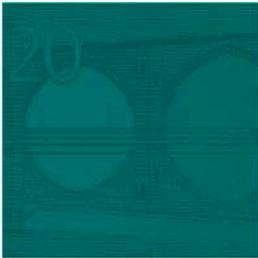




EUROPEAN CENTRAL BANK

EUROSYSTEM



In 2012 all ECB publications feature a motif taken from the €50 banknote.



## HFCS EURO AREA QUESTIONNAIRE

WAVE I



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**Address**

Kaiserstrasse 29, 60311 Frankfurt am Main, Germany

**Postal address**

Postfach 16 03 19, 60066 Frankfurt am Main, Germany

**Telephone**

+49 69 1344 0

**Internet**

<http://www.ecb.europa.eu>

**Fax**

+49 69 1344 6000

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# SCREENER

1. I need to confirm that this is [ADDRESS]: is that correct?

YES: GO TO 2  
NO: RESOLVE INCONSISTENCY

2. Does more than one household live at this address?

[IF NEEDED, SAY: BY "HOUSEHOLD" I MEAN PEOPLE THAT USUALLY LIVE HERE (WITH YOU), BOTH ADULTS AND CHILDREN, AND WHO SHARE EXPENSES INCLUDING ANY PEOPLE WHO DO NOT USUALLY LIVE HERE BUT WHO ARE COMPLETELY OR MOSTLY FINANCIALLY DEPENDENT ON (YOUR/THE) HOUSEHOLD.

PEOPLE LIVING HERE WHO ARE (1) EMPLOYEES OF OTHER RESIDENTS OR (2) ROOMMATES WITHOUT OTHER FAMILY OR PARTNERSHIP ATTACHMENTS TO EACH OTHER SHOULD BE TREATED AS SEPARATE HOUSEHOLDS.]

YES: SELECT ONLY THE HOUSEHOLD CORRESPONDING TO THE PERSON WHO OWNS THIS HOME OR HAS HIS/HER NAME ON THE LEASE OR IS IN CHARGE/RESPONSIBLE FOR THE ACCOMMODATION IN ANY WAY

NO: GO TO 3  
NO HOUSEHOLD AT ADDRESS: CONTACT SUPERVISOR

3. Now, because of the nature of the questions in this survey, I need to speak to the person who knows best about the finances of the [SELECTED] household (FKP). Who would this person be?

PERSON DOES NOT NEED TO LIVE IN THE HOUSEHOLD NOW AND NEED NOT BE RELATED TO THE PEOPLE IN THE HOUSEHOLD. UNLESS IT IS EVIDENT THAT THE FKP IS NOT A HH MEMBER (A PROXY) CONTINUE AS IF THE PERSON IS INCLUDED IN THE HH. QUESTIONS 10 TO 12 SHOULD HELP CONFIRM WHETHER THIS HOLDS TRUE]

NAME OF PERSON IN HH: GO TO 9  
NAME OF PROXY: GO TO 9  
MORE THAN 1 PERSON: GO TO 6  
NO ONE: GO TO 4

4. Is there someone outside the household who would know about the finances? (Who would that be?)

YES: NAME OF PROXY: GO TO 9  
NO: GO TO 5

5. Is there someone who can give basic information? (Who would that be?)

YES, IN HH: NAME: GO TO 9  
YES, PROXY: NAME: GO TO 9

NO: That is all the questions I have now. Thank you for your time. CONTACT SUPERVISOR.

6. To conduct the interview, I need to choose only one person, but there is no problem if other people help to answer the questions. Would one person be able to provide the most general information?

YES: NAME: GO TO 9  
NO / SEVERAL PERSONS: GO TO 7

7. Which one either owns this residence or has his or her name on the lease?

ONE NAME: GO TO 9  
ELSE: CONTINUE WITH 8

8. Which one is closest to age 45?

NAME:

GO TO 9

9. FOR THE REMAINDER OF THE SCREENER, TRY TO SPEAK WITH THE SELECTED PERSON (FKP):

CHECKPOINT:

SELECTED PERSON KNOWN TO BE A PROXY: GO TO 14 [IN CASE OF NEED, ASK CURRENT RESPONDENT ABOUT HOW THAT PERSON CAN BE CONTACTED (E.G. ADDRESS, TELEPHONE NUMBER) AND CONTINUE WITH QUESTION 14 ONCE YOU GET IN CONTACT WITH HIM/HER]

SELECTED PERSON KNOWN TO BE LIVING ELSEWHERE: GO TO 11 [IN CASE OF NEED, ASK CURRENT RESPONDENT ABOUT HOW THAT PERSON CAN BE CONTACTED (E.G. ADDRESS, TELEPHONE NUMBER) AND CONTINUE WITH QUESTION 11 ONCE YOU GET IN CONTACT WITH HIM/HER]

ALL OTHER: GO TO 10

10. Do you/Does [he/she]) sometimes live in another household—either with other people or alone?

YES: GO TO 11

NO: GO TO 15

11. (Do you/Does [he/she]) consider the [SELECTED] household at [ADDRESS] to be (your/his/her) main household?

TREAT THIS AS THE MAIN HOME IF:

- (1) THE PERSON WORKS ELSEWHERE BUT RETURNS TO [ADDRESS] REGULARLY;
- (2) THE PERSON IS A STUDENT LIVING AWAY FROM [ADDRESS] ONLY DURING THE ACADEMIC TERM;

YES {INCLUDED IN THE HOUSEHOLD}: GO TO 15

NO: GO TO 12

12. (Are you/Is [he/she]) dependent on the other household or (yourself/himself/herself) for all or most of (your/his/her) financial support?

YES: GO TO 13 [FKP TO BE TREATED AS A PROXY (I.E. NOT PART OF THE HOUSEHOLD)]

NO: GO TO 15

13. Does anyone else live in the [SELECTED] household at [ADDRESS]?

YES: GO TO 14

NO: That is all the questions I have now. Thank you for your time. CONSULT WITH SUPERVISOR.

14. MUST BE READ TO THE PROXY: For the main interview, I will ask you to report information for the people in the [SELECTED] household at [ADDRESS]. What is your relationship to that household?

[relative of a HH member / friend of a HH member / Lawyer / Accountant / Financial adviser / Another employee of the HH / Other (SPECIFY)]

15. MAKE AN APPOINTMENT FOR THE MAIN INTERVIEW OR PROCEED WITH THE

INTERVIEW IF THAT IS POSSIBLE. I would recommend that you make use of documents as much as possible during the interview as this may make it easier and faster for you to provide financial information and may speed up the interview. [IF NEEDED, PROVIDE EXAMPLES: E.G. REPORTS FROM FINANCIAL INSTITUTIONS, SALARY SLIPS, PENSION STATEMENTS, INCOME TAX DECLARATION, ETC.] Thank you for your time.

# HOUSEHOLD LISTING

This is a scientific survey on Household Finances and Consumption that is conducted on behalf of the Central Bank of [COUNTRY]. This is part of a larger survey conducted throughout the euro area. [PROVIDE INFORMATION ON SPECIFIC USES OF THE SURVEY INFORMATION WITHIN THE COUNTRY AND WITHIN THE EURO AREA]

Your household has been randomly selected using a scientific procedure that allows a relatively small number of households to represent all the people in [COUNTRY].

(Your participation is strictly voluntary/Although your participation is technically compulsory, we do not want to force anybody to participate), but your cooperation is very important in creating a correct impression of the financial lives of all types of households in [COUNTRY] and the euro area.

We pledge to you that the information we collect will be used for statistical purposes only and that all of the answers to the questions in this interview will be treated as strictly confidential [under law of [COUNTRY]/European privacy law].

After the interview is completed, your name and address will never be connected again with the financial information provided in this interview. Your name is only needed for purposes of administering the study. My supervisor may contact you after the interview, but this contact would only be made to verify with you that I was here and conducted this interview with you.

1. As we go through the interview, I will be asking you a variety of questions about the [SELECTED] household. To determine which people to include, I need to ask a few questions.

CHECKPOINT: FKP IS A PROXY (SCREENER QUESTION 14 ANSWERED):

YES: GO TO 2  
NO: GO TO 5

## FKP IS A PROXY:

2. Is there more than one person in the household?

REMIND FKP THAT THE QUESTIONS IN THE INTERVIEW ARE TO BE ANSWERED FOR THE HOUSEHOLD, NOT FOR HIMSELF/HERSELF

YES: GO TO 3  
NO: GO TO 4

3. We need to organize the people in the [SELECTED] household around a person who is at the centre of the household's finances. We will call this person the "reference person" (RP). This might be someone who owns or rents the home. Who would this be? (What is the given name of that person?) (If you prefer not to give me the actual name, you may use any other way of referring to the person that we can use during the interview.)

ONE PERSON IDENTIFIED: NAME: GO TO 4  
MORE THAN ONE PERSON IDENTIFIED: GO TO 3a

3a. Which one is closest to age 45?

NAME: GO TO 4

4. Let's start with that person: GO TO 9, ITERATION 1

## FKP NOT A PROXY:

5. READ ONLY IF THE ANSWER IS NOT OBVIOUS FROM THE SCREENER: Does anyone other than you live in your household?

YES: GO TO 6, ITERATION 2  
NO: GO TO 13

6. Let's start with (the oldest one of those people/that person).

GO TO 7, ITERATION 2

**ENUMERATION:**

7. ITERATION >1: What is the given name of (that person/the oldest person we have not covered yet)? (If you prefer not to give me the actual name, you may use any other way of referring to the person that we can use during the interview.)

*{NOTE: ITERATION 1 IS KNOWN EITHER BECAUSE WE HAVE THE RP NAME FROM THE SCREENER OR FROM Q. 3 ABOVE}*

NAME: GO TO 8

8. ITERATION >1: How is that person related to (you/RP NAME)?

*{NOTE: ITERATION 1 IS ALWAYS THE REFERENCE PERSON, SO NO RELATIONSHIP IS NECESSARY}*

{CODEFRAME}

9. ALL ITERATIONS: Does [NAME] sometimes live in another household—either with other people or alone?

YES: GO TO 10  
NO: {INCLUDED IN THE HOUSEHOLD}; GO TO 12

10. ALL ITERATIONS: Does [NAME] consider the [SELECTED] household at [ADDRESS] to be (his/her) main household?

TREAT THIS AS THE MAIN HOME IF:

- (1) THE PERSON WORKS ELSEWHERE BUT RETURNS TO [ADDRESS] REGULARLY;
- (2) THE PERSON IS A STUDENT LIVING AWAY FROM [ADDRESS] ONLY DURING THE ACADEMIC TERM;
- (3) THE PERSON IS A CHILD IN JOINT CUSTODY AND SPENDS MORE DAYS HERE THAN ANYWHERE ELSE;
- (4) THE PERSON IS AN ELDERLY PARENT WHO LIVES HERE MORE DAYS THAN ANYWHERE ELSE.

YES: {INCLUDED IN THE HOUSEHOLD} GO TO 12  
NO: GO TO 11

11. ALL ITERATIONS: Is [NAME] dependent on the other household or (himself/herself) for all or most of (his/her) financial support?

