



EUROPEAN CENTRAL BANK  
EUROSYSTEM

# The Household Finance and Consumption Survey

Wave 2

Euro area questionnaire



January 2017



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## **SCREENER<sup>1</sup>**

1. How many independent households live (at this address/in this unit)?

**[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.]**

**2a. IF >1, ASK:** Among the people who own or rent this home, who is most knowledgeable about the finances of their household?

**2b. ELSE ASK:** I need to speak with the person who is most knowledgeable about the finances of this household. This might be someone who owns or rents the home. Who would this be? (What is the given name of that person?)

**3. IF NO ONE IN HH IS KNOWLEDGEABLE ASK:** Is there someone else, such as a family member or advisor, who would know about the household finances?

**DETERMINE THE RELATIONSHIP OF THE PROXY TO THE HOUSEHOLD, OBTAIN NAME AND CONTACT INFORMATION FOR PROXY AND PROCEED TO ATTEMPT TO MAKE AN APPOINTMENT**

- IF NAME GIVEN AT Q2a OR Q2b, DETERMINE WHETHER THE FKP IS AVAILABLE (INCLUDING BY APPOINTMENT) AND WILLING (OR PERSUADABLE).**
- IF AFTER A CERTAIN MEASURE OF EFFORT, THE FKP IS NOT AVAILABLE (INCLUDING BY APPOINTMENT) OR UNPERSUADABLE, DETERMINE WHETHER SOMEONE ELSE IN OR OUTSIDE THE HOUSEHOLD IS KNOWLEDGEABLE, AVAILABLE AND WILLING. DETERMINE THE RELATIONSHIP OF THE PROXY TO THE HOUSEHOLD, OBTAIN NAME AND CONTACT INFORMATION FOR PROXY AND PROCEED TO ATTEMPT TO MAKE AN APPOINTMENT**

**[IF FKP IS A PROXY, FLAG THIS SITUATION AND USE THE “TRUE” FKP AS THE REFERENCE PERSON IN THE HH LISTING]**

## **HOUSEHOLD LISTING**

**[PLEASE READ THE FOLLOWING INTRODUCTION BEFORE THE START OF THE INTERVIEW]**

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]

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<sup>1</sup> [Note by the HFCN subgroup on questionnaire development: the screener and the household listing are not meant to be implemented by countries word by word. The text provided is just intended to supply certain concepts and selection criteria within a more or less workable structure. Countries may adapt implementation to the extent necessary in as long as the comparability of the output gets preserved]

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. **(NON-PROXY VERSION: Including you, how)/(PROXY VERSION: How)** many people live in this household?

2. **IF PROXY INTERVIEW, ASK:** 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.)

3. **IF Q1>1, SAY:** I need to list each of these people so that we can talk about them during the interview. **IF Q1>2, SAY:** You may report them in any order that makes sense to you.

#### **1.01 RA0200**

[INTERVIEWER: ASK 1.01 AND 1.02 FIRST OF FKP.

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.

#### **1.02 RA0300**

What is X's(your) age?

Numerical value, 3 digits.

-1 - Don't know

-2 - No answer

4. About the (first/next/other) person, what is his or her name?

**INTERVIEWER: ONLY IF RESPONDENT ASKS HOW TO START:** You can start with the oldest person and continue in descending order.

5. How is (he/she) related to (you/the reference person)?

**[RETURN TO 1.01 AND 1.02 AND RECORD AGE AND GENDER INFORMATION]**

6. Does (he/she) usually live here?

YES→Q4 NO→Q7

7. **IF Q6=NOT USUALLY HERE, ASK:** Is (he/she) financially dependent of your household?

YES{INCLUDED IN HOUSEHOLD} / NO{EXCLUDED FROM HOUSEHOLD} →Q4 until # iterations = # at Q1-1

8. Is there anyone else who is not here now, but who either usually lives in your household or who is financially interdependent with your household?

YES→Q9 NO→Q12

9. How many?

10. About (this person/the first of these people/the next one of these people), what is (his/her) name?

11. How is (he/she) related to (you/the reference person)?

Go to Q10 until # iterations = # at Q9

12. **[IDENTIFICATION OF PEOPLE BELONGING IN ANOTHER HOUSEHOLD]** (Do you/Does any HH member) sometimes live in another household—either with other people or alone?

YES→Q13 NO→Q14.

