

PAPER VERSION OF THE CAPI QUESTIONNAIRE

SURVEY OF HOUSEHOLD FINANCES

2008

- **Changes in the EFF2008 with respect to the EFF2005 questionnaire are highlighted in red.**
- **Changes in the EFF2005 with respect to the EFF2002 questionnaire are highlighted in blue.**

1. DEMOGRAPHIC CHARACTERISTICS (ALL HOUSEHOLDS)

P.1. NUMBER OF HOUSEHOLD MEMBERS

I AM NOW GOING TO ASK YOU ABOUT EACH HOUSEHOLD¹ MEMBER

NUMBER OF PERSON IN THE HOUSEHOLD	HOUSEHOLD MEMBERS						
	P.R 1	2	3	4	5	6	7...9
NEW QUESTION NAME. [IF THE REFERENCE PERSON ²] WHAT IS YOUR FIRST NAME? [IF THE OTHER HOUSEHOLD MEMBERS] WHAT IS THE FIRST NAME OF THE NEXT MEMBER OF THIS HOUSEHOLD?	<input style="width: 30px; height: 15px;" type="text"/>						
P.1.1. [INTERVIEWER, RECORD THE GENDER OF EACH MEMBER. IF IT IS NOT OBVIOUS, SAY:] I AM REQUIRED TO ASK YOUR GENDER; THAT IS TO SAY, MAN OR WOMAN? Male Female	1 2						
P.1.2a. WHICH MONTH WERE YOU BORN IN? January February March April May June July August September October November December Don't know No answer	1 2 3 4 5 6 7 8 9 10 11 12 98 99						
P.1.2b. WHICH YEAR WERE YOU BORN IN? P1.2d ← Don't know P1.2d ← No answer	<input style="width: 30px; height: 15px;" type="text"/> -1 -2						
NEW QUESTION P.1.2c. IF P1.2a (MONTH OF BIRTH) = MONTH OF THE INTERVIEW. WHICH DAY WERE YOU BORN ON?	<input style="width: 30px; height: 15px;" type="text"/>						
NEW QUESTION P.1.2d1. THEREFORE, [NAME] IS [CALCULATED AGE] YEARS OLD. CORRECT? Yes, age is correct → go to p1.3 No, age is incorrect – correct date of birth → go to p1.2a No, age is incorrect – give a different age → go to p1.2d Don't know → go to p1.2d No answer → go to p1.2d	1 2 3 98 99						

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.

NUMBER OF PERSON IN THE HOUSEHOLD	HOUSEHOLD MEMBERS						
	P.R 1	2	3	4	5	6	7 ... 9
 NEW QUESTION P.1.2d. IF P1.2a or P1.2b =DK/NA, ASK: COULD YOU PLEASE TELL ME THE APPROXIMATE AGE?	<input type="text"/>						
P.1.3. WHAT IS THE RELATIONSHIP BETWEEN [NAME] AND YOU (AND THE REFERENCE PERSON)?  NEW CLARIFICATION <i>Interviewer: if the same person, mark reference person</i> <i>Interviewer: unless specified otherwise, the family relationship</i> <i>refers to the reference person or his/her partner indistinctly</i>							
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
Grandfather/grandmother.....	8	8	8	8	8	8	8
Grandson/granddaughter (NEW ANSWER OPTION)	9	9	9	9	9	9	9
Brother/sister (NEW ANSWER OPTION)	10	10	10	10	10	10	10
Other family member (NEW ANSWER CODE).....	11	11	11	11	11	11	11
Other unrelated household member unrelated to the RP or his/her partner (NEW ANSWER OPTION)	12	12	12	12	12	12	12
P.1.6 BORN IN SPAIN OR ABROAD? • Spain	1	1	1	1	1	1	1
• Abroad	2	2	2	2	2	2	2
 NEW QUESTIONS IF CODE 1 IN P1.6 P.1.6a. PROVINCE OF BIRTH?	<input type="text"/>						
THE PROVINCES WILL BE DISPLAYED ON-SCREEN SO THE INTERVIEWER CAN MARK THE ONE STATED BY THE HOUSEHOLD ³							
IF CODE 2 IN P1.6 P.1.6b. COUNTRY OF BIRTH?	<input type="text"/>						
THE COUNTRIES WILL BE DISPLAYED ON-SCREEN SO THE INTERVIEWER CAN MARK THE ONE STATED BY THE HOUSEHOLD ⁴							
P.1.4. WHAT IS THE CURRENT MARITAL STATUS? ⁵ 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
 NEW LOCATION ONLY IF P1.3=1 and (P1.4=2 or P1.4=3) P.1.13. WHAT IS THE PROPERTY OWNERSHIP REGIME?							
Separate ownership by husband and wife	1	1	1	1	1	1	1
Joint ownership by husband and wife	2	2	2	2	2	2	2
Other	97	97	97	97	97	97	97
Don't know	98	98	98	98	98	98	98
No answer	99	99	99	99	99	99	99

³ The order and numbering in the related classifications of the Instituto Nacional de Estadística (INE) must be followed.

⁴ The order and numbering in the related classifications of the Instituto Nacional de Estadística (INE) must be followed.

⁵ 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.

NÚMERO DE PERSONA DEL HOGAR	HOUSEHOLD MEMBERS						
	P.R 1	2	3	4	5	6	7 ... 9
CARD 1							
P.1.5 WHAT IS THE HIGHEST EDUCATIONAL LEVEL REACHED? [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. IN WHAT AREA WAS THIS UNIVERSITY DEGREE OBTAINED?							
• 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.1.7. STATE OF HEALTH?							
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 2007?⁶							
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

⁶ An individual is considered to be a member of the household in 2007 if they were part of the household for at least three months.

	REFERENCE PERSON	PARTNER			
 NEW WORDING P.1.11. ¿HOW MANY CHILDREN DO YOU OR YOUR PARTNER (if any) HAVE THAT DO NOT LIVE IN YOUR HOUSEHOLD AND ARE ECONOMICALLY DEPENDENT ON IT (THAT YOU HAVE NOT MENTIONED PREVIOUSLY)? If 0 → P.1.14 No answer → P.1.14	<input type="text"/> 0 - 2				
P.1.12. HOW OLD IS...? No answer.....	<input type="text"/> 1 st child - 2	<input type="text"/> 2 nd child - 2	<input type="text"/> 3 rd child - 2	<input type="text"/> 4 th child - 2	<input type="text"/> 5 th child - 2
CARD 3 <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.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? <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 P1.14.1 1 2 3 4 5 6 7 8 9 10 11 98 99	Mother P1.14.2 1 2 3 4 5 6 7 8 9 10 11 98 99	Father P1.14.3 1 2 3 4 5 6 7 8 9 10 11 98 99	Mother P1.14.4 1 2 3 4 5 6 7 8 9 10 11 98 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 (includes inheritance and gift)	2
P.2.19 ←	Free use (includes usufruct and similar)	3
P.2.19 ←	Other (specify):	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

NEW QUESTIONS

P.2.1b. DOES YOUR HOUSEHOLD OWN ALL YOUR MAIN RESIDENCE OR A PART OF IT?

P.2.2 ←	All	1
P.2.1c ←	Part	2
P.2.2 ←	Don't know	98
P.2.2 ←	No answer	99

P.2.1c. WHAT PERCENTAGE OF THE VALUE OF YOUR RESIDENCE BELONGS TO YOUR HOUSEHOLD?

<div style="border: 1px solid black; display: inline-block; padding: 2px 10px;"> % </div>	
Don't know	- 1
No answer	- 2

P.2.1d. IF P.2.1b=2 DO YOU PAY ANY RENT FOR THE PART OF THE HOUSE THAT IS NOT OWNED BY THE HOUSEHOLD?

P.2.1e ←	Yes	1
P.2.2 ←	No	2
P.2.2 ←	Don't know	98
P.2.2 ←	No answer	99

P.2.1e. IF P.2.1d=1 HOW MUCH DO YOU PAY PER MONTH?

<div style="border: 1px solid black; display: inline-block; padding: 2px 10px;"> € </div>	
Don't know	- 1
No answer	- 2

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

Purchase /Self-built	1
Inheritance ⁷	2
Gift	3
Other (specify):	97
Don't know	98
No answer	99

⁷Throughout this survey, transmission to the reference person from a deceased spouse is not to be considered inheritance.

P.2.3. IN WHAT YEAR DID YOU ACQUIRE OWNERSHIP OF YOUR HOME?⁸

NEW CLARIFICATION

(Explanatory note: one or more of the current household members)

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 COMPLEX⁹

_____ €

Don't know - 1
No answer - 2

P.2.5. WHAT IS THE CURRENT VALUE OF YOUR HOME^{10,11}? (I.E. HOW MUCH YOU WOULD OBTAIN FOR IT IF YOU SOLD IT TODAY).

_____ €

Don't know - 1
No answer - 2

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

NEW WORDING

DO YOU CURRENTLY HAVE ANY PAYMENTS OUTSTANDING ON A MORTGAGE OR OTHER LOAN TAKEN OUT TO BUY YOUR HOME? (INCLUDING PAYMENTS ON ANY LOANS WHICH MAY HAVE REPLACED THE ONE ORIGINALLY 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 and 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. IF P2.8a=-1 or P2.8a=-2 WHAT IS THE TOTAL AMOUNT PENDING REPAYMENT?

_____ €

Don't know - 1
No answer - 2

P.2.18.0. IF P2.8a=-1 or P2.8a=-2 HOW MUCH IS THE TOTAL CURRENT MONTHLY PAYMENT ON THESE LOANS, INCLUDING REPAYMENT OF CAPITAL AND INTEREST?

_____ €

Don't know - 1
No answer - 2

⁸When coding dates, always enter the code for the earliest date applicable to the property.

⁹If you own only part of your home, give the price or value of the whole dwelling, not just the part you own.

¹⁰As above in footnote 9.

¹¹Real estate properties should be valued excluding tax and interest.



NEW QUESTION

P.2.9.0. IF P2.8a=-1 or P2.8a=-2 ARE THEY MAINLY MORTGAGE LOANS?

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

☆ WE WILL TALK ABOUT THE **FOUR** BIGGEST LOANS CURRENTLY OUTSTANDING FOR YOUR HOUSEHOLD FOR THE PURCHASE OF YOUR MAIN RESIDENCE. BEGIN WITH THE LARGEST AND CONTINUE IN ORDER OF DECREASING AMOUNT.

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 → P.2.9a.....	1	1	1	1
• Other secured loan → P.2.10	2	2	2	2
• Personal loan → P.2.10	3	3	3	3
• Credit line → P.2.10	4	4	4	4
• Deferred payment → P.2.10	5	5	5	5
• Advances → P.2.10	6	6	6	6
• Loans from friends or family → P.2.11	7	7	7	7
• Other (specify) → P.2.10	97	97	97	97
• Don't know → P.2.10	98	98	98	98
• No answer → P.2.10	99	99	99	99
NEW QUESTION				
P.2.9a. DID THIS LOAN REFINANCE A PREVIOUS LOAN?				
<i>Read only if necessary: Refinancing a loan means that you pay off an existing loan with the money borrowed through a new loan of the same amount, or of a larger amount if the borrower needs additional funds. Replacing a loan with another normally allows the borrower to take advantage of better conditions, including probably a lower interest rate or a longer term to maturity.</i>				
• Yes → P.2.9b.....	1	1	1	1
• No → P.2.10.....	2	2	2	2
• Don't know → P.2.10	98	98	98	98
• No answer → P.2.10	99	99	99	99
NEW QUESTION				
P.2.9b. WHEN YOU REFINANCED THE OLD LOAN, WAS THE AMOUNT OF THE NEW LOAN LARGER?				
• Yes	1	1	1	1
• No.....	2	2	2	2
• Don't know.....	98	98	98	98
• No answer	99	99	99	99
IF P2.9a=1 (REFINANCING OF A LOAN) THE QUESTIONS YOU WILL BE ASKED REFER TO THE CURRENT LOAN.				