YES: {NOT INCLUDED IN THE HOUSEHOLD}; GO TO 11a  
NO: {INCLUDED IN THE HOUSEHOLD}; GO TO 12

11a. ALL ITERATIONS: CHECKPOINT:

ITERATION 1, PROXY INTERVIEW, AND ONLY ONE PERSON IN HH: That is all the questions I have now. Thank you for your time.  
OTHERWISE: GO TO 12

12. UNLESS ITERATION 1 AND Q. 2 IS YES, OR SITUATION IS OTHERWISE OBVIOUS, ASK: Is there anyone else who lives here?

YES: GO TO 7, NEXT ITERATION  
NO: GO TO 13

**ADDITIONAL PEOPLE WHO ARE NOT CURRENTLY LIVING IN THE HH:**

13. Is there anyone else who is not here now but who usually lives here or who regularly returns to live here?

INTERVIEWER: IF THE FKP ASKS, INCLUDE

- (a) STUDENTS OR OTHERS WHO MAINTAIN CLOSE FINANCIAL TIES WITH THE HOUSEHOLD,
- (b) PEOPLE WHO ARE WORKING ELSEWHERE BUT ARE STILL CONSIDERED A PART OF THE HOUSEHOLD,
- (c) PEOPLE AWAY IN THE HOSPITAL OR ON VACATION AND ANY OTHERS WHO ARE TEMPORARILY AWAY.
- (d) CHILDREN IN JOINT CUSTODY AND ELDERLY PARENTS WHO STAY IN THE HOUSEHOLD FROM TIME TO TIME.

YES → GO TO 14  
NO → GO TO 21

14. How many such people are there?

NUMBER: GO TO 15

15. (About the (first/next) one, does/Does) this person consider [ADDRESS] their main household?

TREAT THIS AS THE MAIN HOME IF:

- (1) THE PERSON WORKS ELSEWHERE BUT RETURNS TO [ADDRESS] REGULARLY;
- (2) THE PERSON IS A STUDENT LIVING AWAY FROM [ADDRESS] ONLY DURING THE ACADEMIC TERM;
- (3) THE PERSON IS A CHILD IN JOINT CUSTODY AND SPENDS MORE DAYS HERE THAN ANYWHERE ELSE;
- (4) THE PERSON IS AN ELDERLY PARENT WHO LIVES HERE MORE DAYS THAN ANYWHERE ELSE.

YES: {INCL. IN THE HH} : ASK QUESTIONS 7 AND 8, THEN GO TO 20  
NO: GO TO 16

16. Does this person receive all or most of (his/her) financial support from this household?

YES: GO TO 18  
NO: GO TO 17

17. Does this person contribute to or participate in decisions about the finances of this household?

YES: {INCL. IN THE HH}: ASK QUESTIONS 7 AND 8, THEN GO TO 20  
NO: GO TO 18

18. Does this person maintain a separate private address somewhere else?

YES: GO TO 19  
NO: {INCL. IN THE HH}: ASK QUESTIONS 7 AND 8, THEN GO TO 20

19. Does your household make all or most of the financial decisions for this person?

YES: {INCL. IN THE HH}: ASK QUESTIONS 7 AND 8, THEN GO TO 20  
NO: {NOT INCLUDED IN THE HOUSEHOLD}: GO TO 20

20. CHECKPOINT:

ANOTHER PERSON (ITERATION<NUMBER GIVEN AT 14): GO TO  
ITERATION>=NUMBER GIVEN AT 14: ASK: Is there anyone else who is not here now, but  
who usually lives here or who regularly returns to live here?

YES: GO TO 14  
NO: GO TO 21

21. Based on the answers you have given me, when I ask about “your household” in the rest of the  
interview, I will mean the following [NUMBER PEOPLE]

{LIST OF NAME AND RELATIONSHIP}

CORRECT LISTING AS NECESSARY AT THIS STAGE

PROCEED WITH INTERVIEW

# INTERVIEW<sup>1</sup>

The questions in the interview are mainly financial in nature. Some of the questions will have an answer given as an amount of euro. The ideal response would always be a specific amount. But if you do not know the exact answer or do not want to tell me, I can record an answer given as a range instead. Of course, if there is a question you are not able to answer at all or do not want to answer, we can move on at that point.

To help you in answering the questions, you may wish to consult information received from banks, insurance corporations, etc.; from your employer(s) or any other records that you consider might be helpful. This would likely speed up the interview process. Under no circumstances will I ask you for account numbers or personal identification numbers.

Do you have any questions before we begin?

---

## <sup>1</sup> GENERAL NOTES

- *The subgroup on the HFCS questionnaire development strongly recommends **extending the number of iterations in the loops to 3.***
- *EVEN FOR SECTIONS WHERE ALL QUESTIONS ARE INSTRUCTED TO BE ASKED TO THE FKP OR A PROXY, ASSISTANCE CAN BE PROVIDED BY ANY OTHER HOUSEHOLD MEMBER AVAILABLE DURING THE INTERVIEW.*
- *AMOUNTS REPORTED IN ANY CURRENCY OTHER THAN EURO (INCLUDING LEGACY CURRENCIES), SHOULD BE SYSTEMATICALLY FLAGGED. BEFORE TRANSMITTING THE DATA TO THE ECB, SUCH AMOUNTS SHOULD BE CONVERTED INTO EURO AMOUNTS.*
- *THE EURO-LOOP, WHICH IS INTENDED TO BE USED IN THE EVENT OF NONRESPONSE TO ANY EURO-DENOMINATED QUESTION, IS ATTACHED AS AN APPENDIX AT THE END OF THE QUESTIONNAIRE.*
- *A FACILITY MUST BE MADE AVAILABLE TO THE INTERVIEWER AT EVERY POINT IN THE INTERVIEW FOR HIM/HER TO ADD CLARIFYING COMMENTS/NOTES. SUCH INFORMATION IS CRUCIAL FOR DATA EDITING AND IMPUTATION*
- *INFORMATION ABOUT THE DATE(S) OF THE INTERVIEW AND OTHER CONTACT DETAILS SHOULD BE COLLECTED AS PART OF THE CONTACT OUTCOMES DOCUMENTATION.*
- *IN LOOPS THROUGHOUT THE INSTRUMENT, THERE SHOULD BE A FACILITY TO MANAGE THE FLOW OF QUESTIONS IN A WAY THAT ALLOWS THE INTERVIEWER TO BREAK OUT OF A LOOP TO COLLECT SUMMARY INFORMATION WHEN THE CIRCUMSTANCES DEMAND. A PROTOTYPE IS ATTACHED AS AN APPENDIX AT THE END OF THE QUESTIONNAIRE.*
- *IT IS RECOMMENDED ADDING A BANNER IN THE CAPI PROGRAMME WHERE (I) SECTION NAME, (II) QUESTION NUMBER, (III) LOOP NUMBER, ETC. WOULD BE DISPLAYED SO AS TO HELP INTERVIEWERS NAVIGATE THROUGH THE QUESTIONNAIRE.*
- *WHEN PROGRAMMING LOOPS IN THE CAPI PROGRAMME, A SHORT SENTENCE SHOULD BE DISPLAYED WHEN THE SECOND ROUND OF A LOOP STARTS, E.G. “LET’S NOW TALK ABOUT THE LOAN WITH SECOND HIGHEST PRINCIPAL OUTSTANDING”*
- *THE INTERVIEW TRAINING SHOULD EMPHASISE AVOIDING DOUBLE COUNTING, EXCEPT WHERE EXPLICITLY TOLD OTHERWISE*

## SECTION I: DEMOGRAPHICS

### OUTPUT FROM HOUSEHOLD LISTING

#### 0.01 RA0100

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED FROM THE HOUSEHOLD SCREENER.

- 1 - Reference person (RP)
- 2 - Spouse or Partner of RP
- 3 - Son/daughter of RP
- 4 - Parent of RP
- 5 - Parent in law of RP
- 6 - Grandparent of RP
- 7 - Grandchild of RP
- 8 - Brother/sister of RP
- 9 - Another relative of RP
- 10 - Other household member - not a relative of Rp

#### RA0020

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED BY NCB'S

*Numerical value, 2 digits*

#### RA0030

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED BY NCB'S

*Numerical value, 4 digits*

#### RA0040

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED BY NCB'S

- 1 - Newborn
- 2 - Other

**REFERENCE UNIT: ALL HOUSEHOLD MEMBERS. QUESTIONS TO BE ASKED TO FKP.**

**I.01 RA0200**

[INTERVIEWER: RECORD GENDER BY OBSERVATION OR RELATIONSHIP TO REFERENCE PERSON: IF NOT OBVIOUS, ASK]

I am required to ask: what is X's(your) gender?

- 1 - Male
- 2 - Female

**I.02 RA0300**

What is X's(your) age?

- Numerical value, 3 digits.
- 1 - Don't know
- 2 - No answer

**I.03 RA0400**

In which country was(were) X(you) born?

- Three characters country code (using the EU-LFS and EU-SILC classification of countries).
  - 1 - Don't know
  - 2 - No answer
- If detailed coding is not possible, the following groups can be used:
- OEA = Other Euro Area
  - OEU = Other European Union Countries
  - OTH = Other countries

**I.04 RA0500**

For how many years (have you/has X) lived in <country in which the interview is taking place>?

INTERVIEWER: IF THE PERSON HAS BEEN LIVING IN <COUNTRY> FOR LESS THAN HALF A YEAR, CODE "ZERO"

IF THE PERSON HAS HAD MULTIPLE STAYS IN <COUNTRY>, PROBE: Please include all stays in <country> that lasted longer than half a year.

- Numerical value in years, 3 digits.
  - 1 - Don't know
  - 2 - No answer
- If (RA0400<>SA0100)**



The following set of questions is to be asked only for household members aged 16+

**I.05 PA0100**

What is X's(your) marital status?

- |  |                        |
|--|------------------------|
| <i>1 - Single/never married</i>              | <i>-1 - Don't know</i> |
| <i>2 - Married</i>                           | <i>-2 - No answer</i>  |
| <i>3 - Consensual union on a legal basis</i> |                        |
| <i>4 - Widowed</i>                           |                        |
| <i>5 - Divorced</i>                          |                        |

**I.06 PA0200**

What is the highest level of education (you/he/she) (has/have) completed?

- |  |                        |
|--|------------------------|
| <i>Categories based on ISCED-97 classification:</i>                    | <i>-1 - Don't know</i> |
|  | <i>-2 - No answer</i>  |
| <i>0 - No formal education or below ISCED 1</i>                        |                        |
| <i>1 - ISCED 1: Primary education</i>                                  |                        |
| <i>2 - ISCED 2: Lower secondary or second stage of basic education</i> |                        |
| <i>3 - ISCED 3: Upper secondary</i>                                    |                        |
| <i>4 - ISCED 4: Post-secondary</i>                                     |                        |
| <i>5 - ISCED 5: First stage tertiary</i>                               |                        |
| <i>6 - ISCED 6: Second stage tertiary</i>                              |                        |



## 2.04B HB0410

What is the monthly amount paid as rent (please exclude utilities, heating, etc. if they are paid for separately)?  
(Alternative interviewing: ask another frequency, as appropriate, and convert it to monthly amount).

Numerical value in EUR, 6 digits.

-1 - Don't know  
-2 - No answer

If (HB0400=1)

## 2.05 HB0500

What percentage of the value of the residence belongs to (you/your household)?

Numerical value, 4 digits, 2 decimal places

-1 - Don't know  
-2 - No answer

If (HB0300=2)

## 2.06 HB0600

How (did you/your household) acquire the (part of the) residence (you own/your household owns): did you purchase it, did you construct it yourself, did you inherit it or did you receive it as a gift?

IF PARTLY INHERITED/RECEIVED AS A GIFT AND PARTLY PAID FOR IT, PROBE: Which option accounts for the largest part of what (you own/your family owns)?

1 - Purchased  
2 - Own construction  
3 - Inherited  
4 - Gift

-1 - Don't know  
-2 - No answer

If ((HB0300=1)OR(HB0300=2))

## 2.07 HB0700

In what year did you (or someone in your current household) acquire the residence?

IF THE RESIDENCE WAS ACQUIRED IN MULTIPLE STEPS, PROBE: Please tell me the year in which you (or any current household member) first acquired ownership of part of the property

Numerical value, 4 digits.

