PAPER VERSION OF THE CAPI QUESTIONNAIRE SURVEY OF HOUSEHOLD FINANCES 2011

- Changes in the EFF2011 with respect to the EFF2008 questionnaire are highlighted in green.
- 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 HOUSEHOL	D MEMBERS

I AM NOW GOING TO ASK YOU ABOUT EACH HOUSEHOLD¹ MEMBER

	HOUSEHOLD MEMBERS						
NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	79
MEW 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?							
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	1	1	1	1	1	1	1
Female	2	2	2	2	2	2	2
MEW LOCATION							
P.1.2b. WHICH YEAR WERE YOU BORN IN?							
Don't know → go to p1.2d	-1	-1	-1	-1	-1	-1	-1
No answer → go to p1.2d	-2	-2	-2	-2	-2	-2	-2
P.1.2a. WHICH MONTH WERE YOU BORN IN?							
January	1	1	1	1	1	1	1
February	2	2	2	2	2	2	2
March April	3 4	3 4	3 4	3 4	3 4	3 4	3 4
May	5	5	5	5	5	5	5
June	6	6	6	6	6	6	6
July	7	7	7	7	7	7	7
August	8	8	8	8	8	8	8
September	9	9	9	9	9	9	9
OctoberNovember	10 11	10 11	10 11	10 11	10 11	10 11	10 11
December	12	12	12	12	12	12	12
Don't know → go to p1.2d (NEW ROUTING)	98	98	98	98	98	98	98
No answer → go to p1.2d (NEW ROUTING)	99	99	99	99	99	99	99
P.1.2c. IF P1.2a (MONTH OF BIRTH) = MONTH OF THE INTERVIEW.							
WHICH DAY WERE YOU BORN ON?							
MEW QUESTION							
P.1.2d1. THEREFORE, [NAME] IS [CALCULATED AGE] YEARS OLD. CORRECT?							
Yes, age is correct → go to p1.3	1	1	1	1	1	1	1
No, age is incorrect – correct date of birth → go to p1.2b (NEW)	2	2	2	2	2	2	2
ROUTING)		_			_		
No, age is incorrect – give a different age → go to p1.2d	3	3	3	3	3	3	3
Don't know → go to p1.2d No answer → go to p1.2d	98 99	98 99	98 99	98 99	98 99	98 99	98 99
7 go to p1.20	00	00	00	00	00	00	00

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

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.

	HOUSEHOLD MEMBERS						
NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	7 9
MEW QUESTION							
P.1.2d. IF P1.2a or P1.2b =DK/NA, ASK:							
COULD YOU PLEASE TELL ME THE APPROXIMATE AGE?							
P.1.3.3 IF NOT PROXY, WHAT IS THE RELATIONSHIP BETWEEN							
[NAME] AND YOU? IF PROXY, WHAT IS THE RELATIONSHIP BETWEEN [NAME]							
AND [THE REFERENCE PERSON]?							
NEW CLARIFICATION Interviewer: if the same person, mark reference person							
Interviewer: unless specified otherwise, the family relationship							
refers to the reference person or his/her partner indistinctly Reference person	1	1	1	1	1	1	1
Partner	2	2	2	2	2	2	2
Child Father of RP	3 4	3 4	3 4	3 4	3 4	3 4	3 4
Mother of RP	5	5	5	5	5	5	5
Father of partner Mother of partner	6 7	6 7	6 7	6 7	6 7	6 7	6 7
Grandfather/grandmother (NEW ANSWER OPTION)	8	8	8	8	8	8	8
Grandson/granddaughter (NEW ANSWER OPTION) Brother/sister (NEW ANSWER OPTION)	9 10	9 10	9 10	9 10	9 10	9 10	9 10
Other family member (NEW ANSWER CODE)	11	11	11	11	11	11	11
Other household member unrelated to the RP or his/her partner (specify) (NEW DETAIL)	12	12	12	12	12	12	12
P.1.6 BORN IN SPAIN OR ABROAD?	12	12	12	12	12	12	12
Spain	1	1	1	1	1	1	1
Abroad	2	2	2	2	2	2	2
MEW QUESTIONS							
IF CODE 1 IN P1.6	1						l, ,
P.1.6a. PROVINCE OF BIRTH?							
THE PROVINCES WILL BE DISPLAYED ON-SCREEN SO THE							
INTERVIEWER CAN MARK THE ONE STATED BY THE HOUSEHOLD ⁴ Don't know (NEW ANSWER OPTION)	-1	-1	-1	-1	-1	-1	-1
No answer (NEW ANSWER OPTION)		-2	-2	-2	-2	-2	-2
IF CODE 2 IN P1.6 P.1.6b. COUNTRY OF BIRTH?							
P.1.0D. COUNTRY OF BIRTH?							
THE COUNTRIES WILL BE DISPLAYED ON-SCREEN SO THE INTERVIEWER CAN MARK THE ONE STATED BY THE HOUSEHOLD ⁵							
Don't know (NEW ANSWER OPTION)	-1	-1	-1	-1	-1	-1	-1
No answer (NEW ANSWER OPTION)	-2	-2	-2	-2	-2	-2	-2
P.1.4. WHAT IS THE CURRENT MARITAL STATUS? 6 Single	1	1	1	1	1	1	1
Married	. 2	2	2	2	2	2	2
De facto partnerSeparated		3 4	3 4	3 4	3 4	3 4	3 4
Divorced	. 5	5	5	5	5	5	5
Widowed	. 6	6	6	6	6	6	6
MEW LOCATION							
MEW ROUTING							
QUESTION TO REFERENCE PERSON							
(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 (specify) (NEW DETAIL)	97	97	97	97	97	97	97

The reference person's relationship with himself/herself is pre-set such that p1.3.1=1, so it is unnecessary to ask the RP this question. The other household

members will be unable to choose Option 1.

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

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The order and numbering in the related classifications of the Instituto Nacional de Estadística (INE) must be followed (excluding Spain but observing INE codes).

Only individuals aged sixteen or over (i.e. those born before October 1995, although the calculation should be performed automatically based on the date of birth (year/month/day) or on p1.2d) are asked about marital status and level of education.

	HOUSEHOLD MEMBERS						
NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	7 9
P.1.5 WHAT IS THE HIGHEST EDUCATIONAL LEVEL REACHED? For NEW CLARIFICATION We are asking about the highest qualification attained (it should not be confused with ongoing studies) CARD 1							
Illiterate. Primary education Vocational or employment-related training not requiring	1 2	1 2	1 2	1 2	1 2	1 2	1 2
academic qualifications at lower secondary school level (more than 300 hours)Lower secondary schooling, Spanish Baccalaureate	3	3	3	3	3	3	3
("Bachillerato")	4	4	4	4	4	4	4
qualifications at lower secondary school level (more than 300 hours). Higher secondary schooling. Vocational or employment-related training requiring academic	5 6	5 6	5 6	5 6	5 6	5 6	5 6
qualifications at higher secondary school level (300 hours) Specialised vocational training, higher level training in plastic	7	7	7	7	7	7	7
arts, design or sports Other education lasting 2 or more years requiring higher	8	8	8	8	8	8	8
secondary education	9	9	9	9	9	9	9
P.1.5.2Courses leading to an officially recognised professional	10	10	10	10	10	10	10
specialisation (Master's degree programmes) → P.1.5.2 Postgraduate university education (Doctorate) → P.1.5.2	11 12	11 12	11 12	11 12	11 12	11 12	11 12
Other (specify) (NEW ANSWER OPTION)	97	97	97	97	97	97	97
P.1.5.2. IN WHAT AREA WAS THIS UNIVERSITY DEGREE OBTAINED? Engineering and technology Health care and medicine Humanities Social science and law Experimental sciences Other university degrees (first cycle) Other university degrees (second cycle) Don't know (NEW ANSWER OPTION) No answer (NEW ANSWER OPTION)	1 2 3 4 5 6 7 98 99	1 2 3 4 5 6 7 98 99	1 2 3 4 5 6 7 98 99	1 2 3 4 5 6 7 98	1 2 3 4 5 6 7 98 99	1 2 3 4 5 6 7 98 99	1 2 3 4 5 6 7 98 99
P.1.7. WHAT IS THE GENERAL STATE OF HEALTH OF THE HOUSEHOLD MEMBERS? Very good	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
P.1.8. WAS HE/SHE A HOUSEHOLD MEMBER IN 2010? ⁷ Yes	1 2	1 2	1 2	1 2	1 2	1 2	1 2
P.1.9. THIS HOUSEHOLD MEMBER IS Currently living at home	1 2	1 2	1 2	1 2	1 2	1 2	1 2

IN CASE OF PANEL
MATCHING BETWEEN HOUSEHOLD MEMBERS
IN EFF2011 AND EFF2008

⁷ An individual is considered to be a member of the household in 2010 if he/she was part of the household for at least three months.

