



EUROPEAN CENTRAL BANK

EUROSYSTEM

The Household Finance and Consumption Survey

Wave 2

Non-core variables catalogue



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Non-core variables

1 Demographics

RNA0200 Citizenship

What is X's(your) current citizenship?

[INTERVIEWER: IN CASE OF TWO OR MORE CITIZENSHIPS, RESPONDENT SHOULD CHOOSE THE MOST IMPORTANT FOR EVERYDAY LIFE GIVING PREFERENCE TO EU CITIZENSHIPS OVER THE REST]

Reference unit: All household members

Reference period: Current

Coding:

Three characters country code (using the EU-LFS and EU-SILC classification of countries).

Survey definition:

Citizenship

Citizenship is defined as the particular legal bond between an individual and his/her State, acquired by birth or naturalisation, whether by declaration, option, marriage or other means according to the national legislation.

The information sought is the country of current citizenship of the person concerned. Information on country of citizenship should be obtained in accordance with the administrative status/legal situation existing at the time of data collection.

It is recommended that countries of citizenship are recorded during interview while more aggregated classification according to transmission codes will be used for transmission of data.

In cases of more than one citizenships, the preference should be given to the national citizenship, followed by another EU country citizenship and non-EU citizenship. Using this hierarchical approach will enable using useful aggregated classification on nationals, nationals of other EU Member States and nationals of non EU countries.

In case respondent has no citizenship, a special code NOC - no citizenship can be used.

[Source:Eurostat, Core Social Variables]

PNA0100 Field of study

What was your(his/her) main area of study?

Reference unit: All 16+

Reference period: -

Coding:

- 1 - Education
- 2 - Humanities and Arts
- 3 - Social sciences, business and law
- 4 - Science
- 5 - Engineering, manufacturing and construction
- 6 - Agriculture
- 7 - Health and welfare
- 8 - Services

Filtering: If ((PA0200=4)OR(PA0200 = 5)OR(PA0200=6))

Survey definition:

Categories according to the 8 main categories of fields of education: Education, Humanities and Arts; Social sciences, business and law; Science; Engineering, manufacturing and construction; Agriculture; Health and welfare; Services. [Source: UNESCO-ISCED-97].

In particular:

- 1 Education: Teacher training for pre-school, kindergarten, elementary school, vocational, practical, non-vocational subject, adult education, general and specialized teacher training programmes; Education science; Educational research, etc...
- 2 Humanities and Arts: Fine arts (drawing, painting, sculpture); Performing arts (music, drama, dance, circus); Graphic and audio-visual arts (photography, cinematography, music production, radio and TV production, printing and publishing); Design; Craft skills; Religion and theology; Foreign languages and cultures; Native languages; interpretation and translation, linguistics, comparative literature, history, archaeology, philosophy, ethics.
- 3 Social sciences, business and law: Social and behavioural science (Economics, economic history, political science, sociology, demography, anthropology, ethnology, futurology, psychology, geography, peace and conflict studies, human rights); Journalism and information (Journalism, library technician and science, documentation techniques, archival sciences); Business and administration (Retailing, marketing, sales, public relations, real estate); Finance, banking, insurance, investment analysis; Accounting, auditing, bookkeeping; Management,

public administration, institutional administration, personnel administration; Secretarial and office work; Law (local magistrates, 'notaires', law (general, international, labour, maritime, etc.), jurisprudence, history of law).

4 Science: Life sciences (Biology, botany, bacteriology, toxicology, microbiology, zoology, entomology, ornithology, genetics, biochemistry, biophysics, etc.); Physical sciences (Astronomy and space sciences, physics, other allied subjects, chemistry, other allied subjects, geology, geophysics, mineralogy, physical anthropology, physical geography and other, meteorology and other, marine science, vulcanology, palaeoecology); Mathematics and statistics (Mathematics, operations research, numerical analysis, actuarial science, statistics, etc.); Computing (system design, computer programming, data processing, networks, operating systems, software development only).

5 Engineering, manufacturing and construction: Engineering and engineering trades (Engineering drawing, mechanics, metal work, electricity, electronics, telecommunications, energy and chemical engineering, vehicle maintenance, surveying); Manufacturing and processing (Food and drink processing, textiles, clothes, footwear, leather, other materials, mining and extraction); Architecture and town planning; Building, construction; Civil engineering.

6 Agriculture: Agriculture, forestry and fishery; Veterinary medicine and assisting.

7 Health and welfare: Medicine (anatomy, epidemiology, cytology, physiology, immunology and immunoaematology, pathology, anaesthesiology, paediatrics, obstetrics and gynaecology, internal medicine, surgery, neurology, etc.); Medical services (public health services, hygiene, pharmacy, pharmacology, therapeutics, rehabilitation, etc.); Nursing and midwifery; Dental services (dental assisting, hygienist, laboratory technician, odontology); Social services (care of disabled, child care, youth services, gerontological services; counselling, welfare n.e.c.)

8 Services: Personal services (Hotel, catering, travel, tourism, sports, leisure, hairdressing, cleaning, laundry, etc.); Transport services (nautical science, air crew, air traffic control, railway operations, etc.); Environmental protection, conservation, control; Security services (police work and related law enforcement, fire-protection, civil security. Military).

PNA0200 Health

How is your(your partner's) health in general? Is it...

Reference unit: RP and partner

Reference period: Current

Coding:

- 1 - Very good
- 2 - Good
- 3 - Fair
- 4 - Bad
- 5 - Very bad

Filtering: If ((RA0100=1)OR(RA0100=2))

Survey definition:

The underlying concept is the one of "self-perceived health" (SPH). The measurement of self-perceived health is, by its very nature, subjective. The notion is restricted to an assessment coming from the individual and not from anyone outside that individual, whether an interviewer, health care worker or relative. SPH is influenced by impressions or opinions from others, but is the result after these impressions have been processed by the individual relative to their own beliefs and attitudes.

The reference is to health in general rather than the present state of health, as the question is not intended to measure temporary health problems. It is expected to include the different dimensions of health, i.e. physical, social and emotional function and biomedical signs and symptoms. It omits any reference to an age. It is not time limited.

Five answers categories are proposed. Two (very good and good) are at the upper end of the scale and two (bad and very bad) are at the lower. It is also important to note that the intermediate category 'fair' should be translated into an appropriately neutral term, as far as possible keeping in mind cultural interpretations, in the various languages.

Due to its subjective nature, the comparability of results can be sensitive to translation. Eurostat's Task Force on the European Health Interview Survey conducted a translation exercise in all EU languages. National EHIS survey or EU-SILC survey questionnaires can be used as a reference for translation into national languages.

[Source: Eurostat, EU-SILC]

Technical definition:

Respondent own evaluation of his/her health is asked.

PNA0300 Siblings

How many living brothers and sisters do you have? (Include also half-siblings, sharing one parent).

Reference unit: RP and partner

Reference period: Current

Coding:

Numerical value, 2 digits.

Filtering: If ((RA0100=1)OR(RA0100=2))

Technical definition:

Half-siblings (i.e. sharing only one parent) should be included.

PNA0400 Are you the eldest

Are you the eldest?

Reference unit: RP and partner

Reference period: Current

Coding:

1 - Yes

2 - No

Filtering: If ((RA0100=1)OR(RA0100=2))

PNA0500 RP's/partner's father alive

PNA0500 [ONLY ASK THE NEXT QUESTION TO RP AND RP'S PARTNER IF FATHER/STEP-FATHER IS NOT PART OF THE HOUSEHOLD]

Is your(your partner's) father still alive?

PROBE: If you(your partner) have(has) a step-father, answer the question referring to the person who was most present when (you were / your partner was) growing up

Reference unit: RP and partner

Reference period: Current

Coding:

1 - Yes

2 - No

Filtering: If ((RA0100=1)OR(RA0100=2))

Technical definition:

The respondent is asked, whether his parents are still alive.

If respondents has/had step-parents, answer to the question should refer to the person who was most present when they were growing up.

If respondent has no information about whether the person is still alive or not, the variable will be coded -1 (Don't know).

PNA0501 RP's/partner's mother alive

PNA0501 [ONLY ASK THE NEXT QUESTION TO RP AND RP'S PARTNER IF MOTHER/STEP-MOTHER IS NOT PART OF THE HOUSEHOLD]

Is your(your partner's) mother still alive?

PROBE: If you(your partner) have(has) a step-mother, answer the question referring to the person who was most present when (you were / your partner was) growing up

Reference unit: RP and partner

Reference period: Current

Coding:

1 - Yes

2 - No

Filtering: If ((RA0100=1)OR(RA0100=2))

PNA0510 Age of father and mother

What is the age of your father (step-father)?

What is the age of your mother (step-mother)?

Reference unit: RP and partner

Reference period: Current

Coding:

Numerical value, 3 digits.

a set of 2 variables for items:

- a - Father/step-father
- b - Mother/step-mother

Filtering: If (PNA0500x=1)

PNA0600x Education of father/mother

What was the highest level of education attained by your parents? [Show Card]

Reference unit: RP and partner

Reference period: -

Coding:

ISCED 1-digit:

- 1 - ISCED 0,1: Pre-primary and primary
- 2 - ISCED 2: Lower secondary or second stage of basic education
- 3 - ISCED 3: Upper secondary
- 4 - ISCED 4: Post-secondary
- 5 - ISCED 5: First stage tertiary
- 6 - ISCED 6: Second stage tertiary

a set of two variables for:

- a - father/step-father
- b - mother/step-mother

Filtering: If ((RA0100=1)OR(RA0100=2))

Survey definition:

For detailed definition, please refer to PA0200 (Highest level of education completed).

