

PAPER VERSION OF THE CAPI QUESTIONNAIRE
SURVEY OF HOUSEHOLD FINANCES
2005

**NOTE: Changes with respect to the EFF2002
questionnaire are highlighted in blue.**

PRESENTATION: (According to protocol guidelines, but...) GOOD MORNING/AFTERNOON/EVENING, MY NAME IS ..., I WORK FOR XXXX, FIRM OF SURVEYS AND OPINION POLLS. WE ARE DOING NOW A STUDY ABOUT THE FINANCIAL SITUATION OF THE SPANISH HOUSEHOLDS, ON BEHALF OF THE BANCO DE ESPAÑA.

1. DEMOGRAPHIC CHARACTERISTICS (ALL HOUSEHOLDS)

P.1. FIRST, COULD YOU TELL ME HOW MANY PEOPLE THERE ARE IN YOUR HOUSEHOLD AT THE MOMENT, INCLUDING YOURSELF AND CHILDREN, BUT EXCLUDING ANY DOMESTIC SERVANTS?¹

Fill in number of members

I AM NOW GOING TO **ASK YOU ABOUT EACH HOUSEHOLD MEMBER:** TO FOLLOW AN ORDER WE WILL START WITH THE REFERENCE PERSON² (WHO MAY BE YOURSELF) AND CONTINUE WITH THE OTHER ADULTS FROM OLDER TO YOUNGER. I WILL ALSO ASK YOU FOR THEIR NAMES, AS LATER WE WILL REFER TO EACH OF THEM AND THIS WILL MAKE IT EASIER TO IDENTIFY THEM.

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|--|---|---|---|---|---|---|---|
| | R.P. 1 | 2 | 3 | 4 | 5 | 6 | 7 ... 9 |
| P.1.1. SEX | | | | | | | |
| Male | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Female | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| First name | | | | | | | |
| P.1.2a. MONTH OF BIRTH | | | | | | | |
| January | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| February | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| March | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| April | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| May | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| June | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| July | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| August | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| September | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| October | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| November | 11 | 11 | 11 | 11 | 11 | 11 | 11 |
| December | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| Don't know | 98 | 98 | 98 | 98 | 98 | 98 | 98 |
| P.1.2b. YEAR OF BIRTH | | | | | | | |
| | <input style="width: 40px; height: 15px;" type="text"/> |
| P.1.3. RELATIONSHIP TO THE REFERENCE PERSON | | | | | | | |
| Reference person | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Partner | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| Child | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Father of RP | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Mother of RP | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Father of partner | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| Mother of partner | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| Other family member | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| Other unrelated household member | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| P.1.4. MARITAL STATUS³ | | | | | | | |
| Single | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Married | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| De facto partner | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Separated | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Divorced | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Widowed | 6 | 6 | 6 | 6 | 6 | 6 | 6 |

¹ A household is defined as a group of people living together in the same accommodation and sharing expenses. It includes members of the household who are temporarily absent (for example, on holiday, studying away from home, etc.) and excludes domestic servants.

² The reference person is the person, or one of the persons, responsible for the accommodation. It will normally be the person in the household who chiefly deals with the financial issues.

³ Only individuals aged over sixteen (i.e. those born before October 1989, although the calculus should be automatic since the date of birth (month/year)) are asked about marital status and level of education.

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|--|-------------------|----|----|----|----|----|---------|
| | R.P. 1 | 2 | 3 | 4 | 5 | 6 | 7 ... 9 |
| CARD 1 | | | | | | | |
| P.1.5. LEVEL OF EDUCATION | | | | | | | |
| Highest qualification attained (do not confuse with studies currently in progress): | | | | | | | |
| • Illiterate | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| • Primary education | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| • Vocational or employment-related training not requiring academic qualifications at lower secondary school level (more than 300 hours)... | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| • Lower secondary schooling | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| • Vocational or employment-related training requiring academic qualifications at lower secondary school level (more than 300 hours)... | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| • Higher secondary schooling..... | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| • Vocational or employment-related training requiring academic qualifications at higher secondary school level (300 hours) | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| • Specialised vocational training, higher level training in plastic arts, design or sports..... | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| • Other education lasting 2 or more years requiring higher secondary education..... | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| • Ordinary university degree → P.1.5.2..... | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| • Training leading to an officially recognised professional specialisation → P.1.5.2 | 11 | 11 | 11 | 11 | 11 | 11 | 11 |
| • Postgraduate university education → P.1.5.2..... | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| CARD 2 | | | | | | | |
| P.1.5.2. SUBJECT OF DEGREE. | | | | | | | |
| • Engineering and technology | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| • Health care and medicine | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| • Humanities | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| • Social science and law | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| • Experimental sciences | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| • Other university degrees (first cycle) | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| • Other university degrees (second cycle) | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| P.1.6. PLACE OF BIRTH | | | | | | | |
| • Spain | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| • Abroad | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.1.7. IN GENERAL, WHAT IS THE STATE OF HEALTH OF ... | | | | | | | |
| Very good | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Good | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| Acceptable | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Poor | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Very poor | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| P.1.8. WAS HE/SHE A HOUSEHOLD MEMBER IN 2004? ⁴ | | | | | | | |
| Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.1.9. THIS HOUSEHOLD MEMBER IS... | | | | | | | |
| Currently living at home | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Temporarily absent | 2 | 2 | 2 | 2 | 2 | 2 | 2 |

⁴ An individual is considered to be a member of the household in 2004 if they were part of the household for at least three months.

FOR THE REFERENCE PERSON AND HIS/HER PARTNER (IF HE/SHE IS LIVING IN THE HOUSEHOLD)

| | REFERENCE PERSON | | PARTNER | | |
|---|-------------------------------------|---------------|---------------|---------------|-----|
| <p>P.1.11. HOW MANY CHILDREN DO YOU HAVE (THAT YOU HAVE NOT MENTIONED EARLIER) WHO DO NOT LIVE AT HOME BUT DEPEND ECONOMICALLY ON THE HOUSEHOLD?</p> <p style="text-align: center;">[]</p> <p>If 0 → P.1.13 No answer → P.1.13</p> | 0 | | - 2 | | |
| <p>P.1.12. HOW OLD IS...?</p> <p style="text-align: center;">[] [] [] [] []</p> <p style="text-align: center;">1st child 2nd child 3rd child 4th child 5th child</p> <p style="text-align: center;">No answer</p> | - 2 | - 2 | - 2 | - 2 | - 2 |
| <p>ONLY IF CODE 2 OR 3 IN P.1.4.</p> <p>P.1.13. FORM OF OWNERSHIP OF REAL ESTATE PROPERTY:</p> <p>Separate ownership by husband and wife Joint ownership by husband and wife Other Don't know No answer</p> | <p>1 2 97 98 99</p> | | | | |
| <p>CARD 3</p> <p><i>If any household member is the partner of the reference person (P1.3=2), P1.14.3 and P1.14.4 are asked.</i></p> <p>P.1.14. COULD YOU TELL ME WHAT OCCUPATION YOUR PARENTS (WHO EITHER DO NOT BELONG TO THE HOUSEHOLD OR HAVE DIED) HAVE OR HAD FOR MOST OF THEIR WORKING LIFE?</p> <ul style="list-style-type: none"> • Management in the public or private sector..... • Intellectual, technician or scientist • Supporting technician • Administrative and clerical • Hotel and catering, personal, security and sales services..... • Skilled workers in agriculture and fishing..... • Skilled craftsman or worker in manufacturing, construction or mining industries..... • Operators and installers of machinery and equipment • Unskilled workers..... • Armed forces..... • Housewife/house husband..... • Don't know • No answer | Father | Mother | Father | Mother | |
| | 1 | 1 | 1 | 1 | |
| | 2 | 2 | 2 | 2 | |
| | 3 | 3 | 3 | 3 | |
| | 4 | 4 | 4 | 4 | |
| | 5 | 5 | 5 | 5 | |
| | 6 | 6 | 6 | 6 | |
| | 7 | 7 | 7 | 7 | |
| | 8 | 8 | 8 | 8 | |
| | 9 | 9 | 9 | 9 | |
| | 10 | 10 | 10 | 10 | |
| | 11 | 11 | 11 | 11 | |
| | 98 | 98 | 98 | 98 | |
| | 99 | 99 | 99 | 99 | |

2. REAL ASSETS (ALL HOUSEHOLDS)

IN THE ANSWERS TO QUESTIONS ON REAL AND FINANCIAL ASSETS, PLEASE ALSO CONSIDER ASSETS (AND LIABILITIES) THAT ARE ACTUALLY OWNED BY A HOUSEHOLD MEMBER EVEN THOUGH THEY ARE IN THE NAME OF A COMPANY (FOR EXAMPLE AN ASSET-HOLDING COMPANY).

MAIN RESIDENCE (ALL HOUSEHOLDS)

P.2.1. WHAT IS THE OWNERSHIP STATUS OF YOUR MAIN RESIDENCE?

| | | |
|-----------------|---------------------------------|----|
| P.2.19 ← | Rented | 1 |
| | Ownership | 2 |
| P.2.19 ← | Free use | 3 |
| P.2.19 ← | Other (<i>specify</i>): | 97 |
| P.2.19 ← | Don't know | 98 |
| P.2.19 ← | No answer | 99 |



HOUSEHOLDS THAT OWN THEIR MAIN RESIDENCE CODE 2 IN P.2.1.

P.2.1a. THE VALUE OF THE MAIN RESIDENCE YOU OWN IS:

| | |
|---|----|
| Set by the open market | 1 |
| Set under the officially sponsored housing subsidy scheme | 2 |
| Regulated under the officially rated house price scheme | 3 |
| Don't know | 98 |
| No answer | 99 |

P.2.2. HOW DID YOU ACQUIRE OWNERSHIP OF YOUR HOME? IF BY VARIOUS MEANS, INDICATE WHICH PLAYED THE LARGEST ROLE.

| | |
|---------------------------------|----|
| Purchase | 1 |
| Inheritance ⁵ | 2 |
| Gift | 3 |
| Other (<i>specify</i>): | 97 |
| Don't know | 98 |
| No answer | 99 |

P.2.3. IN WHAT YEAR DID YOU ACQUIRE OWNERSHIP OF YOUR HOME?⁶

| _____ |

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

P.2.4. WHAT WAS THE CASH PURCHASE PRICE OR VALUE AT THE TIME OF ACQUISITION, EXCLUDING VAT OR OTHER SIMILAR TAX? INCLUDE ANY GARAGE OR PARKING SPACE IF IN THE SAME BUILDING OR COMPLEX.

| _____ € |

| | | |
|--------------------|------------------|-----|
| Intervals ← | Don't know | - 1 |
| | No answer | - 2 |

P.2.5. WHAT IS THE CURRENT VALUE OF YOUR HOME?⁷ (I.E. HOW MUCH YOU WOULD OBTAIN FOR IT IF YOU SOLD IT TODAY).

| _____ € |

| | | |
|--------------------|------------------|-----|
| Intervals ← | Don't know | - 1 |
| | No answer | - 2 |

⁵Throughout this survey, transmission to the reference person from a deceased spouse is not to be considered inheritance.

⁶When coding dates, always enter the code for the earliest date applicable to the property.

⁷Real estate properties should be valued excluding tax and interest.

P.2.7. DID YOU USE A LOAN TO PAY FOR THE PURCHASE OF YOUR HOME?

NEW COMMENT

(Interviewer: Even in the case of inheritance or gift, there may be cases where a part of the property has to be paid for)

| | | |
|----------|------------------|----|
| | Yes | 1 |
| P.2.19 ← | No | 2 |
| P.2.19 ← | Don't know | 98 |
| P.2.19 ← | No answer | 99 |

P.2.8. DO YOU CURRENTLY HAVE ANY PAYMENTS OUTSTANDING ON A MORTGAGE OR OTHER LOAN TAKEN OUT TO BUY YOUR HOME?

| | | |
|----------|------------------|----|
| | Yes | 1 |
| P.2.19 ← | No | 2 |
| P.2.19 ← | Don't know | 98 |
| P.2.19 ← | No answer | 99 |

P.2.8a. HOW MANY OUTSTANDING LOANS DO YOU CURRENTLY HAVE TO THIS END?

Note down number of loans → P.2.9

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

NEW ROUTING.

In EFF2002 if P2.8a=-1 or P2.8a=-2 we went to question P2.19

NEW QUESTIONS:

P2.12.0 y P2.18.0 are new questions in EFF2005, which are only asked if the household does not know the number of outstanding loans

P.2.12.0. WHAT IS THE TOTAL AMOUNT PENDING REPAYMENT?

€

| | | |
|-------------|------------------|-----|
| Intervals ← | Don't know | - 1 |
| | No answer | - 2 |

P.2.18.0. HOW MUCH IS THE TOTAL CURRENT MONTHLY PAYMENT ON THESE LOANS, INCLUDING REPAYMENT OF CAPITAL AND INTEREST?

P.2.19 ← €

| | | |
|----------------------|------------------|-----|
| P.2.19 ← Intervals ← | Don't know | - 1 |
| P.2.19 ← | No answer | - 2 |

☆ WE WILL TALK ABOUT THE **FOUR** BIGGEST LOANS CURRENTLY OUTSTANDING FOR YOUR HOUSEHOLD.

MODULE ON THE CHARACTERISTICS OF THE LOANS TAKEN OUT FOR THE PURCHASE OF THE MAIN RESIDENCE (QUESTIONS FOR HOUSEHOLDS WHO HAVE LOANS OUTSTANDING ON THE MAIN RESIDENCE)

| LOAN NUMBER | LOANS OUTSTANDING | | | |
|---|--------------------|--------------------|--------------------|--------------------|
| | 1 | 2 | 3 | 4 |
| CARD 4 | | | | |
| P.2.9. WHAT TYPE OF LOAN DID YOU USE TO PAY FOR THE PURCHASE? | | | | |
| • Mortgage..... | 1 | 1 | 1 | 1 |
| • Other secured loan..... | 2 | 2 | 2 | 2 |
| • Personal loan..... | 3 | 3 | 3 | 3 |
| • Credit line..... | 4 | 4 | 4 | 4 |
| • Deferred payment..... | 5 | 5 | 5 | 5 |
| • Advances..... | 6 | 6 | 6 | 6 |
| • Loans from friends or family → P.2.11..... | 7 | 7 | 7 | 7 |
| • Other (<i>specify</i>)..... | 97 | 97 | 97 | 97 |
| • Don't know..... | 98 | 98 | 98 | 98 |
| • No answer..... | 99 | 99 | 99 | 99 |
| P.2.10. WHAT KIND OF INSTITUTION PROVIDED THE LOAN? | | | | |
| • Business in which individual works..... | 1 | 1 | 1 | 1 |
| • Bank..... | 2 | 2 | 2 | 2 |
| • Savings bank..... | 3 | 3 | 3 | 3 |
| • Co-operative or rural savings bank..... | 4 | 4 | 4 | 4 |
| • Other credit institution..... | 5 | 5 | 5 | 5 |
| • Stand-Alone Internet Bank ⁸ | 6 | 6 | 6 | 6 |
| • Non-Financial Corporations..... | 7 | 7 | 7 | 7 |
| • Other (<i>specify</i>):..... | 97 | 97 | 97 | 97 |
| • Don't know..... | 98 | 98 | 98 | 98 |
| • No answer..... | 99 | 99 | 99 | 99 |
| P.2.11. WHAT WAS THE INITIAL SUM OF THE LOAN? ⁹ | | | | |
| | € | € | € | € |
| • Don't know..... | - 1 | - 1 | - 1 | - 1 |
| • No answer..... | - 2 | - 2 | - 2 | - 2 |
| P.2.12. WHAT IS THE AMOUNT PENDING REPAYMENT? ¹⁰ | | | | |
| | € | € | € | € |
| Intervals ← • Don't know..... | - 1 | - 1 | - 1 | - 1 |
| • No answer..... | - 2 | - 2 | - 2 | - 2 |
| P.2.13. WHAT IS THE ANNUAL INTEREST RATE ON THIS LOAN? IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE GIVE AN ESTIMATE OF THE ANNUAL INTEREST RATE YOU CURRENTLY PAY. | | | | |
| | % | % | % | % |
| | IF 0% go to P.2.15 |
| • Don't know..... | - 1 | - 1 | - 1 | - 1 |
| • No answer..... | - 2 | - 2 | - 2 | - 2 |

⁸ The internet-based institutions without a sales network are ING-Direct, Uno-e, Openbank (before known as Patagón), Popular-e and Activo-bank.

⁹ Excluding the cost of processing the loan.

¹⁰ Outstanding capital to be repaid, excluding interest.

| NÚMERO DE PRÉSTAMO | PRÉSTAMOS PENDIENTES | | | |
|--|---|---|---|---|
| | 1 | 2 | 3 | 4 |
| <p>P.2.14. DOES THIS LOAN HAVE A FIXED OR VARIABLE INTEREST RATE?</p> <ul style="list-style-type: none"> • Fixed • Variable • Don't know • No answer | 1 2 98 99 | 1 2 98 99 | 1 2 98 99 | 1 2 98 99 |
| <p>P.2.15. WHAT TYPE OF COMMISSIONS IS THE LOAN SUBJECT TO?</p> <ul style="list-style-type: none"> • None • Loan arrangement fee..... • Loan management fee..... • Partial repayment penalty • Early repayment penalty • Other (specify): • Don't know • No answer | 1 2 M 3 M 4 M 5 M 97 M 98 99 |
| <p>P.2.16. HOW MANY YEARS DID YOU ASK TO TAKE OUT THE LOAN FOR? (Maximum limit 60 years. For less than one year, enter 0)</p> <ul style="list-style-type: none"> • Don't know • No answer • NO TERM | <input type="text"/> -1 -2 -3 | <input type="text"/> -1 -2 -3 | <input type="text"/> -1 -2 -3 | <input type="text"/> -1 -2 -3 |
| <p>P.2.17. HOW LONG UNTIL THE LOAN IS FULLY REPAYED? (Maximum limit 40 years. For less than one year, enter 0)</p> <ul style="list-style-type: none"> • Don't know • No answer • NO TERM | <input type="text"/> -1 -2 -3 | <input type="text"/> -1 -2 -3 | <input type="text"/> -1 -2 -3 | <input type="text"/> -1 -2 -3 |
| <p>P.2.18. HOW MUCH IS THE CURRENT MONTHLY PAYMENT ON THE LOAN, INCLUDING REPAYMENT OF CAPITAL AND INTEREST? (IF THE PAYMENT IS ANNUAL, SIX-MONTHLY, ETC. PLEASE GIVE A MONTHLY ESTIMATE).</p> <p style="margin-left: 20px;">Intervals ←</p> <ul style="list-style-type: none"> • Don't know • No answer | <input type="text"/> € -1 -2 | <input type="text"/> € -1 -2 | <input type="text"/> € -1 -2 | <input type="text"/> € -1 -2 |

ALL HOUSEHOLDS

P.2.19. HAVE YOU CARRIED OUT ANY REFURBISHMENT WORK ON THE MAIN RESIDENCE IN THE LAST TWELVE MONTHS?

| | | |
|-----------------|-----------|---|
| | Yes | 1 |
| P.2.21 ← | No | 2 |

P.2.20. HOW MUCH DID THE WORK COST?

| _____ € |

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

P.2.21. IN WHAT YEAR WAS YOUR HOME BUILT?

| _____ |

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

P.2.22. WHAT IS THE APPROXIMATE SIZE OF YOUR HOME IN SQUARE METRES?

| _____ m² |

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

P.2.23. DO YOU RENT OUT ANY ROOMS?

| | | |
|-----------------|-----------|---|
| | Yes | 1 |
| P.2.25 ← | No | 2 |

P.2.24. HOW MUCH INCOME DO YOU EARN EACH MONTH FROM RENTING A ROOM OR ROOMS?

| _____ € |

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

P.2.25. DO YOU PLAN TO MOVE HOUSE IN THE NEXT TWO YEARS?

| | | |
|--|-----------|---|
| | Yes | 1 |
| | No | 2 |

FOR HOUSEHOLDS STATING A SMALLER AMOUNT IN P.2.4 THAN IN P.2.5

P.2.26. YOU SAID THAT YOUR HOME COST YOU ____ (see P.2.4.) EUROS AND THAT ITS CURRENT VALUE IS ____ (see P.2.5.) EUROS. HAS THIS INCREASE IN THE VALUE OF YOUR ASSETS LED YOU TO TAKE ON NEW DEBT IN THE LAST YEARS?