		RENCE RSON	PAR	TNER
P.1.11. DO YOU (OR YOUR PARTNER) HAVE ANY CHILDREN THAT NO LONGER LIVE IN YOUR HOUSEHOLD, I.E. CHILDREN THAT ARE NOT INCLUDED ON THE LIST OF MEMBERS I SHOWED YOU EARLIER? Yes → P.1.11b			1	
No → P.1.14			2 - 2	
MEW QUESTIONS				
P1.11b. HOW MANY?				
No answer → P.1.11c			-2	
P1.11c. DO YOU HELP (THIS CHILD/THESE CHILDREN) FINANCIALLY? Yes → P.1.12			1	
Don't know			18 19	
P1.11d. DO YOU RECEIVE FINANCIAL SUPPORT FROM (THIS CHILD/THESE CHILDREN)? Yes No Don't know No answer		: 9	1 2 88	
P.1.12. HOW OLD IS? Don't know (NEW ANSWER OPTION) No answer.	1 st child - 1 - 2	child - 1 -	 1 -1 2 -2	10 th child
P.1.14.1 WHAT OCCUPATION, PROFESSION OR TRADE DO YOUR FATHER HAVE (DID YOUR FATHER HAVE) FOR MOST OF HIS WORKING LIFE? CARD 3 Manager in the public or private sector	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7
fixed equipment operator Machinery or fixed equipment operator or installer Unskilled worker Member of armed forces Housewife/house husband Don't know No answer	8 9 10 11 98 99	8 9 10 11 98 99	8 9 10 11 98 99	8 9 10 11 98 99
NEW QUESTIONS P1.140.1 STATE AS ACCURATELY AS POSSIBLE YOUR FATHER'S OCCUPATION, PROFESSION OR TRADE FOR MOST OF HIS WORKING LIFE. For example, shop salesperson, car mechanic, construction labourer or mining engineer. 8 CARD 22-DET				

⁸ The answers to questions P1.14o are provided to the users according to the one digit classification of the CNO-2011. The code used for "Housewives" is -3.

	Father	Mother	Father	Mother
The list of response options for question P1.14.1 is the same as for questions P1.14.2, P1.14.3 and P1.14.4.				
P1.14.2 WHAT OCCUPATION, PROFESSION OR TRADE DO YOUR MOTHER HAVE (DID YOUR MOTHER HAVE) FOR MOST OF HER WORKING LIFE?				
P1.14o.2 STATE AS ACCURATELY AS POSSIBLE YOUR MOTHER 'S OCCUPATION, PROFESSION OR TRADE FOR MOST OF HER WORKING LIFE. For example, shop salesperson, car mechanic, construction labourer or mining engineer.				
If one of the household members is the partner of the reference person (P1.3=2), questions P1.14.3, P1.14o.3, P1.14.4 and P1.14o.4 are also asked.				
P1.14.3 WHAT OCCUPATION, PROFESSION OR TRADE DO YOUR PARTNER'S FATHER HAVE (DID YOUR PARTNER'S FATHER HAVE) FOR MOST OF HIS WORKING LIFE?				
P1.14o.3 STATE AS ACCURATELY AS POSSIBLE THE OCCUPATION, PROFESSION OR TRADE OF YOUR PARTNER'S FATHER FOR MOST OF HIS WORKING LIFE. For example, shop salesperson, car mechanic, construction labourer or mining engineer.				
P1.14.4 WHAT OCCUPATION, PROFESSION OR TRADE DO YOUR PARTNER'S MOTHER HAVE (DID YOUR PARTNER'S MOTHER HAVE) FOR MOST OF HER WORKING LIFE?				
P1.14o.4 STATE AS ACCURATELY AS POSSIBLE THE OCCUPATION, PROFESSION OR TRADE OF YOUR PARTNER'S MOTHER FOR MOST OF HER WORKING LIFE. For example, shop salesperson, car mechanic, construction labourer or mining engineer.				

2. REAL ASSETS (ALL HOUSEHOLDS)



MEW INTRODUCTORY TEXT

WE ARE NOW GOING TO ASK YOU SOME QUESTIONS ABOUT YOUR PROPERTY AND DEBTS. INCLUDE THE PROPERTY AND DEBTS OF OTHER HOUSEHOLD MEMBERS, EVEN IF THEY ARE HELD IN THE NAME OF A COMPANY (FOR EXAMPLE, AN ASSET-HOLDING COMPANY).

WE WILL START WITH YOUR MAIN RESIDENCE.

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 transfer (includes usufruct and similar)	3
	P.2.19 ←	Other (specify):	
	P.2.19 ← P.2.19 ←	Don't know No answer	
	1		
	↓		
	HOUSEHO	LDS THAT OWN THEIR MAIN RESIDENCE CODE 2 IN	P.2.1.
P.2.1a.	THE VALUE OF THE MAIN F	ESIDENCE YOU OWN IS:	-
		Set by the open market	
		Set under the officially sponsored housing subsidy scheme	
		Regulated under the officially rated house price scheme Don't know	
		No answer	
Po !	NEW QUESTIONS		
P.2.1b.	DOES YOUR HOUSEHOLD	OWN ALL YOUR MAIN RESIDENCE OR A PART OF IT?	
	D004	All	4
	P.2.2 ← P.2.1c ←	All Part	2
	P.2.2 ←	Don't know	
	P.2.2 (No answer	99
P.2.1c.	WHAT PERCENTAGE OF TH	HE VALUE OF YOUR RESIDENCE BELONGS TO YOUR HOUSEHOL	D?
		%]	
		Don't know	1
		No answer	2
P.2.1d.	IF P2.1b=2 DO YOU PAY AN	Y RENT FOR THE PART OF THE HOUSE THAT IS NOT OWNED BY	THE HOUSEHOLD?
	P.2.1e ←	Yes	1
	P.2.2 ←	No	_
	P.2.2 ←	Don't know	
	P.2.2 ←	No answer	99
P.2.1e.	IF P2.1d=1 HOW MUCH DO	YOU PAY PER MONTH?	
		€	
		Don't know	1
		No answer	2
P.2.2.	HOW DID YOU ACQUIRE O ROLE.	WNERSHIP OF YOUR HOME? IF BY VARIOUS MEANS, INDICATE	WHICH PLAYED THE LARGES
		Purchase /Self-built	1
		Inheritance	
		Gift	3
		Other (specify):	
		Don't know	98

	NEW CLARIFICATION (Explanatory note: one or more	<u>I</u> e of the current household members)	
		Don't know	
P.2.4. ¹⁰	M NEW WORDING		
IF AN IF G/ IF	P2.2=2, WHAT WAS THE VAND STORAGE ROOM. P2.2=3, WHAT WAS THARAGE/PARKING SPACE AN	T WAS THE VALUE OF THE PROPERTY WHEN YOU ACQUIRED OWN	GARAGE/PARKING SPACE A GIFT? INCLUDE AN
		€	
		Don't know	
P.2.5. WI	HAT IS THE CURRENT VALU	E OF YOUR HOME? (I.E. HOW MUCH YOU WOULD OBTAIN FOR IT IF	YOU SOLD IT TODAY).
		€	
		Don't know	
P.2.7. DID	YOU USE A LOAN TO PAY I	FOR THE PURCHASE OF YOUR HOME?	-
		e of inheritance or gift, there may be cases where a part of the prope	rty has to be paid for)
	P.2.19 ← P.2.19 ← P.2.19 ←	Yes No Don't know No answer	2 98
!		E ANY PAYMENTS OUTSTANDING ON A MORTGAGE OR OTHER I PAYMENTS ON ANY LOANS WHICH MAY HAVE REPLACED THE ON	
	P.2.19 ←	Yes	1 2
	P.2.19 ← P.2.19 ← P.2.19 ←	Don't know	98
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 - 2
	W ROUTING. 02 if P2.8a=-1 or P2.8a=-2 we	went to question P2.19	
	W QUESTIONS: nd P2.18.0 are new questions	in EFF2005 , which are only asked if the household does not know the num	nber of outstanding loans
P.2.12.0.	IF P2.8a=-1 or P2.8a=-2 WH/	AT IS THE TOTAL AMOUNT PENDING REPAYMENT?	
		€	
		Don't know	

IN WHAT YEAR DID YOU ACQUIRE OWNERSHIP OF YOUR HOME?9

P.2.3.

