Euro area questionnaire on Household Finance and Consumption plus Paradata

2017 Wave

March 2020

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1   Screener[1]

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 Q1>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]

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[1] [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]

2   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]

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.

RA0200 Gender

[INTERVIEWER: ASK RA0200 AND RA0300 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.

RA0300 Age

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 RA0200 AND RA0300 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

3   Interview[2]

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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[2] **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

1 Demographic

HOUSEHOLD LISTING

RA0100 relationship to reference person

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

RA0010 personal ID

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE ASSIGNED BY NCB

Numerical value, 2 digits   *99 - This code is not to be used*

RA0020 past personal ID

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

Numerical value, 2 digits

RA0030 vintage of last interview (individual)

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

Numerical value, 4 digits

RA0040 motivation for entering the household

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

1 - New-born
2 - Other

RA0200 gender

[INTERVIEWER: ASK RA0100 AND RA0200 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

RA0300 age

What is X's(your) age?

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

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

RA0400 country of birth

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

Two or three characters country code (using the ISO 3166-1 alpha-2 for two-   *-1 - Don't know*
letter codes for individual countries and the EU-SILC three-letter codes for   *-2 - No answer*
groups of countries)

If not equal to <country in which interviewing is taking place> continue with RA0500 else go to PA0100

RA0500 how long have you been living in the country

Filter: **If (RA0400<>SA0100)**

For how many years (have you/has X) lived in <SA0100 country in which the interview is taking place>?

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

INTERVIEWER: IF THE PERSON HAS HAD MULTIPLE STAYS IN <SA0100>, PROBE: Please include all stays in <SA0100> that lasted longer than six months.

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

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

PA0100 marital status

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

PA0200 highest level of education completed

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

Categories based on ISCED-2011 classification: *-1 - Don't know*
                                                                          -2 - No answer
0 - Early childhood education or no education
1 - Primary education
2 - Lower secondary education
3 - Upper secondary education
4 - Post-secondary non-tertiary education
5 - Short-cycle tertiary education
6 - Bachelor or equivalent
7 - Master or equivalent
8 - Doctoral or equivalent

REFERENCE UNIT: THIS QUESTION IS ONLY ASKED TO THE REFERENCE PERSON

HDZ0310 life satisfaction

On a scale from 0 to 10, how satisfied are you overall with your life? where "zero" means totally dissatisfied and "10" means entirely satisfied.

Numeric value, integer 0 to 10   *-1 - Don't know*
                                                                          -2 - No answer

HA0100 financially knowledgeable person

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

Numerical value of the RA0010 personal ID (2 digits), if the FKP is a member of the household

99 - Other person not a member of the household

2 Real assets and their financing

HB0100 size of household main residence

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

HB0200 how long have you been living in the household main residence

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

HB0300 main residence - tenure status

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 HB0600
If = 2 (own part) continue with HB0400
If = 3 (renter) go to HB2300
else go to HB2400

HB0400 is rent paid for partially owned household main residence

Filter: **If (HB0300=2)**

(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 HB0410, else go to HB0500

HB0410 amount of rent paid for partially owned household main residence

Filter: **If (HB0400=1)**

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

HB0500 % of ownership of household main residence

Filter: **If (HB0300=2)**

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

HB0600 way of acquiring property

Filter: **If ((HB0300=1)OR(HB0300=2))**

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 household owns)?

1 - Purchased
2 - Own construction
3 - Inherited
4 - Gift
5 - 50% PURCHASED OR CONSTRUCTED/50% INHERITED OR RECEIVED AS A GIFT [SILENT]

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

HB0700 year of property acquisition

Filter: **If ((HB0300=1)OR(HB0300=2))**

In what year did you (or someone in your current household) acquire the residence or buy the land it is on?

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

HB0800 property value at the time of its acquisition

Filter: **If ((HB0300=1)OR(HB0300=2))**

How much was the residence <IF HB0600=2 [and/or the associated land]> worth at the time [you/someone in your household] acquired it)? (< If HB0300=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

HB0900 current price of household main residence

Filter: **If ((HB0300=1)OR(HB0300=2))**

[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 HB0300=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

HBZ010x house price expectations

We are interested in knowing how you think the price of the residence you are living in might change over the next 12 months.

Please distribute a total of 10 points among the 5 changes shown in the card below, assigning more points to the scenarios you think are more likely and zero points if a scenario seems nearly impossible to you.

INTERVIEWER: ALL 10 POINTS MAY BE GIVEN TO A SINGLE SCENARIO IF A HOUSEHOLD CONSIDERS IT THE ONLY ONE POSSIBLE, WITH THE REMAINING SCENARIOS BEING GIVEN 0.

INTERVIEWING STRATEGY: SHOW A TABLE WITH ALL 5 POSSIBILITIES. GIVE THE RESPONDENT THE OPTION TO EITHER FILL IT OUT WITH A PEN OR PROVIDE FEEDBACK ORALLY.

[IMPLEMENTATION POSSIBILITIES: IN ORDER TO ADAPT TO THE NATIONAL SITUATION, THE UPPER AND LOWER THRESHOLDS CAN BE ADAPTED AT THE TIME OF IMPLEMENTATION. THE VALUE OF THE UPPER THRESHOLD IS TO BE FILLED IN HBZ011 AND THE LOWER THRESHOLD HBZ012. THE CONSENSUS VALUE PROPOSED FOR THESE TWO VARIABLES IS 5.]

Numerical value, integer 0 to 10   *-1 - Don't know*
                                                      -2 - No answer

a set of 5 variables for items

a - decrease by more than [HBZ012] per cent
b - decrease by 2 to [HBZ012] per cent
c - no more than 2 per cent increase or decrease
d - increase by 2 to [HBZ011] per cent
e - increase by more than [HBZ011] per cent

HBZ011 upper bound of household price expectation threshold

THERE IS NO QUESTION CORRESPONDING TO THIS TECHNICAL VARIABLE. THE CONSENSUS VALUE IN THE HFCS IS 5.

Numerical value, in percentage

HBZ012 lower bound of household price expectation threshold

THERE IS NO QUESTION CORRESPONDING TO THIS TECHNICAL VARIABLE. THE CONSENSUS VALUE IN THE HFCS IS 5.

Numerical value, in percentage

HB1000 mortgages or loans using HMR as collateral

Filter: **If ((HB0300=1)OR(HB0300=2))**

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 HB1010, else go to HB2400

HB1010 number of mortgages or loans using HMR as collateral

Filter: **If (HB1000=1)**

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)

HB120$x HMR mortgage $x: purpose of the loan

Filter: **If (HB1010>$x-1)**

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 or construct the HMR   *-1 - Don't know*
2 - To purchase other real estate   *-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 or refinance 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.

HB110$x HMR mortgage $x: mortgage refinancing

Filter: **If (HB1010>$x-1)**

Does this loan refinance a previous loan, that is, did this loan replace a previous loan [that had this property as collateral]? BORROWERS SOMETIMES TAKE OUT NEW LOANS TO PAY OFF EXISTING ONES, TAKING ADVANTAGE OF BETTER CONDITIONS, FOR EXAMPLE INTEREST RATE, TERM, AND AMOUNT.

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. CODE HB110$x AS 1).

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

                                                                ⇴If = 1 continue with HB113$x, else go to HB130$x

HB113$x HMR mortgage $x: reason for refinancing

Filter: **If (HB1010>$x-1) AND (HB110$x=1)**

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

1 - To get better loan terms
2 - To borrow additional money against the property
3 - Some other reason (please, specify)

-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

HB130$x HMR mortgage $x: year when loan taken/refinanced

Filter: **If (HB1010>$x-1)**

<IF HB110$x=2>   When did (you/your household) take out the mortgage?
<IF HB110$x=1>   When did (you/your household) refinance the earlier loan?
<IF HB110$x=-1 or -2> When did (you/your household) take out the mortgage or most recently refinance it?