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

**[INCLUDE IN [SELECTED] HOUSEHOLD IF THE PERSON(S) LIVE AWAY FOR WORK, STUDIES OR OTHER REASONS BUT REGULARLY RETURN TO MAIN HOME;**

**EXCLUDE FROM [SELECTED] HOUSEHOLD IF THE PERSON(S) IS/ARE FINANCIALLY TIED TO ANOTHER HOUSEHOLD]**

**YES{INCLUDED IN HOUSEHOLD} / NO{EXCLUDED FROM HOUSEHOLD}**

14. READ LIST OF HH MEMBERS AND RELATIONSHIP TO THE RESPONDENT AND CORRECT AS NECESSARY

PROCEED WITH INTERVIEW

## INTERVIEW<sup>2</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?

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### <sup>2</sup> GENERAL NOTES

- *[The HFCN subgroup on questionnaire development strongly recommends **running three iterations in each loop.**]*
- *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 1: Demographics

### 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

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

### 1.03 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

**If not equal to <country in which interviewing is taking place> continue with 1.04 else go to 1.05**

### 1.04 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

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

### 1.05 PA0100

What is X's(your) marital status?

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

**1.06 PA0200**

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

*Categories based on ISCED-97 classification:* -1 - Don't know  
-2 - No answer

- 0 - No formal education or below ISCED 1
- 1 - ISCED 1: Primary education
- 2 - ISCED 2: Lower secondary or second stage of basic education
- 3 - ISCED 3: Upper secondary
- 4 - ISCED 4: Post-secondary
- 5 - ISCED 5: First stage tertiary
- 6 - ISCED 6: Second stage tertiary

**SECTION 2: Real assets and their financing**

**2.01 HB0100**

I am going to ask you about your main residence, that is the place where you (and your household) live for most of the year.

What is the size of the residence in square meters?

[INTERVIEWER: IF RESPONDENT NOT ABLE TO PROVIDE AN EXACT ANSWER, TRY TO GET AN APPROXIMATE NUMBER INSTEAD.

INCLUDE ONLY THE LIVING AREA OF THE HOUSEHOLD'S OWN DWELLING, I.E. HOUSE/FLAT BUT NOT SURROUNDING LAND HERE.]

*Numerical value in square meters, 5 digits.* -1 - Don't know  
-2 - No answer

**2.02 HB0200**

How long have you (or anyone in the household) been living in this residence? [enter the length of stay in years]

[INTERVIEWER NOTE: BE SURE THAT THE SPECIFIC PERSON (IF NOT THE RESPONDENT) IS STILL PART OF THE HOUSEHOLD]

*Numerical value, 2 digits (for years).* -1 - Don't know  
-2 - No answer



**2.03 HB0300**

Do you (or anyone in the household) own all or part of the residence, do you rent it, or do you use it for free?

[INTERVIEWER: IF BOTH "OWN PART" AND "RENT" APPLICABLE, SELECT "OWN PART"; IF "FREE USE" ASK AND MAKE A NOTE TO SPECIFY WHETHER HOUSING PROVIDED AS PART OF JOB BENEFITS OR WHETHER PROVIDED BY FAMILY/FRIENDS/CHARITIES/STATE/ETC.]

- 1 - Own all
- 2 - Own part
- 3 - Rented / Sublet
- 4 - Free use (specify)

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

**If = 1 (own all) go to 2.06**

**If = 2 (own part) continue with 2.04A**

**If = 3 (renter) go to 2.23**

**else go to 2.24A**

**2.04A HB0400**

(Do you/Does your household) pay any rent for the part owned by others?

- 1 - Yes
- 2 - No

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

**If = 1 continue with 2.04B, else go to 2.05**

**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

**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

**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

**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

[Note by the HFCN subgroup on questionnaire development: in cases in which respondents may report historical prices in other currencies (e.g. legacy currencies or former predecessors), the subgroup recommends to note the currency in which the price is given and then use the year of purchase to put the amount into a current euro equivalent.]

**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*

**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*

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

***If = 1 continue with  
2.10B, else go to 2.24A***

**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*

## 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 HB120\$<sub>x</sub>

When (you/your household) first took out this mortgage, what was the purpose for which the money was used? Please start with the most important purpose.

(PROBE: What else?)

(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 debts                     |                 |
| 7 - For education purposes                         |                 |
| 8 - To cover living expenses or other purchases    |                 |
| 9 - Other (specify)                                |                 |

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.

#### 2.12A HB110\$<sub>x</sub>

Since (you/your household) first acquired this property, have you ever had another mortgage that had this property as collateral before this one?

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 (I.E. 2.12A=1-YES).

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

***If = 1 continue with 2.12B, else go to 2.12C***

**2.12B HB113\$x**

Did you replace the most recent earlier mortgage with the current one in order to get better loan terms, to borrow additional money against the property, or some other reason?

CODE ALL THAT APPLY

INTERVIEWER: IF THE RESPONDENT REPORTS THAT THERE WAS NO LOAN AT THE TIME THE CURRENT MORTGAGE WAS TAKEN OUT, SELECT CODE 4.