Technical definition:

For detailed definition, please refer to PA0200 (Highest level of education completed).

PNA0700 Occupation of father

What was the main occupation of your father for most of his working life?

Reference unit: RP and partner

Reference period: -

Coding:

Two characters code (using ISCO-08 classification of occupations).

Filtering: If ((RA0100=1)OR(RA0100=2))

Survey definition:

For detailed definition, please refer to PE0300 (Job description).

Technical definition:

For detailed definition, please refer to PE0300 (Job description).

PNA0701 Occupation of mother

What was the main occupation of your mother for most of her working life?

Reference unit: RP and partner

Reference period: -

Coding:

Two characters code (using ISCO-08 classification of occupations).

Filtering: If ((RA0100=1)OR(RA0100=2))

Survey definition:

For detailed definition, please refer to PE0300 (Job description).

Technical definition:

For detailed definition, please refer to PE0300 (Job description).

PNA0850 Legal arrangements for marriage or recognised partnership

Have you and your (husband/wife/partner) made a pre-nuptial or other formal agreement about your assets?

Reference unit: Household (RP)

Reference period: -

Coding:

- 1 - Yes
- 2 - No

Filtering: If [RA0010=2)AND(RA0100=2)AND(PA0100=2)

Technical definition:

Marriage/partnership
As in RA0100

PNA0851 Sort of legal arrangement for marriage or recognised partnership

Under the agreement, do you mostly have separate assets, do you mostly hold assets in common, do you have roughly equal assets separately and in common, or do you have some other arrangement?

**(INTERVIEWER (ONLY IF ASKED): OPTIONS 1 AND 2 REQUIRE THAT A MARRIAGE CONTRACT EXISTS
OPTION 3 MAY BE COMBINED WITH 1 AND 2]**

Reference unit: Household (RP)

Reference period: -

Coding:

- 1- Mostly have separate assets
- 2- Mostly hold assets in common
- 3 - Have roughly equal assets separately and in common
- 4- Some other arrangement

Filtering: If [PNA0850=1)

Technical definition:

Marriage/partnership
As in RA0100

2 Real assets and their financing

HNB0800 HMR/any part used for business purposes?

Is there any part of the HMR that (you/your household) or others use for business purposes (e.g. a shop, an office, a private consulting room, etc.)?

Reference unit: Household

Reference period: -

Coding:

- 1 - Yes
- 2 - No

HNB0810 HMR - year of construction

When was the residence built?

Reference unit: Household

Reference period: -

Coding:

- 1 - 2000 and later
- 2 - 1990s
- 3 - 1980s
- 4 - 1970s
- 5 - 1960s
- 6 - 1950s
- 7 - 1900-1949
- 8 - before 1900

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

HNB0910x External support for housing acquisition

When you (purchased/constructed) your house/flat, did you receive any kind of support from relatives or other persons such as a loan guarantee, financial support without a repayment obligation, a credit or any other?

[Multiple choice]

Reference unit: Household

Reference period: -

Coding:

a set of 4 variables, a to d, with codes

- 1 - Yes, guarantees
- 2 - Yes, financial support without repayment obligation
- 3 - Yes, credits by relatives
- 4 - Yes, others (please explain)
- 5 - No

Filtering: If [(HB0600=1)OR(HB0600=2)]

Survey definition:

Loan guarantee

A legally binding agreement under which the guarantor agrees to pay any or all of the amount due on a loan instrument in the event of nonpayment by the borrower.

[Source: OECD Glossary of Statistical Terms, <http://stats.oecd.org/glossary/>]

Technical definition:

Guarantee

To agree to pay another person's debt or perform another person's duty, if that person fails to come through. For example, if you cosign a loan, you have made a guarantee and will be legally responsible for the debt if the borrower fails to repay the money as promised.

HNB0920 HMR/Imputed rent

If you rented a house/flat like your house/flat, about how much rent do you think you would have to pay for a year?

Reference unit: Household

Reference period: -

Coding:

Numerical value in EUR, 9 digits.

Filtering: If ((HB0300>0) and (HB0300<>3))

Survey definition:

Imputed rent

Imputed rent refers to the equivalent market rent that shall be paid for a similar dwelling as that occupied less any minor repair or refurbishment expenditure which the owner-occupier households make on the property of the type that would normally be carried out by landlords. Costs for heating, water electricity, etc. are excluded. Repair leading to improvements or fixing major problems of the dwelling are also excluded.

The market rent is the rent due for the right to use an unfurnished dwelling on the private market, excluding charges for heating, water, electricity, etc. By extension, private market

also includes market which is regulated by government regulations

[Source: Eurostat, EU-SILC,

http://circa.europa.eu/Public/irc/dsis/eusilc/library?l=/guidelines_questionnaire/operation_guidelines_3/silc065_december/_EN_1.0_&a=d]

Technical definition:

The rent that would be paid for a similar dwelling as the one occupied, unfurnished and excluding utilities.

If the household has free use of the property but carries out repairs that would normally be carried out by landlords then this expenditure should be subtracted.

HNB1000 House prices expectations

How do you expect house prices to develop in the next 12 months? They will...

Reference unit: Household (RP)

Reference period: Next 12 months

Coding:

- 1 - Increase rapidly
- 2 - Increase somewhat
- 3 - Stay about the same
- 4 - Fall somewhat
- 5 - Fall rapidly

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

HNB1120 Year of most substantial maintenance

Select the most expensive investment: in what year did it take place?

Reference unit: Household

Reference period: -

Coding:

Numerical value, 4 digits (for year the investment was made)

Filtering: If ((HNB1100=1)OR(HNB1100=2)OR(HNB1100=3))

HNB1150 Expected price of your home

We would like to know how you think the value of your home will evolve in the next twelve months. Will it

Reference unit: Household

Reference period: Next 12 months

Coding:

- 1 - Decline substantially
- 2 - Decline somewhat
- 3 - Remain roughly the same
- 4 - Increase somewhat
- 5 - Increase substantially?

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

HNB130\$_xHMR mortgage \$_x: institution you have loan with

With which kind of institution (do you / does the household) currently have the loan?

Reference unit: Household

Reference period: Current

Loop: Loop for HMR mortgages

Coding:

- 1 - Commercial (retail) bank
- 2 - Savings bank
- 3 - Co-operative (mutual) bank
- 4 - Mortgage bank (special credit institutions)
- 5 - Internet bank
- 6 - Other financial intermediaries
- 7 - Insurance corporations and pension funds
- 8 - Non-financial lender (e.g. government agencies, non-financial corporations, etc.)

9 - A relative or friend

10 - Other (specify)

Filtering: If (HB1010>\$x-1)

Survey definition:

: Credit institution

Any institution covered by the definition contained in Article 4(1) of Directive 2006/48/EC (recast). Accordingly, a credit institution is "(i) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (ii) an electronic money institution within the meaning of Directive 2000/46/EC. The most common types of credit institutions are banks and savings banks.

Savings bank

Savings banks include trustee savings banks and savings banks and loan associations. Savings banks have liabilities in the form of deposits that may not be readily transferable or in the form of financial instruments such as short-term certificates of deposit which are close substitutes for deposits and included in measures of money broadly defined. See Directive 77/780/EEC, OJEC L 322/1977.

Co-operative (mutual) bank

Co-operative (mutual) banks offer financial services on a cooperative basis. They are owned by their customers and follow the cooperative principle of one person, one vote. They provide services such as savings and loans to non-members as well as to members.

Mortgage bank (special credit institution)

Mortgage banks are specialized in originating and/or servicing mortgage loans. They make mortgage loans directly to consumers. They utilise funds from the secondary mortgage market, or other large mortgage servicing companies. Being non-depository institutions, they require secondary market funds and do not receive income from deposits, as a savings bank does.

Other financial intermediaries

Other financial intermediaries consist of all financial corporations and quasi-corporations which are principally engaged in financial intermediation by incurring liabilities in forms other than currency, deposits and/or close substitutes for deposits from institutional units other than monetary financial institutions, or insurance technical reserves. See ESA95 paragraphs 2.53-2.56 (sub-sector S.123).

Insurance corporations and pension funds

Insurance corporations and pension funds consists of all financial corporations and quasi-corporations which are principally engaged in financial intermediation as the consequence of the pooling of risks. The insurance contracts administered might relate to individuals and/or groups, whether or not participation results from a general obligation imposed by government. Furthermore, social insurance contracts are sometimes a considerable part of the contracts administered. This category includes both captive insurance and reinsurance corporations. It does not include: (a) social security funds; (b) holding corporations which only control and direct a group consisting predominantly of insurance corporations and pension funds, but which are

not insurance corporations and pension funds themselves; and (c) non-profit institutions recognized as independent legal entities serving insurance corporations and pension funds, but not engaged in financial intermediation.

Pension funds can be described as institutions which insure group risks relating to social risks and needs of the insured persons. The typical groups of participants in such policies include employees of a single enterprise or a group of enterprises, employees of a branch or industry, and persons having the same profession. The benefits included in the insurance contract might encompass benefits which are paid after death of the insured to the widow(er) and children, benefits which are paid after retirement and benefits which are paid after the insured became disabled. In contrast to life insurance corporations, pension funds are restricted (by law) to specified groups of employees and self-employed.

See ESA95 (sub-sector S.125).

Non-financial lender:

A unit providing financing but which does not belong in the financial corporations sector. See ESA95 (sector S12).