 $^{^{9}\,\}mathrm{When}$ coding dates, always enter the code for the earliest date applicable to the property.

 $^{^{10}}$ Do not include VAT or other similar taxes. For self-built properties, include land and building costs.

1
1
98
-

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)

☆ MEW INTRODUCTORY TEXT

BELOW YOU ARE REQUIRED TO PROVIDE DETAILS OF THE **FOUR** BIGGEST LOANS TAKEN OUT BY YOUR HOUSEHOLD FOR THE ACQUISITION OF YOUR MAIN RESIDENCE. BEGIN WITH THE LARGEST AND CONTINUE IN DECREASING ORDER.

LOAN NUMBER				
	1	2	3	4
CARD 4				
P.2.9. WHAT TYPE OF LOAN DO 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
P.2.9a. DID THIS LOAN REFINANCE A PREVIOUS LOAN, I.E. DID THIS LOAN REPLACE A PREVIOUS LOAN? BORROWERS SOMETIMES TAKE OUT NEW LOANS TO PAY OFF EXISTING ONES, TAKING ADVANTAGE OF BETTER CONDITIONS (E.G. INTEREST RATE, TERM AND AMOUNT). 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
P.2.9b. WHEN YOU REFINANCED THE OLD LOAN, WAS THE AMOUNT OF THE NEW LOAN LARGER?				
Yes → P.2.9c (NEW ROUTING)	1	1	1	1
No → P.2.10 (NEW ROUTING)	2	2	2	2
Don't know → P.2.10 (NEW ROUTING)	98	98	98	98
DOLL KIOW 7 F.2. IV (NEW ROUTING)	90	90	30	90

DATE PROPRESSION P.2 (P.2 P.2		L	3		
P.2.9a WHAT DID YOU USE THE ADDITIONAL AMOUNT FOR? CARD S Other property purchase Main residence or other property refurbishment. Purchase of vehicles or other means of transport. Main residence or other property refurbishment. Purchase of vehicles or other means of transport. Min	LOAN NUMBER	1	2	3	4
P.2.9a WHAT DID YOU USE THE ADDITIONAL AMOUNT FOR? CARD S Other property purchase Main residence or other property refurbishment. Purchase of vehicles or other means of transport. Main residence or other property refurbishment. Purchase of vehicles or other means of transport. Min	NEW QUESTION				
Cither properly purchase. Other properly purchase. Main residence or other property refurbishment. Main residence or other property refurbishment. Purchase of vehicles or other means of transport. 4M 4	,				
Main residence or other property refurbishment. 3M 3M 3M 3M 3M 3M 3M 3					
Nati response of other property fertions france 1	Other property purchase				
Purchase or verholes or cliner means of transport 44M 44M	Main residence or other property refurbishment				
Business or professional activity inancing 5M 5M 5M 6M 6M 6M 6M 6M	Purchase of vehicles or other means of transport	_	_	-	_
Subsylpaymenthelip to children 17M 7M 7M 7M 7M 7M 7M 7					
Evenyday expenses/other purchases 7M		_	_	-	_
Cither (specify)		_	_	-	_
Don't know 98 98 99 99 99 99 99 9					
No answer 99 99 99 99 99 99 99		_			•
THE FOLLOWING QUESTIONS REFER TO THE CURRENT LOAN (NEW INTRODUCTORY CARD 6	No answer				
Commercial bank	THE FOLLOWING QUESTIONS REFER TO THE CURRENT LOAN (NEW INTRODUCTORY TEXT) CARD 6				
Savings bank 3 3 3 3 3 3 3 3 3	Business in which you work	1	1	1	1
Credit cooperative	Commercial bank	2	2	2	2
Credit cooperative 4 4 4 4 4 4 4 4 4 4 4 4 4 4 5 6 8 2 2	Savings bank	3	3	3	3
Stand-alone Internet bank	Š	4	4	4	4
Stand-alone Internet bank 6	Other credit institution	5	5	5	5
Other (specify): 97 97 97 97 97 97 97 97 97 97 97 97 98 98 98 98 98 98 98 98 98 98 98 98 99		6	6	6	6
Other (specify): 97 97 97 97 97 97 98 99	Non-financial corporations	7	7	7	7
Don't know 98 98 98 99 99 99 99 9	·	97	97	97	97
New Wording P.2.11. IF P2.9a≠1 WHAT WAS THE INITIAL AMOUNT OF THE LOAN?¹¹ F P2.9a≠1 WHAT WAS THE AMOUNT OF THE LOAN AFTER REFINANCING?		98	98	98	98
P.2.11. IF P2.9a±1 WHAT WAS THE INITIAL AMOUNT OF THE LOAN?¹¹ IF P2.9a±1 WHAT WAS THE AMOUNT OF THE LOAN AFTER REFINANCING? Don't know	No answer	99	99	99	99
No answer -2 -2 -2 -2 -2 -2 P.2.12. WHAT IS THE AMOUNT PENDING REPAYMENT?	P.2.11. IF P2.9a≠1 WHAT WAS THE INITIAL AMOUNT OF THE LOAN? ¹¹ IF P2.9a=1 WHAT WAS THE AMOUNT OF THE LOAN AFTER REFINANCING?				
Don't know			· ·	-	
No answer -2	P.2.12. WHAT IS THE AMOUNT PENDING REPAYMENT? ¹²	€	€	€	€
No answer -2	Dan't know	_ 1	_ 1	_ 1	_ 1
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). 1 9 98 98 98 98 98 98 99 99 99 99 99 99 99 99 99 9 9 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Variable 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 98 98 98 98 98 98 99 99 99 99 99 99 99 99 99 99 99 99 99 99 % <td< td=""><td>P.2.14. DOES THIS LOAN HAVE A FIXED OR VARIABLE INTEREST RATE? **Power Clarification** (If the interest rate is partly fixed and partly variable, the</td><td></td><td></td><td></td><td></td></td<>	P.2.14. DOES THIS LOAN HAVE A FIXED OR VARIABLE INTEREST RATE? **Power Clarification** (If the interest rate is partly fixed and partly variable, the				
Don't know 98 98 98 98 98 99	Fixed	1	1	1	1
No answer 99 99 99 99 NEW WORDING % % % % P.2.13. WHAT IS CURRENTLY THE ANNUAL INTEREST RATE ON THIS LOAN? -1 -1 -1 -1 -1 -1 -1	Variable	2	2	2	2
NEW WORDING % % % P.2.13. WHAT IS CURRENTLY THE ANNUAL INTEREST RATE ON THIS LOAN? -1	Don't know	98	98	98	98
P.2.13. WHAT IS CURRENTLY THE ANNUAL INTEREST RATE ON THIS LOAN? Don't know	No answer	99	99	99	99
Don't know1 -1 -1 -1	,	%	%	%	%
	P.2.13. WHAT IS CURRENTLY THE ANNUAL INTEREST RATE ON THIS LOAN?				
	Don't know	- 1	- 1	- 1	- 1
	No answer	- 2	- 2	- 2	- 2

 $^{^{\}rm II}$ Excluding the cost of processing the loan.