Yes 1
P.2.32 ← No 2

P.2.27. WHAT DID YOU DO WITH THE EXTRA MONEY?

Improvements to your real estate property or properties..... 1M
 Everyday expenses 2 M
 Purchase of durable consumer goods (vehicles, electrical appliances, etc.)..... 3 M
 Purchase of financial assets 4 M
 Purchase of other properties 5 M
 Investment in own business 6 M
 Paying off other debts..... 7 M
 Help to children (**NEW ANSWER**)..... 8 M
 Other (specify): 97 M
 Don't know 98
 No answer 99

HOUSEHOLDS THAT RENT THEIR MAIN RESIDENCE CODE 1 IN P.2.1.

P.2.28. DOES THE RENT INCLUDE THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDGE, TELEVISION, ETC.)?

Yes 1
 No 2

P.2.29. HOW LONG HAVE YOU BEEN LIVING IN THIS HOUSE OR FLAT?
 (Interviewer: enter year, e.g.: 1962)

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

P.2.30. IS THE RENT MARKET-SET OR REGULATED?

Set by the open market 1
 Controlled rent 2
 Other (specify): 97
 Don't know 98
 No answer 99

P.2.31. HOW MUCH DO YOU CURRENTLY PAY EACH MONTH IN RENT? GIVE THE AMOUNT FOR THE MOST RECENT PAYMENT, AND EXCLUDE, IF POSSIBLE, COMMUNAL CHARGES, REPAIRS, WATER BILLS, ETC.

| € |
 Don't know - 1
 No answer - 2

OTHER REAL ESTATE PROPERTIES APART FROM THE HOME (ALL HOUSEHOLDS)

P.2.32. DO YOU OWN ANY OTHER PROPERTIES (APART FROM YOUR MAIN RESIDENCE), SUCH AS HOUSES, FLATS, SHOPS, OFFICES, HOTELS, GARAGES (EXCLUDING ANY ALREADY INCLUDED IN THE VALUE OF THE MAIN RESIDENCE), PLOTS OF LAND, ETC?

NEW REMINDER

(Interviewer: We refer to any household member properties)

(Interviewer: Only main residence parking spaces will be considered part of the main residence. If the household owns additionally various parking spaces, they will be considered just one "other property")

P.2.34 ← Yes 1
No 2

P.2.33. HOW MANY?

P.2.35a. ←

P.2.39.0. ← Don't know -1
No answer -2

NEW ROUTING

In EFF2002 if P2.33=-1 or P2.33=-2 we went to P2.62

NEW QUESTIONS

The block of questions P2.39.0 and P2.61.0 are new questions in EFF2005, which are only asked if the household does not know the number of other real estate properties it owns

P.2.39.0. WHAT IS THE TOTAL CURRENT VALUE OF THE PART OF THE PROPERTIES THE HOUSEHOLD OWNS?

€

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

P.2.43.0. HOW MUCH INCOME DO YOU EARN EACH MONTH FROM RENT?

€

No property is rented 0
Don't know -1
No answer -2

P.2.50.0. DO YOU HAVE ANY DEBTS OUTSTANDING ON ANY OF THESE PROPERTIES?

P.2.62. ← Yes 1
No 2

P.2.55.0. COULD YOU TELL ME HOW MUCH YOU OWE, IN TOTAL?

€

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

P.2.61.0. HOW MUCH IS THE CURRENT MONTHLY PAYMENT ON THESE LOANS, INCLUDING REPAYMENT OF BOTH CAPITAL AND INTEREST? *(If the payment is yearly, six-monthly, etc., please, give a monthly estimate).*

P.2.62 ← €

P.2.62 ← Intervals ← Don't know -1
P.2.62 ← No answer -2

P.2.34. HAVE YOU OWNED ANY DURING THE LAST TWELVE MONTHS?

P.2.62 ← Yes 1
P.2.69 ← No 2

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

| NUMBER OF PROPERTY | OTHER REAL ESTATE PROPERTIES | | |
|---|------------------------------|-------|-------|
| | 1 | 2 | 3 |
| P.2.35a. WHAT KIND OF PROPERTY IS IT? | | | |
| • House or flat | 1 | 1 | 1 |
| • Industrial building/warehouse | 2 | 2 | 2 |
| • Building plot/estate | 3 | 3 | 3 |
| • Garage..... | 4 | 4 | 4 |
| • Shop | 5 | 5 | 5 |
| • Office | 6 | 6 | 6 |
| • Hotel | 7 | 7 | 7 |
| • Premises..... | 8 | 8 | 8 |
| • Other (<i>specify</i>): | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 |
| P.2.35. HOW DID YOU ACQUIRE THE PROPERTY? (<i>If by various means, indicate the most important</i>) | | | |
| • Purchase | 1 | 1 | 1 |
| • Inheritance | 2 | 2 | 2 |
| • Gift | 3 | 3 | 3 |
| • Other (<i>specify</i>): | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 |
| P.2.36. IN WHICH YEAR DID YOU ACQUIRE THE PROPERTY? | [] | [] | [] |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer..... | - 2 | - 2 | - 2 |
| P.2.37. WHAT PERCENTAGE OF THE PROPERTY BELONGS TO THE HOUSEHOLD? | [%] | [%] | [%] |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer..... | - 2 | - 2 | - 2 |
| P.2.38. WHAT WAS THE PURCHASE VALUE OR ITS VALUE AT THE TIME OF ACQUISITION? | [€] | [€] | [€] |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer..... | - 2 | - 2 | - 2 |
| P.2.39. WHAT IS THE CURRENT VALUE OF THE PROPERTY? | [€] | [€] | [€] |
| Intervals ← • Don't know..... | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.2.41. EXCEPT IN THE CASE OF LAND , IS THE PROPERTY NEW OR SECOND-HAND? | | | |
| • New..... | 1 | 1 | 1 |
| • Second-hand..... | 2 | 2 | 2 |
| • Don't know | 98 | 98 | 98 |
| • No answer..... | 99 | 99 | 99 |

| NUMBER OF PROPERTY | OTHER REAL ESTATE PROPERTIES | | |
|--|--|--|--|
| | 1 | 2 | 3 |
| P.2.42. WHAT DO YOU USE THE PROPERTY FOR? <ul style="list-style-type: none"> • Agriculture → P.2.47 • Holiday or other private use → P. 2.47..... • Own professional use → P. 2.47..... • Rent/lease → P.2.43 • Transferred → P. 2.47..... • Unoccupied → P. 2.47..... • Future home → P. 2.47..... • Garage → P. 2.47..... • Other → P.2.47 (specify):..... • Don't know → P.2.47..... • No answer → P.2.47..... | 1 2 3 4 5 6 7 8 97 98 99 | 1 2 3 4 5 6 7 8 97 98 99 | 1 2 3 4 5 6 7 8 97 98 99 |
| P.2.43. HOW MUCH INCOME DO YOU EARN EACH MONTH FROM RENT? <ul style="list-style-type: none"> • Don't know • No answer | [€] - 1 - 2 | [€] - 1 - 2 | [€] - 1 - 2 |
| P.2.47. HAVE YOU CARRIED OUT ANY REFURBISHMENT WORK ON, OR INVESTED ANY MONEY IN, THE PROPERTY IN THE LAST TWELVE MONTHS? <ul style="list-style-type: none"> • Yes → P.2.48 • No | 1 2 | 1 2 | 1 2 |
| P.2.48. HOW MUCH DID YOU SPEND? <ul style="list-style-type: none"> • Don't know • No answer | [€] - 1 - 2 | [€] - 1 - 2 | [€] - 1 - 2 |
| ONLY CODE 1 IN P.2.35 P.2.49. DID YOU USE A LOAN TO PAY FOR THE PURCHASE OF THIS PROPERTY? <ul style="list-style-type: none"> • Yes • No → P.2.35a.2 or P.2.35a.3 or P.2.35a.4 or P.2.62¹¹ | 1 2 | 1 2 | 1 2 |
| P.2.50. ARE THERE ANY PAYMENTS OUTSTANDING ON THIS (THESE) LOAN(S)? <ul style="list-style-type: none"> • Yes • No → P.2.35a.2 or P.2.35a.3 or P.2.35a.4 or P.2.62¹² | 1 2 | 1 2 | 1 2 |
| P.2.51. HOW MANY LOANS DO YOU CURRENTLY HAVE ON THIS PROPERTY? <ul style="list-style-type: none"> • Don't know..... • No answer..... | [] ↓ P.2.52 - 1 - 2 | [] ↓ P.2.52 - 1 - 2 | [] ↓ P.2.52 - 1 - 2 |
|  NEW ROUTING In EFF2002 if P2.51=-1 or P2.51=-2 we went to P2.35.4 | | | |

¹¹ We should go in order of priority to question P.2.35a.2 (if there is a second real estate property) and/or P.2.35a.3 (if there is a third real estate property) and/or P.2.35a.4 (if there are more than three real estate properties) and/or P.2.62 (if there isn't any other real estate properties).

¹² As in previous note.

**IN THE CASE OF FINANCE WITH LOANS STILL OUTSTANDING, ASK THE QUESTIONS IN THE MODULE ON THE CHARACTERISTICS OF LOANS TAKEN OUT FOR THE PURCHASE OF REAL ESTATE PROPERTY FOR EACH OF THE REAL ESTATE PROPERTIES.
(QUESTIONS FOR HOUSEHOLDS WHO HAVE LOANS FOR THE PURCHASE OF OTHER PROPERTIES)**

| | | | |
|--------------------|------------------------------|---|---|
| Number of property | Other real estate properties | | |
| | 1 | 2 | 3 |

RECORD A MAXIMUM OF 3. IF THERE ARE MORE THAN THREE, INCLUDE THE 3 MOST IMPORTANT IN TERMS OF ECONOMIC VALUE.

| LOAN NUMBER | LOANS OUTSTANDING | | |
|---|--------------------|--------------------|--------------------|
| | 1 | 2 | 3 |
| CARD 4 | | | |
| P.2.52. WHAT TYPE OF LOAN DID YOU USE TO PAY FOR THE PURCHASE? | | | |
| • Mortgage | 1 | 1 | 1 |
| • Other secured loan | 2 | 2 | 2 |
| • Personal loan | 3 | 3 | 3 |
| • Credit line | 4 | 4 | 4 |
| • Deferred payment | 5 | 5 | 5 |
| • Advances | 6 | 6 | 6 |
| • Loans from friends or family → P.2.54 | 7 | 7 | 7 |
| • Other → (specify): | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 |
| P.2.53. WHAT KIND OF INSTITUTION PROVIDED THE LOAN? | | | |
| • Business in which individual works | 1 | 1 | 1 |
| • Bank | 2 | 2 | 2 |
| • Savings bank | 3 | 3 | 3 |
| • Co-operative or rural savings bank | 4 | 4 | 4 |
| • Other credit institution | 5 | 5 | 5 |
| • Stand-Alone Internet Bank | 6 | 6 | 6 |
| • Non-Financial Corporations | 7 | 7 | 7 |
| • Other (specify): | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 |
| P.2.54. WHAT WAS THE INITIAL AMOUNT OF THE LOAN? | € | € | € |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.2.55. WHAT IS THE AMOUNT PENDING REPAYMENT? | € | € | € |
| Intervals ← • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.2.56. WHAT IS THE ANNUAL INTEREST RATE ON THIS LOAN? If the loan has a variable interest rate, please give an estimate of the annual interest rate you currently pay. | % | % | % |
| | IF 0% go to P.2.58 | IF 0% go to P.2.58 | IF 0% go to P.2.58 |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |

| LOAN NUMBER | LOANS OUTSTANDING | | |
|---|---|---|---|
| | 1 | 2 | 3 |
| P.2.57. DOES THIS LOAN HAVE A FIXED OR VARIABLE INTEREST RATE? <ul style="list-style-type: none"> • Fixed • Variable • Don't know • No answer | 1 2 98 99 | 1 2 98 99 | 1 2 98 99 |
| P.2.58. WHAT TYPE OF COMMISSION IS THE LOAN SUBJECT TO? <ul style="list-style-type: none"> • None..... • Loan arrangement fee..... • Loan management fee • Partial repayment penalty • Early repayment penalty • Other (specify):..... • Don't know • No answer | 1 2 M 3 M 4 M 5 M 97 M 98 99 | 1 2 M 3 M 4 M 5 M 97 M 98 99 | 1 2 M 3 M 4 M 5 M 97 M 98 99 |
| P.2.59. HOW MANY YEARS DID YOU ASK TO TAKE OUT THE LOAN FOR? (Maximum limit 60 years. For less than one year enter 0) <ul style="list-style-type: none"> • Don't know • No answer • NO TERM | [] - 1 - 2 - 3 | [] - 1 - 2 - 3 | [] - 1 - 2 - 3 |
| P.2.60. HOW LONG WILL IT BE UNTIL THE LOAN IS FULLY REPAYED? (Maximum limit 40 years. For less than one year enter 0) <ul style="list-style-type: none"> • Don't know • No answer • NO TERM | [] - 1 - 2 - 3 | [] - 1 - 2 - 3 | [] - 1 - 2 - 3 |
| P.2.61. HOW MUCH IS THE CURRENT MONTHLY PAYMENT ON THE LOAN, INCLUDING REPAYMENT OF CAPITAL AND INTEREST? (If the payment is annual, six-monthly, etc. please give a monthly estimate). <p style="margin-left: 20px;">Intervals ←</p> <ul style="list-style-type: none"> • Don't know • No answer | [€] - 1 - 2 | [€] - 1 - 2 | [€] - 1 - 2 |

**FOR THE REMAINING REAL ESTATE PROPERTIES
(HOUSEHOLDS WITH MORE THAN THREE PROPERTIES)**

 **NEW QUESTION**

P.2.35a.4 is a new question in EFF2005.

P.2.35a.4 ON THE WHOLE, WHAT KIND OF PROPERTY ARE THEY?

| | |
|-------------------------------------|----|
| House or flat | 1 |
| Industrial building/warehouse | 2 |
| Building plot/estate | 3 |
| Garage | 4 |
| Shop | 5 |
| Office | 6 |
| Hotel | 7 |
| Premises | 8 |
| Other (<i>specify</i>):..... | 97 |
| Don't know | 98 |
| No answer | 99 |

P.2.35.4. HOW DID YOU ACQUIRE MOST OF THESE PROPERTIES? *If by various means, indicate the most important.*

 **NEW CODING of variable P2.35.4.** In EFF2002 more than one answer was allowed, whereas in EFF2005 only one answer is possible.

| | |
|--------------------------------|----|
| Purchase | 1 |
| Inheritance | 2 |
| Gift | 3 |
| Other (<i>specify</i>):..... | 97 |
| Don't know | 98 |
| No answer | 99 |

P.2.39.4. WHAT IS THE CURRENT TOTAL VALUE OF ALL THESE PROPERTIES THAT BELONG TO THE HOUSEHOLD?

| € |

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

P.2.42.4. WHAT DO YOU USE THESE PROPERTIES FOR?

| | |
|--|----|
| P.2.47.4 ← Agriculture | 1M |
| P.2.47.4 ← Holiday or other private use..... | 2M |
| P.2.47.4 ← Own professional use | 3M |
| Rent/lease | 4M |
| P.2.47.4 ← Transferred | 5M |
| P.2.47.4 ← Unoccupied..... | 6M |
| P.2.47.4 ← Future home | 7M |
| P.2.47.4 ←  Garage (NEW ANSWER)..... | 8M |
| P.2.47.4 ← Other (<i>specify</i>):..... | 97 |
| P.2.47.4 ← Don't know | 98 |
| P.2.47.4 ← No answer | 99 |

P.2.43.4. HOW MUCH INCOME DO YOU RECEIVE EACH MONTH FROM RENT?

| € |

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

P.2.47.4. HAVE YOU CARRIED OUT ANY REFURBISHMENT WORK ON, OR INVESTED ANY MONEY IN, THESE PROPERTIES IN THE LAST TWELVE MONTHS?

Yes 1
P.2.50.4 ← No 2

P.2.48.4. HOW MUCH DID YOU SPEND?

_____ €

Don't know - 1
No answer - 2

P.2.50.4. DO YOU HAVE ANY DEBTS OUTSTANDING ON ANY OF THESE PROPERTIES?

Yes 1
P.2.62 ← No 2

P.2.55.4. COULD YOU TELL ME HOW MUCH YOU OWE, IN TOTAL?

_____ €

Don't know - 1
No answer - 2

P.2.61.4. HOW MUCH IS THE CURRENT MONTHLY PAYMENT ON THE LOAN, INCLUDING REPAYMENT OF BOTH CAPITAL AND INTEREST? (If the payment is annual, six-monthly, etc. please give a monthly estimate).

_____ €

Don't know - 1
No answer - 2

REAL ESTATE IN GENERAL (ALL HOUSEHOLDS)

P.2.62. HAVE YOU SOLD ANY PROPERTY IN THE LAST TWELVE MONTHS? Also consider your main residence.

Yes 1
P.2.69 ← No 2

P.2.63. HOW MANY PROPERTIES HAVE YOU SOLD?

Don't know - 1
No answer - 2

PLEASE ANSWER THE FOLLOWING QUESTIONS ABOUT THE PROPERTIES YOU HAVE SOLD IN THE LAST TWELVE MONTHS:

P.2.64. WHAT WAS THE **TOTAL SALE PRICE** OF THE PROPERTIES YOU SOLD?

_____ €

Don't know - 1
No answer - 2

P.2.66. WHAT WAS THE VALUE OF THE MORTGAGE(S) OR LOAN(S) ON THESE PROPERTIES AT THE TIME OF SELLING THEM? If none, enter 0.

_____ €

Don't know - 1
No answer - 2

HOUSEHOLD FURNISHINGS, FITTINGS AND APPLIANCES (ALL HOUSEHOLDS)

P.2.69. HAVE YOU BOUGHT ANY FURNISHINGS, FITTINGS OR APPLIANCES FOR YOUR HOME OR ANY OF THE OTHER [HOUSES OR FLATS \(the EFF2002 wording was REAL ESTATE PROPERTIES\)](#) YOU OWN OVER THE LAST YEAR, SUCH AS FURNITURE, RUGS, CURTAINS, FRIDGES, WASHING MACHINES, DISHWASHERS, VACUUM CLEANERS, HI-FI SYSTEMS, TELEVISION SETS, VIDEOS, CAMERAS, ETC?

A

| | | |
|-----------------|-----------|---|
| | Yes | 1 |
| P.2.71 ← | No | 2 |

P.2.70. WHAT WAS THE TOTAL VALUE OF THESE PURCHASES?

| _____ € |

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

P.2.71. WHAT IS THE TOTAL VALUE OF THE FURNISHINGS, FITTINGS AND APPLIANCES IN YOUR HOME AND OTHER [HOUSES OR FLATS \(the EFF2002 wording was REAL ESTATE PROPERTIES\)](#)?

A

| _____ € |

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

MEANS OF TRANSPORT OWNED BY THE HOUSEHOLD (ALL HOUSEHOLDS)

P.2.72. HOW MANY CARS DO YOU HAVE IN YOUR HOUSEHOLD?¹⁴

| | | | |

Don't know - 1
No answer - 2

P.2.76 ← IF THEY ANSWER "zero/none" 0

NEW ROUTING

In EFF2002 if P2.72=-1 or P2.72=-2 we went to P2.76

P.2.73. HAVE YOU BOUGHT ANY NEW CARS OVER THE LAST YEAR?