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: IN THE CASE OF A REVERSE MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN

Numerical value, 4 digits (for year)

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

HB140$x HMR mortgage $x: initial amount borrowed/refinanced

Filter: **If (HB1010>$x-1)**

<IF HB110$x=2> What was the total amount borrowed when you took out the mortgage?
<IF HB110$x=1> What was the total amount borrowed at the time you refinanced the earlier loan?
<IF HB110$x=-1 or -2> What was the total amount borrowed at the time you took out the mortgage or most recently refinanced it?

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN AND ASK THE AMOUNT OF THE INITIAL PAYMENT, IF THERE WAS ONE. THIS INITIAL PAYMENT MAY BE ZERO OR MAY BE THE REFINANCED AMOUNT OF A PREVIOUS LOAN

Numerical value in EUR, 9 digits.

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

HB160$x HMR mortgage $x: length of the loan at the time of borrowing/refinancing

Filter: **If (HB1010>$x-1)**

<IF HB110$x=2> At the time the loan was taken out, how many years were agreed for the length of the loan?

<IF HB110$x=1> At the time you refinanced the earlier loan, how many years were agreed for the length of the loan?

<IF HB110$x=-1 or -2> At the time the loan was taken out or most recently refinanced, how many years were agreed for the length of the loan?

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN. THE NUMBER OF YEARS INITIALLY REQUESTED IS THE NUMBER OF YEARS DURING WHICH IT IS EXPECTED TO RECEIVE THE LOAN ANNUITY, OR, IF THE ANNUITY IS FOR LIFE, THERE IS NO TERM AND IT SHOULD BE CODED -4.

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

HB170$x HMR mortgage $x: current amount outstanding

Filter: **If (HB1010>$x-1)**

What is the amount still owed on the loan? (That is, if you repaid it completely now, how much would you have to pay?)

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS. IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN. THE REQUIRED AMOUNT IS THAT NEEDED TO REPAY THE LOAN AT THE CURRENT DATE, NOT THE SUM OF THE FUTURE PAYMENTS.

Numerical value in EUR, 9 digits.

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

HB171$x HMR mortgage $x: current remaining maturity

Filter: **If (HB1010>$x-1)**

In how many years will the loan be fully repaid? [READ OUT IN CASE OF DOUBT]: WHAT IS THE REMAINING MATURITY OF THE LOAN? IF NECESSARY, CLARIFY THAT THIS IS ACCORDING TO THE AGREED CONDITIONS OF THE LOAN. FOR LESS THAN ONE YEAR, ENTER 0.

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN; IN THIS CASE, THE ANSWER SHOULD BE THE REMAINING NUMBER OF YEARS DURING WHICH THIS INCOME ANNUITY WILL BE RECEIVED, OR, IF THE ANNUITY IS FOR LIFE, THERE IS NO TERM.

Numerical value, 2 digits

-1 - Don't know
-2 - No answer
-4 - No term/No fixed date for repayment

HB180$x HMR mortgage $x: adjustable interest rate

Filter: **If (HB1010>$x-1)**

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

HB190$x HMR mortgage $x: current interest loan of the HMR mortgage

Filter: **If (HB1010>$x-1)**

What is the current (annual) rate of interest charged on the loan (< If HB180$x=1 [adjustable interest rate] > after the most recent change?

Numerical value, 5 digits, 3 decimal places.

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

HB200$x HMR mortgage $x: monthly amount of payment made on loan

Filter: **If (HB1010>$x-1)**

How much is the current monthly payment (you make/your household makes) on the loan, including both interest and repayment but excluding any payments for taxes, insurance or other fees?

INTERVIEWER INSTRUCTION: THIS IS THE AMOUNT BEING PAID REGULARLY BY THE HOUSEHOLD, NOT THE AMOUNT CONTRACTED IN THE LOAN.

(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)

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE WHICH PROVIDES AN INCOME, NOTE THIS DOWN AS A NEGATIVE VALUE IN THIS ITEM. FOR EXAMPLE, IF THE HOUSEHOLD RECEIVES AN INCOME FROM THE REVERSE MORTGAGE OF 1,000 EUR, ENTER -1000.
END OF THE LOOP FOR LOANS USING HMR AS COLLATERAL

Numerical value in EUR, 6 digits.

<div style="text-align:right">

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

</div>

HB2100 money still owed on additional HMR loans

Filter: **If (HB1010>$loops)**

For the <HB1010 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

<div style="text-align:right">

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

</div>

HB2200 monthly amount of payment made on additional HMR loans

Filter: **If (HB1010>$loops)**

At present, how much is the monthly payment on (the loan/these loans) including both interest and repayment, and excluding any required payments for taxes, insurance or other fees?

Numerical value in EUR, 6 digits.

<div style="text-align:right">

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

</div>

HB2300 monthly amount paid as rent

Filter: **If (HB0300=3)**

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.

<div style="text-align:right">

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

</div>

Properties other than household main residence

HB2400 household owns other properties than HMR

(< If HB0300=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 HB2410 else go to HB4300**

HB2410 number of properties other than household main residence

Filter: **If (HB2400=1)**

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

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

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

We will talk about the two (three) real estate properties you consider most important in terms of their economic value, and then the rest as a whole.

BEGINNING OF LOOP ON $x FOR 2(3) PROPERTIES OTHER THAN HOUSEHOLD MAIN RESIDENCE

SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX

HB250$x other property $x: property type

Filter: **If (HB2410>$x-1)**

What type of property is it?

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

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

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

HB260$x other property $x: use

What is this property used for?

(CODE ALL THAT APPLY)

1 - Your (household's) holidays or other private own use
2 - Business activities by you (or someone else in your household)
3 - Rented or leased to a business or people outside your household
4 - Vacant
5 - Free use for others
6 - Other (SPECIFY)

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

a set of 6 variables for items

a - first choice use of property
b - secondary choice use of property
c - secondary choice use of property
d - secondary choice use of property
e - secondary choice use of property
f - secondary choice use of property

HB270$x other property $x: % of the property belonging to household

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

HB280$x other property $x: current value

[What is the value of this property, i.e. if you could sell it now how much do you think would be the price of the property? < IF HB250$x=9 > What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock. I will ask you to include those later when we talk about businesses.] (< If HB270$x < 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

HB300$x mortgages or loans using property $x as collateral

Filter: **If (HB2410>$x-1)**

Are there currently any outstanding mortgages or loans that use this property as collateral?

INTERVIEWER: IF ANY OF THE LOANS WAS – IN ADDITION TO THIS PROPERTY - COLLATERALIZED BY THE HOUSEHOLD MAIN RESIDENCE OR ANOTHER PROPERTY, AND THE LOANS HAVE BEEN 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 HB301$x, else go to the next loop**

HB301$x number of mortgages or loans using property $x as collateral

Filter: **If (HB300$x=1)**

How many such mortgages or loans are there on this property?

Numerical value, 1 digit (for number of mortgages or loans)   *-1 - Don't know*
                                                                  -2 - No answer

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

BEGINNING OF A LOOP ON $y FOR 2(3) LOANS USING PROPERTY $x AS COLLATERAL

SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX

HB320xy other property $x mortgage $y: purpose of the loan

Filter: **If (HB301$x>$y-1)**

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 or construct this property
2 - To purchase other real estate
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 or refinance debts
7 - For education purposes
8 - To cover living expenses or other purchases
9 - Other (specify)

-1 - Don'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

HB310xy other property $x mortgage $y: loan refinancing

Does this loan refinance a previous loan, that is, did this loan replace a previous loan [that had this property as collateral]? BORROWERS SOMETIMES TAKE OUT NEW LOANS TO PAY OFF EXISTING ONES, TAKING ADVANTAGE OF BETTER CONDITIONS, FOR EXAMPLE INTEREST RATE, TERMS, AND AMOUNT.