 $^{^{\}rm 12}$ Outstanding capital to be repaid, excluding interest.

	L	LOANS OUTSTANDING				
LOAN NUMBER	1	2	3	4		
P.2.15. WHAT TYPE OF COMMISSION IS THE LOAN SUBJECT TO? CARD 7						
None	1	1	1	1		
Loan arrangement fee	2M	2M	2M	2M		
Loan management fee	3M	3M	3M	3M		
Partial repayment penalty	4M	4M	4M	4M		
Early repayment penalty	5M	5M	5M	5M		
Other (specify):	97M	97M	97M	97M		
Don't know	98	98	98	98		
No answer	99	99	99	99		
NEW WORDING P.2.16. IF P2.9a≠1 HOW LONG IS THE TERM OF THE LOAN?						
IF P2.9a=1 HOW LONG IS THE TERM OF THE REFINANCING LOAN? (For less than one year, enter 0)						
Don't know	- 1	- 1	- 1	- 1		
No answer	- 2	- 2	- 2	- 2		
No term/No fixed date for repayment (NEW ANSWER OPTION WORDING)	- 3	- 3	- 3	- 3		
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/No fixed date for repayment (<u>NEW ANSWER OPTION WORDING</u>)	- 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, SIXMONTHLY, ETC., PLEASE GIVE A MONTHLY ESTIMATE).	€	€	€	€		
Don't know	- 1	- 1	- 1	- 1		
No answer	- 2	- 2	- 2	- 2		

A 1 1		\sim 1		101	D0
ALI	н	W.	121	HCJI	115

P.2.19.	HAVE YOU CARRIED OUT A	NY REFURBISHMENT WORK ON THE MAIN RESIDENCE IN THE LAST	TWELVE MONTHS?
	P.2.21 ←	Yes	
P.2.20.	HOW MUCH DID THE WORK	COST?	
		€	
		Don't know No answer	
P.2.21.	IN WHAT YEAR WAS YOUR	HOME BUILT?	
		Don't know	
₽ I	NEW QUESTION		-
P.2.29.		EEN LIVING IN THIS HOUSE OR FLAT? eg.: 1962)	
		Don't know	- 1
		No answer	- 2
P.2.22.	WHAT IS THE APPROXIMAT	E SIZE OF YOUR HOME IN SQUARE METRES?	
		Don't know	- 1
		No answer	
P.2.23.	DO YOU RENT OUT ANY RO	DOMS?	
	(NEW ROUTING) P.2.25a ←	YesNo	
P.2.24.	WHAT IS YOUR MONTHLY F	RENTAL INCOME?	
		€	
		Don't know	
n.		No answer	- 2
P2.25a.	POINTS AMONG THE FOL CONSIDER ANY OF THE S CARD 8 ¹⁴	E VALUE OF YOUR HOME WILL DEVELOP IN THE NEXT TWELVE IN LOWING FIVE SCENARIOS, GIVING MORE POINTS TO THOSE YOU TO SCENARIOS IMPOSSIBLE, GIVE THEM 0 POINTS):	HINK MORE LIKELY (IF YOU
	remaining scenarios being	may be given to a single scenario if a household considers it the only g given 0.	one possible, with the
		Sharp fall (over 6%)	
		Sharp rise (over 6%)	
		No answer	
P.2.25.	DO YOU PLAN TO MOVE HO	DUSE IN THE NEXT TWO YEARS?	
		Yes	1
		No	

¹³ If you do not own your home, take the question as referring to your place of residence.

¹⁴ Households need to be able to write on the card.

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

		IAIN RESIDENCE IS NOW WORTH MORE THAN WHEN YOU BOUGHT E OUT A FURTHER LOAN, USING THE PROPERTY AS COLATERAL OF	
		Yes	. 1
	P.2.32 ←	No	
P.2.27.	WHAT DID YOU DO WITH CARD 9	THE EXTRA MONEY?	
		Improvements to your real estate property or properties Everyday expenses Purchase of durable consumer goods (vehicles, electrical appliances,	. 1M . 2 M
		etc.)	. 3 M
		Purchase of financial assets	
		Purchase of other properties	. 5 M
		Investment in own business	
		Paying off other debts	
		Help to children (NEW ANSWER OPTION)	- 8 M
		Other (specify):	
		Don't know	
		No answer	. 99
	HOU	SEHOLDS THAT RENT THEIR MAIN RESIDENCE CODE 1 IN P.2.1.	
P.2.28.		SEHOLDS THAT RENT THEIR MAIN RESIDENCE CODE 1 IN P.2.1. E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO	GE, TELEVISION, ETC.)?
P.2.28.			. 1
P.2.28. P.2.30.		E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO Yes	. 1
	DOES THE RENT INCLUD	E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO Yes	. 1 . 2
	DOES THE RENT INCLUD	E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO Yes	. 1 . 2 . 1 . 2
	DOES THE RENT INCLUD	E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO Yes	. 1 . 2 . 1 . 2 . 97
	DOES THE RENT INCLUD	E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO Yes	. 1 . 2 . 1 . 2 . 97 . 98
	DOES THE RENT INCLUD	E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO Yes	. 1 . 2 . 1 . 2 . 97 . 98
	DOES THE RENT INCLUD IS THE RENT MARKET-SE HOW MUCH DO YOU CUF	E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO Yes	. 1 . 2 . 1 . 2 . 97 . 98 . 99
P.2.30.	DOES THE RENT INCLUD IS THE RENT MARKET-SE HOW MUCH DO YOU CUF	E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO Yes	. 1 . 2 . 1 . 2 . 97 . 98 . 99
P.2.30.	DOES THE RENT INCLUD IS THE RENT MARKET-SE HOW MUCH DO YOU CUF	E THE FURNITURE AND/OR EQUIPMENT (WASHING MACHINE, FRIDO Yes	. 1 . 2 . 1 . 2 . 97 . 98 . 99 E MOST RECENT PAYMENT,

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

	EW WORDING		
P.2.32.	INDUSTRIAL BUILDINGS, G.	WN ANY OTHER RESIDENTIAL PROPERTY (APART FROM ARAGES/PARKING SPACES, ETC.? DO NOT INCLUDE AN O OR THAT FORM PART OF YOUR MAIN RESIDENCE. ¹⁵	
(Intervie	wer: We refer to any househo	d member properties, including both those fully owned and	d those partly owned)
	P.2.34 ←	Yes	
P.2.33.	HOW MANY?		
AD N	EW CLARIFICATION		
-		perty those that are substantially similar (for example, seve	eral flats in the same block).
	P.2.35a. ←		
	P.2.39.0. ← P.2.39.0. ←	Don't know No answer	
	EW ROUTING 02 if P2.33=-1 or P2.33=-2 we	vent to P2.62	
The bloc	EW QUESTIONS k of questions from P2.39.0 to f other real estate properties it	P2.61.0 are new questions in EFF2005, which are only ask	ed if the household does not know the
P.2.39.0.	WHAT IS THE TOTAL CURRE	NT VALUE OF THE PART OF THE PROPERTIES THE HOUS	SEHOLD OWNS?
		€	
		Don't know	
P.2.43.0.	HOW MUCH INCOME DO Y	OU EARN EACH MONTH FROM RENT FROM THESE PROP	ERTIES?
		€	
	!	No property is rented	0
		Don't know	1
P.2.50.0.	DO YOU HAVE ANY DEBTS	No answer OUTSTANDING ON ANY OF THESE PROPERTIES?	2
	P.2.62. ←	Yes	
P.2.55.0.	HOW MUCH DO YOU OWE	IN TOTAL?	
		€	
		Don't know	
P.2.61.0.		ENT MONTHLY PAYMENT ON THESE LOANS, INCLUDING t is yearly, six-monthly, etc., please, give a monthly estimat	REPAYMENT OF BOTH CAPITAL AND
	P.2.62 ←	€	7
	P.2.62 €	Don't know	1
D 2 24	P.2.62 ←	No answer	2
P.2.34.	HAVE TOU OWNED ANY DU	RING THE LAST TWELVE MONTHS?	
	P.2.62 ← (<u>NEW ROUTING</u>) P.2.62 ←	Yes	

¹⁵ Any garages/parking spaces or storage rooms corresponding to the main residence shall be considered part of it. If the household owns several additional garages/parking spaces, they shall together be considered a distinct real estate property. If the household owns several storage rooms, they shall be considered a further distinct real estate property.