Technical definition:

: Commercial (retail) bank

This is what people normally call a "bank". It is a bank raising funds by collecting deposits from businesses and consumers via checkable deposits, savings deposits, and time (or term) deposits. It makes loans to businesses and consumers. Its primary liabilities are deposits and primary assets are loans and bonds.

Savings bank

A savings bank is a financial institution whose primary purpose is accepting savings deposits, that is, savings accounts that pay interest but can not be used directly as money (by, for example, writing a cheque), i.e. are non-transferable. Using these accounts, the customer can set aside a portion of his liquid assets that could be used to make purchases while gaining an interest rate on it. Savings banks are usually characterized by a broadly decentralised distribution network, providing local and regional outreach.

Co-operative (mutual) bank

A co-operative (mutual) bank is a bank that is owned and controlled by its members. Differently from other banks, the members who have accounts in a cooperative bank are the owners of the bank itself. Although it offers many of the same financial services as do other banks, only a member can deposit money or borrow money from such a bank. Examples of European cooperative banking systems include the Cr dit Agricole, Cr dit Mutuel, Banque Populaire and Caisse d' pargne in France, Rabobank in the Netherlands, BVR/DZ Bank in Germany, Banca Popolare di Milano in Italy, Migros and Coop Bank in Switzerland and the Raiffeisen system in many Central and Eastern European countries. Spain, Austria, Poland and other European countries also have strong cooperative banks. They play an important role in providing mortgage and business credit.

Mortgage bank (special credit institutions)

Mortgage bank is a bank specialised in granting mortgage loans and where you cannot deposit your money.

Other financial intermediaries

Other financial intermediaries are financial corporations other than commercial banks, insurance corporations and pension funds. For instance, corporations engaged in financial leasing; in factoring; in hire purchase and the provision of personal or commercial finance; security and derivative dealers; specialised financial corporations such as venture and development capital companies; export/import financing companies; financial vehicle corporations created to be holders of securitised assets; financial intermediaries which receive deposits and/or close substitutes for deposits from MFIs only; and holding corporations.

Insurance corporations and pension funds

An insurance corporation is a company that sells insurance, i.e. a form of risk management primarily used to hedge against the risk of a contingent loss in exchange for a premium. A pension fund is a pool of assets (forming an independent legal entity) that are bought with the contributions to a pension plan for the exclusive purpose of financing pension plan benefits.

Non-financial lender

An institution different from a bank or from a leasing/consumer credit company which grants loans to households. It can be a general government agency (for example a social security institution could grant loans to civil servants which participate to the relative pension scheme) or a firm (for instance a firm could grant loans at special conditions to its employees).

HNB140\$ \times HMR mortgages: work for institution granting the loan

Do you (or anyone in your household) work for the institution that granted you the loan(s)?

Reference unit: Household

Reference period: Current

Loop: Loop for HMR mortgages

Coding:

1 - Yes

2 - No

Filtering: If (HB1010>0,1,...)

HNB1700 Overpaying/voluntary step-up payments on HMR mortgages

Are you overpaying/making voluntary step-up payments on the mortgage(s) you have on the HMR?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Filtering: If (HB1000=1)

HNB1710 Monthly amount of extra voluntary payments on HMR mortgages

On average, about how much are these extra payments per month?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (HNB1700=1)

HNB1800 Rent net or including other charges

[INTERVIEWER: IS THE RENT NET OR INCLUDES ALSO SOME UTILITIES?]

Reference unit: Household

Reference period: Current

Coding:

1 - Net rent

2 - Includes some other charges

Filtering: If (HB0300=3)

HNB190\$XOther property \$X: how property was acquired

How did you (the household) acquire the property?

Reference unit: Household

Reference period: -

Loop: Loop for other properties

Coding:

- 1 - Purchased
- 2 - Constructed (own construction)
- 3 - Inherited
- 4 - Partly inherited, partly paid for
- 5 - Gift

Filtering: If (HB2410>\$x-1)

HNB2000 Remaining other properties: renting out of property

Do you rent out any part of this property/these properties to others?

Reference unit: Household

Reference period: Current

Coding:

- 1 - Yes
- 2 - No

Filtering: If (HB2410>0,1,...)

HNB2010 Other properties: how much rent is collected

On all your properties other than the HMR, how much rent do you collect per month?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (HB262x=1)OR(HNB200x=1)

HNB2300 Overpaying/voluntary step-up payments: loans on other properties

Are you overpaying/making voluntary step-up payments on loans on these other properties than household main residence?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Filtering: If (HB3000=1)

HNB2310 Monthly amount of voluntary payments: loans on properties other than HMR

On average, about how much are these extra payments per month?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (HNB2300=1)

HNB2800 Sold properties or consumer durables

Did you/your household sell any real estate properties, vehicles or other valuable objects (e.g. works of art, jewellery, etc.) in the past 12 months?

Reference unit: Household

Reference period: Last 12 months

Coding:

1 - Yes

2 - No

HNB2820 Amount received - sale of properties or and consumer durables

What was the total amount that you/your household received?

Reference unit: Household

Reference period: Last 12 months

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (HNB2800=1)

3 Other abilities/credit constraints

HNC004\$xnnon-collaterised loan \$x: year the loan was taken

In which year was the loan taken?

Loop: Loop for non-collaterised loans

Coding:

Numerical value, 4 digits (for year).

Filtering: If(HC0410>\$x-1)

HNC005\$xnnon-collaterised loan \$x: nature of the lender

What type of lender gave (you/your household) the loan?

Reference unit: Household

Loop: Loop for non-collaterised loans

Coding:

- 1 - Commercial (retail) bank
- 2 - Savings bank
- 3 - Co-operative (mutual) bank
- 4 - Mortgage bank (special credit institutions)
- 5 - Internet bank
- 6 - Other financial intermediaries
- 7 - Insurance corporations and pension funds

- 8 - Non-financial lender (e.g. government agencies, non-financial corporations, etc.)
- 9 - A relative or friend
- 10 - Other (specify)

Filtering: If(HC0410>\$x-1)

Survey definition:

As in HNB130\$x

Technical definition:

As in HNB130\$x

HNC0125 Late or missed payments on loans

Now thinking of all the various loan or mortgage payments due in the last twelve months: were all the payments made the way they were scheduled, or were payments on any of the loans sometimes made later or missed?

Reference unit: Household

Reference period: Last 12 months

Coding:

- 1 - All payments paid as scheduled
- 2 - It happened once or more that I was late with or missed some of the payments
- 3 - It does not apply, because household did not have loans in the last 12 months

Filtering: If((HB1000=1) or (HB3000=1) or (HC0400=1))

HNC0126 Any outstanding overdue payments

Are any of these overdue payments still outstanding?

Reference unit: Household

Reference period: Current

Coding:

- 1 - Yes
- 2 - No

Filtering: If (HNC0100=2)

HNC0127 Any overdue payments by more than 90 days

Were you ever overdue by 90 days or more?

Reference unit: Household

Reference period: Last 12 months

Coding:

1 - Yes

2 - No

Filtering: If (HNC0100=2)

HNC0200 Reasons for being refused credit

What reasons were you given for being turned down for credit? / for not being granted as much credit as you applied for?

[CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN REASON FOR BEING REFUSED CREDIT / DO NOT READ THE LIST]

Reference unit: Household

Reference period: Last 3 years

Coding:

1 - Yes, reason for turn down for credit / for not being granted as much as applied for

2 - No, not a reason for turn down for credit / for not being granted as much as applied for

a set of 11 variables for items:

a - Insufficient income

b - Job / source of income

c - Lack of homeownership / insufficient collateral

d - Previous bad credit history

e - Not eligible for type of credit applied for

f - Loan was too large

g - Age

h - Time at current address, time in country

i - Institution is more strict in lending requirements

j - No reason given by the institution

k - Other (please specify)

Filtering: If (HC1310=1)

4 Private businesses and financial assets

HND010\$xBusiness \$x: year the business was started

In what year did (you/your household) start the business?

Reference unit: Household

Loop: Loop for businesses

Coding:

Numerical value, 4 digits (for year)

Filtering: If (HD0110>\$x-1)

HND020\$xBusiness \$x: last year's total business sales

What were the total sales of the business in the last 12 months?

PROBE: if information is more readily available for the last calendar year, please provide.

Reference unit: Household

Reference period: Last year

Loop: Loop for businesses

Coding:

Numerical value in EUR, 9 digits

Filtering: If (HD0110>\$x-1)

Survey definition:

Turnover

The totals invoiced by the observation unit during the reference period, and this corresponds to the market sales of goods or services supplied to third parties. Reductions in prices, rebates and discounts as well as the value of returned packaging must be deducted. Price reductions, rebates and bonuses conceded later to clients (e.g. at the end of the year) are not taken into account.”
[Source: OECD Glossary of Statistical Terms
<http://stats.oecd.org/glossary/detail.asp?ID=2780>]

Technical definition:

Total sales or total earnings measured as receipts from the business

HND0400 Any guarantees provided to businesses

Other than what you have already told me, have you/anyone in your HH guaranteed or provided collateral for this business/these businesses?

Reference unit: Household

Reference period: Current

Coding:

- 1 - Yes
- 2 - No

Filtering: If(HD0100=1)

Survey definition:

Collateral
As in HB1000

Guarantee
As in HNB0910.

Technical definition:

Collateral
As in HB1000

Guarantee
As in HNB0910.

HND0410 Value of the guarantees provided to businesses

What is the value of that guarantee/that collateral?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits

Filtering: If(HND0400=1)

Technical definition:

Value of the collateral or the amount that the household will be leagally responsible.

HND0420 Any guarantees provided to non-HH members

(Have you / Has your household) extended guarantees for credits to private persons that do not live (any longer) in your household

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Survey definition:

As in HNB0910.

