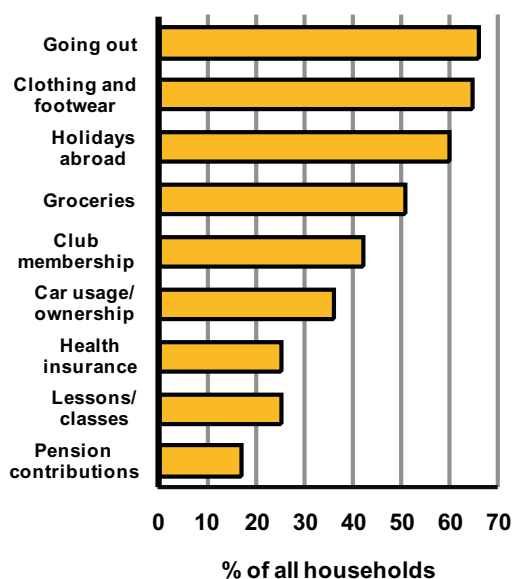


**Figure 1 Percentage of households making cutbacks over 12 months prior to July-September 2012**



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Ardee Road  
Dublin 6  
Ireland

Skehard Road  
Cork  
Ireland

LoCall: 1890 313 414 (ROI)  
0870 876 0256 (UK/NI)

Tel: +353 1 498 4000  
Fax: +353 1 498 4229

Tel: +353 21 453 5000  
Fax: +353 21 453 5492

Both offices may be contacted through any of these telephone numbers.

CSO on the Web: [www.cso.ie](http://www.cso.ie)  
and go to

Labour Market and Earnings: Labour Market

Director General: Pádraig Dalton

Enquiries:

Labour Market statistics Direct Dial (021) 453 5485  
Email: [income&modules@cso.ie](mailto:income&modules@cso.ie)

General queries Information Section, ext 5021  
Email: [information@cso.ie](mailto:information@cso.ie)

## Quarterly National Household Survey

### Effect on Households of the Economic Downturn

#### Quarter 3 2012

A module on the effect on households of the economic downturn was included in the Quarterly National Household Survey in the third quarter (July – September) of 2012.

This report presents the results of that module.

### Summary of main findings

- ◆ Overall, 82% of households reduced their spending on at least one of the listed categories of expenditure as a result of the economic downturn in the 12 months before the survey. Nearly a quarter of all households indicated that they had cut back on five or more categories of spending.
- ◆ The category where spending was most frequently reduced was going out to pubs, restaurants etc (66% of households), followed by clothing and footwear (65%) and groceries (51%).
- ◆ Over one third of households who used a car had cut back on their expenditure on this means of transport.
- ◆ Some 14% of owner occupied households with a mortgage were unable to make mortgage repayments on time at least once in the previous twelve months due to financial difficulties. On the rental side 19% of all renting households failed to pay rent on time at least once.
- ◆ Over 40% of households indicated that they had experienced difficulties in keeping up with their bills and debts.
- ◆ Two fifths of individuals were concerned about their level of personal debt. Over half of these said that they were currently more concerned than they had been twelve months previously. Only 5% indicated that their level of concern had decreased.

It is important to note that no data were collected on the scale of cutbacks made or actions taken. Also, while respondents were asked about their financial experiences specifically during the 12 months prior to the date of interview, it is possible that in some cases their recollection of financial experiences extended to part of earlier periods.

For more information contact Anne McGrath at 021 453 5487, Tom McMahon at 021 453 5203 or Gillian Wall at 021 453 5239.

## Background to the module

A module on the effect on households of the economic downturn was included in the Quarterly National Household Survey (QNHS) in the third quarter (July – September) of 2012. This module followed on from a pilot survey which was conducted in Q2 2011. The questionnaire was designed by the Central Statistics Office in consultation with a liaison group including representatives from the Central Bank, the ESRI and MABS.

The questionnaire is being made available at [www.cso.ie](http://www.cso.ie). For further details see Background Notes.

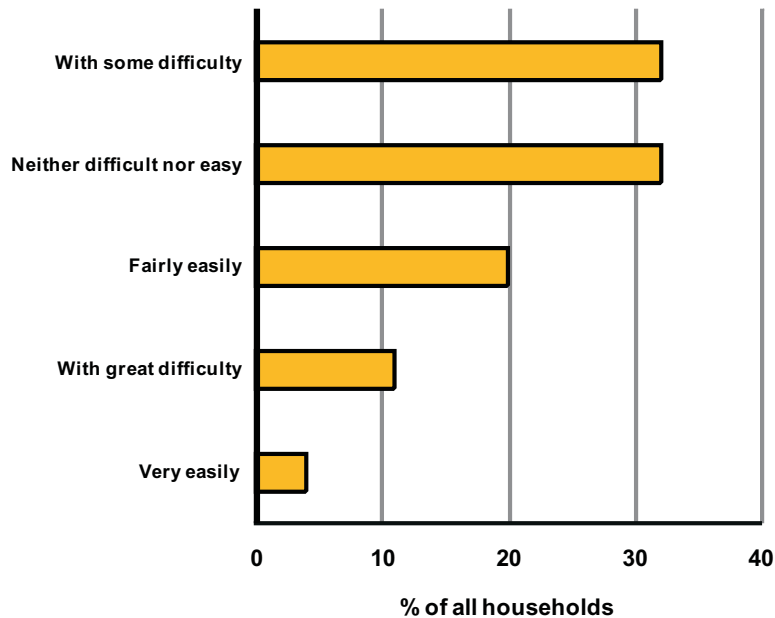
## Managing bills and debts

All households were asked how well they were keeping up with their bills and debts. See table 1 and figure 2.

Some 43% said that they were experiencing great difficulty or some difficulty. Some 24% were able to manage fairly easily or very easily. Among those groups to find the most difficulty in managing were single parent households (at 69%) while households consisting of one adult aged 65 or over said they had the least difficulty (at 27%).

Of households where the reference person was at work 41% experienced difficulty compared with 73% where the reference person was unemployed.

**Figure 2 Households classified by ability to manage bills and debts over 12 months prior to July-September 2012**



## Reasons for financial difficulty

Looking specifically at those households which had experienced difficulty in managing bills and debts, 47% of them said that it was due to loss of income, 73% said it was due to higher than expected or additional costs and 5% said the difficulty was due to other reasons. In some cases two or more of these reasons were given. See table 1.1.

Higher than expected or additional costs was given as a reason for difficulty in managing bills or debts by more than two thirds of households right across almost all categories (being as high as 87% for households consisting of one adult aged 65 or over).