-1 - Don't know  
-2 - No answer

If ((HB0300=1)OR(HB0300=2))

## 2.08 HB0800

How much was the residence worth at the time [you/someone in your household] acquired it)? (< If 2.03=2 [only partly owned by the household] > Please consider the price of the entire residence, not just your/your household's share).

IF THE RESIDENCE WAS ACQUIRED IN MULTIPLE STEPS, PROBE: Please consider the total value at the time you (or any current household member) first acquired ownership of part of the property.

Numerical value in EUR, 9 digits

-1 - Don't know  
-2 - No answer

If ((HB0300=1)OR(HB0300=2))

## 2.09 HB0900

[What is the value of this property, i.e. if you could sell it now how much do you think would be the price of it?(< IF THE HOUSEHOLD MAIN RESIDENCE IS A FARM (NON-CORE QUESTION HNB0100=1) > What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock. I will ask you to include those later when we talk about businesses.] (< If 2.03=2 [only partly owned by the household] > Please consider the price of the entire property, not just your/your household's share).

Numerical value in EUR, 9 digits

-1 - Don't know  
-2 - No answer

If ((HB0300=1)OR(HB0300=2))

## 2.10A HB1000

Are there currently any outstanding mortgages or loans that use the residence as collateral?

INTERVIEWER: IF MULTIPLE ITEMS - INCLUDING THE HMR - ARE USED AS COLLATERAL, CODE YES HERE AND MAKE A NOTE.

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If ((HB0300=1)OR(HB0300=2))

## 2.10B HB1010

How many such mortgages or loans are there?

Numerical value, 1 digit (for number of mortgages or loans)

-1 - Don't know  
-2 - No answer

If (HB1000=1)

## Beginning of a loop for 2(3) loans using HMR as collateral

### SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX

Please start with the one with the highest principal outstanding and follow with the second one (where relevant)

#### 2.11 HB110\$X

Did this loan refinance an earlier loan?

INTERVIEWER: IF THE RESPONDENT SAYS THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND TREAT ANY REWORKING OF AN EARLIER LOAN AS REFINANCING.

[(READ ONLY IN CASE OF NEED): Refinancing a loan means paying off an existing loan with the proceeds from a new one, either of the same size or larger, if the borrower needs more money. Replacing a loan usually allows the borrower to benefit from better terms, possibly including a lower interest rate and/or a longer pay-off period.]

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (HB1010>\$x-1)

#### 2.12 HB120\$X

What was the purpose for which the money (< If 2.11=1 [refinanced] > from the original loan) was used? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

1 - To purchase the HMR  
2 - To purchase another real estate asset  
3 - To refurbish or renovate the residence  
4 - To buy a vehicle or other means of transport  
5 - To finance a business or professional activity  
6 - To consolidate other consumption debts  
7 - For education purposes  
8 - To cover living expenses or other purchases  
9 - Other (specify)

-1 - Don't know  
-2 - No answer

If (HB1010>\$x-1)

a set of 9 variables for items

a - first choice purpose of the loan  
b - secondary choice purpose of the loan  
c - secondary choice purpose of the loan  
d - secondary choice purpose of the loan  
e - secondary choice purpose of the loan  
f - secondary choice purpose of the loan  
g - secondary choice purpose of the loan  
h - secondary choice purpose of the loan  
i - secondary choice purpose of the loan

### 2.13 HB130\$X

When did (you/your household) (first take out / < If 2.11=1 [refinanced] > most recently refinance) this loan?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS TAKEN OUT.

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN.

*Numerical value, 4 digits (for year)*

*-1 - Don't know*

*-2 - No answer*

**If (HB1010>\$x-1)**

### 2.14 HB140\$X

What was the initial amount borrowed at the time the loan was (granted/< If 2.11=1 [refinanced] > most recently refinanced)?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK THE AMOUNT OF ANY INITIAL AMOUNT RECEIVED. IN SOME INSTANCES, THIS MAY BE ZERO.

*Numerical value in EUR, 9 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HB1010>\$x-1)**

### 2.15 HB150\$X

(Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?/ < If 2.11=1 [refinanced] > When you refinanced the earlier loan, did you borrow any additional money?)

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND CODE YES.

*1 - Yes*

*2 - No*

*-1 - Don't know*

*-2 - No answer*

**If (HB1010>\$x-1)**

## 2.16 HB160\$X

At the time the loan was (originally granted)/( < If 2.11=1 [refinanced] > most recently refinanced), how many years were agreed for the length of the loan?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK FOR HOW MANY YEARS PAYMENTS TO THE HOUSEHOLD ARE EXPECTED.

IF THE FKP ASKS, THE LENGTH OF THE LOAN IS THE SHORTEST OF:

- (1) THE TOTAL AGREED DURATION OF THE LOAN,
- (2) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE NEXT REQUIRED NEGOTIATION, OR
- (3) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE LOAN IS SCHEDULED TO BE PAID OFF.

IF A LOAN HAS A VARIABLE RATE OF INTEREST BUT NO FORMALLY REQUIRED RENEGOTIATION PERIOD, USE DEFINITION (1)

Numerical value, 2 digits (for duration in years).  
-1 - Don't know  
-2 - No answer  
-4 - Loan has no set term

If (HB1010>\$x-1)

## 2.17 HB170\$X

What is the outstanding balance on the loan?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.

Numerical value in EUR, 9 digits.  
-1 - Don't know  
-2 - No answer

If (HB1010>\$x-1)

## 2.18 HB180\$X

Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer

If (HB1010>\$x-1)

## 2.19 HB190\$X

What is the current (annual) rate of interest charged on the loan (< If 2.18=1 [adjustable interest rate] > resulting from the most recent rate fixation)?

Numerical value, 5 digits, 3 decimal places.  
-1 - Don't know  
-2 - No answer

If (HB1010>\$x-1)

## 2.20 HB200\$X

How much is the monthly payment on the loan including both interest and repayment and excluding any required payments for taxes, insurance or other fees?

(INTERVIEWING STRATEGY: THE FREQUENCY FOR THE INFORMATION COLLECTED IN NATIONAL QUESTIONNAIRES MAY VARY (AS APPROPRIATE) WHILE THE OUTPUT VARIABLE TO BE REPORTED TO THE ECB IS ALWAYS DEFINED IN TERMS OF MONTHLY AMOUNTS)

*Numerical value in EUR, 6 digits.*

-1 - Don't know  
-2 - No answer

If (HB1010>\$x-1)

## 2.21 HB2100

For the <2.10B minus 2(3)> remaining loan(s) on the residence, what is the total outstanding balance on (this loan/these loans)?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.

*Numerical value in EUR, 9 digits*

-1 - Don't know  
-2 - No answer

If (HB1010>\$loops)

## 2.22 HB2200

How much is the monthly payment on (the loan/these loans), excluding any required payments for taxes, insurance or other fees?

*Numerical value in EUR, 6 digits.*

-1 - Don't know  
-2 - No answer

If (HB1010>\$loops)

## 2.23 HB2300

What is the monthly amount paid as rent (please exclude utilities, heating, etc. if possible)?

(Alternative interviewing: ask another frequency, as appropriate, and convert it to monthly amount).

*Numerical value in EUR, 6 digits.*

-1 - Don't know  
-2 - No answer

If (HB0300=3)

## Properties other than household main residence

### 2.24A HB2400

(< If 2.03=1 or 2 [For owners] > Apart from your house/apartment) (Do you/Does your household) own any (other) properties, such as houses, apartments, garages, offices, hotels, other commercial buildings, farms, land, etc.?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY BUSINESS PROPERTIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTLY BY THE HOUSEHOLD. PROPERTIES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED.]

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 2.24B HB2410

How many such properties do you / does your household own in full or partially?

[INTERVIEWER: ALLOW RESPONDENT TO COUNT AS ONE, PROPERTIES THAT ARE SUBSTANTIALLY SIMILAR TO EACH OTHER AND THAT ARE MANAGED AS A GROUP (E.G. A BUILDING WITH SEVERAL FLATS). MAKE A NOTE IF THAT IS THE CASE].

Numerical value, 2 digits (for number of properties)      -1 - Don't know  
-2 - No answer

If (HB2400=1)

**WE WILL TALK ABOUT THE TWO (THREE) REAL ESTATE PROPERTIES YOU CONSIDER MOST IMPORTANT IN TERMS OF THEIR ECONOMIC VALUE, AND THEN THE REST AS A WHOLE.**

**Beginning of loop for 2(3) properties other than household main residence  
SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX**

### 2.25 HB250\$X

What type of property is it?

[INTERVIEWER: DO NOT READ THE CATEGORIES IN CASE OF MIXED TYPES (E.G. FLATS PARTLY USED ALSO AS A SHOP) SELECT "OTHER" AND SPECIFY]

1 - House or flat  
2 - Apartment building  
3 - Industrial building/warehouse  
4 - Building plot/estate  
5 - Garage  
6 - Shop  
7 - Office  
8 - Hotel  
9 - Farm  
10 - Other (SPECIFY)

-1 - Don't know  
-2 - No answer

If (HB2410>\$x-1)

### 2.26A HB260\$X

Is this property mainly for your (household's) holidays or other private own use?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If ((HB250\$x=1) or (HB250\$x=5))

### 2.26B HB261\$X

Is it used mainly for business activities by you (or someone else in your household)?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If ((HB260\$x<>1)AND(HB2410>\$x-1))

### 2.26C HB262\$X

Is it mainly rented or leased to a business or people outside your household?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If ((HB260\$x<>1)AND(HB261\$x<>1)AND(HB2410>\$x-1))

### 2.26D HB263\$X

What is it used for?

1 - Vacant  
2 - Free use for others  
3 - Other (SPECIFY)

-1 - Don't know  
-2 - No answer

If ((HB260\$x<>1)AND(HB261\$x<>1)AND(HB262\$x<>1)AND(HB2410>\$x-1))

### 2.27 HB270\$X

What percentage of the value of the property belongs to (you/your household)?

Numerical value, 5 digits, 2 decimal places.

-1 - Don't know  
-2 - No answer

If (HB2410>\$x-1)

## 2.28 HB280\$X

[What is the value of this property, i.e. if you could sell it now how much do you think would be the price of the property/< IF HB250\$x=9 > What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock. I will ask you to include those later when we talk about businesses.] (< If 2.27 < 100% [only partly owned by the household] > Please consider the price of the entire property, not just your/your household's share)?

Numerical value in EUR, 9 digits.

-1 - Don't know

-2 - No answer

If (HB2410>\$x-1)

## 2.29 HB2900

If (you/your household) decided to sell the <2.24B minus 2(3)> (property/properties) you told me about, how much do you think would be the price for the part (you own/your household owns)?

Numerical value in EUR, 9 digits.

-1 - Don't know

-2 - No answer

If (HB2410>\$loops)

## LOANS USING OTHER PROPERTIES AS COLLATERAL

### 2.30A HB3000

Are there currently any outstanding mortgages or loans that use (this property/any of these properties) as collateral?

INTERVIEWER: IF ANY OF THE LOANS WAS COLLATERALIZED BY THE HOUSEHOLD MAIN RESIDENCE AND THIS PROPERTY, AND THEY WERE RECORDED EARLIER, MAKE A NOTE AND DO NOT RECORD THEM AGAIN HERE.

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

If (HB2400=1)

### 2.30B HB3010

How many such mortgages or loans are there?

Numerical value, 1 digit (for number of mortgages or loans)

-1 - Don't know

-2 - No answer

If (HB3000=1)

**Beginning of a loop for 2(3) loans using any other properties as collateral**

**SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX**

**Please start with the one with the highest principal outstanding and follow with the second one (where relevant)**

**2.31 HB310\$X**

Did this loan refinance an earlier loan?