Yes 1
P.2.75 ← No 2

P.2.74. WHAT WAS THE TOTAL VALUE OF THESE PURCHASES?

| | | | | €

Don't know - 1
No answer - 2

P.2.75. WE ARE GOING TO TALK ABOUT THE CARS THE HOUSEHOLD OWNS. PLEASE GIVE US AN ESTIMATE OF THE CURRENT VALUE OF YOUR CARS (I.E. WHAT YOU WOULD OBTAIN FOR THEM IF YOU DECIDED TO SELL THEM TODAY).

| | | | | €

Don't know - 1
No answer - 2

P.2.76. HOW MANY **OTHER MEANS OF TRANSPORT** (MOTORCYCLES, BOATS, AIRPLANES, ETC.) DOES YOUR HOUSEHOLD HAVE?¹⁵

| | | | |

Don't know - 1
No answer - 2

P.2.80 ← IF THEY ANSWER "zero/none" 0

NEW ROUTING

In EFF2002 if P2.76=-1 or P2.76=-2 we went to P2.80

P.2.77. HAS YOUR HOUSEHOLD BOUGHT ANY MEANS OF TRANSPORT (EXCLUDING CARS) OVER THE LAST YEAR?

Yes 1
P.2.79 ← No 2

P.2.78. WHAT WAS THE TOTAL VALUE OF THESE PURCHASES?

| | | | | €

Don't know - 1
No answer - 2

P.2.79. PLEASE GIVE US AN ESTIMATE OF THE CURRENT VALUE OF YOUR OTHER MEANS OF TRANSPORT (I.E. WHAT YOU WOULD OBTAIN FOR THEM IF YOU DECIDED TO SELL THEM TODAY).

| | | | | €

Don't know - 1
No answer - 2

P.2.80. LET'S TALK ABOUT THE HOUSEHOLD'S MEANS OF TRANSPORT. HAVE YOU SOLD ANY MEANS OF TRANSPORT (INCLUDING CARS) OVER THE LAST TWELVE MONTHS?

Yes 1
P.2.82 ← No 2

P.2.81. WHAT WAS THE TOTAL VALUE OF THIS (THESE) SALE(S)?

| | | | | €

Don't know - 1
No answer - 2

¹⁴ The answer should include all cars owned by the household, even if they are also used for work purposes

¹⁵ As in previous note, but in relation to other means of transport.

JEWELLERY, WORKS OF ART, ANTIQUES, ETC. OWNED BY THE HOUSEHOLD (ALL HOUSEHOLDS)

P.2.82. DO YOU OWN ANY JEWELLERY, ANTIQUES OR WORKS OF ART?

| | | |
|-----------------|-----------|---|
| | Yes | 1 |
| P.2.85 ← | No | 2 |

P.2.83. HOW DID YOU ACQUIRE THEM?

| | |
|--------------------------------|------|
| Purchase | 1M |
| Inheritance | 2 M |
| Gift | 3 M |
| Other (<i>specify</i>):..... | 97 M |
| Don't know | 98 |
| No answer | 99 |

P.2.84. LET'S TALK ABOUT ALL THE JEWELS IN THE HOUSEHOLD. WHAT IS THE ESTIMATED TOTAL VALUE OF ALL YOUR JEWELLERY, WORKS OF ART, ANTIQUES, ETC?

| _____ € |

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

P.2.85. HAS **YOUR HOUSEHOLD** ACQUIRED ANY OBJECT OF THIS KIND (JEWELLERY, WORKS OF ART, ANTIQUES, ETC.) OVER THE LAST TWELVE MONTHS?

| | | |
|-----------------|-----------|---|
| | Yes | 1 |
| P.2.87 ← | No | 2 |

P.2.86. WHAT WAS THE TOTAL VALUE OF THESE PURCHASES?

| _____ € |

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

P.2.87. HAS **YOUR HOUSEHOLD** SOLD ANY OBJECT OF THIS KIND (JEWELLERY, WORKS OF ART, ANTIQUES, ETC.) OVER THE LAST TWELVE MONTHS?

| | | |
|----------------------------------|-----------|---|
| | Yes | 1 |
| Go to Section 3 "Debts" ← | No | 2 |

P.2.88. WHAT WAS THE TOTAL VALUE OF THIS (THESE) SALE(S)?

| _____ € |

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

3. DEBTS (ALL HOUSEHOLDS)

SO FAR WE HAVE ONLY ASKED IN DETAIL ABOUT DEBTS THAT ENABLED YOU TO BUY REAL ESTATE PROPERTY. THE FOLLOWING QUESTIONS REFER TO THOSE **OUTSTANDING DEBTS NOT PREVIOUSLY DETAILED** (EXCEPT DEBIT BALANCES ON CREDIT CARDS, TO WHICH WE WILL REFER LATER). THIS SECTION IS TO INCLUDE LOANS FROM FINANCIAL INSTITUTIONS, THOSE FROM FRIENDS AND FAMILY MEMBERS, AND PURCHASES PAYABLE IN INSTALMENTS.

REMEMBER THAT THE DEBTS OF **ALL THE MEMBERS OF THE HOUSEHOLD** MUST BE INCLUDED.

P.3.1. HOW MANY LOANS OTHER THAN THOSE ALREADY MENTIONED DO MEMBERS OF THE HOUSEHOLD OR INDIVIDUAL FIRMS THAT BELONG TO ANY MEMBER OF THE HOUSEHOLD HAVE? PLEASE EXCLUDE THOSE TAKEN OUT TO PAY FOR THE PURCHASE OF THE MAIN RESIDENCE OR OTHER PROPERTIES WHICH HAVE ALREADY BEEN TALKED ABOUT **OR DEBIT BALANCES ON CREDIT CARDS**.

 **NEW REMINDER**

P.3.2 ←

Don't know - 1
No answer - 2

P.3.12 ← IF THEY ANSWER "ZERO / NONE"..... 0

 **NEW ROUTING**

In EFF2002 if P3.1=-1 or P3.1=-2 we went to P3.12

 **NEW QUESTIONS**

P3.6.0 and P3.11.0 are new questions in EFF2005, which are only asked if the household does not know the number of other outstanding loans.

P.3.6.0. WHAT IS THE TOTAL AMOUNT PENDING REPAYMENT?

€

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

P.3.11.0. HOW MUCH IS THE CURRENT TOTAL MONTHLY PAYMENT ON THESE LOANS, INCLUDING REPAYMENT OF CAPITAL AND INTEREST? *(If the payment is annual, six-monthly, etc., please give a monthly estimate).*

€

P.3.12 ← **Intervals** ← Don't know - 1
P.3.12 ← No answer - 2

LET'S TALK ABOUT EACH OF THESE LOANS.

 **THE MAXIMUM NUMBER OF LOANS CONSIDERED HAS BEEN INCREASED AS COMPARED TO THE EFF2002, where details were asked about the 4 more important loans.**

MAXIMUM 8 LOANS. IF MORE THAN 8, ASK ABOUT THE BIGGEST IN TERMS OF ECONOMIC VALUE.

FOR EACH OF THE LOANS WITH PAYMENTS OUTSTANDING, ASK THE QUESTIONS IN THE FOLLOWING ABBREVIATED MODULE ABOUT THE CHARACTERISTICS OF THE LOAN

**ABBREVIATED MODULE ON THE CHARACTERISTICS OF OTHER LOANS
(QUESTIONS FOR HOUSEHOLDS WHO HAVE LOANS OUTSTANDING THAT WERE NOT MENTIONED EARLIER)**

| LOAN NUMBER | LOANS OUTSTANDING | | | |
|--|-------------------|----|----|-------|
| | 1 | 2 | 3 | 4...8 |
| CARD 5 | | | | |
| P.3.2. WHAT TYPE OF LOAN IS IT? | | | | |
| • Mortgage | 1 | 1 | 1 | 1 |
| • Other secured loan..... | 2 | 2 | 2 | 2 |
| • Personal loan | 3 | 3 | 3 | 3 |
| • Credit line | 4 | 4 | 4 | 4 |
| • Deferred payment | 5 | 5 | 5 | 5 |
| • Current account overdraft | 6 | 6 | 6 | 6 |
| • Advances | 7 | 7 | 7 | 7 |
| • Loans from friends or family → P.3.3. and then P.3.5. | 8 | 8 | 8 | 8 |
| • Leasing or renting | 9 | 9 | 9 | 9 |
| • Other (<i>specify</i>):..... | 97 | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| CARD 6 | | | | |
| P.3.3. WHY DID YOU TAKE ON THIS DEBT? | | | | |
| • To buy equipment | 1 | 1 | 1 | 1 |
| • To buy a vehicle or other means of transport | 2 | 2 | 2 | 2 |
| • To buy jewellery | 3 | 3 | 3 | 3 |
| • To buy works of art..... | 4 | 4 | 4 | 4 |
| • Other purchases..... | 5 | 5 | 5 | 5 |
| • Holidays | 6 | 6 | 6 | 6 |
| • Emergencies | 7 | 7 | 7 | 7 |
| • Children's education..... | 8 | 8 | 8 | 8 |
| • Medical treatment..... | 9 | 9 | 9 | 9 |
| • To clear other debts | 10 | 10 | 10 | 10 |
| • A wedding or other ceremony | 11 | 11 | 11 | 11 |
| • To finance a business or professional activity..... | 12 | 12 | 12 | 12 |
| • To buy financial assets..... | 13 | 13 | 13 | 13 |
| • To refurbish or renovate the home..... | 14 | 14 | 14 | 14 |
|  Help to children (NEW ANSWER) | 15 | 15 | 15 | 15 |
| • Other (<i>specify</i>):..... | 97 | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |

| LOAN NUMBER | LOANS OUTSTANDING | | | |
|--|-------------------|-------------------|-------------------|-------------------|
| | 1 | 2 | 3 | 4...8 |
| P.3.4. WHAT KIND OF INSTITUTION PROVIDED THE LOAN? | | | | |
| • Business in which individual works | 1 | 1 | 1 | 1 |
| • Bank | 2 | 2 | 2 | 2 |
| • Savings bank | 3 | 3 | 3 | 3 |
| • Co-operative or rural savings bank | 4 | 4 | 4 | 4 |
| • Other credit institution | 5 | 5 | 5 | 5 |
| • Stand-alone internet bank | 6 | 6 | 6 | 6 |
| • Non-financial corporations | 7 | 7 | 7 | 7 |
| • Other (<i>specify</i>): | 97 | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| P.3.5. WHAT WAS THE INITIAL AMOUNT OF THE LOAN? | € | € | € | € |
| • Don't know | -1 | -1 | -1 | -1 |
| • No answer | -2 | -2 | -2 | -2 |
| P.3.6. WHAT IS THE AMOUNT PENDING REPAYMENT? | € | € | € | € |
| Intervals ← • Don't know | -1 | -1 | -1 | -1 |
| • No answer | -2 | -2 | -2 | -2 |
| P.3.7. WHAT IS THE ANNUAL INTEREST RATE ON THIS LOAN? IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE GIVE AN ESTIMATE OF THE ANNUAL INTEREST RATE YOU CURRENTLY PAY. | % | % | % | % |
| | IF 0% go to P.3.9 |
| • Don't know | -1 | -1 | -1 | -1 |
| • No answer | -2 | -2 | -2 | -2 |
| P.3.8. DOES THIS LOAN HAVE A FIXED OR VARIABLE INTEREST RATE? | | | | |
| • Fixed | 1 | 1 | 1 | 1 |
| • Variable | 2 | 2 | 2 | 2 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| P.3.9. HOW MANY YEARS DID YOU ASK TO TAKE OUT THE LOAN FOR? (<i>Maximum limit 60 years. For less than one year enter 0</i>) | | | | |
| • Don't know | -1 | -1 | -1 | -1 |
| • No answer | -2 | -2 | -2 | -2 |
| P.3.10. HOW LONG UNTIL THE LOAN IS FULLY REPAYED? (<i>Maximum limit 40 years. For less than one year enter 0</i>) | | | | |
| • Don't know | -1 | -1 | -1 | -1 |
| • No answer | -2 | -2 | -2 | -2 |
| P.3.11. HOW MUCH IS THE CURRENT MONTHLY PAYMENT ON THE LOAN, INCLUDING REPAYMENT OF CAPITAL AND INTEREST? (<i>If the payment is annual, six-monthly, etc. Please give a monthly estimate.</i>) | € | € | € | € |
| Intervals ← • Don't know | -1 | -1 | -1 | -1 |
| • No answer | -2 | -2 | -2 | -2 |

APPLICATIONS FOR LOANS AND REFINANCING (ALL HOUSEHOLDS)

P.3.12. HOW MANY LOAN **APPLICATIONS** HAVE YOU MADE IN THE LAST TWO YEARS (INCLUDING APPLICATIONS TO REFINANCE PREVIOUS LOANS)?

P.3.14 ←

| | | |
|-----------------|----------------------------------|-----|
| P.3.13 ← | If they answer "zero/none" | 0 |
| P.3.19 ← | Don't know | - 1 |
| P.3.19 ← | No answer | - 2 |

P.3.13. WHY **DIDN'T** YOU?

| | | |
|-----------------|--|-----|
| | Didn't need it | 1M |
| | Don't like borrowing money | 2M |
| | Couldn't keep up with the repayments | 3M |
| | It would be turned down | 4M |
| | Already have loans from previous years | 5M |
| P.3.19 ← | Other (<i>specify</i>) | 97M |
| | Don't know | 98 |
| | No answer | 99 |

P.3.14. HOW MANY APPLICATIONS HAVE BEEN TOTALLY REJECTED?

| | | |
|-----------------|----------------------------------|-----|
| P.3.16 ← | If they answer "zero/none" | 0 |
| P.3.16 ← | Don't know | - 1 |
| P.3.16 ← | No answer | - 2 |

P.3.15. WHAT REASONS DID THE FINANCIAL INSTITUTION GIVE FOR TURNING DOWN YOUR APPLICATION?

| | |
|--|-----|
| Characteristics of household (marital status, age, health, etc.) | 1M |
| Employment situation | 2M |
| Guarantees (bank accounts, level of income, assets, etc.) | 3M |
| Excessive debt | 4M |
| Insufficient knowledge of the customer | 5M |
| Changes in the institution's credit policy | 6M |
| Other (<i>specify</i>) | 97M |
| Don't know | 98 |
| No answer | 99 |

ONLY IF P.3.12 > P.3.14 OR IF P.3.12 > 0 AND P.3.14 DK/NA

P.3.16. OF THE LOAN APPLICATIONS THAT HAVE BEEN ACCEPTED, IN HOW MANY CASES WERE YOU GRANTED A SMALLER AMOUNT THAN YOU HAD ASKED FOR?

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

CREDIT LINES (ALL HOUSEHOLDS)

P.3.19. DO YOU OR ANY OTHER MEMBER OF THE HOUSEHOLD HAVE A CREDIT LINE OR CREDIT ACCOUNT WITH A FINANCIAL INSTITUTION?¹⁶ (*Do not include credit cards*).

| | | |
|-----------------|-----------|---|
| | Yes | 1 |
| P.4.1. ← | No | 2 |

P.3.20. WHAT IS THE MAXIMUM CREDIT AVAILABLE?

| _____ € |

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

¹⁶ A credit line or credit account is understood to mean the commitment to make funds available to the lender up to a predetermined maximum amount, which the lender can draw upon according to his needs, and collecting interest on the amount drawn down and charging a commission for the undrawn amount; this form of finance is generally used by the self-employed. Revolving (automatically rolled over) credit is considered to be a type of credit line.

4. FINANCIAL ASSETS (ALL HOUSEHOLDS)

ACCOUNTS AND DEPOSITS WITH FINANCIAL INSTITUTIONS (ALL HOUSEHOLDS)

P.4.1. DOES **YOUR HOUSEHOLD** HAVE ANY ACCOUNTS, DEPOSITS, TERM DEPOSITS, SIGHT DEPOSITS OR SAVINGS ACCOUNTS (INCLUDING HOUSE-PURCHASE SAVINGS ACCOUNTS)?

| | | |
|-----------------|------------------|----|
| | Yes | 1 |
| P.4.10 ← | No | 2 |
| P.4.10 ← | Don't know | 98 |
| P.4.10 ← | No answer | 99 |

FOR ALL HOUSEHOLDS WITH ACCOUNTS OR DEPOSITS WITH FINANCIAL INSTITUTIONS

P.4.2. HOW MANY DO YOU HAVE IN TOTAL?

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

P.4.3. DOES ANYONE IN YOUR HOME HAVE A HOUSE-PURCHASE SAVING ACCOUNT?

| | |
|------------------|----|
| Yes | 1 |
| No | 2 |
| Don't know | 98 |
| No answer | 99 |

P.4.4. DO YOU HAVE ANY TERM ACCOUNTS¹⁷ OR DEPOSITS, SIGHT DEPOSITS OR SAVING ACCOUNTS THAT **CANNOT** BE USED TO MAKE PAYMENTS BY MEANS OF CARDS OR CHEQUES?

| | |
|------------------|----|
| Yes | 1 |
| No | 2 |
| Don't know | 98 |
| No answer | 99 |

P.4.5. DO YOU HAVE ANY CURRENT ACCOUNTS, PASSBOOK ACCOUNTS, OR OTHER DEPOSITS WHICH CAN BE USED TO MAKE PAYMENTS USING CARDS OR CHEQUES?

| | |
|------------------|----|
| Yes | 1 |
| No | 2 |
| Don't know | 98 |
| No answer | 99 |

¹⁷ Note that financial institutions offer securities known as "repos" as an equivalent to term deposits, so they should be included in this section.

| | House-Purchase savings accounts | Accounts that CANNOT be used to make payments | Accounts that CAN be used to make payments |
|--|---------------------------------|---|--|
| P.4.6. WHAT TYPE OF FINANCIAL INSTITUTION DO YOU HOLD THIS ACCOUNT WITH? ¹⁸ | | | |
| • Bank | 1M | 1M | 1M |
| • Savings bank..... | 2M | 2M | 2M |
| • Co-operative or rural savings bank | 3M | 3M | 3M |
| • Stand-alone internet bank | 4M | 4M | 4M |
| • Other (<i>specify</i>):..... | 97M | 97M | 97M |
| • Don't know | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 |
| P.4.7. WHAT IS YOUR TOTAL BALANCE AT THE MOMENT? | [] € | [] € | [] € |
| Intervals ← | | | |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.4.8. WHAT IS THE ANNUAL INCOME FROM THESE FINANCIAL ASSETS, I.E. THE INTEREST THEY GENERATE? | [] € | [] € | [] € |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.4.9. IS THE INTEREST PAID ON THESE FINANCIAL ASSETS FIXED OR REFERENCED TO AN INDEX? | | | |
| • Fixed | 1 M | 1 M | |
| • Referenced to an index | 2 M | 2 M | |
| • Other (<i>specify</i>):..... | 97M | 97M | |
| • Don't know | 98 | 98 | |
| • No answer | 99 | 99 | |

¹⁸ A list will be provided specifying the group to which the various financial institutions belong if the respondent has any doubts. (This list should be a support for the questionnaire).