Technical definition:

As in HNB0910.

HND0600 Is interest paid on sight accounts

(Regarding the account with the largest amount of money in it,) Does the account pay interest on the balance?

Reference unit: Household

Reference period: Current

Coding:

- 1 - Yes
- 2 - No

Filtering: If (HD1100=1)

HND0800 Are all accounts in euro

(Are all these [sight accounts, time deposits and other savings account]/Is your X account) denominated in euro?

Reference unit: Household

Reference period: Current

Coding:

- 1 - Yes
- 2 - No

Filtering: If ((HD1100=1)OR(HD1200=1))

HND1000 Market value by type of bond

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

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

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

a set of 4 variables for items:

- a - Bonds issued by state or other general government
- b - Bonds issued by banks / other financial intermediaries
- c - Bonds issued by non-financial corporations
- d -Other bond types (specify),

Filtering: If (HD1400=1)

Survey definition:

As in HD1400

Technical definition:

As in HD1400

HND1800 Number of different shares (companies)

In how many different companies do you hold publicly traded shares?

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 2 digits (for number of shares)

Filtering: If (HD1500=1)

HND1900 Any shares in company you work for

Are any of those shares in a company where you (or another member of your household) work?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Filtering: If (HD1500=1)

HND1910 Value of shares of the employer company

What is the current value of your (your household's) shares in the company(ies) where (you / any household member) work?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (HND1700=1)

HND2200 Assets deposited abroad

Are there any of your shares, bonds, mutual funds, other securities or financial products deposited abroad?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Filtering:

If((HD1100=1)OR(HD1200=1)OR(HD1300=1)OR(HD1400=1)OR(HD1500=1))

5 Employment

PNE0100 Seasonal employment

Is this a job for the whole year or are there any (e.g. seasonal or others) breaks in your employment?

Reference unit: All 16+

Reference period: Current

Coding:

1 - Whole year

2 - (Seasonal or other) breaks

Filtering: IF((PE0100a in (1,2)) or (PE0100b in (1,2)) or (PE0100c in (1,2)) or (PE0100d in (1,2)) or (PE0100e in (1,2)) or (PE0100f in (1,2)) or (PE0100g in (1,2)) or (PE0100h in (1,2)) or (PE0100i in (1,2)))

Survey definition:

Seasonal employment:

Implicit or explicit contract of employment where the timing and duration of the contract is significantly influenced by seasonal factors such as the climatic cycle, public holidays and/or agricultural harvests.

[Source: International Labour Organization (ILO)]

PNE0110 Number of working weeks per year

What is the approximate number of paid weeks worked per year in the kind of job you have?

[CODE ZERO IF RESPONDENT DOES NOT WORK FOR PAY]

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value, 2 digits (for number of weeks).

Filtering: If (PNE0100=2)

PNE0200 Gross monthly income - main job (employees)

What is your current gross (before compulsory tax and social contributions) monthly wage in this job?

PROBE: If your wage is irregular, please provide an average value for this wage. If the wage is hourly, how much on average do you make per month?

[IMPLEMENTATION: IF THE WAGE IS GIVEN AS ANNUAL WAGE, IT HAS TO BE DIVIDED BY 12. IF THE WAGE IS GIVEN AS HOURLY, WE HAVE THE NUMBER OF HOURS WORKED AND THE NUMBER OF WEEKS WORKED]

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (PE0200=1)

Survey definition:

Gross employee income
As in PG0100

Technical definition:

Gross employee income
As in PG0100

PNE0300 Gross monthly income from self-employment

On average, how much do you take out from these activities each month, gross of taxes and social security contributions?

[IMPLEMENTATION: ask about yearly revenue before tax if this is more feasible, and divide by 12]

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: If ((PE0200=2)OR(PE0200=3)OR(PE0200=4))

Survey definition:

Self employment income
As in PG0200

Technical definition:

Self employment income
As in PG0200

PNE0500 Private-public organization

Is your employer a private or a public organization?

Reference unit: All 16+

Reference period: Current

Coding:

- 1 - Private organization
- 2 - Public organization

Filtering: If (PE0200=1)

Survey definition:

Private company

Non-financial or financial corporations and quasi-corporations that are not controlled by government or other public institutions. An institutional unit (another corporation, a household or a government unit) secures control over a corporation by owning more than half the voting shares or otherwise controlling more than half the shareholders' voting power.

Includes all classes of the ESA institutional sectors that are considered as companies and not included in the definition of public companies.

Public Company

Non-financial or financial corporations and quasi-corporations that are subject to control by government units or other public institutions. An institutional unit (another corporation, a household or a government unit) secures control over a corporation by owning more than half the voting shares or otherwise controlling more than half the shareholders' voting power. In addition, government secures control over a corporation as a result of special legislation decree or regulation which empowers the government to determine corporate policy or to appoint the directors.

Includes following classes of the ESA institutional sectors: 11001 (public non-financial corporations), 121 (Central bank), 12201 (other public monetary institutions), 12301 (public Other financial intermediaries, except insurance corporations and pension funds), 12401 (public financial auxiliaries), 12501(public insurance corporations and pension funds), 13 (general government)

[Source: European System of Accounts: institutional sector classification]

Technical definition:

Private company

The company is not more than half owned by any kind of government or other public institution.

Public company

The company is more than half-owned or is set up by the government, either central, state or local, or the social security, or is another type of public institution (government or local administration, central bank, public schools or hospitals, any other public or publicly owned institution).

PNE0600 Number of employees - main employer

How many people work for this company or organization employer (in your country)?

Reference unit: All 16+

Reference period: Current

Coding:

- 1 - 1 to 9
- 2 - 10 to 19
- 3 - 20 to 49
- 4 - 50 to 99
- 5 - 100 to 249
- 6 - 250 to 499
- 7 - 500 and more
- 8 - Not applicable - public sector

Filtering: If (PE0200=1)

Survey definition:

United Nations definition for establishment employment

Employment in establishment surveys is the total number of persons who work in or for the establishment including working proprietors, active business partners and unpaid family workers, as well as persons working outside the establishment when paid by and under the control of the establishment, for example, sales representatives, outside service engineers and repair and maintenance personnel. Also included are salaried managers and salaried directors of incorporated enterprises. The total should include part-time workers and seasonal workers on the payroll, persons on short-term leave (sick leave, maternity leave, annual leave or vacation) and on strike, but not persons on indefinite leave, military leave or pension.

Definition of a enterprise (European Union)

The enterprise is the smallest combination of legal units that is an organisational unit producing goods or services, which benefits from a certain degree of autonomy in decision-making, especially for the allocation of its current resources. An enterprise carries out one or more activities at one or more locations. An enterprise may be a sole legal unit.

[Source: European Union, Commission Recommendation 2003/361/EC of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises
United Nations, International Recommendations for Industrial Statistics European Union, Council Regulation (EEC) No 696/93]

Technical definition:

: For the company, including all different establishments in the country, how many persons are on average employed by the firm.

Important limits are 10 (micro), 50 (small), 250 (medium) according to the European Commission's definition.

PNE0700 Hours worked - additional employment contracts (as an employee)

On average, how many hours a week (do you/does [he/she]) usually work in this additional job (these additional jobs) as an employee?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value, 2 digits.

Filtering: If (PE0800=1)

Survey definition:

As in PE0600

Technical definition:

As in PE0600

PNE0800 Gross monthly income from additional jobs

What is your current gross monthly income from this additional job/these jobs? Please include taxes and employee social contributions.

PROBE: If your income is irregular, please provide an average monthly value. If the wage is hourly, how much on average do you make per month?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (PE0800=1)

Survey definition:

Gross employee income
As in PG0100

Technical definition:

Gross employee income
As in PG0100

PNE0900 Probability of losing job

We would like to know how likely you think it is that you might lose your current job at some time in the next 12 months, either by having your contract terminated or being dismissed for any other reason?

On a scale from zero to 100, where zero is completely unlikely and 100 is certain, how likely do you think it is that you might lose your job in the next 12 months?

Reference unit: All 16+

Reference period: Next 12 months

Coding:

Numerical value, 3 digits.

Filtering: If ((PE0100[a-l] = 1) or (PE0100[a-l] = 2))

PNE1000 Looking for job

[Have you/has he/she] looked for work during the past 4 weeks?

PROBE: That is, have you sent letters to firms, read the jobs sections of newspapers, consulted the internet, got in touch with an employment agency, been to job interviews.

Reference unit: All 16+

Reference period: Past 4 weeks

Coding:

- 1 - Yes
- 2 - No

Filtering: If(NOT((PE0100a in (5,6)) AND NOT((PE0100b in (1,2)) or (PE0100c in (1,2)) or (PE0100d in (1,2)) or (PE0100e in (1,2)) or (PE0100f in (1,2)) or (PE0100g in (1,2)) or (PE0100h in (1,2)) or (PE0100i in (1,2))))))

Survey definition:

Taking specific steps to seek paid employment or self-employment. The specific steps may include registration at a public or private employment exchange; application to employers; checking at worksites, farms, factory gates, market or other assembly places; placing or answering newspaper advertisements; seeking assistance of friends or relatives; looking for land, building, machinery or equipment to establish own enterprise; arranging for financial resources; applying for permits and licences, etc.

[Source: ESA 1995]

PNE1100 Expect find new job in next 12 months

We would like to know how likely you think it is that you will get an acceptable job offer in the next 12 months. On a scale from zero to 100, where zero is completely unlikely and 100 is certain, how likely is that you will get an acceptable job offer in the next 12 months?