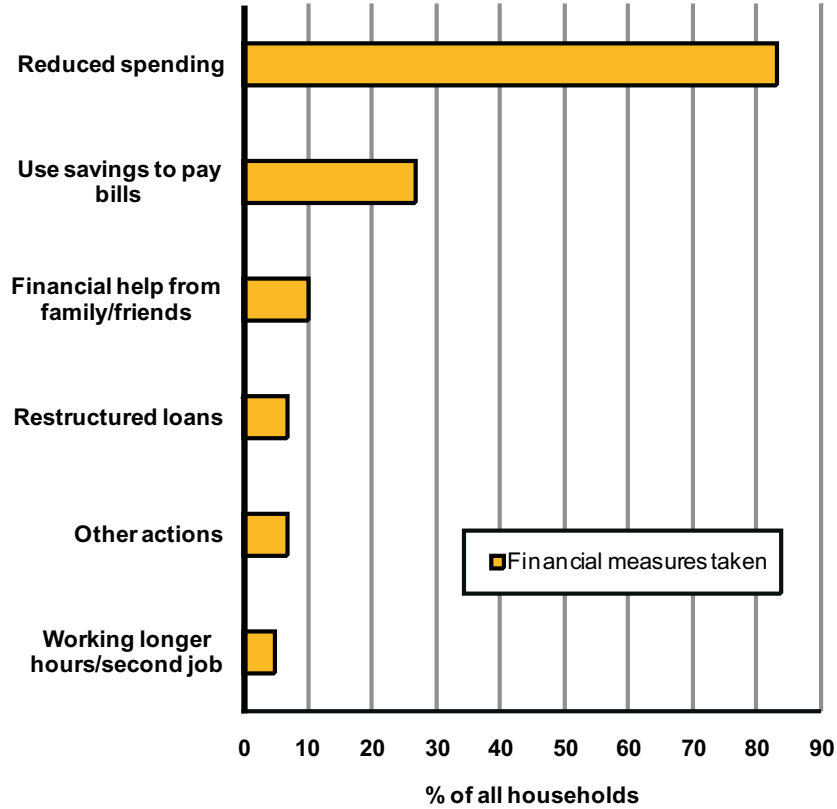
In Table 1.1.1 the main reasons for the loss of income causing households to experience difficulty in managing bills or debts are shown. The most commonly mentioned reason was loss of job which was mentioned by 44% of those households. This reason was mentioned by 84% of households where the reference person was unemployed. Other specific reasons were reduction in usual hours of work mentioned by 22% of such households and cut in hourly pay mentioned by 16% of such households. Almost one sixth of households experiencing difficulty in managing bills or debts because of a loss of income mentioned two or more reasons for that loss of income.

Looking more deeply into the type of higher or additional costs mentioned by those households for whom it caused difficulty, 90% of those households mentioned higher or additional utility bills, 32% mentioned higher or additional school, college or university costs, 17% mentioned higher or additional medical or dental costs and 15% mentioned higher or additional loan or mortgage repayments. It should, of course, be noted that some households would not incur school etc. costs or loan/mortgage repayments. See table 1.1.2.

## Actions taken by households experiencing financial difficulties

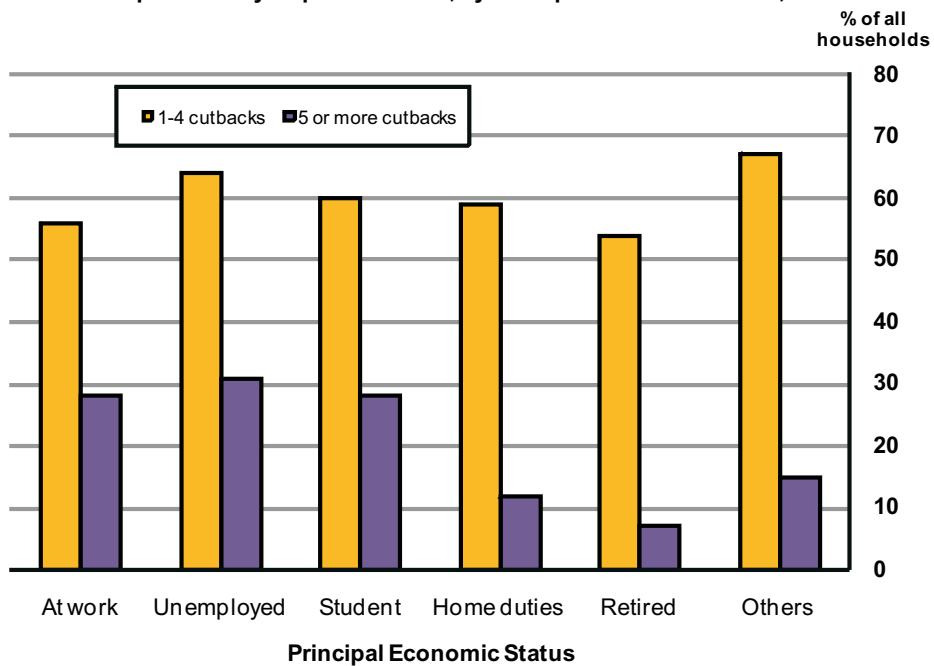
By far the most common action taken was to reduce spending and this was done by 83% of those households. Looking at the various categories of household the action of reducing spending was taken by a large majority in every category. Over a quarter used savings to pay bills and one tenth of those households experiencing difficulty got financial help from family or friends. Almost one tenth, however, took no action. *See table 1.2 and figure 3.*

**Figure 3 Financial measures taken by households to pay for basic goods and services over 12 months prior to July-September 2012**



## Cutbacks

**Figure 4 Number of cutbacks made by all households over 12 months prior to July-September 2012, by Principal Economic Status,**



In *Table 2*, looking at all households, the type of cutbacks made in the 12 months prior to the survey period are shown.

Nine categories of expenditure where cutbacks might be expected were listed. While some of those e.g. groceries, clothing and footwear and going out to pubs, restaurants, cinema etc. were categories of expenditure that would be undertaken by practically every household, other categories such as health insurance, holidays abroad etc. would not be relevant to every household. For these latter categories of expenditure the percentages shown as making cutbacks are of those households for whom such categories of expenditure were relevant.

Just over half of all households reported having made cutbacks on groceries. Almost two thirds of households had cut back on expenditure on clothing and footwear and also about two thirds had cut back on going out to pubs, restaurants, cinema etc.