LOAN NUMBER	LOANS OUTSTANDING			
	1	2	3	4
P.2.10. WHAT KIND OF INSTITUTION PROVIDED THE LOAN? <ul style="list-style-type: none"> • Business in which individual works • Bank • Savings bank..... • Co-operative or rural savings bank • Other credit institution • Stand-Alone Internet Bank ¹² • Non-Financial Corporations..... • Other (<i>specify</i>):..... • Don't know • No answer 	1 2 3 4 5 6 7 97 98 99	1 2 3 4 5 6 7 97 98 99	1 2 3 4 5 6 7 97 98 99	1 2 3 4 5 6 7 97 98 99
P.2.11. WHAT WAS THE INITIAL SUM OF THE LOAN? ¹³ <ul style="list-style-type: none"> • Don't know • No answer 	€ - 1 - 2	€ - 1 - 2	€ - 1 - 2	€ - 1 - 2
P.2.12. WHAT IS THE AMOUNT PENDING REPAYMENT? ¹⁴ <ul style="list-style-type: none"> • Don't know • No answer 	€ - 1 - 2	€ - 1 - 2	€ - 1 - 2	€ - 1 - 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. <ul style="list-style-type: none"> • Don't know • No answer 	% IF 0% go to P.2.15 - 1 - 2			
P.2.14. DOES THIS LOAN HAVE A FIXED OR VARIABLE INTEREST RATE? NEW CLARIFICATION (If the interest rate is partly fixed and partly variable, the answer should refer to the largest part). <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
CARD 4B P.2.15. WHAT TYPE OF COMMISSIONS 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 (<i>specify</i>): • Don't know • No answer 	1 2M 3M 4M 5M 97M 98 99	1 2M 3M 4M 5M 97M 98 99	1 2M 3M 4M 5M 97M 98 99	1 2M 3M 4M 5M 97M 98 99
P.2.16. 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>) <ul style="list-style-type: none"> • Don't know • No answer • NO TERM 	 - 1 - 2 - 3			

¹² The internet-based institutions without a sales network are ING-Direct, Uno-e, Openbank (before known as Patagón), Popular-e and Activo-bank.

¹³ Excluding the cost of processing the loan.

¹⁴ Outstanding capital to be repaid, excluding interest.

LOAN NUMBER	LOANS OUTSTANDING			
	1	2	3	4
P.2.17. HOW LONG UNTIL THE LOAN IS FULLY REPAID? NEW CLARIFICATION (Maximum limit answer to p2.16. For less than one year, enter 0)				
• Don't know	- 1	- 1	- 1	- 1
• No answer	- 2	- 2	- 2	- 2
• NO TERM	- 3	- 3	- 3	- 3
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).	€	€	€	€
• Don't know.....	- 1	- 1	- 1	- 1
• No answer	- 2	- 2	- 2	- 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?

CARD 5

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 OPTION) 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 CLARIFICATION

*(Interviewer: We refer to any household member properties, including both those fully owned and those partly owned)
(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 all together and classed as just one "other property". If various storerooms are owned, they will be classed as one other additional property.)*

P.2.34 ← Yes 1
No 2

P.2.33. HOW MANY?

NEW CLARIFICATION

(Interviewer: allow the household to count various properties as a single one if they are substantially similar and managed together. For example, a building with various flats. If this is the case, note it down.)

P.2.35a. ←

P.2.39.0. ← Don't know - 1
P.2.39.0. ← 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?

€

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 DO YOU OWE, IN TOTAL?

€

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 ← 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. **BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DECREASING ORDER**

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
• Block of flats (NEW ANSWER OPTION).....	9	9	9
• Other (specify):.....	97	97	97
• Don't know.....	98	98	98
• No answer.....	99	99	99
P.2.35. HOW DID YOU ACQUIRE THE PROPERTY? (If by various means, indicate the most important)			
• Purchase.....	1	1	1
• Inheritance.....	2	2	2
• Gift.....	3	3	3
• Other (specify):.....	97	97	97
• Don't know.....	98	98	98
• No answer.....	99	99	99
P.2.36. IN WHICH YEAR DID YOU ADQUIRE 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? ¹⁵	[€]	[€]	[€]
• Don't know.....	- 1	- 1	- 1
• No answer.....	- 2	- 2	- 2
P.2.39. WHAT IS THE CURRENT VALUE OF THE PROPERTY? ¹⁶	[€]	[€]	[€]
• Don't know.....	- 1	- 1	- 1
• No answer.....	- 2	- 2	- 2

¹⁵ If you own only part of the property, give the price or value of the whole property, not just the part you own.

¹⁶ As above in footnote 15.

NUMBER OF PROPERTY	OTHER REAL ESTATE PROPERTIES		
	1	2	3
P.2.41. IF P.2.35a ≠ 3 EXCEPT IN THE CASE OF LAND, IS THE PROPERTY NEW OR SECOND-HAND? <ul style="list-style-type: none"> • New..... • Second-hand..... • Don't know • No answer 	1 2 98 99	1 2 98 99	1 2 98 99
CARD 5A P.2.42. WHAT IS THE MAIN USE MADE OF THIS PROPERTY? NEW COMMENT <i>Interviewer: Parking space is not a reply to this question. If they answer "parking space", ask whether the parking space is for private use, for work purposes, rented out, etc.</i> <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): • No answer → P.2.47..... <i>“Parking space” has been deleted as a answer option</i>	1 2 3 4 5 6 7 97 98 99	1 2 3 4 5 6 7 97 98 99	1 2 3 4 5 6 7 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 → P.2.49 	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
P.2.49. DID YOU USE A LOAN TO PAY FOR THE PURCHASE OF THIS PROPERTY? NEW COMMENT <i>Interviewer: The property may have been received as an inheritance or gift, part of which has to be paid for</i> <ul style="list-style-type: none"> • Yes • No → P.2.35a.2 or P.2.35a.3 or P.2.35a.4 or P.2.62¹⁷ 	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.2.62¹⁸ 	1 2	1 2	1 2

¹⁷ 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).

¹⁸ As in previous note.

NUMBER OF PROPERTY	OTHER REAL ESTATE PROPERTIES		
	1	2	3
P.2.51. HOW MANY LOANS DO YOU CURRENTLY HAVE ON THIS PROPERTY? <ul style="list-style-type: none"> • Don't know → P.2.55.0b • No answer → P.2.55.0b..... 	<div style="text-align: center;"> <input type="text"/> ↓ P.2.52 -1 -2 </div>	<div style="text-align: center;"> <input type="text"/> ↓ P.2.52 -1 -2 </div>	<div style="text-align: center;"> <input type="text"/> ↓ P.2.52 -1 -2 </div>
 NEW ROUTING In EFF2002 if P2.51=-1 or P2.51=-2 we went to P2.35.4			
 NEW QUESTIONS P2.55.0b and P2.61.0b are new questions in EFF2005, which are only asked if the household does not know the number of outstanding loans associated with the purchase of the other real estate properties.			
P.2.55.0b. WHAT IS THE AMOUNT PENDING REPAYMENT? <ul style="list-style-type: none"> • Don't know • No answer 	<div style="text-align: center;"> <input type="text"/> € -1 -2 </div>	<div style="text-align: center;"> <input type="text"/> € -1 -2 </div>	<div style="text-align: center;"> <input type="text"/> € -1 -2 </div>
P.2.61.0b. HOW MUCH IS THE CURRENT MONTHLY PAYMENT ON THESE LOANS, INCLUDING REPAYMENT OF CAPITAL AND INTEREST? <i>(If the payment is annual, six-monthly, etc. please give a monthly estimate).</i> <ul style="list-style-type: none"> • Don't know • No answer 	<div style="text-align: center;"> <input type="text"/> € -1 -2 </div>	<div style="text-align: center;"> <input type="text"/> € -1 -2 </div>	<div style="text-align: center;"> <input type="text"/> € -1 -2 </div>
<i>For all answers to question P.2.61.0b (monetary amount or don't know or no answer) go to P.2.35a.2 or P.2.35a.3 or P.2.35a.4 or P.2.62¹⁹</i>			

¹⁹ 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. BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DECREASING ORDER.**

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?	€	€	€
• 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? <i>NEW CLARIFICATION (If the interest rate is partly fixed and partly variable, the answer should refer to the largest part).</i> <ul style="list-style-type: none"> • Fixed 1 • Variable 2 • Don't know 98 • No answer 99 	1 2 98 99	1 2 98 99	1 2 98 99
CARD 4B P.2.58. WHAT TYPE OF COMMISSION IS THE LOAN SUBJECT TO? <ul style="list-style-type: none"> • None..... 1 • Loan arrangement fee..... 2 M • Loan management fee 3 M • Partial repayment penalty 4 M • Early repayment penalty 5 M • Other (specify):..... 97 M • Don't know 98 • No answer 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	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? <i>(Maximum limit 60 years. For less than one year enter 0)</i> <ul style="list-style-type: none"> • Don't know - 1 • No answer - 2 • NO TERM - 3 	[] - 1 - 2 - 3	[] - 1 - 2 - 3	[] - 1 - 2 - 3
P.2.60. HOW LONG WILL IT BE UNTIL THE LOAN IS FULLY REPAYED? <i>NEW CLARIFICATION (Maximum limit answer to p2.59. For less than one year enter 0)</i> <ul style="list-style-type: none"> • Don't know - 1 • No answer - 2 • NO TERM - 3 	[] - 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). <ul style="list-style-type: none"> • Don't know - 1 • No answer - 2 	[€] - 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
 Block of flats (NEW ANSWER OPTION)	9
Other (specify):	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.

P.2.39.4 ← Purchase	1
P.2.36b.4 ← Inheritance	2
P.2.36b.4 ← Gift	3
Other (specify):	97
P.2.39.4 ← Don't know	98
No answer	99

 NEW QUESTIONS

P.2.36b.4. **IF P2.35.4=2, IN WHICH YEAR DID YOUR HOUSEHOLD RECEIVE THIS INHERITANCE?** If in various years, state the year in which you received the most important part.

IF P2.35.4=3, IN WHICH YEAR DID YOUR HOUSEHOLD RECEIVE THIS GIFT? If in various years, state the year in which you received the most important part.

<input type="text"/>	
Don't know	- 1
No answer	- 2

P.2.38b.4. **IF P2.35.4=2, WHAT WAS THE VALUE OF THIS INHERITANCE WHEN YOU RECEIVED IT?**

IF P2.35.4=3, WHAT WAS THE VALUE OF THIS INHERITANCE WHEN YOU RECEIVED IT?

<input type="text"/> €	
Don't know	- 1
No answer	- 2

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

<input type="text"/> €	
Don't know	- 1
No answer	- 2

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

 NEW COMMENT

Interviewer: Parking space is not a reply to this question. If they answer "parking space", ask whether the parking space is for private use, for work purposes, rented out, etc.

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 ← Other (specify):	97
P.2.47.4 ← Don't know	98
P.2.47.4 ← No answer	99

 "Parking space" has been deleted as a answer option

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 UNPAID DEBTS **FOR THE PURCHASE OF** 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)**

 **NEW CLARIFICATION**

P.2.62. HAVE YOU SOLD ANY PROPERTY IN THE LAST TWELVE MONTHS? Also consider your main residence.
(Note: this question is not asked if p2.34=2 (no))

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)

NEW WORDING

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?

	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

NEW WORDING

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**)?

| _____ € |

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? ²⁰

| _____ |

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. MANY OTHER MEANS OF TRANSPORT (MOTORCYCLES, BOATS, AIRPLANES, ETC.) DOES YOUR HOUSEHOLD HAVE? ²¹

| _____ |

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. **LET'S TALK ABOUT THE HOUSEHOLD'S OTHER MEANS OF TRANSPORT.** 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

²⁰ The answer should include all cars owned by the household, even if they are also used for work purposes, **provided they are at least partly owned by the household. Vehicles held under leasing or renting agreements should not be included.**

²¹ 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 ←

P.3.6.0 ← Don't know - 1
P.3.6.0 ← 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.**

BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DECREASING ORDER

 **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 6				
P.3.2. WHAT TYPE OF LOAN IS IT?				
• Mortgage → P.3.2a.....	1	1	1	1
• Other secured loan → P.3.3.....	2	2	2	2
• Personal loan → P.3.3.....	3	3	3	3
• Credit line → P.3.3.....	4	4	4	4
• Deferred payment → P.3.3.....	5	5	5	5
• Current account overdraft → P.3.3.....	6	6	6	6
• Advances → P.3.3.....	7	7	7	7
• Loans from friends or family → P.3.3. and then P.3.5.....	8	8	8	8
• Leasing or renting → P.3.3.....	9	9	9	9
• Reverse mortgage → P.3.2a (NEW ANSWER OPTION).....	10	10	10	10
• Other (specify):.....	97	97	97	97
• Don't know.....	98	98	98	98
• No answer.....	99	99	99	99
 NEW QUESTION				
P.3.2a. WHAT TYPE OF REAL ESTATE ASSETS ARE USED AS COLLATERAL?				
• Main residence.....	1	1	1	1
• Other real estate property mentioned earlier.....	2	2	2	2
• Other (specify):.....	97	97	97	97
• Don't know.....	98	98	98	98
• No answer.....	99	99	99	99
CARD 7				
P.3.3. WHY DID YOU TAKE ON THIS DEBT?				
• To buy equipment for the household.....	1	1	1	1
• To buy a vehicle or other means of transport.....	2	2	2	2
• To buy jewellery, works of art and antiques (NEW ANSWER CODE . (Answer options 3 and 4 have been merged)).....	34	34	34	34
• 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 or the building.....	14	14	14	14
• Help to children (NEW ANSWER OPTION).....	15	15	15	15
• Current expenses (NEW ANSWER OPTION).....	16	16	16	16
• Other (specify):.....	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
CARD 4A				
P.3.4. WHAT KIND OF INSTITUTION PROVIDED THE LOAN? <ul style="list-style-type: none"> • Business in which individual works • Bank • Savings bank • Co-operative or rural savings bank • Other credit institution (including finance companies) • Stand-alone internet bank • Non-financial corporations • Other (specify): • Don't know • No answer 	1 2 3 4 5 6 7 97 98 99	1 2 3 4 5 6 7 97 98 99	1 2 3 4 5 6 7 97 98 99	1 2 3 4 5 6 7 97 98 99
P.3.5. WHAT WAS THE INITIAL AMOUNT OF THE LOAN? NEW COMMENT <i>Interviewer: in the case of a reverse mortgage which provides an income, note this down and ask the amount of the initial payment, if there was one. This initial payment may be zero or may be the refinanced amount of a previous loan</i> <ul style="list-style-type: none"> • Don't know • No answer 	€ -1 -2	€ -1 -2	€ -1 -2	€ -1 -2
P.3.6. WHAT IS THE AMOUNT PENDING REPAYMENT? NEW COMMENT <i>Interviewer: in the case of a reverse mortgage which provides an income, note this down. The required amount is that needed to repay the loan at the current date, not the sum of the future payments</i> <ul style="list-style-type: none"> • Don't know • No answer 	€ -1 -2	€ -1 -2	€ -1 -2	€ -1 -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. <ul style="list-style-type: none"> • Don't know • No answer 	% IF 0% go to P.3.9 -1 -2			
P.3.8. DOES THIS LOAN HAVE A FIXED OR VARIABLE INTEREST RATE? NEW CLARIFICATION <i>(If the interest rate is partly fixed and partly variable, the answer should refer to the largest part).</i> <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.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> NEW COMMENT <i>Interviewer: in the case of a reverse mortgage which provides an income, note this down. The number of years initially requested is the number of years during which it is expected to receive the loan annuity, or, if the annuity is for life, there is no term.</i> <ul style="list-style-type: none"> • Don't know • No answer • NO TERM (NEW ANSWER OPTION) 	 -1 -2 -3	 -1 -2 -3	 -1 -2 -3	 -1 -2 -3

LOAN NUMBER	LOANS OUTSTANDING			
	1	2	3	4...8
P.3.10. HOW LONG UNTIL THE LOAN IS FULLY REPAYED?  NEW COMMENT <i>(Maximum limit answer to p3.9. For less than one year enter 0)</i> <i>Interviewer: in the case of a reverse mortgage which provides an income, note this down. The number of years outstanding is the remaining number of years during which this income annuity will be received, or, if the annuity is for life, there is no term.</i>	_ _ _	_ _ _	_ _ _	_ _ _
<ul style="list-style-type: none"> • Don't know • No answer • NO TERM (NEW ANSWER OPTION) 	- 1 - 2 - 3			
 NEW WORDING P.3.11. IF P3.2≠10 , HOW MUCH IS THE CURRENT MONTHLY PAYMENT ON THE LOAN, INCLUDING REPAYMENT OF CAPITAL AND INTEREST? IF P3.2=10, WHAT MONTHLY AMOUNT DO YOU CURRENTLY RECEIVE FOR THIS REVERSE MORTGAGE?²² <i>(If the payment is annual, six-monthly, etc. Please give a monthly estimate).</i>	_ _ _ €	_ _ _ €	_ _ _ €	_ _ _ €
<ul style="list-style-type: none"> • Don't know..... • No answer..... 	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2

²² Note that the answer may be 0 because the reverse mortgage may consist of a single payment (which would be recorded in P3.5), with no periodic payments being received.

APPLICATIONS FOR LOANS AND REFINANCING (ALL HOUSEHOLDS)



NEW COMMENT

Interviewer: the screen will display information on loans already talked about in detail which were granted less than two years ago. Calculated by the CAPI program: number of loans for which two years or less have elapsed since they were granted (P2.16.X- P2.17.X, P2.59.X- P2.60.X, P3.9.X- P3.10.X)



NEW WORDING

P.3.12. HOW MANY LOAN **APPLICATIONS** HAVE YOU MADE IN THE LAST TWO YEARS (INCLUDING APPLICATIONS TO REFINANCE PREVIOUS LOANS)? **INCLUDE APPLICATIONS FOR THE LOANS DESCRIBED PREVIOUSLY PROVIDED THEY WERE REQUESTED IN THE LAST TWO YEARS**

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?

P.3.19 ←	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
	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?

CARD 7A

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?²³ *(Do not include credit cards).*

	Yes	1
 P.4.101. ←	No (NEW ROUTING)	2

P.3.20. WHAT IS THE MAXIMUM CREDIT AVAILABLE?

_____ €

Don't know	- 1
No answer	- 2

²³ 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. **BUSINESSES AND FINANCIAL ASSETS** (ALL HOUSEHOLDS)

BUSINESSES RELATED TO SELF-EMPLOYMENT (ALL HOUSEHOLDS)

 **NEW QUESTIONS:** This sub-section covers, for the entire household, businesses related to self-employment. In the EFF2005 these questions were asked for each household member in Section 6 “Labour market status and related income”. Specifically, the questions removed from Section 6 and reformulated in this sub-section are: P6.34, P6.35, P6.36 and questions P6.38.1a to P6.44.

P4.101 ARE THERE ANY FULLY OR PARTLY OWNED BUSINESSES IN YOUR HOUSEHOLD? WE REFER HERE TO BUSINESSES NOT LISTED ON THE STOCK MARKET AND IN WHOSE MANAGEMENT ONE OR MORE HOUSEHOLD MEMBERS PARTICIPATE DIRECTLY. THEY MAY BE SELF-EMPLOYED PERSONS, OWNERS OR MEMBERS OF A FAMILY BUSINESS, SOLE PROPRIETORS OF A BUSINESS, FEE-EARNING PROFESSIONALS, OR MANAGING PARTNERS OF A NON-FAMILY JOINTLY-OWNED BUSINESS.

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

P4.102 HOW MANY FULLY OR PARTLY OWNED BUSINESSES OF THIS TYPE ARE THERE IN YOUR HOUSEHOLD?

Don't know	- 1
No answer	- 2

WE ARE GOING TO TALK ABOUT THE DETAILS OF THE BUSINESSES. MAXIMUM OF SIX BUSINESSES; IF THERE ARE MORE THAN SIX, ASK ABOUT THE MOST IMPORTANT ONES IN TERMS OF ECONOMIC VALUE. BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DESCENDING ORDER IF THERE IS MORE THAN ONE BUSINESS

NUMBER OF BUSINESS	BUSINESSES			
	1	2	3	4...6
<p>P.4.103. IF P1 > 1, WHICH HOUSEHOLD MEMBERS WORK IN THIS BUSINESS? CAPI will display the list of household members with the following information for each member: (MULTIPLE ANSWER) Relationship with the reference person, first name, member number <i>Interviewer: unless specified otherwise, the family relationship refers to the reference person or his/her partner indistinctly</i></p>	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> number of relevant member M	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> number of relevant member M	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> number of relevant member M	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> number of relevant member M
<p>CARD 12 P.4.104. WHAT IS THE ACTIVITY OF THIS BUSINESS?</p> <ul style="list-style-type: none"> • Agriculture, hunting, forestry, fishing 1 • Mining and quarrying 2 • Manufacturing 3 • Electricity, gas and water supply 4 • Construction 5 • Wholesale and retail trade; repair of motor vehicles and personal and household goods 6 • Hotels and restaurants 7 • Transport, storage and communication 8 • Financial intermediation 9 • Real estate, renting and business activities 10 • Public administration, defence and compulsory social security 11 • Education 12 • Health and social work 13 • Other community, social and personal service activities 14 • Private households with employed persons 15 • Extra-territorial organisations and bodies 16 • Don't know..... 98 • No answer 99 	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 98 99	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 98 99	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 98 99	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 98 99
<p>P.4.105. WHAT IS THE LEGAL FORM OF THE BUSINESS?²⁴</p> <ul style="list-style-type: none"> • Sole proprietorship (natural person) 1 • Public limited company 2 • Private limited company 3 • Other legal form 4 	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4

²⁴ It is indicated by the first letter of the NIF: if, instead of a letter, the NIF begins with a number, the business is a sole proprietorship (natural person); if it begins with the letter A, the business is a public limited company; if it begins with the letter B, the business is a private limited company; other letters indicate other legal forms.

NUMBER OF BUSINESS	BUSINESSES			
	1	2	3	4...6
<p>P.4.106. HOW DID YOUR HOUSEHOLD INITIALLY ACQUIRE THIS BUSINESS: PURCHASE OR INVESTMENT, START-UP BY THE HOUSEHOLD, INHERITANCE, DONATION OR IN SOME OTHER WAY?</p> <ul style="list-style-type: none"> • Purchase/investment • Start-up • Inheritance • Donation • Merger/Sponsorship/Conversion into partner..... 	1	1	1	1
	2	2	2	2
	3	3	3	3
	4	4	4	4
	5	5	5	5
<p>P.4.107. IF P4.106=2 IN WHAT YEAR DID THE BUSINESS BEGIN? IF P4.106=1 or 3 or 4 or 5, IN WHAT YEAR WAS THE BUSINESS ACQUIRED?</p> <ul style="list-style-type: none"> • Don't know • No answer 	[]	[]	[]	[]
	-1	-1	-1	-1
	-2	-2	-2	-2
<p>P.4.108. IF P4.106=3 WHAT WAS THE VALUE OF THE BUSINESS WHEN YOU INHERITED IT? If only part of the business was inherited, give the value of the part you inherited IF P4.106=4 C WHAT WAS THE VALUE OF THE BUSINESS WHEN IT WAS DONATED TO YOU? If only part of the business was donated, give the value of the part donated to you</p> <ul style="list-style-type: none"> • Don't know • No answer 	[€]	[€]	[€]	[€]
	-1	-1	-1	-1
	-2	-2	-2	-2
<p>P.4.109. INCLUDING THE PERSON (OR PERSONS) OF YOUR HOUSEHOLD THAT WORK IN IT, HOW MANY PEOPLE WORK IN THIS BUSINESS?</p> <ul style="list-style-type: none"> • Don't know • No answer 	[]	[]	[]	[]
	-1	-1	-1	-1
	-2	-2	-2	-2
<p>P.4.110. WHAT PERCENTAGE OF THE BUSINESS BELONGS TO THE HOUSEHOLD?</p> <ul style="list-style-type: none"> • Don't know • No answer 	[%]	[%]	[%]	[%]
	-1	-1	-1	-1
	-2	-2	-2	-2
<p>P.4.111 IF P4.110=100% WHAT IS THE CURRENT VALUE OF THE BUSINESS AFTER DEDUCTING ANY OUTSTANDING DEBT ASSOCIATED WITH THAT BUSINESS? EXCLUDE FROM THIS VALUE ANY REAL ESTATE ASSETS (INCLUDING THE MAIN RESIDENCE) RELATING TO THIS BUSINESS THAT YOU HAVE ALREADY TOLD US ABOUT.</p> <p>IF P4.110 is different from 100% WHAT IS THE CURRENT VALUE OF THE PART OF THE BUSINESS THAT BELONGS TO THE HOUSEHOLD AFTER DEDUCTING ANY OUTSTANDING DEBT ASSOCIATED WITH THAT BUSINESS? EXCLUDE FROM THIS VALUE ANY REAL ESTATE ASSETS (INCLUDING THE MAIN RESIDENCE) RELATING TO THIS BUSINESS THAT YOU HAVE ALREADY TOLD US ABOUT. (<i>Interviewer: If The RP can only give the total value of the business, use the answer to the previous question to calculate the value of the household's part and include a comment</i>)</p> <p><u>In both cases:</u> (<i>Interviewer: If the RP has difficulty in answering, ask "How much would you get if you sold it now (excluding the value of any real estate assets you have already told us about)?"</i>) (<i>Interviewer: if the business has no value or its debts exceed its assets, give a value of 0.</i>)</p> <ul style="list-style-type: none"> • Don't know • No answer 	[€]	[€]	[€]	[€]
	-1	-1	-1	-1
	-2	-2	-2	-2