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
2 - No

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

🖑**If = 1 continue with HB313xy, else go to HB330xy**

HB313xy other property $x mortgage $y: reason for refinancing

Did you replace the previous loan 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

1 - To get better loan terms
2 - To borrow additional money against the property
3 - Some other reason (please, specify)

-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

HB330xy other property $x mortgage $y: year when loan taken or refinanced

Filter: **If (HB301$x>$y-1)**

<IF HB310xy=2> When did (you/your household) take out the mortgage?
<IF HB310xy=1> When did (you/your household) refinance the earlier loan?
<IF HB310$x=-1 or -2> When did (you/your household) take out the mortgage or most recently refinance it?

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: IN THE CASE OF A REVERSE MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN

Numerical value, 4 digits (for year)

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

HB340xy other property $x mortgage $y: initial amount borrowed

Filter: **If (HB301$x>$y-1)**

<IF HB310xy=2> What was the total amount borrowed when you took out the mortgage?
<IF HB310xy=1> What was the total amount borrowed at the time you refinanced the earlier loan?
<IF HB310$x=-1 or -2> What was the total amount borrowed at the time you took out the mortgage or most recently refinanced it?

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN AND ASK THE AMOUNT OF THE INITIAL PAYMENT, IF THERE WAS ONE. THIS INITIAL PAYMENT MAY BE ZERO OR MAY BE THE REFINANCED AMOUNT OF A PREVIOUS LOAN

Numerical value in EUR, 9 digits.

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

HB360xy other property $x mortgage $y: length of the loan at the time of borrowing/refinancing

<IF HB310xy=2> At the time the loan was taken out, how many years were agreed for the length of the loan?
<IF HB310xy=1> At the time you refinanced the earlier loan, how many years were agreed for the length of the loan?
<IF HB310$x=-1 or -2> At the time the loan was taken out or most recently refinanced, how many years were agreed for the length of the loan?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK FOR HOW MANY YEARS PAYMENTS TO THE HOUSEHOLD ARE EXPECTED. IF THE FKP ASKS, THE LENGTH OF THE LOAN IS THE SHORTEST OF:
(1) THE TOTAL AGREED DURATION OF THE LOAN,
(2) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE NEXT REQUIRED NEGOTIATION, OR
(3) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE LOAN IS SCHEDULED TO BE PAID OFF.
IF A LOAN HAS A VARIABLE RATE OF INTEREST BUT NO FORMALLY REQUIRED RENEGOTIATION PERIOD, USE DEFINITION (1)

Numerical value, 2 digits (for duration in years).

-1 - Don't know
-2 - No answer
-4 - Loan has no set term

HB370xy other property $x mortgage $y: current amount outstanding

What is the amount still owed on the loan? (That is, if you repaid it completely now, how much would you have to pay?)

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.
INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN. THE REQUIRED AMOUNT IS THAT NEEDED TO REPAY THE LOAN AT THE CURRENT DATE, NOT THE SUM OF THE FUTURE PAYMENTS

Numerical value in EUR, 9 digits.

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

HB371xy other property $x mortgage $y: current remaining maturity

In how many years will the loan be fully repaid? [READ OUT IN CASE OF DOUBT]: WHAT IS THE REMAINING MATURITY OF THE LOAN? IF NECESSARY, CLARIFY THAT THIS IS ACCORDING TO THE AGREED CONDITIONS OF THE LOAN. FOR LESS THAN ONE YEAR, ENTER 0.

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN; IN THIS CASE, THE ANSWER SHOULD BE THE REMAINING NUMBER OF YEARS DURING WHICH THIS INCOME ANNUITY WILL BE RECEIVED, OR, IF THE ANNUITY IS FOR LIFE, THERE IS NO TERM.

Numerical value in number of years, 2 digits.

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

HB380xy other property $x mortgage $y: adjustable interest rate

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

HB390xy other property $x mortgage $y: current interest loan of the mortgage

What is the current (annual) rate of interest charged on the loan (< If HB380xy=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

HB400xy other property $x mortgage $y: monthly payment on loan

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)
END OF THE LOOP ON $y ON OTHER PROPERTY LOANS
END OF THE LOOP ON $x ON OTHER PROPERTIES

Numerical value in EUR, 6 digits.

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

⌦End of loop on $y for 2(3) other property loans
End of loop on $x for 2(3) properties

If HB2410 (number of properties) > 2(3) continue with HB2900, else go to HB4099

HB2900 additional properties current value

Filter: **If (HB2410>$loops)**

If (you/your household) decided to sell the <HB2410 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

HB4099 other loans on other properties

Filter: **IF (all of the reported HB301$x <=3) AND HB2410>3**

Are there currently any other outstanding mortgages or loans that use any of your properties as collateral, that you have not already mentioned?

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

1 - Yes
2 - No

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

⌦If = 1 continue with HB4105, else go to HB4300

HB4105 money still owed on additional other properties loans

Filter: **IF (HB4099=1 OR (any of the reported HB301$x >3))**

[<IF ANY OF THE REPORTED HB301$x>3 >You previously mentioned that you had other loans on these other properties, but you did not describe them in detail.]

What is the amount still owed on this or these other loans altogether? (That is, if you repaid it completely now, how much would you have to pay?)

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

HB4205 monthly payment on additional other property loans

Filter: **IF (HB4099=1) OR (any of the reported HB301$x>3)**

At present, how much is the monthly payment on this or these loans including both interest and repayment and 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.

HB4300 ownership of cars

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

                                    ✎**If = 1 continue with HB4310, else go to HB4500**

HB4310 number of cars

Filter: **If (HB4300=1)**

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

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

HB4400 total value of the cars

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

HB4500 ownership of other vehicles

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

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

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

If = 1 continue with HB4600, else go to HB4700

HB4600 total value of other vehicles

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

HB4700 ownership of other valuables

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

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

HB4710 value of other valuables

Filter: **If (HB4700=1)**

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

HB4800 purchase of vehicles

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

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

HB4810 price of purchased vehicles

Filter: **IF (HB4800=1)**

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

3 Other liabilities/credit constraints

HC0100 household has a leasing contract

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

1 - Yes
2 - No

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

⤷If = 1 continue with HC0110, else go to HC0200

HC0110 monthly leasing payments

Filter: **If (HC0100 =1)**

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

HC0200 household has credit line or overdraft

Do you or any other member of the household have a credit line or [a sight account/an account with an overdraft facility with a financial institution]?
CREDIT CARDS ARE NOT TO BE INCLUDED IN THIS ITEM

1 - Yes
2 - No

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

⤷If = 1 continue with HC0210; else go to HC0300

HC0210 household has outstanding credit line/overdraft balance

Filter: **If (HC0200 =1)**

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

1 - Yes
2 - No

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

✎If = 1 continue with HC0220; else go to HC0300

HC0220 amount of outstanding credit line/overdraft balance

Filter: **If (HC0210 =1)**

How much is currently outstanding?

Numerical value in EUR, 6 digits.

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

HC0300 household has a credit card

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).

INTERVIEWING STRATEGY: THE QUESTIONS ON THE CREDIT CARDS CAN BE ASKED PERSON BY PERSON AND AGGREGATED INTO THE CORE VARIABLES.

1 - Yes
2 - No

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

✎If = 1 continue with HC0310; else go to HC0330

HC0310 household has outstanding balance on credit cards

Filter: **If (HC0300 =1)**

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 HC0320; else go to HC0330

HC0320 amount of outstanding credit cards balance

Filter: **If (HC0310 =1)**

How much is currently outstanding?