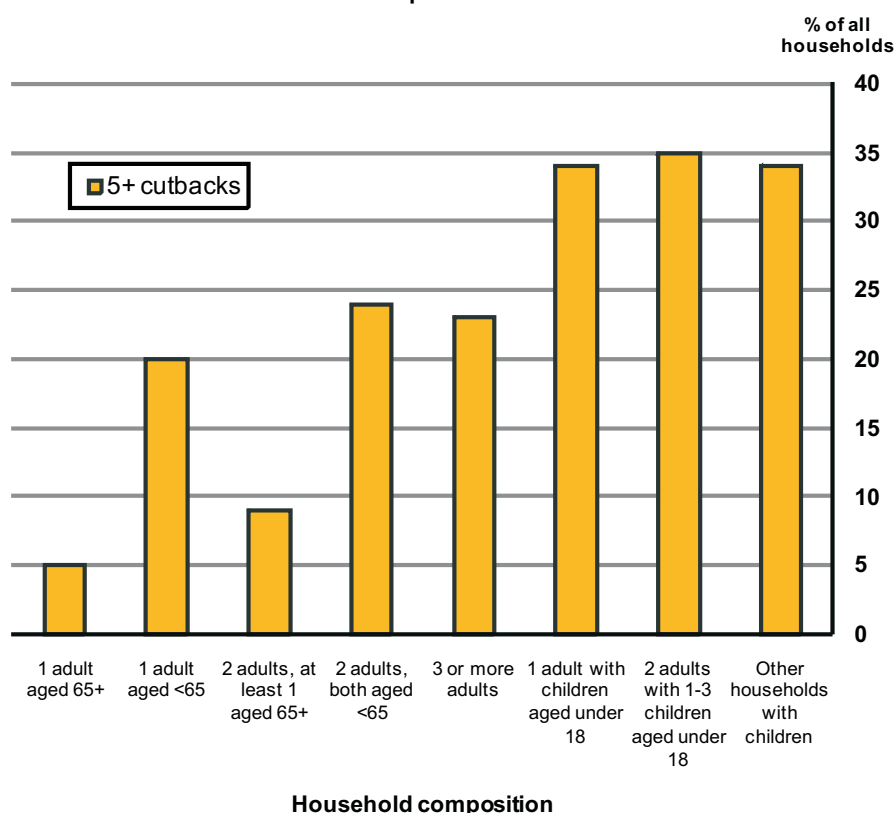
Of those households to whom it was relevant, over one third had cut back on car usage/ownership.

One quarter had cutback on health insurance (i.e. level of cover) and about one sixth had cutback on pension contributions.

Other cutbacks made were on holidays abroad (60% of household for whom it was relevant), club membership (42%) and lessons/classes (25%). See *figure 1*.

Many households had cut back on two or more of the listed types of expenditure with an overall average of 3.0 categories of cutback per household. Almost a quarter of all households had cut back on five or more of the listed categories of expenditure. See *table 2.1 and figures 4 and 5*.

**Figure 5 Percentage of households who made five or more cutbacks over 12 months prior to July-September 2012 by household composition**



## Mortgages and rent payments

Some 14% of all households with a mortgage on the family home said that due to financial difficulties they had been unable to make mortgage repayments on time on one or more occasions in the 12 months prior to the survey period of July-September 2012. This rate was as high as 45% in households where the reference person was unemployed and 25% in single parent households.

Looking at households where the dwelling was rented 19% missed making rent payments on time on one or more occasions in that period. See *tables 3.1, 3.2*.

## Savings behaviour

*Table 4* describes the savings behaviour of all individuals as a result of the economic climate.

Almost a quarter of all adults reported that they had spent some or all of their savings on basic goods and services during the 12 months prior to the survey period.

Also 8% had used savings to repay loans.

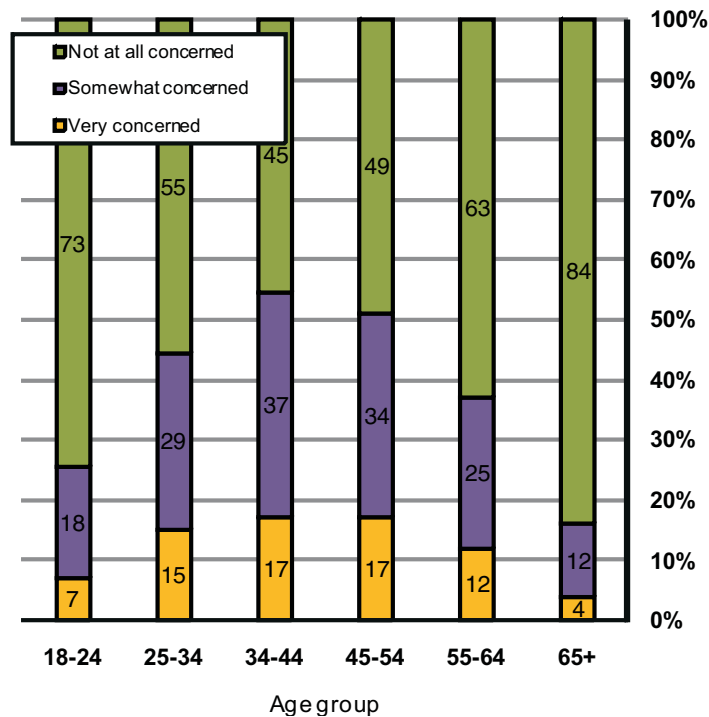
While 30% had reduced the amount being added to their savings, 11% either increased the amount being added to savings or had kept their stock of savings at the same level or had started to save. Also 39% reported that they had no savings at the time of the survey. Relating this to the education level attained, almost half of individuals with just primary education or below had no savings compared with about a quarter of individuals with third level education.

### Level of concern about debt

All individuals in the sample were asked about their degree of concern regarding their own current level of debt.

While 13% said they were very concerned and 27% were somewhat concerned the remaining 60% said they were not at all concerned. Looking at the age breakdown those in the lowest (18-24 years) and those in the highest (65 years or more) reported the least incidence of concern while the concern was most common in the 35-44 years and 45-54 years age groups. Of those who were not at all concerned about their level of debt the highest rate of 70% was among those who had a highest education level of primary or below. See table 5 and figure 6.

**Figure 6 Individuals concerned about level of indebtedness over 12 months prior to July-September 2012**



Those who had said that they were very concerned or somewhat concerned about their current level of debt were asked whether their level of concern had changed over the 12 months prior to the date of interview. 53% said it had increased, and 42% said it had remained the same. Just 5% said their level of concern had decreased. See table 5.1.

### Loan refusals

All individuals were asked whether they had applied for a loan or other credit in the previous 12 months and, if so, whether they had been refused or had been approved for a smaller loan than requested. Just over three quarters of those who had applied had been approved for the requested amount. See table 6.