NUMBER OF BUSINESS	BUSINESSES			
	1	2	3	4...6
P.4.112. WHAT IS THE ANNUAL PROFIT AFTER TAX PROVIDED BY THIS BUSINESS TO YOUR HOUSEHOLD? (IF GREATER THAN 0 → GO TO P.4.113) <ul style="list-style-type: none"> • IF THE ANSWER IS "ZERO" → P.4.112b • Don't know → P.4.113..... • No answer → P.4.113 	€	€	€	€
	0	0	0	0
	-1	-1	-1	-1
	-2	-2	-2	-2
P.4.112b WHAT IS THE ANNUAL LOSS BEFORE TAX ARISING FROM THIS BUSINESS FOR YOUR HOUSEHOLD? <ul style="list-style-type: none"> • Don't know • No answer..... 	€	€	€	€
	-1	-1	-1	-1
	-2	-2	-2	-2
P.4.113. ARE YOU USING PERSONAL ASSETS (YOURS OR THE HOUSEHOLD'S) AS COLLATERAL OR WAS ANY LOAN FOR THE BUSINESS GUARANTEED BY YOU? <ul style="list-style-type: none"> • Yes • No → P.4.115..... • Don't know → P.4.115..... • No answer → P.4.115 				
	1	1	1	1
	2	2	2	2
	98	98	98	98
	99	99	99	99
P.4.114. FOR WHAT AMOUNT? <ul style="list-style-type: none"> • Don't know • No answer 	€	€	€	€
	-1	-1	-1	-1
	-2	-2	-2	-2
P.4.115. IF P4.113=1 APART FROM THE COLLATERAL OR GUARANTEES MENTIONED ABOVE, DOES THE BUSINESS OWE YOU ANY MONEY? Other cases: DOES THE BUSINESS OWE YOU ANY MONEY? <ul style="list-style-type: none"> • Yes • No → P.4.18..... • Don't know → P.4.18..... • No answer → P.4.18 				
	1	1	1	1
	2	2	2	2
	98	98	98	98
	99	99	99	99
P.4.116. WHAT AMOUNT? <ul style="list-style-type: none"> • Don't know • No answer 	€	€	€	€
	-1	-1	-1	-1
	-2	-2	-2	-2

 **NEW ORDER OF SUB-SECTIONS ON FINANCIAL ASSETS**

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 **EXCLUDING ANY OWNERSHIP INTERESTS IN THE HOUSEHOLD BUSINESS IF YOU ARE SELF-EMPLOYED?**

	Yes	1
P.4.10 ←	No	2
P.4.10 ←	Don't know	98
P.4.10 ←	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
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

LISTED SHARES (ALL HOUSEHOLDS)

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

	Yes	1
P.4.1 ←	No	2
P.4.1 ←	Don't know	98
P.4.1 ←	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)?

| € |

	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

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.4.27 ←	No	2
P.4.27 ←	Don't know	98
P.4.27 ←	No answer	99

FOR ALL HOUSEHOLDS WITH ACCOUNTS OR DEPOSITS WITH FINANCIAL INSTITUTIONS

NEW CLARIFICATION

DEPENDING ON THE ANSWER GIVEN BY THE INTERVIEWEE, HE/SHE WILL HAVE TO RESPOND TO ONE OR ANOTHER MODULE OF QUESTIONS. IF THE ANSWER IS OPTION 1 IN QUESTION P.4.3, HE/SHE HAS TO ANSWER THE QUESTIONS IN THE MODULE "HOUSE-PURCHASE SAVINGS ACCOUNT". IF THE ANSWER IS OPTION 1 IN QUESTION P.4.4, THE MODULE IS "ACCOUNTS THAT CANNOT BE USED TO MAKE PAYMENTS". AND IF THE ANSWER IS OPTION 1 IN QUESTION P.4.5, THE MODULE IS "ACCOUNTS THAT CAN BE USED TO MAKE PAYMENTS". IF MORE THAN ONE OPTION IS MARKED, THE QUESTIONS IN ALL THE PERTINENT MODULES WILL HAVE TO BE ANSWERED. WHEN ANSWERING QUESTIONS IN EACH MODULE, ALL ACCOUNTS OF THE TYPE IN QUESTION SHOULD BE TAKEN INTO ACCOUNT.

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

NEW LOCATION OF QUESTION P4.5

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

P.4.4. DO YOU HAVE ANY TERM ACCOUNTS²⁵ OR DEPOSITS, SIGHT DEPOSITS OR SAVING ACCOUNTS THAT **CANNOT** BE USED TO MAKE PAYMENTS BY MEANS OF CARDS OR CHEQUES? DO NOT INCLUDE MUTUAL FUNDS.

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

²⁵ Note that financial institutions offer securities known as "repos" as an equivalent to term deposits and also structured deposits, so they should be included in this section.

	House-Purchase savings accounts	Accounts that CANNOT be used to make payments ²⁶	Accounts that CAN be used to make payments
P.4.6. WHAT TYPE OF FINANCIAL INSTITUTION DO YOU HOLD THIS ACCOUNT WITH? ²⁷			
• 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?	_____ €	_____ €	_____ €
• 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	

²⁶ Unlike in previous waves, the questions in EFF 2008 on accounts that CANNOT be used to make payments are included in the interview after those dealing with accounts that CAN be used to make payments. However, the names used for the variables relating to the different types of accounts are the same as in previous waves.

²⁷ 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).

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?

Don't know	- 1
*P.4.33 or 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.
 IF P.4.28>=2 and (P.4.28a=-1 or P.4.28a=-2), go to P.4.29.

WE ARE GOING TO CONSIDER A MAXIMUM OF 10 FUNDS PER HOUSEHOLD, ALWAYS COLLECTING THE DATA FOR THE 10 MOST IMPORTANT. BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DECREASING ORDER

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 8				
P.4.29. WHAT KIND OF INVESTMENT IS IT?				
• Capital market mutual fund ²⁸	2	2	2	2
• Real estate mutual funds → P.4.31	3	3	3	3
• Other collective investment undertakings investing in securities ²⁹	4	4	4	4
• Don't know	98	98	98	98
• No answer	99	99	99	99
<i>The alternative "FIAMMs (money market funds)" has been deleted as an answer option</i>				
CARD 9				
P.4.30 DO YOU REMEMBER WHAT THE MAIN FORM OF INVESTMENT IS??				
NEW CLARIFICATION <i>(Interviewer: If the answer is "hedge fund", note it down and mark the option "Other modalities")</i>				
• Guaranteed returns	1	1	1	1
• Fixed-income short term (NEW ANSWER OPTION)	2	2	2	2
• Fixed income long term (NEW ANSWER OPTION)	3	3	3	3
• Equities (NEW ANSWER CODE)	4	4	4	4
• Mixed equities and fixed-income (NEW ANSWER CODE)	5	5	5	5
• International (NEW ANSWER CODE)	6	6	6	6
• Other modalities (specify):	97	97	97	97
• Don't know	98	98	98	98
• No answer	99	99	99	99

²⁸ Note that FIAMMs (money market mutual funds) have ceased to exist. Most of the assets of these funds were transferred to FIMs (fixed-income short-term capital market funds).

²⁹ This includes security investment companies, open-end investment companies, real estate investment companies, closed-end investment companies, venture capital companies and funds, etc.

NUMBER OF MUTUAL FUNDS AND OTHER PORTFOLIO INVESTMENT INSTITUTIONS	MUTUAL FUNDS AND OTHER PORTFOLIO INVESTMENT INSTITUTIONS			
	1	2	3	4... 10
P.4.31. WHAT IS THE CURRENT VALUE OF YOUR PORTFOLIO?	€	€	€	€
• 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

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.4.41 ←	No.....	2
P.4.41 ←	Don't know	98
P.4.41 ←	No answer	99

ALL HOUSEHOLDS WHO HAVE FIXED-INCOME SECURITIES.

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

State or other government agency	1M
Bank	2M
Other type of financial institution	3M
Non-financial company	4M
Other (<i>specify</i>):.....	97M
Don't know	98
No answer	99

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

| _____ € |

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

MANAGED ACCOUNTS (ALL HOUSEHOLDS)



NEW QUESTIONS

P.4.41. SOME PEOPLE DEPOSIT MONEY WITH CREDIT INSTITUTIONS, SECURITIES BROKERS AND DEALERS AND PORTFOLIO MANAGEMENT COMPANIES SO THAT A PERSON SPECIALISED IN INVESTMENTS CAN MANAGE IT INSTEAD OF THEM. THE MANAGER TAKES MOST OF THE DAY-TO-DAY DECISIONS OR ASKS THE ACCOUNT-OWNER.³⁰ APART FROM PENSION FUNDS, INSURANCE POLICY OR MUTUAL FUNDS, DO YOU HAVE ANY MANAGED ACCOUNT OF THIS TYPE?

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

FOR ALL THOSE WHO HAVE MANAGED ACCOUNTS

P.4.42. DOES IT INCLUDE ANY REAL OR FINANCIAL ASSET THAT YOU HAVE NOT TOLD ME ABOUT PREVIOUSLY?

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

P.4.43. WHAT IS THE VALUE OF THESE ADDITIONAL ASSETS?

_____ €

	Don't know	- 1
	No answer	- 2

³⁰ These accounts may also be trust accounts.

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 FUTURE PENSION PROVISIONS. HERE YOU SHOULD NOT INCLUDE PENSIONS WHICH YOU ARE ALREADY RECEIVING AT PRESENT.

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?

	Yes	1
P.5.9 ←	No	2

P.5.1a. HOW MANY?

	If answer is "1" → P.5.5b. (NEW ROUTING)	1
	Don't know	- 1
	No answer	- 2

NEW QUESTION

P.5.7.0a. DO YOU HAVE A PENSION SCHEME OTHER THAN A MUTUAL INSURANCE SCHEME?

	P.5.7.0 ← Yes	1
IF (P.5.1a = -1 or P.5.1a = -2) → GO TO P.5.9	No	2
IF (P.5.1a ≠ -1 and P.5.1a ≠ -2) → GO TO P.5.5b	Don't know	98
	No answer	99

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.

NEW WORDING

P.5.7.0. WHAT IS THE TOTAL PRESENT VALUE OF YOUR INVESTMENT IN THIS ASSET EXCLUDING MUTUAL INSURANCE SCHEMES?

€

	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 FOR ALL HOUSEHOLD MEMBERS. PLEASE ANSWER THE FOLLOWING QUESTIONS. BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DECREASING ORDER.

NUMBER OF PENSION SCHEME	PENSION SCHEMES AND OTHER PROVISIONS			
	1	2	3	4 ... 10
<p>NEW QUESTION</p> <p>NEW LOCATION OF QUESTION P5.5b</p> <p>P.5.5b. WHICH HOUSEHOLD MEMBER HAS TAKEN OUT THE PENSION SCHEME? (Clarify that the question refers to the holder)</p> <p>NEW ANSWER OPTIONS</p> <p>CAPI will show the list of household members with the following information for each member: (MULTIPLE ANSWERS NOT ALLOWED) relationship with the reference person, first name, number of member</p> <p><i>Interviewer: unless specified otherwise, the family relationship refers to the reference person or his/her partner indistinctly</i></p> <p>CARD 10</p>				
<p>P.5.2. WHAT TYPE OF SCHEME OR PROVISION IS IT?</p> <ul style="list-style-type: none"> • Personal scheme..... 1 • Occupational scheme 2 • Associate scheme..... 3 • Mutual insurance 4 • Retirement insurance (taken out directly with an insurance company)³¹ 5 • Other (specify): 97 • Don't know 98 • No answer 99 				
<p>P.5.3. WHAT TYPE OF INSTITUTION MANAGES IT?</p> <ul style="list-style-type: none"> • Bank..... 1 • Savings bank 2 • Other deposit institution 3 • Insurance company (including mutual insurance companies)..... 4 • Stand-alone online institution..... 5 • Other (specify): 97 • Don't know 98 • No answer 99 				
<p>NEW QUESTION</p> <p>P.5.4a. IN WHAT YEAR DID YOU START TO CONTRIBUTE TO THIS SCHEME? (Interviewer: note down the year of commencement, e.g. 1982)</p> <ul style="list-style-type: none"> • Don't know - 1 • No answer - 2 				
<p>P.5.4. AT WHAT AGE (OF THE HOUSEHOLD MEMBER WHO HAS TAKEN OUT THE PLAN) ARE THE BENEFITS DUE?</p> <ul style="list-style-type: none"> • Don't know - 1 • No answer - 2 				
<p>P.5.5. DO YOU INTEND TO TAKE THE BENEFITS AS INCOME OR CAPITAL?</p> <ul style="list-style-type: none"> • Income 1 • Capital..... 2 • Both 3 • Don't know 98 • No answer 99 				

³¹ This category includes *planes individuales de ahorro sistemático* (PIAS).