LISTED SHARES (ALL HOUSEHOLDS)

P.4.10. DOES YOUR HOUSEHOLD OWN SHARES IN LISTED COMPANIES?

| | | |
|----------|------------------|----|
| | Yes | 1 |
| P.4.18 ← | No | 2 |
| P.4.18 ← | Don't know | 98 |
| P.4.18 ← | No answer | 99 |

FOR ALL HOUSEHOLDS WHO OWN SHARES IN LISTED COMPANIES

P.4.11. HOW MANY DIFFERENT LISTED COMPANIES DO YOU OWN SHARES OF?

| |

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

P.4.12. ARE ANY OF THESE SHARES IN A COMPANY THAT A MEMBER OF THE HOUSEHOLD WORKS FOR?

| | | |
|----------|------------------|----|
| | Yes | 1 |
| P.4.14 ← | No | 2 |
| P.4.14 ← | Don't know | 98 |
| P.4.14 ← | No answer | 99 |

P.4.13. WHAT PERCENTAGE DO THESE SHARES REPRESENT OF ALL THE SHARES YOU OWN?

| % |

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

P.4.14. WHAT TYPE OF COMPANY ISSUED THESE SHARES?

| | | |
|--|---|-----|
| | Bank | 1M |
| | Other type of financial institution | 2M |
| | Non-financial corporation | 3M |
| | Other (<i>specify</i>): | 97M |
| | Don't know | 98 |
| | No answer | 99 |

P.4.15. WHAT IS THE VALUE OF THE PORTFOLIO OF LISTED SHARES (MARKET VALUE)?

| € |

| | | |
|--------------------|------------------|-----|
| Intervals ← | Don't know | - 1 |
| | No answer | - 2 |

P.4.16. HOW MUCH INCOME DO YOU EARN FROM DIVIDENDS EACH YEAR?

| € |

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

P.4.17. OVERALL HAVE THESE SHARES GAINED IN VALUE, LOST VALUE OR MAINTAINED THE SAME VALUE AS WHEN YOU BOUGHT THEM?

| | | |
|--|------------------------|----|
| | Gained value | 1 |
| | Lost value | 2 |
| | Maintained value | 3 |
| | Don't know | 98 |
| | No answer | 99 |

UNLISTED SHARES AND OTHER HOLDINGS IN COMPANIES (ALL HOUSEHOLDS)

P.4.18. DOES YOUR HOUSEHOLD OWN SHARES OR OTHER FORMS OF HOLDINGS IN ANY COMPANIES THAT ARE NOT LISTED ON THE STOCK MARKET?

| | | |
|-----------------|------------------|----|
| | Yes..... | 1 |
| P.4.27 ← | No | 2 |
| P.4.27 ← | Don't know | 98 |
| P.4.27 ← | No answer | 99 |

ALL HOUSEHOLDS WHO HAVE SHARES OR OTHER HOLDINGS IN COMPANIES THAT ARE NOT LISTED ON THE STOCK MARKET

P.4.19. WHAT TYPE OF ASSETS DO YOU OWN?

| | |
|---------------------------------|----|
| Unlisted shares | 1 |
| Participation in companies..... | 2 |
| Both | 3 |
| Don't know | 98 |
| No answer | 99 |

P.4.20. HOW MANY DIFFERENT UNLISTED COMPANIES DO YOU OWN SHARES OR OTHER EQUITY IN?

| _____ |

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

P.4.21. ARE ANY OF THESE UNLISTED SHARES IN A COMPANY THAT A MEMBER OF THE HOUSEHOLD WORKS FOR?

| | | |
|-----------------|------------------|----|
| | Yes | 1 |
| P.4.23 ← | No | 2 |
| P.4.23 ← | Don't know | 98 |
| P.4.23 ← | No answer | 99 |

P.4.22. WHAT PERCENTAGE DO THESE SHARES REPRESENT OF ALL THE UNLISTED SHARES YOU OWN?

| _____ % |

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

P.4.23. WHAT TYPE OF COMPANY ISSUED THESE SHARES?

| | |
|---|-----|
| Bank | 1M |
| Other type of financial institution | 2M |
| Non-financial corporation | 3M |
| Other (<i>specify</i>): | 97M |
| Don't know | 98 |
| No answer | 99 |

P.4.24. WHAT IS THE VALUE OF YOUR PORTFOLIO OF UNLISTED SHARES (ESTIMATED REALISABLE VALUE)?

| _____ € |

| | | |
|--------------------|------------------|-----|
| | Don't know | - 1 |
| Intervals ← | No answer | - 2 |

P.4.25. WHAT IS THE HOUSEHOLD'S ANNUAL INCOME FROM DIVIDENDS PAID ON THESE ASSETS?

| _____ € |

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

P.4.26. OVERALL HAVE THESE SHARES GAINED IN VALUE, LOST VALUE OR MAINTAINED THE SAME VALUE AS WHEN YOU BOUGHT THEM?

| | |
|------------------------|----|
| Gained value | 1 |
| Lost value | 2 |
| Maintained value | 3 |
| Don't know | 98 |
| No answer | 99 |

MUTUAL FUNDS AND OTHER PORTFOLIO INVESTMENT INSTITUTIONS (ALL HOUSEHOLDS)

P.4.27. DOES YOUR HOUSEHOLD HAVE PARTICIPATIONS IN MUTUAL FUNDS OR OTHER PORTFOLIO INVESTMENT INSTITUTIONS (EXCLUDING PENSION FUNDS)?

| | | |
|-----------------|------------------|----|
| | Yes..... | 1 |
| P.4.33 ← | No | 2 |
| P.4.33 ← | Don't know | 98 |
| P.4.33 ← | No answer | 99 |

ALL HOUSEHOLDS WHO HAVE PARTICIPATIONS IN MUTUAL FUNDS OR OTHER PORTFOLIO INVESTMENT INSTITUTIONS.

P.4.28. IN HOW MANY MUTUAL FUNDS OR OTHER PORTFOLIO INVESTMENT INSTITUTIONS?

| | |
|-----------------------------------|-----|
| | |
| If they answer "1" → P.4.29 | 1 |
| Don't know | - 1 |
| No answer | - 2 |

P.4.28a. WHAT IS THE TOTAL VALUE OF YOUR MUTUAL FUND PORTFOLIO?

| | |
|---|-----|
| € | |
| Intervals ← Don't know | - 1 |
| *P.4.33 ó P.4.29 ← No answer | - 2 |

If P.4.28=-1 or P.4.28=-2, regardless of the value of P.4.28a go to P.4.33.

WE ARE GOING TO CONSIDER A MAXIMUM OF 10 FUNDS PER HOUSEHOLD, ALWAYS COLLECTING THE DATA FOR THE 10 MOST IMPORTANT.

For each of them:

| NUMBER OF MUTUAL FUNDS AND OTHER PORTFOLIO INVESTMENT INSTITUTIONS | MUTUAL FUNDS AND OTHER PORTFOLIO INVESTMENT INSTITUTIONS | | | |
|--|--|-----|-----|---------|
| | 1 | 2 | 3 | 4... 10 |
| CARD 7 | | | | |
| P.4.29. WHAT KIND OF INVESTMENT IS IT? | | | | |
| • Money market asset mutual fund | 1 | 1 | 1 | 1 |
| • Capital market mutual fund..... | 2 | 2 | 2 | 2 |
| • Real estate mutual funds → P.4.31..... | 3 | 3 | 3 | 3 |
| • Other collective investment undertakings investing in securities ¹⁹ | 4 | 4 | 4 | 4 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| CARD 8 | | | | |
| P.4.30 DO YOU REMEMBER WHAT THE MAIN FORM OF INVESTMENT IS? | | | | |
| • Guaranteed returns | 1 | 1 | 1 | 1 |
| • Fixed-income | 2 | 2 | 2 | 2 |
| • Equities..... | 3 | 3 | 3 | 3 |
| • Mixed equities and fixed-income | 4 | 4 | 4 | 4 |
| • Internacional | 5 | 5 | 5 | 5 |
| • Other modalidades (specify): | 97 | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| P.4.31. WHAT IS THE CURRENT VALUE OF YOUR PORTFOLIO? | | | | |
| Intervals ← | € | € | € | € |
| • Don't know | - 1 | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 | - 2 |
| P.4.32. OVERALL HAVE YOUR PARTICIPATIONS IN THE FUND GAINED IN VALUE, LOST VALUE OR MAINTAINED THE SAME VALUE AS WHEN YOU BOUGHT THEM? | | | | |
| • Gained value | 1 | 1 | 1 | 1 |
| • Lost value | 2 | 2 | 2 | 2 |
| • Maintained value | 3 | 3 | 3 | 3 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |

¹⁹ This includes security investment companies, open-end investment companies, real estate investment companies, closed-end investment companies, venture capital companies and funds, etc.

FIXED-INCOME SECURITIES (ALL HOUSEHOLDS)

P.4.33. DO YOU OWN ANY PUBLIC FIXED-INCOME SECURITIES (TREASURY BILLS, GOVERNMENT BONDS, OTHER GENERAL GOVERNMENT SECURITIES, ETC.) OR PRIVATE FIXED-INCOME SECURITIES (COMMERCIAL PAPER AND BONDS ISSUED BY PRIVATE COMPANIES, ETC.)?

| | | |
|----------|------------------|----|
| | Yes..... | 1 |
| P.4.37 ← | No | 2 |
| P.4.37 ← | Don't know | 98 |
| P.4.37 ← | No answer | 99 |

ALL HOUSEHOLDS WHO HAVE FIXED-INCOME SECURITIES.

P.4.34. WHAT TYPE OF COMPANY ISSUED THESE SECURITIES?

| | |
|--|-----|
| Estado u otras Administraciones Públicas | 1M |
| Entidad bancaria | 2M |
| Otro tipo de institución financiera | 3M |
| Sociedad no financiera | 4M |
| Otros (<i>especificar</i>): | 97M |
| Don't know | 98 |
| No answer | 99 |

P.4.35. WHAT IS THE VALUE OF YOUR PORTFOLIO OF FIXED-INCOME SECURITIES?

| _____ € |

| | | |
|--------------------|------------------|-----|
| Intervals ← | Don't know | - 1 |
| | No answer | - 2 |

P.4.36. WHAT ANNUAL INCOME DO THESE SECURITIES PROVIDE FOR YOUR HOUSEHOLD?

| _____ € |

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

**OTHER FINANCIAL ASSETS (OPTIONS, LOANS TO THIRD PARTIES, ETC.)
(ALL HOUSEHOLDS)**

P.4.37. SO FAR DURING THE SURVEY WE HAVE BEEN TALKING ABOUT DIFFERENT FORMS OF SAVING AND INVESTMENT. NOW WE WANT TO ASK ABOUT A NEW, RELATED MATTER, DOES ANYONE, SUCH AS A FRIEND, RELATIVE OUTSIDE THE IMMEDIATE FAMILY, COMPANY OR ANYONE ELSE NOT CONSIDERED SO FAR, OWE YOU (OR ANY OTHER MEMBER OF THE HOUSEHOLD) MONEY?

| | | |
|-----------------|------------------|----|
| | Yes..... | 1 |
| P.4.39 ← | No | 2 |
| P.4.39 ← | Don't know | 98 |
| P.4.39 ← | No answer | 99 |

P.4.38. HOW MUCH ARE YOU OWED OVERALL?

| _____ € |

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

P.4.39. DO YOU OWN ANY OTHER FINANCIAL ASSETS SUCH AS OPTIONS, FUTURES OR SWAPS, ETC?

| | | |
|----------------|------------------|----|
| | Yes..... | 1 |
| P.5.1 ← | No | 2 |
| P.5.1 ← | Don't know | 98 |
| P.5.1 ← | No answer | 99 |

P.4.40. WHAT IS THE ANNUAL INCOME YOU OBTAIN FROM THESE FINANCIAL ASSETS?

| _____ € |

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

5. INSURANCE POLICIES AND PENSION SCHEMES (ALL HOUSEHOLDS)

LET'S NOW TALK ABOUT PENSION SCHEMES AND OTHER PENSION PROVISIONS.

PENSION SCHEMES AND OTHER PENSION PROVISIONS (ALL HOUSEHOLDS)

P.5.1. HAVE YOU OR ANY OTHER FAMILY MEMBER TAKEN OUT ANY TYPE OF PENSION SCHEME?

P.5.9 ← Yes..... 1
No 2

P.5.1a. HOW MANY?

Don't know - 1
No answer - 2

NEW ROUTING

In EFF2002 if P5.1a=-1 or P5.1a=-2 we went to P5.9

NEW QUESTION

P5.7.0 is a new question in EFF2005. It is asked whenever the household has, at least, some kind of pension scheme different from the Mutual insurance one.

P.5.7.0. WHAT IS THE PRESENT VALUE OF YOUR INVESTMENT IN THIS ASSET?

 €

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

If P5.1a=-1 or P5.1a=-2, regardless of the value of P5.7.0 go to P5.9.

MAXIMUM 10 PER HOUSEHOLD. For each scheme or other form of provision for a future pension please answer the following questions:

| NUMBER OF PENSION SCHEME | PENSION SCHEMES AND OTHER PROVISIONS | | | |
|--|--------------------------------------|------------------------|------------------------|------------------------|
| | 1 | 2 | 3 | 4 ... 10 |
| CARD 9 | | | | |
| P.5.2. WHAT TYPE OF SCHEME OR PROVISION IS IT? | | | | |
| • Personal scheme..... | 1 | 1 | 1 | 1 |
| • Occupational scheme..... | 2 | 2 | 2 | 2 |
| • Associate scheme..... | 3 | 3 | 3 | 3 |
| • Mutual insurance..... | 4 | 4 | 4 | 4 |
| • Retirement insurance (taken out directly with an insurance company).... | 5 | 5 | 5 | 5 |
| • Other (specify): | 97 | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| P.5.3. WHAT TYPE OF INSTITUTION MANAGES IT? | | | | |
| • Bank..... | 1 | 1 | 1 | 1 |
| • Savings bank..... | 2 | 2 | 2 | 2 |
| • Other deposit institution..... | 3 | 3 | 3 | 3 |
| • Insurance company..... | 4 | 4 | 4 | 4 |
| • Stand-alone online institution..... | 5 | 5 | 5 | 5 |
| • Other (specify): | 97 | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| P.5.4. AT WHAT AGE (OF THE HOUSEHOLD MEMBER WHO HAS TAKEN OUT THE PLAN) ARE THE BENEFITS DUE? | | | | |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| • Don't know | - 1 | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 | - 2 |
| P.5.5. DO YOU INTEND TO TAKE THE BENEFITS AS INCOME OR CAPITAL? | | | | |
| • Income | 1 | 1 | 1 | 1 |
| • Capital..... | 2 | 2 | 2 | 2 |
| • Both..... | 3 | 3 | 3 | 3 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
|  NEW QUESTION | | | | |
| P.5.5b. WHICH HOUSEHOLD MEMBER HAS TAKEN OUT THE PENSION SCHEME? (Clarify that the question refers to the holder) | | | | |
| • Reference person | 1 | 1 | 1 | 1 |
| • Reference person and partner | 2 | 2 | 2 | 2 |
| • Partner of reference person | 3 | 3 | 3 | 3 |
| • Son/Daughter (son-in-law/daughter-in-law)..... | 4 | 4 | 4 | 4 |
| • Father/Mother..... | 5 | 5 | 5 | 5 |
| • Brother/Sister | 6 | 6 | 6 | 6 |
| • Other (specify): | 97 | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| P.5.6. WHAT IS THE ANNUAL CONTRIBUTION TO THE SCHEME? IF YOU TOOK IT OUT THIS YEAR, ESTIMATE WHAT YOUR ANNUAL CONTRIBUTION WOULD BE. | | | | |
| | <input type="text"/> € | <input type="text"/> € | <input type="text"/> € | <input type="text"/> € |
| • Don't know | - 1 | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 | - 2 |

| NUMBER OF PENSION SCHEME | PENSION SCHEMES AND OTHER PROVISIONS | | | |
|--|--------------------------------------|------|------|----------|
| | 1 | 2 | 3 | 4 ... 10 |
| CODE 2 IN 5.2 ONLY | | | | |
| P.5.6a. WHAT IS YOUR EMPLOYER'S ANNUAL CONTRIBUTION TO THE SCHEME? IF YOU BEGAN THIS YEAR, ESTIMATE WHAT THE ANNUAL CONTRIBUTION WOULD BE. | € | € | € | € |
| • Don't know | - 1 | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 | - 2 |
| EXCEPT CODE 4 IN 5.2 | | | | |
| P.5.7. WHAT IS THE PRESENT VALUE OF YOUR INVESTMENT IN THIS ASSET? | € | € | € | € |
| Intervals ← • Don't know | - 1 | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 | - 2 |
| P.5.8. WHAT MADE YOU CHOOSE THIS WAY OF ENSURING AN INCOME IN OLD AGE? | | | | |
| • Tax treatment | 1 M | 1 M | 1 M | 1 M |
| • Existence of an occupational scheme | 2 M | 2 M | 2 M | 2 M |
| • Return | 3 M | 3 M | 3 M | 3 M |
| • Security of the backing institution | 4 M | 4 M | 4 M | 4 M |
| • Future security | 5 M | 5 M | 5 M | 5 M |
| • Saving | 6 M | 6 M | 6 M | 6 M |
| • Obligatory | 7 M | 7 M | 7 M | 7 M |
| • Other (specify): | 97 M | 97 M | 97 M | 97 M |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |

LIFE INSURANCE (ALL HOUSEHOLDS)

P.5.9. DO YOU OR ANY OTHER MEMBERS OF THE HOUSEHOLD HAVE ANY LIFE INSURANCE POLICIES OTHER THAN THOSE MENTIONED FOR RETIREMENT PURPOSES? CONSIDER BOTH THOSE TAKEN OUT VOLUNTARILY AND THOSE ASSOCIATED WITH ANOTHER PRODUCT (FOR EXAMPLE, THE BANK ACCOUNT INTO WHICH SALARY PAYMENTS ARE MADE, INSURANCE TAKEN OUT BY AN EMPLOYER, ETC.)

| | | | |
|-----------------|--|----------|---|
| | | Yes..... | 1 |
| P.5.22 ← | | No | 2 |

P.5.10. HOW MANY?

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

NEW ROUTING

In EFF2002 if P5.10=-1 or P5.10=-2 we went to P5.22

P.5.11a. HOW MANY INSURANCE POLICIES HAVE YOU TAKEN OUT ON YOUR OWN BEHALF?

P.5.13.0 ←

| | | | |
|-------------------|--|----------------------------------|-----|
| | | If they answer "zero/none" | 0 |
| P.5.11b. ← | | Don't know | - 1 |
| P.5.13.0 ← | | No answer | - 2 |

NEW ROUTING

In EFF2002 if P5.11a=-1 or P5.11a=-2 we went to P5.22

NEW QUESTIONS

P5.13.0 and P5.14.0 are new questions in EFF2005

P.5.13.0.ON THE WHOLE (*as for the economic value*) WHAT FORM DOES THESE POLICIES TAKE?

| | | | |
|--|--|---|----|
| | | Only if p5.11a is different from DK, NA P.5.12. ← Covers risk of death | 1 |
| | | P.5.14.0 ← 'Unit linked' or other investment insurance | 2 |
| | | Mixed | 3 |
| | | Other (<i>specify</i>) | 97 |

If P.5.13.0 DK or NA (i.e., code 98 or 99) and in P.5.11a. DK or NA (i.e., code -1 or -2) → Go to P.5.11b.

| | | | |
|--|--|------------------|----|
| | | Don't know | 98 |
| | | No answer | 99 |

If P.5.13.0 DK or NA (i.e., code 98 or 99) and in P.5.11a. some positive amount → Go to P.5.12.

P.5.14.0. WHAT IS THEIR TOTAL VALUATION?

€

| | | | |
|--------------------|--|------------------|-----|
| | | Don't know | - 1 |
| Intervals ← | | No answer | - 2 |

ASK THE NEXT BLOCK OF QUESTIONS FOR EACH OF THE LIFE INSURANCE POLICIES TAKEN OUT VOLUNTARILY, UP TO A MAXIMUM OF 6 (THE MOST IMPORTANT).