**Table 1 Households classified by ability to manage bills and debts over 12 months prior to July-September 2012**

% of all households

	Ability of household to manage bills and debts					<i>Unweighted sample (Number of households)</i>
	With great difficulty	With some difficulty	Neither difficult nor easy	Fairly easily	Very easily	
	%	%	%	%	%	
<b>All households</b>	<b>11</b>	<b>32</b>	<b>32</b>	<b>20</b>	<b>4</b>	<b>15,618</b>
<b>Region</b>						
Border	13	33	32	19	2	1,636
Midland	13	39	23	20	3	1,140
West	8	31	33	24	3	1,572
Dublin	11	29	32	21	6	3,518
Mid-East	11	33	32	18	4	1,512
Mid-West	8	32	30	24	5	1,495
South-East	9	34	34	20	3	1,893
South-West	11	35	33	18	3	2,852
<b>Household composition</b>						
1 adult aged 65+	5	22	34	32	7	1,511
1 adult aged <65	14	32	30	19	4	1,853
2 adults, at least 1 aged 65+	5	23	35	32	5	1,726
2 adults, both aged <65	8	29	33	22	6	2,437
3 or more adults	9	30	33	23	3	1,788
1 adult with children aged under 18	23	46	22	7	1	978
2 adults with 1-3 children aged under 18	12	38	32	15	2	3,886
Other households with children	15	41	28	12	2	1,439
<b>Number of people at work in the household</b>						
No one at work	16	31	28	20	4	5,406
One person at work	11	36	30	18	4	4,939
Two people at work	6	30	36	22	5	4,378
Three or more people at work	6	29	37	23	4	895
<b>Age of household reference person</b>						
18-34	14	34	30	17	4	3,171
35-54	12	37	32	15	3	6,873
55+	7	26	32	28	5	5,574
<b>Principal Economic Status of reference person</b>						
At work	8	33	34	20	4	10,085
Unemployed	31	42	19	7	1	1,445
Student	16	37	32	12	2	291
Home duties	11	29	31	23	4	1,993
Retired	5	22	33	32	7	1,462
Others	27	36	24	10	2	342

**Table 1.1 Households experiencing financial difficulty classified by main reasons over 12 months prior to July-September 2012**

% of all households experiencing financial difficulty

	Reasons for financial difficulty <sup>1</sup>			Unweighted sample (Number of households)
	Loss of Income	Higher than expected or additional costs	Other <sup>2</sup>	
	%	%	%	
<b>All households</b>	<b>47</b>	<b>73</b>	<b>5</b>	<b>6,790</b>
<b>Region</b>				
Border	47	75	5	749
Midland	46	72	6	590
West	45	72	4	616
Dublin	47	73	5	1,419
Mid-East	50	69	6	686
Mid-West	50	67	5	595
South-East	47	74	5	822
South-West	46	80	6	1,313
<b>Household composition</b>				
1 adult aged 65+	19	87	6	406
1 adult aged <65	50	69	7	850
2 adults, at least 1 aged 65+	30	83	5	481
2 adults, both aged <65	53	70	4	922
3 or more adults	48	74	3	692
1 adult with children aged under 18	29	81	9	676
2 adults with 1-3 children aged under 18	56	68	4	1,946
Other households with children	53	75	6	817
<b>Number of people at work in the household</b>				
No one at work	41	76	6	2,545
One person at work	51	72	4	2,338
Two people at work	51	71	6	1,595
Three or more people at work	46	77	3	312
<b>Age of household reference person</b>				
18-34	48	71	5	1,538
35-54	52	71	6	3,387
55+	38	79	5	1,865
<b>Principal Economic Status of reference person</b>				
At work	51	72	5	4,171
Unemployed	63	65	5	1,048
Student	37	78	9	155
Home duties	23	84	7	808
Retired	25	86	5	395
Others	39	76	9	213

<sup>1</sup> This table allows for multiple responses. Therefore, the columns do not sum to 100%.

<sup>2</sup> Other reasons could include change in family composition (such as new child, family bereavement, divorce) or lack of access to credit.

**Table 1.1.1 Households experiencing financial difficulty due to loss of income, classified by main reasons over 12 months prior to July-September 2012**

% of all households experiencing financial difficulty due to income loss

	Reasons for loss of household income <sup>1</sup>					Unweighted sample (Number of households)
	Loss of job	Cut in hourly pay	Reduction in usual hours of work	Unable to work due to injury or illness	Other <sup>2</sup>	
	%	%	%	%	%	
<b>All households</b>	<b>44</b>	<b>16</b>	<b>22</b>	<b>10</b>	<b>27</b>	<b>3,195</b>
<b>Region</b>						
Border	50	12	23	13	21	350
Midland	50	12	18	9	27	273
West	44	16	26	9	24	277
Dublin	39	18	23	9	31	658
Mid-East	47	27	20	7	24	350
Mid-West	39	14	21	12	29	292
South-East	52	10	23	11	20	394
South-West	40	12	24	13	28	601
<b>Household composition</b>						
1 adult aged 65+	12	1	7	12	74	77
1 adult aged <65	44	14	17	16	24	424
2 adults, at least 1 aged 65+	24	4	8	8	66	142
2 adults, both aged <65	48	16	25	14	19	490
3 or more adults	45	13	26	13	26	336
1 adult with children aged under 18	36	12	19	8	32	201
2 adults with 1-3 children aged under 18	47	19	26	6	22	1,096
Other households with children	48	19	23	8	26	429
<b>Number of people at work in the household</b>						
No one at work	63	1	1	17	28	1,056
One person at work	45	20	28	9	21	1,196
Two people at work	23	27	40	4	29	801
Three or more people at work	19	31	34	7	37	142
<b>Age of household reference person</b>						
18-34	56	11	19	10	23	735
35-54	45	19	25	8	22	1,759
55+	32	12	20	17	40	701
<b>Principal Economic Status of reference person</b>						
At work	35	24	33	7	26	2,099
Unemployed	84	1	3	8	11	663
Student	46	0	3	20	44	59
Home duties	31	1	0	26	53	188
Retired	13	0	0	10	86	102
Others	29	1	5	68	22	84

<sup>1</sup> This table allows for multiple responses. Therefore, the columns do not sum to 100%.