- 1 - To get better loan terms
  - 2 - To borrow additional money against the property
  - 3 - Some other reason (please, specify)
  - 4 - MORTGAGE DID NOT REPLACE AN EARLIER LOAN
- 1 - Don't know  
-2 - No answer

A set of 3 variables for items

- a – first reason for refinancing / no refinancing
- b – second reason for refinancing
- c – third reason for refinancing

**2.12C HB115\$x**

Since (you/your household) first took out your current mortgage, have you ever renegotiated any of the terms of the loan?

[READ ONLY IN CASE OF NEED: Please do not include changes in any loan terms that were already agreed upon when you took out the loan.]

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

**2.13 HB130\$x**

When did (you/your household) (take out / < If 2.12A=1 AND 2.12B<>4 [refinanced] > most recently refinance / < If 2.12C=1 and 2.12B not in (1,2,3) [renegotiated] > first take out) your (current) mortgage?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS MOST RECENTLY REFINANCED. IF IT WAS RENEGOTIATED, WE WANT THE DATE OF THE INITIAL LOAN.

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

**2.14 HB140\$x**

What was the total amount borrowed when you (took out/< If 2.12A=1 AND 2.12B<>4 [refinanced] > most recently refinanced) your (current) mortgage?

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 2.12B is 2 (To borrow additional money), skip to 2.16***

**2.15 HB150\$x**

(Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?/ < If 2.12A=1 AND 2.12B<>4 [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

**2.16 HB160\$x**

At the time the loan was (taken out) / ( < If 2.12A=1 AND 2.12B<>4 [refinanced] > most recently refinanced) / ( < If 2.12C=1 and 2.12B not in (1,2,3) [renegotiated] > most recently renegotiated), 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

**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

**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

**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

*[Note from the subgroup on questionnaire development: in countries where a significant proportion of household loans have variable interest rates, it is recommended to collect the reference rate and spread as auxiliary information in order to correct for high item non-response.]*

**2.20 HB200\$<sub>x</sub>**

At present, 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*

***End of loop for 2(3)  
HMR loans***

***If 2.10B (number of  
HMR loans) > 2(3)  
continue with 2.21,  
else go to 2.24***

**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*

**2.22 HB2200**

At present, 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*

***---> skip the next  
question and go to  
2.24A***

**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*

**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.?

PROBE: Please include properties both here in [COUNTRY] and elsewhere.

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

*1 - Yes*

*-1 - Don't know*

*2 - No*

*-2 - No answer*

***If =1 continue with  
2.24B else go to 2.43A***



**2.27 HB270\$<sub>x</sub>**

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

**2.28 HB280\$<sub>x</sub>**

[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\$<sub>x</sub>=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

**End of loop for 2(3)  
properties**

**If 2.24B (number of  
properties) > 2(3)  
continue with 2.29,  
else go to 2.30**

**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

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

**If = 1 continue with  
2.30B, else go to 2.43A**

**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



**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 HB320\$~~x~~**

When (you/your household) first took out this mortgage, what was the purpose for which the money was used?  
Please start with the most important purpose.

(PROBE: What else?)

(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 debts                     |                 |
| 7 - For education purposes                         |                 |
| 8 - To cover living expenses or other purchases    |                 |
| 9 - Other (specify)                                |                 |

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

**2.32A HB310\$~~x~~**

Since (you/your household) first acquired this property, have you ever had another mortgage that had (this property/these properties) as collateral before this one?

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

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

***If = 1 continue with 2.32B, else go to 2.32C***

**2.32B HB313\$x**

Did you replace the most recent earlier mortgage with the current one in order to get better loan terms, to borrow additional money against the property, or some other reason?

CODE ALL THAT APPLY

INTERVIEWER: IF THE RESPONDENT REPORTS THAT THERE WAS NO LOAN AT THE TIME THE CURRENT MORTGAGE WAS TAKEN OUT, SELECT CODE 4.

- 1 – To get better loan terms
  - 2 – To borrow additional money against the property
  - 3 – Some other reason (please, specify)
  - 4 – MORTGAGE DID NOT REPLACE AN EARLIER LOAN
- 1 – Don't know*  
*-2 – No answer*

*A set of 3 variables for items*

- a – first reason for refinancing / no refinancing*
- b – second reason for refinancing*
- c – third reason for refinancing*

**2.32C HB315\$x**

Since (you/your household) first took out your current mortgage, have you ever renegotiated any of the terms of the loan?

[READ ONLY IN CASE OF NEED: Please do not include changes in any loan terms that were already agreed upon when you took out the loan.]