INTERVIEWER: IF THE RESPONDENT SAYS THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND TREAT ANY REWORKING OF AN EARLIER LOAN AS REFINANCING.

[(READ ONLY IN CASE OF NEED): Refinancing a loan means paying off an existing loan with the proceeds from a new one, either of the same size or larger, if the borrower needs more money. Replacing a loan usually allows the borrow to benefit from better terms, possibly including a lower interest rate and/or a longer pay-off period.]

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (HB3010>\$x-1)

**2.32 HB320\$X**

What was the purpose for which the money (< If 2.31=1 [refinanced] > from the original loan) was used? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

- 1 - To purchase the HMR
- 2 - To purchase another real estate asset
- 3 - To refurbish or renovate the residence
- 4 - To buy a vehicle or other means of transport
- 5 - To finance a business or professional activity
- 6 - To consolidate other consumption debts
- 7 - For education purposes
- 8 - To cover living expenses or other purchases
- 9 - Other (specify)

-1 - Don't know  
-2 - No answer

If (HB3010>\$x-1)

a set of 9 variables for items

- a - first choice purpose of the loan
- b - secondary choice purpose of the loan
- c - secondary choice purpose of the loan
- d - secondary choice purpose of the loan
- e - secondary choice purpose of the loan
- f - secondary choice purpose of the loan
- g - secondary choice purpose of the loan
- h - secondary choice purpose of the loan
- i - secondary choice purpose of the loan

### 2.33 HB330\$X

When did (you/your household) (first take out / < If 2.31=1 [refinanced] > most recently refinance) this loan?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS TAKEN OUT.

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN.

*Numerical value, 4 digits (for year)*

*-1 - Don't know*

*-2 - No answer*

**If (HB3010>\$x-1)**

### 2.34 HB340\$X

What was the initial amount borrowed at the time the loan was (granted/< If 2.31=1 [refinanced] > most recently refinanced)?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK THE AMOUNT OF ANY INITIAL AMOUNT RECEIVED. IN SOME INSTANCES, THIS MAY BE ZERO.

*Numerical value in EUR, 9 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HB3010>\$x-1)**

### 2.35 HB350\$X

(Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?/< If 2.31=1 [refinanced] > When you refinanced the earlier loan, did you borrow any additional money?)

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND CODE YES.

*1 - Yes*

*2 - No*

*-1 - Don't know*

*-2 - No answer*

**If (HB3010>\$x-1)**

### 2.36 HB360\$X

At the time the loan was (originally granted)/( < If 2.31=1 [refinanced] > most recently refinanced), how many years were agreed for the length of the loan?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK FOR HOW MANY YEARS PAYMENTS TO THE HOUSEHOLD ARE EXPECTED.

IF THE FKP ASKS, THE LENGTH OF THE LOAN IS THE SHORTEST OF:

- (1) THE TOTAL AGREED DURATION OF THE LOAN,
- (2) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE NEXT REQUIRED NEGOTIATION, OR
- (3) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE LOAN IS SCHEDULED TO BE PAID OFF.

IF A LOAN HAS A VARIABLE RATE OF INTEREST BUT NO FORMALLY REQUIRED RENEGOTIATION PERIOD, USE DEFINITION (1)

Numerical value, 2 digits (for duration in years).  
-1 - Don't know  
-2 - No answer  
-4 - Loan has no set term

If (HB3010>\$x-1)

### 2.37 HB370\$X

What is the outstanding balance on the loan?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.

Numerical value in EUR, 9 digits.  
-1 - Don't know  
-2 - No answer

If (HB3010>\$x-1)

### 2.38 HB380\$X

Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer

If (HB3010>\$x-1)

### 2.39 HB390\$X

What is the current (annual) rate of interest charged on the loan (< If 2.38=1 [adjustable interest rate] > resulting from the most recent rate fixation)?

Numerical value, 5 digits, 3 decimal places.  
-1 - Don't know  
-2 - No answer

If (HB3010>\$x-1)

## 2.40 HB400\$X

How much is the monthly payment on the loan including both interest and repayment and excluding any required payments for taxes, insurance or other fees?

(INTERVIEWING STRATEGY: THE FREQUENCY FOR THE INFORMATION COLLECTED IN NATIONAL QUESTIONNAIRES MAY VARY (AS APPROPRIATE) WHILE THE OUTPUT VARIABLE TO BE REPORTED TO THE ECB IS ALWAYS DEFINED IN TERMS OF MONTHLY AMOUNTS)

*Numerical value in EUR, 6 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HB3010>\$x-1)**

## 2.41 HB4100

For the <2.30B minus 2(3)> remaining loan(s) on the other properties, what is the total outstanding balance on (this loan/these loans)?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS

*Numerical value in EUR, 9 digits*

*-1 - Don't know*

*-2 - No answer*

**If (HB3010>\$loops)**

## 2.42 HB4200

How much is the monthly payment on (the loan/these loans), excluding any required payments for taxes, insurance or other fees?

*Numerical value in EUR, 6 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HB3010>\$loops)**

**Now I would like to ask you some questions about vehicles.**

## 2.43A HB4300

(Do you/Does anyone in your household) own any cars?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY VEHICLES USED FOR BUSINESS ACTIVITIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTY BY THE HOUSEHOLD. VEHICLES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED. LEASED CARS SHOULD NOT BE INCLUDED EITHER]

*1 - Yes*

*2 - No*

*-1 - Don't know*

*-2 - No answer*

#### 2.43B HB4310

How many cars do (you /your household) own?

Numerical value, 2 digits (for number of cars)      -1 - Don't know  
-2 - No answer

If (HB4300=1)

#### 2.44 HB4400

For the cars that you/your household own, if you sold them now, about how much do you think you could get?

Numerical value in EUR, 9 digits.      -1 - Don't know  
-2 - No answer

If (HB4300=1)

#### 2.45A HB4500

(Do you/does anyone in your household) own any other type of vehicle, such as motorbikes, trucks, vans, planes, boats or yachts or any other vehicle such as trailers, caravans, etc.?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY VEHICLES USED FOR BUSINESS ACTIVITIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTLY BY THE HOUSEHOLD. VEHICLES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED. LEASED VEHICLES SHOULD NOT BE INCLUDED EITHER]

1 - Yes      -1 - Don't know  
2 - No      -2 - No answer

#### 2.45B HB4510X

How many such vehicles (do you/does your household) own?

PROBE: do you use any of them for business purposes? [IF YES, MAKE A NOTE]

Numerical value, 2 digits.      -1 - Don't know  
-2 - No answer

If (HB4500=1)

set of 6 variables for items:

- a - Motorbikes
- b - Trucks
- c - Vans
- d - Planes
- e - Boats / yachts
- f - Other vehicles (specify)

## 2.46 HB4600

If (you/your household) decided to sell (this vehicle/these vehicles) now, how much do you think you would get?

*Numerical value in EUR, 9 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HB4500=1)**

## 2.47A HB4700

(Do you/Does you household) own any valuables such as jewellery, works of art, antiques, etc.?

*1 - Yes*

*2 - No*

*-1 - Don't know*

*-2 - No answer*

## 2.47B HB4710

In total, approximately how much do you think all these valuables would bring if you sold them?

[INTERVIEWER: WHENEVER THERE ARE DIFFICULTIES TO ANSWER THIS QUESTION, ENCOURAGE RESPONDENTS TO PROVIDE AT LEAST A RANGE]

IF THE FKP CANNOT PROVIDE AN ANSWER, PROBE: If they are insured, what is the value insured?

*Numerical value in EUR, 9 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HB4700=1)**

## SECTION 3: OTHER LIABILITIES/CREDIT CONSTRAINTS

### 3.01A HC0100

(Do you/does any member of your household) currently have any leasing contract (e.g. on a car, etc.)?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 3.01B HC0110

What is the total amount of the lease payments per month?

[ALTERNATIVE INTERVIEWING: ASK ANOTHER FREQUENCY, AS APPROPRIATE, AND CONVERT IT TO MONTHLY AMOUNT]

Numerical value in EUR, 6 digits.

-1 - Don't know  
-2 - No answer

If (HC0100 =1)

### 3.02A HC0200

Do you or any other member of the household have a credit line or an account with an overdraft facility with a financial institution?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 3.02B HC0210

At present, is there any balance outstanding on any of (your/your household's) accounts of these types?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (HC0200 =1)

### 3.02C HC0220

How much?

Numerical value in EUR, 6 digits.

-1 - Don't know  
-2 - No answer

If (HC0210 =1)

### 3.03A HC0300

Do you or any other member of the household have credit cards other than ones paid by employers? (Do not consider here debit cards, i.e. cards where the money spent is immediately deducted from your bank account).

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 3.03B HC0310

After paying the most recent (monthly) bill or bills, was there any balance outstanding on (your/your household's) credit card(s) for which you are charged interest?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (HC0300 =1)

### 3.03C HC0320

How much?

Numerical value in EUR, 6 digits.

-1 - Don't know  
-2 - No answer

If (HC0310 =1)

### 3.04A HC0400

(Other than loans I have already recorded), do you have any (other) loans or owe any (other) money (e.g. car loans, consumer loans, instalment loans, etc.)? Please, also include here private loans from relatives, friends, employers, etc.

INTERVIEWER: OTHER LOANS TAKEN TO FINANCE A BUSINESS SHOULD ALSO BE INCLUDED HERE. BILLS THAT ARE LESS THAN 30 DAYS OVERDUE SHOULD NOT BE INCLUDED AS LOANS.

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 3.04B HC0410

How many?

Numerical value, 2 digits.

-1 - Don't know  
-2 - No answer

If (HC0400=1)

**Beginning of a loop for 2(3) loans: Please start with the one with the highest principal outstanding and follow with the second one (where relevant)**

### SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX

#### 3.05 HC050\$X

Why did you take on this loan? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

- |  |                 |
|--|-----------------|
| 1 - To purchase the HMR                            | -1 - Don't know |
| 2 - To purchase another real estate asset          | -2 - No answer  |
| 3 - To refurbish or renovate the residence         |                 |
| 4 - To buy a vehicle or other means of transport   |                 |
| 5 - To finance a business or professional activity |                 |
| 6 - To consolidate other consumption debts         |                 |
| 7 - For education purposes                         |                 |
| 8 - To cover living expenses or other purchases    |                 |
| 9 - Other (specify)                                |                 |

If (HC0410 >\$x-1)

a set of 9 variables for items

- a - first choice purpose of the loan
- b - secondary choice purpose of the loan
- c - secondary choice purpose of the loan
- d - secondary choice purpose of the loan
- e - secondary choice purpose of the loan
- f - secondary choice purpose of the loan
- g - secondary choice purpose of the loan
- h - secondary choice purpose of the loan
- i - secondary choice purpose of the loan

#### 3.06 HC060\$X

What was the initial amount borrowed at the time the loan was (granted/most recently refinanced)?

- |                                   |                 |
|-----------------------------------|-----------------|
| Numerical value in EUR, 9 digits. | -1 - Don't know |
|                                   | -2 - No answer  |

If (HC0410 >\$x-1)

#### 3.07 HC070\$X

And at the time the loan was (granted/most recently refinanced), how many years were agreed for repayment?

- |  |                           |
|--|---------------------------|
| Numerical value, 2 digits (for years). | -1 - Don't know           |
|  | -2 - No answer            |
|  | -4 - Loan has no set term |

If (HC0410 >\$x-1)

### 3.08 HC080\$X

What is the outstanding balance on the loan?

*Numerical value in EUR, 9 digits.*

-1 - Don't know  
-2 - No answer

If (HC0410 >\$x-1)

### 3.09 HC090\$X

What is the current (annual) rate of interest charged on the loan?