MEW INTRODUCTORY TEXT

★ BELOW YOU ARE REQUIRED TO PROVIDE DETAILS OF THE THREE MOST IMPORTANT REAL ESTATE PROPERTIES IN TERMS OF THEIR ECONOMIC VALUE (EXCLUDING YOUR MAIN RESIDENCE). BEGIN WITH THE MOST VALUABLE AND CONTINUE IN DECREASING ORDER.

		OTHER REAL ESTATE PROPERTIES			
NUMBER OF PROPERTY	1	2	3		
P.2.35a.WHAT KIND OF PROPERTY IS IT?					
House or flat	1	1	1		
Industrial building/warehouse	2	2	2		
Land	3	3	3		
Garage/parking space	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/self-built	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 WHAT 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		
NEW WORDING					
P.2.38 ¹⁶ IF P2.35=1, WHAT WAS ITS PURCHASE PRICE? ¹⁷ IF P2.35=2, WHAT WAS THE VALUE OF THE PROPERTY WHEN YOU INHERITED IT? IF P2.35=3, WHAT WAS THE VALUE OF THE PROPERTY WHEN YOU RECEIVED IT AS A GIFT? IF p2.35=97 OR 98 OR 99, WHAT WAS THE VALUE OF THE PROPERTY WHEN YOU ACQUIRED OWNERSHIP OF IT?	[€]	€]	€		
Don't know	- 1	- 1	- 1		
No answer	- 2	- 2	- 2		
P.2.39. WHAT IS THE CURRENT VALUE OF THE PROPERTY?	€	€	€		
Don't know	- 1	- 1	- 1		
		- 1			

¹⁶ Do not include VAT or other similar taxes.
17 For self-built properties, include land and building costs.

P.241. IF P.2 38 ± 3 EXCEPT IN THE CASE OF LAND, WAS THE PROPERTY NEW OR SECOND-HAND? New		OTHER REA	AL ESTATE P	ROPERTIES
SECOND-HAND? New	NUMBER OF PROPERTY	1	2	3
SECOND-HAND? New	D 2.41 IE D 2.252 + 2 EVCEDT IN THE CASE OF LAND WAS THE DEODEDTY NEW OR			
Second-hand. 2 2 2 88 98 99 99 99				
Don't know	New	1	1	1
No answer 99 99 99 99 99 99 99	Second-hand	2	2	2
P.2.42. WHAT IS THE MAIN USE MADE OF THIS PROPERTY? CARD 10 **NEW COMMENT Interviewer: Garage/parking space is not a possible response. If "garage/parking space" is given as a response, ask whether it is for private use. Pc.247	Don't know	98	98	98
NEW COMMENT Interviewer: Garage/parking space is not a possible response. If "garage/parking space" is given as a response, ask whether it is for private use, for work purposes, rented out, etc. Agriculture → P.2.47	No answer	99	99	99
given as a response, ask whether it is for private use, for work purposes, rented out, etc. Agriculture → P.247	CARD 10 ₱ NEW COMMENT			
Agriculture → P.2.47				
Holiday or other private use → P.2.47 3 3 3 3 3 3 3 3 3	Agriculture → P.2.47	1	1	1
Own professional use ⇒ P.2.47 Rent/lease ⇒ P.2.43 Rent/lease ⇒ P.2.47 Dunocupied ⇒ P.2.47 Citure home ⇒ P.2.47 Don't know ⇒ P.2.43a (NEW ROUTING) P.2.45a (New York Household Receive Any Rental Income From this property? E		2	2	2
Rent/lease → P.2.43.		3	3	3
Free transfer (includes usufruct and similar) → P.2.47	·	4	4	4
Unoccupied → P.2.47		5	5	5
Future home ⇒ P.2.47	· · · · · · · · · · · · · · · · · · ·	_	_	
Other (specify) → P.2.43a (NEW ROUTING)	·	_	_	ŭ
Don't know → P. 2.43a (NEW ROUTING) 98 98 99 99 99 99 99 9		· ·	· ·	-
No answer → P.2.43a (NEW ROUTING)	· · · · · · · · · · · · · · · · · · ·	_	_	_
NEW QUESTION P.2.43a DOES YOUR HOUSEHOLD RECEIVE ANY RENTAL INCOME FROM THIS PROPERTY? 1	No appuar > D. 2.42a (NEW POLITING)			
New QUESTION P.2.43a DOES YOUR HOUSEHOLD RECEIVE ANY RENTAL INCOME FROM THIS PROPERTY?	Parking space" has been deleted as an answer option	99	99	99
P.2.43a DOES YOUR HOUSEHOLD RECEIVE ANY RENTAL INCOME FROM THIS PROPERTY? Yes → P.2.47	n			
No → P.2.47				
No → P.2.47				
Don't know → P.2.47 98 98 99 99 99 99 99 9				-
No answer → P.2.47				
Don't know				
No answer -2 -2 -2 -2	P.2.43. WHAT IS THE HOUSEHOLD'S MONTHLY RENTAL INCOME FROM THIS PROPERTY?	€	€	€
No answer -2 -2 -2 -2	Don't know	_ 1	_ 1	_ 1
MONEY IN, THE PROPERTY IN THE LAST TWELVE MONTHS? Yes → P.2.48				
No → P.2.49 2 2 P.2.48. HOW MUCH DID YOU SPEND?				
No → P.2.49 2 2 P.2.48. HOW MUCH DID YOU SPEND?	Voc. → P 2.48	4	1	4
P.2.48. HOW MUCH DID YOU SPEND? Don't know				
Don't know	NO 71.2.43			
No answer -2 -2 -2 P.2.49. DID YOU USE A LOAN TO PAY FOR THE PURCHASE OF THIS PROPERTY? Interviewer: Property may have been received as an inheritance or gift, part of which has to be paid for 1	P.2.48. HOW MUCH DID YOU SPEND?	€	[€]	€
No answer -2 -2 -2 P.2.49. DID YOU USE A LOAN TO PAY FOR THE PURCHASE OF THIS PROPERTY? Interviewer: Property may have been received as an inheritance or gift, part of which has to be paid for 1	Den't Inner			_
NEW COMMENT Interviewer: The property may have been received as an inheritance or gift, part of which has to be paid for Yes				
NEW COMMENT Interviewer: The property may have been received as an inheritance or gift, part of which has to be paid for Yes				
Interviewer: The property may have been received as an inheritance or gift, part of which has to be paid for Yes 1 1 1 1 1 1 1 1 1 1 1 2 <td>P.2.49. DID YOU USE A LOAN TO PAY FOR THE PURCHASE OF THIS PROPERTY?</td> <td></td> <td></td> <td></td>	P.2.49. DID YOU USE A LOAN TO PAY FOR THE PURCHASE OF THIS PROPERTY?			
Yes 1 1 1 1 1 1 1 1 2	Interviewer: The property may have been received as an inheritance or gift, part of which has			
No → P.2.35a.2 or P.2.35a.3 or P.2.35a.4 or P.2.62 ¹⁸ 2 2 2 P.2.50. ARE THERE ANY PAYMENTS OUTSTANDING ON THIS (THESE) LOAN(S)? 1 1 1		1	1	1
Yes 1 1 1 1				
		1	1	1
	No → P.2.35a.2 or P.2.35a.3 or P.2.35a.4 or P.2.62 ¹⁹	2	2	2

¹⁸ 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).

¹⁹ As in previous note.

