408	99.39	7382	99.06	6983	78.14	2531	87.67	4822	86.84						
-1	3	0.03	9	0.12	462	5.17	19	0.66	670	12.07						
1	61	0.58	61	0.82	1491	16.69	337	11.67	61	1.1						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI046_F		
	EE	
	N	%
-2	4712	99.33
1	32	0.67
All	4744	100

MI050_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-1	9	0.14	.	.	.	.	14	0.24	.	.	1	0.02	4	0.08	.	.
1	6291	99.86	4344	100	11294	100	5764	99.76	13312	100	4743	99.98	5243	99.92	6504	100
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-1	2	0.02	4	0.04	.	.	.	.	.	.	.	.	.	.	16	0.18
1	13012	99.98	10414	99.96	20928	100	3355	100	5196	100	4823	100	3779	100	8802	99.82
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-1	125	3.71	11	0.11	1	0.02	.	.	.	.	.	.	.	.	.	.
1	3243	96.29	10326	99.89	5710	99.98	13984	100	4454	100	7805	100	9028	100	5450	100
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-1	3	0.03	80	1.07	503	5.63	8	0.28	26	0.47						
1	10469	99.97	7372	98.93	8433	94.37	2879	99.72	5527	99.53						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI051_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5048	80.13	3581	82.44	9453	83.7	3943	68.24	10307	77.43	2950	62.18	4011	76.44	5400	83.03
-1	2	0.03	.	.	.	.	5	0.09	8	0.06	.	.	.	.	.	.
1	1250	19.84	763	17.56	1841	16.3	1830	31.67	2997	22.51	1794	37.82	1236	23.56	1104	16.97
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	9028	69.37	6513	62.52	17720	84.67	1948	58.06	3773	72.61	4152	86.09	1929	51.05	7087	80.37
-1	.	.	.	.	.	.	.	.	.	.	.	.	3	0.08	.	.
1	3986	30.63	3905	37.48	3208	15.33	1407	41.94	1423	27.39	671	13.91	1847	48.88	1731	19.63
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100

	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3007	89.28	9004	87.1	4824	84.47	10030	71.72	3765	84.53	6718	86.07	5890	65.24	4114	75.49
-1	.	.	2	0.02	1	0.02	1	0.01	.	.	.	.	.	.	.	.
1	361	10.72	1331	12.88	886	15.51	3953	28.27	689	15.47	1087	13.93	3138	34.76	1336	24.51
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	6418	61.29	5339	71.65	7227	80.88	859	29.75	3896	70.16						
-1	.	.	.	.	1	0.01	7	0.24	2	0.04						
1	4054	38.71	2113	28.35	1708	19.11	2021	70	1655	29.8						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI052_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5048	80.13	3581	82.44	9453	83.7	3943	68.24	10307	77.43	2950	62.18	4011	76.44	5400	83.03
-1	2	0.03	.	.	.	.	5	0.09	8	0.06	.	.	.	.	.	.
1	1250	19.84	763	17.56	1841	16.3	1830	31.67	2997	22.51	1794	37.82	1236	23.56	1104	16.97
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	9028	69.37	6513	62.52	17720	84.67	1948	58.06	3773	72.61	4152	86.09	1929	51.05	7087	80.37
-1	.	.	.	.	.	.	.	.	.	.	.	.	2	0.05	.	.
1	3986	30.63	3905	37.48	3208	15.33	1407	41.94	1423	27.39	671	13.91	1848	48.9	1731	19.63
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3007	89.28	9004	87.1	4824	84.47	10030	71.72	3765	84.53	6718	86.07	5890	65.24	4114	75.49
-1	.	.	.	.	1	0.02	1	0.01	.	.	.	.	.	.	.	.
1	361	10.72	1333	12.9	886	15.51	3953	28.27	689	15.47	1087	13.93	3138	34.76	1336	24.51
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100

	FI		SE		UK		IS		NO	
-2	6418	61.29	5339	71.65	7227	80.88	859	29.75	3896	70.16
-1	.	.	1	0.01	1	0.01	1	0.03	1	0.02
1	4054	38.71	2112	28.34	1708	19.11	2027	70.21	1656	29.82
All	10472	100	7452	100	8936	100	2887	100	5553	100

MI053_F

	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5048	80.13	3581	82.44	9453	83.7	3943	68.24	10307	77.43	2950	62.18	4011	76.44	5400	83.03
-1	2	0.03	.	.	1	0.01	6	0.1	8	0.06	.	.	.	.	.	.
1	1250	19.84	763	17.56	1840	16.29	1829	31.65	2997	22.51	1794	37.82	1236	23.56	1104	16.97
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	9028	69.37	6513	62.52	17720	84.67	1948	58.06	3773	72.61	4152	86.09	1929	51.05	7087	80.37
-1	.	.	.	.	.	.	.	.	.	.	.	.	2	0.05	.	.
1	3986	30.63	3905	37.48	3208	15.33	1407	41.94	1423	27.39	671	13.91	1848	48.9	1731	19.63
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3007	89.28	9004	87.1	4824	84.47	10030	71.72	3765	84.53	6718	86.07	5890	65.24	4114	75.49
-1	.	.	2	0.02	1	0.02	.	.	.	.	.	.	.	.	.	.
1	361	10.72	1331	12.88	886	15.51	3954	28.28	689	15.47	1087	13.93	3138	34.76	1336	24.51
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	6418	61.29	5339	71.65	7227	80.88	859	29.75	3896	70.16						
-1	.	.	.	.	.	.	11	0.38	1	0.02						
1	4054	38.71	2113	28.35	1709	19.12	2017	69.86	1656	29.82						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI054_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5048	80.13	3581	82.44	9453	83.7	3943	68.24	10307	77.43	2950	62.18	4011	76.44	5400	83.03
-1	2	0.03	.	.	.	.	5	0.09	8	0.06	.	.	.	.	.	.
1	1250	19.84	763	17.56	1841	16.3	1830	31.67	2997	22.51	1794	37.82	1236	23.56	1104	16.97
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	9028	69.37	6513	62.52	17720	84.67	1948	58.06	3773	72.61	4152	86.09	1929	51.05	7087	80.37
-1	.	.	.	.	.	.	.	.	.	.	.	.	2	0.05	.	.
1	3986	30.63	3905	37.48	3208	15.33	1407	41.94	1423	27.39	671	13.91	1848	48.9	1731	19.63
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3007	89.28	9004	87.1	4824	84.47	10030	71.72	3765	84.53	6718	86.07	5890	65.24	4114	75.49
-1	.	.	2	0.02	1	0.02	1	0.01	.	.	.	.	.	.	.	.
1	361	10.72	1331	12.88	886	15.51	3953	28.27	689	15.47	1087	13.93	3138	34.76	1336	24.51
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	6418	61.29	5339	71.65	7227	80.88	859	29.75	3896	70.16						
-1	.	.	.	.	.	.	1	0.03	1	0.02						
1	4054	38.71	2113	28.35	1709	19.12	2027	70.21	1656	29.82						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI055_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5048	80.13	3581	82.44	9453	83.7	3943	68.24	10307	77.43	2950	62.18	4011	76.44	5400	83.03
-1	2	0.03	.	.	.	.	5	0.09	8	0.06	.	.	.	.	.	.
1	1250	19.84	763	17.56	1841	16.3	1830	31.67	2997	22.51	1794	37.82	1236	23.56	1104	16.97
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100