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

**2.33 HB330\$x**

When did (you/your household) (take out / < If 2.32A=1 AND 2.32B<>4 [refinanced] > most recently refinance / < If 2.32C =1 and 2.32B not in (1,2,3) [renegotiated] > first take out) your (current) mortgage?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS MOST RECENTLY REFINANCED. IF IT WAS RENEGOTIATED, WE WANT THE DATE OF THE INITIAL LOAN.

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*

**2.34 HB340\$x**

What was the total amount borrowed when you (took out/< If 2.32A=1 AND 2.32B<>4 [refinanced] > most recently refinanced) your (current) mortgage?

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*

**2.35 HB350\$x**

(Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?/< If 2.32A=1 AND 2.32B<>4 [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

**2.36 HB360\$x**

At the time the loan was (taken out) / ( < If 2.32A=1 AND 2.32B<>4 [refinanced] > most recently refinanced) / ( < If 2.32C=1 [renegotiated] > most recently renegotiated), 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

**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

**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

**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

**2.40 HB400\$x**

At present, 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*

***End of loop for 2(3)  
other property loans.***

***If 2.30B (number of  
other property loans) >  
2(3) continue with  
2.41, else go to 2.43***

**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*

**2.42 HB4200**

At present, 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*

**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*

***If = 1 continue with  
2.43B, else go to 2.45A***

**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*

**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*

**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  
2 – No

-1 – Don't know  
-2 – No answer

***If = 1 continue with  
2.45B, else go to 2.47A***

**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

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

**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

***If = 1 continue with  
2.47B, else go to 2.48A***

**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

**2.48A HB4800**

In the past 12 months did (you/your household) buy any cars, trucks or motorcycles?

1 – Yes  
2 – No

-1 – Don't know  
-2 – No answer

***If = 1 continue with  
2.48B, else go to next  
section***

**2.48B HB4810**

What was the total amount that you/your household paid for these vehicles, net of anything you received for trading in or selling an earlier vehicle?

(INTERVIEWER: WE WANT THE PRICE OF THE VEHICLES PURCHASED MINUS WHAT THE HOUSEHOLD RECEIVED FROM SELLING OR TRADING IN ANY VEHICLES.)

*Numerical value in EUR, 9 digits.*

-1 – Don't know

-2 – No answer

**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

-1 – Don't know

2 – No

-2 – No answer

***If = 1 continue with  
3.01B; else go to 3.02A***

**3.01B HC0110**

What is the total amount of the lease payments per month? (< IF HB0300=2, 3 (PART OWNER, RENTER) > Please, exclude any rent paid on the household residence)

[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

**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

-1 – Don't know

2 – No

-2 – No answer

***If = 1 continue with  
3.02B; else go to 3.03A***

**3.02B HC0210**

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

1 – Yes

-1 – Don't know

2 – No

-2 – No answer

***If = 1 continue with  
3.02C; else go to 3.03A***

**3.02C HC0220**

How much?

*Numerical value in EUR, 6 digits.*

-1 – Don't know

-2 – No answer

**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

-1 – Don't know

2 – No

-2 – No answer

***If = 1 continue with  
3.03B; else go to  
3.03DA***

**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 = 1 continue with  
3.03C; else go to  
3.03DA***

**3.03C HC0320**

How much?

Numerical value in EUR, 6 digits.

-1 – Don't know  
-2 – No answer

**3.03DA HC0330**

(Other than loans I have already recorded), do you have loans from relatives or friends that you are expected to repay?

1 – Yes  
2 – No

-1 – Don't know  
-2 – No answer

***If =1 continue with  
3.03DB else go to  
3.04A***

**3.03DB HC0340**

How many?

Numerical value, 2 digits.

-1 – Don't know  
-2 – No answer

**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**

**3.03DC HC035\$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
  - 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 debts
  - 7 – For education purposes
  - 8 – To cover living expenses or other purchases
  - 9 – Other (specify)
- 1-- Do't know*  
*-2-- No answer*

*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.*

**3.03DD HC036\$x**

How much is the (total) outstanding balance?/How much are you still expected to repay?

[INTERVIEWER: IF RESPONDENT MENTIONS (S)HE IS NOT EXPECTED TO REPAY THE LOAN, PLEASE MAKE A NOTE]

- Numerical value, 9 digits*
- 1-- Do't know*
  - 2-- No answer*

***End of loop for 2(3)  
private loans***

**3.03DE HC0370**

For the remaining <3.03DB minus 2(3)> loan(s), what is the total outstanding balance?

[INTERVIEWER: IF RESPONDENT MENTIONS (S)HE IS NOT EXPECTED TO REPAY THE LOAN(S), PLEASE MAKE A NOTE]

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



### 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, employer loans, 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-- Do't know  
-2-- No answer

**If =1 continue with  
3.04B else go to 3.13A**

### 3.04B HC0410

How many?