<sup>2</sup> Includes reduction in overtime/bonuses and retirement



**Table 1.1.2 Households experiencing financial difficulty classified by main additional costs over 12 months prior to July-September 2012**

% of all households experiencing financial difficulty due to higher or additional costs

	Reasons for higher than expected or additional costs <sup>1</sup>					Unweighted sample (Number of households)
	Utility bills	Loan/mortgage repayments	School/college university costs	Medical or dental expenses	Other	
	%	%	%	%	%	
<b>All households</b>	<b>90</b>	<b>15</b>	<b>32</b>	<b>17</b>	<b>12</b>	<b>4,996</b>
<b>Region</b>						
Border	92	16	32	16	13	564
Midland	89	7	25	23	14	424
West	82	12	34	24	20	442
Dublin	91	18	31	15	9	1,036
Mid-East	89	18	39	23	10	472
Mid-West	87	15	28	15	10	401
South-East	90	16	38	16	12	607
South-West	90	13	31	15	13	1,050
<b>Household composition</b>						
1 adult aged 65+	89	2	0	17	15	352
1 adult aged <65	91	16	3	13	16	589
2 adults, at least 1 aged 65+	90	3	2	20	14	401
2 adults, both aged <65	91	17	9	15	11	648
3 or more adults	88	11	21	18	12	515
1 adult with children aged under 18	88	12	60	12	11	547
2 adults with 1-3 children aged under 18	89	24	54	21	10	1,322
Other households with children	90	16	69	21	11	622
<b>Number of people at work in the household</b>						
No one at work	91	7	23	13	14	1,933
One person at work	89	18	37	18	11	1,681
Two people at work	88	23	39	22	10	1,139
Three or more people at work	84	16	45	21	14	243
<b>Age of household reference person</b>						
18-34	92	15	33	14	13	1,097
35-54	89	21	47	18	11	2,422
55+	90	6	9	18	13	1,477
<b>Principal Economic Status of reference person</b>						
At work	89	20	39	20	10	3,007
Unemployed	92	13	33	9	14	684
Student	89	7	50	9	18	121
Home duties	92	3	22	16	14	681
Retired	90	4	2	20	14	342
Others	88	8	10	14	16	161

<sup>1</sup> This table allows for multiple responses. Therefore, the columns do not sum to 100%.

**Table 1.2 Households classified by actions taken to resolve financial difficulties over 12 months prior to July-September 2012**

% of all households experiencing financial difficulty

	Actions taken to resolve difficulties <sup>1</sup>								Unweighted sample (Number of households)
	Reduce spending	Use savings to pay bills	Financial help from family or friends	Restructuring loans	Working longer hours/ second job	Other actions <sup>2</sup>	No action taken	At least one action taken	
	%	%	%	%	%	%	%	%	
<b>All households</b>	<b>83</b>	<b>27</b>	<b>10</b>	<b>7</b>	<b>5</b>	<b>7</b>	<b>9</b>	<b>91</b>	<b>6,790</b>
<b>Region</b>									
Border	87	28	12	6	3	7	4	96	749
Midland	84	22	8	8	3	7	8	92	590
West	82	29	9	7	5	7	8	92	616
Dublin	78	25	9	8	5	9	13	87	1,419
Mid-East	80	29	10	11	7	6	9	91	686
Mid-West	84	31	12	8	5	7	7	92	595
South-East	82	21	11	8	2	7	11	88	822
South-West	87	33	10	5	6	8	8	92	1,313
<b>Household composition</b>									
1 adult aged 65+	77	28	8	1	0	2	11	88	406
1 adult aged <65	83	24	12	7	3	7	9	91	850
2 adults, at least 1 aged 65+	79	28	4	2	1	2	11	89	481
2 adults, both aged <65	83	29	8	7	6	4	9	90	922
3 or more adults	81	27	8	5	5	2	10	90	692
1 adult with children aged under 18	80	18	20	8	4	5	11	89	676
2 adults with 1-3 children aged under 18	84	30	9	10	6	4	8	92	1,946
Other households with children	86	28	9	8	6	7	8	92	817
<b>Number of people at work in the household</b>									
No one at work	81	21	14	5	0	7	11	89	2,545
One person at work	83	28	9	10	6	8	9	91	2,338
Two people at work	84	34	6	9	9	7	8	92	1,595
Three or more people at work	83	35	6	5	10	3	7	92	312
<b>Age of household reference person</b>									
18-34	81	21	15	8	5	5	11	89	1,538
35-54	84	30	9	9	6	7	8	92	3,387
55+	81	29	6	4	2	7	10	90	1,865
<b>Principal Economic Status of reference person</b>									
At work	84	31	7	9	7	8	8	92	4,171
Unemployed	84	19	16	8	1	6	9	91	1,048
Student	81	19	21	5	1	6	12	88	155
Home duties	79	21	13	2	0	3	12	88	808
Retired	79	31	7	1	0	2	10	90	395
Others	78	20	14	6	0	9	12	87	213

<sup>1</sup> This table allows for multiple responses. Therefore, the columns do not sum to 100%.

<sup>2</sup> Other actions include selling family home, selling other assets and getting another loan or mortgage

**Table 2 Cutbacks made by households over 12 months prior to July-September 2012**

% of all households

	Cutbacks over the previous 12 months <sup>1</sup>											Unweighted sample <sup>3</sup> (Number of households)
	Groceries	Clothing & footwear	Going out	Health Insurance <sup>2</sup>	Pension contributions	Holidays abroad	Club membership	Lessons/ classes	Car usage/ ownership	At least one of those cutbacks		
<b>All households</b>	<b>51</b>	<b>65</b>	<b>66</b>	<b>25</b>	<b>17</b>	<b>60</b>	<b>42</b>	<b>25</b>	<b>36</b>	<b>82</b>	<b>15,618</b>	
<b>Region</b>												
Border	59	71	71	28	23	66	49	28	41	84	1,636	
Midland	55	69	67	27	15	63	44	15	38	82	1,140	
West	47	62	62	26	16	67	44	22	37	81	1,572	
Dublin	49	61	63	21	14	56	36	24	29	79	3,518	
Mid-East	49	66	68	28	20	59	44	28	35	83	1,512	
Mid-West	48	62	61	24	18	54	34	19	37	82	1,495	
South-East	48	65	66	26	15	60	41	26	35	80	1,893	
South-West	53	66	69	29	18	63	49	34	40	84	2,852	
<b>Household composition</b>												
1 adult aged 65+	29	39	35	16	5	36	22	15	28	58	1,511	
1 adult aged <65	51	65	66	22	15	59	41	23	34	81	1,853	
2 adults, at least 1 aged 65+	33	45	43	16	7	41	16	16	27	66	1,726	
2 adults, both aged <65	47	63	68	24	14	57	37	25	33	81	2,437	
3 or more adults	51	64	66	26	17	57	39	23	35	82	1,788	
1 adult with children aged under 18	73	88	84	33	19	79	68	39	50	95	978	
2 adults with 1-3 children aged under 18	60	75	78	31	20	68	50	25	38	92	3,886	
Other households with children	65	77	79	36	20	71	50	26	42	92	1,439	
<b>Number of people at work in the household</b>												
No one at work	50	62	58	23	26	57	38	33	43	76	5,406	
One person at work	55	68	70	27	16	64	44	27	37	84	4,939	
Two people at work	49	65	71	25	16	60	42	21	29	85	4,378	
Three or more people at work	46	61	68	25	15	54	39	18	28	83	895	
<b>Age of household reference person</b>												
18-34	58	72	74	25	15	64	48	30	40	87	3,171	
35-54	58	73	75	29	19	67	48	27	37	89	6,873	
55+	38	51	49	21	12	47	26	16	31	70	5,574	
<b>Principal Economic Status of reference person</b>												
At work	51	66	70	26	16	61	42	23	32	84	10,085	
Unemployed	73	87	83	51	63	83	65	44	63	95	1,445	
Student	63	79	72	26	[18]	71	53	30	53	87	291	
Home duties	45	57	50	18	10	49	30	31	35	71	1,993	
Retired	29	40	39	17	4	37	17	12	28	62	1,462	
Others	63	72	67	[34]	[34]	69	49	45	56	83	342	