	ES		FR		IT		CY		LV		LT		LU		HU	
-2	9028	69.37	6513	62.52	17720	84.67	1948	58.06	3773	72.61	4152	86.09	1929	51.05	7087	80.37
-1	.	.	.	.	.	.	.	.	.	.	.	.	2	0.05	.	.
1	3986	30.63	3905	37.48	3208	15.33	1407	41.94	1423	27.39	671	13.91	1848	48.9	1731	19.63
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3007	89.28	9004	87.1	4824	84.47	10030	71.72	3765	84.53	6718	86.07	5890	65.24	4114	75.49
-1	.	.	2	0.02	1	0.02	1	0.01	.	.	.	.	.	.	.	.
1	361	10.72	1331	12.88	886	15.51	3953	28.27	689	15.47	1087	13.93	3138	34.76	1336	24.51
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	6418	61.29	5339	71.65	7227	80.88	859	29.75	3896	70.16						
-1	.	.	.	.	.	.	3	0.1	1	0.02						
1	4054	38.71	2113	28.35	1709	19.12	2025	70.14	1656	29.82						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI056_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5048	80.13	3581	82.44	9453	83.7	3943	68.24	10307	77.43	2950	62.18	4011	76.44	5400	83.03
-1	2	0.03	.	.	.	.	5	0.09	8	0.06	.	.	.	.	.	.
1	1250	19.84	763	17.56	1841	16.3	1830	31.67	2997	22.51	1794	37.82	1236	23.56	1104	16.97
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	9028	69.37	6513	62.52	17720	84.67	1948	58.06	3773	72.61	4152	86.09	1929	51.05	7087	80.37
-1	.	.	.	.	.	.	.	.	.	.	.	.	2	0.05	.	.
1	3986	30.63	3905	37.48	3208	15.33	1407	41.94	1423	27.39	671	13.91	1848	48.9	1731	19.63
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100

	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3007	89.28	9004	87.1	4824	84.47	10030	71.72	3765	84.53	6718	86.07	5890	65.24	4114	75.49
-1	.	.	2	0.02	1	0.02	1	0.01	.	.	.	.	.	.	.	.
1	361	10.72	1331	12.88	886	15.51	3953	28.27	689	15.47	1087	13.93	3138	34.76	1336	24.51
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	6418	61.29	5339	71.65	7227	80.88	859	29.75	3896	70.16						
-1	.	.	.	.	.	.	1	0.03	1	0.02						
1	4054	38.71	2113	28.35	1709	19.12	2027	70.21	1656	29.82						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI057_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5048	80.13	3581	82.44	9453	83.7	3943	68.24	10307	77.43	2950	62.18	4011	76.44	5400	83.03
-1	2	0.03	.	.	.	.	5	0.09	8	0.06	.	.	.	.	.	.
1	1250	19.84	763	17.56	1841	16.3	1830	31.67	2997	22.51	1794	37.82	1236	23.56	1104	16.97
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	9028	69.37	6513	62.52	17720	84.67	1948	58.06	3773	72.61	4152	86.09	1929	51.05	7087	80.37
-1	.	.	.	.	.	.	.	.	.	.	.	.	2	0.05	.	.
1	3986	30.63	3905	37.48	3208	15.33	1407	41.94	1423	27.39	671	13.91	1848	48.9	1731	19.63
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3007	89.28	9004	87.1	4824	84.47	10030	71.72	3765	84.53	6718	86.07	5890	65.24	4114	75.49
-1	.	.	2	0.02	1	0.02	1	0.01	.	.	.	.	.	.	.	.
1	361	10.72	1331	12.88	886	15.51	3953	28.27	689	15.47	1087	13.93	3138	34.76	1336	24.51
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100

	FI		SE		UK		IS		NO	
-2	6418	61.29	5339	71.65	7227	80.88	859	29.75	3896	70.16
-1	.	.	.	.	.	.	7	0.24	2	0.04
1	4054	38.71	2113	28.35	1709	19.12	2021	70	1655	29.8
All	10472	100	7452	100	8936	100	2887	100	5553	100