	OTHER REAL ESTATE PROPERTIES		
NUMBER OF PROPERTY	1	2	3
P.2.51. HOW MANY OUTSTANDING LOANS ARE THERE ON THIS PROPERTY?	↓ P.2.52	P.2.52	↓ P.2.52
Don't know → P.2.55.0b	- 1	- 1	- 1
No answer → P.2.55.0b	- 2	- 2	- 2
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?	€	€	€
Don't know No answer	-1 -2	-1 -2	-1 -2
P.2.61.0b. HOW MUCH IS THE CURRENT MONTHLY PAYMENT ON THESE LOANS, INCLUDING REPAYMENT OF CAPITAL AND INTEREST? (If the payment is annual, six-monthly, etc. please give a monthly estimate).	€	€	[€]
Don't know No answer	-1 -2	-1 -2	-1 -2
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.2.62 ²⁰			

17

 $^{^{20}}$ 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)

	Other real estate properties				
Number of property	1	2	3		

MEW INTRODUCTORY TEXT

BELOW YOU ARE REQUIRED TO PROVIDE DETAILS OF THE THREE BIGGEST LOANS ON THE REAL ESTATE PROPERTY. START WITH THE LARGEST AND CONTINUE IN DECREASING ORDER.

		LOANS OUTSTANDING			
LOAN NUMBER	1	2	3		
P.2.52. WHAT TYPE OF LOAN DO YOU USE TO PAY FOR THE PURCHASE?					
CARD 4					
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?					
CARD 6					
Business in which you work	1	1	1		
Commercial bank	2	2	2		
Savings bank	3	3	3		
Credit cooperative	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		
NO diswei	99	33	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?	€	€	€		
1.2.00. WINT TO THE TIMOGRAP ENDING RELYTIMENT.					
Don't know	- 1	- 1	- 1		
No answer	- 2	- 2	- 2		
MEW LOCATION					
P.2.57. DOES THIS LOAN HAVE A FIXED OR VARIABLE INTEREST RATE? (If the interest rate is partly fixed and partly variable, the answer should refer to the largest part).					
Fixed	1	1	1		
Variable	2	2	2		
Don't know	98	98	98		
		00	00		

	LO	ANS OUTSTAN	IDING
LOAN NUMBER		2	3
NEW WORDING			
P.2.56. WHAT IS CURRENTLY THE ANNUAL INTEREST RATE ON THIS LOAN?	%	%	%
Don't know	- 1	- 1	- 1
No answer	- 2	- 2	- 2
P.2.58. WHAT TYPE OF COMMISSION IS THE LOAN SUBJECT TO?			
None	1	1	1
Loan arrangement fee	2 M	2 M	2 M
Loan management fee	3 M	3 M	3 M
Partial repayment penalty	4 M	4 M	4 M
Early repayment penalty	5 M	5 M	5 M
Other (specify):	97 M	97 M	97 M
Don't know	98	98	98
No answer	99	99	99
P.2.59. HOW LONG WAS THE INITIAL TERM OF THE LOAN? (For less than one year, enter 0)			
Don't know	- 1	- 1	- 1
No answer	- 2	- 2	- 2
No term/No fixed date for repayment (NEW ANSWER OPTION WORDING)	- 3	- 3	- 3
P.2.60. HOW LONG WILL IT BE UNTIL THE LOAN IS FULLY REPAID?	lı ı	1	1
(For less than one year, enter 0)			
Don't know	- 1	- 1	- 1
No answer	- 2	- 2	- 2
No term/No fixed date for repayment (NEW ANSWER OPTION WORDING)	- 3	- 3	- 3
P.2.61. HOW MUCH IS THE CURRENT MONTHLY PAYMENT ON THE LOAN, INCLUIR REPAYMENT OF CAPITAL AND INTEREST? (If the payment is annual, six-monthly please give a monthly estimate).		€	[€]
Don't know	- 1	- 1	- 1
No answer	- 2	- 2	- 2

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

A NEW	WORDING		
	is a new question in EFF2005	1.	
	SI P2.33=4, WHAT KIND O	F PROPERTY IS IT?	
	SI P2.33>4, FOR THE REM	MAINING REAL ESTATE PROPERTY, ON THE WHOLE, WHAT KIND AR	E THEY? THINK IN TERMS
		R THAN THE NUMBER OF PROPERTIES	
		House or flat	1
		Industrial building/warehouse	2
		Land	3
		Garage/parking space	4
		Shop	5
		Office	6
		Hotel	7
		Premises	8
		Block of flats (NEW ANSWER OPTION)	9
		Other (specify):	97
			98
		Don't know	99
6		No answer	99
H NEW	WORDING		
P.2.35.4.		ACQUIRE THIS PROPERTY?	
	IF P2.33>4, HOW DID YOU	ACQUIRE MOST OF THESE PROPERTIES? If by various means, indica	ate the most important.
A NEW	A CODING OF THE B	0.05.4 / 5550000 //	
NEV NEV	V CODING of variable P	2.35.4. In EFF2002 more than one answer was allowed, whereas in E	FF2005 only one answer is
F	oossible.		
	P.2.39.4 ←	Purchase/self-built	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
		110 01101101	
n.			
₩ NEW	QUESTIONS		
· —			
P 2 36h 4	IF P2 35 4=2 IN WHICH Y	EAR DID YOUR HOUSEHOLD RECEIVE THIS INHERITANCE? If in var	ious years, state the year in
1 .2.000.4.	which you received the mos		ious yeurs, state the year in
		EAR DID YOUR HOUSEHOLD RECEIVE THIS GIFT? If in various years	state the year in which you
	received the most important		, state the year in which you
	received the most important	part.	
		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?	
-			
		€	
		Don't know	- 1
		No answer	- 2
		TVO dilower	- 2
P.2.39.4.	WHAT IS THE CLIDDENT	TOTAL VALUE OF THE PORTION OF THE PROPERTIES THAT BELON	CS THAT BELONG TO THE
F.Z.39.4.	HOUSEHOLD?	TOTAL VALUE OF THE FORTION OF THE PROPERTIES THAT BELOW	GS THAT BELONG TO THE
	HOOSEHOLD?		
		€	
		Don't know	- 1
		No answer	- 2

MEW COMMENT

Interviewer: Garage/parking space is not a possible response. If "garage/parking space" is given as a response, ask whether it is for private use, for work purposes, rented out, etc.

CARD 10

	P.2.47.4 ←	Agriculture	1M
	P.2.47.4 ←	Holiday or other private use	2M
	P.2.47.4 ← (NEW ROUTING)	Own professional use	3M
	P.2.43.4 ←	Rent/lease	4M
	P.2.47.4 ← P.2.47.4 ←	Free transfer (includes usufruct and similar)	5M 6M
	P.2.47.4 ←	Future home	7M
	(<u>NEW ROUTING</u>) P.2.43a.4 ←	Other (specify):	97
	(<u>NEW ROUTING</u>) P.2.43a.4 ←	Don't know	98
	(NEW ROUTING)	No answer	99
D1	P.2.43a.4 ←		
	ng space" has been delete	d as an answer option	
MEW C			
P2.43a.4	DOES YOUR HOUSEHOLD	RECEIVE ANY RENTAL INCOME FROM (ANY OF THESE PROPERTIES	3/THIS PROPERTY)?
		Yes	1
	P.2.47.4 ←	No Don't know	2 - 1
		No answer	
P.2.43.4.	WHAT IS THE HOUSEHOL	D'S MONTHLY RENTAL INCOME FROM THESE PROPERTIES?	
	ı	€	
	L		
		Don't know	
			_
	HAVE YOU CARRIED OUT LAST TWELVE MONTHS?	ANY REFURBISHMENT WORK ON, OR INVESTED ANY MONEY IN, THE	TESE PROPERTIES IN THE
		Yes	1
	P.2.50.4 ←	No	
		Don't know	
		No answer	- 2
P.2.48.4.	HOW MUCH DID YOU SPE	ND?	
		€	
		Don't know	- 1
		No answer	- 2
P.2.50.4. I	DO YOU HAVE UNPAID DE	EBTS FOR THE PURCHASE OF ANY OF THESE PROPERTIES?	
		Yes	1
	P.2.62 《	No	2
P.2.55.4. I	HOW MUCH DO YOU OWE	, IN TOTAL?	
	[€	
		Don't know	- 1
		No answer	- 2
		RENT MONTHLY PAYMENT ON THE LOAN, INCLUDING REPAYMEN is annual, six-monthly, etc. please give a monthly estimate).	T OF BOTH CAPITAL AND
	[€	
		Don't know	- 1
		No answer	