NUMBER OF PENSION SCHEME	PENSION SCHEMES AND OTHER PROVISIONS			
	1	2	3	4 ... 10
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. <ul style="list-style-type: none"> • Don't know • No answer 	€	€	€	€
	- 1	- 1	- 1	- 1
	- 2	- 2	- 2	- 2
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. <ul style="list-style-type: none"> • Don't know • No answer 	€	€	€	€
	- 1	- 1	- 1	- 1
	- 2	- 2	- 2	- 2
EXCEPT CODE 4 IN 5.2 P.5.7. WHAT IS THE PRESENT VALUE OF YOUR INVESTMENT IN THIS ASSET? <ul style="list-style-type: none"> • Don't know • No answer 	€	€	€	€
	- 1	- 1	- 1	- 1
	- 2	- 2	- 2	- 2
CARD 10A P.5.8. WHAT MADE YOU CHOOSE THIS WAY OF ENSURING AN INCOME IN OLD AGE? <ul style="list-style-type: none"> • Tax treatment..... • Existence of an occupational scheme • Return • Security of the backing institution • Future security • Saving..... • Obligatory • Other (specify): • Don't know • No answer..... 	1M	1M	1M	1M
	2M	2M	2M	2M
	3M	3M	3M	3M
	4M	4M	4M	4M
	5M	5M	5M	5M
	6M	6M	6M	6M
	7M	7M	7M	7M
	97M	97M	97M	97M
	98	98	98	98
	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 **BY A HOUSEHOLD MEMBER** AND THOSE ASSOCIATED WITH ANOTHER PRODUCT (FOR EXAMPLE, THE BANK ACCOUNT INTO WHICH SALARY PAYMENTS ARE MADE, INSURANCE TAKEN OUT BY AN EMPLOYER, **INSURANCE ASSOCIATED WITH A LOAN**, ETC.)

P.5.22 ←	Yes	1
	No	2
	Don't know	98
	No answer	99

P.5.10. HOW MANY **EN TOTAL**?

Don't know	- 1
No answer	- 2

NEW ROUTING

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

NEW WORDING

P.5.11a. **HOW MANY OF THEM WERE TAKEN SOLELY THROUGH THE HOUSEHOLD'S OWN DECISION?**

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

NEW ROUTING

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

NEW ROUTING

IF P5.11a=-1 or P5.11a=-2 → go to P5.11b

DELETED QUESTIONS

Questions p5.13.0 and p5.14.0 were deleted in the EFF2008 questionnaire.

ASK THE NEXT BLOCK OF QUESTIONS FOR EACH OF THE LIFE INSURANCE POLICIES TAKEN OUT THROUGH THE HOUSEHOLD'S OWN DECISION, UP TO A MAXIMUM OF 6 (THE MOST IMPORTANT). BEGIN WITH THE MOST IMPORTANT ONE

ALL HOUSEHOLDS WHO HAVE, THROUGH THEIR OWN DECISION, 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>NEW LOCATION OF QUESTION P5.18</p> <p>P.5.18. WHO TOOK OUT THE POLICY? (Clarify that the question refers to the holder)</p> <p>NEW ANSWER OPTIONS CAPI will show the list of household members with the following information for each member: (MULTIPLE ANSWERS NOT ALLOWED) relationship with the reference person, first name, number of member</p> <p><i>Interviewer: unless specified otherwise, the family relationship refers to the reference person or his/her partner indistinctly</i></p>	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> number of relevant member	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> number of relevant member	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> number of relevant member	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> number of relevant member
<p>P.5.12. WHAT TYPE OF INSTITUTION IS THE INSURANCE POLICY WITH?</p> <ul style="list-style-type: none"> • Bank 1 • Savings banks 2 • Other deposit institution 3 • Stand-alone internet company 4 • Insurance company 5 • Other (specify): 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>P.5.13. WHAT FORM DOES THE POLICY TAKE?</p> <ul style="list-style-type: none"> • Covers risk of death → P.5.16..... 1 • Unit linked or other investment insurance 2 • Mixed 3 • Other (specify): → P.5.16 97 • Don't know → P.5.16 98 • No answer → P.5.16 99 	1 2 3 97 98 99	1 2 3 97 98 99	1 2 3 97 98 99	1 2 3 97 98 99
<p>P.5.14. WHAT IS ITS VALUATION?</p> <ul style="list-style-type: none"> • Don't know -1 • No answer -2 	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2
<p>P.5.16. WHAT IS THE VALUE OF THE COVER?</p> <ul style="list-style-type: none"> • Don't know..... -1 • No answer -2 	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2
<p>P.5.17. ARE THE PREMIUMS ANNUAL OR A ONE-OFF PAYMENT?</p> <p>NEW CLARIFICATION (The premium is annual if periodic payments are made, even if it is divided into more frequent instalments.)</p> <ul style="list-style-type: none"> • Annual premium → P.5.17a 1 • Single payment made this year → P.5.17b 2 • Single payment made more than a year ago → P.5.18 3 • Don't know → P.5.18 98 • No answer → P.5.18 99 	1 2 3 98 99	1 2 3 98 99	1 2 3 98 99	1 2 3 98 99
<p>P.5.17a. WHAT IS THE ANNUAL PREMIUM FOR THIS INSURANCE?</p> <ul style="list-style-type: none"> • Don't know -1 • No answer -2 	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2
<p>P.5.17b. WHAT IS THE ONE-OFF PREMIUM FOR THIS LIFE INSURANCE POLICY?</p> <ul style="list-style-type: none"> • Don't know -1 • No answer -2 	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> € -1 -2

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. ←** IF ANSWER IS "Zero/none" (NEW ANSWER OPTION) 0
- 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?

- P.5.21 ←** Yes 1
- No 2
- Don't know 98
- No answer 99

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(IES)?

NEW ANSWER OPTIONS

CAPI HAS TO SHOW THE LIST OF HOUSEHOLD MEMBERS WITH THE FOLLOWING INFORMATION FOR EACH MEMBER: (QUESTION TO WHICH MORE THAN ONE ANSWER IS ALLOWED)

Interviewer: unless specified otherwise, the family relationship refers to the reference person or his/her partner indistinctly

RELATIONSHIP WITH THE REFERENCE PERSON,	FIRST NAME,	NUMBER OF MEMBER	
.....	M
.....	M
.....	M
Don't know	98
No answer	99

**OTHER FORMS OF INSURANCE (HEALTH-CARE, HOME AND VEHICLE POLICIES)
(ALL HOUSEHOLDS)**

P.5.22. WHAT OTHER FORMS OF INSURANCE DO YOU HAVE?
CARD 10B

	Health care	1M
	Home.....	2M
	Vehicle	3M
	Funeral	4M
	Accident	5M
	Dependency (NEW ANSWER OPTION)	6M
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
CARD 10C							
P.6.1. WHAT IS YOUR CURRENT EMPLOYMENT SITUATION? ³²							
• Employee	1 M	1 M	1 M	1 M	1 M	1 M	1 M
• Self-employed ³³	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
 NEW ROUTING							
P.6.2. IF (P6.1c1=0 and P6.1c2=0) HAS HE/SHE EVER WORKED?							
• Yes	1	1	1	1	1	1	1
• No → P.6.5	2	2	2	2	2	2	2
 NEW ROUTING							
Ask P.6.3 if P.6.1c1=1 or P.6.1c2=1 or P.6.2=1							
CARD 11							
P.6.3. WHAT TYPE OF WORK DO/DID YOU DO?							
• 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

³² 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. **If the respondent answers more than one option, he/she should reply to all the pertinent modules.**

³³ 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
 NEW ROUTING Ask P.6.4 if P.6.1c1=1 or P.6.1c2=1 or P.6.2=1 CARD 12 P.6.4. OF THE FOLLOWING TYPES OF ACTIVITY I AM GOING TO LIST, TELL ME THE ONE IN WHICH YOU WORK/WORKED. <ul style="list-style-type: none"> • Agriculture, livestock farming, hunting, forestry, fishing • Mining and quarrying..... • Manufacturing industry • Generation and distribution of electricity, gas and water • Construction • Commerce, repairs to vehicles and articles for personal and domestic use • Hospitality..... • Transport, storage and communications..... • Financial intermediation • Real estate property and rental: business services • Public administration, defence, obligatory social security • Education • Health-care and veterinary practice; social services • Other social activities and services provided to the community; personal services..... • Homes employing domestic servants..... • Overseas bodies • Don't know..... • No answer 	1	1	1	1	1	1	1
	2	2	2	2	2	2	2
	3	3	3	3	3	3	3
	4	4	4	4	4	4	4
	5	5	5	5	5	5	5
	6	6	6	6	6	6	6
	7	7	7	7	7	7	7
	8	8	8	8	8	8	8
	9	9	9	9	9	9	9
	10	10	10	10	10	10	10
	11	11	11	11	11	11	11
	12	12	12	12	12	12	12
	13	13	13	13	13	13	13
	14	14	14	14	14	14	14
	15	15	15	15	15	15	15
	16	16	16	16	16	16	16
	98	98	98	98	98	98	98
	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"							
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(S)

SPECIFIC QUESTIONS FOR EMPLOYEES

☆ HOUSEHOLD MEMBERS AGED OVER 16 WHO ARE EMPLOYEES.

NUMBER OF PERSON IN THE HOUSEHOLD	HOUSEHOLD MEMBERS						
	P.R. 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)

Yes 1
P.6.10 ← 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 OCCUPATION? <ul style="list-style-type: none"> • Yes 1 • No 2 	1 2	1 2	1 2
P.6.11. DO YOU WORK FULL OR PART-TIME ³⁴ ? <ul style="list-style-type: none"> • Full-time 1 • Part-time 2 	1 2	1 2	1 2
P.6.12. HOW MANY HOURS A WEEK DO YOU DEVOTE TO THIS JOB? <ul style="list-style-type: none"> • Don't know - 1 • No answer - 2 	[] - 1 - 2	[] - 1 - 2	[] - 1 - 2
P.6.13. WHAT TYPE OF EMPLOYMENT CONTRACT DO YOU HAVE? <ul style="list-style-type: none"> • Indefinite term (permanent, seasonal or civil servant) 1 • Temporary/short-term contract 2 • No formal contract 3 • Other employment agreement 4 	1 2 3 4	1 2 3 4	1 2 3 4
P.6.14. WHAT ARE THE REGULAR GROSS MONTHLY EARNINGS THIS JOB BRINGS IN? NEW CLARIFICATION <i>Annual supplementary pay should be apportioned over twelve months</i> 35 <ul style="list-style-type: none"> • Don't know - 1 • No answer - 2 	[€] - 1 - 2	[€] - 1 - 2	[€] - 1 - 2
P.6.14.a. DOES THIS AMOUNT INCLUDE AN INCREASE IN 2009 NOT DUE TO PROMOTION (E.G. AS A RESULT OF AN ANNUAL ADJUSTMENT FOR INFLATION) ³⁶ (We ask P.6.14a only if [(P6.14>0 or L6.14>0 or U6.14>0 or F6.14>0) and year=2009]) <ul style="list-style-type: none"> • Yes 1 • No 2 	1 2	1 2	1 2

³⁴ 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.

³⁵ If, after executing the loop for the questions asked in terms of euro, the response is "don't know" or "no answer", go to P6.15

³⁶ P6.14a and P6.14b are questions added to the questionnaire in January 2009.

JOB NUMBER	JOBS WHERE MEMBER IS WORKING AS AN EMPLOYEE		
	1	2	3
P.6.14b. HOW MUCH WAS THIS INCREASE? • Don't know • No answer	[] € -1 -2	[] € -1 -2	[] € -1 -2
P.6.15. DO YOU RECEIVE PAYMENTS IN KIND IN THE FORM OF LUNCHEON VOUCHERS, TRAVEL, A COMPANY CAR, SUBSISISED LOANS, FREE USE OF ACCOMMODATION, ETC. (PLEASE DO NOT INCLUDE DAILY LIVING ALLOWANCES OR CONTRIBUTIONS (WHERE ANY ARE MADE) TO A PENSION SCHEME BY THE EMPLOYER)? • Yes • No → P.6.17	1 2	1 2	1 2
P.6.16. WHAT WOULD THEIR MONTHLY MONETARY VALUE BE? • Don't know • No answer	[] € -1 -2	[] € -1 -2	[] € -1 -2
P.6.17. HOW LONG HAVE YOU WORKED FOR THIS COMPANY (IN YEARS)? NEW CLARIFICATION <i>(For less than one year, answer 0).</i> • Don't know • No answer	[] -1 -2	[] -1 -2	[] -1 -2
P.6.18. DO YOU REMEMBER YOUR MONTHLY SALARY WHEN YOU STARTED WORKING FOR THE COMPANY? • Yes • No → P.6.20	1 2	1 2	1 2
P.6.19. WHAT WAS YOUR SALARY? • Don't know • No answer	[] € -1 -2	[] € -1 -2	[] € -1 -2
P.6.20. HOW MANY EMPLOYEES DOES THE COMPANY YOU WORK FOR HAVE? (TOTAL SIZE OF THE COMPANY) • Fewer than 10 employees • Between 10 and 19 employees • Between 20 and 99 employees • Between 100 and 499 employees • 500 or more employees • Don't know • No answer	1 2 3 4 5 98 99	1 2 3 4 5 98 99	1 2 3 4 5 98 99
P.6.21. DO YOU EXPECT TO GIVE UP WORK IN THE NEXT TWELVE MONTHS? • Yes • No.....	1 2	1 2	1 2

 **NEW CLARIFICATION**

P.6.22. *(If all your jobs are part time)* WHEN WAS THE LAST TIME YOU WORKED FULL TIME?
(We refer to the last year in which the respondent worked full time). Interviewer: Note down the year written out as four digits, for example, 1978, 2001, etc. If the interviewee answers X years, convert it).