<sup>1</sup> This table allows for multiple responses. Therefore, the columns do not sum to 100%.

<sup>2</sup> Reduced level of health insurance cover

<sup>3</sup> For cutbacks other than groceries, clothing & footwear and going out "not applicable" was a response option. Thus for these cutbacks sample size is smaller. Figures in parentheses [ ] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

**Table 2.1 Number of cutbacks<sup>1</sup> made by households over 12 months prior to July-September 2012**

% of all households

	Cutbacks made over the last 12 months				Unweighted sample (Number of households)
	No cutbacks	1 to 4 cutbacks	5 or more cutbacks	Mean number of cutbacks	
<b>All households</b>	<b>18</b>	<b>57</b>	<b>24</b>	<b>3.0</b>	<b>15,618</b>
<b>Region</b>					
Border	16	60	25	3.1	1,636
Midland	18	61	22	2.9	1,140
West	19	58	24	2.9	1,572
Dublin	21	56	22	2.8	3,518
Mid-East	17	55	28	3.2	1,512
Mid-West	18	62	20	2.8	1,495
South-East	20	57	22	2.9	1,893
South-West	16	55	29	3.3	2,852
<b>Household composition</b>					
1 adult aged 65+	42	53	5	1.5	1,511
1 adult aged <65	19	61	20	2.8	1,853
2 adults, at least 1 aged 65+	34	57	9	1.9	1,726
2 adults, both aged <65	19	57	24	3.0	2,437
3 or more adults	18	59	23	2.9	1,788
1 adult with children aged under 18	5	61	34	3.8	978
2 adults with 1-3 children aged under 18	8	56	35	3.7	3,886
Other households with children	8	57	34	3.8	1,439
<b>Number of people at work in the household</b>					
No one at work	24	60	16	2.6	5,406
One person at work	16	55	29	3.3	4,939
Two people at work	15	57	28	3.2	4,378
Three or more people at work	17	58	24	3.0	895
<b>Age of household reference person</b>					
18-34	13	60	27	3.3	3,171
35-54	11	57	32	3.5	6,873
55+	30	57	13	2.2	5,574
<b>Principal Economic Status of reference person</b>					
At work	16	56	28	3.2	10,085
Unemployed	5	64	31	3.8	1,445
Student	13	60	28	3.4	291
Home duties	29	59	12	2.2	1,993
Retired	38	54	7	1.6	1,462
Others	17	67	15	2.7	342

<sup>1</sup> Cutbacks refer to the following categories: Clothing & footwear, Going out, Groceries, Holidays abroad, Club membership, Health insurance cover, Pension contributions and Lessons/classes.

**Table 3.1 Households classified by inability to make mortgage repayments on time due to financial difficulties, over 12 months prior to July-September 2012.**

% of all households with mortgage

	<b>Missed one or more repayments in last 12 months</b>	<b>Unweighted sample (Number of households)</b>
	%	
<b>All households</b>	<b>14</b>	<b>5,276</b>
<b>Region</b>		
Border	16	489
Midland	18	379
West	11	508
Dublin	13	1,179
Mid-East	14	742
Mid-West	14	504
South-East	15	617
South-West	10	858
<b>Household composition</b>		
1 adult aged 65+	*	18
1 adult aged <65	16	568
2 adults, at least 1 aged 65+	5	64
2 adults, both aged <65	10	828
3 or more adults	14	449
1 adult with children aged under 18	25	206
2 adults with 1-3 children aged under 18	13	2,439
Other households with children	16	704
<b>Number of people at work in the household</b>		
No one at work	38	439
One person at work	16	1,970
Two people at work	9	2,521
Three or more people at work	9	346
<b>Age of household reference person</b>		
18-34	16	870
35-54	14	3,772
55+	13	634
<b>Principal Economic Status of reference person</b>		
At work	11	4,808
Unemployed	45	280
Student	[43]	39
Home duties	18	88
Retired	[21]	34
Others	*	27

\* Sample occurrence too small for estimation.

Figures in parentheses [ ] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

**Table 3.2 Households classified by inability to pay rent on time due to financial difficulties, over 12 months prior to July-September 2012.**

% of all households renting

	<b>Missed one or more payments in last 12 months</b>	<b>Unweighted sample (Number of households)</b>
	%	
<b>All households</b>	<b>19</b>	<b>3,979</b>
<b>Region</b>		
Border	25	438
Midland	18	287
West	21	333
Dublin	18	1,024
Mid-East	14	297
Mid-West	20	325
South-East	20	479
South-West	18	796
<b>Household composition</b>		
1 adult aged 65+	4	199
1 adult aged <65	20	635
2 adults, at least 1 aged 65+	12	62
2 adults, both aged <65	14	737
3 or more adults	12	350
1 adult with children aged under 18	26	679
2 adults with 1-3 children aged under 18	20	978
Other households with children	27	339
<b>Number of people at work in the household</b>		
No one at work	25	1,666
One person at work	18	1,259
Two people at work	10	838
Three or more people at work	7	216
<b>Age of household reference person</b>		
18-34	19	1,862
35-54	21	1,562
55+	12	555
<b>Principal Economic Status of reference person</b>		
At work	14	2,264
Unemployed	31	741
Student	16	170
Home duties	24	458
Retired	8	166
Others	29	180