*Numerical value, 4 digits, 2 decimal places.*

-1 - Don't know  
-2 - No answer

If (HC0410 >\$x-1)

### 3.10 HCI00\$X

How much is the monthly payment on the loan including both interest and repayment, but excluding any required payments for taxes, insurance or other fees?

(Alternative interviewing: ask quarterly/annual amount, if more appropriate, and convert into the monthly amount).

*Numerical value in EUR, 6 digits.*

-1 - Don't know  
-2 - No answer

If (HC0410 >\$x-1)

### 3.11 HCI100

For the remaining <3.02 minus 2(3)> loan(s), what is the total outstanding balance?

*Numerical value in EUR, 9 digits.*

-1 - Don't know  
-2 - No answer

If (HC0410 >\$loops)

### 3.12 HCI200

How much (is/in total are) the monthly payment(s) on (this loan / these loans) including both interest and repayment, but excluding any required payments for taxes, insurance or other fees?

*Numerical value in EUR, 6 digits.*

-1 - Don't know  
-2 - No answer

If (HC0410 >\$loops)

### 3.13A HCI300

[INTERVIEWER: IF RESPONDENT REPORTED HAVING TAKEN (A) MORTGAGE(S) ON THE HOUSEHOLD MAIN RESIDENCE OR OTHER PROPERTY IN THE LAST THREE YEARS, SKIP AND GO TO 3.13B; ELSE CONTINUE WITH 3.13A]

In the last three years, have you (or any member of your household) applied for a loan or other credit?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

**IF((sum(\$year,-HB1301)>3) AND  
(sum(\$year,-HB1302)>3) AND  
(sum(\$year,-HB3301)>3) AND  
(sum(\$year,-HB3302)>3)))**

### 3.13B HCI310

In the last three years, has any lender or creditor turned down any request you [or someone in your household] made for credit, or not given you as much credit as you applied for?

1 - Yes, turned down  
2 - Yes, not given as much credit  
3 - No

-1 - Don't know  
-2 - No answer

**If (HC1300 =1)**

### 3.13C HCI320

(Were you/Was your household) later able to obtain the amount requested, by reapplying to the same institution or somewhere else?

[INTERVIEWER: IF MULTIPLE INSTANCES, ASK: (Were you/Was your household) later able to obtain the amount requested on all such loans?]

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

**If (HC1310 =1)**

### 3.14 HCI400

In the last three years, did you (or another member of your household) consider applying for a loan or credit but then decided not to, thinking that the application would be rejected?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

## SECTION 4: PRIVATE BUSINESSES AND FINANCIAL ASSETS

### 4.01 HD0100

(Do you/Does anyone in your household) own all or part of any business that is not publicly traded?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 4.02A HD0200

(Is this business/Are any of these businesses), one in which (you are/someone in your household is) either self-employed or (have/has) an active role in running the business?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (HD0100=1)

### 4.02B HD0210

How many such businesses (do you/ does someone in your household) own entirely or in part?

PROBE: IF THE RESPONDENT WISHES, LEGALLY SEPARATE BUSINESSES THAT ARE MANAGED AS ONE BUSINESS MAY BE COMBINED HERE.

Numerical value, 2 digits

-1 - Don't know  
-2 - No answer

If (HD0200=1)

**Beginning of loop for 2(3) self-employment businesses**

**Start with the one with the highest value and continue with the second one (where relevant)**

**SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX**

### 4.03 HD030\$X

What is the main activity of this business? Please describe

[INTERVIEWER: WRITE DOWN THE DESCRIPTION

1 character code (output requirements based on the first letter of the 2008 NACE classification [21 categories]).  
-1 - Don't know  
-2 - No answer

If (HD0210>\$x-1)

#### 4.04 HD040\$X

What is the legal form of this business?

[IMPLEMENTATION: COLLECT COUNTRY SPECIFIC AND DETAILED LEGAL FORM OF BUSINESS, AS THIS MIGHT BE MORE MEANINGFUL TO RESPONDENTS, AND THE NATIONAL ACCOUNT CLASSIFICATION OF PRODUCER HOUSEHOLDS MIGHT DEPEND ON THIS DETAILED LEGAL FORM. CODE USING STANDARD CATEGORIES ONLY FOR REPORTING TO THE ECB]

1 - Sole proprietorship / independent professional  
2 - Partnership  
3 - Limited liability companies  
4 - Co-operative societies  
5 - Non-profit making bodies

-1 - Don't know  
-2 - No answer

If (HD0210>\$x-1)

#### 4.05 HD050\$X

Including (you/your household member(s)), how many people work in this business?

IF THE FKP SAYS THE NUMBER VARIES SEASONALLY OR OTHERWISE, PROBE: Please tell me the maximum number over the last year (INTERVIEWER: MAKE A NOTE)

Numerical value, 5 digits.

-1 - Don't know  
-2 - No answer

If (HD0210>\$x-1)

#### 4.06 HD060\$X

< ASK ONLY IF MORE THAN ONE ADULT IN THE HOUSEHOLD (ELSE SKIP QUESTION) > Who in your household works in this business. (MULTIPLE ANSWER)

Person(s) code(s), 2 digits.

-1 - Don't know  
-2 - No answer

If (HD0210>\$x-1)

a set of 6 variables for up to 6 person codes:

a - person 1  
b - person 2  
c - person 3  
d - person 4  
e - person 5  
f - person 6

#### 4.07 HD070\$X

What percentage of this business (do you/does your household) own?

Numerical value, 5 digits, 2 decimal places

-1 - Don't know  
-2 - No answer

If (HD0210>\$x-1)

#### 4.08 HD080\$X

(< If 4.04=1 [sole proprietorship / independent professional]> Aside from any assets and debts connected with this business that I may have already recorded:)

What is the net value of (your /your household's) share of the business? That is, what could you sell it for, taking into account all (remaining) assets associated with the business and deducting the (remaining) liabilities? (< IF [HD030x BUSINESS IS A FARM] > Please include the value of farm implements, crops or livestock.)

[INTERVIEWER: IF RESPONDENT CAN ONLY PROVIDE TOTAL VALUE OF THE BUSINESS, USE THE ANSWER TO THE PREVIOUS QUESTION TO CALCULATE THE VALUE OF THE SHARE AND MAKE A NOTE]

*Numerical value in EUR, 9 digits*

-1 - Don't know  
-2 - No answer

**If (HD0210>\$x-1)**

#### 4.09 HD0900

Aside from any assets and liabilities I have already recorded, what is the net value of your (household's) share of the remaining <4.02B minus 2> business(es)? That is, what could you sell (it/them) for, taking into account all assets associated with the business and deducting the liabilities?

*Numerical value in EUR, 9 digits*

-1 - Don't know  
-2 - No answer

**If (HD0210>\$loops)**

### Investor / silent partner businesses

#### 4.10A HD1000

Are there (other) businesses that are not publicly traded where (you own or share/anyone in your household owns or shares) ownership only as an investor or silent partner?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

**If (HD0100=1)**

#### 4.10B HD1010

What is the value of your (your household's) share of (this business/these businesses)?

*Numerical value in EUR, 9 digits*

-1 - Don't know  
-2 - No answer

**If (HD1000=1)**

**Let's now talk about financial investments:**

**4.11A HD1100**

< IF 3.02A=1 [HH has credit lines or accounts with overdraft facilities] (SKIP QUESTION AND GO DIRECTLY TO 4.11B) >

(Do you/Does anyone in your household) have a sight account? Such accounts may also be called current accounts, draft accounts, or checking accounts.

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

**4.11B HD1110**

(< If 3.02A=1 [HH has credit lines or accounts with overdraft facilities] > You told me earlier that (you have /your household has) sight accounts. Such accounts may also be called current accounts, draft accounts, or checking accounts.)

In total, how much is in (this/all these) accounts now?

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If(HD1100=1)

**4.12A HD1200**

Aside from mutual funds, (do you/does anyone in your household) have any saving accounts, time deposits, certificates of deposit or other such deposits?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

**4.12B HD1210**

In total, how much is in (this/all these) accounts now?

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If (HD1200=1)

#### 4.13A HD1300

(Do you/Does anyone in your household) have any investments in mutual funds, money market mutual funds or hedge funds?

IF NECESSARY SAY: THESE ARE TYPES OF INVESTMENTS THAT POOL MONEY FROM MANY INVESTORS AND INVESTS THIS MONEY IN STOCKS, BONDS, AND/OR OTHER SECURITIES.

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

#### 4.13B HD1310X

What types of such funds (do you/does your household) have: funds predominantly investing in equity, in bonds, in short-term debt and other money market instruments (e.g. money market funds), in real estate, hedge funds or other types of funds?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (HD1300=1)

a set of 7 variables for items:

a - Funds predominatly investing in equity

b - Funds predominatly investing in bonds

c - Funds predominatly investing in money market instruments

d - Funds predominatly investing in real estate

e - Hedge funds

f - Other fund types (specify)

g -DK/REF type

#### 4.13C HD1320X

What is the current market value of your (household's) investments in each type of fund?

[INTERVIEWER: IF RESPONDENT UNABLE TO PROVIDE DETAILED INFORMATION, TRY TO COLLECT AGGREGATE INFORMATION FOR ALL TYPES OF FUNDS ALTOGETHER]

Numerical value in EUR, 9 digits.

-1 - Don't know

If (HD1300=1)

-2 - No answer

a set of 7 variables for items:

a - Funds predominantly investing in equity

b - Funds predominantly investing in bonds

c - Funds predominantly investing in money market instruments

d - Funds predominantly investing in real estate

e - Hedge funds

f - Other fund types (specify)

g - AGGREGATE AMOUNT ALL FUND TYPES TOGETHER

#### 4.14A HD1400

Other than what you have already told me, (do you/does anyone in your household) own any type of corporate or government bonds, bills or notes? (< If 4.13A=1 [HH has investments in funds] > Please exclude any bonds, bills or notes corresponding to your investment in funds already reported under the previous question)

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

#### 4.14B HD1410X

What kind are these - are they ones issued by a foreign or domestic government, by a bank or other type of financial institution, by a non-financial corporation, or by another organization? [CODE ALL THAT APPLY]

1 - Yes

-1 - Don't know

If (HD1400=1)

2 - No

-2 - No answer

a set of 4 variables for items:

a - State or other general government

b - Banks / Other financial intermediaries,

c - Non-financial corporation,

d - Other (specify),

#### 4.14C HD1420

In total, what is the current market value of all these securities?

*Numerical value in EUR, 9 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HD1400=1)**

#### 4.15A HD1500

Next, (do you/does anyone in your household) own stock shares in any publicly traded companies?

*1 - Yes*

*2 - No*

*-1 - Don't know*

*-2 - No answer*

#### 4.15B HD1510

In total, what is the current market value of these shares?

*Numerical value in EUR, 9 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HD1500=1)**

#### 4.15C HD1520

Are any of these shares issued by a foreign company?

*1 - Yes*

*2 - No*

*-1 - Don't know*

*-2 - No answer*

**If (HD1500=1)**

#### 4.16A HD1600

Some people deposit money at a bank or investment company for a person specialised in investment to manage for them. The manager may make most of the day-to-day decisions or consult more closely with the account owner. Such accounts may also be trust accounts.

Aside from pensions or insurance contracts, (do you/does anyone in your household) have any such managed accounts?

*1 - Yes*

*2 - No*

*-1 - Don't know*

*-2 - No answer*

#### 4.16B HD1610

Does this include any assets I have not recorded yet?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (HD1600=1)

#### 4.16C HD1620

In total, what is the value of all these (additional) assets now?

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If (HD1610=1)

#### 4.17A HD1700

Next, does anyone (outside of the household) owe money to you (or any member of your household), for instance loans to friends or relatives, other private loans, rent deposits or any other such loan I have not already recorded?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

#### 4.17B HD1710

In total, how much is owed to (you/your household)?