REAL ESTATE IN GENERAL (ALL HOUSEHOLDS)

MEV NEV	V CLARIFICATION				
P.2.62.	HAVE YOU SOLD ANY PRO	OPERTY IN THE	ELAST TWELVE MONTHS?		
	P.2.69 ←				
P.2.63.	HOW MANY PROPERTIES	HAVE YOU SOL	LD?		
	E ANSWER THE FOLI WELVE MONTHS:	OWING QU	ESTIONS ABOUT THE PRO	PERTIES YOU HA	VE SOLD IN THE
P.2.64.	WHAT WAS THE TOTAL S	ALE PRICE OF	THE PROPERTIES YOU SOLD?		
	l	€			
P.2.66.	WHAT WAS THE VALUE O none, enter 0.	F THE MORTGA €	AGE(S) OR LOAN(S) ON THESE PRO	PERTIES AT THE TIME	OF SELLING THEM? I
	'	Don't know		1	

HOUSEHOLD FURNISHINGS, FITTINGS AND APPLIANCES (ALL HOUSEHOLDS)

D NE	EW 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, ELECTRICAL/ELECTRONIC GOODS, ETC?
	Yes
P.2.70.	WHAT WAS THE TOTAL VALUE OF THESE PURCHASES?
	€
	Don't know 1 No answer 2
A NEW	/ WORDING
P.2.71.	IF P2.32=1 AND P2.33<=4 AND ((P2.35a.1≠1 AND P2.35a.1≠98 AND P2.35a.1≠99) AND (P2.35a.2≠1 AND P2.35a.2≠98 AND P2.35a.2≠99) AND (P2.35a.3≠1 AND P2.35a.3≠98 AND P2.35a.3≠99) AND (P2.35a.4≠1 AND P2.35a.4≠98 AND P2.35a.4≠99)) WHAT IS THE TOTAL VALUE OF THE FURNISHINGS, FITTINGS AND APPLIANCES IN YOUR HOME? IF P2.32=2 WHAT IS THE TOTAL VALUE OF THE FURNISHINGS, FITTINGS AND APPLIANCES IN YOUR HOME? FOR THE REMAINING HOUSEHOLDS, WHAT IS THE TOTAL VALUE OF THE FURNISHINGS, FITTINGS AND APPLIANCES IN YOUR MAIN RESIDENCE AND IN YOUR HOUSES OR FLATS?
	€
	Don't know 1

MEANS OF TRANSPORT OWNED BY THE HOUSEHOLD (ALL HOUSEHOLDS)

P.2.72.	HOW MANY CARS DOES	S YOUR HOUSEHOLD OWN? ²¹	
		Don't know	1
		No answer	
n		IF THE RESPONSE IS "zero/none"	. 0
•	EW ROUTING EFF2002 if P2.72=-1 or P2.72	2=-2 we went to P2.76	
P.2.73.	HAVE YOU BOUGHT AN'	Y NEW CARS OVER THE LAST YEAR?	
		Yes	1
	P.2.75		
P.2.74.	WHAT WAS THE TOTAL	VALUE OF THESE PURCHASES?	
		€	
		Don't know	1
		No answer	
P.2.75.		K ABOUT THE CARS THE HOUSEHOLD OWNS. PLEASE GIVE US AN E (I.E. WHAT YOU WOULD OBTAIN FOR THEM IF YOU DECIDED TO SELI	
	VALUE OF TOOK OAKO		- THEM TOBITI).
		Don't know	
P.2.76.	HOW MANY OTHER ME	EANS OF TRANSPORT (MOTORCYCLES, BOATS, AIRPLANES, ETC.)	· –
1 .2.70.	OWN? ²²	THE ST THERE SET (MOTOROTOLLO, DONTO, 7 MIN LANGE, LTO.)	DOLO TOOK HOUGEHOLD
		Don't know	1
		No answer	2
n	P.2.80 ←	IF THE RESPONSE IS "zero/none"	. 0
	EW ROUTING EFF2002 if P2.76=-1 or P2.76	S= 2 we went to P2 90	
			IE LACT VEADO
P.2.77.	HAS YOUR HOUSEHOLL) BOUGHT ANY MEANS OF TRANSPORT (EXCLUDING CARS) OVER TH	
	P.2.79 ←	Yes	
P.2.78.		VALUE OF THESE PURCHASES?	. 2
F.2.70.	WHAT WAS THE TOTAL		
		€	
		Don't know	1
D 0 70	LETIO TALK ABOUT TH		2
P.2.79.		IE HOUSEHOLD'S OTHER MEANS OF TRANSPORT. PLEASE GIVE YOUR OTHER MEANS OF TRANSPORT (I.E. WHAT YOU WOULD (MITODAY).	
		€	
		Don't know	1
6		No answer	2
MEV NEV	V WORDING		
P.2.80.	OVER THE LAST TWELV	E MONTHS, HAS THE HOUSEHOLD SOLD ANY OF THE MEANS OF TR	ANSPORT IT HAS OWNED?
	P.2.82 ←	Yes No	
D 2 04	_		. 4
P.2.81.	WHAT WAS THE TOTAL	VALUE OF THIS (THESE) SALE(S)?	
		€	
		Don't know	
		No answer	4

household. Vehicles held under leasing or rental agreements should not be included.

22 The answer should include all other means of transport owned by the household, even if they are also used for work purposes, provided they are at least partly owned by the household. Other means of transport held under leasing or rental agreements should not be included.

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

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

P.2.82.	DO YOU OWN ANY JEWE	LLERY, ANTIQUES OR WORKS OF ART?	
	P.2.85 ←	YesNo	
P.2.83.	HOW DID YOU ACQUIRE	ГНЕМ?	
		Purchase	2 M 3 M 97 M 98
P.2.84.	WHAT IS THE ESTIMATED	TOTAL VALUE OF ALL YOUR JEWELLERY, WORKS OF ART, ANTIQU	ES, ETC?
		Don't know	-1
		No answer	
P.2.85.	HAS YOUR HOUSEHOLD THE LAST TWELVE MONT	ACQUIRED ANY OBJECT OF THIS KIND (JEWELLERY, WORKS OF A	RT, ANTIQUES, ETC.) OVER
	P.2.87 ←	Yes	
P.2.86.	WHAT WAS THE TOTAL V	ALUE OF THESE PURCHASES?	
		€	
		Don't know	•
P.2.87.	HAS YOUR HOUSEHOLD LAST TWELVE MONTHS?	SOLD ANY OBJECT OF THIS KIND (JEWELLERY, WORKS OF ART, A	NTIQUES, ETC.) OVER THE
	Go to Section 3 "Debts" ←	YesNo	· · · · · · · · · · · · · · · · · · ·
P.2.88.	WHAT WAS THE TOTAL V	ALUE OF THIS (THESE) SALE(S)?	
		€	
		Don't know	•

3. DEBTS (ALL HOUSEHOLDS)

NEW INTRODUCTORY TEXT			
SPECIFICALLY, WE WILL LOOK A	HOLD'S <u>OTHER OUTSTANDING DEB'</u> AT <u>LOANS</u> FROM FINANCIAL INSTIT SIDER HERE DEBIT BALANCES ON C	UTIONS, FRIENDS OR FAMILY AND	PURCHASES PAYABLE IN
REMEMBER THAT THE DEBTS OF	ALL THE MEMBERS OF THE HOUSE	EHOLD MUST BE INCLUDED.	
	E HELD BY MEMBERS OF THE HOU OUSEHOLD? PLEASE EXCLUDE THO		
P.3.2	←		
P.3.6.0 P.3.6.0			•
(NEW ROUTING) P.3.12a	F THE RESPONSE IS "ZERO / N	ONE"	0
MEW QUESTION	-1 or P3.1=-2 we went to P3.12 S are new questions in EFF2005, which	are only asked if the household does r	not know the number of other
P.3.6.0. WHAT IS THE TOTAL AM	OUNT PENDING REPAYMENT?		
	€		
	No answer		- 2
	RRENT TOTAL MONTHLY PAYMENT to ayment is annual, six-monthly, etc., p		EPAYMENT OF PRINCIPAL

 (NEW ROUTING)
 P.3.12a ← Don't know
 - 1

 (NEW ROUTING)
 P.3.12a ← No answer
 - 2

(NEW ROUTING) P.3.12a ←

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 ONES IN TERMS OF ECONOMIC VALUE.