(ALL HOUSEHOLDS WHO HAVE VOLUNTARILY TAKEN OUT LIFE INSURANCE)

FOR EACH, PLEASE ANSWER THE FOLLOWING QUESTIONS:

| LIFE INSURANCE NUMBER | LIFE INSURANCE TAKEN OUT VOLUNTARILY | | | |
|---|--------------------------------------|-----|-----|-------|
| | 1 | 2 | 3 | 4...6 |
| P.5.12. WHAT TYPE OF INSTITUTION IS THE INSURANCE POLICY WITH? | | | | |
| • Bank | 1 | 1 | 1 | 1 |
| • Savings banks | 2 | 2 | 2 | 2 |
| • Other deposit institution | 3 | 3 | 3 | 3 |
| • Stand-alone internet company | 4 | 4 | 4 | 4 |
| • Insurance company | 5 | 5 | 5 | 5 |
| • Other (specify): | 97 | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| P.5.13. WHAT FORM DOES THE POLICY TAKE? | | | | |
| • Covers risk of death → P.5.16 | 1 | 1 | 1 | 1 |
| • Unit linked or other investment insurance | 2 | 2 | 2 | 2 |
| • Mixed | 3 | 3 | 3 | 3 |
| • Other (specify): → P.5.16 | 97 | 97 | 97 | 97 |
| • Don't know → P.5.16 | 98 | 98 | 98 | 98 |
| • No answer → P.5.16 | 99 | 99 | 99 | 99 |
| P.5.14. WHAT IS ITS VALUATION? | | | | |
| Intervals ← | € | € | € | € |
| • Don't know | - 1 | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 | - 2 |
| P.5.16. WHAT IS THE VALUE OF THE COVER? | | | | |
| • Don't know | € | € | € | € |
| • No answer | - 1 | - 1 | - 1 | - 1 |
| | - 2 | - 2 | - 2 | - 2 |
| P.5.17. ARE THE PREMIUMS ANNUAL OR A ONE-OFF PAYMENT? | | | | |
| • Annual premium → P.5.17a | 1 | 1 | 1 | 1 |
| • Single payment made this year → P.5.17b | 2 | 2 | 2 | 2 |
| • Single payment made more than a year ago → P.5.18 | 3 | 3 | 3 | 3 |
| • Don't know → P.5.18 | 98 | 98 | 98 | 98 |
| • No answer → P.5.18 | 99 | 99 | 99 | 99 |
| P.5.17a. WHAT IS THE ANNUAL PREMIUM FOR THIS INSURANCE? | | | | |
| • Don't know | € | € | € | € |
| • No answer | - 1 | - 1 | - 1 | - 1 |
| | - 2 | - 2 | - 2 | - 2 |
| P.5.17b. WHAT IS THE ONE-OFF PREMIUM FOR THIS LIFE INSURANCE POLICY? | | | | |
| • Don't know | € | € | € | € |
| • No answer | - 1 | - 1 | - 1 | - 1 |
| | - 2 | - 2 | - 2 | - 2 |
| P.5.18. WHO TOOK OUT THE POLICY? <i>(Clarify that the question refers to the holder)</i> | | | | |
| • Reference person | 1 | 1 | 1 | 1 |
| • Reference person and partner | 2 | 2 | 2 | 2 |
| • Partner of reference person | 3 | 3 | 3 | 3 |
| • Other (specify): | 97 | 97 | 97 | 97 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |



NEW LOCATION OF QUESTION P5.11b

This question has been relocated. In EFF2002 it was asked before the specific "Voluntarily taken out Life Insurance" block of questions.

P.5.11b. AND HOW MANY INSURANCE POLICIES DO YOU HAVE THAT ARE ASSOCIATED WITH ANOTHER PRODUCT?

P.5.19. ←

P.5.22. ← Don't know - 1

P.5.22. ← No answer - 2

HOUSEHOLDS WHO HAVE INSURANCE ASSOCIATED WITH OTHER PRODUCTS/ASK ABOUT THE INSURANCE POLICIES AS A WHOLE.

P.5.19. WHAT IS THE VALUE OF THE COVER?

| _____ € |

Don't know - 1
 No answer - 2

P.5.20. DO YOU PAY ANY SUMS FOR ANY OF THE INSURANCE ASSOCIATED WITH OTHER PRODUCTS?

Yes 1
P.5.21 ← No 2

P.5.20a. WHAT IS THE FORM OF PAYMENT CHOSEN (IF PAID THIS YEAR)?

P.5.20b. ← Annual premium 1M
P.5.20c. ← One-off payment 2M
P.5.21 ← Don't know 98
P.5.21 ← No answer 99

P.5.20b. WHAT IS THE ANNUAL PREMIUM FOR THESE LIFE INSURANCE POLICIES?

| _____ € |

Don't know - 1
 No answer - 2

P.5.20c. HOW MUCH IS THE ONE-OFF PAYMENT FOR THESE LIFE INSURANCE POLICIES?

| _____ € |

Don't know - 1
 No answer - 2

P.5.21. WHO TOOK OUT THE POLICY?

Reference person 1 M
 Reference person and partner 2 M
 Partner of reference person 3 M
 Other (specify): 97M
 Don't know 98
 No answer 99

| |
|--|
| <p>OTHER FORMS OF INSURANCE (HEALTH-CARE, HOME AND VEHICLE POLICIES) (ALL HOUSEHOLDS)</p> |
|--|

P.5.22. WHAT OTHER FORMS OF INSURANCE DO YOU HAVE?

Health care 1 M
 Home 2 M
 Vehicle 3 M
 Funeral 4 M
 Accident 5 M
P.6.1. ← None 96
 Other (specify): 97M
P.6.1. ← Don't know 98
P.6.1. ← No answer 99

P.5.23. HOW MUCH DO YOU PAY EACH YEAR ON AVERAGE FOR THIS INSURANCE?

| _____ € |

Don't know - 1
 No answer - 2

6. EMPLOYMENT SITUATION AND RELATED INCOME (ALL HOUSEHOLD MEMBERS OVER 16)

LET'S NOW TALK ABOUT YOUR EMPLOYMENT SITUATION, EARNINGS AND EMPLOYMENT HISTORY.

EACH OF THE HOUSEHOLD MEMBERS SHOULD BE ASKED THE QUESTIONS IN THE MODULE ON **DETAILS OF EMPLOYMENT INCOME** RELEVANT TO THEIR EMPLOYMENT SITUATION. ONLY IF THE HOUSEHOLD MEMBER IS ABSENT SHOULD ANOTHER MEMBER BE ASKED TO PROVIDE THIS INFORMATION.

☆ ALL HOUSEHOLD MEMBERS OVER 16

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|--|-------------------|-----|-----|-----|-----|-----|-------|
| | P.R. 1 | 2 | 3 | 4 | 5 | 6 | 7...9 |
| P.6.1. CURRENT EMPLOYMENT²⁰ SITUATION | | | | | | | |
| • Employee → P.6.3. | 1 M | 1 M | 1 M | 1 M | 1 M | 1 M | 1 M |
| • Self-employed ²¹ → P.6.3. | 2 M | 2 M | 2 M | 2 M | 2 M | 2 M | 2 M |
| • Unemployed | 3 M | 3 M | 3 M | 3 M | 3 M | 3 M | 3 M |
| • Retiree or early retiree | 4 M | 4 M | 4 M | 4 M | 4 M | 4 M | 4 M |
| • Permanently disabled or unable to work | 5 M | 5 M | 5 M | 5 M | 5 M | 5 M | 5 M |
| • Student, at school or in training | 6 M | 6 M | 6 M | 6 M | 6 M | 6 M | 6 M |
| • Housewife/house husband | 7 M | 7 M | 7 M | 7 M | 7 M | 7 M | 7 M |
| • Other type of economic inactivity | 8 M | 8 M | 8 M | 8 M | 8 M | 8 M | 8 M |
| P.6.2. HAS HE/SHE EVER WORKED? | | | | | | | |
| • Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| • No → P.6.5 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| CARD 10 | | | | | | | |
| P.6.3. TYPE OF WORK PREVIOUSLY DONE. | | | | | | | |
| • Management in the public or private sector ... | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| • Intellectual, technician or scientist | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| • Supporting technician..... | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| • Administrative and clerical | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| • Hotel and catering, personal, security and sales services..... | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| • Skilled worker in agriculture and fishing..... | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| • Skilled craftsman or worker in manufacturing, construction or mining industries..... | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| • Operators and installers of machinery and equipment | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| • Unskilled workers | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| • Armed forces..... | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| • Don't know..... | 98 | 98 | 98 | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 | 99 | 99 | 99 |

²⁰ Respondents should reply to a different module of questions depending on their answer to this question. Specifically, if the answer to question 6.01 is option 1, the module they should answer is "SPECIFIC QUESTIONS FOR EMPLOYEES". If the answer is 2, the module they should answer is "SPECIFIC QUESTIONS FOR THE SELFEMPLOYED." If the household member is unemployed (option 3), the relevant module is "SPECIFIC QUESTIONS FOR THE UNEMPLOYED". If the answer is option 4 or 5, the questions to ask are in "SPECIFIC QUESTIONS FOR THE RETIRED OR PERMANENTLY DISABLED". There is no specific module of questions for the other possible responses.

²¹ Selfemployed refers to the following employment situations:

- An independent professional, sole proprietor, selfemployed worker.
- The owner of or partner in a family firm.
- The managing partner of a jointly owned nonfamily firm.

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | P.R. 1 | 2 | 3 | 4 | 5 | 6 | 7...9 |
| P.6.4. BUSINESS OF ESTABLISHMENT IN WHICH YOU WORK OR WORKED. CARD 11 | | | | | | | |
| • Agriculture, livestock farming, hunting, forestry, fishing..... | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| • Mining and quarrying | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| • Manufacturing industry..... | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| • Generation and distribution of electricity, gas and water | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| • Construction..... | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| • Commerce, repairs to vehicles and articles for personal and domestic use | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| • Hospitality | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| • Transport, storage and communications..... | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| • Financial intermediation | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| • Real estate property and rental: business services | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| • Public administration, defence, obligatory social security..... | 11 | 11 | 11 | 11 | 11 | 11 | 11 |
| • Education | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| • Health-care and veterinary practice; social services..... | 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| • Other social activities and services provided to the community; personal services..... | 14 | 14 | 14 | 14 | 14 | 14 | 14 |
| • Homes employing domestic servants | 15 | 15 | 15 | 15 | 15 | 15 | 15 |
| • Overseas bodies | 16 | 16 | 16 | 16 | 16 | 16 | 16 |
| • Don't know | 98 | 98 | 98 | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| For household members who answer (P6_1c4=1 or P6_1c5=1) and P6_1c1=0 and P6_1c2=0, go to the "SPECIFIC QUESTIONS FOR RETIREES AND PERMANENTLY DISABLED PERSONS" module. | | | | | | | |
| P.6.5. ARE YOU LOOKING FOR WORK? | | | | | | | |
| • Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| • No → Go to relevant module according to P.6.1. | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.6. HAVE YOU RECEIVED JOB OFFERS YOU HAVE TURNED DOWN? | | | | | | | |
| • Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| • No → Go to relevant module according to P.6.1. | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.7. HOW MANY? | <input type="text"/> |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |

FOR EACH EMPLOYMENT SITUATION (see the reply to question 6.1) AND FOR EACH HOUSEHOLD MEMBER, GO TO THE CORRESPONDING EMPLOYMENT EARNINGS MODULE

SPECIFIC QUESTIONS FOR EMPLOYEES

☆ HOUSEHOLD MEMBERS AGED OVER 16 WHO ARE EMPLOYEES.

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|-----------------------------------|-------------------|---|---|---|---|---|--------|
| | R.P. 1 | 2 | 3 | 4 | 5 | 6 | 7... 9 |

P.6.8. DO YOU WORK FOR MORE THAN ONE EMPLOYER?

NEW CLARIFICATION

(Interviewer: We refer to the jobs the household member is currently working as an employee)

P.6.10 ← Yes..... 1
 No 2

P.6.9. HOW MANY?

| | |

Don't know - 1
 No answer - 2

COLLECT DETAILS OF A MAXIMUM OF 3 JOBS AS AN EMPLOYEE. IF MORE THAN 3, TAKE THE 3 MOST IMPORTANT.

| JOB NUMBER | JOBS WHERE MEMBER IS WORKING AS AN EMPLOYEE | | |
|--|---|-----|-----|
| | 1 | 2 | 3 |
| P.6.10. IS THIS YOUR MAIN OCUPATION? | | | |
| • Yes | 1 | 1 | 1 |
| • No | 2 | 2 | 2 |
| P.6.11. DO YOU WORK FULL OR PART-TIME ²² ? | | | |
| • Full-time | 1 | 1 | 1 |
| • Part-time..... | 2 | 2 | 2 |
| P.6.12. HOW MANY HOURS A WEEK DO YOU DEVOTE TO THIS JOB? | | | |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.6.13. WHAT TYPE OF EMPLOYMENT CONTRACT DO YOU HAVE? | | | |
| • Indefinite term (permanent, seasonal or civil servant) | 1 | 1 | 1 |
| • Temporary/shortterm contract | 2 | 2 | 2 |
| • No formal contract | 3 | 3 | 3 |
| • Other employment agreement | 4 | 4 | 4 |
| P.6.14. WHAT ARE THE REGULAR GROSS MONTHLY EARNINGS ²³ THIS JOB BRINGS IN? | € | € | € |
| Intervals ← • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.6.14.a. DOES THIS AMOUNT INCLUDE AN INCREASE IN 2006 NOT DUE TO PROMOTION (E.G. AS A RESULT OF AN ANNUAL ADJUSTMENT FOR INFLATION)? ²⁴ (We ask P.6.14a only if [(P6.14>0 or L6.14>0 or U6.14>0 or F6.14<21) and year=2006]) | | | |
| • Yes | 1 | 1 | 1 |
| • No | 2 | 2 | 2 |

²² The concept of part-time is for the respondent to interpret. Only if he or she expresses ignorance of its meaning should you refer to the objective criterion of fewer than 30 hours worked a week.

²³ If an extra payment has been received in the month in which the interview is being carried out, it should be distributed over twelve months on a pro rata basis.

²⁴ P6.14a and P6.14b are questions added to the questionnaire in January 2006.

| JOB NUMBER | JOBS WHERE MEMBER IS WORKING AS AN EMPLOYEE | | |
|--|---|------------------------|------------------------|
| | 1 | 2 | 3 |
| P.6.14b. HOW MUCH WAS THIS INCREASE? ²⁴ | <input type="text"/> € | <input type="text"/> € | <input type="text"/> € |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.6.15. DO YOU RECEIVE PAYMENTS IN KIND IN THE FORM OF LUNCHEON VOUCHERS, TRAVEL, A COMPANY CAR, SUBSIDISED LOANS, FREE USE OF ACCOMMODATION, ETC. (PLEASE D NOT INCLUDE DAILY LIVING ALLOWANCES OR CONTRIBUTIONS (WHERE ANY ARE MADE) TO A PENSION SCHEME BY THE EMPLOYER)? | | | |
| • Yes | 1 | 1 | 1 |
| • No → P.6.17 | 2 | 2 | 2 |
| P.6.16. WHAT WOULD THEIR MONTHLY MONETARY VALUE BE? | <input type="text"/> € | <input type="text"/> € | <input type="text"/> € |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.6.17. HOW LONG HAVE YOU WORKED FOR THIS COMPANY (IN YEARS)? | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.6.18. DO YOU REMEMBER YOUR MONTHLY SALARY WHEN YOU STARTED WORKING FOR THE COMPANY? | | | |
| • Yes | 1 | 1 | 1 |
| • No → P.6.20 | 2 | 2 | 2 |
| P.6.19. WHAT WAS YOUR SALARY? | <input type="text"/> € | <input type="text"/> € | <input type="text"/> € |
| • Don't know | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 |
| P.6.20. HOW MANY EMPLOYEES DOES THE COMPANY YOU WORK FOR HAVE? (TOTAL SIZE OF THE COMPANY) | | | |
| • Fewer than 10 employees | 1 | 1 | 1 |
| • Between 10 and 19 employees | 2 | 2 | 2 |
| • Between 20 and 99 employees | 3 | 3 | 3 |
| • Between 100 and 499 employees | 4 | 4 | 4 |
| • 500 or more employees | 5 | 5 | 5 |
| • Don't know | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 |
| P.6.21. DO YOU EXPECT TO GIVE UP WORK IN THE NEXT TWELVE MONTHS? | | | |
| • Yes | 1 | 1 | 1 |
| • No..... | 2 | 2 | 2 |

P.6.22. (If all your jobs are part time) WHEN WAS THE LAST TIME YOU WORKED FULL TIME? **Note down the year.**

Don't know - 1
No answer - 2
Never..... - 3

SPECIFIC QUESTIONS FOR UNEMPLOYED PERSONS

☆ HOUSEHOLD MEMBERS OVER 16 WHO ARE UNEMPLOYED.

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|-----------------------------------|-------------------|---|---|---|---|---|--------|
| | R.P. 1 | 2 | 3 | 4 | 5 | 6 | 7... 9 |

P.6.23a. IN WHAT YEAR DID YOU BECOME UNEMPLOYED?

Year

Don't know - 1
No answer - 2

P.6.23b. IN WHAT MONTH DID YOU BECOME UNEMPLOYED?

January 1
February 2
March 3
April 4
May 5
June 6
July 7
August 8
September 9
October 10
November 11
December 12
Don't know 98
No answer 99

P.6.26. DO YOU EXPECT TO WORK IN THE NEXT TWELVE MONTHS?

Yes 1
No 2
Don't know 98
No answer 99

P.6.27. WHAT ARE YOUR SOURCES OF INCOME?
CARD 12

P.6.28a ← Help from family members outside the household 1M
P.6.28b ← Insurance benefits 2M
P.6.28c ← Assistance benefits 3M
P.6.28d ← Private insurance 4M
P.6.28e ← Help from family members within the household 5M
P.6.29 ← None (**NEW ANSWER**) 6M
P.6.28f ← Other (*specify*): 97M
P.6.29 ← Don't know 98
P.6.29 ← No answer 99

P.6.28a. WHAT IS YOUR MONTHLY INCOME IN THE FORM OF HELP PROVIDED BY FAMILY MEMBERS WHO DO NOT BELONG TO THE HOUSEHOLD?

€

Don't know - 1
No answer - 2

P.6.28b. WHAT IS YOUR MONTHLY INCOME FROM CONTRIBUTION-BASED INSURANCE BENEFITS?

€

Don't know - 1
No answer - 2

P.6.28c. WHAT IS YOUR MONTHLY INCOME FROM ASSISTANCE BENEFITS?

_____ €

Don't know - 1
No answer - 2

P.6.28c1. DOES THIS AMOUNT INCLUDE AN INCREASE IN 2006 (E.G. AS A RESULT OF AN ADJUSTMENT FOR INFLATION)?²⁵
(We ask P6.28c1 only if P6.28c>0 and year = 2006)

Yes..... 1
No 2
Don't know 98
No answer 99

P.6.28c2. HOW MUCH WAS THIS INCREASE?²⁵

_____ €

Don't know - 1
No answer - 2

P.6.28d. WHAT IS YOUR MONTHLY INCOME FROM PRIVATE INSURANCE?

_____ €

Don't know - 1
No answer - 2

P.6.28e. WHAT IS YOUR MONTHLY INCOME IN THE FORM OF HELP PROVIDED BY FAMILY MEMBERS WHO BELONG TO THE HOUSEHOLD?

_____ €

Don't know - 1
No answer - 2

P.6.28f. WHAT IS YOUR MONTHLY INCOME FROM OTHER SOURCES?

_____ €

Don't know - 1
No answer - 2

P.6.29. WHAT IS THE GROSS MONTHLY SALARY FOR WHICH YOU WOULD BE WILLING TO WORK?

_____ €

Don't know - 1
No answer - 2

²⁵ P6.28c1 and P6.28c2 are questions added to the questionnaire in January 2006.

SPECIFIC QUESTIONS FOR SELF-EMPLOYED WORKERS

☆ **HOUSEHOLD MEMBERS OVER 16 WHO ARE SELF-EMPLOYED.**

| | HOUSEHOLD MEMBERS | | | | | | |
|--|-------------------|---|---|---|---|---|--------|
| <u>NUMBER OF PERSON IN THE HOUSEHOLD</u> | R.P. 1 | 2 | 3 | 4 | 5 | 6 | 7... 9 |

P.6.30. DO YOU HAVE MORE THAN ONE JOB IN WHICH YOU ARE SELF-EMPLOYED?

NEW COMMENT

(Interviewer: We refer to the ones the household member has at present)

P.6.32 ← Yes 1
 No 2

P.6.31. HOW MANY?

[]

Don't know -1
 No answer -2

IF YOU HAVE MORE THAN ONE JOB IN WHICH YOU ARE SELF-EMPLOYED, PLEASE ANSWER THE FOLLOWING QUESTIONS (FILLING IN A COLUMN) FOR EACH.