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If (HD1700=1)

#### 4.18 HD1800

[SHOW CARD] Which of the following statements comes closest to describing the amount of financial risk that you (and your husband/wife/partner) are willing to take when you save or make investments?

[INTERVIEWER: CODE ONLY ONE RESPONSE, THE ONE DEEMED MOST APPLICABLE BY THE RESPONDENT]

1 - Take substantial financial risks  
expecting to earn substantial returns  
2 - Take above average financial risks  
expecting to earn above average returns  
3 - Take average financial risks expecting  
to earn average returns  
4 - Not willing to take any financial risk

-1 - Don't know  
-2 - No answer

#### 4.19A HD1900

Other than any pension rights and insurance contracts, do you (or anyone else in your household) have any other substantial assets that I have not already recorded, such as options, futures, index certificates, precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, or something else?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

#### 4.19B HD1910

What are these assets (allow up to three)?

Verbatim text answer, 255 characters.

-1 - Don't know  
-2 - No answer

If (HD1900=1)

#### 4.19C HD1920

What is the total value of these other assets?

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If (HD1900=1)

## SECTION 5: EMPLOYMENT

### 5.01 PE0100\$X

SHOW CARD: What is (your/X's) current employment status. Which categories best describe (your/his/her) situation? Please start with the most important employment status.

[INTERVIEWER: CODE THE MAIN STATUS AS FIRST AND THEN ALL OTHERS THAT ALSO APPLY TO THIS PERSON.]

- |   |                 |
|---|-----------------|
| 1 - Doing regular work for pay / self-employed/working in family business       | -1 - Don't know |
| 2 - On sick/maternity/other leave (except holidays), planning to return to work | -2 - No answer  |
| 3 - Unemployed  |                 |
| 4 - Student/pupil/unpaid intern   |                 |
| 5 - Retiree or early retiree  |                 |
| 6 - Permanently disabled  |                 |
| 7 - Compulsory military service or equivalent social service                    |                 |
| 8 - Fulfilling domestic tasks   |                 |
| 9 - Other not working for pay (specify)   |                 |

a set of 9 variables for items:

- a - first choice labour status
- b - secondary choice labour status
- c - secondary choice labour status
- d - secondary choice labour status
- e - secondary choice labour status
- f - secondary choice labour status
- g - secondary choice labour status
- h - secondary choice labour status
- i - secondary choice labour status

### 5.02 PE0200

In (your/his/her) current main job, (are you/is [he/she]) working for someone else, self-employed with or without employees or an unpaid worker in a family business?

[IF THE PERSON HAS MORE THAN ONE JOB, PROBE: Please select the main one based on the hours worked.]

- |                                       |                 |
|---------------------------------------|-----------------|
| 1 - Employee                          | -1 - Don't know |
| 2 - Self-employed - with employees    | -2 - No answer  |
| 3 - Self-employed - without employees |                 |
| 4 - Unpaid family worker              |                 |

If ((PE0100a=1)OR(PE0100a=2))

### 5.03 PE0300

What is (your/his/her) job title? What (do you/does [he/she]) do on that job? (Tell me more about that.)

[INTERVIEWER: WRITE DOWN BOTH THE JOB TITLE AND DESCRIPTION OF TASKS RESPONDENT DOES IN HIS/HER JOB]

ISCO code, 2 digits.

-1 - Don't know

If ((PE0100a=1)OR(PE0100a=2))

-2 - No answer

[Output categories based on ISCO classification of occupations (2 digits)].

### 5.04 PE0400

What does the firm/organisation you work for mainly make or do?

INTERVIEWER: IF THE COMPANY IS A DIVERSIFIED COMPANY, WE WANT TO KNOW ABOUT THE SUBSIDIARY IN WHICH THE PERSON WORKS.

[INTERVIEWER: WRITE DOWN THE DESCRIPTION OF ECONOMIC ACTIVITY OF LOCAL UNIT WHERE RESPONDENT WORKS]

1 character code (output requirements based on the first letter of the 2008 NACE classification [21 categories]).

-1 - Don't know

If (PE0200=1)

-2 - No answer

### 5.05 PE0500

Is this a permanent position or a temporary contract?

1 - Permanent position

-1 - Don't know

If (PE0200=1)

2 - Temporary contract

-2 - No answer

### 5.06 PE0600

On average over a year, how many hours a week (do you/does [he/she]) usually (work on this job/devote to these self-employment activities)?

[INTERVIEWER: IF THE PERSON IS A SEASONAL WORKER, PROBE: Please tell me how many hours a week (you work/[he/she] works) when (you are/[he/she] is) working and how many weeks you work per year in that job. MAKE A NOTE OF THE NUMBER OF WEEKS.]

Numerical value, 4 digits, 1 decimal place.

-1 - Don't know

If ((PE0100a=1)OR(PE0100a=2))

-2 - No answer



**5.11 PE1100**

At what age do (you/he/she) plan to retire?

*Numerical value, 2 digits*

*-1 - Don't know*

*-2 - No answer*

**If ((PE0100a>0 and  
PE0100a<5)OR(PE0100a>6))**

**REFERENCE UNIT: HH MEMBERS AGED 16+. QUESTIONS TO BE ASKED TO INDIVIDUAL HH MEMBERS OR PROXY.**

**5.R PE9020**

The questions in this section and for person X were answered by:

*Identification of person (numerical  
value, 2 digits)*

## SECTION 6: PENSIONS AND INSURANCE POLICIES

### 6.01A PF0100

Now I will ask you about future entitlements to public retirement plans.

Leaving aside any plans from (which you are/ X is) already receiving benefits at present, will you be eligible to any state and/or social security public pension in the future?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 6.01B PF0110

How many of these public/social security pension plans (do you /does X) have?

Numerical value, 2 digits.

-1 - Don't know  
-2 - No answer

If (PF0100=1)

### 6.02 PF0200

[DO NOT ASK IF AVAILABLE THROUGH INSTITUTIONAL DATA WITHIN THE COUNTRY]

In total, what percentage of your current gross earnings from your current job goes towards this pension?

[INTERVIEWER: BY GROSS EARNINGS WE MEAN BEFORE PAYING TAXES, UNEMPLOYMENT INSURANCE, ETC. AND THE CONTRIBUTIONS TO SOCIAL SECURITY THEMSELVES]

Numerical value, 4 digits, 2 decimal places.

-1 - Don't know  
-2 - No answer

If (PF0100=1)

### 6.03 PF0300

In total, for how many years have you been contributing to this pension scheme?

Numerical value, 2 digits.

-1 - Don't know  
-2 - No answer

If (PF0100=1)

#### 6.04 PF0400

[DO NOT ASK IF AVAILABLE THROUGH INSTITUTIONAL DATA WITHIN THE COUNTRY]

For the remaining <6.01B minus 1> pensions you mentioned, what percentage of your current gross earnings from your current job goes towards these pensions (excluding employer's contribution)?

Numerical value, 4 digits, 2 decimal places.

-1 - Don't know  
-2 - No answer

If (PF0110>1)

#### 6.05A PF0500

[DO NOT ASK IF NO SOCIAL SECURITY PLANS WITH ACCOUNT BALANCES EXIST IN THE COUNTRY]

[Is (your / X's) plan / Are any of (your / X's) plans] one(s) where (you have/X has) an account balance, such as <NATIONAL EXAMPLES>?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (PF0100=1)

#### 6.05B PF0510

How much is currently in (your / X's) account(s)?

Numerical value in EUR, 9 digits

-1 - Don't know  
-2 - No answer

If (PF0500=1)

#### 6.06A PF0600

(Are you/Is X) covered by any other type of pension or retirement plan through (current or) past work other than those already reported, from which (you are/[he/she] is) not yet receiving benefits?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

#### 6.06B PF0610

How many?

Numerical value, 1 digit.

-1 - Don't know  
-2 - No answer

If (PF0600=1)

### 6.07A PF0700

[Is (your / X's) plan / Are any of (your / X's) plans] one(s) where (you have/X has) an account balance, such as <NATIONAL EXAMPLES>?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (PF0600=1)

### 6.07B PF0710

How much is currently in (your / X's) account(s)?

Numerical value in EUR, 9 digits

-1 - Don't know  
-2 - No answer

If (PF0700=1)

### 6.08 PF0800

[Is (your / X's) plan / Are any of (your / X's) (other) plans] one(s) which will pay a regular benefit in retirement?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

If (PF0600=1)

## Voluntary non-occupational pension schemes

### 6.09A PF0900

Some people have formal retirement plans they set up on their own, such as voluntary pension schemes or whole life insurance contracts.

(Do you/Does X) have any such plan?

INTERVIEWER: IF ANY SUCH PLAN HAS ALREADY BEEN RECORDED EARLIER IN THE INTERVIEW, MAKE A NOTE AND CONTINUE HERE.

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

**6.09B PF0910X**

(Is this / are they) voluntary pension scheme(s) or whole life insurance contracts?

CODE ALL THAT APPLY

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

If (PF0900=1)

set of 2 variables for items:

a - Voluntary pension schemes

b - Whole life insurance contracts

**6.09C PF0920**

Considering all plans together, how much are they worth at the moment?

Numerical value in EUR, 9 digits.

-1 - Don't know

-2 - No answer

If (PF0900=1)

**6.09D PF0930**

How much do (you/your household) monthly contribute to all these plans?

Numerical value in EUR, 6 digits

-1 - Don't know

-2 - No answer

If (PF0900=1)

**REFERENCE UNIT: HH MEMBERS AGED 16+. QUESTIONS TO BE ASKED TO INDIVIDUAL HH MEMBERS OR PROXY.**

**[NOTE: THE QUESTIONS CONCERNING PUBLIC PENSION PLANS AND OCCUPATIONAL PLANS (6.01 TO 6.08) SHOULD BE MEANT AS MERELY INDICATIVE. COUNTRIES SHOULD ADAPT THEM TO THEIR OWN SPECIFICITIES.]**

**6.R PF9020**

The questions in this section and for person X were answered by:

Identification of person (numerical value, 2 digits)

## SECTION 7: INCOME

In this section, I will be asking you about the total amounts of income of various sorts that may have been received over the (past 12 months / last calendar year). Throughout, we prefer that you give figures that are gross—that is, amounts before any deductions for taxes and social insurance. Where you can only give me a value after such deductions, please tell me so I can make a note.

### Employee income

#### 7.01A PG0100

Did you receive any sort of employee income during (last 12 months / last calendar year)?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

#### 7.01B PG0110

What was the total gross amount over (the last 12 months / last calendar year)? Please include income from regular wages or salaries, as well as any overtime pay, tips, bonuses, profit sharing benefits (unless part of the pension arrangements).

[INTERVIEWING: MONTHLY AMOUNT AND NUMBER OF MONTHS THE INCOME WAS RECEIVED CAN BE ASKED AS AN ALTERNATIVE.]

[INTERVIEWING: if respondent cannot provide gross information, net income can be asked and subsequently converted into gross. Monthly amount and number of months the income was received can be asked as an alternative.]

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If (PG0100=1)

### Self-employment income:

#### 7.02A PG0200

Did you earn any income from working as self-employed during (the last 12 months / last calendar year)?

[INTERVIEWER: INCOME FROM A BUSINESS OTHER THAN SELF-EMPLOYMENT INCOME IS COVERED IN 7.10B].

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

**7.02B PG0210**

What was the total gross amount (over the whole 12 months / over the whole last calendar year)?

*Numerical value in EUR, 9 digits.*

-1 - *Don't know*

-2 - *No answer*

**If (PG0200=1)**

**Income from public pensions:****7.03A PG0300**

Did you receive any income from public pensions in (the last 12 months / the last calendar year)?