Reference unit: All 16+

Reference period: Next 12 months

Coding:

Numerical value, 3 digits.

Filtering: If ((PE0100[[a-l = 3)

PNE1200 What job would accept

Considering your experience and the conditions obtainable nowadays, would you be willing to accept...

[MULTIPLE CHOICE]

Reference unit: All 16+

Reference period: Current

Coding:

- 1 - Yes, would accept that kind of job
- 2 - No, would not accept that kind of job

a set of 4 variables for items:

- a - Full-time permanent employment
- b - Part-time permanent employment
- c - Seasonal or temporary employment
- d - Free-lance or self-employment

Filtering: If (PNE1000=1)

PNE1300 Hours a week would like to work in new job

How many hours a week would you like to work in this hypothetical job?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value, 2 digits (for number of hours)

Filtering: If (PNE1000=1)

PNE1400 For what minimum wage would work

Given the characteristics of this hypothetical job, for what minimum monthly wage would you be willing to accept this job?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in EUR (6 digits)

Filtering: If (PNE1000=1)

PNE1600 Year they stopped being employed (for retirees)

In what year did this activity cease?

Reference unit: All 16+

Reference period: -

Coding:

Numerical value, 4 digits.

Filtering: If (PE0900=1)

PNE1700 Employment status in last main job

Considering [your/his/her] last main job, (did you / did [he/she]) work for someone else, were (you / [he/she]) self-employed or a partner in a business?

Reference unit: All 16+

Reference period: -

Coding:

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

Filtering: If (PE0900=1)

PNE1800 Full time/part time - last job

Did you work full-time or part-time?

Reference unit: All 16+

Reference period: -

Coding:

- 1 - Full-time
- 2 - Part-time (50% or more)
- 3 - Part-time (less than 50%)

Filtering: If (PE0900=1)

Survey definition:

Part Time

Part-time working in terms of usual working hours under 30 per week in statistics on the incidence of part-time working

[Source: Statistical Annex of the OECD Annual Employment Outlook publication.]

Technical definition:

Part Time

Part-time working is defined as employment in which usual working hours are less than full time standard workweek hours..

Part Time (50% or more)

All employees who annually work less than full time but more than a 50% load with respect to the standard workweek hours (country-specific).

Part Time (less than 50%)

All employees who annually work less than a 50% load with respect to the standard workweek hours (country-specific).

PNE1900 What did firm/organisation you worked for make or do

What did the firm/organisation/business you worked for mainly make or do, at the place where you worked?

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

Reference unit: All 16+

Reference period: -

Coding:

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

Filtering: If (PE0900=1)

Survey definition:

See variable PE0400.

PNE2000 Former job title and description / ISCO

**What was your/(his/her) job title? What (did you/did [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]**

Reference unit: All 16+

Reference period: -

Coding:

Two characters code (using ISCO-08 classification of occupations).

Filtering: If (PE0900=1)

Survey definition:

As in PE0300

Technical definition:

As in PE0300

PNE2100 Time in former employment

How many years did you/he/she work in that job?

[INTERVIEWER: IF LESS THAN ONE YEAR, CODE 0]

Reference unit: All 16+

Reference period: -

Coding:

Numerical value, 2 digits.

Filtering: If (PE0900=1)

Survey definition:

As in PE0700

Technical definition:

As in PE0700

PNE2200 Total time in full-time employment

In all, since you were/he/she was 16, how many years have you worked full-time for all or most of the year?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in years, 2 digits.

Filtering: If (PE1000>0)

Survey definition:

As in PE1000

Technical definition:

As in PE1000

PNE2210 Total time in all part-time employment

In all, since you were/he/she was 16, how many years have you worked part-time for all or most of the year?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in years, 2 digits.

Filtering: If (PE1000>0)

PNE2300 Prevailing employment situation in working life

What has been your main employment situation for the bigger part of your working life?

Reference unit: All 16+

Reference period: -

Coding:

- 1 - Employee
- 2 - Self-employed
- 3 - Unpaid family worker

Filtering: If (PE1000>0)

PNE2400 No of different employers

How many different employers have (you / [he/she]) had for more than one year (including your/his/her current work)?

Reference unit: All 16+

Reference period: -

Coding:

Numerical value, 2 digits (for number of employers)

Filtering: If (PE1000>0)

PNE2500 Longest time with one employer

(TEXTFILL: Including your/his/her current work, for) How many years [did you work/have you worked] on the longest job that you have had?

Reference unit: All 16+

Reference period: -

Coding:

Numerical value, 2 digits (for number of years)

Filtering: If (PE1000>0)

6 Pensions and insurance policies

PNF040\$x Public pension plan \$x: years contributing

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

Reference unit: All 16+

Loop: Loop for public pension plans

Coding:

Numerical value, 2 digits.

Filtering: If (PF0110>\$x-1)

PNF050\$x Public pension plan \$x: expected age to receive benefits

At what age do you expect to start receiving benefits from this pension

Reference unit: All 16+

Reference period: -

Loop: Loop for public pension plans

Coding:

Numerical value, 2 digits.

Filtering: If (PF0110>\$x-1)

Survey definition:

Normal retirement age

Age from which the individual is eligible for pension benefits.

[Source: OECD]

PNF070\$x Occupational plans: name

What is the name of the plan? (What are the names of the plans?)

Reference unit: All 16+

Reference period: Current

Loop: Loop for occupational pension plans

Coding:

Verbatim text, 255 characters.

Filtering: If (PF0610>0,1,...)

PNF0720 Current value of all occupational plans that do not have an account

What is the total current value of all occupational plans that do not have a balance?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in EUR, 9 digits

Filtering: If (PF0610>=1)

Survey definition:

The definition of current value is the present value of all expected future pension payments corresponding to this pension plan, taking into account both mortality and an actualisation rate to be specified in the metadata, and based on some assumptions (e.g. payments conditional on continuing to work at the current wage until a specified age, or stopping completely to work).

The value reported here should not include the values already reported in PF0710.

PNF100\$x Occupational pension plan \$x: is employer contributing

Does/did (your/his/her) employer contribute (to this plan / to any of these plans)?

Reference unit: All 16+

Reference period: Current

Loop: Loop for occupational pension plans

Coding:

1 - Yes

2 - No

Filtering: If (PF0610>\$x-1)

Survey definition:

Occupational plans

As in PF0600

Technical definition:

Occupational plans

As in PF0600

PNF120\$x Occupational pension plan \$x: years contributing

How many years have you (and your employer(s)) contributed (to this plan / to these plans)?

[PROBE: in case of more than one plan, record the number of total years in which any contributions to these plans were made]

Reference unit: All 16+

Reference period: Current

Loop: Loop for occupational pension plans

Coding:

Numerical value, 2 digits.

Filtering: If (PF0610>\$x-1)

PNF130\$x Occupational pension plan \$x: plan has an account balance

Is this plan one where (you have/X has) an account balance?

Reference unit: All 16+

Loop: Loop for occupational pension plans

Coding:

1 - Yes

2 - No

Filtering: If (PF0610>\$x-1)

PNF131\$x Occupational pension plan \$x: value of account

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

Reference unit: All 16+

Loop: Loop for occupational pension plans

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (PNF130\$x=1)

PNF160\$x Occupational plans: payment to be received at retirement age

At this age would you be eligible to receive regular retirement income, a lump-sum amount, or both?

[INTERVIEWER: ONLY THE FIRST CATEGORY MAY BE APPLICABLE IN PAY-AS-YOU-GO SYSTEMS]

Reference unit: All 16+

Reference period: Current

Loop: Loop for occupational pension plans

Coding:

1 - A pension (or retirement income)

2 - A lump sum

3 - A pension or a lump sum, at the person's choice

4 - Both

Filtering: If (PF0610>0,1,...)

PNF180\$ Occupational pension plan \$x: expected age of collecting pension

At what age do you expect to collect this pension?

(PROBE: in case of more than one plan, record the earliest age at which respondent expect to start receiving benefits)

Reference unit: All 16+

Reference period: Current

Loop: Loop for occupational pension plans

Coding:

Numerical value, 2 digits

Filtering: If (PF0610>\$x-1)

PNF2000 Number of voluntary private pension plans

How many such voluntary (pension plans/whole life insurance contracts) (do you/does X) have?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value, 1 digit.

Filtering: If [(PF0910a=1) OR (PF0910b=1)]

Survey definition:

Voluntary private pension plans, life insurance
As in PF0900

Technical definition:

Voluntary private pension plans, life insurance
As in PF0900

PNF210\$x Voluntary pension plan \$x: type of voluntary pension plan

Is this a voluntary pension scheme or a whole life insurance contract?

Reference unit: All 16+

Reference period: Current

Loop: Loop for voluntary private pension plans

Coding:

- 1 - Voluntary pension scheme
- 2 - Whole life insurance contract

Filtering: If (PNF2000>\$x-1)

Survey definition:

Voluntary private pension plans, life insurance
As in PF0900

Technical definition:

Voluntary private pension plans, life insurance
As in PF0900

PNF220\$x Voluntary pension plan \$x: years contributing

In total, how many years have you been contributing to this (pension plan/whole life insurance contract)?

Reference unit: All 16+

Reference period: -

Loop: Loop for voluntary private pension plans

Coding:

Numerical value, 2 digits (for number of years).

Filtering: If (PNF2000>\$x-1)

Survey definition:

Voluntary private pension plans, life insurance
As in PF0900

Technical definition:

Voluntary private pension plans, life insurance
As in PF0900

PNF230\$x Voluntary pension plan \$x: contributions

How much do (you/your household) monthly contribute to this (pension plan/whole life insurance contract)?