Numerical value, 2 digits.

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

**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  
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 debts  
7 - For education purposes  
8-- To cover living expenses or other  
purchases  
9-- Other (specify)

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

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?

Numerical value in EUR, 9 digits.

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

**3.07 HC070\$x**

And at the time the loan was granted, how many years were agreed for repayment?

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

**3.08 HC080\$x**

What is the outstanding balance on the loan?

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

**3.09 HC090\$x**

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

- Numerical value, 4 digits, 2 decimal               -1-- Do't know  
places.   -2-- No answer

**3.10 HC100\$x**

At present, 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-- Do't know  
  -2-- No answer

***End of loop for 2(3)  
loans***

***If 3.04B (number of  
loans) > 2(3), continue  
with 3.11, else go to  
3.13A***

**3.11 HC1100**

For the remaining <3.04B minus 2(3)> loan(s), what is the total outstanding balance?

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

**3.12 HC1200**

At present, 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-- Do't know  
  -2-- No answer

**3.13A HC1300**

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

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

***If = 1 continue with  
3.13B, else go to 3.14***

**3.13B HC1310x**

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?

CODE ALL THAT APPLY

- 1-- Yes, turned down
- 2-- Yes, not given as much credit
- 3-- No
- 1-- Do't know
- 2-- No answer

**If answer 1-- Yes,  
turned down is ticked,  
continue with 3.13C,  
else go to 3.14**

a set of 2 variables for items

- a – first option (turned down or not given as much credit or was not denied)
- b – second option (turned down or not given as much credit)

**3.13C HC1320**

(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-- Do't know
- 2-- No answer

**3.14 HC1400**

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-- Do'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-- Do't know
- 2-- No answer

**If = 1 continue with  
4.02A, else go to 4.11A**

**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-- Do't know
- 2-- No answer

**If = 1 continue with  
4.02B, else go to 4.10B**

**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-- Do't know*

*-2-- No answer*

**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*

*-1-- Do't know*

*based on the first letter of the 2008*

*-2-- No answer*

*NACE classification [21 categories]).*

**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*

*-1-- Do't know*

*professional*

*-2-- No answer*

*2-- Partnership*

*3-- Limited liability companies*

*4-- Co-operative societies*

*5-- Non-profit making bodies*

*6-- Other (specify)*

**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-- Do't know*

*-2-- No answer*

**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-- Do't know  
-2-- No answer

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-- Do't know  
-2-- No answer

**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 [HD030\$x BUSINESS IS A FARM] > Please include the value of farm implements, crops or livestock.)

[INTERVIEWER: IF THE FKP CANNOT PROVIDE AN ANSWER, TRY YOUR UTMOST TO GET A PLAUSIBLE RANGE VIA THE Computer loop for EUR questions.

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-- Do't know  
-2-- No answer

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

**If 4.02B (number of  
self-employment  
businesses) > 2(3)  
continue with 4.09,  
else go to 4.10A**

**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(3)> 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-- Do't know  
-2-- No answer

## 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-- Do't know  
-2-- No answer

**If = 1 continue with  
4.10B, else go to 4.11A**

### 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-- Do't know  
-2-- No answer

## 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-- Do't know  
-2-- No answer

**If = 1 continue with  
4.11B, else go to 4.12A**

### 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? Please do not consider here any negative balances already reported in section 3.

[INTERVIEWER: NEGATIVE BALANCES (OVERDRAFTS) SHOULD ONLY BE CONSIDERED IN THE TOTAL BALANCE OF SIGHT ACCOUNTS IF THEY WERE NOT PREVIOUSLY REPORTED IN SECTION 3]

Numerical value in EUR, 9 digits.

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

### 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-- Do't know  
-2-- No answer

**If = 1 continue with  
4.12B, else go to 4.13A**

### 4.12B HD1210

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

Numerical value in EUR, 9 digits.

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

#### 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-- Do't know  
-2-- No answer

**If = 1 continue with  
4.13B, else go to 4.14A**

#### 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-- Do't know  
-2-- No answer

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-- Do't know  
-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-- DK/REF type

#### HD1330

MARKET VALUE OF ALL FUNDS TOGETHER.

[To be filled only if the values by types of funds cannot be provided by the respondents. Leave empty if detailed values are provided in HD1320x].

Numerical value in EUR, 9 digits.

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

#### 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  
2-- No

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

**If = 1 continue with  
4.14B, else go to 4.15A**

#### 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  
2-- No

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

#### 4.15A HD1500

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

1-- Yes  
2-- No

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

**If = 1 continue with  
4.15B, else go to 4.16A**

#### 4.15B HD1510

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

*Numerical value in EUR, 9 digits.*

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

#### 4.15C HD1520

Are any of these shares issued by a foreign company?