[]

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						
	P.R. 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

NEW WORDING

P.6.27. **DO YOU RECEIVE INCOME FROM ANY OF THE FOLLOWING SOURCES?**
CARD 13

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 ← No, none of these sources **(NEW ANSWER OPTION)** 6
P.6.29 ← Don't know 98
P.6.29 ← No answer 99

The answer option "Other (specify)" has been deleted.

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?

_____ €

³⁷ Don't know - 1
No answer - 2

P.6.28c1. DOES THIS AMOUNT INCLUDE AN INCREASE IN 2009 (E.G. AS A RESULT OF AN ADJUSTMENT FOR INFLATION)?³⁸
(We ask P6.28c1 only if P6.28c>0 or L6.28c>0 or U6.28c>0 or F6.28c>0) and year= 2009])

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

P.6.28c2. HOW MUCH WAS THIS INCREASE?

_____ €

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

 **DELETED QUESTION**

Question p6.28f has been deleted from the EFF2008 questionnaire

 **NEW ANSWER OPTIONS**

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

_____ €

For any salary.....-6
Do not want to/cannot work again -7
Don't know..... -1
No answer..... -2

³⁷ If, after executing the loop for the questions asked in terms of euro, the response is "don't know" or "no answer", do not ask question P.6.28c1.

³⁸ P6.28c1 and P6.28c2 are questions added to the questionnaire in January 2009.

SPECIFIC QUESTIONS FOR SELF-EMPLOYED WORKERS

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

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

P.6.30. DO YOU HAVE MORE THAN ONE JOB IN WHICH YOU ARE **CURRENTLY** 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 **IN TOTAL**?

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.

DELETED QUESTIONS

Questions p6.34, p6.35, p6.36, p6.38.1a, p6.38.1b, p6.38.1.1a, p6.38.1.1b, p6.38.2, p6.38.2.1, p6.38.2.2, p6.38.2.3, p6.38.2.4, p6.38.2.5, p6.38.3, p6.38.3.1, p6.38.3.2, p6.39, p6.39.1, p6.39.2, p6.40, p6.40.1, p6.40.2, p6.41, p6.42, p6.43 and p6.44 have been deleted from the EFF2008 questionnaire.

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.6.37. WHAT KIND OF EMPLOYMENT IS IT?			
• Independent professional, sole proprietor of business, self-employed worker.	1	1	1
• Owner or partner in a family business	2	2	2
• Partner in a non-family partnership, with a role in the management of the business.	3	3	3

JOB NUMBER	JOBS IN WHICH SELF-EMPLOYED		
	1	2	3
 NEW QUESTION P.6.101. ¿HOW ARE YOU PAID FOR YOUR WORK IN THIS BUSINESS? DO YOU RECEIVE A REGULAR WAGE OR SALARY? <ul style="list-style-type: none"> • Yes → P.6.102 • No → P.6.103..... • Don't know → P.6.103..... • No answer → P.6.103 	1 2 98 99	1 2 98 99	1 2 98 99
 NEW QUESTION P.6.102. HOW MUCH DO YOU RECEIVE MONTHLY? <ul style="list-style-type: none"> • Don't know • No answer 	€ -1 -2	€ -1 -2	€ -1 -2
 NEW QUESTION P.6.103. IF P6.101=1 AS WELL AS A REGULAR WAGE, DO YOU RECEIVE A PART OF THE EARNINGS OR NET INCOME OF THE BUSINESS? IF P6.101=2 or 98 or 99, DO YOU RECEIVE A PART OF THE EARNINGS OR NET INCOME OF THE BUSINESS? <ul style="list-style-type: none"> • Yes → P.6.104 • No • Don't know • No answer 	1 2 98 99	1 2 98 99	1 2 98 99
 NEW QUESTION P.6.104. IF P6.101=1 AND P6.103=1 HOW MUCH DO YOU PERSONALLY RECEIVE FROM THE BUSINESS (BEFORE TAX), APART FROM THE REGULAR WAGE, IN ANNUAL TERMS? IF P6.101=2 or 98 or 99 and P6.103=1, HOW MUCH DO YOU PERSONALLY RECEIVE FROM THE BUSINESS (BEFORE TAX), IN ANNUAL TERMS? <ul style="list-style-type: none"> • Don't know • No answer 	€ -1 -2	€ -1 -2	€ -1 -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?

NEW CLARIFICATION

Widow's, orphan's and other survivor's pensions will not be dealt with here; rather, they will be asked about later on.

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 FOR THESE PENSIONS?

€

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. BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DECREASING ORDER.

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
CARD 14				
P.6.46. WHAT INSTITUTION PAYS YOU THIS PENSION?				
• Social Security ³⁹	1	1	1	1
• Other general government body (national, regional, etc.)	2	2	2	2
• The internal pension fund of a financial institution or non-financial corporation.....	3	3	3	3
• Insurance company, external pension fund, mutual fund	4	4	4	4
• Foreign 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.6.47. WHAT TYPE OF PENSION/BENEFIT IS IT?				
• Old-age pension or benefit	1	1	1	1
• Illness or invalidity Benefit	2	2	2	2
• Pension scheme	3	3	3	3
• Don't know	98	98	98	98
• No answer	99	99	99	99

³⁹ If the respondent receives income from the Social Security system of other countries, the option "Foreign institution" should be marked.

NUMBER OF THE PENSION RECEIVED	PENSIONS RECEIVED			
	1	2	3	4
P.6.48a. IN WHAT YEAR DID YOU START RECEIVING IT?	[]	[]	[]	[]
• Don't know	- 1	- 1	- 1	- 1
• No answer	- 2	- 2	- 2	- 2
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?	[] €	[] €	[] €	[] €
⁴⁰ • Don't know.....	- 1	- 1	- 1	- 1
• No answer	- 2	- 2	- 2	- 2
P.6.49a. DOES THIS AMOUNT INCLUDE ANY INCREASE IN 2009 (E.G. AS A RESULT OF AN ADJUSTMENT FOR INFLATION)? ⁴¹ We ask P6.49a only if [(P6_49>0 or L6_49>0 or U6_49>0 or F6_49>0) and year=2009]				
• Yes.....	1	1	1	1
• No.....	2	2	2	2
P.6.49b. HOW MUCH WAS THIS INCREASE?	[] €	[] €	[] €	[] €
• Don't know.....	- 1	- 1	- 1	- 1
• No answer	- 2	- 2	- 2	- 2
P.6.50.  NEW ROUTING.  NEW CLARIFICATION <i>This question is only asked to household members who have worked at some stage or are currently working (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

⁴⁰ If, after executing the loop for the questions asked in terms of euro, the response is "don't know" or "no answer", go to question P6.50

⁴¹ Questions p.6.49a and p.6.49b were added to the questionnaire in January 2009.

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?

P.6.51a⁴² ← €

	Don't know	- 1
⁴³	No answer	- 2

NEW QUESTION

P.6.51a. *DOES THIS INCLUDE ANY INCREASE WHICH OCCURRED IN 2009 (SUCH AS, FOR EXAMPLE, AN INCREASE RESULTING FROM ADJUSTMENTS FOR ANNUAL INFLATION)? (Ask P6.51a only if [(P6.52>0 or L6.52>0 or U6.52>0 or F6.52>0) and year=2009])*

	Yes	1
P.6.51b ←	No	2
P.6.53 ←	Don't know	98
P.6.53 ←	No answer	99

NEW LOCATION OF QUESTION P6.51b

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

€

	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 (SUCH AS, FOR EXAMPLE, A 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 (SUCH AS, FOR EXAMPLE, A WIDOW'S OR ORPHAN'S PENSION, ETC.)** EACH MONTH?

P.6.53a⁴⁴ ← €

	Don't know	- 1
⁴⁵	No answer	- 2

NEW QUESTION

P.6.53a. *DOES THIS INCLUDE ANY INCREASE WHICH OCCURRED IN 2009 (SUCH AS, FOR EXAMPLE, AN INCREASE RESULTING FROM ADJUSTMENTS FOR ANNUAL INFLATION)? (Ask P6.53a only if [(P6.54>0 or L6.54>0 or U6.54>0 or F6.54>0) and year=2009])*

	Yes	1
P.6.53b ←	No	2
P.6.55 ←	Don't know	98
P.6.55 ←	No answer	99

⁴² This jump takes place only for those interviews conducted from January 2009.

⁴³ If, after executing the loop for the questions asked in terms of euro, the response is "don't know" or "no answer", go to P6.53

⁴⁴ This jump takes place only for those interviews conducted from January 2009.

⁴⁵ If, after executing the loop for the questions asked in terms of euro, the response is "don't know" or "no answer", go to P6.55

 **NEW LOCATION OF QUESTION P6.53b**

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.)?

| _____ € |

- 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, RENT ALLOWANCE, UNDER THE DEPENDENCY LAW, 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, RENT ALLOWANCE, UNDER THE DEPENDENCY LAW, ETC.) EACH MONTH?

P.6.55a⁴⁶ ← | _____ € |

- ⁴⁷ Don't know - 1
- No answer - 2

 **NEW QUESTION**

P.6.55a. DOES THIS INCLUDE ANY INCREASE WHICH OCCURRED IN 2009 (SUCH AS, FOR EXAMPLE, AN INCREASE RESULTING FROM ADJUSTMENTS FOR ANNUAL INFLATION)? (Ask P6.55a only if [(P6.56>0 or L6.56>0 or U6.56>0 or F6.56>0) and year=2009])

- P.6.55b ← Yes 1
- P.6.57 ← No 2
- P.6.57 ← Don't know 98
- P.6.57 ← No answer 99

 **NEW LOCATION OF QUESTION P6.55b**

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

| _____ € |

- 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.

P.6.57a⁴⁸ ← | _____ € |

- ⁴⁹ Don't know - 1
- No answer - 2

 **NEW QUESTION**

P.6.57a. DOES THIS INCLUDE ANY INCREASE WHICH OCCURRED IN 2009 (SUCH AS, FOR EXAMPLE, AN INCREASE RESULTING FROM ADJUSTMENTS FOR ANNUAL INFLATION)? (Ask P6.57a only if [(P6.58>0 or L6.58>0 or U6.58>0 or F6.58>0) and year=2009])

- P.6.57b ← Yes 1
- P.6.59 ← No 2
- P.6.59 ← Don't know 98
- P.6.59 ← No answer 99

⁴⁶ This jump takes place only for those interviews conducted from January 2009.

⁴⁷ If, after executing the loop for the questions asked in terms of euro, the response is "don't know" or "no answer", go to P6.57

⁴⁸ This jump takes place only for those interviews conducted from January 2009.

⁴⁹ If, after executing the loop for the questions asked in terms of euro, the response is "don't know" or "no answer", go to P6.59

NEW LOCATION OF QUESTION P6.57b

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

€

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?

P.6.59a⁵⁰ ← €

⁵¹ Don't know - 1
No answer - 2

NEW QUESTION

P.6.59a. DOES THIS INCLUDE ANY INCREASE WHICH OCCURRED IN 2009 (SUCH AS, FOR EXAMPLE, AN INCREASE RESULTING FROM ADJUSTMENTS FOR ANNUAL INFLATION)? (Ask P6.59a only if [(P6.60>0 or L6.60>0 or U6.60>0 or F6.60>0) and year=2009])

P.6.59b ← Yes 1
P.6.60a ← No 2
P.6.60a ← Don't know 98
P.6.60a ← No answer 99

NEW LOCATION OF QUESTION P6.59b

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)?

€

Don't know - 1
No answer - 2

NEW ROUTING

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.d ← No 2
P.6.60.d ← Don't know 98
P.6.60.d ← 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?

P.6.60.1a⁵² ← €

⁵³ Don't know - 1
No answer - 2

NEW WORDING

P.6.60.1a. DOES THIS INCLUDE ANY INCREASE WHICH OCCURRED IN 2009 (SUCH AS, FOR EXAMPLE, AN INCREASE RESULTING FROM ADJUSTMENTS FOR ANNUAL INFLATION)? (Ask P6.60.1.a only if [(P6.60c>0 or L6.60c>0 or U6.60c>0 or F6.60c>0) and year=2009])

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

⁵⁰ This jump takes place only for those interviews conducted from January 2009.

⁵¹ If, after executing the loop for the questions asked in terms of euro, the response is "don't know" or "no answer", go to P6.60a

⁵² This jump takes place only for those interviews conducted from January 2009.