COLLECT DETAILS OF A MAXIMUM OF 3 JOBS IN WHICH SELF-EMPLOYED.

| JOB NUMBER | JOBS IN WHICH SELF-EMPLOYED | | |
|---|-----------------------------|-----|-----|
| | 1 | 2 | 3 |
| P.6.32. IS THIS YOUR MAIN OCCUPATION? | | | |
| • Yes | 1 | 1 | 1 |
| • No..... | 2 | 2 | 2 |
| P.6.33. HOW MANY HOURS DO YOU NORMALLY WORK EACH WEEK? | [] | [] | [] |
| • Don't know | -1 | -1 | -1 |
| • No answer | -2 | -2 | -2 |
| P.6.34. HOW MANY PEOPLE WORK IN THE SAME BUSINESS AS YOU (INCLUDING YOURSELF)? | [] | [] | [] |
| • Don't know | -1 | -1 | -1 |
| • No answer | -2 | -2 | -2 |
| P.6.35. HOW MANY MEMBERS OF THE HOUSEHOLD WORK IN THE BUSINESS (INCLUDING YOURSELF)? | [] | [] | [] |
| • Don't know | -1 | -1 | -1 |
| • No answer | -2 | -2 | -2 |
| P.6.36. WHAT IS THE LEGAL NATURE OF THE BUSINESS? | | | |
| • Sole proprietorship..... | 1 | 1 | 1 |
| • Public limited company | 2 | 2 | 2 |
| • Limited liability company | 3 | 3 | 3 |
| • Other forms of company | 4 | 4 | 4 |
| P.6.37. WHAT KIND OF EMPLOYMENT IS IT? | | | |
| • Independent professional, sole proprietor of business, self-employed worker → P.6.38.1a. to P.6.38.1.1b and then go to P.6.39. | 1 | 1 | 1 |
| • Owner or partner in a family business → P.6.38.2. to P.6.38.2.5. and then go to P.6.39. | 2 | 2 | 2 |
| • Partner in a non-family partnership, with a role in the management of the business → P.6.38.3. to P.6.38.3.2. and then go to P.6.39. | 3 | 3 | 3 |

| JOB NUMBER | JOBS IN WHICH SELF-EMPLOYED | | |
|---|-------------------------------|-------------------------------|-------------------------------|
| | 1 | 2 | 3 |
| P.6.38.1a. WHAT WERE THE PRE-TAX PROFITS IN 2004, INCLUDING ANY PAYMENT MADE FOR YOUR WORK? | € | € | € |
| Intervals ← | IF 0 go to P.6.38.1b | IF 0 go to P.6.38.1b | IF 0 go to P.6.38.1b |
| • Don't know → P.6.38.1.1a. | - 1 | - 1 | - 1 |
| • No answer → P.6.38.1.1a. | - 2 | - 2 | - 2 |
| P.6.38.1b. WHAT WERE THE PRE-TAX LOSSES IN 2004, INCLUDING ANY PAYMENT MADE FOR YOUR WORK? | € | € | € |
| Intervals ← | - 1 | - 1 | - 1 |
| • Don't know. | - 2 | - 2 | - 2 |
| • No answer. | | | |
| P.6.38.1.1a. WHAT DO YOU EXPECT THE PROFIT TO BE THIS YEAR? WHAT WERE THE PROFITS, OR WHAT DO YOU EXPECT THEM TO BE, IN 2005? ²⁶ | € | € | € |
| Intervals ← | IF 0 go to P.6.38.1.1b | IF 0 go to P.6.38.1.1b | IF 0 go to P.6.38.1.1b |
| • Don't know → P.6.39. | - 1 | - 1 | - 1 |
| • No answer → P.6.39. | - 2 | - 2 | - 2 |
| P.6.38.1.1b. WHAT DO YOU EXPECT THE LOSS TO BE THIS YEAR? WHAT WERE THE LOSSES, OR WHAT DO YOU EXPECT THEM TO BE, IN 2005? ²⁴ | € | € | € |
| Intervals ← | - 1 | - 1 | - 1 |
| • Don't know. | - 2 | - 2 | - 2 |
| • No answer. | | | |
| P.6.38.2. WHAT IS THE FIXED AMOUNT YOU ARE PAID EACH YEAR FOR YOUR WORK? | € | € | € |
| Intervals ← | - 1 | - 1 | - 1 |
| • Don't know. | - 2 | - 2 | - 2 |
| • No answer. | | | |
| P.6.38.2.1. HOW MUCH WAS THIS AMOUNT IN 2004? | € | € | € |
| Intervals ← | - 1 | - 1 | - 1 |
| • Don't know. | - 2 | - 2 | - 2 |
| • No answer. | | | |
| P.6.38.2.2. WHAT SHARE OF THE EARNINGS DID YOU RECEIVE IN 2004? | € | € | € |
| Intervals ← | - 1 | - 1 | - 1 |
| • Don't know. | - 2 | - 2 | - 2 |
| • No answer. | | | |
| P.6.38.2.3. HOW MUCH DO YOU EXPECT TO RECEIVE THIS YEAR? HOW MUCH DID YOU RECEIVE (OR DO YOU EXPECT TO RECEIVE) IN 2005? ²⁴ | € | € | € |
| Intervals ← | - 1 | - 1 | - 1 |
| • Don't know. | - 2 | - 2 | - 2 |
| • No answer. | | | |
| P.6.38.2.4. WHAT PERCENTAGE OF THE BUSINESS DO YOU OWN? | % | % | % |
| • Don't know. | - 1 | - 1 | - 1 |
| • No answer. | - 2 | - 2 | - 2 |
| P.6.38.2.5. WHAT PERCENTAGE BELONGS TO THE FAMILY NUCLEUS WITHIN THE HOUSEHOLD? | % | % | % |
| • Don't know. | - 1 | - 1 | - 1 |
| • No answer. | - 2 | - 2 | - 2 |
| P.6.38.3. WHAT IS THE FIXED AMOUNT YOU ARE PAID EACH YEAR FOR YOUR WORK? | € | € | € |
| Intervals ← | - 1 | - 1 | - 1 |
| • Don't know. | - 2 | - 2 | - 2 |
| • No answer. | | | |
| P.6.38.3.1. HOW MUCH WAS THIS AMOUNT IN 2004? | € | € | € |
| Intervals ← | - 1 | - 1 | - 1 |
| • Don't know. | - 2 | - 2 | - 2 |
| • No answer. | | | |

²⁶ Questions in italics were thus formulated as from January 2006.

| JOB NUMBER | JOBS IN WHICH SELF-EMPLOYED | | |
|---|--|--|--|
| | 1 | 2 | 3 |
| P.6.38.3.2. WHAT PERCENTAGE OF THE SHARES OR PARTICIPATIONS DO YOU OWN? • Don't know • No answer | ____ % - 1 - 2 | ____ % - 1 - 2 | ____ % - 1 - 2 |
| NEW CLARIFICATION ALL HOUSEHOLDS P.6.39. WHAT IS THE CURRENT VALUE OF ANY LAND AND BUILDINGS THE BUSINESS OWNS ONCE HAVE BEEN DEDUCTED THE OUTSTANDING DEBTS ASSOCIATED WITH THESE ASSETS? (If none, enter 0) Intervals ← • Don't know → P.6.40 • No answer → P.6.40. • If they answer "zero/has no value" → P.6.40. | ____ € - 1 - 2 0 | ____ € - 1 - 2 0 | ____ € - 1 - 2 0 |
| P.6.39.1. HAVE YOU INCLUDED ANY OR THE PROPERTIES TALKED ABOUT EARLIER (INCLUDING YOUR MAIN RESIDENCE) IN THIS VALUE? • Yes • No → P.6.40. • Don't know → P.6.40 • No answer → P.6.40 | 1 2 98 99 | 1 2 98 99 | 1 2 98 99 |
| P.6.39.2. WHAT PROPERTIES HAVE YOU INCLUDED? • Owner-occupied main residence • First real state property • Second real state property • Third real state property • NEW ANSWER Other properties we have been talking about (NEW ANSWER) • Don't know • No answer | 1M 2M 3M 4M 5M 98 99 | 1M 2M 3M 4M 5M 98 99 | 1M 2M 3M 4M 5M 98 99 |
| NEW CLARIFICATION P.6.40. WHAT IS THE CURRENT MARKET VALUE OF THE BUSINESS (INCLUDING VEHICLES AND MACHINERY, BUT EXCLUDING LAND AND BUILDINGS, DEDUCTING ASSOCIATED OUTSTANDING DEBTS)? (If none, enter 0) Intervals ← • Don't know → P.6.41. • No answer → P.6.41. • If they answer "zero/has no value" → P.6.41. | ____ € - 1 - 2 0 | ____ € - 1 - 2 0 | ____ € - 1 - 2 0 |
| P.6.40.1. DOES THIS VALUE INCLUDE ANY VEHICLES OR OTHER MEANS OF TRANSPORT INCLUDED UNDER THE SPECIFIC "MEANS OF TRANSPORT" HEADING? • Yes • No → P.6.41. • Don't know → P.6.41 • No answer → P.6.41 | 1 2 98 99 | 1 2 98 99 | 1 2 98 99 |
| NEW CLARIFICATION P.6.40.2. WHAT IS THE CURRENT VALUE OF THESE MOTOR VEHICLES OR OTHER MEANS OF TRANSPORT (<i>i.e., of the cars and other means of transport you already talked about in the means of transport section</i>) ALSO DEDUCTING THE VALUE OF THE OUTSTANDING DEBTS ASSOCIATED WITH THEM? Intervals ← • Don't know • No answer | ____ € - 1 - 2 | ____ € - 1 - 2 | ____ € - 1 - 2 |
| P.6.41. ARE YOU USING ANY PERSONAL ASSETS AS COLLATERAL OR DID YOU HAVE TO STAND AS GUARANTOR FOR A LOAN TO YOUR BUSINESS? • Yes • No → P.6.43. • Don't know → P.6.43 • No answer → P.6.43 | 1 2 98 99 | 1 2 98 99 | 1 2 98 99 |
| P.6.42. FOR HOW MUCH? • Don't know • No answer | ____ € - 1 - 2 | ____ € - 1 - 2 | ____ € - 1 - 2 |

| JOB NUMBER | | JOBS IN WHICH SELF-EMPLOYED | | |
|------------|---|-----------------------------|------------|------------|
| | | 1 | 2 | 3 |
| P.6.43. | OTHER THAN THE GUARANTEES ALREADY REFERRED TO, DOES THE BUSINESS OWE YOU ANY MONEY? | | | |
| | • Yes | 1 | 1 | 1 |
| | • No → P.6.51. | 2 | 2 | 2 |
| | • Don't know → P.6.51 | 98 | 98 | 98 |
| | • No answer → P.6.51 | 99 | 99 | 99 |
| P.6.44. | HOW MUCH IS OWED? | [€] | [€] | [€] |
| | • Don't know | - 1 | - 1 | - 1 |
| | • No answer | - 2 | - 2 | - 2 |

SPECIFIC QUESTIONS FOR RETIREES AND PERMANENTLY DISABLED PERSONS

☆ HOUSEHOLD MEMBERS WHO ARE RETIRED OR PERMANENTLY DISABLED AND UNABLE TO WORK.

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|-----------------------------------|-------------------|---|---|---|---|---|--------|
| | R.P. 1 | 2 | 3 | 4 | 5 | 6 | 7... 9 |

P.6.45. HOW MANY RETIREMENT PENSIONS (INCLUDING PENSION PLANS) OR PENSIONS ASSOCIATED TO A PERMANENT DISABILITY DO YOU RECEIVE?

P.6.46. ←

Don't know - 1
No answer - 2

NEW ROUTING

In EFF2002, if P6.45=-1 or P6.45=-2, we went to P6.51, now we go to P6.49.0

NEW QUESTION

P.6.49.0 is a new question in EFF2005

P.6.49.0. WHAT IS THE TOTAL GROSS AMOUNT YOU RECEIVE EACH MONTH?

€

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

If P6.45=-1 or P6.45=-2, regardless of the value of P6.49.0 go to P6.51

COLLECT DETAILS OF UP TO 4 PENSIONS. IF THE RESPONDENT HAS MORE, COLLECT DETAILS OF THE 4 MOST IMPORTANT.

IF YOU RECEIVE MORE THAN ONE RETIREMENT PENSION (INCLUDING PENSION SCHEMES) OR BENEFITS FOR PERMANENT DISABILITY, PLEASE ANSWER THE FOLLOWING QUESTIONS (BY FILLING IN A COLUMN) FOR EACH:

| NUMBER OF THE PENSION RECEIVED | PENSIONS RECEIVED | | | |
|--|---|---|---|---|
| | 1 | 2 | 3 | 4 |
| P.6.46. WHAT INSTITUTION PAYS YOU THIS PENSION? CARD 13 <ul style="list-style-type: none"> • Social Security 1 • Other general government body (nacional, regional, etc.)..... 2 • The internal pension fund of a financial institution or non-financial corporation 3 • Insurance company, external pension fund, mutual fund 4 • Foreign institution 5 • Other (<i>specify</i>):..... 97 • Don't know 98 • No answer 99 | 1 2 3 4 5 97 98 99 | 1 2 3 4 5 97 98 99 | 1 2 3 4 5 97 98 99 | 1 2 3 4 5 97 98 99 |
| P.6.47. WHAT TYPE OF PENSION/BENEFIT IS IT? <ul style="list-style-type: none"> • Old-age pension or benefit 1 • Illnes or invalidity Benedit 2 • Pension scheme 3 • Don't know 98 • No answer 99 | 1 2 3 98 99 | 1 2 3 98 99 | 1 2 3 98 99 | 1 2 3 98 99 |
| P.6.48a. IN WHAT YEAR DID YOU START RECEIVING IT? <ul style="list-style-type: none"> • Don't know - 1 • No answer - 2 | <input style="width: 40px; height: 20px;" type="text"/> - 1 - 2 | <input style="width: 40px; height: 20px;" type="text"/> - 1 - 2 | <input style="width: 40px; height: 20px;" type="text"/> - 1 - 2 | <input style="width: 40px; height: 20px;" type="text"/> - 1 - 2 |

| NUMBER OF THE PENSION RECEIVED | PENSIONS RECEIVED | | | |
|---|-------------------|-------|-------|-------|
| | 1 | 2 | 3 | 4 |
| P.6.48b. IN WHAT MONTH DID YOU START RECEIVING IT? | | | | |
| • January | 1 | 1 | 1 | 1 |
| • February | 2 | 2 | 2 | 2 |
| • March | 3 | 3 | 3 | 3 |
| • April | 4 | 4 | 4 | 4 |
| • May | 5 | 5 | 5 | 5 |
| • June | 6 | 6 | 6 | 6 |
| • July | 7 | 7 | 7 | 7 |
| • August | 8 | 8 | 8 | 8 |
| • September | 9 | 9 | 9 | 9 |
| • October | 10 | 10 | 10 | 10 |
| • November | 11 | 11 | 11 | 11 |
| • December | 12 | 12 | 12 | 12 |
| • Don't know | 98 | 98 | 98 | 98 |
| • No answer | 99 | 99 | 99 | 99 |
| P.6.49. WHAT IS THE GROSS AMOUNT YOU RECEIVE EACH MONTH? | [] € | [] € | [] € | [] € |
| Intervals ← • Don't know | - 1 | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 | - 2 |
| P.6.49a. DOES THIS AMOUNT INCLUDE ANY INCREASE IN 2006 (E.G. AS A RESULT OF AN ADJUSTMENT FOR INFLATION)? ²⁷ We ask P6.49a only if [(P6_49>0 or L6_49>0 or U6_49>0 or F6_49<21) and year=2006] | | | | |
| • Yes | 1 | 1 | 1 | 1 |
| • No | 2 | 2 | 2 | 2 |
| P.6.49b. HOW MUCH WAS THIS INCREASE? ²⁷ | [] € | [] € | [] € | [] € |
| • Don't know | - 1 | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 | - 2 |
| P.6.50.  NEW ROUTING. <i>This question is only asked to household members who have worked at some stage (code 1 in question P.6.2 or (P6.1c1=1 or P6.1c2=1))</i> | | | | |
| WHAT PERCENTAGE OF YOUR FINAL SALARY DID THE FIRST MONTHLY PAYMENT OF YOUR PENSION ACCOUNT FOR? | [] % | [] % | [] % | [] % |
| • Don't know | - 1 | - 1 | - 1 | - 1 |
| • No answer | - 2 | - 2 | - 2 | - 2 |

²⁷ Questions p.6.49a and p.6.49b were added to the questionnaire in January 2006.

NON-EMPLOYMENT-RELATED INCOME CURRENTLY RECEIVED BY THE HOUSEHOLD (ALL HOUSEHOLDS)

P.6.51. DO YOU OR ANY OTHER MEMBER OF THE HOUSEHOLD RECEIVE A COMPENSATION PAYMENT FOR **ACCIDENTS, HEALTH, MEDICAL EXPENSES**?

| | | |
|-----------------|------------------|----|
| | Yes..... | 1 |
| P.6.53 ← | No | 2 |
| P.6.53 ← | Don't know | 98 |
| P.6.53 ← | No answer..... | 99 |

P.6.52. HOW MUCH DO YOU RECEIVE EACH MONTH AS COMPENSATION FOR ACCIDENTS, HEALTH, MEDICAL EXPENSES?

| _____ € |

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

P.6.53. DOES ANY MEMBER OF YOUR HOUSEHOLD RECEIVE INCOME IN THE FORM OF A **SURVIVOR'S PENSION OR BENEFIT** (WIDOW'S OR ORPHAN'S PENSION, ETC.)?

| | | |
|-----------------|------------------|----|
| | Yes..... | 1 |
| P.6.55 ← | No | 2 |
| P.6.55 ← | Don't know | 98 |
| P.6.55 ← | No answer..... | 99 |

P.6.54. HOW MUCH DO YOU RECEIVE IN **SURVIVOR'S PENSIONS OR BENEFITS** (WIDOW'S OR ORPHAN'S PENSION, ETC.) EACH MONTH?

| _____ € |

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

P.6.55. DO YOU OR ANY OTHER MEMBER OF THE HOUSEHOLD RECEIVE INCOME IN THE FORM OF OTHER **STATE ALLOWANCES** (FAMILY PROTECTION, ETC.)?

| | | |
|-----------------|------------------|----|
| | Yes..... | 1 |
| P.6.57 ← | No | 2 |
| P.6.57 ← | Don't know | 98 |
| P.6.57 ← | No answer..... | 99 |

P.6.56. HOW MUCH INCOME DO YOU RECEIVE IN THE FORM OF STATE ALLOWANCES (FAMILY PROTECTION, ETC.) EACH MONTH?

| _____ € |

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

P.6.57. DO YOU OR ANY OTHER MEMBER OF THE HOUSEHOLD RECEIVE INCOME IN THE FORM OF A **STUDENT GRANT OR SCHOLARSHIP**? Do not include a waiver of tuition fees.

| | | |
|-----------------|------------------|----|
| | Yes..... | 1 |
| P.6.59 ← | No | 2 |
| P.6.59 ← | Don't know | 98 |
| P.6.59 ← | No answer..... | 99 |

P.6.58. HOW MUCH DO YOU RECEIVE EACH MONTH IN THE FORM OF GRANTS AND SCHOLARSHIPS? Do not include a waiver of tuition fees.

| _____ € |

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

P.6.59. DO YOU OR ANY OTHER MEMBER OF THE HOUSEHOLD RECEIVE **MONETARY ASSISTANCE** FROM FRIENDS OR FAMILY MEMBERS OUTSIDE THE HOUSEHOLD, OR FROM A PARTNER NO LONGER LIVING IN THE HOUSEHOLD (PLEASE DO NOT INCLUDE GIFTS, SUCH AS BIRTHDAY PRESENTS)?

| | | |
|------------------|------------------|----|
| | Yes..... | 1 |
| P.6.60a ← | No | 2 |
| P.6.60a ← | Don't know | 98 |
| P.6.60a ← | No answer..... | 99 |

P.6.60. HOW MUCH MONETARY ASSISTANCE DO YOU RECEIVE FROM FRIENDS OR FAMILY MEMBERS OUTSIDE THE HOUSEHOLD, OR FROM A PARTNER NO LONGER LIVING IN THE HOUSEHOLD (PLEASE DO NOT INCLUDE GIFTS, SUCH AS BIRTHDAY PRESENTS) EACH MONTH?