MI058_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5048	80.13	3581	82.44	9453	83.7	3943	68.24	10307	77.43	2950	62.18	4011	76.44	5400	83.03
-1	2	0.03	.	.	.	.	.	.	8	0.06	.	.	.	.	.	.
1	1250	19.84	763	17.56	1841	16.3	1835	31.76	2997	22.51	1794	37.82	1236	23.56	1104	16.97
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	9028	69.37	6513	62.52	17720	84.67	1948	58.06	3773	72.61	4152	86.09	1929	51.05	7087	80.37
-1	1	0.01	.	.	.	.	.	.	.	.	.	.	2	0.05	.	.
1	3985	30.62	3905	37.48	3208	15.33	1407	41.94	1423	27.39	671	13.91	1848	48.9	1731	19.63
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3007	89.28	9004	87.1	4824	84.47	10030	71.72	3765	84.53	6718	86.07	5890	65.24	4114	75.49
-1	.	.	2	0.02	1	0.02	1	0.01	.	.	.	.	.	.	.	.
1	361	10.72	1331	12.88	886	15.51	3953	28.27	689	15.47	1087	13.93	3138	34.76	1336	24.51
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	6418	61.29	5339	71.65	7227	80.88	859	29.75	3896	70.16						
-1	.	.	.	.	1	0.01	16	0.55	1	0.02						
1	4054	38.71	2113	28.35	1708	19.11	2012	69.69	1656	29.82						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI060_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	43	0.68	2828	65.1	63	0.56	.	.	.	.	.	.	.	.	1103	16.96
-1	1	0.02	.	.	.	.	14	0.24	.	.	1	0.02	2	0.04	.	.
1	6256	99.3	1516	34.9	11231	99.44	5764	99.76	13312	100	4743	99.98	5245	99.96	5401	83.04
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	766	5.89	.	.	.	.	70	2.09	.	.	33	0.68	.	.	7087	80.37
-1	2	0.02	7	0.07	.	.	.	.	.	.	.	.	.	.	.	.
1	12246	94.1	10411	99.93	20928	100	3285	97.91	5196	100	4790	99.32	3779	100	1731	19.63
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	6	0.18	.	.	.	.	820	5.86	.	.	.	.	.	.	.	.
-1	136	4.04	10	0.1	2	0.04	.	.	.	.	.	.	.	.	194	3.56
1	3226	95.78	10327	99.9	5709	99.96	13164	94.14	4454	100	7805	100	9028	100	5256	96.44
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	.	.	7147	95.91	.	.	.	.	3870	69.69						
-1	29	0.28	3	0.04	500	5.6	29	1	26	0.47						
1	10443	99.72	302	4.05	8436	94.4	2858	99	1657	29.84						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI065_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5980	94.92	4260	98.07	11266	99.75	.	.	12673	95.2	4706	99.2	5168	98.49	6319	97.16
-1	10	0.16	4	0.09	.	.	11	0.19	8	0.06	1	0.02	.	.	.	.
1	310	4.92	80	1.84	28	0.25	5767	99.81	631	4.74	37	0.78	79	1.51	185	2.84
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100

	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12802	98.37	10265	98.53	20773	99.26	3296	98.24	5071	97.59	4791	99.34	3691	97.67	8682	98.46
-1	4	0.03	3	0.03	.	.	.	.	4	0.08	.	.	2	0.05	.	.
1	208	1.6	150	1.44	155	0.74	59	1.76	121	2.33	32	0.66	86	2.28	136	1.54
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3340	99.17	10242	99.08	5624	98.48	13433	96.06	4411	99.03	7626	97.71	8782	97.28	5399	99.06
-1	3	0.09	3	0.03	1	0.02	289	2.07	12	0.27	3	0.04	.	.	.	.
1	25	0.74	92	0.89	86	1.51	262	1.87	31	0.7	176	2.25	246	2.72	51	0.94
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10008	95.57	7440	99.84	8168	91.41	2599	90.02	5510	99.23						
-1	.	.	3	0.04	706	7.9	26	0.9	.	.						
1	464	4.43	9	0.12	62	0.69	262	9.08	43	0.77						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI066_F		
	EE	
	N	%
-2	4706	99.2
-1	1	0.02
1	37	0.78
All	4744	100

MI075_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5925	94.05	3924	90.33	11191	99.09	5668	98.1	13099	98.4	4629	97.58	5010	95.48	5882	90.44
-1	7	0.11	9	0.21	.	.	30	0.52	3	0.02	4	0.08	3	0.06	.	.
1	368	5.84	411	9.46	103	0.91	80	1.38	210	1.58	111	2.34	234	4.46	622	9.56
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100

	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12680	97.43	10143	97.36	20205	96.55	3253	96.96	4765	91.71	4708	97.62	3651	96.61	8554	97.01
-1	8	0.06	4	0.04	.	.	.	.	6	0.12	.	.	6	0.16	.	.
1	326	2.5	271	2.6	723	3.45	102	3.04	425	8.18	115	2.38	122	3.23	264	2.99
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3278	97.33	10280	99.45	5602	98.09	12847	91.87	4423	99.3	7496	96.04	8681	96.16	5345	98.07
-1	15	0.45	1	0.01	6	0.11	527	3.77	.	.	4	0.05	.	.	.	.
1	75	2.23	56	0.54	103	1.8	610	4.36	31	0.7	305	3.91	347	3.84	105	1.93
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10126	96.7	7078	94.98	8605	96.3	2711	93.9	5452	98.18						
-1	.	.	335	4.5	22	0.25	16	0.55	.	.						
1	346	3.3	39	0.52	309	3.46	160	5.54	101	1.82						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI076_F		
	EE	
	N	%
-2	4629	97.58
-1	4	0.08
1	111	2.34
All	4744	100

MI085_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	6239	99.03	4255	97.95	11250	99.61	5694	98.55	13257	99.59	4722	99.54	5167	98.48	5866	90.19
-1	1	0.02	3	0.07	.	.	27	0.47	.	.	1	0.02	3	0.06	.	.
1	60	0.95	86	1.98	44	0.39	57	0.99	55	0.41	21	0.44	77	1.47	638	9.81
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100