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

HC0330 has private loans

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

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

                                          **✎If =1 continue with HC0340 else go to
                                          HC0400**

HC0340 how many private loans

Filter: **If (HC0330=1)**

How many such loans do you have?

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

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

BEGINNING OF A LOOP FOR 2(3) PRIVATE LOANS

SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX

HC035$x private loan $x: purpose of the loan

Filter: **If (HC0340>$x-1)**

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 or construct the HMR
2 - To purchase other real estate
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 debts
7 - For education purposes
8 - To cover living expenses or other purchases
9 - Other (specify)

-1 - Don'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.

HC036$x private loan $x: outstanding amount

Filter: **If (HC0340>$x-1)**

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]
END OF THE LOOP FOR PRIVATE LOANS

Numerical value, 9 digits

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

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

HC0370 additional private loans - outstanding amount

Filter: **If (HC0340>$loops)**

For the remaining <HC0340 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 - Don't know
-2 - No answer

HC0400 has any non-collateralised loans

(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 - Don't know
-2 - No answer

☝**If =1 continue with HC0410 else go to HC1300**

HC0410 number of non-collateralised loans

Filter: **If (HC0400=1)**

How many such loans do you have?

Numerical value, 2 digits.

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

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

BEGINNING OF A LOOP FOR 2(3) NON-COLLATERALISED LOANS

SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDI

HC050$x non-collateralised loan $x: purpose of the loan

Filter: **If (HC0410 >$x-1)**

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)

HC060$x non-collateralised loan $x: amount initially borrowed

Filter: **If (HC0410 >$x-1)**

| What was the initial amount borrowed at the time the loan was granted?

Numerical value in EUR, 9 digits.

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

HC070$x non-collateralised loan $x: initial length of the loan

Filter: **If (HC0410 >$x-1)**

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

Numerical value, 2 digits (for years).

-1 - Don't know
-2 - No answer
-4 - Loan has no set term

HC080$x non-collateralised loan $x: outstanding balance of loan

Filter: **If (HC0410 >$x-1)**

| What is the outstanding balance on the loan?

Numerical value in EUR, 9 digits.

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

HC090$x non-collateralised loan $x: current interest rate of loan

Filter: **If (HC0410 >$x-1)**

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

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

HC100$x non-collateralised loan $x: monthly payment on loan

Filter: **If (HC0410 >$x-1)**

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).
END OF THE LOOP FOR NON-COLLATERALISED LOANS

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

↳End of loop for 2(3) loans

**If HC0410 (number of loans) > 2(3),
continue with HC1100, else go to HC1300**

HC1100 total amount owed for additional non-collateralised loans

Filter: **If (HC0410>$loops)**

For the remaining <HC0410 minus 2(3)> loan(s), what is the total outstanding balance?

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

HC1200 monthly payment on additional non-collateralised loans

Filter: **If (HC0410>$loops)**

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 - Don't know*
                                                        -2 - No answer

HC1300 has applied for loan/credit

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

(INTERVIEWING STRATEGY: IF ANY OF HB130$x OR HB330$x$y IS IN THE PAST THREE YEARS, THIS QUESTION SHOULD BE REPLACED BY A CONFIRMATION QUESTION OF THE FORM: You had previously indicated that you have taken or refinanced a loan in HB130$x/HB330$x$y. We will talk now about this occasion and other cases in the past three years where you have applied for a loan or for a credit.)

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

⇨If = 1 continue with HC1310x, else go to HC1400

HC1310x was denied credit

Filter: **If (HC1300 =1)**

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   *-1 - Don't know*
2 - Yes, not given as much credit   *-2 - No answer*
3 - No

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)

⇨If answer 1 - Yes, turned down is ticked as a first or second option, continue with HC1320, else go to HC1400

HC1320 re-applying for credit

Filter: **If ((HC1310a =1) or (HC1310b=1))**

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

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

1 - Yes
2 - No

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

HC1400 not applying for credit due to perceived credit constraints

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

1 - Yes
2 - No

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

4 Private businesses and financial assets

HD0200 investments in non-traded self-employment businesses with an active role

(Do you/Does anyone in your household) own all or part of any business that is not publicly traded where you have an active role in running the business?

1 - Yes
2 - No

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

If = 1 continue with HD0210, else go to HD1000

HD0210 how many self-employment businesses

Filter: **If (HD0200=1)**

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

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

Numerical value, 2 digits

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

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

BEGINNING OF LOOP FOR 2(3) SELF-EMPLOYMENT BUSINESSES

SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX

HD030$x business $x: NACE

Filter: **If (HD0210>$x-1)**

What is the main activity of this business? Please describe

[INTERVIEWER: WRITE DOWN THE DESCRIPTION

1 character code (output requirements based on the first letter of the 2008 NACE Rev. 2 classification [21 categories]).

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

HD040$x business $x: legal form of the business

Filter: **If (HD0210>$x-1)**

What is the legal form of this business?

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

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

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

HD050$x business $x: number of employees

Filter: **If (HD0210>$x-1)**

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

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

Numerical value, 5 digits.

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

HD060$x business $x: household members working in the business

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

Person(s) code(s), 2 digits.   *-1 - Don't know*
                                                                                 -2 - No answer

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

HD070$x business $x: % of household ownership

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

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

HD080$x business $x: value of the business

(< If HD040$x=1 [sole proprietorship / independent professional] OR IF ANY OF HB260$x=2> Excluding any assets and debts connected with this business that I may have already recorded:)

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

[INTERVIEWER: IF 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 - Don't know*
                                                                                 -2 - No answer

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

If HD0210 (number of self-employment businesses) > 2(3) continue with HD0900, else go to HD1000

HD0900 value of additional businesses

Filter: **If (HD0210>$loops)**

Aside from any assets and liabilities I have already recorded, what is the net value of your (household's) share of the remaining <HD0210 minus 2> business(es)? That is, what could you sell (it/them) for, taking into account all assets associated with the business and deducting the liabilities? (IF [HD030$x BUSINESS IS A FARM] > Please include the value of farm implements, crops or livestock.)

Numerical value in EUR, 9 digits

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

HD1000 non traded shares with passive role

(Do you/Does anyone in your household) own any business that is not publicly traded where you/they act only as an investor or silent partner?

1 - Yes
2 - No

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

↳If = 1 continue with HD1010, else go to HD1100

HD1010 value of non self-employment not publicly traded businesses

Filter: **If (HD1000=1)**

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

Numerical value in EUR, 9 digits

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

Let's now talk about your financial investments.

HD1100 household owns sight accounts

< IF HC0200=1 [HH has credit lines or accounts with overdraft facilities] (SKIP QUESTION AND GO DIRECTLY TO HD1110) >

(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

<div align="right">

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

</div>

<div align="right">

✎If = 1 continue with HD1110, else go to HD1200

</div>

HD1110 value of sight accounts

Filter: **If(HD1100=1)**

(< If HC0200=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 previously reported.

[INTERVIEWER: NEGATIVE BALANCES (OVERDRAFTS) SHOULD ONLY BE CONSIDERED IN THE TOTAL BALANCE OF SIGHT ACCOUNTS IF THEY WERE NOT PREVIOUSLY REPORTED IN SECTION 3 ON OTHER LIABILITIES. IF THE ACCOUNT BALANCE IN THIS QUESTION IS NEGATIVE, ZERO IS TO BE REPORTED IN THIS QUESTION AND THE NEGATIVE AMOUNT ADDED TO HC0210 AS ADDITIONAL OVERDRAFT]

Numerical value in EUR, 9 digits.

<div align="right">

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

</div>

HD1200 household owns savings accounts

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

<div align="right">

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

</div>

<div align="right">

✎If = 1 continue with HD1210, else go to HD1300

</div>

HD1210 value of saving accounts

Filter: **If (HD1200=1)**

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

Numerical value in EUR, 9 digits.