_____ €

Don't know - 1
 No answer - 2

P.6.60a. DO YOU OR ANY OTHER MEMBER OF THE HOUSEHOLD BELONG TO THE **BOARD OF DIRECTORS OR A PUBLIC LIMITED COMPANY OR SIMILAR ENTITY** AND RECEIVE SOME FORM OF COMPENSATION, SUCH AS DIRECTORS' FEES, ATTENDANCE FEES, ETC.?

Yes..... 1
P.6.60.1a ← No 2
P.6.60.1a ← Don't know 98
P.6.60.1a ← No answer..... 99

P.6.60c. COULD YOU TELL ME THE TOTAL **MONTHLY** AMOUNT YOU RECEIVE IN THIS FORM, UNLESS YOU INCLUDED IT IN THE PREVIOUS SECTION ON EMPLOYMENT INCOME?

_____ €

Don't know - 1
 No answer - 2

P.6.60.1a. DOES THIS AMOUNT INCLUDE ANY INCREASE IN 2006 (E.G. AS A RESULT OF AN ADJUSTMENT FOR INFLATION)?²⁸

Yes..... 1
P.6.60d. ← No 2
P.6.60d. ← Don't know 98
P.6.60d. ← No answer..... 99

P.6.60.2a. WHAT TYPE OF INCOME IS THIS? ²⁸ (We ask P.6.60.2a only if P6_52>0 or P6_54>0 or P6_56>0 or P6_58>0 or P6_60>0 or P6_60c>0)²⁸

P.6.51b. ← Compensation for accidents 1M
P.6.53b. ← Pension income 2M
P.6.55b. ← Income from other State allowances 3M
P.6.57b. ← Income for grants or scholarships 4M
P.6.59b. ← Assistance from friend or family members outside the household 5M
P.6.60b. ← Directorships 6M
P.6.60d. ← Don't know 98
P.6.60d. ← No answer..... 99

P.6.51b. HOW MUCH WAS THE INCREASE IN COMPENSATION FOR ACCIDENTS, HEALTH-CARE OR MEDICAL INSURANCE?²⁸

_____ €

Don't know - 1
 No answer - 2

P.6.53b. HOW MUCH WAS THE INCREASE IN INCOME IN THE FORM OF A SURVIVOR'S PENSION OR BENEFIT (WIDOW'S OR ORPHAN'S PENSION, ETC.)?²⁸

_____ €

Don't know - 1
 No answer - 2

P.6.55b. HOW MUCH WAS THE INCREASE IN INCOME IN THE FORM OF OTHER STATE ALLOWANCES (FAMILY PROTECTION, ETC.)?²⁸

_____ €

Don't know - 1
 No answer - 2

²⁸ The block of questions from 6.60.1.a to 6.60.b were added to the questionnaire in January 2006.

P.6.57b. HOW MUCH WAS THE INCREASE IN INCOME FROM STUDENT GRANTS AND SCHOLARSHIPS?²⁸

_____ €

Don't know - 1
 No answer - 2

P.6.59b. HOW MUCH WAS THE INCREASE IN MONETARY ASSISTANCE FROM FRIENDS OR FAMILY MEMBERS OUTSIDE THE HOUSEHOLD, OR FROM A PARTNER NO LONGER LIVING IN THE HOUSEHOLD (PLEASE DO NOT INCLUDE GIFTS, SUCH AS BIRTHDAY PRESENTS)?²⁸

_____ €

Don't know - 1
 No answer - 2

P.6.60b. HOW MUCH WAS THE INCREASE IN INCOME RECEIVED FOR DIRECTORSHIP OF A PUBLIC LIMITED COMPANY OR SIMILAR?²⁸

_____ €

Don't know - 1
 No answer - 2

P.6.60d. DO YOU HAVE, OR HAVE YOU HAD IN THE LAST THREE MONTHS, ANY INCOME OTHER THAN THAT ALREADY DECLARED?

Yes..... 1
P.6.60g. ← No 2
P.6.60g. ← Don't know 98
P.6.60g. ← No answer..... 99

P.6.60.e. WHAT WAS THE SOURCE OF THAT INCOME?

Prizes, lottery winnings, etc. 1M
 Own-consumption²⁹ or self-supply³⁰ 2M
 Compensation (for redundancy, early retirement, etc.) 3M
 Other (specify): 97M
 Don't know 98
 No answer 99

P.6.60f. AND HOW MUCH WAS IT?

_____ €

Don't know - 1
 No answer - 2

P.6.60g. HOW WOULD YOU DESCRIBE YOUR HOUSEHOLD'S CURRENT INCOME?

Higher than usual for your household 1
 Higher than usual for your household..... 2
 Normal 3
 Don't know 98
 No answer..... 99

P.6.60h. DO YOU THINK THAT IN THE FUTURE YOUR INCOME WILL BE HIGHER, LOWER OR THE SAME AS AT PRESENT?

Higher 1
 Lower 2
 The same 3
 Don't know 98
 No answer..... 99

²⁹ Own-consumption is understood to refer to that portion of goods (primarily foodstuffs) produced by the owner's own farm, factory or workshop by any member(s) of the household that is consumed or given away by the household in the reference period. Goods so consumed are valued, in general, at the prices prevailing on the local retail market at the time of consumption or giving away, or at the time they reach the home.

³⁰ Self-supply is understood to refer to that portion of goods withdrawn (without payment) from the business by any of the members of the owning household, and which is consumed or given away by the household during the reference period. It is valued in the same manner as own-consumption.

INCOME FROM EMPLOYMENT ACTIVITIES IN THE PRECEDING CALENDAR YEAR - 2004

☆ **ALL HOUSEHOLD MEMBERS WHO WORK OR HAVE WORKED AT ANY TIME (CODE 1 AND 2 OF P.6.1. OR CODE 1 OF P.6.2.)**

WE ARE NOW GOING TO TALK ABOUT THE EMPLOYMENT OR RELATED INCOME OF EACH OF THE HOUSEHOLD MEMBERS IN 2004. THE AMOUNTS WE ARE GOING TO TALK ABOUT ARE GROSS (BEFORE TAX AND DEDUCTIONS).

| <u>NUMBER OF PERSON IN THE HOUSEHOLD</u> | HOUSEHOLD MEMBERS | | | | | | |
|--|-------------------|-----|-----|-----|-----|-----|-------|
| | P.R. 1 | 2 | 3 | 4 | 5 | 6 | 7...9 |
| P.6.61. DID YOU WORK THROUGHOUT 2004? | | | | | | | |
| • Yes → P.6.63 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| • No | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.62. HOW MANY MONTHS WERE YOU INACTIVE OR UNEMPLOYED FOR? | | | | | | | |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.63. WHAT WAS YOUR EMPLOYMENT SITUATION IN 2004? | | | | | | | |
| • Employee → P.6.64 | 1M | 1M | 1M | 1M | 1M | 1M | 1M |
| • Self-employed → P.6.71 | 2M | 2M | 2M | 2M | 2M | 2M | 2M |
| • Unemployed → P.6.67 | 3M | 3M | 3M | 3M | 3M | 3M | 3M |
| • Retiree or early retiree → P.6.73 | 4M | 4M | 4M | 4M | 4M | 4M | 4M |
| • Permanently disabled and unable to work → P.6.73 | 5M | 5M | 5M | 5M | 5M | 5M | 5M |
| • Student, at school or in training | 6M | 6M | 6M | 6M | 6M | 6M | 6M |
| • Housewife/house husband | 7M | 7M | 7M | 7M | 7M | 7M | 7M |
| • Other type of economic inactivity | 8M | 8M | 8M | 8M | 8M | 8M | 8M |

WE WOULD LIKE TO KNOW ABOUT YOUR EMPLOYMENT AND RELATED INCOME IN **2004**. FOR EACH OF THE FOLLOWING ITEMS PLEASE TELL US FIRST WHETHER YOU DID OR DID NOT RECEIVE ANY INCOME UNDER THIS HEADING, AND IF SO, HOW MUCH GROSS INCOME YOU RECEIVED (I.E. BEFORE TAXES AND EMPLOYEE SOCIAL SECURITY CONTRIBUTIONS).

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|---|-------------------|-----|-----|-----|-----|-----|-------|
| | P.R. 1 | 2 | 3 | 4 | 5 | 6 | 7...9 |
| P.6.64. HOW MUCH INCOME DID YOU RECEIVE AS AN EMPLOYEE (INCLUDING BONUSES, COMMISSIONS, OVERTIME)? | € | € | € | € | € | € | € |
| Intervals ← Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.65. DID YOU RECEIVE ANY INCOME IN KIND AS AN EMPLOYEE? | | | | | | | |
| Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No → P.6.75 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.66. HOW MUCH DID YOU RECEIVE IN KIND AS AN EMPLOYEE? ³¹ | € | € | € | € | € | € | € |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.67. DID YOU RECEIVE INCOME IN THE FORM OF UNEMPLOYMENT BENEFITS? | | | | | | | |
| Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No → P.6.69 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.68. HOW MUCH DID YOU RECEIVE IN UNEMPLOYMENT BENEFITS? | € | € | € | € | € | € | € |
| Intervals ← Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.69. DID YOU RECEIVE INCOME IN THE FORM OF REDUNDANCY PAYMENTS? | | | | | | | |
| Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No → P.6.75 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.70. HOW MUCH DID YOU RECEIVE AS REDUNDANCY PAYMENTS? | € | € | € | € | € | € | € |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.71. DID YOU RECEIVE ANY INCOME FROM WORKING WHILE SELF-EMPLOYED? ³² | | | | | | | |
| Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No → P.6.75 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.72. HOW MUCH DID YOU RECEIVE WHILE SELF-EMPLOYED? | € | € | € | € | € | € | € |
| Intervals ← Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.73. DID YOU RECEIVE INCOME FROM RETIREMENT PENSIONS, EITHER FROM THE SOCIAL SECURITY SYSTEM OR ANOTHER BODY OR PENSION FUND, DURING 2004? | | | | | | | |
| Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No → P.6.75 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.74. HOW MUCH INCOME DID YOU RECEIVE IN THE FORM OF RETIREMENT PENSIONS? | € | € | € | € | € | € | € |
| Intervals ← Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |

³¹ Valuation according to the local retail market.

³² This information has already been requested. However, in this section we wish to collect the overall information about income from work in 2004.

☆ THE HOUSEHOLD AS A WHOLE.

P.6.75. DID YOUR HOUSEHOLD RECEIVE ANY OTHER INCOME FROM **INSURANCE POLICIES, OTHER STATE ALLOWANCES, GRANTS, CASH GIFTS (EXCLUDING GIFTS SUCH AS BIRTHDAY PRESENTS), PRIZES, LOTTERY WINNINGS, INHERITANCES?**

P.6.76a ← Yes 1
No 2

P.6.76. HOW MUCH DID YOU RECEIVE AS OTHER INCOME FROM INSURANCE POLICIES, OTHER STATE ALLOWANCES, GRANTS, CASH GIFTS (EXCLUDING GIFTS SUCH AS BIRTHDAY PRESENTS), PRIZES, LOTTERY WINNINGS, INHERITANCES?

_____ €

Don't know - 1
No answer - 2

P.6.76a. DID YOU OR ANY OTHER MEMBER OF THE HOUSEHOLD BELONG TO THE **BOARD OF DIRECTORS OF A PUBLIC LIMITED COMPANY OR SIMILAR ENTITY** AND RECEIVE SOME FORM OF COMPENSATION, SUCH AS DIRECTORS' FEES, ATTENDANCE FEES, ETC.?

P.6.77 ← Yes 1
No 2

P.6.76b. COULD YOU TELL ME HOW MUCH YOU EARNED IN THIS CONNECTION (UNLESS YOU HAVE ALREADY INCLUDED IT AS INCOME FROM WORK)?

_____ €

Don't know - 1
No answer - 2

EMPLOYMENT HISTORY

☆ ALL HOUSEHOLD MEMBERS WHO WORK OR HAVE WORKED AT ANY TIME (CODE 1 AND 2 OF P.6.1. OR CODE 1 OF P.6.2.)

| <u>NUMBER OF PERSON IN THE HOUSEHOLD</u> | HOUSEHOLD MEMBERS | | | | | | |
|--|-------------------|-----|-----|-----|-----|-----|-------|
| | P.R. 1 | 2 | 3 | 4 | 5 | 6 | 7...9 |
| P.6.77. FOR HOW LONG (IN YEARS) HAVE YOU WORKED FULL-TIME? | | | | | | | |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.78. AND PART-TIME? ³³ | | | | | | | |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.79. HOW MANY DIFFERENT EMPLOYERS HAVE YOU WORKED FOR? | | | | | | | |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.80. IN WHICH JOB HAVE YOU WORKED LONGEST? HOW MANY YEARS? | | | | | | | |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.81. WHAT HAS YOUR EMPLOYMENT SITUATION BEEN DURING MOST OF YOUR WORKING LIFE? | | | | | | | |
| Working for someone else | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Self-employed | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.82. HAVE YOU OR YOUR EMPLOYER EVER PAID CONTRIBUTIONS TO THE SOCIAL SECURITY SYSTEM OR A SIMILAR SCHEME? | | | | | | | |
| Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No → P.6.85 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |

³³ The concept of part-time is for the respondent to interpret. Only if he or she expresses ignorance of its meaning should you refer to the objective criterion of working fewer than 30 hours a week.

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|---|-------------------|-----|-----|-----|-----|-----|-------|
| | P.R. 1 | 2 | 3 | 4 | 5 | 6 | 7...9 |
| P.6.83. FOR HOW MANY YEARS (CONSIDER YOUR WHOLE WORKING LIFE)? | | | | | | | |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
|  QUESTION P6.84 HAS BEEN ELIMINATED | | | | | | | |
| WE ASK P6.85 IF [(P6_1c1=1 or P6_1c2=1) and (P6_1c4#1)] or [(P6_1c3=1 and P6_2=1) and (P6_1c4#1)] | | | | | | | |
| P.6.85. AT WHAT AGE DO YOU HOPE TO RETIRE? ³⁴ | | | | | | | |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |
| P.6.86. HAVE YOU OR YOUR EMPLOYER EVER PAID CONTRIBUTIONS TO A PENSION SCHEME? | | | | | | | |
| Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No → P.7.1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| P.6.87. FOR HOW MANY YEARS (CONSIDER YOUR WHOLE WORKING LIFE)? | | | | | | | |
| Don't know | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 | - 1 |
| No answer | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 | - 2 |

After having completed the relevant modules on the employment earnings of the various members of the home, fill in the following table:

 In EFF2002 P6.88 was completed only to those household members who had answered some specific module about their employment situation. In EFF2005 the question was completed to all household members over 16.

| NUMBER OF PERSON IN THE HOUSEHOLD | HOUSEHOLD MEMBERS | | | | | | |
|--|-------------------|---|---|---|---|---|-------|
| | P.R. 1 | 2 | 3 | 4 | 5 | 6 | 7...9 |
| P.6.88. WAS THE HOUSEHOLD MEMBER INTERVIEWED PERSONALLY? | | | | | | | |
| Yes | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No | 2 | 2 | 2 | 2 | 2 | 2 | 2 |

³⁴ To answer this question you must be working (including self-employment), or unemployed (if you have worked at some stage); and, in both cases, the answer to question P.6.1 must not be 4 (retiree or early retiree).

7. NON-EMPLOYMENT INCOME RECEIVED BY THE HOUSEHOLD IN THE PRECEDING CALENDAR YEAR - 2004

WE WOULD ALSO LIKE TO KNOW ABOUT ANY INCOME NOT RELATED TO THE EMPLOYMENT SITUATION OF THE HOUSEHOLD IN 2004.

☆ THE HOUSEHOLD AS A WHOLE.

P.7.1. DID YOUR HOUSEHOLD RECEIVE ANY **INCOME FROM REAL ESTATE PROPERTY** (RENTING OF FLATS, ROOMS, PLOTS OF LAND, ETC.)?

| | | |
|----------|------------------|----|
| | Yes | 1 |
| P.7.3. ← | No | 2 |
| P.7.3. ← | Don't know | 98 |
| P.7.3. ← | No answer | 99 |

P.7.2. HOW MUCH DID YOUR HOUSEHOLD RECEIVE AS INCOME FROM REAL ESTATE PROPERTY (RENTING OF FLATS, ROOMS, PLOTS OF LAND, ETC.)?

| _____ € |

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

P.7.3. DID YOUR HOUSEHOLD RECEIVE ANY INCOME FROM **CAPITAL GAINS (OR MAKE ANY LOSSES) FROM THE SALE OF PROPERTIES?**

| | | |
|----------|------------------|----|
| | Yes | 1 |
| P.7.5. ← | No | 2 |
| P.7.5. ← | Don't know | 98 |
| P.7.5. ← | No answer | 99 |

P.7.4a. HOW MUCH DID YOUR HOUSEHOLD RECEIVE IN THE FORM OF CAPITAL GAINS FROM THE SALE OF PROPERTIES?

| _____ € |

| | | |
|-----------|--------------------------|-----|
| | IF THEY ANSWER "0" | 0 |
| P.7.4b. ← | Don't know | - 1 |
| P.7.5. ← | No answer | - 2 |

P.7.4b. AND WHAT WERE YOUR LOSSES ON THE SALE OF REAL ESTATE PROPERTY?

| _____ € |

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

P.7.5. DID YOUR HOUSEHOLD RECEIVE ANY INCOME FROM CAPITAL GAINS³⁵ (OR LOSSES) FROM **THE SALE OF JEWELLERY, WORKS OF ART OR ANTIQUES?**

| | | |
|----------|------------------|----|
| | Yes | 1 |
| P.7.7. ← | No | 2 |
| P.7.7. ← | Don't know | 98 |
| P.7.7. ← | No answer | 99 |

P.7.6a. HOW MUCH DID YOUR HOUSEHOLD RECEIVE IN THE FORM OF CAPITAL GAINS FROM THE SALE OF JEWELLERY, WORKS OF ART OR ANTIQUES?

| _____ € |

| | | |
|-----------|--------------------------|-----|
| | IF THEY ANSWER "0" | 0 |
| P.7.6b. ← | Don't know | - 1 |
| P.7.7. ← | No answer | - 2 |

³⁵ A capital gain is understood to mean the difference between the sale price in the current year and the purchase price in the year of purchase.

P.7.6b. AND WHAT WERE YOURS LOSSES FOR THE SALE OF JEWELLERY, WORKS OF ART OR ANTIQUES?

_____ €

Don't know - 1
No answer - 2

P.7.7. DID YOUR HOUSEHOLD RECEIVE ANY INCOME FROM CAPITAL GAINS (OR LOSSES) ON THE SALE OF FINANCIAL ASSETS?

Yes 1
P.7.9. ← No 2
P.7.9. ← Don't know 98
P.7.9. ← No answer 99

P.7.8a. HOW MUCH DID YOUR HOUSEHOLD RECEIVE IN THE FORM OF CAPITAL GAINS ON THE SALE OF FINANCIAL ASSETS?

_____ €

P.7.8b. ← IF THEY ANSWER "0" 0
P.7.9. ← Don't know - 1
P.7.9. ← No answer - 2

P.7.8b. AND WHAT WERE YOUR LOSSES ON THE SALE OF FINANCIAL ASSETS?

_____ €

Don't know - 1
No answer - 2

P.7.9. DID YOUR HOUSEHOLD RECEIVE INCOME IN THE FORM OF INTEREST ON BANK ACCOUNTS (TERM DEPOSITS, SAVINGS ACCOUNTS, CURRENT ACCOUNTS OR SIMILAR)?

Yes 1
P.7.11. ← No 2
P.7.11. ← Don't know 98
P.7.11. ← No answer 99

P.7.10. HOW MUCH INCOME DID YOUR HOUSEHOLD RECEIVE IN THE FORM OF INTEREST ON BANK ACCOUNTS (TERM DEPOSITS, SAVINGS ACCOUNTS, CURRENT ACCOUNTS OR SIMILAR)?

_____ €

Don't know - 1
No answer - 2

P.7.11. DID YOUR HOUSEHOLD RECEIVE INCOME FROM COUPONS, DIVIDENDS, ADVANCE INTEREST PAYMENTS ON SECURITIES ISSUED AT A DISCOUNT, OPTIONS, LOANS TO THIRD PARTIES?