1-- Yes  
2-- No

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

#### 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-- Do't know  
-2-- No answer

**If = 1 continue with  
4.16B else go to 4.17A**



**4.16B HD1610**

Does this include any assets I have not recorded yet?

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

***If = 1 continue with 4.16C else go to 4.17A***

**4.16C HD1620**

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

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

**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-- Do't know
- 2-- No answer

***If = 1 continue with 4.17B else go to 4.18***

**4.17B HD1710**

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

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

**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?

- 1- [INTERVIEWER: CODE ONLY ONE RESPONSE, THE ONE DEEMED MOST APPLICABLE BY THE RESPONDENT] *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-- Do'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-- Do't know
- 2-- No answer

***If = 1 continue with 4.19B else go to next section***

**4.19B HD1910**

What are these assets (allow up to three)?

- Verbatim text answer, 255 characters.
- 1-- Do't know
- 2-- No answer

**4.19C HD1920**

What is the total value of these other assets?

*Numerical value in EUR, 9 digits.*

*-1-- Do't know*

*-2-- No answer*

**SECTION 5: Employment**

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

**5.01 PE0100x**

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.

IF ONLY ONE ANSWER PROVIDED, PROBE: is there any other employment status that may apply to you?

[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-- Do't know*

*-2-- No answer*

*2-- On sick/maternity/other leave (except holidays), planning to return to work*

*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)*

***If any (either main or secondary) choice status =1,2 (working or temporary absent from job) continue with 5.02, else go to 5.09***

*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-- Do't know |
| 2-- Self-employed-- with employees    | -2-- No answer |
| 3-- Self-employed-- without employees |                |
| 4-- Unpaid family worker              |                |

[Note from the HFCN subgroup on questionnaire development: in the event that the main respondent reports that the household holds no stake in any businesses, but another HH member reports being self-employed (i.e. PE0200=2 or 3), it is strongly recommended that a pop-up window appear in the CAPI program such that either the specific HH member or the main respondent be requested to answer the business questions (questions HD0100 to HD080\$x, i.e. activity, employees, percentage of ownership, business value, etc.).]

## 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]

- |                        |                |
|------------------------|----------------|
| 2 character ISCO code. | -1-- Do't know |
|                        | -2-- No answer |

[Output categories based on ISCO classification of occupations (as 2 characters string codes)].

**If 5.02 = 1 (employee)  
continue with 5.04,  
else go to 5.06**

## 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-- Do't know |
|   | -2-- No answer |

## 5.05 PE0500

Is this a permanent position or a temporary contract?

- |                        |                |
|------------------------|----------------|
| 1-- Permanent position | -1-- Do't know |
| 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-- Do't know  
-2-- No answer

**5.07 PE0700**

How long (have you/has [he/she]) worked (for that company or organisation / in that self-employment activity)? [enter the length in years]

*Numerical value for number of years, 3 digits, 1 decimal place.*      -1-- Do't know  
-2-- No answer

**5.08A PE0800**

Besides (your/his/her) main job, (do you/does he/she) currently have any other job?

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

***If =1 continue to 5.08B; else go to 5.10***

**5.08B PE0810**

In this other work, (are you/is [he/she]) working for someone else, (are you/is [he/she]) self-employed, or (do you/does [he/she]) have both kinds of work?

1-- I also have one or more contracts with (an) employer(s)      -1-- Do't know  
-2-- No answer  
2-- I also have one or more self-employment activities  
3-- I also have both contract(s) with (an) employer(s) and self-employment activity/activities

***Skip next question and go to 5.10***

**5.09 PE0900**

(Have you / has [he/she]) ever worked(full time/part-time) for all or most of the year?

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

***If = 1 continue with 5.10 else go to 5.11***

**5.10 PE1000**

Since (you were/he/she was) 16, how many years (have you/has [he/she]) worked for all or most of the year?

*Numerical value in years, 2 digits.*      -1-- Do't know  
-2-- No answer

***If 5.01a=5,6 (respondent's main status is retired or permanently disabled) or 5.09 =No (never worked for all or most of the year) skip the next question, else continue with 5.11***

**5.11 PE1100**

At what age do (you/he/she) plan(s) to stop working for pay?

*Numerical value, 2 digits*

*-1-- Do't know*

*-2-- No answer*

*-9-- Never / will continue working  
while possible*

**5.R PE9020**

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

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

*If 5.01a=5  
(respondent's main  
status is retired) with  
no other employment  
status go to question  
6.09A; else continue  
with the next section.*

**SECTION 6: Pensions and insurance policies**

**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.]**

**6.01A PF0100**

Now I will ask you about foreseeable 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-- Do't know*

*-2-- No answer*

*If =1 continue with  
6.01B, else go to 6.06A*

**6.01B PF0110**

How many of these public/social security pension plans (do you /does X) have? Please, consider here also possible rights over public plans from countries other than < country in which interviewing takes place >.