<div align="right">

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

</div>

HD1300 household owns investments in mutual funds

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

↳If = 1 continue with HD1310, else go to HD1400

HD1310x types of mutual funds

Filter: **If (HD1300=1)**

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   *-1 - Don't know*
2 - No   *-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 - Various types of funds (DK/REF type)

HD1320x market value of mutual funds - portfolio items

Filter: **If (the corresponding HD1310x=1)**

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.

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 - Various types of funds (DK/REF type)

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

HD1330 market value of mutual funds - all funds together

Filter: **If (HD1300=1)**

MARKET VALUE OF ALL FUNDS TOGETHER.

[To be filled even if detailed values are provided in HD1320x].

Numerical value in EUR, 9 digits.

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

HD1400 household owns bonds

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 HD1300=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 - Don't know
-2 - No answer

⇘If = 1 continue with HD1410, else go to HD1500

HD1410x kind of bonds owned

Filter: **If (HD1400=1)**

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 - Don'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),

HD1420 market value of bonds

Filter: **If (HD1400=1)**

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

Numerical value in EUR, 9 digits.

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

HD1500 household owns publicly traded shares

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

1 - Yes
2 - No

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

↳If = 1 continue with HD1510, else go to HD1600

HD1510 value of publicly traded shares

Filter: **If (HD1500=1)**

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

Numerical value in EUR, 9 digits.

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

HD1520 any shares issued by foreign companies

Filter: **If (HD1500=1)**

Are any of these shares issued by a foreign company?

1 - Yes
2 - No

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

HD1600 household owns managed accounts

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

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

1 - Yes
2 - No

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

⤷If = 1 continue with HD1610 else go to HD1700

HD1610 managed accounts - assets not already recorded

Filter: **If (HD1600=1)**

Does this include any assets I have not recorded yet?

1 - Yes
2 - No

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

⤷If = 1 continue with HD1620 else go to HD1700

HD1620 value of additional assets in managed accounts

Filter: **If (HD1610=1)**

In total, what is the value of all these assets that I have not already recorded?

Numerical value in EUR, 9 digits.

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

HD1700 does anyone owe money to household

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

<div style="text-align: right">

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

☝If = 1 continue with HD1710 else go to HD1900

</div>

HD1710 amount owned to household

Filter: **If (HD1700=1)**

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

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

HD1900 any other financial assets

Other than any pension rights and insurance contracts, do you (or anyone else in your household) have any other substantial financial assets that I have not already recorded? These can be things 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. JEWELLERY IS NOT TO BE INCLUDED HERE BUT IN HB4700.

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

<div style="text-align: right">

☝If = 1 continue with HD1910 else go to HD1800

</div>

HD1910 specification of other assets

Filter: **If (HD1900=1)**

What are these assets (allow up to three)?

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

HD1920 value of the other assets

Filter: **If (HD1900=1)**

What is the total value of these other assets?

HD1800 investment attitudes

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

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

1- Take substantial financial risks expecting to earn substantial returns *-1 - Don't know*
2 - Take above average financial risks expecting to earn above average *-2 - No answer*
returns
3 - Take average financial risks expecting to earn average returns
4 - Not willing to take any financial risk

5 Employment

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

PE0100x labour status

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

a set of 9 variables for items:

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

✤If any of PE0100x =1,2 (working or temporary absent from job) continue with PE0200
else go to PE0900

PE0200 status in employment

Filter: **IF ANY OF PE0100x IS 1 OR 2**

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

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

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

PE0300 job description / ISCO

Filter: **IF ANY OF PE0100x IS 1 OR 2**

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-08 code

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

[Output categories based on ISCO classification of occupations (as 2 characters string codes - sub-major groups). If for confidentiality reasons the occupations can only be provided at the major group level, the one-digit codes need to be followed by a 0, e.g. 10 for LEGISLATORS, SENIOR OFFICIALS AND MANAGERS]

⤷If PE0200 = 1 (employee) continue with PE0400, else go to PE0600

PE0400 main employment - NACE

Filter: **If (PE0200=1)**

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

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

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

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

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

PE0500 type of contract

Filter: **If (PE0200=1)**

Is this a permanent position or a temporary contract?

1 - Permanent position
2 - Temporary contract
3 - Other (no contract or other labour agreement)

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

PE0600 hours working a week - main job

Filter: **IF ANY OF PE0100x IS 1 OR 2**

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

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

Numerical value, 4 digits, 1 decimal place.

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

PE0700 time in main job

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 - Don't know
-2 - No answer

PE0800 currently more than one job/employers

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

1 - Yes
2 - No

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

🕭**If =1 continue to PE0810; else go to PE1005**

PE0810 type of other work

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)
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

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

🕭**Skip to PEZ010**

PE0900 ever been employed

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

1 - Yes
2 - No

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

🕭**If PE0900=1 and any of PE0100x =3 and none of PE0100x are 5 (has worked but is**

PE0250 status in previous job for unemployed

Filter: **/* IF PE0900 is 1 (has ever worked) and ANY OF PE0100x IS 3 (unemployed) and none of PE0100x is 5 (is not working and not retired) */**

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

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

1 - Employee
2 - Self-employed - with employees
3 - Self-employed - without employees
4 - Unpaid family worker

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

PE0350 previous job description / ISCO for unemployed

Filter: **/* IF PE0900 is 1 (has ever worked) and ANY OF PE0100x IS 3 (unemployed) and none of PE0100x is 5 (is not working and not retired) */**

What was (your/his/her) job title? What (did you/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-08 code

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

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

PE0450 previous employment - NACE for unemployed

Filter: **IF (PE0250 = 1)**

What did the firm/organisation you/he/she last work for mainly make or do?

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

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

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

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

↳**Continue to PEZ020**

PE0270 main status in employment for retired or other inactive

Filter: **/* IF none of PE0100x is 1, 2, or 3 (employed or unemployed) and PE0900=1 (ever been employed) */**

Overall in (your/his/her) working career, (were you/was [he/she]) mostly working for someone else, self-employed with or without employees or an unpaid worker in a family business?

[IF THE PERSON HAD MORE THAN ONE JOB, PROBE: Please select the main one based on the number of years worked.]

1 - Employee
2 - Self-employed - with employees
3 - Self-employed - without employees
4 - Unpaid family worker

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

PE0370 main job description / ISCO for retired or other inactive

Filter: **/* IF none of PE0100x is 1, 2, or 3 (employed or unemployed) and PE0900=1 (ever been employed) */**

What was (your/his/her) main job title? What (did you/he/she) do on that job? (Tell me more about that.)

[INTERVIEWER: WRITE DOWN BOTH THE JOB TITLE AND DESCRIPTION OF TASKS RESPONDENT DID IN THE MAIN JOB HE/SHE HELD OVER HIS/HER WORKING CAREER]

2 character ISCO-08 code

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

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

↳**If PE0270 = 1 (employee) continue with PE0470, else go to PE1005**

PE0470 main employment - NACE for retired or other inactive

Filter: **IF PE0270=1**

What did the firm/organisation you/he/she work for mainly make or do?

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

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

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

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

PEZ010 Probability of losing the job

Filter: **IF PE0200=1 OR PE0200=2 OR PE0200=3**

<IF PE0200=1> People may lose their job for a variety of reasons beyond their immediate control, such as expiration or termination of their work contract, dismissal, or other similar reason.

<IF PE0200=2 OR PE0200=3> Self-employed people may cease being employed for reasons beyond their immediate control, such as loss of clients, bankruptcy of the business, or other similar reason.

<ALL> On a scale of 0 to 100, what do you think is the likelihood that you will lose your current job in the next twelve months for such a reason?