Reference unit: All 16+

Reference period: Current

Loop: Loop for voluntary private pension plans

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (PNF2000>\$x-1)

Survey definition:

Voluntary private pension plans, life insurance
As in PF0900

Technical definition:

Voluntary private pension plans, life insurance
As in PF0900

PNF240\$x Voluntary pension plans: how contributions are set

**How do you contribute to this (pension plan/whole life insurance contract)?
Do you make regular payments to this account as you choose, is there a fixed
schedule of payments you are required to make, etc.?**

Reference unit: All 16+

Reference period: Current

Loop: Loop for voluntary private pension plans

Coding:

- 1 - Set freely by the contributor
- 2 - Set according to a fixed timetable
- 3 - Single contribution

Filtering: If (PNF2000>0,1,..))

PNF280\$x Voluntary pension plan \$x: age to start receiving payments

According to the contractual rules of this (pension plan/whole life insurance contract), at what age will you start receiving payments?

Reference unit: All 16+

Reference period: Current

Loop: Loop for voluntary private pension plans

Coding:

Numerical value, 2 digits

Filtering: If (PNF2000>\$x-1)

Survey definition:

Voluntary private pension plans, life insurance
As in PF0900

Technical definition:

Voluntary private pension plans, life insurance
As in PF0900

PNF290\$x Voluntary pension plan \$x: kind of payment at retirement age

What are you going to receive at that time (READ OUT OPTIONS):

Reference unit: All 16+

Reference period: Current

Loop: Loop for voluntary private pension plans

Coding:

- 1 - A pension (or retirement income)
- 2 - A lump sum
- 3 - Both
- 4 - A pension or a lump sum, at your (his/her) own choice

Filtering: If (PNF2000>\$x-1)

Survey definition:

Voluntary private pension plans
As in PF0900

Technical definition:

Voluntary private pension plans
As in PF0900

PNF300\$x Voluntary pension plan \$x: value of account

Considering this pension plan how much is it worth at the moment?

Reference unit: All 16+

Reference period: Current

Loop: Loop for voluntary private pension plans

Coding:

Numerical value in EUR, 9 digits.

Filtering: If ((PNF2000>\$x-1) and (PNF210\$x<>2))

Survey definition:

Voluntary private pension plans
As in PF0900

Technical definition:

Voluntary private pension plans
As in PF0900

PNF310\$x Voluntary pension plan \$x: whole life insurance policy: cash value

What is the (total) cash value of your whole life insurance policy? Cash value means how much you would receive if you were to cancel your life insurance today.

Reference unit: All 16+

Reference period: Current

Loop: Loop for voluntary private pension plans

Coding:

Numerical value in EUR, 9 digits.

Filtering: If ((PNF2000>\$x-1) and (PNF210\$x=2))

PNF311\$x Voluntary pension plan \$x: expected age to collect pension

At what age do you expect to collect this pension?

Reference unit: All 16+

Reference period: Current

Loop: Loop for voluntary private pension plans

Coding:

Numerical value, 2 digits .

Filtering: If (PNF2000>\$x-1)

PNF3600 Has private health insurance

Do you have any private health insurance policies?

Reference unit: All 16+

Reference period: Current

Coding:

1 - Yes

2 - No

Technical definition:

Health insurance (private)

Private health insurance is a type of insurance whereby a private organization (the insurer) pays the medical costs of the insured if the insured becomes sick due to covered causes, or accidents. Private health insurances may be complements or substitutes to public health insurance.

PNF3610 Monthly payments for health insurance policy(ies)

How much do you/does the household pay yearly for this(these) policy(ies)?

[IF POLICY INITIATED LESS THAN ONE YEAR AGO, ASK HOW MUCH TO BE PAID IN ONE FULL YEAR]

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (PNF3600=1)

PNF3700 Expectations about pension income

PERCENTAGE OF SALARY RECEIVED AS PENSION

Please think about the time in which you will start collecting pension.

Approximately, what percentage of your last earnings will your total pension income amount to?

Reference unit: All 16+

Coding:

Numerical value, 5 digits, 2 decimal places.

Filtering: If NOT((PE0100a=5) AND (NOT((PE0100[]b-I = 1) or (PE0100[]b-I = 2))))

HNF0100 Has other insurance policies (accidents theft fire etc)

In the last calendar year did you or another member of your household have policies for accidents, theft fire, etc.

Reference unit: All 16+

Reference period: Current

Coding:

1 - Yes (has such insurance)

2 - No (no such insurance)

a set of 4 variables for items:

- a - Vehicles
- b - Buildings and land
- c - Persons
- d - Other

Survey definition:

Non-life insurance

Includes insurance against following risks: accident, sickness, land vehicles, railway rolling stock, aircraft, ships, goods in transit, fire and natural forces, other damage to property, motor vehicle liability, aircraft liability, liability for ships, general liability, credit, suretyship, miscellaneous financial loss and legal expenses.

(Source: First Council Directive (EEC), No. 79/267, of 05.03.1979 on the coordination of laws, Regulations and administrative provisions relating to the taking-up and pursuit of the business of direct life assurance, Article 1, First Council Directive (EEC), No. 73/239, of 24.07.1973 on the coordination of laws, Regulations and administrative provisions relating to the taking-up and pursuit of direct insurance other than life assurance, Article 1, Eurostat, "European System of Accounts - ESA 1995", Office for Official Publications of the European Communities, Luxembourg, 1996, [Annex III], P. 268 and Insurance in Europe, Eurostat - DG XV, 1996)

7 Income

PNG0110 Net employee income

What was the total net 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), minus taxes and employee's social contributions.

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

Reference unit: All 16+

Reference period: Last 12 months

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (PG0100=1)

PNG0210 Net self-employment income

What was the total net amount, excluding taxes and social contributions, over (the last 12 months /the last calendar year)?

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (PG0200=1)

PNG0310 Net income from public pensions

What was the total net amount, excluding taxes and social contributions (over the last 12 months / the last calendar year)?

Reference unit: All 16 +

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (PG0300=1)

PNG0410 Net income from private and occupation pension plans

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

Reference unit: All 16 +

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (PG0400=1)

PNG0510 Net income from unemployment benefits

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

Reference unit: All 16 +

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digit

Filtering: If (PG0500=1)

HNG0110 Net income from regular social transfers

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (HG0100=1)

HNG0210 Net income from regular private transfers

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical coding in EU, 9 digits.

Filtering: IF HG0200=1

HNG0310 Net rental income from real estate property

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical coding in EU, 9 digits.

Filtering: IF HG0300=1

HNG0410 Net income from financial investments

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical coding in EU, 9 digits.

Filtering: IF HG0400=1

HNG0510 Net income from private business other than self-employment

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical coding in EU, 9 digits.

Filtering: IF HG0500=1

HNG0610 Net income from other sources

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical coding in EU, 9 digits.

Filtering: IF HG0600=1

HNG0710 Income taxes and social contributions

What was the total amount your household paid in income taxes and mandatory health, pension and other social insurance payments over (the last 12 months / the last calendar year)?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical coding in EU, 9 digits.

Survey definition:

Tax on income refers to taxes on income, profits and capital gains. They are assessed on the actual or presumed income of individuals, households or tax-unit. They include taxes assessed on holdings of property, land or real estate when these holdings are used as a basis for estimating the income of their owners.

Taxes on income include:

- Taxes on individual, household or tax-unit income (income from employment,

property, entrepreneurship, pensions, etc.), including taxes deducted/withheld by employers

(pay-as-you earn taxes), other taxes at source and taxes on the income of owners of unincorporated enterprise paid during the income reference period.

- Tax reimbursement received during the income reference period related to tax paid for the income received during the income reference period or for income received in previous years. This value will be taken into account as a reduction of taxes paid.
- Any interest charged on arrears of taxes due and any fines imposed by taxation authorities

Taxes on income exclude:

- Fees paid for hunting, shooting and fishing

Social insurance contributions refers to employees', self-employed and if applicable unemployed, retirement and so on contributions paid during the income reference period to

either mandatory government or employer-based social insurance schemes (pension, health, etc.).

[Source: EU-SILC guidelines]

HNI1000 General personal financial situation expectations

Thinking about a year from now, do you expect your personal financial situation in general to be a lot better, somewhat better, about the same, somewhat worse, or a lot worse?

Reference unit: Household

Reference period: Next 12 months

Coding:

- 1 - A lot better
- 2 - Somewhat better
- 3 - About the same
- 4 - Somewhat worse
- 5 - A lot worse

8 Intergeneration transfers / gifts

HNH0500 Substantial gift made to children/other people outside household

Have you or your partner ever made a gift of above EUR 5,000 or so to < your children living away from home if any or> to other persons than members of the household?

Reference unit: Household

Reference period: -

Coding:

1 - Yes

2 - No

Technical definition:

Gift.

As in HH0100

HNH0600 Who was the beneficiary of the gift

**(<IN CASE OF MORE THAN ONE GIFT> Taking the gift with the highest value,)
Who was the beneficiary? (IN CASE OF MULTIPLE BENEFICIARIES, CODIFY ALL)**

Reference unit: Household

Reference period: -

Coding:

1 - Child

2 - Grandchild

3 - Other relative

4 - Charity

5 - Other

Filtering: If (HNH0500=1)

Technical definition:

Gift.

As in HH0100

HNH0700 Year donation was made

(<IN CASE OF MORE THAN ONE DONATION> Taking the donation with the highest value,) In what year did you make the donation?

Reference unit: Household

Reference period: -

Coding:

Numerical value, 4 digits.