*Numerical value, 2 digits.*

*-1-- Do't know*

*-2-- No answer*

**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 /the most important of the pensions to which you are currently contributing?

[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-- Do't know*

*-2-- No answer*

**6.03 PF0300**

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

*Numerical value, 2 digits.*

*-1-- Do't know*

*-2-- No answer*

***If 6.01B>1 (more than one public pension plan) continue with 6.04, else go to 6.05A***

**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 employee's contribution)?

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

*-1-- Do't know*

*-2-- No answer*

**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-- Do't know*

*-2-- No answer*

***If = 1 continue with 6.05B, else go to 6.06A***

**6.05B PF0510**

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

*Numerical value in EUR, 9 digits*

*-1-- Do't know*

*-2-- No answer*

**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-- Do't know*

*-2-- No answer*

***If = 1 continue with 6.06B, else go to 6.09A***

**6.06B PF0610**

How many?

*Numerical value, 1 digit.*

*-1-- Do't know*

*-2-- No answer*

**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-- Do't know*

*-2-- No answer*

***If = 1 continue with 6.07B, else go to 6.08***

**6.07B PF0710**

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

*Numerical value in EUR, 9 digits*

*-1-- Do't know*

*-2-- No answer*

**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-- Do't know  
-2-- No answer

**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-- Do't know  
-2-- No answer

***If = 1 continue with  
6.09B, else go to next  
section***

**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-- Do't know  
-2-- No answer

*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-- Do't know  
-2-- No answer

**6.09D PF0930**

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

*Numerical value in EUR, 6 digits*

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

**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**

[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.**

**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-- *Do't know*  
-2-- *No answer*

*If = 1 continue with  
7.01B, else go to 7.02A*

#### **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.]

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

*Numerical value in EUR, 9 digits.*

-1-- *Do't know*  
-2-- *No answer*



**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-- Do't know  
-2-- No answer

**If = 1 continue with  
7.02B, else go to 7.03A**

**7.02B PG0210**

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

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Numerical value in EUR, 9 digits.

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

**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-- Do't know  
-2-- No answer

**If = 1 continue with  
7.03B, else go to 7.04A**

**7.03B PG0310**

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

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Numerical value in EUR, 9 digits.

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

**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-- Do't know  
-2-- No answer

**If = 1 continue with  
7.04B, else go to 7.05A**

**7.04B PG0410**

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

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Numerical value in EUR, 9 digits.

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

**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-- Do't know  
-2-- No answer

**If = 1 continue with  
7.05B, else go to 7.06A**



**7.08B HG0310**

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

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

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

**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 -1-- Do't know  
2-- No -2-- No answer

**If = 1 continue with  
7.09B, else go to 7.10A**

**7.09B HG0410**

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

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

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

**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 -1-- Do't know  
2-- No -2-- No answer

**If = 1 continue with  
7.10B, else go to 7.11A**

**7.10B HG0510**

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

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

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

**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 -1-- Do't know  
2-- No -2-- No answer

**If = 1 continue with  
7.11B, else go to 7.12**

**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-- *Do't know*

-2-- *No answer*

**7.11B HG0610**

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

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

*Numerical value in EUR, 9 digits.*

-1-- *Do't know*

-2-- *No answer*

**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*

-1-- *Do't know*

2-- *Normal*

-2-- *No answer*

3-- *Low*

**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?

1-- *More than prices*

-1-- *Do't know*

2-- *Less than prices*

-2-- *No answer*

3-- *About the same as prices.*

*[Note from the HFCN subgroup on questionnaire development: 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]*

**7.RPG9020**

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*

-1-- *Do't know*

2-- *No*

-2-- *No answer*

***If = 1 continue with 8.01B else go to 8.07***

**8.01B HH0110**

How many?

*Numerical value, 2 digits.*

*-1-- Do't know*

*-2-- No answer*

**INTERVIEWER: IF MULTIPLE HOUSEHOLD MEMBERS RECEIVED A GIFT OR INHERITANCE AT THE SAME TIME FROM THE SAME PERSON, TREAT ALL AS ONE**

**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-- Do't know*

*-2-- No answer*

**8.03 HH030\$x**

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

*1-- Yes, such assets received*

*-1-- Do't know*

*2-- No, no such assets received*

*-2-- No answer*

*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-- Do't know*

*-2-- No answer*

**8.05 HH050\$x**

Was that a gift or an inheritance?