⁵³ If, after executing the loop for the questions asked in terms of euro, the response is "don't know" or "no answer", go to P6.60d

 **DELETED QUESTION**

Question p6.60.2a has been deleted in the EFF2008 questionnaire

 **NEW LOCATION OF QUESTION P6.60b**

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

| _____ € |

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 SUCH AS, FOR EXAMPLE, PRIZES, LOTTERIES, INHERITANCES, REDUNDANCY PAYMENTS OR EARLY RETIREMENT, OWN-CONSUMPTION, ETC.

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-consumption⁵⁴ or self-supply⁵⁵ 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
Lower 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

⁵⁴ 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.

⁵⁵ 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 - 2007

☆ **ALL HOUSEHOLD MEMBERS OVER AGE 16.**

WE ARE NOW GOING TO TALK ABOUT THE EMPLOYMENT OR RELATED INCOME OF EACH OF THE HOUSEHOLD MEMBERS IN 2007. THE AMOUNTS WE ARE GOING TO TALK ABOUT ARE GROSS (BEFORE TAX AND DEDUCTIONS) **RECEIVED DURING THE WHOLE OF 2007.**

DELETED QUESTIONS

Questions p6.61 and p6.62 have been deleted in the EFF2008 questionnaire

NUMBER OF PERSON IN THE HOUSEHOLD	HOUSEHOLD MEMBERS						
	P.R. 1	2	3	4	5	6	7...9
CARD 10C							
P.6.63. WHAT WAS [NAME]'S EMPLOYMENT SITUATION IN 2007? PLEASE INDICATE ALL THE CATEGORIES NEEDED TO DESCRIBE YOUR EMPLOYMENT SITUATION IN 2007, NOT JUST THE MAIN ONE.							
• Employee	1M	1M	1M	1M	1M	1M	1M
• Self-employed	2M	2M	2M	2M	2M	2M	2M
• Unemployed	3M	3M	3M	3M	3M	3M	3M
• Retiree or early retiree	4M	4M	4M	4M	4M	4M	4M
• Permanently disabled and unable to work	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
NEW ROUTINGS							
If (P6_63c1=1 or P6_63c2=1) and (P6_63c3=1 or P6_63c4=1 or P6_63c5=1 or P6_63c6=1 or P6_63c7=1 or P6_63c8=1): GO TO → P.6.63b							
If (P6_63c1=1 or P6_63c2=1) and (P6_63c3=0 and P6_63c4=0 and P6_63c5=0 and P6_63c6=0 and P6_63c7=0 and P6_63c8=0) see FOOTNOTE. ⁵⁶							
If (P6_63c1=0 and P6_63c2=0) and (P6_63c3=1 or P6_63c4=1 or P6_63c5=1 or P6_63c6=1 or P6_63c7=1 or P6_63c8=1) see FOOTNOTE. ⁵⁷							
NEW QUESTION							
P.6.63b HOW MANY MONTHS WAS [NAME] WORKING?							
• Don't know	-1	-1	-1	-1	-1	-1	-1
• No answer	-2	-2	-2	-2	-2	-2	-2
After this question, follow the questionnaire as indicated in the footnote ⁵⁸							

WE WOULD LIKE TO KNOW ABOUT YOUR EMPLOYMENT AND RELATED INCOME IN **2007**. 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) **IN TOTAL IN THIS CONNECTION IN 2007.**

⁵⁶ Depending on the answer given by the interviewee to P6.63, he/she will have to respond to a different group of questions. Specifically:

-If he/she chooses option 1, he/she should answer P6.64a to P6.66

-If he/she chooses option 2, he/she should answer P6.71 to P6.72

-If he/she chooses option 3, he/she should answer P6.67 to P6.70

-If he/she chooses option 4, he/she should answer P6.73 to P6.74

- If he/she chooses option 5, he/she should answer P6.73 to P6.74

-If he/she chooses **ONLY** option 6, 7 or 8, or a combination of these three options, go to P6.75a and do not include the following text after P6.63b.

If more than one option is chosen, he/she will have to be asked all the pertinent groups of questions.

⁵⁷ Same as preceding footnote.

⁵⁸ Same as preceding footnote.

NUMBER OF PERSON IN THE HOUSEHOLD	HOUSEHOLD MEMBERS						
	P.R. 1	2	3	4	5	6	7...9
NEW QUESTION P.6.64a. IF P.6.63c1=1 DID YOU/HE/SHE RECEIVE INCOME AS AN EMPLOYEE (INCLUDING BONUSES, COMMISSIONS, OVERTIME) DURING 2007? Yes 1 No → P.6.65 2							
P.6.64. HOW MUCH INCOME DID YOU/HE/SHE RECEIVE AS AN EMPLOYEE (INCLUDING BONUSES, COMMISSIONS, OVERTIME) DURING 2007? € € € € € € € Don't know -1 No answer -2							
P.6.65. IF P.6.63c1=1 , DID YOU/HE/SHE RECEIVE ANY INCOME IN KIND AS AN EMPLOYEE DURING 2007? Yes 1 No → P.6.75a ⁵⁹ 2							
P.6.66. HOW MUCH DID YOU/HE/SHE RECEIVE IN KIND AS AN EMPLOYEE DURING 2007? ⁶⁰ € € € € € € € Don't know -1 No answer -2							
P.6.67. IF P.6.63c3=1 DID YOU/HE/SHE RECEIVE INCOME IN THE FORM OF UNEMPLOYMENT BENEFITS DURING 2007? Yes 1 No → P.6.69 2							
P.6.68. HOW MUCH DID YOU/HE/SHE RECEIVE IN UNEMPLOYMENT BENEFITS DURING 2007? € € € € € € € Don't know -1 No answer -2							
P.6.69. IF P.6.63c3=1 , DID YOU/HE/SHE RECEIVE INCOME IN THE FORM OF REDUNDANCY PAYMENTS DURING 2007? Yes 1 No → P.6.75a ⁶¹ 2							
P.6.70. HOW MUCH DID YOU/HE/SHE RECEIVE AS REDUNDANCY PAYMENTS DURING 2007? € € € € € € € Don't know -1 No answer -2							
NEW WORDING P.6.71. IF P.6.63c2=1 , DID YOU/HE/SHE RECEIVE ANY INCOME FROM WORKING WHILE SELF-EMPLOYED DURING 2007? Include both any regular wages and your part of profits received from self-employed business in whose management you participate actively. Yes 1 No → P.6.75a ⁶² 2							
P.6.72. HOW MUCH DID YOU/HE/SHE RECEIVE WHILE SELF-EMPLOYED DURING 2007? € € € € € € € Don't know -1 No answer -2							

⁵⁹ Go to question P.6.75a unless some other block of questions must be done according to the response given to P.6.63.

⁶⁰ Valuation according to the local retail market.

⁶¹ Go to question P.6.75a unless some other block of questions must be done according to the response given to P.6.63.

⁶² Go to question P.6.75a unless some other block of questions must be done according to the response given to P.6.63.

NÚMERO DE PERSONA DEL HOGAR	MIEMBROS DEL HOGAR						
	P.R. 1	2	3	4	5	6	7...9
NEW WORDING P.6.73. IF P6.63c4=1 or P6.63c5=1, DID YOU RECEIVE INCOME FROM RETIREMENT OR PERMANENT DISABILITY PENSIONS, EITHER FROM THE SOCIAL SECURITY SYSTEM OR ANOTHER BODY OR PENSION FUND, DURING 2007? Do not include widow's or orphan's pensions, which are asked about later on. Yes 1 No → P.6.75a ⁶³ 2							
NEW WORDING P.6.74. HOW MUCH INCOME DID YOU RECEIVE IN THE FORM OF RETIREMENT OR PERMANENT DISABILITY PENSIONS DURING 2007? Don't know -1 No answer -2	€	€	€	€	€	€	€

☆ **THE HOUSEHOLD AS A WHOLE: INCOME NOT DIRECTLY RELATED TO WORK RECEIVED IN THE PREVIOUS CALENDAR YEAR – 2007.**

DELETED QUESTIONS

Questions p6.75 and p6.76 were split into various new questions in the EFF2008 questionnaire.

NEW QUESTIONS

P.6.75a. **DID YOUR HOUSEHOLD RECEIVE IN 2007 INCOME FROM SURVIVOR'S PENSIONS OR BENEFITS, SUCH AS, FOR EXAMPLE, WIDOW'S OR ORPHAN'S PENSIONS, ETC.?**

P.6.75c ← Yes 1
 No 2
 Don't know 98
 No answer 99

P.6.75b. **HOW MUCH INCOME DID YOU FROM SURVIVOR'S PENSIONS OR BENEFITS, SUCH AS, FOR EXAMPLE, WIDOW'S OR ORPHAN'S PENSIONS IN 2007?**

€

Don't know -1
 No answer -2

P.6.75c. **DID YOUR HOUSEHOLD RECEIVE INCOME IN THE FORM OF OTHER STATE ALLOWANCES, ASSISTANCE FROM FAMILY MEMBERS OUTSIDE THE HOUSEHOLD OR FROM A PARTNER NO LONGER LIVING IN THE HOUSEHOLD, ASSISTANCE UNDER THE DEPENDENCY LAW, GRANTS, ETC. IN 2007⁶⁴?**

P.6.76a ← Yes 1
 No 2
 Don't know 98
 No answer 99

P.6.75d. **HOW MUCH INCOME DID YOU RECEIVE IN THE FORM OF OTHER STATE ALLOWANCES, ASSISTANCE FROM FAMILY MEMBERS OUTSIDE THE HOUSEHOLD OR FROM A PARTNER NO LONGER LIVING IN THE HOUSEHOLD, ASSISTANCE UNDER THE DEPENDENCY LAW, GRANTS, ETC. IN 2007⁶⁵?**

€

Don't know -1
 No answer -2

⁶³ Go to question P6.75a unless some other block of questions must be done according to the response given to P.6.63.

⁶⁴ Do not include rent allowances for young people, which came into force on 1 January 2008.

⁶⁵ Do not include rent allowances for young people, which came into force on 1 January 2008.

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.6.75e ← Yes 1
 No 2
 Don't know 98
 No answer 99

NEW WORDING

P.6.76b. **COULD YOU TELL ME THE TOTAL AMOUNT YOU RECEIVED IN THIS FORM IN 2007? (UNLESS YOU INCLUDED IT IN THE ANSWER TO THE PREVIOUS QUESTION ON EMPLOYMENT INCOME)?**

€

Don't know - 1
 No answer - 2

NEW QUESTIONS

P.6.75e. **FINALLY, DID YOUR HOUSEHOLD RECEIVE IN 2007 INCOME FROM INSURANCE POLICIES, PRIZES, LOTTERIES, INHERITANCES, REDUNDANCY PAYMENTS OR EARLY RETIREMENT?**

P.6.77 ← Yes 1
 No 2
 Don't know 98
 No answer 99

P.6.75f. **HOW MUCH INCOME DID YOUR HOUSEHOLD RECEIVE IN 2007 FROM INSURANCE POLICIES, PRIZES, LOTTERIES, INHERITANCES, REDUNDANCY PAYMENTS OR EARLY RETIREMENT IN 2007?**

€

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.)**

LET'S NOW TALK ABOUT THE EMPLOYMENT HISTORY OF EACH HOUSEHOLD MEMBER WHO WORKS OR HAS WORKED AT SOME TIME, FROM WHEN HE/SHE FIRST WORKED UNTIL THE PRESENT.

NUMBER OF PERSON IN THE HOUSEHOLD	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? ⁶⁶							
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

⁶⁶ 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.6.80. IN WHICH JOB HAVE YOU WORKED LONGEST? HOW MANY YEARS?	<input type="text"/>						
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 [NAME] 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
P.6.83. FOR HOW MANY YEARS (CONSIDER YOUR WHOLE WORKING LIFE)?	<input type="text"/>						
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? ⁶⁷	<input type="text"/>						
Don't know	- 1	- 1	- 1	- 1	- 1	- 1	- 1
No answer	- 2	- 2	- 2	- 2	- 2	- 2	- 2
P.6.86. HAVE [NAME] OR YOUR EMPLOYER EVER PAID CONTRIBUTIONS TO A PENSION SCHEME?							
Yes	1	1	1	1	1	1	1
No → P.6.88	2	2	2	2	2	2	2
P.6.87. FOR HOW MANY YEARS (CONSIDER YOUR WHOLE WORKING LIFE)?	<input type="text"/>						
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.

 Question P6.88 should be answered for all household members over age 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

⁶⁷ 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. INCOME FROM REAL OR FINANCIAL ASSETS RECEIVED BY THE HOUSEHOLD IN THE PRECEDING CALENDAR YEAR - 2007

WE WOULD ALSO LIKE TO KNOW ABOUT ANY INCOME NOT RELATED TO THE EMPLOYMENT SITUATION OF THE HOUSEHOLD IN 2007.