Yes 1
P.7.13. ← No 2
P.7.13. ← Don't know 98
P.7.13. ← No answer 99

P.7.12. HOW MUCH INCOME DID YOUR HOUSEHOLD RECEIVE FROM COUPONS, DIVIDENDS, ADVANCE INTEREST PAYMENTS ON SECURITIES ISSUED AT A DISCOUNT, OPTIONS, LOANS TO THIRD PARTIES?

_____ €

Don't know - 1
No answer - 2

P.7.13. DID YOUR HOUSEHOLD RECEIVE INCOME FOR ITEMS OTHER THAN THOSE MENTIONED EARLIER?

Yes 1
P.8.1. ← No 2
P.8.1. ← Don't know 98
P.8.1. ← No answer 99

 **NEW QUESTION**

P.7.13a. COULD YOU TELL ME WHICH ITEMS?

| | |
|---------------------------------|----|
| Other (<i>specify</i>): | 97 |
| Don't know | 98 |
| No answer | 99 |

P.7.14. HOW MUCH DID YOU RECEIVE, IN TOTAL, IN THIS CONNECTION?

€

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

8. USE OF MEANS OF PAYMENT AND NEW DISTRIBUTION CHANNELS (ALL HOUSEHOLDS)

USE OF PAYMENT INSTRUMENTS (ALL HOUSEHOLDS)

P.8.1. HOW MUCH CASH DO THE MEMBERS OF THE HOUSEHOLD NORMALLY KEEP TO MEET WEEKLY EXPENSES?

| _____ € |

Don't know - 1
No answer - 2

NEW CLARIFICATION

P.8.2. HOW MANY **CREDIT CARDS FROM FINANCIAL INSTITUTIONS** (VISA, MASTERCARD, AMERICAN EXPRESS...), **DEBIT CARDS FROM FINANCIAL INSTITUTIONS, AND DEBIT OR CREDIT CARDS FROM NON-FINANCIAL CORPORATIONS** (DEPARTMENT STORES, SUPERMARKETS, ETC.) DOES YOUR HOUSEHOLD HAVE? **WE WANT TO KNOW THE NUMBER OF CARDS (EXCLUDING DUPLICATES)**

| _____ |

P.8.11 ← Si "cero/no tiene" 0
Don't know - 1
No answer - 2

NEW ROUTING

In EFF2002, if P8.2=-1 or P8.2=-2, we went to p8.8 (which has been eliminated in EFF2005)

P.8.3. HOW MANY DO YOU USE? (EITHER TO MAKE PAYMENTS OR WITHDRAW MONEY FROM CASH MACHINES)

| _____ |

P.8.11 ← If "zero/doesn't have" 0
Don't know - 1
No answer - 2

NEW ROUTING

In EFF2002, if P8.3=-1 or P8.3=-2, we went to p8.8 (which has been eliminated in EFF2005)

P.8.4. ON AVERAGE, HOW MANY PAYMENTS A MONTH DO YOU MAKE USING THEM?

| _____ |

P.8.6. ← Si "cero/no tiene" 0
Don't know - 1
No answer - 2

P.8.5. WHAT IS THE AVERAGE MONTHLY AMOUNT?

| _____ € |

Don't know - 1
No answer - 2

NEW QUESTIONS

P8.5a, P8.5b and P8.5c are new questions in EFF2005

P.8.5a. **AFTER THE LAST PAYMENTS TO THESE ACCOUNTS, APPROXIMATELY, WHAT WAS THE AMOUNT OF THE DEBIT BALANCE?**

| _____ € |

P.8.6. ← If "zero/none" 0
Don't know - 1
No answer - 2

P.8.5b. HOW MUCH DO YOU USE TO PAY MONTHLY IN THESE ACCOUNTS?

_____ €

Don't know - 1
 No answer - 2

P.8.5c. WHAT IS THE ANNUAL INTEREST RATE ON THESE CREDITS?

_____ %

Don't know - 1
 No answer - 2

CASH MACHINES

P.8.6. HOW MANY TIMES A WEEK DO YOU TAKE MONEY OUT OF A CASH MACHINE? (*Interviewer: We refer to the sum of all the household members*)

P.8.11 ← If they answer "ZERO" or none 0
 Don't know - 1
 No answer - 2

 **NEW ROUTING**

In EFF2002, if P8.6=-1 or P8.6=-2, we went to P8.8 (which has been eliminated in EFF2005)

P.8.7. ON AVERAGE, HOW MUCH DO YOU TAKE OUT EACH WEEK?

_____ €

Don't know - 1
 No answer - 2

 **P8.8, P8.9 AND P8.10 HAVE BEEN ELIMINATED**

CHEQUES, TRANSFERS AND DIRECT DEBITS

P.8.11. HOW OFTEN DOES YOUR HOUSEHOLD WRITE **CHEQUES**?

Never 1
 Occasionally 2
 Often 3
 Don't know 98
 No answer 99

P.8.12. HOW OFTEN DOES YOUR HOUSEHOLD RECEIVE **CHEQUES**?

Never 1
 Occasionally 2
 Often 3
 Don't know 98
 No answer 99

P.8.13. SOME PEOPLE HAVE THEIR INCOME PAID DIRECTLY INTO THEIR BANK ACCOUNT. DO YOU OR ANY MEMBER OF YOUR HOUSEHOLD HAVE INCOME PAID DIRECTLY INTO YOUR BANK ACCOUNT BY DIRECT TRANSFER (SUCH AS YOUR SALARY, PENSION, RENTAL INCOME, ETC.)?

P.8.15a. ← Yes 1
 No 2

P.8.14. WHAT TYPE OF INCOME DO YOU HAVE PAID IN?

| | |
|---|-----|
| Salary, pension, unemployment benefits | 1M |
| Rent on real estate property..... | 2M |
| Automatic transfers from other bank accounts..... | 3M |
| Other (<i>specify</i>):..... | 97M |
| Don't know | 98 |
| No answer | 99 |

P.8.15a. HOW OFTEN DO YOU RECEIVE TRANSFERS OTHER THAN THOSE ALREADY MENTIONED?

| | |
|--------------------|----|
| Never | 1 |
| Occasionally | 2 |
| Often | 3 |
| Don't know | 98 |
| No answer | 99 |

P.8.15. DO YOU MAKE REGULAR PAYMENTS BY **DIRECT DEBIT**?

| | |
|------------------------------------|----|
| Yes | 1 |
| P.8.17. ← No | 2 |
| P.8.17a. ← Don't know | 98 |
| P.8.17a. ← No answer | 99 |

P.8.16. WHAT TYPE OF REGULAR PAYMENTS DO YOU MAKE BY **DIRECT DEBIT**?

| | |
|--|-----|
| Utility bills (gas, electricity, water etc.) | 1M |
| Rent..... | 2M |
| Schools and colleges | 3M |
| Loans | 4M |
| Insurance | 5M |
| Taxes | 6M |
| Everything | 66 |
| Otros (<i>especificar</i>) | 97M |
| Don't know | 98 |
| No answer | 99 |

→ Go to question P8.17a after having completed question P8.16.

P.8.17. WHAT ARE YOUR REASONS FOR NOT USING THIS KIND OF MEANS OF PAYMENT?

| | |
|---|-----|
| Possibility of mistakes being made | 1M |
| Freedom to decide the day on which to pay | 2M |
| Bad experience in the past..... | 3M |
| The financial institution charges a lot for this service..... | 4M |
| Don't feel the need | 5M |
| Otros (<i>especificar</i>):..... | 97M |
| Don't know | 98 |
| No answer | 99 |

P.8.17a. HOW OFTEN DO YOU MAKE TRANSFERS OTHER THAN THE DIRECT DEBITS ALREADY MENTIONED?

| | |
|--------------------|----|
| Never | 1 |
| Occasionally | 2 |
| Often | 3 |
| Don't know | 98 |
| No answer | 99 |

TELEPHONE AND INTERNET BANKING (ALL HOUSEHOLDS)

P.8.18. DO YOU USE TELEPHONE BANKING IN YOUR HOUSEHOLD?

| | | |
|------------------|------------------|----|
| | Yes | 1 |
| P.8.21. ← | No | 2 |
| P.8.21. ← | Don't know | 98 |
| P.8.21. ← | No answer | 99 |

P.8.19. HOW OFTEN DO YOU USE TELEPHONE BANKING SERVICES?

| | | |
|--|--------------------|----|
| | Occasionally | 1 |
| | Often | 2 |
| | Don't know | 98 |
| | No answer | 99 |

P.8.20. WHAT TYPE OF TRANSACTIONS DO YOU USE TELEPHONE BANKING SERVICES FOR?

| | | |
|--|--|-----|
| | Arrange transfers | 1M |
| | Buying or selling financial assets | 2M |
| | Taking out loans | 3M |
| | Queries | 4M |
| | Otros (<i>specify</i>): | 97M |
| | Don't know | 98 |
| | No answer | 99 |

P.8.21. DO YOU OR ANY MEMBER OF THE HOUSEHOLD USE A COMPUTER, WHETHER AT HOME, AT WORK, OR ELSEWHERE?

| | | |
|------------------|------------------|----|
| | Yes | 1 |
| P.8.25. ← | No | 2 |
| P.8.25. ← | Don't know | 98 |
| P.8.25. ← | No answer | 99 |

IF CODE 2 IN P.8.18 AND CODE 2 IN P.8.21 GO TO P.9.1

P.8.22. DO YOU USE INTERNET BANKING SERVICES?

| | | |
|------------------|------------------|----|
| | Yes | 1 |
| P.8.25. ← | No | 2 |
| P.8.25. ← | Don't know | 98 |
| P.8.25. ← | No answer | 99 |

P.8.23. HOW OFTEN DO YOU USE INTERNET BANKING SERVICES?

| | | |
|--|--------------------|----|
| | Occasionally | 1 |
| | Often | 2 |
| | Don't know | 98 |
| | No answer | 99 |

P.8.24. WHAT TYPE OF TRANSACTIONS DO YOU USE THEM FOR?

| | | |
|--|--|-----|
| | Arrange transfers | 1M |
| | Buying or selling financial assets | 2M |
| | Taking out loans | 3M |
| | Queries | 4M |
| | Otros (<i>specify</i>): | 97M |
| | Don't know | 98 |
| | No answer | 99 |

P.8.25. ARE YOU CUSTOMERS OF A STAND-ALONE INTERNET BANK (I.E. ONE WHICH DOES NOT HAVE A NETWORK OF BRANCHES)?³⁶

| | | |
|----------|------------------|----|
| | Yes | 1 |
| P.9.1. ← | No | 2 |
| P.9.1. ← | Don't know | 98 |
| P.9.1. ← | No answer | 99 |

P.8.26. WHY DO YOU USE INTERNET BANKS?

| | |
|--|-----|
| Returns (higher rates of interest on your savings) | 1M |
| Convenience | 2M |
| Lower commissions..... | 3M |
| Lower interest rate (in the case of loans)..... | 4M |
| Other (<i>specify</i>): | 97M |
| Don't know | 98 |
| No answer | 99 |

³⁶ The internet-based institutions without a sales network are ING-Direct, Uno-e, Openbank (before known as Patagón), Popular-e and Activo-bank.

9. CONSUMPTION AND SAVING (ALL HOUSEHOLDS)

P.9.1. WHAT IS YOUR FAMILY'S TOTAL AVERAGE SPENDING ON CONSUMER GOODS IN A MONTH? CONSIDER ALL HOUSEHOLD EXPENSES, INCLUDING FOOD BUT EXCLUDING CONSUMER DURABLES (SUCH AS CARS, ELECTRICAL APPLIANCES, ETC.), RENT ON YOUR HOME OR OTHER PROPERTIES, MORTGAGE PAYMENTS, INSURANCE POLICIES, RENOVATION, COST OF UPKEEP, ETC.

| _____ € |

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

P.9.2. ON AVERAGE, HOW MUCH DO YOU SPEND ON FOOD IN OR OUT OF THE HOME?

| _____ € |

If the answer is €0 go to P9.3

P.9.3 ← **Intervals** ← Don't know - 1
P.9.3 ← No answer - 2

P.9.2b. THIS FIGURE FOR SPENDING ON FOOD REFERS TO ...

A week 1
 A month 2

P.9.3. SOME PEOPLE REGULARLY SEND MONEY TO OTHER PEOPLE WHO ARE NOT MEMBERS OF THE HOUSEHOLD, SUCH AS SPOUSES OR EX-SPOUSES, CHILDREN WHO NO LONGER LIVE AT HOME, PARENTS, CHARITIES, ETC. (EXCLUDING PRESENTS). DO YOU SEND ANY MONEY IN THIS WAY?

Yes 1
P.9.5 ← No 2
P.9.5 ← Don't know 98
P.9.5 ← No answer 99

P.9.4. HOW MUCH DO YOU SEND ON AVERAGE EVERY MONTH?

| _____ € |

Don't know - 1
 No answer - 2

P.9.5. WOULD YOU DESCRIBE YOUR HOUSEHOLD'S EXPENSES AT THE MOMENT AS BEING ABNORMALLY HIGH, LOW, OR NORMAL? **Do not include any expenditure buying your home or any financial investment you have made.**

Higher than normal 1
 Lower than normal 2
 Normal 3
 Don't know 98
 No answer 99

P.9.6. DO YOU BELIEVE THAT YOUR SPENDING WILL BE HIGHER, LOWER OR THE SAME AS AT PRESENT IN THE FUTURE? **Do not include any expenditure buying your home or any financial investment you have made.**

Higher 1
 Lower 2
 The same 3
 Don't know 98
 No answer 99

P.9.7. WOULD YOU SAY THAT OVER THE LAST TWELVE MONTHS YOUR HOUSEHOLD EXPENSES HAVE BEEN HIGHER, LOWER OR THE SAME AS YOUR INCOME? **Do not include any expenditure buying your home or any financial investments you have made.**

| | | |
|-----------|------------------|----|
| P.9.9. ← | Higher | 1 |
| | Lower | 2 |
| P.9.10. ← | The same | 3 |
| P.9.10. ← | Don't know | 98 |
| P.9.10. ← | No answer | 99 |

P.9.8. YOU SAID THAT YOU DO NOT SPEND ALL YOU EARN, THAT IS TO SAY THAT YOU HAVE SAVED SOME MONEY. WHAT DO YOU WANT TO EARMARK THAT SAVING FOR? **CARD 14**

| | |
|--|-----|
| Buying a house | 1M |
| Buying furniture, fittings or appliances for the home | 2M |
| Buying jewellery | 3M |
| Buying works of art | 4M |
| Future income | 5M |
| Holidays | 6M |
| For old age | 7M |
| Emergencies | 8M |
| Meeting expected future expenses | 9M |
| Own or children's education | 10M |
| Reducing debt | 11M |
| Medical treatment | 12M |
| Having children | 13M |
| Weddings or other ceremonies | 14M |
| Investment | 15M |
| Leaving an inheritance | 16M |
| Refurbishing or renovating the home | 17M |
| Savings | 18M |
|  Help to children (NEW ANSWER) | 19M |
| Other (<i>specify</i>): | 97M |
| Don't know | 98 |
| No answer | 99 |

P.9.9. YOU SAID THAT YOU HAD MORE EXPENSES THAN INCOME. WHAT DID YOU DO TO COVER THE DIFFERENCE?

| | |
|--------------------------------|-----|
| Debt | 1M |
| Selling an asset | 2M |
| Savings | 3M |
| Help from the family | 4M |
| Other (<i>specify</i>) | 97M |
| Don't know | 98 |
| No answer | 99 |

P.9.10. DO YOU BELIEVE THAT YOUR SAVINGS WILL BE HIGHER, LOWER OR THE SAME AS AT PRESENT IN THE FUTURE?

| | |
|------------------|----|
| Higher | 1 |
| Lower | 2 |
| The same | 3 |
| Don't know | 98 |
| No answer | 99 |

P.9.11. WHICH OF THE FOLLOWING STATEMENTS DO YOU FEEL BEST DESCRIBES YOUR HOUSEHOLD IN TERMS OF THE AMOUNT OF FINANCIAL RISK YOU ARE WILLING TO RUN WHEN YOU MAKE AN INVESTMENT? **CARD 15**

| | |
|--|----|
| Take on a lot of risk in the expectation of obtaining a lot of profit | 1 |
| Take on a reasonable amount of risk in the expectation of obtaining an above-normal profit | 2 |
| Take on a medium level of risk in the expectation of obtaining an average profit | 3 |
| You are not willing to take on financial risk | 4 |
| Don't know (DO NOT READ OUT) | 98 |
| No answer (DO NOT READ OUT) | 99 |

P.9.12. HAVE YOU EVER HAD A WINDFALL (SUCH AS FROM GAMBLING, OR A TAX REDUCTION, OR A REVALUATION OF YOUR REAL ESTATE PROPERTY OR FINANCIAL ASSETS)? AMOUNTS GREATER THAN €1800 (AROUND PTA 300,000)

| | | |
|-----------|------------------|----|
| | Yes | 1 |
| P.9.16. ← | No | 2 |
| P.9.16. ← | Don't know | 98 |
| P.9.16. ← | No answer | 99 |

P.9.13. DO YOU REMEMBER THE YEAR IN WHICH YOU RECEIVED THIS WINDFALL? *In the case of several windfalls, note the most recent year.*

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

P.9.14. HOW MUCH WAS IT ALL? *If several windfalls, note down the sum total value.*

_____ €

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

P.9.15. WHAT DID YOU ASSIGN THIS MONEY TO? **CARD 14**

| | |
|---|-----|
| Buying a house | 1M |
| Buying furniture, fittings or appliances for the home | 2M |
| Buying jewellery | 3M |
| Buying works of art | 4M |
| Future income | 5M |
| Holidays | 6M |
| For old age | 7M |
| Emergencies | 8M |
| Meeting expected future expenses | 9M |
| Own or children's education | 10M |
| Reducing debt | 11M |
| Medical treatment | 12M |
| Having children | 13M |
| Weddings or other ceremonies | 14M |
| Investment | 15M |
| Leaving an inheritance | 16M |
|  Refurbishing or renovating the home (NEW ANSWER) | 17M |
| Savings (NEW CODING) In EFF2002 it was code 17M | 18M |
|  Help to children (NEW ANSWER) | 19M |
| Other (<i>specify</i>) : | 97M |
| Don't know | 98 |
| No answer | 99 |

P.9.16. IN THE LAST TWELVE MONTHS HAVE YOU HAD ANY FINANCIAL DIFFICULTIES WHICH RESULTED IN YOUR DELAYING THE PAYMENT OF ANY OF YOUR DEBTS?

| | |
|------------------|----|
| Yes | 1 |
| No | 2 |
| No debts | 3 |
| Don't know | 98 |
| No answer | 99 |

P.9.17a. MOST OF THE REAL ESTATE PROPERTY AND FINANCIAL ASSETS WE HAVE BEEN TALKING ABOUT BELONG TO:
(Explanatory note: assets are understood to mean, among others, your main residence if you are owners, other real estate properties, money in bank accounts, shares, mutual funds, etc.)

| | |
|--|----|
| The reference person | 1 |
| His/her partner | 2 |
| Jointly owned | 3 |
| RE Child (NEW ANSWER) | 4 |
| RE Father of RP (NEW ANSWER) | 5 |
| RE Mother of RP (NEW ANSWER) | 6 |
| RE Father of partner (NEW ANSWER) | 7 |
| RE Mother of partner (NEW ANSWER) | 8 |
| RE Other members of the household (NEW CODIFICATION) In EFF2002 it was code 4 | 9 |
| No assets | 96 |
| Otros (<i>especificar</i>): | 97 |
| Don't know | 98 |
| No answer | 99 |

P.9.17b. AND MOST OF THE DEBTS WE HAVE BEEN TALKING ABOUT BELONG TO:

| | |
|-------------------------------------|----|
| The reference person | 1 |
| His/her partner | 2 |
| Jointly owned | 3 |
| Other members of the household..... | 4 |
| No debts | 96 |
| Otros (<i>specify</i>): | 97 |
| Don't know | 98 |
| No answer | 99 |