**Table 4 Financial measures taken by individuals over 12 months prior to July-September 2012**

% of persons aged 18+

	Financial measures taken <sup>1</sup>					<i>Unweighted sample (Persons aged 18 and over)</i>
	Had no savings	Used savings to repay loans	Spent some/all savings to pay for basic goods and services	Reduced amount being added to savings	Increased amount being added to savings <sup>2</sup>	
<b>All individuals</b>	39	8	24	30	11	17,261
<b>Sex</b>						
Male	39	9	23	30	12	6,972
Female	39	8	24	31	10	10,289
<b>Age of household reference person</b>						
18-24	67	4	15	12	6	852
25-34	41	10	21	27	14	3,226
35-44	36	11	26	33	11	3,894
45-54	35	10	28	35	8	3,069
55-64	34	8	26	34	11	2,563
65+	29	3	24	36	13	3,657
<b>Highest education level attained</b>						
Primary or below	49	4	20	26	7	3,160
Lower secondary	49	7	22	25	7	2,456
Higher secondary	46	7	22	27	8	3,583
Post leaving cert	39	9	27	30	8	2,132
Third level	24	11	26	37	17	5,672
Not stated	53	5	16	24	11	258
<b>Principal Economic Status of reference person</b>						
At work	28	10	25	36	15	8,171
Unemployed	63	8	24	16	2	1,745
Student	65	4	15	12	5	550
Home duties	46	6	22	28	8	3,556
Retired	27	5	25	38	12	2,515
Other	61	6	22	17	3	724
<b>Region</b>						
Border	44	5	24	30	7	1,867
Midland	39	9	26	31	9	1,281
West	40	9	24	28	11	1,974
Dublin	38	9	22	29	14	3,754
Mid-East	36	10	24	31	11	1,651
Mid-West	38	9	26	28	13	1,630
South-East	41	7	19	31	8	1,970
South-West	36	8	26	35	11	3,134
<b>Urban/Rural</b>						
Urban	40	8	22	28	12	9,881
Rural	36	9	25	34	10	7,380

<sup>1</sup> This table allows for multiple responses. Therefore, the columns do not sum to 100%.

<sup>2</sup> Includes those who started saving, those whose savings remained the same and those who continued to add the same amount to savings.

**Table 5 Individuals classified by degree of concern regarding level of debt over 12 months prior to July-September 2012**

% of persons aged 18+

	Concern at level of debt			<i>Unweighted sample (Persons aged 18 and over)</i>
	Very concerned	Somewhat concerned	Not at all concerned	
<b>All individuals</b>	<b>13</b>	<b>27</b>	<b>60</b>	<b>17,261</b>
<b>Sex</b>				
Male	13	26	61	6,972
Female	12	28	59	10,289
<b>Age of household reference person</b>				
18-24	7	18	73	852
25-34	15	29	55	3,226
35-44	17	37	45	3,894
45-54	17	34	49	3,069
55-64	12	25	63	2,563
65+	4	12	84	3,657
<b>Highest education level attained</b>				
Primary or below	10	19	70	3,160
Lower secondary	17	27	55	2,456
Higher secondary	13	28	58	3,583
Post leaving cert	16	30	53	2,132
Third level	11	29	60	5,672
Not stated	6	24	69	258
<b>Principal Economic Status of reference person</b>				
At work	12	31	56	8,171
Unemployed	23	28	47	1,745
Student	7	19	72	550
Home duties	13	26	60	3,556
Retired	4	12	83	2,515
Other	20	24	54	724
<b>Region</b>				
Border	10	26	62	1,867
Midland	11	24	64	1,281
West	9	27	63	1,974
Dublin	15	26	58	3,754
Mid-East	15	28	57	1,651
Mid-West	10	25	64	1,630
South-East	10	29	60	1,970
South-West	14	28	57	3,134
<b>Urban/Rural</b>				
Urban	14	26	59	9,881
Rural	11	28	61	7,380



**Table 5.1 Individuals who were concerned about debt over 12 months prior to July-September 2012**

% of persons aged 18+ who were concerned about debt

	Has concern level changed			Unweighted sample (Persons aged 18 and over)
	Yes increased	Yes decreased	No remained the same	
<b>All individuals</b>	<b>53</b>	<b>5</b>	<b>42</b>	<b>6,806</b>
<b>Sex</b>				
Male	51	5	43	2,632
Female	54	4	41	4,174
<b>Age of household reference person</b>				
18-24	48	6	46	222
25-34	51	6	43	1,431
35-44	54	5	41	2,109
45-54	55	3	41	1,545
55-64	55	5	40	929
65+	46	4	50	570
<b>Highest education level attained</b>				
Primary or below	53	3	44	871
Lower secondary	57	5	37	1,069
Higher secondary	52	5	43	1,524
Post leaving cert	53	5	42	978
Third level	52	5	43	2,286
Not stated	38	7	54	78
<b>Principal Economic Status of reference person</b>				
At work	50	6	44	3,621
Unemployed	60	4	36	936
Student	46	6	48	176
Home duties	54	4	42	1,345
Retired	49	5	46	403
Other	61	2	37	325
<b>Region</b>				
Border	47	5	47	666
Midland	55	4	41	442
West	51	6	43	726
Dublin	52	5	43	1,519
Mid-East	56	5	39	758
Mid-West	54	5	40	576
South-East	49	4	47	797
South-West	59	4	37	1,322
<b>Urban/Rural</b>				
Urban	53	5	42	3,974
Rural	52	4	43	2832

**Table 6 Percentage of individuals who applied for loans and were refused or approved for less over 12 months prior to July-September 2012**

% of persons aged 18+ who applied for loans

	<u>Refused loan/approved for smaller loan<sup>1</sup></u>		<i>Unweighted sample (Persons aged 18 and over)</i>
	Yes	No	
<b>All individuals</b>	<b>22</b>	<b>77</b>	<b>1,684</b>
<b>Sex</b>			
Male	23	76	672
Female	21	78	1,012
<b>Age of household reference person</b>			
18-24	26	74	79
25-34	23	75	459
35-44	24	75	492
45-54	21	79	347
55-64	19	81	177
65+	10	89	130
<b>Highest education level attained</b>			
Primary or below	26	74	169
Lower secondary	24	75	219
Higher secondary	28	71	326
Post leaving cert	20	80	241
Third level	18	80	711
Not stated	*	*	18
<b>Principal Economic Status of reference person</b>			
At work	21	77	1,088
Unemployed	34	66	127
Student	[19]	[79]	47
Home duties	21	78	250
Retired	8	90	96
Other	27	73	76
<b>Region</b>			
Border	27	73	152
Midland	23	77	118
West	19	80	190
Dublin	20	78	420
Mid-East	26	73	153
Mid-West	15	84	152
South-East	23	77	169
South-West	26	72	330
<b>Urban/Rural</b>			
Urban	22	77	1,012
Rural	23	77	672

<sup>1</sup> This question was asked if respondent had applied for a loan in the 12 months, prior to July-September 2012

\* Sample occurrence too small for estimation.