☆ 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.) DURING 2007?

	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.) DURING 2007?⁶⁸

| _____ € |

	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** DURING 2007?

	P.7.4a ← Yes, gains (NEW ANSWER OPTION)	11
	P.7.4b ← Yes, losses (NEW ANSWER OPTION)	12
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 DURING 2007?

| _____ € |

	P.7.5. ← Don't know	- 1
P.7.5. ←	No answer	- 2

The answer option "IF ANSWER IS ZERO" has been deleted.

P.7.4b. AND WHAT WERE YOUR LOSSES ON THE SALE OF REAL ESTATE PROPERTY DURING 2007?

| _____ € |

	Don't know	- 1
	No answer	- 2

P.7.5. DID YOUR HOUSEHOLD RECEIVE ANY INCOME FROM CAPITAL GAINS⁶⁹ (OR LOSSES) FROM **THE SALE OF JEWELLERY, WORKS OF ART OR ANTIQUES** DURING 2007?

	P.7.6a ← Yes, gains (NEW ANSWER OPTION)	11
	P.7.6b ← Yes, losses (NEW ANSWER OPTION)	12
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 DURING 2007?

| _____ € |

	P.7.7. ← Don't know	- 1
P.7.7. ←	No answer	- 2

The answer option "IF ANSWER IS ZERO" has been deleted.

⁶⁸ Payments received under reverse mortgages are not included as income because they are a loan.

⁶⁹ 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 YOUR LOSSES FOR THE SALE OF JEWELLERY, WORKS OF ART OR ANTIQUES DURING 2007?

_____ €

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 DURING 2007?

P.7.8a ← Yes, gains (NEW ANSWER OPTION) 11
 P.7.8b ← Yes, losses (NEW ANSWER OPTION) 12
 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 DURING 2007?

_____ €

P.7.9. ← Don't know - 1
 P.7.9. ← No answer - 2

 The answer option "IF ANSWER IS ZERO" has been deleted.

P.7.8b. AND WHAT WERE YOUR LOSSES ON THE SALE OF FINANCIAL ASSETS DURING 2007?

_____ €

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) DURING 2007?

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) DURING 2007?

_____ €

Don't know - 1
 No answer - 2

 **NEW WORDING**

P.7.11. DID YOUR HOUSEHOLD RECEIVE DIVIDEND INCOME IN 2007 FROM A SOURCE OTHER THAN A BUSINESS MANAGED BY THE HOUSEHOLD, OPTIONS OR LOANS TO THIRD PARTIES?

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

 **NEW WORDING**

P.7.12. HOW MUCH DIVIDEND INCOME DID YOUR HOUSEHOLD RECEIVE IN 2007 FROM A SOURCE OTHER THAN A BUSINESS MANAGED BY THE HOUSEHOLD, OPTIONS OR LOANS TO THIRD PARTIES?

_____ €

Don't know - 1
 No answer - 2

 **NEW QUESTIONS**

P.7.11a DID YOUR HOUSEHOLD RECEIVE INCOME IN 2007 FROM A BUSINESS MANAGED BY THE HOUSEHOLD EXCLUDING THAT OF THE HOUSEHOLD MEMBERS WORKING IN THE BUSINESS?

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

P.7.12a. HOW MUCH INCOME DID YOUR HOUSEHOLD RECEIVE IN 2007 FROM A BUSINESS MANAGED BY THE HOUSEHOLD EXCLUDING THAT OF THE HOUSEHOLD MEMBERS WORKING IN THE BUSINESS?

_____ €

Don't know - 1
No answer - 2

P.7.13. DID YOUR HOUSEHOLD RECEIVE INCOME FOR **ITEMS OTHER** THAN THOSE MENTIONED EARLIER DURING 2007?

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 (*specify*): 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)**⁷⁰

| _____ |

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

P.8.5. WHAT IS THE AVERAGE MONTHLY AMOUNT?

| _____ € |

Don't know - 1
No answer - 2

⁷⁰ The purpose of the question is to ascertain the number of accounts, not the number of cards. For example, if an account with a bank has two credit cards associated with it (one for each member of a couple), they count as one. If an account has a debit card and a credit card associated with it, they are considered to be two. It may be of help to think of the number of bank statements received.

NEW QUESTIONS

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

NEW QUESTION

P.8.5d. THERE ARE CARDS WHICH ALLOW THE HOLDER NOT TO PAY ALL THE DEBT AT THE END OF THE MONTH. THERE ARE MANY VARIANTS AND IN NEARLY ALL OF THEM YOU HAVE TO PAY INTEREST. EACH MONTH YOU CAN PAY A PERCENTAGE OF THE MONEY UTILISED OR A FIXED AMOUNT.⁷¹ HAVE YOU EVER USED THIS PAYMENT OPTION OFFERED BY CREDIT CARDS?

	Yes	1
P.8.6. ←	No	2
P.8.6. ←	Don't know	98
P.8.6. ←	No answer	99

NEW WORDING

P.8.5a. HOW MUCH WAS LEFT OWING BY YOU?

€

Don't know	- 1
No answer	- 2

P.8.5b. HOW MUCH OF THESE DEBTS DO YOU REPAY EACH MONTH?

€

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 DOES YOUR HOUSEHOLD TAKE MONEY OUT OF CASH MACHINES? (*Interviewer: remember that we are referring to the sum of all 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

⁷¹ Normally the portion that you return will be added back to the undrawn amount of your credit limit, thereby increasing your drawable amount.

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.)?

Yes	1
P.8.15a. ← No	2

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

Salary, pension, unemployment benefits	1M
Rent on assets (property rental, dividends, etc.)	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**?
CARD 14A

Utility bills (gas, electricity, water etc.)	1M
Rent.....	2M
Schools and colleges	3M
Loans	4M
Insurance	5M
Taxes	6M
Everything	66
Other (<i>specify</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?
CARD 14B

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
Other (<i>specify</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
Other (<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.9.2

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
Other (<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)? THE INTERNET BANKS WHICH DO NOT HAVE A BRANCH NETWORK ARE: ING-DIRECT, OPENBANK (PREVIOUSLY CALLED "PATAGON"), UNO-E, INVERDIS, BANCOPOPULAR-E (PREVIOUSLY CALLED "POPULAR-E") AND ALLFUNDS.

	Yes	1
P.9.2. ←	No	2
P.9.2. ←	Don't know	98
P.9.2. ←	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

9. CONSUMPTION AND SAVING (ALL HOUSEHOLDS)

NEW LOCATION OF QUESTION P9.2

P.9.2. ON AVERAGE, HOW MUCH DO YOU SPEND ON FOOD IN OR OUT OF THE HOME?⁷²

| _____ € |

If the answer is 0€ go to P9.1

P.9.1 ← Don't know - 1
P.9.1 ← No answer - 2

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

A week 1
A month 2

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.

| _____ € |

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

⁷² Not including meal vouchers or similar items.

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? **BEGIN WITH THE MOST IMPORTANT.**

 **NEW CLARIFICATION/NEW ANSWER OPTIONS**

Interviewer: "Save" is not a valid answer. If this answer is given, ask "Yes, but save for what purpose?".

CARD 15

Purchase main residence.....	1M
Purchase other property (other housing, parking spaces, commercial premises, etc.)	2M
Purchase cars or other means of transport.....	3M
House refurbishing	4M
Purchase household appliances, fixtures and fittings	5M
Purchase jewellery, works of art, antiques	6M
Invest in own business	7M
Invest in financial assets (bank deposits, shares, etc.).....	8M
Pay committed future expenses (pay outstanding debts, insurance, taxes, etc.)	9M
Education of oneself, of partner or of children	10M
Help children	11M
Have children	12M
Leave an inheritance	13M
Holidays	14M
For old age	15M
For emergencies	16M
Weddings and other ceremonies	17M
Medical treatment	18M
Other (specify):	97M
Don't know	98
No answer	99

 **The answer option "Save" has been deleted.**

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 (specify).....	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

 **NEW LOCATION OF QUESTION P9.16/NEW ROUTING**

P.9.16. **IF P2.8= YES or P2.50.0= YES or P2.50.1= YES or P2.50.2= YES or P2.50.3= YES or P2.50.4=SI or P3.1>0 or P8.5d= YES**

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.9.11. 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 16

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	98
No answer	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.9.18. ←	No	2
P.9.18. ←	Don't know	98
P.9.18. ←	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? **BEGIN WITH THE MOST IMPORTANT.**

NEW CLARIFICATION/NEW ANSWER OPTIONS

Interviewer: "Save" is not a valid answer. If this answer is given, ask "Yes, but save for what purpose?".

CARD 15

Purchase main residence.....	1M
Purchase other property (other housing, parking spaces, commercial premises, etc.)	2M
Purchase cars or other means of transport.....	3M
House refurbishing	4M
Purchase household appliances, fixtures and fittings	5M
Purchase jewellery, works of art, antiques	6M
Invest in own business	7M
Invest in financial assets (bank deposits, shares, etc.).....	8M
Pay committed future expenses (pay outstanding debts, insurance, taxes, etc.).....	9M
Education of oneself, of partner or of children	10M
Help children	11M
Have children	12M
Leave an inheritance	13M
Holidays	14M
For old age	15M
For emergencies	16M
Weddings and other ceremonies	17M
Medical treatment	18M
Other (specify):	97M
Don't know	98
No answer	99

The answer option "Save" has been deleted.

NEW QUESTIONS

P.9.18. **IF P2.2=2 or 3 or (P2.35.1=2 or 3) or (P2.35.2=2 or 3) or (P2.35.3=2 or 3) or (P2.35.4=2 or 3) or P4.106=3 or 4. APART FROM THE REAL ESTATE PROPERTY AND BUSINESSES MANAGED BY HOUSEHOLD MEMBERS WHICH WE HAVE ALREADY TALKED ABOUT IN DETAIL, HAVE YOU EVER RECEIVED ANY INHERITANCE OR GIFT (FROM SOMEONE WHO DOES NOT CURRENTLY FORM PART OF YOUR HOUSEHOLD)?**

OTHER CASES, HAVE YOU EVER RECEIVED ANY INHERITANCE OR GIFT (FROM SOMEONE WHO DOES NOT CURRENTLY FORM PART OF YOUR HOUSEHOLD)?

P.9.19. ←	Yes	1
P.9.17a ←	No	2
P.9.17a ←	Don't know	98
P.9.17a ←	No answer	99

P.9.19. **IN WHAT YEAR DID YOU RECEIVE THE MOST IMPORTANT INHERITANCE (OR GIFT)?**

Don't know	- 1
No answer	- 2

P.9.20. **WHAT WAS ITS APPROXIMATE VALUE WHEN YOU RECEIVED IT?**

_____ €

Don't know	- 1
No answer	- 2

P.9.21. WHAT TYPE OF ASSETS WERE INVOLVED?
CARD 17

Cash	1M
Real estate property we have not talked about (for example, a property you no longer own)	2M
Use of real estate property (for example, in usufruct)	3M
Land we have not talked about (for example, land you no longer own)	4M
A business managed by the household we have not talked about (for example, one you no longer own)	5M
Shares, ownership interests.....	6M
Jewellery, furniture, antiques, works of art	7M
Life insurance	8M
Other (specify)	97M
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:
(**READ THE FOLLOWING: 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.**)

 **NEW ANSWER OPTIONS**

CAPI HAS TO SHOW THE LIST OF HOUSEHOLD MEMBERS WITH THE FOLLOWING INFORMATION FOR EACH MEMBER:
(QUESTION TO WHICH MORE THAN ONE ANSWER IS ALLOWED)

Interviewer: unless specified otherwise, the family relationship refers to the reference person or his/her partner indistinctly

RELATIONSHIP WITH THE REFERENCE PERSON,	FIRST NAME,	NUMBER OF MEMBER	
.....	M
.....	M
.....	M
No assets		96	
Don't know		98	
No answer		99	

 **NEW ROUTING**

P.9.17b. **IF P2.8= YES or P2.50.0= YES or P2.50.1= YES or P2.50.2= YES or P2.50.3= YES or P2.50.4=SI or P3.1>0 or P8.5d= YES AND MOST OF THE DEBTS WE HAVE BEEN TALKING ABOUT BELONG TO:**

 **NEW ANSWER OPTIONS**

CAPI HAS TO SHOW THE LIST OF HOUSEHOLD MEMBERS WITH THE FOLLOWING INFORMATION FOR EACH MEMBER:
(QUESTION TO WHICH MORE THAN ONE ANSWER IS ALLOWED)

Interviewer: unless specified otherwise, the family relationship refers to the reference person or his/her partner indistinctly

RELATIONSHIP WITH THE REFERENCE PERSON,	FIRST NAME,	NUMBER OF MEMBER	
.....	M
.....	M
.....	M
Don't know		98	
No answer		99	

 **The answer option "They have no debts" has been deleted.**