	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12825	98.55	10342	99.27	20796	99.37	3212	95.74	5118	98.5	4715	97.76	3719	98.41	8504	96.44
-1	4	0.03	1	0.01	.	.	.	.	20	0.38	.	.	.	.	.	.
1	185	1.42	75	0.72	132	0.63	143	4.26	58	1.12	108	2.24	60	1.59	314	3.56
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3363	99.85	10301	99.65	5652	98.97	13757	98.38	4414	99.1	7781	99.69	8964	99.29	5390	98.9
-1	1	0.03	.	.	2	0.04	83	0.59	.	.	.	.	.	.	.	.
1	4	0.12	36	0.35	57	1	144	1.03	40	0.9	24	0.31	64	0.71	60	1.1
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10299	98.35	7372	98.93	8343	93.36	2733	94.67	5497	98.99						
-1	.	.	35	0.47	.	.	20	0.69	41	0.74						
1	173	1.65	45	0.6	593	6.64	134	4.64	15	0.27						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI086_F		
	EE	
	N	%
-2	4722	99.54
-1	1	0.02
1	21	0.44
All	4744	100

MI090_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-1	.	.	.	.	.	.	21	0.36	.	.	3	0.06	3	0.06	.	.
1	6300	100	4344	100	11294	100	5757	99.64	13312	100	4741	99.94	5244	99.94	6504	100
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100

	ES		FR		IT		CY		LV		LT		LU		HU	
-1	.	.	15	0.14	.	.	.	.	.	.	.	.	.	.	7	0.08
1	13014	100	10403	99.86	20928	100	3355	100	5196	100	4823	100	3779	100	8811	99.92
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-1	132	3.92	10	0.1	6	0.11	.	.	2	0.04	.	.	.	.	.	.
1	3236	96.08	10327	99.9	5705	99.89	13984	100	4452	99.96	7805	100	9028	100	5450	100
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-1	21	0.2	48	0.64	500	5.6	17	0.59	25	0.45						
1	10451	99.8	7404	99.36	8436	94.4	2870	99.41	5528	99.55						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI095_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5694	90.38	3581	82.44	9635	85.31	5156	89.24	11623	87.31	4336	91.4	4390	83.67	5422	83.36
-1	.	.	.	.	.	.	3	0.05	2	0.02	.	.	.	.	.	.
1	606	9.62	763	17.56	1659	14.69	619	10.71	1687	12.67	408	8.6	857	16.33	1082	16.64
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	9974	76.64	8990	86.29	14221	67.95	2926	87.21	4215	81.12	3847	79.76	3225	85.34	6750	76.55
-1	.	.	4	0.04	.	.	.	.	.	.	.	.	3	0.08	169	1.92
1	3040	23.36	1424	13.67	6707	32.05	429	12.79	981	18.88	976	20.24	551	14.58	1899	21.54
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3011	89.4	9353	90.48	4698	82.26	11786	84.28	3462	77.73	7430	95.2	7993	88.54	4586	84.15
-1	1	0.03	.	.	.	.	.	.	.	.	.	.	.	.	1	0.02
1	356	10.57	984	9.52	1013	17.74	2198	15.72	992	22.27	375	4.8	1035	11.46	863	15.83
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100

	FI		SE		UK		IS		NO	
-2	9126	87.15	6554	87.95	7176	80.3	2518	87.22	5308	95.59
-1	.	.	7	0.09	25	0.28	4	0.14	.	.
1	1346	12.85	891	11.96	1735	19.42	365	12.64	245	4.41
All	10472	100	7452	100	8936	100	2887	100	5553	100

MI100_F

	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-1	.	.	4	0.09	.	.	16	0.28	35	0.26	2	0.04	.	.	.	.
1	6300	100	4340	99.91	11294	100	5762	99.72	13277	99.74	4742	99.96	5247	100	6504	100
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-1	4	0.03	359	3.45	.	.	.	.	.	.	.	.	2	0.05	20	0.23
1	13010	99.97	10059	96.55	20928	100	3355	100	5196	100	4823	100	3777	99.95	8798	99.77
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-1	136	4.04	145	1.4	14	0.25	.	.	.	.	.	.	.	.	6	0.11
1	3232	95.96	10192	98.6	5697	99.75	13984	100	4454	100	7805	100	9028	100	5444	99.89
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-1	297	2.84	3	0.04	497	5.56	13	0.45	13	0.23						
1	10175	97.16	7449	99.96	8439	94.44	2874	99.55	5540	99.77						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI110_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	6246	99.14	579	13.33	8594	76.09	5778	100	13249	99.53	4506	94.98	4001	76.25	1759	27.04
-1	.	.	4	0.09	.	.	.	.	22	0.17	.	.	142	2.71	.	.
1	54	0.86	3761	86.58	2700	23.91	.	.	41	0.31	238	5.02	1104	21.04	4745	72.96
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12856	98.79	10387	99.7	16647	79.54	2293	68.35	3850	74.1	3629	75.24	3771	99.79	6189	70.19
-1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	4	0.05
1	158	1.21	31	0.3	4281	20.46	1062	31.65	1346	25.9	1194	24.76	8	0.21	2625	29.77
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3215	95.46	10321	99.85	5575	97.62	10572	75.6	4115	92.39	1595	20.44	8497	94.12	4249	77.96
-1	3	0.09	.	.	.	.	1	0.01	.	.	.	.	.	.	.	.
1	150	4.45	16	0.15	136	2.38	3411	24.39	339	7.61	6210	79.56	531	5.88	1201	22.04
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10472	100	7444	99.89	8722	97.61	2870	99.41	5538	99.73						
-1	.	.	.	.	110	1.23	1	0.03	.	.						
1	.	.	8	0.11	104	1.16	16	0.55	15	0.27						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI111_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	6285	99.76	3533	81.33	10623	94.06	5778	100	13312	100	4740	99.92	5143	98.02	5885	90.48
-1	.	.	1	0.02	.	.	.	.	.	.	.	.	.	.	.	.
1	15	0.24	810	18.65	671	5.94	.	.	.	.	4	0.08	104	1.98	619	9.52
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100