Filtering: If (HNH0500=1)

HNH0800 How much was donation made worth

How much was it worth?

Reference unit: Household

Reference period: -

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (HNH0500=1)

9 Consumption

HNI0200 Meet any regular payments like fees?

Do (you/your household) have to meet regular payments like school fees, nursery or health expenses, or home staff (excluding rent)?

[INTERVIEWER: IN THIS QUESTION WE ONLY WANT REGULAR PAYMENTS LIKE THE ONES DESCRIBED IN THE QUESTION. WE DO NOT WANT FINANCIAL PAYMENTS (SUCH AS LOAN REPAYMENTS, INSURANCE PREMIUMS, CONTRIBUTIONS TO PENSION FUNDS, ETC.), TAXES OR ONE-OFF PAYMENTS)]

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Survey definition:

School fees

COICOP-HBS classification of goods 10 Education

Nursing Homes

COICOP-HBS classification of goods: 12.4 Social protection.

Health Expenses

COICOP-HBS classification of goods: 06.1.1 Pharmaceutical products 06.1.2 Other medical products; 06.1.3 Therapeutic appliances and equipment; 06.2 Outpatient services, 06.2.1 Medical services 06.2.2 Dental services; 06.2.3 Paramedical services 06.3 Hospital services, 06.3.0 Hospital services; and 12.5.3 Insurance connected with health (12.5.3 is asked in Section 6, so whether or not it should be included is subject to further discussion)

Home Staff

COICOP-HBS classification of goods: 05.6.2 Domestic services and household services (S)

Rent

COICOP-HBS classification of goods 04.1 Actual rentals for housing; (04.1.1 Actual rentals paid by tenants 04.1.2 Other actual rentals)

NOTE: This concept is only to be used for the purposes of Section 10, question 10.5, (that suggest respondents to exclude rent from school fees and other expenses)

Technical definition:

School fees

Regular payments to institutions that provide either primary, secondary or university education.

Nursing Homes

Payments to institutions that provide in-patient or out-patient long-term care to elderly, handicapped or ill individuals.

Health Expenses

Health expenses cover: (1) payments of pharmaceuticals, drugs, vaccines, medical equipment and the remuneration of services provided by physicians or dentists (both

within and without a hospital), (2) payments to institutions that provide short-term health services, (3) payments for hotel services (food, accommodation) provided by a hospital or a similar institution and (4) regular payments as health insurance premia (the latter concept is asked in Section 6, so whether or not it should be included is subject to further discussion).

Home Staff

Total compensation to an individual who provides personal services at home (home servants, cooks or au-pairs).

Rent (defined in a previous Section)

NOTE: This concept is only to be used for the purposes of Section 10, question 10.5, (that suggest respondents to exclude rent from school fees and other expenses): All payments made by the household to the institution or person that owns a dwelling for the use of that dwelling. Payments for using the garage, if one exists, should be included in the rent. For the purposes of question 10.5, rents also include rental services provided by the employer. All those concepts should be excluded from "regular expenses" in 10.5.

HNI0210 Expenditure on regular payments

Considering the last 12 months, about how much money do you spend monthly in such payments on average?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (HNI0200=1)

HNI0500 Comparison of future expenses with current level

Would you say that in the next two to five years your household expenses will be larger, smaller or just about the current level?

Reference unit: Household

Reference period: Next 5 years

Coding:

1 - Larger

- 2 - Smaller
- 3 - About the same

10 Payment habits

HNJ1100 Any debit or/and ATM cards (y/n)

A debit card is a card that you can present when you buy things that automatically deducts the amount of the purchase from the money in an account that you have. ATM cards can only be used for transactions in person and not by telephone or internet. Do you or another member of your household use any debit and/or ATM cards?

Reference unit: Household

Reference period: Current

Coding:

- 1 - Yes
- 2 - No

Filtering: If (HD1100=1)

Survey definition:

As in H0300

Technical definition:

As in H0300

HNJ1200 How frequently uses debit card

Approximately how often do you use a debit card in a normal/standard/average month?

Reference unit: Household

Reference period: Average month

Coding:

Numerical value, 2 digits.

Filtering: If (HNJ1100=1)

HNJ1300 Frequency of cash withdrawals in ATMs

Approximately how often do you use ATM to withdraw cash in a normal/standard/average month?

Reference unit: Household

Reference period: Average month

Coding:

Numerical value, 2 digits.

Filtering: If (HNJ1100=1)

HNJ1400 Use of direct debit (y/n)

Do (you or another HH member) regularly make payments using direct debits (i.e. bills directly charged on your bank account)?

Reference unit: Household

Reference period: -

Coding:

1 - Yes

2 - No

Filtering: If (HD1100=1)

Technical definition:

Direct Debit (DD)

A way of paying bills from your bank account, for example for your gas or electricity. You sign a form allowing the organisation that you are paying to take the money directly from your account on specific dates. You are told in advance in writing how much will be taken and the date.

HNJ1500 Type of payments by direct debit

What type of regular payments do you make by direct debit?

Reference unit: Household

Reference period: Current

Coding:

- 1 - Yes, direct debit used for this type of payments
- 2 - No, direct debit not used for this type of payments

a set of 7 variables for items:

- a - Utility bills (gas, electricity, water, etc.)
- b - Rent
- c - Schools and colleges
- d - Loans
- e - Insurance
- f - Taxes
- g - Other expenses

Filtering: If (HNJ1400=1)

HNJ1600 Reasons for not using direct debit

What are the reasons for not using direct debit?

Reference unit: Household

Reference period: Current

Coding:

- 1 - Yes, considered as reason for not using direct debit
- 2 - No, not considered as reason for not using direct debit

a set of 7 variables for items:

- a - Possibility of mistakes being made
- b - Freedom to decide the day on which to pay
- c - Keeping better overview of expenditure
- d - Bad experience in the past
- e - The financial institution charges a lot for this service
- f - Had facility cancelled in the past by a creditor for having requests returned unpaid/insufficient funds
- g - Don't feel the need

Filtering: If (HNJ1400=2)

Technical definition:

As in HNJ1400

HNJ1800 Payments by bank cheques

Do (you or another household member) regularly make payments by personal cheque?

Reference unit: Household

Reference period: -

Coding:

1 - Yes

2 - No

Filtering: If (HD1100=1)

Survey definition:

Cheques

A written order from one party (the drawer) to another (the drawee, normally a bank) requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer. Cheques may be used for settling debts and withdrawing money from banks.

[Source: ECB, Glossary]

HNJ2000 Any payments received by credit transfer

**Do (you or another household member) regularly receive benefits, pensions, tax credits, etc. via automatic transfers directly deposited to your account?
Please do not consider transfers made only for business purposes.**

Reference unit: Household

Reference period: -

Coding:

1 - Yes

2 - No

Filtering: If (HD1100=1)

Technical definition:

Automated credit transfer (Act) Payments

Payment of benefits, pensions and tax credits directly into a bank or building society account.

HNJ2300 No of credit/store cards

In total, how many credit cards and/or store cards do you have?

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 2 digits.

a set of 2 variables for items:

a - Credit cards

b - Store cards

Filtering: If (HC0300=1)

Survey definition:

As in HC0300

Technical definition:

As in HC0300

HNJ2800 Ever used other means of payment

Have (you/your household) ever used other means of payment, i.e. internet banking, telephone banking, mobile phone or other such electronic means of payment?

Reference unit: Household

Reference period: -

Coding:

- 1 - Yes (has used that means of payment)
- 2 - No (never used that means of payment)

multiple choice= a set of 4 variables:

- a - Internet banking
- b - Telephone banking
- c - Mobile phone banking
- d - Other

Filtering: If (HD1100=1)

Technical definition:

Internet banking

A system allowing individuals to perform banking activities at home, via the internet.

Telephone banking/mobile phone

Provision of certain banking services (such as account balance inquiry, funds transfer, and payment of bills) through telephone/mobile phone.

HNJ2900 Link used for info or payments

Did you use it(them) only to obtain information about your current account (balance, cheques cleared) or also to make payments?

Reference unit: Household

Reference period: -

Coding:

- 1 - Only to obtain information on my current account
- 2 - Also to make payments

Filtering: If ((HNJ2800a=1)OR(HNJ2800b=1)OR(HNJ2800c=1)OR(HNJ2800d=1))

HNJ3100 A computer at home

Does your household have a computer at home?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

HNJ3200 Any household member use the internet

Does any member of the household, at home or elsewhere, use the Internet?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

HNJ3800 Cash at home to meet normal needs

What sum of cash do you usually keep on your person to meet day-to-day expenses?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

HNK0400 General economic situation expectations

How do you expect the general economic situation in this country to develop over the next 12 months? It will...

Reference unit: Household (RP)

Reference period: Next 12 months

Coding:

- 1 - Get a lot better
- 2 - Get a little better
- 3 - Stay the same
- 4 - Get a little worse
- 5 - Get a lot worse

81 Questions on financial literacy

HNM0100 Financial literacy Variable/fixed interest rates

Of the following types of mortgages which one do you think will allow you from the start to fix both the amount and the number of instalments needed to pay off the loan?

Reference unit: Household (RP)

Coding:

- 1 - Floating-rate mortgage
- 2 - fixed-rate mortgage

HNM0200 Financial literacy Inflation

Imagine leaving 1,000 euros in a current account that pays 1% interest and has no charges. Imagine also that prices increase by 2%. Do you think that if you withdraw the money in a year's time you will be able to buy the same amount of goods as if you spent the 1,000 euros today?