SHOW CARD WITH EXTREMES LABELLED 0 NOT AT ALL LIKELY - 100 EXTREMELY LIKELY

Numerical value 0 to 100   *-1 - Don't know*
                                                             -2 - No answer

PEZ020 Probability of finding a job

Filter: **IF [any of PE0100x is 3 and none of PE0100x is 1]**

On a scale from zero to 100, what do you think is the likelihood that (you/he/she) will be able to find a job during the next 12 months?

SHOW CARD WITH EXTREMES LABELLED 0 NOT AT ALL LIKELY - 100 EXTREMELY LIKELY

Numerical value 0 to 100   *-1 - Don't know*
                                                             -2 - No answer

PE1005 total time in employment

Filter: **If (any of PE0100x is 1 or 2 or (PE0900=1))**

How many years (have you/has [he/she]) worked for all or most of the year?

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

PE1100 at what age expect to stop working for pay

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

Numerical value, 2 digits

-1 - Don't know
-2 - No answer
-9 - Never / will continue working while possible

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

PE9020 respondent of the employment section

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

Identification of person (numerical value,2 digits), RA0010

99 - Person outside the household

↳**Continue with PF0100.**

6 Pensions and insurance policies

PFA0100 number of pension plans and life insurance policies

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Number of pension plans and whole life insurance policies that the Respondent has

Numerical value, 2 digits.

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

BEGINNING OF A LOOP OF UP TO 7 PENSION PLANS

PFA020$x type of pension plan $x

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

The general type of the plan: public, occupational, voluntary, whole life insurance, other (specify)

1 - Public
2 - Occupational
3 - Voluntary pension scheme
4 - Whole life insurance
5 - Other

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

PFA030$x still contributing to pension plan $x

Filter: **IF(PFA0100>$x-1)**

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

The Respondent is still contributing to the plan: Yes / No

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Not relevant / undetermined

PFA040$x number of years contributed to plan $x

Filter: **IF(PFA0100>$x-1)**

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Number of years that the respondent has contributed to the plan

Numerical value, 2 digits (in years)

-1 - Don't know
-2 - No answer
-4 - Not required

PFA050$x monthly contribution to plan $x

Filter: **IF(PFA030$x=1)**

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Monthly contribution to the plan (in EUR), average over the last 12 months

Numerical value in EUR, 6 digits.

-1 - Don't know
-2 - No answer
-3 - Not relevant / undetermined
-4 - Not required

PFA060$x pension plan $x carries a balance

Filter: **IF(PFA0100>$x-1)**

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

The plan carries a balance: Yes / No

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

PFA070$x mandatory or voluntary pension plan $x

Filter: **IF(PFA0100>$x-1)**

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

The type of the plan: Mandatory or Voluntary

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

PFA080$x current value of pension plan $x

Filter: **IF(PFA060$x=1)**

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Current value of the plan

Numerical value in EUR, 8 digits.   *-1 - Don't know*
                                                     -2 - No answer

PFA090$x national classification code of pension plan $x

Filter: **IF(PFA0100>$x-1)**

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

National classification code of the plan

12-character string, starting with the two-letter ISO code of the country, and   *-1 - Don't know*
followed by up to 10 digits or characters, to be defined at the country level   *-2 - No answer*

PFA100$x age at which receiving payment from pension plan $x is expected

Filter: **IF(PFA0100>$x-1)**

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Age at which respondent expects to start receiving payment from the plan, (if he/she is not yet receiving any benefits)
END OF THE LOOP ON PENSION PLANS

Numerical value, 3 digits (years).

-1 - Don't know
-2 - No answer
-8 – Is already receiving benefits
-9 - Does not intend to collect the benefits / wishes to leave them as inheritance

PFA1100 total current value of all other plans that have a balance

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Total current value of all other plans that have a balance and that are not already described (in EUR)

Numerical value in EUR, 8 digits.

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

PFA1300x expected percentage of final labour income to receive upon retirement, all public and occupational plans taken together

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Percentage of his final labour income that the respondent expects to receive upon retirement, all public and occupational pension plans taken together

Numerical value in percentages, 3 digits, 2 decimal numbers

a set of two variables for items
a - lower range of the expected percentage
b - upper range of the expected percentage

-1 - Don't know
-2 - No answer
-4 - Not collected; proxy respondent

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

PF9020 respondent of the pensions section

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

Identification of person (numerical value,2 digits), SA0010

99 - Person outside the household

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 PG0100 - PG0510 REFERENCE UNIT: HOUSEHOLD MEMBERS AGED 16+. QUESTIONS TO BE ASKED OF INDIVIDUAL HOUSEHOLD MEMBERS OR PROXY.

QUESTIONS HG0100 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.

PG0100 received employee income

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

1 - Yes
2 - No

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

⤷If = 1 continue with PG0110, else go to PG0200

PG0110 gross cash employee income

Filter: **If (PG0100=1)**

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 - Don't know
-2 - No answer

PG0200 received self-employment income

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 HG0500/HG0510. ANY INCOME OF THE COMPANY USED FOR PERSONAL CONSUMPTION IS TO BE CONSIDERED AS INCOME FROM SELF-EMPLOYMENT AND INCLUDED HERE.].

1 - Yes
2 - No

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

✋**If = 1 continue with PG0210, else go to PG0300**

PG0210 gross self-employment income (profit/losses of unincorporated enterprises)

Filter: **If (PG0200=1)**

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 - Don't know
-2 - No answer

PG0300 received income from public pensions

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

1 - Yes
2 - No

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

✋**If = 1 continue with PG0310, else go to PG0400**

PG0310 gross income from public pensions

Filter: **If (PG0300=1)**

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 - Don't know
-2 - No answer

PG0400 received income from private and occupational pension plans

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

1 - Yes
2 - No

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

↳If = 1 continue with PG0410, else go to PG0500

PG0410 gross income from occupational and private pension plans

Filter: **If (PG0400=1)**

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 - Don't know
-2 - No answer

PG0500 received income from unemployment benefits

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

1 - Yes
2 - No

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

↳If = 1 continue with PG0510, else go to HG0100

PG0510 gross income from unemployment benefits

Filter: **If (PG0500=1)**

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 - Don't know
-2 - No answer

HG0100 received income from public transfers

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

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

1 - Yes
2 - No

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

↳If = 1 continue with HG0110, else go to HG0200

HG0110 gross income from regular social transfers

Filter: **If (HG0100=1)**

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 - Don't know
-2 - No answer

HG0200 received income from regular private transfers

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

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

1 - Yes
2 - No

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

↳If = 1 continue with HG0210, else go to HG0250

HG0210 income from regular private transfers

Filter: **If (HG0200=1)**

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 - Don't know*
                                                       -2 - No answer

HG0250 received income from other private transfers

(In the past 12 months/in the last calendar year) did you/your household receive any financial help – money or help with bills or other expenses – from persons outside your household such as relatives, friends or others? (PLEASE, DO NOT INCLUDE SUPPORT FROM EX-SPOUSES OR EX-PARTNERS, ALREADY COVERED IN THE PREVIOUS QUESTION.)

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

⤷If = 1 continue with HG0260, else go to HGZ027x

HG0260 financial assistance received from relatives and friends

Filter: **If (HG0250=1)**

About how much such help did you/your household receive (in the last 12 months/the last calendar year)?

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

HG0300 received income from real estate property

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

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

⤷If = 1 continue with HG0310, else go to HG0400

HG0310 gross rental income from real estate property

Filter: **If (HG0300=1)**

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 - Don't know*
                                                       -2 - No answer

HG0400 received income from financial investments

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

                                    ↳If = 1 continue with HG0410, else go to HG0500

HG0410 gross income from financial investments

Filter: **If (HG0400=1)**

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 - Don't know*
                                                       -2 - No answer

HG0500 received income from private business other than self-employment

(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 PG0210 AND SHOULD NOT BE DOUBLE COUNTED HERE]

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

                                    ↳If = 1 continue with HG0510, else go to HG0600

HG0510 gross income from private business other than self-employment

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 - Don't know*
　　　　　　　　　　　　　　　　　　　　　　　　-2 - No answer

HG0600 received income from other income sources

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

↳If = 1 continue with HG0620, else go to HG0700

HG0620 specification of other income source received

What was the source of this income?