	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12990	99.82	10394	99.77	20705	98.93	3341	99.58	5012	96.46	4805	99.63	3774	99.87	8441	95.72
-1	2	0.02	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1	22	0.17	24	0.23	223	1.07	14	0.42	184	3.54	18	0.37	5	0.13	377	4.28
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3269	97.06	10327	99.9	5689	99.61	13559	96.96	4356	97.8	6157	78.89	8974	99.4	5347	98.11
-1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1	99	2.94	10	0.1	22	0.39	425	3.04	98	2.2	1648	21.11	54	0.6	103	1.89
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10472	100	7444	99.89	8936	100	2882	99.83	5549	99.93						
-1	.	.	8	0.11	.	.	.	.	.	.
1	.	.	.	.	.	.	5	0.17	4	0.07						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI112_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	6285	99.76	3533	81.33	10623	94.06	5778	100	13312	100	4740	99.92	5143	98.02	5885	90.48
-1	.	.	1	0.02	.	.	.	.	.	.	.	.	.	.	.	.
1	15	0.24	810	18.65	671	5.94	.	.	.	.	4	0.08	104	1.98	619	9.52
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12990	99.82	10394	99.77	20705	98.93	3341	99.58	5012	96.46	4805	99.63	3774	99.87	8441	95.72
-1	2	0.02	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1	22	0.17	24	0.23	223	1.07	14	0.42	184	3.54	18	0.37	5	0.13	377	4.28
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100

	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3269	97.06	10327	99.9	5689	99.61	13559	96.96	4356	97.8	6157	78.89	8974	99.4	5347	98.11
-1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1	99	2.94	10	0.1	22	0.39	425	3.04	98	2.2	1648	21.11	54	0.6	103	1.89
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10472	100	7444	99.89	8936	100	2882	99.83	5549	99.93						
-1	.	.	8	0.11	.	.	.	.	.	.
1	.	.	.	.	.	.	5	0.17	4	0.07						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI113_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	6285	99.76	3533	81.33	10623	94.06	5778	100	13312	100	4740	99.92	5143	98.02	5885	90.48
-1	.	.	3	0.07	.	.	.	.	.	.	.	.	.	.	.	.
1	15	0.24	808	18.6	671	5.94	.	.	.	.	4	0.08	104	1.98	619	9.52
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12990	99.82	10394	99.77	20705	98.93	3341	99.58	5012	96.46	4805	99.63	3774	99.87	8441	95.72
-1	2	0.02	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1	22	0.17	24	0.23	223	1.07	14	0.42	184	3.54	18	0.37	5	0.13	377	4.28
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3269	97.06	10327	99.9	5689	99.61	13559	96.96	4356	97.8	6157	78.89	8974	99.4	5347	98.11
-1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1	99	2.94	10	0.1	22	0.39	425	3.04	98	2.2	1648	21.11	54	0.6	103	1.89
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100

	FI		SE		UK		IS		NO	
-2	10472	100	7444	99.89	8936	100	2882	99.83	5549	99.93
-1	.	.	8	0.11	.	.	.	.	.	.
1	.	.	.	.	.	.	5	0.17	4	0.07
All	10472	100	7452	100	8936	100	2887	100	5553	100

MI114_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	6285	99.76	3533	81.33	10623	94.06	5778	100	13312	100	4740	99.92	5143	98.02	5885	90.48
-1	.	.	.	.	1	0.01	.	.	.	.	.	.	.	.	.	.
1	15	0.24	811	18.67	670	5.93	.	.	.	.	4	0.08	104	1.98	619	9.52
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12990	99.82	10394	99.77	20705	98.93	3341	99.58	5012	96.46	4805	99.63	3774	99.87	8441	95.72
-1	1	0.01	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1	23	0.18	24	0.23	223	1.07	14	0.42	184	3.54	18	0.37	5	0.13	377	4.28
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	3269	97.06	10327	99.9	5689	99.61	13559	96.96	4356	97.8	6157	78.89	8974	99.4	5347	98.11
-1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
1	99	2.94	10	0.1	22	0.39	425	3.04	98	2.2	1648	21.11	54	0.6	103	1.89
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10472	100	7444	99.89	8936	100	2882	99.83	5549	99.93						
-1	.	.	8	0.11	.	.	.	.	.	.
1	.	.	.	.	.	.	5	0.17	4	0.07						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI120_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	1252	19.87	425	9.78	2626	23.25	1056	18.28	4324	32.48	2256	47.55	3412	65.03	1104	16.97
-1	8	0.13	2	0.05	190	1.68	334	5.78	.	.	2	0.04	13	0.25	1	0.02
1	5040	80	3917	90.17	8478	75.07	4388	75.94	8988	67.52	2486	52.4	1822	34.72	5399	83.01
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	6107	46.93	5469	52.5	8270	39.52	2135	63.64	1563	30.08	1048	21.73	3386	89.6	1731	19.63
-1	.	.	8	0.08	.	.	.	.	.	.	.	.	16	0.42	42	0.48
1	6907	53.07	4941	47.43	12658	60.48	1220	36.36	3633	69.92	3775	78.27	377	9.98	7045	79.89
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	1619	48.07	8423	81.48	3291	57.63	5880	42.05	689	15.47	1087	13.93	6360	70.45	1336	24.51
-1	21	0.62	1	0.01	.	.	5	0.04	.	.	.	.	.	.	2	0.04
1	1728	51.31	1913	18.51	2420	42.37	8099	57.92	3765	84.53	6718	86.07	2668	29.55	4112	75.45
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	6234	59.53	.	.	6435	72.01	2769	95.91	5066	91.23						
-1	37	0.35	.	.	1336	14.95	.	.	195	3.51						
1	4201	40.12	7452	100	1165	13.04	118	4.09	292	5.26						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI121_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	1252	19.87	425	9.78	8907	78.86	5709	98.81	12540	94.2	2256	47.55	3412	65.03	5030	77.34
-1	8	0.13	4	0.09	30	0.27	.	.	.	.	12	0.25	13	0.25	1	0.02
1	5040	80	3915	90.12	2357	20.87	69	1.19	772	5.8	2476	52.19	1822	34.72	1473	22.65
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100