Reference unit: Household (RP)

Coding:

- 1 - Yes
- 2 - No, I will be able to buy less
- 3 - No, I will be able to buy more

HNM0300 Financial literacy Portfolio diversification

In your opinion, which of the following investment strategies entails a greater risk of losing money?

Reference unit: Household (RP)

Coding:

- 1 - Invest all savings in the securities issued by a single company
- 2 - Invest all savings in the securities issued by a wide range of unrelated companies

HNM0400 Financial literacy Riskiness

A company can obtain financing either issuing shares or bonds. In your opinion, which financial instrument entails a greater risk of losing money?

Reference unit: Household (RP)

Coding:

- 1 - shares
- 2 - bonds
- 3 - equally risky
- 4 - I don't know the difference between bonds and shares

82 Questions on the effects of the financial and economic crisis on household finances

HNB3000 Reasons for moving

For what reason did (you/your household) move in [YEAR]?

Reference unit: Household

Reference period: Past two years

Coding:

Verbatim answer to be codified ex-post according to the following standard categories:

Codeframe

1. Home foreclosed
2. Rent/costs too high
3. Needed more/different space
4. Retired
5. Changed jobs

6. Shorter commute
7. Became unemployed
8. Health reasons
9. To be near other relatives
10. Wanted better/different location
11. Switched from renter to owner or vice versa
12. Other (specify)

Filtering: If ((HB0200>=0) AND (HB0200<2))

HND3000xLargest asset in HH balance sheet

Now I would like to ask you a few general questions about your asset holdings as of two years ago.

1. Which type of asset on this card was largest as a part of your savings and investments? [if homeowner = 1 add "including your household main residence"]

2. IF 1 ≠ NONE, ASK: Which was the second largest?

3. IF 1 and 2 ≠ NONE, ASK: Which was the third largest?

(SHOW CARD)

[THE LISTING AIMS AT COVERING ALL MAJOR ASSET CATEGORIES IN THE SURVEY. IN SOME CASES THE LIST WILL HAVE TO BE COMPLEMENTED BY IMPORTANT NATIONAL FINANCIAL INSTRUMENTS – SUCH AS BANK CERTIFICATES IN GERMANY]

Reference unit: Household

Reference period: Past two years

Coding:

a set of 3 variables for items

a - Largest asset

b - Second largest asset

c - Third largest asset

with codes

1 - Accounts at financial institutions (Bank deposits, building society contracts, life insurance contracts, private pension insurance contracts)

2 - Stocks and stock mutual funds,

3 - National government bonds (country of residence) and non-speculative bond mutual funds,

4 - Other securities (hedge funds, corporate bonds, risky sovereign bonds)

5 - Real estate (household main residence and other properties) and real estate mutual funds

6 - Private businesses and stakes in private businesses not listed on the stock exchange

- 7 - Other real assets, e.g. cars and other vehicles, valuables
- 8 - None or no other

HND3010 Portfolio shifts last two years?

On net over the past two years, (have you/has your household) moved money from one of these types of assets to another?

Reference unit: Household

Reference period: Past two years

Coding:

- 1 - Yes
- 2 - No
- 3 - Not applicable: I don't save or don't have a savings and investment plan

Filtering: IF(HND3000a<>8)

HND3020 Portfolio shifts last two years: money out

**On net, from which type of asset did you move the most money?
(SHOW CARD)**

Reference unit: Household

Reference period: Past two years

Coding:

- 1 - Accounts at financial institutions (Bank deposits, building society contracts, life insurance contracts, private pension insurance contracts)
- 2 - Stocks and stock mutual funds,
- 3 - National government bonds (country of residence) and non-speculative bond mutual funds,
- 4 - Other securities (hedge funds, corporate bonds, risky sovereign bonds)
- 5 - Real estate (household main residence and other properties) and real estate mutual funds
- 6 - Private businesses and stakes in private businesses not listed on the stock exchange
- 7 - Other real assets, e.g. cars and other vehicles, valuables
- 8 - None or no other

Filtering: IF(HND3010=1)

HND3030 Portfolio shifts last two years: money in

On net, into which type of asset did you move the most money?

Reference unit: Household

Reference period: Past two years

Coding:

- 1 - Accounts at financial institutions (Bank deposits, building society contracts, life insurance contracts, private pension insurance contracts)
- 2 - Stocks and stock mutual funds,
- 3 - National government bonds (country of residence) and non-speculative bond mutual funds,
- 4 - Other securities (hedge funds, corporate bonds, risky sovereign bonds)
- 5 - Real estate (household main residence and other properties) and real estate mutual funds
- 6 - Private businesses and stakes in private businesses not listed on the stock exchange
- 7 - Other real assets, e.g. cars and other vehicles, valuables
- 8 - None or no other

Filtering: IF(HND3010=1)

HND3040 Would not invest again?

Of the types of assets you owned two years ago, are there types you would not put any additional money into under current conditions?

Reference unit: Household (RP)

Reference period: Past two years

Coding:

- 1 - Yes
- 2 - No

Filtering: IF(HND3000a<>8)

HND3050xAssets HH would not invest again

Which one(s) would that be?

SHOW CARD

CODE ALL THAT APPLY

IF ANSWER TO HND3020 NOT CONTAINED IN HND3000 THEN PROBE: Could you please confirm that you held this asset category two years ago?

Reference unit: Household (RP)

Reference period: Past two years

Coding:

A set of 7 variables for items a to g, with codes:

- 1 - Accounts at financial institutions (Bank deposits, building society contracts, life insurance contracts, private pension insurance contracts)
- 2 - Stocks and stock mutual funds,
- 3 - National government bonds (country of residence) and non-speculative bond mutual funds,
- 4 - Other securities (hedge funds, corporate bonds, risky sovereign bonds)
- 5 - Real estate (household main residence and other properties) and real estate mutual funds
- 6 - Private businesses and stakes in private businesses not listed on the stock exchange
- 7 - Other real assets, e.g. cars and other vehicles, valuables

Filtering: IF(HND3040=1)

HND3100 Net worth past two years

Please consider now your (household's) net worth, that is, all the things that you own minus any money that you owe, On net since two years ago, has your net worth increased or decreased substantially, or has it remained about the same ?

Reference unit: Household

Reference period: Past two years

Coding:

- 1 - Net worth increased substantially
- 2 - Net worth decreased substantially
- 3 - Net worth remained about the same

HND3200 Net worth next two years

Now please think of the next two years. Do you expect any substantial increase or decrease in your net worth?

Reference unit: Household

Reference period: Next two years

Coding:

- 1 - Net worth will increase substantially
- 2 - Net worth will decrease substantially
- 3 - Net worth will remain about the same

PNE2700x Worsening of job conditions past two years

Over the past two years, (have you/has [he/she]) lost a job, had to work shorter hours, or had to accept other undesired changes on (your/his/her) job?

IF YES: Which one?

[DO NOT READ THE ANSWER CATEGORIES

CODE ALL THAT APPLY

TREAT LOSS OF A BUSINESS OR OTHER SELF-EMPLOYMENT WORK AS LOSING A JOB.]

Reference unit: All 16+

Reference period: Past two years

Coding:

- 1 - Yes, lost a job
- 2 - Yes, had to work shorter hours
- 3 - Yes, had to accept other undesired changes on job
- 4 - Yes, OTHER (SPECIFY)
- 5 - No
- 6 - Not applicable: I did not work

Filtering: IF((PE0900=1 or PE1000a in (1,2) or PE1000b in (1,2) or PE1000c in (1,2) or PE1000d in (1,2) or PE1000e in (1,2) or PE1000f in (1,2) or PE1000g in (1,2) or PE1000h in (1,2) or PE1000i in (1,2))

PNE2800x Expected worsening of job conditions next two years

Over the next two years, (do you/does [he/she]) think there is a reasonable chance (you/he/she) may lose your job, have to work shorter hours, or have to accept other undesired changes on (your/his/her) job?

IF YES: Which one?

[DO NOT READ THE ANSWER CATEGORIES

CODE ALL THAT APPLY

TREAT LOSS OF A BUSINESS OR OTHER SELF-EMPLOYMENT WORK AS LOSING A JOB.]

Reference unit: All 16+

Reference period: Next two years

Coding:

- 1 - Yes, lose a job
- 2 - Yes, have to work shorter hours
- 3 - Yes, have to accept other undesired changes on job
- 4 - Yes, OTHER (SPECIFY)
- 5 - No
- 6 - Not applicable: I do not work

Filtering: IF(PE1000a in (1,2) or PE1000b in (1,2) or PE1000c in (1,2) or PE1000d in (1,2) or PE1000e in (1,2) or PE1000f in (1,2) or PE1000g in (1,2) or PE1000h in (1,2) or PE1000i in (1,2))

HNI0700 More or less savings in the next year

Compared with the past two years, during the next twelve months (do you/does your household) expect overall to save or invest more, less or about the same share of your household's income after taxes?

IF YES: Which one?

[DO NOT READ THE ANSWER CATEGORIES

CODE ALL THAT APPLY

TREAT LOSS OF A BUSINESS OR OTHER SELF-EMPLOYMENT WORK AS LOSING A JOB.]

Reference unit: Household (RP)

Reference period: Next year

Coding:

- 1 - MORE (larger share)
- 2 - LESS (smaller share)
- 3 - SAME SHARE

HNI0800 General price expectations

Over the next year, do you think prices in general will increase a lot, increase somewhat, decrease, or stay about the same?

Reference unit: Household (RP)

Reference period: Next 12 months

Coding:

- 1 - Increase a lot
- 2 - Increase somewhat
- 3 - Decrease
- 4 - Stay about the same