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

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

HG0610 gross income from other income sources

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 - Don't know*
                                                       -2 - No answer

HG0700 is income 'normal' in reference period

Now considering the sum of all sources of income, would you say that your (household's) income over the last 12 months was higher than normal, lower than normal, or was it about normal?

1 - Higher than normal   *-1 - Don't know*
2 - Normal   *-2 - No answer*
3 - Lower than normal

HG0800 future income expectations

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 - Don't know*
2 - Less than prices   *-2 - No answer*
3 - About the same as price

PG9020 respondent of the personal income section

The questions PG0100 - PG0510 in this section and for person X were answered by:

Identification of person (numerical value,2 digits), SA0010   *99 - Person outside the household*

8 Intergeneration transfers as gifts

HH0100 any substantial gift or inheritance received

(< If HB0600 = 3 or 4 or 5 [household main residence inherited or received as a gift, even partly] > 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)?

GIFTS AND DONATIONS REGULARLY RECEIVED ARE NOT TO BE INCLUDED HERE, BUT IN HG0200/HG0210.

OTHER GIFTS AND DONATIONS ARE TO BE INCLUDED HERE, WHETHER THEY NEEDED TO BE REPORTED TO THE TAX AUTHORITY OR NOT.
THE "SUBSTANTIAL" AMOUNT REFERRED TO IN THE QUESTION IS LEFT TO THE INTERPRETATION OF THE HOUSEHOLD, BUT IF NECESSARY, IT CAN BE EXPLAINED THAT IT IS A GIFT OR INHERITANCE THAT HAS MADE A SIGNIFICANT IMPACT ON THE FINANCIAL SITUATION OF THE HOUSEHOLD.

1 - Yes
2 - No

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

✎If = 1 continue with HH0110 else go to HI0100

HH0110 no of gifts/inheritances received

Filter: **If (HH0100=1)**

How many?

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

Numerical value, 2 digits.

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

Please consider the most important inheritance or gift for your [household's] current wealth.

BEGINNING OF LOOP FOR 2(3) INHERITANCES/GIFTS

SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX

HH020$x gift/inheritance $x: year gift/inheritance received

Filter: **If (HH0110>$x-1)**

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

Numerical value, 4 digits.

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

HH030$x gift/inheritance $x: what kind of assets received

Filter: **If (HH0110>$x-1)**

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

a set of 10 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
j - Car / vehicle
I - Other assets (specify)

HH040$x gift/inheritance $x: value

Filter: **If (HH0110>$x-1)**

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

Numerical value in EUR, 9 digits.

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

HH050$x gift/inheritance $x: type of transfer (gift/inheritance)

Filter: **If (HH0110>$x-1)**

Was that a gift or an inheritance?

1 - Gift
2 - Inheritance

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

HH060$x gift/inheritance $x: from whom received

Filter: **If (HH0110>$x-1)**

From whom was it received?

1 - Maternal grandparents
2 - Paternal grandparents
3 - Parents
4 - Children
5 - Other relatives
6 - Other (specify)

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

⤷End of the loop for the inheritance(s)/gift(s)

9 Consumption

Let's now talk about household consumption:

HI0100 amount spent on food at home

About how much does (you/your household) spend on average by month on food and beverages at home?

IMPLEMENTATION SUGGESTION: SOME FLEXIBILITY MIGHT BE GIVEN TO THE RESPONDENT, COLLECTING BOTH THE AMOUNT AND THE SPONTANEOUS PERIOD IT REFERS TO. FOR EXAMPLE SOME MIGHT KNOW BETTER THE EXPENSES BY WEEK OR BY 15 DAY PERIOD. THE AVERAGE SHOULD BE UNDERSTOOD AS THE EXPENSES OVER THE LAST 12 MONTHS/CALENDAR YEAR.

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

HI0200 amount spent on food outside home

About how much does (you/your household) spend on average by 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.

IMPLEMENTATION SUGGESTION: SOME FLEXIBILITY MIGHT BE GIVEN TO THE RESPONDENT, COLLECTING BOTH THE AMOUNT AND THE SPONTANEOUS PERIOD IT REFERS TO. FOR EXAMPLE SOME MIGHT KNOW BETTER THE EXPENSES BY WEEK OR BY 15 DAY PERIOD.

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

HI0210 amount spent on utilities

About how much does your household spend on average by month on utilities, such as electricity, water, gas, telephone, internet and television? SHOW CARD WITH ITEMS.

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

HI0230 annual expenses on trips and holidays

Over the last 12 months, about how much did (you/your household) spend on holiday trips or vacations? SHOW CARD WITH ITEMS INCLUDED. Please include transportation, accommodations, meals, package tours, entertainment and any other related expenses.

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

HI0220 amount spent on consumer goods and services

So overall, about how much does your household spend on average by 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 - Don't know*
                                                                 -2 - No answer

HI0300 makes alimony and charity payments

Did (you/your household) make payments on a regular basis to persons or institutions outside your household (such as alimony, child support, charities, etc.) in the last 12 months? Do not consider here one-off payments.

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

                                                      ⮑If =1 continue with HI0310, else go to HI0500

HI0310 amount given as alimony etc per month

Filter: **If (HI0300=1)**

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

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

HI0500 comparison of last 12 months expenses with average

Aside from any purchases of assets, would you say that your (household's) overall expenses over the last 12 months were higher than normal, lower than normal, or were they about normal?

1 - Higher than normal   *-1 - Don't know*
2 - Lower than normal   *-2 - No answer*
3 - Just about normal

HI0600 last 12 month expenses were below/above income

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

1 - Expenses exceeded income
2 - Expenses about the same as income
3 - Expenses less than income

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

If = 1 go to HI0700x
If = 3 continue to HI0400x
else go to HIZ040x

HI0400x purpose of saving

Filter: **IF (HI0600=3)**

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

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

1 - Yes
2 - No

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

a set of 12 variables for items:

a - Purchase own home
b - Other major purchases (other residences, vehicles, furniture, etc.)
c - Set up a private business or finance investments in an existing business
d - Invest in financial assets
e - Provision for unexpected events
f - Paying off debts
g - Old-age provision
h - Travels/holidays
I - Education/support of children or grandchildren or other relatives
j - Bequests
k - Taking advantage of state subsidies (for example, a subsidy to building society savings)
l - Other (SPECIFY)

Continue to HIZ040x

HI0700x source of extra income to meet expenses

Filter: **If (HI0600=1)**

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 - Don'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)

HIZ040x unexpected windfall gain - lottery

Imagine you unexpectedly receive money from a lottery, equal to the amount of income your household receives in a month. What percent would you spend over the next 12 months on goods and services, as opposed to any amount you would save for later or use to repay loans? (READ IF PROMPTED: THE AMOUNT IS NET OF TAX)
USE SHOWCARD, A RULER GOING FROM 0 TO 100, WITH THE ENDS LABELLED "I WOULD SAVE EVERYTHING AND/OR REPAY LOANS" AND "I WOULD SPEND EVERYTHING OVER THE NEXT 12 MONTHS" RESPECTIVELY.
VARIABLE HIZ040b IS CALCULATED AS THE COMPLEMENT TO 100 OF THE ANSWER GIVEN

Numerical value, integer 0 to 100 *-1 - Don't know*
  -2 - No answer

a set of 2 variables for items

a - Spend over the next 12 months on goods and services
b - Save or invest for later, or repay debt

HI0800 ability to get financial assistance from friends or relatives

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

11 Interview closure

Thank you for your time and attention.