	ES		FR		IT		CY		LV		LT		LU		HU	
-2	6107	46.93	5469	52.5	8270	39.52	2135	63.64	1563	30.08	3909	81.05	3386	89.6	1731	19.63
-1	4	0.03	8	0.08	.	.	.	.	.	.	.	.	16	0.42	42	0.48
1	6903	53.04	4941	47.43	12658	60.48	1220	36.36	3633	69.92	914	18.95	377	9.98	7045	79.89
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	1619	48.07	8423	81.48	3291	57.63	5880	42.05	689	15.47	1087	13.93	8268	91.58	1336	24.51
-1	30	0.89	1	0.01	9	0.16	11	0.08	.	.	.	.	.	.	2355	43.21
1	1719	51.04	1913	18.51	2411	42.22	8093	57.87	3765	84.53	6718	86.07	760	8.42	1759	32.28
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	6234	59.53	.	.	6449	72.17	2769	95.91	5066	91.23						
-1	4131	39.45	2	0.03	2418	27.06	.	.	195	3.51						
1	107	1.02	7450	99.97	69	0.77	118	4.09	292	5.26						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI122_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5812	92.25	2317	53.34	8907	78.86	5709	98.81	12540	94.2	4576	96.46	3412	65.03	5030	77.34
-1	8	0.13	3	0.07	30	0.27	.	.	.	.	2	0.04	13	0.25	1	0.02
1	480	7.62	2024	46.59	2357	20.87	69	1.19	772	5.8	166	3.5	1822	34.72	1473	22.65
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12768	98.11	9311	89.37	20510	98	3283	97.85	4545	87.47	3909	81.05	3616	95.69	4814	54.59
-1	.	.	8	0.08	.	.	.	.	.	.	.	.	16	0.42	42	0.48
1	246	1.89	1099	10.55	418	2	72	2.15	651	12.53	914	18.95	147	3.89	3962	44.93
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100

	MT		NL		AT		PL		PT		RO		SI		SK	
-2	2645	78.53	9955	96.3	4990	87.38	11854	84.77	3884	87.2	1087	13.93	8268	91.58	3691	67.72
-1	22	0.65	1	0.01	.	.	2	0.01	.	.	.	.	.	.	.	.
1	701	20.81	381	3.69	721	12.62	2128	15.22	570	12.8	6718	86.07	760	8.42	1759	32.28
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10361	98.94	16	0.21	7599	85.04	2871	99.45	5066	91.23						
-1	3	0.03	.	.	779	8.72	.	.	195	3.51						
1	108	1.03	7436	99.79	558	6.24	16	0.55	292	5.26						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI123_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5812	92.25	2317	53.34	8907	78.86	5709	98.81	13265	99.65	4576	96.46	3412	65.03	5030	77.34
-1	8	0.13	3	0.07	30	0.27	.	.	.	.	2	0.04	13	0.25	1	0.02
1	480	7.62	2024	46.59	2357	20.87	69	1.19	47	0.35	166	3.5	1822	34.72	1473	22.65
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12768	98.11	9311	89.37	20510	98	3283	97.85	4545	87.47	3909	81.05	3616	95.69	4814	54.59
-1	.	.	8	0.08	.	.	.	.	.	.	.	.	16	0.42	42	0.48
1	246	1.89	1099	10.55	418	2	72	2.15	651	12.53	914	18.95	147	3.89	3962	44.93
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	2645	78.53	9955	96.3	4990	87.38	11854	84.77	3884	87.2	1087	13.93	8268	91.58	3691	67.72
-1	22	0.65	1	0.01	.	.	5	0.04	.	.	.	.	.	.	.	.
1	701	20.81	381	3.69	721	12.62	2125	15.2	570	12.8	6718	86.07	760	8.42	1759	32.28
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100

	FI		SE		UK		IS		NO	
-2	10361	98.94	16	0.21	7600	85.05	2871	99.45	5066	91.23
-1	1	0.01	.	.	1321	14.78	.	.	195	3.51
1	110	1.05	7436	99.79	15	0.17	16	0.55	292	5.26
All	10472	100	7452	100	8936	100	2887	100	5553	100

MI124_F

	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5812	92.25	2317	53.34	8907	78.86	5709	98.81	13295	99.87	4576	96.46	3412	65.03	5030	77.34
-1	8	0.13	3	0.07	30	0.27	.	.	.	.	2	0.04	13	0.25	1	0.02
1	480	7.62	2024	46.59	2357	20.87	69	1.19	17	0.13	166	3.5	1822	34.72	1473	22.65
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12768	98.11	9311	89.37	20510	98	3283	97.85	4545	87.47	3909	81.05	3616	95.69	4814	54.59
-1	.	.	8	0.08	.	.	.	.	.	.	.	.	16	0.42	42	0.48
1	246	1.89	1099	10.55	418	2	72	2.15	651	12.53	914	18.95	147	3.89	3962	44.93
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	2645	78.53	9955	96.3	4990	87.38	11854	84.77	3884	87.2	1087	13.93	8268	91.58	3691	67.72
-1	22	0.65	1	0.01	1	0.02	5	0.04	.	.	.	.	.	.	.	.
1	701	20.81	381	3.69	720	12.61	2125	15.2	570	12.8	6718	86.07	760	8.42	1759	32.28
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10361	98.94	16	0.21	7600	85.05	2871	99.45	5066	91.23						
-1	3	0.03	.	.	1316	14.73	.	.	195	3.51						
1	108	1.03	7436	99.79	20	0.22	16	0.55	292	5.26						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