1 - *Yes*

2 - *No*

-1 - *Don't know*

-2 - *No answer*

**7.03B PG0310**

What was the total gross amount over (the last 12 months / the last calendar year)?

*Numerical value in EUR, 9 digits.*

-1 - *Don't know*

-2 - *No answer*

**If (PG0300=1)**

**Income from private and occupational pension plans:****7.04A PG0400**

Did you receive any income from private and occupational pension plans/insurance contracts in (the last 12 months / the last calendar year)?

1 - *Yes*

2 - *No*

-1 - *Don't know*

-2 - *No answer*

**7.04B PG0410**

What was the total gross amount over (the last 12 months / the last calendar year)?

*Numerical value in EUR, 9 digits.*

-1 - *Don't know*

-2 - *No answer*

**If (PG0400=1)**

## Income from unemployment benefits:

### 7.05A PG0500

Did you receive any income from unemployment benefits in (the last 12 months / the last calendar year)?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 7.05B PG0510

What was the total gross amount over (the last 12 months / the last calendar year)?

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If (PG0500=1)

## Income from public assistance or welfare payments (other than unemployment benefits or public pensions):

### 7.06A HG0100

Did (you/your household) receive any government scholarships or income from public assistance or other welfare payments in (the last 12 months / the last calendar year)? Please do not include unemployment benefits, public pensions or special one-time payments.

[INTERVIEWING: LISTING OF THE MAIN SOCIAL BENEFITS OF THE NATIONAL SOCIAL SECURITY/ASSISTANCE SYSTEM IS RECOMMENDED]

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 7.06B HG0110

What was the total gross amount over (the last 12 months / the last calendar year)?

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If (HG0100=1)

## Income from regular private transfers:

### 7.07A HG0200

Did (you/your household) receive any regular payments of alimony, child support, subsidies, private scholarships, or regular cash transfers from persons outside the household or organizations in (the last 12 months / the last calendar year)? Please do not include gifts or one-time payments.

[INTERVIEWING STRATEGY: IT IS SUGGESTED TO ADD COUNTRY-SPECIFIC EXAMPLES]

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 7.07B HG0210

What was the total gross amount over (the last 12 months / the last calendar year)?

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If (HG0200=1)

## Rental income from real estate property:

### 7.08A HG0300

Did (you/your household) receive any income from renting real estate in (the last 12 months / the last calendar year)?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 7.08B HG0310

What was the total gross amount over (the last 12 months / the last calendar year)?

Numerical value in EUR, 9 digits.

-1 - Don't know  
-2 - No answer

If (HG0300=1)

## Income from financial investments:

### 7.09A HG0400

Did (you/your household) receive any income in the form of interest or dividends on sight deposits, time and saving deposits, certificates of deposit, managed accounts, bonds, publicly traded stock shares or mutual funds in (the last 12 months / the last calendar year)?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 7.09B HG0410

What was the total gross amount over (the last 12 months / the last calendar year)?

*Numerical value in EUR, 9 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HG0400=1)**

### Income from private business or partnership:

#### 7.10A HG0500

(Other than self-employment income I have already recorded, did/Did) (you/your household) receive any income from a private business or partnership in (the last 12 months / the last calendar year)?

[INTERVIEWER: INCOME FROM SELF-EMPLOYMENT ACTIVITIES SHOULD BE REPORTED IN 7.02B AND SHOULD NOT BE DOUBLE COUNTED HERE]

*1 - Yes*

*2 - No*

*-1 - Don't know*

*-2 - No answer*

#### 7.10B HG0510

What was the total gross amount over (the last 12 months / the last calendar year)?

*Numerical value in EUR, 9 digits.*

*-1 - Don't know*

*-2 - No answer*

**If (HG0500=1)**

### Other income source:

#### 7.11A HG0600

Did (you/your household) receive any other regular or irregular income from sources other than those I have already recorded, such as capital gains or losses from the sale of assets, prize winnings, insurance settlements, severance payments, lump sum payments upon retirement, premature withdrawal from private insurance schemes or any other sources in (the last 12 months / the last calendar year)?

[INTERVIEWER: TAX REFUNDS SHOULD NOT BE CONSIDERED HERE, NOR ANYWHERE ELSE]

*1 - Yes*

*2 - No*

*-1 - Don't know*

*-2 - No answer*

### 7.11B HG0620

What was the source of this income?

[INTERVIEWER: IT IS FUNDAMENTAL TO DISTINGUISH BETWEEN REGULAR AND IRREGULAR SOURCES OF INCOME]

*Verbatim text, 255 characters.*

-1 - Don't know  
-2 - No answer

If (HG0600=1)

### 7.11C HG0610

What was the total gross amount received over (the last 12 months / the last calendar year)?

*Numerical value in EUR, 9 digits.*

-1 - Don't know  
-2 - No answer

If (HG0600=1)

### 7.12 HG0700

Now considering the sum of all sources of income, would you say that your (household's) income over the last 12 months was unusually high or low compared to what you would expect in a "normal" year, or was it about normal?

1 - High  
2 - Normal  
3 - Low

-1 - Don't know  
-2 - No answer

### 7.13 HG0800

Over the next year, do you expect your (household's) total income to go up more than prices, less than prices, or about the same as prices?

[NOTE FROM THE SUBGROUP: IF INCOME IS COLLECTED FOR THE LAST CALENDAR YEAR PLUS CURRENT EMPLOYMENT INCOME, THE QUESTION CAN BETTER BE FORMULATED IN TERMS OF COMPARISON BETWEEN CURRENT AND FUTURE INCOME]

1 - More than prices  
2 - Less than prices  
3 - About the same as prices

-1 - Don't know  
-2 - No answer

**[QUESTIONS IN THIS SECTION ARE FORMULATED WITH REFERENCE TO THE LAST 12-MONTH REFERENCE PERIOD. THE QUESTIONS CAN ALSO REFER TO THE LAST CALENDAR YEAR IF COUNTRIES CAN GET HIGHER-QUALITY DATA THIS WAY. IN THIS CASE, IT IS STRONGLY RECOMMENDED TO ALSO COLLECT INFORMATION ON CURRENT (E.G. MONTHLY) EMPLOYMENT-RELATED INCOME]**

**QUESTIONS 7.01A - 7.05B REFERENCE UNIT: HOUSEHOLD MEMBERS AGED 16+. QUESTIONS TO BE ASKED OF INDIVIDUAL HOUSEHOLD MEMBERS OR PROXY.**

**QUESTIONS 7.07A ONWARDS REFERENCE UNIT: HOUSEHOLD. QUESTIONS TO BE ASKED OF FKP OR PROXY.**

#### **7.R PG9020**

The questions 7.01A - 7.05B in this section and for person X were answered by:

*Identification of person (numerical value, 2 digits)*

## SECTION 8: INTERGENERATION TRANSFERS AS GIFTS

### 8.01A HH0100

(< If 2.06 = 3 or 4 [household main residence inherited or received as a gift] > In addition to the household main residence,) (have you/has any member of the HH) ever received an inheritance or a substantial gift, including money or any other assets (from someone who is not a part of your current household)?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer

### 8.01B HH0110

How many?

Numerical value, 2 digits.

-1 - Don't know  
-2 - No answer

If (HH0100=1)

**Beginning of loop for 2(3) inheritances/gifts**

**Start with the most important for your [household's] current wealth and continue with the second one (where relevant)**

**SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX**

### 8.02 HH020\$X

In what year did you/your household receive (it/the most important one for your [household's] current wealth/the next most important one for your [household's] current wealth)?

Numerical value, 4 digits.

-1 - Don't know  
-2 - No answer

If (HH0110>\$x-1)

### 8.03 HH030\$X

What kinds of assets were received? (CODE ALL THAT APPLY)

1 - Yes, such assets received  
2 - No, no such assets received

-1 - Don't know  
-2 - No answer

If (HH0110>\$x-1)

a set of 9 variables for items:

- a - Money
- b - Dwelling
- c - Use of a dwelling (under reserve or usufruct)
- d - Land
- e - Business
- f - Securities, shares
- g - Jewellery, furniture, artwork
- h - Life insurance
- i - Other assets (specify)

#### 8.04 HH040\$X

At the time (you/your household) received it, how much was it worth?

Numerical value in EUR, 9 digits.

-1 - Don't know

-2 - No answer

If (HH0110>\$x-1)

#### 8.05 HH050\$X

Was that a gift or an inheritance?

1 - Gift

2 - Inheritance

-1 - Don't know

-2 - No answer

If (HH0110>\$x-1)

#### 8.06 HH060\$X

From whom was it received?

1 - Maternal grandparents

2 - Paternal grandparents

3 - Parents

4 - Children

5 - Other relatives

6 - Other (specify)

-1 - Don't know

-2 - No answer

If (HH0110>\$x-1)

#### 8.07 HH0700

And in the future, (do you/does anyone in your household) expect to receive a substantial gift or inheritance (from someone outside the household)?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

## SECTION 9: CONSUMPTION

Let's now talk about household consumption:

### 9.01 HI0100

During last 12 months, about how much did (you/your household) spend in a typical month on food and beverages at home?

Numerical value in EUR, 6 digits.      -1 - Don't know  
-2 - No answer

### 9.02 HI0200

During the last 12 months, about how much did (you/your household) spend in a typical month on food and beverages outside the home? I mean expenses at restaurants, lunches, canteens, coffee shops and the like. Please, include only the amounts (you/your household) paid out i.e. net of any employer subsidy/discount/promotion etc.

Numerical value in EUR, 6 digits.      -1 - Don't know  
-2 - No answer

### 9.03A HI0300

Did (you/your household) make payments on a regular basis to persons outside your household (such as alimony, aid to relatives or other persons who are not part of the household, etc.) in the last 12 months? Do not consider here one-off payments.

1 - Yes                                      -1 - Don't know  
2 - No                                        -2 - No answer

### 9.03B HI0310

About how much money do (you/your household) give per month?

Numerical value in EUR, 6 digits.      -1 - Don't know                                      **If (HI0300=1)**  
-2 - No answer

#### 9.04 HI0400X

Now I'd like to ask you some questions about your attitudes about savings. People have different reasons for saving, even though they may not be saving all the time. What are your (household's) most important reasons for saving?

[CODE ALL THAT APPLY] [INTERVIEWER: DO NOT SHOW ANSWER CATEGORIES]

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

a set of 12 variables for items:

a - Purchase own home

b - Other major purchases (other residences, vehicles, furniture, etc.)

c - Set up a private business or finance investments in an existing business

d - Invest in financial assets

e - Provision for unexpected events

f - Paying off debts

g - Old-age provision

h - Travels/holidays

i - Education/support of children or grandchildren

j - Bequests

k - Taking advantage of state subsidies (for example, a subsidy to building society savings)

l - Other (SPECIFY)

#### 9.05 HI0500

Aside from any purchases of assets, would you say that your (household's) overall expenses over the last 12 months were unusually high or low compared to what you would expect in a "normal" year, or were they about normal?

1 - Higher than average

2 - Lower than average

3 - Just about average

-1 - Don't know

-2 - No answer

#### 9.06 HI0600

Again aside from any purchases of assets, over the last 12 months would you say that your (household's) regular expenses were higher than your (household's) income, just about the same as your (household's) income or that (you/your household) spent less than (your/its)\_income?

1 - Expenses exceeded income

2 - Expenses about the same as income

3 - Expenses less than income

-1 - Don't know

-2 - No answer

## Ask if expenses were higher than income:

### 9.07 HI0700X

You have told me that your expenses in the last 12 months have been above your income. What did you do to meet expenses?