Figures in parentheses [ ] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

## Background Notes

<b>Reference period</b>	A module on the effect on households of the economic downturn was included in the Quarterly National Household Survey (QNHS) in the three months from July to September 2012 (quarter 3). The questionnaire referred to the twelve months prior to that time period. A short pilot module on the “Response of households to the economic downturn” had been included in the QNHS in the second quarter of 2011. However, because of questionnaire differences the results of that pilot module are not in general comparable with the results of this module
<b>Purpose of survey</b>	The QNHS began in September 1997, replacing the annual April Labour Force Survey (LFS). The purpose of the survey is the production of quarterly labour force estimates and occasional reports on special social topics. The survey meets the requirements of Council Regulation (EC) No. 577/98, adopted in March 1998, which requires the introduction of quarterly labour force surveys in EU member states.
<b>Grossing effect</b>	The QNHS grossing procedure aligns the distribution of persons covered in the survey with independently determined population estimates at the level of sex, five-year age group and region.
<b>Household Reference Person</b>	This refers to the eldest adult in the household with a Principal Economic Status of ‘at work’. In a household where there were no adults who were ‘at work’, the eldest adult was selected.
<b>Individual Reference Person</b>	All respondents aged 18 and over were asked the individual questions.
<b>Principal Economic Status Classification</b>	Results are also available using the Principal Economic Status (PES) classification which was used in the Labour Force Survey and the Census of Population. The PES classification is based on a single question in which respondents are asked what their usual situation is with regard to employment and given the following response categories: <ul style="list-style-type: none"> <li>• At work</li> <li>• Unemployed</li> <li>• Student</li> <li>• Engaged on home duties</li> <li>• Retired</li> <li>• Other</li> </ul>
<b>Highest level of education attained</b>	This classification is derived from a single question and refers to educational standards that have been attained and can be compared in some measurable way and it is included in the core QNHS on an ongoing basis. The question is phrased as follows: <p><i>What is the highest level of education or training you have attained?</i></p>
<b>Note on tables</b>	The row or column percentages in the tables in this report may add to 99% or 101% because of rounding.
<b>Household composition</b>	For the purposes of deriving household composition, a child was defined as any member of the household aged 17 or under. Households were analysed as a whole, regardless of the number of family units within the household. The categories of household composition are: <ul style="list-style-type: none"> <li>• 1 adult aged 65+, no children under 18</li> <li>• 1 adult aged &lt;65, no children under 18</li> <li>• 2 adults at least 1 aged 65+, no children under 18</li> <li>• 2 adults, both aged &lt;65, no children under 18</li> <li>• 3 or more adults, no children aged under 18</li> <li>• 1 adult, with children</li> <li>• 2 adults with 1-3 children</li> <li>• Other households with children</li> </ul>

**NUTS2 and NUTS3 regions**

The regional classifications in this release are based on the NUTS (Nomenclature of Territorial Units) classification used by Eurostat. The NUTS3 regions correspond to the eight Regional Authorities established under the Local Government Act, 1991 (Regional Authorities) (Establishment) Order, 1993, which came into operation on 1 January 1994. The NUTS2 regions, which were proposed by Government and agreed by Eurostat in 1999, are groupings of the NUTS3 regions. The composition of the regions is set out below.

**Border, Midlands and Western NUTS2 Region**

<b>Border</b>	Cavan Donegal Leitrim Louth Monaghan Sligo
<b>Midland</b>	Laois Longford Offaly Westmeath
<b>West</b>	Galway City Galway County Mayo Roscommon

**Southern and Eastern NUTS2 Region**

<b>Dublin</b>	Dublin Dun Laoghaire-Rathdown Fingal South Dublin
<b>Mid-East</b>	Kildare Meath Wicklow
<b>Mid-West</b>	Clare Limerick City Limerick County North Tipperary
<b>South-East</b>	Carlow Kilkenny South Tipperary Waterford City Waterford County Wexford
<b>South-West</b>	Cork City Cork County Kerry

## QNHS Social Modules

While the main purpose of the QNHS is the production of quarterly labour force estimates, there is also a provision for the collection of data on social topics through the inclusion of special survey modules. The selection of the major national modules undertaken to date has been largely based on the results of a canvass of users (over 100 organisations) that was conducted by the CSO in 1996, 2002, 2006, 2008 and most recently 2011. The results of the canvass are presented to the National Statistics Board and they are asked to indicate their priorities for the years ahead.

The schedule for social modules in any given year is based on the following structure:

**Quarter 1** Annual modules update (Disability, Pensions, Childcare, Accidents and Illness), Information, Communication and Technology (ICT) Survey.

**Quarter 2** EU module (always covered under EU legislation)

**Quarter 3** National module.

**Quarter 4** National module.

The table below outlines some of the social modules published to date in the QNHS.

<b>Reference Quarter</b>	<b>Social Module</b>
Q2 2012	Union Membership
Q1 2012	ICT Household Survey
Q1 2012	Unemployment Thematic Report
Q2 2011	Response of Households to the Economic Downturn
Q2 2011	Educational Attainment Thematic Report
Q2 2011	Voter Participation
Q1 2011	ICT Household Survey
Q4 2010	Equality
Q3 2010	Health
Q2 2010	Cross Border Shopping
Q2 2010	Educational Attainment
Q1 2010	Crime and Victimization
Q1 2010	ICT Household Survey
Q4 2009	Pensions
Q3 2009	Carers
Q2 2009	Union Membership
Q2 2009	Cross Border Shopping
Q3 2008	Lifelong Learning
Q1 2008	Pension Provision
Q4 2007	Childcare
Q3 2007	Health
Q2 2007	Union Membership
Q1 2007	Work –related Accidents and Illness (Q1 2003-Q1 2007)
Q1 2007	ICT Household Survey
Q4 2006	Crime and Victimization
Q3 2006	Sport and Physical Exercise
Q1 2006	ICT Household Survey
Q4 2005	Pension Provision
Q4 2005	Special Saving Incentive Accounts (SSIAs)
Q3 2005	ICT Household Survey
Q3 2005	Recycling and Energy Conservation
Q2 2005	Reconciliation Between Work and Family Life
Q2 2005	Educational Attainment
Q1 2005	Childcare
Q4 2004	Equality
Q3 2004	ICT Household Survey

<b>Reference Quarter</b>	<b>Social Module</b>
Q2 2004	Union Membership
Q2 2004	Work Organisation and working time
Q4 2003	Crime and Victimization
Q3 2003	Housing
Q3 2003	ICT household survey
Q2 2003	Life long learning