MI125_F																
	BE		BG		CZ		DK		DE		EE		IE		EL	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
-2	5812	92.25	2317	53.34	8907	78.86	5709	98.81	12788	96.06	4576	96.46	3412	65.03	5030	77.34
-1	8	0.13	4	0.09	30	0.27	.	.	.	.	3	0.06	13	0.25	1	0.02
1	480	7.62	2023	46.57	2357	20.87	69	1.19	524	3.94	165	3.48	1822	34.72	1473	22.65
All	6300	100	4344	100	11294	100	5778	100	13312	100	4744	100	5247	100	6504	100
	ES		FR		IT		CY		LV		LT		LU		HU	
-2	12768	98.11	9311	89.37	20510	98	3283	97.85	4545	87.47	3909	81.05	3616	95.69	4814	54.59
-1	1	0.01	8	0.08	.	.	.	.	.	.	.	.	16	0.42	42	0.48
1	245	1.88	1099	10.55	418	2	72	2.15	651	12.53	914	18.95	147	3.89	3962	44.93
All	13014	100	10418	100	20928	100	3355	100	5196	100	4823	100	3779	100	8818	100
	MT		NL		AT		PL		PT		RO		SI		SK	
-2	2645	78.53	9955	96.3	4990	87.38	11854	84.77	3884	87.2	1087	13.93	8268	91.58	3691	67.72
-1	22	0.65	1	0.01	1	0.02	5	0.04	.	.	.	.	.	.	.	.
1	701	20.81	381	3.69	720	12.61	2125	15.2	570	12.8	6718	86.07	760	8.42	1759	32.28
All	3368	100	10337	100	5711	100	13984	100	4454	100	7805	100	9028	100	5450	100
	FI		SE		UK		IS		NO							
-2	10361	98.94	16	0.21	7600	85.05	2871	99.45	5066	91.23						
-1	13	0.12	7436	99.79	1307	14.63	.	.	195	3.51						
1	98	0.94	.	.	29	0.32	16	0.55	292	5.26						
All	10472	100	7452	100	8936	100	2887	100	5553	100						

Table 5: ‘Missing’ plus ‘Not applicable’ values (weighted values)

	MI010	MI020	MI025	MI030	MI040	MI045	MI050	MI051	MI052	MI053	MI054
BE	.	1.12	90.58	0.12	64.5	90.69	0.14	80.59	80.59	80.59	80.59
BG	.	84.32	99.74	.	87.77	98.94	.	79.38	79.38	79.38	79.38
CZ	.	20.62	87.26	.	82.4	98.89	.	82.04	82.04	82.05	82.04
DK	.	.	95.17	.	55.94	99.53	0.29	70.39	70.39	70.4	70.39
DE	.	0.89	77.18	.	45.07	94.84	.	78.01	78.01	78.01	78.01
EE	0.05	5.99	99.13	0.06	70.05	99.36	0.03	65.74	65.74	65.74	65.74
IE	0.02	19.95	95.34	0.06	48.96	90.95	0.09	71.42	71.42	71.42	71.42
EL	.	72.55	98.77	.	57.79	86.33	.	81.69	81.69	81.69	81.69
ES	0.19	1.51	95.93	0.02	36.95	98.06	0.02	67.16	67.16	67.16	67.16
FR	0.03	0.74	88.34	0.47	78.64	98.8	0.03	64.04	64.04	64.04	64.04
IT	.	21.64	96.28	.	69.62	99.74	.	85.17	85.17	85.17	85.17
CY	.	1.44	86.95	.	50.91	90.22	.	54.9	54.9	54.9	54.9
LV	.	21.44	87.92	.	69.37	99.1	.	68.9	68.9	68.9	68.9
LT	.	24.41	99.59	.	85.74	99.54	.	84.46	84.46	84.46	84.46
LU	.	0.36	96.57	.	18.52	98.62	.	52.42	52.42	52.42	52.42
HU	0.17	27.24	95.89	0.18	92.08	99.03	0.23	79.27	79.27	79.27	79.27
MT	4.09	10.75	97.37	4.16	56.15	95.76	3.83	87.98	87.98	87.98	87.98
NL	0.14	0.83	91.67	0.2	55.25	99	0.12	85.49	85.47	85.49	85.49
AT	.	2.73	84.61	0.01	50.66	99.59	0.02	84.37	84.37	84.37	84.37
PL	.	23.38	96.29	.	75.02	99.04	.	71.35	71.35	71.34	71.35
PT	.	6.41	96.05	0.02	59.99	98.99	.	81.56	81.56	81.56	81.56
RO	.	77.28	98.14	.	89.52	99.42	.	83.13	83.13	83.13	83.13
SI	.	7.76	76.01	.	40.35	98.84	.	66.76	66.76	66.76	66.76
SK	.	24.97	91.12	.	80.53	99.41	.	76.18	76.18	76.18	76.18
FI	.	.	100	0.32	42.51	99.47	0.04	65.79	65.79	65.79	65.79
SE	0.4	0.52	99.24	0.89	56.14	99.15	0.82	73.65	73.67	73.65	73.65
UK	5.41	8.21	88.35	6.14	34.19	82.39	5.53	79.69	79.69	79.68	79.68
IS	0.37	1.57	93.38	0.49	13.02	88.41	0.31	32.87	32.76	33.05	32.76
NO	0.15	1.61	95.85	0.19	21.53	98.95	0.43	71.72	71.71	71.71	71.71