HP0200 items missed by the interviewee

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]
INTERVIEWER: THANK THE RESPONDENT AGAIN.

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

--- END OF THE QUESTIONNAIRE ---

4   Computer loop for EUR questions

STEP 1

Question: How much… ?

Numerical value in EUR   *-1–- Don't know*   ✎ **If -1 or -2, continue with Step2;**
                                             -2–- No answer   **else go to STEP 4.(A)**

STEP 2

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

A Upper bound: Numerical value in EUR   *-1–- Don't know*   ✎ **If -1 or -2, continue with Step3;**
B: Lower bound: Numerical value in EUR   *-2–- No answer*   **else go to STEP 4.(B)**
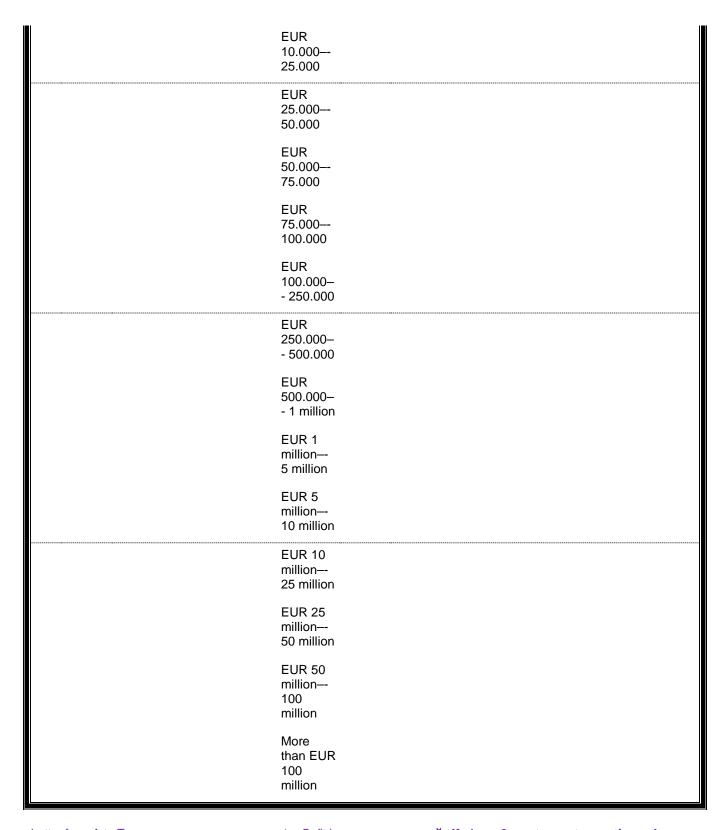
*[INTERVIEWER: EITHER THE UPPER OR THE LOWER BOUND CAN BE CODED
AS DK TO REPRESENT AN OPEN-ENDED RANGE: E.G. X=1,000 AND Y=DK
MEANS "MORE THAN 1,000 EUR".]*

STEP 3

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

Card to be shown to respondents with possible answers:

1	EUR 1–- 100	**Ranges in former legacy currency**
	EUR 100–- 500	
	EUR 500–- 1.000	
	EUR 1.000–- 2.500	
	EUR 2.500–- 5.000	
	EUR 5.000–- 7.500	
	EUR 7.500–- 10.000	

	EUR 10.000–- 25.000	
	EUR 25.000–- 50.000	
	EUR 50.000–- 75.000	
	EUR 75.000–- 100.000	
	EUR 100.000–- 250.000	
	EUR 250.000–- 500.000	
	EUR 500.000–- 1 million	
	EUR 1 million–- 5 million	
	EUR 5 million–- 10 million	
	EUR 10 million–- 25 million	
	EUR 25 million–- 50 million	
	EUR 50 million–- 100 million	
	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]*

[(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]*

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 A3.1st ITERATION

	ITERATION 1	**ITERATION 2**
A3. About your (largest/next largest) X, does it have feature Y?	*1. YES* *5. NO*	*1. YES* *5. NO*
A4. INTERVIEWER CHECKPOINT:	*1. MORE THAN 1 X → GO TO A5.1st iteration* *3. NUMBER MISSING → GO TO A6.1st iteration* *5. ELSE GO TO B1*	*1. MORE THAN 2 X → GO TO A7* *3. NUMBER MISSING → GO TO A6.2nd iteration* *5. ELSE GO TO B1*
A5. INTERVIEWER CHECKPOINT:	*1. CONTINUE WITH ITERATION 2* *5. LAST RESORT! GO TO A7*	
A6. Do you have another X?	*1. YES → GO TO A3.2nd iteration* *5. NO → GO TO B1* *DK/REF → GO TO B1*	*1. YES → GO TO A7* *5. NO → GO TO B1* *DK/REF → GO TO B1*

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

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

5   Paradata Section

INTERVIEWER PARADATA FORM

(To be filled by interviewer outside the household as a follow up to the questionnaire interview)

HR0100 Language of the interview

In which language was the interview conducted?

Name of the language in English.

HR0200 Dwelling - interior conditions

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

1 - Excellent. Walls and ceilings have no cracks, paint of panelling in good condition.
2 - Good. Needs some minor painting or refinishing.
3 - Fair. Needs major interior work. Holes and/or cracks need patching. Painting needed. etc.
4 - Poor. Some walls or ceilings need replacement.

-3 - Interviewer has not seen/visited the dwelling

Data referring to the interviewee

HR0300 Interviewee - suspicious before the interview

Was the interviewee suspicious about the study before the interview?

1 - Not at all
2 - To some extent, yes
3 - Absolutely

HR0400 Interviewee - suspicious after the interview

Was the interviewee suspicious about the study after the interview?

1 - Not at all
2 - To some extent, yes
3 - Absolutely

HR0500 Interviewee - understanding of the questions

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

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

HR0600 Interviewee - reliability of income and wealth information

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

1 - Accurate
2 - Fair
3 - Inaccurate

HR0700 Interviewee - ability to express amounts in EUR

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

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

HR0800 Interviewee - easiness in responding

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

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

HR0900 Interviewee - ability to express himself/herself

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

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

HR1000 Interviewee - interest in the interview

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

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

HR1100x Other persons present during the interview

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

1 - Yes, these persons were present during the interview
2 - No, these persons were not present during the interview

a set of 6 items:

a - Children under age 6
b - Children 6 and over
c - Spouse/partner
d - Other relatives
e - Other adults
f - Nobody

HR1200 Persons providing information

How many persons provided information during the interview?

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

HR1300 Interviewee - frequency of consulting documentation

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

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

HR1400x Documents interviewee referred to

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

1 - Yes, document used during the interview
2 - No, such document was not used by interviewees

a set of 23 items:

a - Pension documents
b - Account statements
c - Investment/business records
d - Loan documents
e - Credit cards/credit card statements
f - Check book/check registry
g - Income records
h - Computer/PC/laptop
i - Handwritten statements/papers/notes
j - Health insurance/life insurance
k - Income tax returns
l - Tax bills
m - Secretary/account/financial advisor
n - Rent receipt/apartment agreements
o - Real estate records
p - Social security checks/statements
q - Employment records/employee handbook/union records
r - Inheritance papers
s - Miscellaneous bills
t - Miscellaneous government records
u - Miscellaneous personal documents
v - Other documents (please specify in writing)
w - Some documents, not known what kind

To finalise with the interview, any additional information that you can provide could be of the utmost importance to the consistency checks that will be performed following the finalisation of the field work. In particular:

HR1500 Interviewer comments - missing/misreported items

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

Verbatim text input by the interviewer, 255 characters.

HR1600 Interviewer comments - conduct of the interview

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

Verbatim text input by the interviewer, 255 characters.