*1-- Gift*

*-1-- Do't know*

*2-- Inheritance*

*-2-- No answer*

**8.06 HH060\$x**

From whom was it received?

- |                           |                |
|---------------------------|----------------|
| 1-- Maternal grandparents | -1-- Do't know |
| 2-- Paternal grandparents | -2-- No answer |
| 3-- Parents               |                |
| 4-- Children              |                |
| 5-- Other relatives       |                |
| 6-- Other (specify)       |                |

**End of the loop for  
2(3) inheritances/gifts**

**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 | -1-- Do't know |
| 2-- No  | -2-- No answer |

**SECTION 9: Consumption**

**Let's now talk about household consumption:**

**9.01 HI0100**

About how much does (you/your household) spend in a typical month on food and beverages at home?

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

**9.02A HI0200**

About how much does (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) pay out i.e. net of any employer subsidy/discount/promotion etc.

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

**9.02B HI0210**

About how much does your household spend on utilities (electricity, water, gas, telephone, internet and television) in a typical month?

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

**9.02C HI0220**

So overall, about how much does your household spend in a typical month on all consumer goods and services? Consider all household expenses including food, utilities, etc. but excluding consumer durables (e.g. cars, household appliances, etc.), rent, loan repayments, insurance policies, renovation, etc.

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

**If =1 continue with  
9.03B, else go to 9.04**

**9.03B HI0310**

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

*Numerical value in EUR, 6 digits.*

*-1-- Do't know*

*-2-- No answer*

**9.04 HI0400x**

Now '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*

*-1-- Do't know*

*2-- No*

*-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*

*-1-- Do't know*

*2-- Lower than average*

*-2-- No answer*

*3-- Just about average*

**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*

*-1-- Do't know*

*2-- Expenses about the same as income*

*-2-- No answer*

*3-- Expenses less than income*

***If = 1 continue with 9.07; else go to 9.08***

**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

-1-- Do't know

2-- No

-2-- No answer

*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

-1-- Do't know

2-- No

-2-- No answer

**INTERVIEW CLOSURE**

**Thank you for your time and attention.**

**-.01 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 SPECIFY AND QUANTIFY THE OMISSION AS MUCH AS POSSIBLE]

*Verbatim text answer*

-1-- Do'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-- Do'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-- Do't know

*If -1 or -2, continue with*

B: Lower bound: Numerical value in EUR

-2-- No answer


*Step3; 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>A</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-- Do'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?

**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

### 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

## PARADATA SECTION

### HR0100 Language of the interview

**Question Wording:**

In which language was the interview conducted?

**Coding:**

Name of the language in English

### HR0200 Dwelling-- interior conditions

**Question Wording:**

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

**Coding:**

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.

**Special codes:**

-3-- Interviewer has not seen/visited the dwelling

### HR0300 Interviewee-- suspicious before the interview

**Question Wording:**

Was the interviewee suspicious about the study before the interview?

**Coding:**

1-- Not at all

2-- To some extent, yes

3-- Absolutely

### HR0400 Interviewee-- suspicious after the interview

**Question Wording:**

Was the interviewee suspicious about the study after the interview?

**Coding:**

1-- Not at all

2-- To some extent, yes

3-- Absolutely

## **HR0500 Interviewee-- understanding of the questions**

### **Question Wording:**

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

### **Coding:**

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

## **HR0600 Interviewee-- reliability of income and wealth information**

### **Question Wording:**

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

### **Coding:**

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

## **HR0700 Interviewee-- ability to express amounts in EUR**

### **Question Wording:**

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)?

### **Coding:**

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

## **HR0800 Interviewee-- easiness in responding**

### **Question Wording:**

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

### **Coding:**

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

## **HR0900 Interviewee-- ability to express himself/herself**

### **Question Wording:**

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

### **Coding:**

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

## **HR1000 Interviewee-- interest in the interview**

### **Question Wording:**

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

### **Coding:**

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

## **HR1100x Other persons present during the interview**

### **Question Wording:**

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

### **Coding:**

- 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**

### **Question Wording:**

How many persons provided information during the interview?

### **Coding:**

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

## **HR1300 Interviewee-- frequency of consulting documentation**

### **Question Wording:**

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

### **Coding:**

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

## HR1400x Documents interviewee referred to

### Question Wording:

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

### Coding:

- 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

## HR1500 Interviewee's comments-- missing/misreported items

### Question Wording:

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.

### Coding:

Verbatim text input by the interviewer, 255 characters.



## **HR1600 Interviewe's comments-- conduct of the interview**

### **Question Wording:**

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?

### **Coding:**

Verbatim text input by the interviewer, 255 characters.