	MI055	MI056	MI057	MI058	MI060	MI065	MI075	MI085	MI090	MI095
BE	80.59	80.59	80.59	80.59	0.73	95.15	94.48	99.1	.	90.56
BG	79.38	79.38	79.38	79.38	62.52	98.2	89.64	97.89	.	80.79
CZ	82.04	82.04	82.04	82.04	0.52	99.62	98.77	99.5	.	83.65
DK	70.39	70.39	70.39	70.28	0.44	0.18	97.24	98.45	0.67	89.11
DE	78.01	78.01	78.01	78.01	.	94.47	98.12	99.51	.	87.32
EE	65.74	65.74	65.74	65.74	0.03	99.3	98.09	99.73	0.08	91.81
IE	71.42	71.42	71.42	71.42	0.03	97.92	93.81	98.04	0.15	80.96
EL	81.69	81.69	81.69	81.69	16.13	96.97	89.47	89.08	.	82.72
ES	67.16	67.16	67.16	67.17	6.01	98.28	97.36	98.44	.	75.58
FR	64.04	64.04	64.04	64.04	0.08	98.32	97.23	99.13	0.15	86.39
IT	85.17	85.17	85.17	85.17	.	99.27	96.18	99.36	.	68.23
CY	54.9	54.9	54.9	54.9	2.11	98.13	96.39	95.68	.	87.08
LV	68.9	68.9	68.9	68.9	.	97.52	91.2	98.74	.	79.88
LT	84.46	84.46	84.46	84.46	1.01	99.12	97.24	97.47	.	78.33
LU	52.42	52.42	52.42	52.42	.	98.48	98.25	99.14	.	88.95
HU	79.27	79.27	79.27	79.27	79.27	98.28	96.51	96.25	0.1	76.75
MT	87.98	87.98	87.98	87.98	4.29	99.34	97.7	99.87	3.98	89.74
NL	85.49	85.49	85.49	85.49	0.13	98.69	99.1	99.56	0.17	89.55
AT	84.37	84.37	84.37	84.37	0.03	98.21	97.89	98.74	0.09	81.64
PL	71.35	71.35	71.35	71.35	5.86	98.23	95.8	98.99	.	84.33
PT	81.56	81.56	81.56	81.56	.	99.12	99.21	98.8	0.04	76.61
RO	83.13	83.13	83.13	83.13	.	97.38	95.46	99.59	.	94.75
SI	66.76	66.76	66.76	66.76	.	97.25	95.92	99.36	.	88.98
SK	76.18	76.18	76.18	76.18	3.84	99.16	98.2	99.05	.	84.68
FI	65.79	65.79	65.79	65.79	0.32	94.89	96.21	98.07	0.26	87.64
SE	73.65	73.65	73.65	73.65	95.59	99.87	99.43	99.3	0.62	87.89
UK	79.68	79.68	79.68	79.69	5.46	99.31	96.22	93.49	5.49	80.45
IS	32.79	32.76	32.89	33.1	1	89.96	93.96	95.13	0.64	86.88
NO	71.71	71.71	71.72	71.71	71.7	99.05	97.81	99.64	0.56	94.92

	MI100	MI110	MI111	MI112	MI113	MI114	MI120	MI121	MI122	MI123	MI124	MI125
BE	.	99.11	99.76	99.76	99.76	99.76	19.57	19.57	92.09	92.09	92.09	92.09
BG	0.04	15.75	82.08	82.08	82.12	82.02	12.3	12.35	54.55	54.55	54.55	54.56
CZ	.	79.38	94.54	94.54	94.54	94.54	27.2	78.52	78.52	78.52	78.52	78.52
DK	0.44	100	100	100	100	100	23.67	97.85	97.85	97.85	97.85	97.85
DE	0.25	99.61	100	100	100	100	34.05	92.98	93.15	99.58	99.85	94.88
EE	0.07	94.06	99.9	99.9	99.9	99.9	45.15	45.33	96.25	96.25	96.25	96.28
IE	.	82.26	97.99	97.99	97.99	97.99	71.88	71.88	71.88	71.88	71.88	71.88
EL	.	27.45	90.45	90.45	90.45	90.45	18.33	77.4	77.4	77.4	77.4	77.4
ES	0.03	98.72	99.86	99.86	99.86	99.85	51.1	51.12	98.35	98.35	98.35	98.35
FR	3.49	99.66	99.71	99.71	99.71	99.71	49.96	49.96	88.64	88.64	88.64	88.64
IT	.	78.36	98.81	98.81	98.81	98.81	38.81	38.81	97.66	97.66	97.66	97.66
CY	.	72.15	99.54	99.54	99.54	99.54	68.46	68.46	97.98	97.98	97.98	97.98
LV	.	78.56	96.6	96.6	96.6	96.6	34.65	34.65	87.53	87.53	87.53	87.53
LT	.	75.59	99.34	99.34	99.34	99.34	24.73	80.07	80.07	80.07	80.07	80.07
LU	0.06	99.85	99.89	99.89	99.89	99.89	89.41	89.41	96.99	96.99	96.99	96.99
HU	0.25	72.97	96.18	96.18	96.18	96.18	21.31	21.31	55.31	55.31	55.31	55.31
MT	4.12	95.56	97.05	97.05	97.05	97.05	51.06	51.29	78.81	78.81	78.81	78.81
NL	1.62	99.76	99.85	99.85	99.85	99.85	73.67	73.67	94.46	94.46	94.46	94.46
AT	0.26	97.54	99.62	99.62	99.62	99.62	57.03	57.18	87.35	87.35	87.36	87.36
PL	.	76.68	97.1	97.1	97.1	97.1	43.6	43.65	85.17	85.19	85.19	85.19
PT	.	93.73	98.18	98.18	98.18	98.18	18.44	18.44	87.68	87.68	87.68	87.68
RO	.	22.72	79.21	79.21	79.21	79.21	16.87	16.87	16.87	16.87	16.87	16.87
SI	.	92.24	99.37	99.37	99.37	99.37	67.87	90.96	90.96	90.96	90.96	90.96
SK	0.09	76.82	98.05	98.05	98.05	98.05	23.85	67.85	67.85	67.85	67.85	67.85
FI	3.27	100	100	100	100	100	55.38	98.66	98.65	98.62	98.62	98.79
SE	0.05	99.88	100	100	100	100	.	0.05	0.3	0.3	0.3	100
UK	5.41	98.71	100	100	100	100	87.14	99.15	93.65	99.83	99.78	99.68
IS	0.49	99.3	99.75	99.75	99.75	99.75	94	94	98.96	98.96	98.96	98.96
NO	0.23	99.68	99.86	99.86	99.86	99.86	92.44	92.44	92.44	92.44	92.44	92.44