[CODE ALL THAT APPLY] [INTERVIEWER: DO NOT SHOW ANSWER CATEGORIES]

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

If (HI0600=1)

a set of 7 variables for items:

a - Sold assets

b - Got a credit card / overdraft facility

c - Got some other loan

d - Spent out of savings

e - Asked for help from relatives or friends

f - Left some bills unpaid

g - Other(SPECIFY)

### 9.08 HI0800

In an emergency, could (you/your household) get financial assistance of say EUR 5,000 from friends or relatives who do not live with you?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

## INTERVIEW CLOSURE

### -.01 HP0100

Thank you for your time and attention. This is the end of the structured interview. Did you find any of the questions especially difficult to answer?

[THE RESPONDENT CAN REFER TO SECTIONS, SPECIFIC QUESTIONS OR JUST PROVIDE A DESCRIPTION OF THE QUESTION OR WHATEVER OTHER CLUE]

Verbatim text answer

-1 - Don't know

-2 - No answer

**-.02 HP0200**

Do you think we may have missed anything you deem important for the assessment of your household's wealth, finances, income, etc.?

[TRY TO ENCOURAGE RESPONDENT TO QUANTIFY THE OMISSION AS MUCH AS POSSIBLE]

*Verbatim text answer*

-1 - *Don't know*

-2 - *No answer*

**-.03 HP0300**

Is there anything else you wish to add on the topics we have been talking about during the interview?

*Verbatim text answer*

-1 - *Don't know*

-2 - *No answer*

**INTERVIEWER: THANK THE RESPONDENT AGAIN.**

**--- END OF THE QUESTIONNAIRE ---**

# COMPUTER LOOP FOR EUR QUESTIONS

## STEP 1

Question: How much... ?

Numerical value in EUR

-1 - Don't know

-2 - No answer

If -1 or -2, continue with Step2;  
else go to **STEP 4.(A)**

## STEP 2

Could you provide an approximate figure within a range with an upper and a lower bound?

A Upper bound: Numerical value in EUR

-1 - Don't know

If -1 or -2, continue with Step3;

B: Lower bound: Numerical value in EUR

-2 - No answer

else go to **STEP 4.(B)**

[INTERVIEWER: EITHER THE UPPER OR THE LOWER BOUND CAN BE CODED AS DK TO REPRESENT AN OPEN-ENDED RANGE: E.G. X=1,000 AND Y=DK MEANS "MORE THAN 1,000 EUR".]

## STEP 3

Could you tell me which range from the card below might be closest to such amount?

Card to be shown to respondents with possible answers:

<b>1.1.</b>	..... EUR 1 - 100	.....	<b>Ranges in former legacy currency</b>
<b>B</b>	..... EUR 100 - 500	.....	
<b>C</b>	..... EUR 500 - 1.000	.....	
<b>D</b>	..... EUR 1.000 - 2.500	.....	
<b>E</b>	..... EUR 2.500 - 5.000	.....	
<b>F</b>	..... EUR 5.000 - 7.500	.....	
<b>G</b>	..... EUR 7.500 - 10.000	.....	
<b>H</b>	..... EUR 10.000 - 25.000	.....	
<b>I</b>	..... EUR 25.000 - 50.000	.....	
<b>J</b>	..... EUR 50.000 - 75.000	.....	
<b>K</b>	..... EUR 75.000 - 100.000	.....	
<b>L</b>	..... EUR 100.000 - 250.000	.....	
<b>M</b>	..... EUR 250.000 - 500.000	.....	
<b>N</b>	..... EUR 500.000 - 1 million	.....	
<b>O</b>	..... EUR 1 million - 5 million	.....	
<b>P</b>	..... EUR 5 million - 10 million	.....	

- |          |       |                              |       |
|----------|-------|------------------------------|-------|
| <b>Q</b> | ..... | EUR 10 million - 25 million  | ..... |
| <b>R</b> | ..... | EUR 25 million - 50 million  | ..... |
| <b>S</b> | ..... | EUR 50 million - 100 million | ..... |
| <b>T</b> | ..... | More than EUR 100 million    | ..... |

Letter from A to T

-1 - Don't know  
-2 - No answer

If -1 or -2, go to next question; else go to **STEP 4.(B)**

**STEP 4.(A)**

I would like to confirm that your reply is EUR **X** (written out in words) *[provided by the system]*

## Go to < Next question >##

**[(WARNING FOR THE CAPI PROGRAMMING): IN CASES WHERE INFORMATION HAS BEEN RECORDED IN FORMER LEGACY CURRENCIES, THIS AND THE NEXT CONFIRMATION MESSAGES SHOULD PROVIDE AMOUNTS IN THAT SAME CURRENCY]**

**STEP 4.(B)**

I would like to confirm that you estimate the requested amount is (more than EUR **X**/less than EUR **Y**/between EUR X and EUR Y) (X/Y written out in words) *[provided by the system]*

## Go to < Next question >##

# PROTOTYPE MODEL FOR NAVIGATION OF LOOPS

**A1.** Do you have any X?

YES --> GO TO A2

NO --> GO TO B1

**A2.** How many do you have?

NUMBER

DK

REFUSE

CONTINUE WITH A3.1<sup>st</sup> ITERATION

**A3.** About your (largest/next largest) X, does it have feature Y?

**A4.** INTERVIEWER CHECKPOINT:

**A5.** INTERVIEWER CHECKPOINT:

**A6.** Do you have another X?

## ITERATION 1

1. YES

5. NO

1. MORE THAN 1 X → GO TO A5.1<sup>st</sup> iteration

3. NUMBER MISSING → GO TO A6.1<sup>st</sup> iteration

5. ELSE GO TO B1

1. CONTINUE WITH ITERATION 2

5. LAST RESORT! GO TO A7

1. YES → GO TO A3.2<sup>nd</sup> iteration

5. NO → GO TO B1

DK/REF → GO TO B1

## ITERATION 2

1. YES

5. NO

1. MORE THAN 2 X → GO TO A7

3. NUMBER MISSING → GO TO A6.2<sup>nd</sup> iteration

5. ELSE GO TO B1

1. YES → GO TO A7

5. NO → GO TO B1

DK/REF → GO TO B1

**A7.** (MOP UP) About your remaining X(s) (does it/do any of them) have feature Y?

**B1.** (DIFFERENT QUESTION SEQUENCE) → CONTINUE WITH NEXT QUESTION

# PARADATA SECTION

## HR0100 LANGUAGE OF THE INTERVIEW

In which language was the interview conducted?

*Classification of languages still to be determined*

## HR0200 DWELLING - INTERIOR CONDITIONS

Could you describe the conditions of the interior of the dwelling?

*1 - Excellent. Walls and ceilings have no cracks, paint of panelling in good condition.*

*2 - Good. Needs some minor painting or refinishing.*

*3 - Fair. Needs major interior work. Holes and/or cracks need patching. Painting needed. etc.*

*4 - Poor. Some walls or ceilings need replacement.*

*-3 – Interviewer has not seen inside of dwelling.*

## HR0300 INTERVIEWEE - SUSPICIOUS BEFORE THE INTERVIEW

Was the interviewee suspicious about the study before the interview?

*1 - Not at all*

*2 - To some extent, yes*

*3 - Absolutely*

## HR0400 INTERVIEWEE - SUSPICIOUS AFTER THE INTERVIEW

Was the interviewee suspicious about the study after the interview?

*1 - Not at all*

*2 - To some extent, yes*

*3 - Absolutely*

#### HR0500 INTERVIEWEE - UNDERSTANDING OF THE QUESTIONS

How do you rate the interviewee's understanding of the questions?

- 1 - Excellent
- 2 - Good
- 3 - Fair
- 4 - Poor

#### HR0600 INTERVIEWEE - RELIABILITY OF INCOME AND WEALTH INFORMATION

How do you rate the reliability of the information provided by the interviewee on income and wealth?

- 1 - Accurate
- 2 - Fair
- 3 - Inaccurate

#### HR0700 INTERVIEWEE - ABILITY TO EXPRESS AMOUNTS IN EUR

How do you judge the ability of the interviewee to express amounts in euros (in other words, did he/she still mostly made calculations in legacy currencies)?

- 1 - Excellent
- 2 - Good
- 3 - Fair
- 4 - Poor

#### HR0800 INTERVIEWEE - EASINESS IN RESPONDING

How do you rate the easiness the interviewee had in reporting?

- 1 - Very easy
- 2 - Fairly easy
- 3 - Normal
- 4 - Difficult
- 5 - Very difficult

#### HR0900 INTERVIEWEE - ABILITY TO EXPRESS HIMSELF/HERSELF

How do you rate the ability of the interviewee to express himself/herself?

- 1 - Excellent
- 2 - Good
- 3 - Fair
- 4 - Poor

#### HR1000 INTERVIEWEE - INTEREST IN THE INTERVIEW

Overall, how great was his/her interest in the interview?

- 1 - Very high
- 2 - Above average
- 3 - Average
- 4 - Below average
- 5 - Very low

#### HR1100X OTHER PERSONS PRESENT DURING THE INTERVIEW

Were there any other persons present during the interview? [MULTIPLE CHOICE, TICK THOSE THAT APPLY]

- 1 - Yes, these persons were present during the interview
  - 2 - No, these persons were not present during the interview
- a set of 6 items:
- a - Children under age 6
  - b - Children 6 and over
  - c - Spouse/partner
  - d - Other relatives
  - e - Other adults
  - f - Nobody

#### HR1200 PERSONS PROVIDING INFORMATION

How many persons provided information during the interview?

- 1 - Only the RP
- 2 - The RP and the RP's spouse/partner
- 3 - The RP and another household member(s) including other than RP's spouse/partner
- 4 - The RP and another person who knows about household's finances but is not part of the household

## HRI 300 INTERVIEWEE - FREQUENCY OF CONSULTING DOCUMENTATION

Did the interviewee(s) consult any documentation to provide answers?

- 1 - Yes - frequently
- 2 - Yes - sometimes
- 3 - Yes - rarely
- 4 - No, never

## HRI 400X DOCUMENTS INTERVIEWEE REFERED TO

Which documents did the interviewee(s) refer to? [MULTIPLE CHOICE, TICK THOSE THAT APPLY (UP TO A MAXIMUM OF 10)]

*1 - Yes, document used during the interview*

*2 - No, such document was not used by interviewees*

*a set of 23 items:*

*a - Pension documents*

*b - Account statements*

*c - Investment/business records*

*d - Loan documents*

*e - Credit cards/credit card statements*

*f - Check book/check registry*

*g - Income records*

*h - Computer/PC/laptop*

*i - Handwritten statements/papers/notes*

*j - Health insurance/life insurance*

*k - Income tax returns*

*l - Tax bills*

*m - Secretary/account/financial advisor*

*n - Rent receipt/apartment agreements*

*o - Real estate records*

*p - Social security checks/statements*

*q - Employment records/employee*

*handbook/union records*

*r - Inheritance papers*

*s - Miscellaneous bills*

*t - Miscellaneous government records*

*u - Miscellaneous personal documents*

*v - Other documents (please specify in writing)*

*w - Some documents, not known what kind*

#### **HRI 500 INTERVIEWER'S COMMENTS - MISSING/MISREPORTED ITEMS**

Is there any information you think the respondent may have missed, may have reported twice, may have reported inaccurately or where you think there might be inconsistencies in the replies of the respondent? Please refer to the variable names and add a description about what you think may have been misreported, reported wrongly, duplicated, etc.

*Verbatim text input by the interviewer,  
255 characters.*

#### **HRI 600 INTERVIEWER'S COMMENTS - CONDUCT OF THE INTERVIEW**

What would you highlight concerning the household's main residence, the conduct of the interview, the way the interviewee has answered your questions or anything else you deem relevant?

*Verbatim text input by the interviewer,  
255 characters.*