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

MEW INTRODUCTORY TEXT

PLEASE SET OUT BELOW THE EIGHT MAIN LOANS THE HOUSEHOLD HAS. BEGIN WITH THE LARGEST AND CONTINUE IN DECREASING ORDER.

		LOANS OUTSTANDING			G
LOAN NUMBER		1 2 3			48
P.3.2. WHAT TYPE CARD 11	OF LOAN IS IT?				
Mortgage	→ P.3.2a	1	1	1	1
	ured loan (non-mortgage) → P.3.3	2	2	2	2
	oan → 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
	count overdraft -> P.3.3	6	6	6	6
	→ P.3.3	7	7	7	7
	m friends or family → P.3.3. and then P.3.5.	8	8	8	8
	r renting → P.3.3	9	9	9	9
_	nortgage → P.3.2a (<u>NEW ANSWER OPTION)</u>	10	10	10	10
	ecify): → P.3.3 (NEW ROUTING)	97	97	97	97
	w → P.3.3 (<u>NEW ROUTING</u>)	98	98	98	98
	r → P.3.3 (<u>NEW ROUTING</u>)	99	99	99	99
5		- 00	- 00	- 00	
NEW QUESTIC	<u>)N</u>				
NEW WORDING 2.3.2a. WHAT REAL	ESTATE ASSETS HAVE YOU MORTGAGED?				
Main resi	dence	1	1	1	1
Other rea	estate property mentioned earlier	2	2	2	2
	ecify):	97	97	97	97
• •	W	98	98	98	98
	r	99	99	99	99
P.3.3. WHY DID YO	U TAKE ON THIS DEBT?				
	uipment for the household	1	1	1	1
•	•	2	2	2	2
	wehicle or other means of transportewellery, works of art and antiques (NEW ANSWER CODE. (Answer				
	and 4 have been merged))	34	34	34	34
	chases	5	5	5	5
		6	6	6	6
•	cies	7	7	7	7
•	education	8	8	8	8
	eatment	9	9	9	9
	ther debts	10	10	10	10
	g or other ceremony	11	11	11	11
A WEGUIII	e a business or professional activity	12	12	12	12
To finance	· · · · · · · · · · · · · · · · · · ·	13	13	13	13
	ancial accete	13	-	_	14
To buy fir	ancial assets	11	11		1 14
To buy fir To refurb	sh or renovate the home or the building	14	14	14	
To buy fir To refurbi Help to cl	sh or renovate the home or the building	15	15	15	15
To buy fir To refurbi Help to cl Current e	sh or renovate the home or the building	15 16	15 16	15 16	15 16
To buy fir To refurbi Help to cl Current e Other (sp	sh or renovate the home or the building uildren (NEW ANSWER OPTION) kpenses (NEW ANSWER OPTION) ecify):	15 16 97	15 16 97	15 16 97	15 16 97
To buy fir To refurbi Help to cl Current e Other (sp Don't kno	sh or renovate the home or the building	15 16	15 16	15 16	15 16

		LOANS OUTSTAND		TSTANDING	NG	
LOAN NUMBER		1	2	3	48	
P.3.4. WHAT KIND OF INSTITUTION PROVIDED THE LOAN?						
CARD 6						
Business in which you work		1	1	1	1	
Commercial bank		2	2	2	2	
Savings bank		3	3	3	3	
Credit cooperative		4	4	4	4	
Other credit institution (including finance companies)		5	5	5	5	
Stand-alone Internet bank		6	6	6	6	
Non-financial corporations		7	7	7	7	
Other (specify):		97	97	97	97	
Don't know		98	98	98	98	
No answer		99	99	99	99	
P.3.5. WHAT WAS THE INITIAL AMOUNT OF THE LOAN?						
NEW COMMENT						
Interviewer: in the case of a reverse mortgage which provi	des an income, note	€	€	€	€	
this down and ask the amount of the initial payment, if there						
payment may be zero or may be the refinanced amount of a p	revious loan					
Don't know		- 1	- 1	- 1	- 1	
No answer		- 2	- 2	- 2	- 2	
P.3.6. WHAT IS THE AMOUNT PENDING REPAYMENT?						
₽ <u>NEW COMMENT</u>					1 61	
Interviewer: in the case of a reverse mortgage which provi		€	€	€	€	
this down. The required amount is that needed to repay the date, not the sum of the future payments	e loan at the current					
date, not the sum of the future payments						
Don't know		- 1	- 1	- 1	- 1	
No answer		- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	
THO UTION OF						
<i>P</i> ₁						
NEW LOCATION						
P.3.8. DOES THIS LOAN HAVE A FIXED OR VARIABLE INTEREST RA	ATE2					
**NEW CLARIFICATION	NIL:					
(If the interest rate is partly fixed and partly variable, the ar	nswer should refer to					
the largest part).						
Fixed		1	1	1	1	
Variable		2	2	2	2	
Don't know		98	98	98	98	
No answer		99	99	99	99	
NO aliswei		99	99	99	99	
P NEW WORDING						
NEW WORDING		%	%	%	%	
P.3.7. WHAT IS THE CURRENT ANNUAL INTEREST RATE ON THIS I	OAN?					
T.G.T. WHAT IS THE SOUNDENT ANNOTED IN TELESTRICAL SOUTH IN TELESTRICAL						
Don't know		- 1	- 1	- 1	- 1	
No answer		- 2	- 2	- 2	- 2	
						
P.3.9. HOW MANY YEARS DID YOU ASK TO TAKE OUT THE LOAN F	OR?					
(Maximum limit 60 years. For less than one year enter 0)						
PNEW COMMENT	dee on income mate	ı ıl	1			
Interviewer: in the case of a reverse mortgage which provi this down. The number of years initially requested is the nu-						
which it is expected to receive the loan annuity, or, if the an						
is no term.	, , , , , , , , ,					
Don't lyrayy		_	4	4		
Don't know		- 1	- 1 2	- 1	- 1	
No answer No term/No fixed repayment date (NEW ANSWER OPTION)		- 2	- 2	- 2	- 2	
ANSWER OPTION)		- 3	- 3	- 3	- 3	
				1		

	LOANS OUTSTANDING			
LOAN NUMBER	1	2	3	48
P.3.10. HOW LONG UNTIL THE LOAN IS FULLY REPAID? NEW COMMENT				
Don't know	- 1	- 1	- 1	- 1
No answer	- 2	- 2	- 2	- 2
No term/No fixed repayment date (<u>NEW ANSWER OPTION</u>) (<u>NEW WORDING</u> <u>OF ANSWER OPTION</u>)	- 3	- 3	- 3	- 3
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? ²³ (If the payment is annual, six-monthly, etc. Please give a monthly estimate).				
Don't know	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2

²³ 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)

P	NEW COMMENT		
	years ago. Calculated by t	I display information on loans already talked about in detail which we he CAPI program: number of loans for which two years or less have 22.59.X-P2.60.X, P3.9.X-P3.10.X)	
P	QUESTION DELETED P.3.12.	•	
<u>D</u> 1	NEW QUESTIONS		
P.3.12		HAVE YOU BEEN DENIED A LOAN?	
		Yes	1
		No	2
		Don't know	-1
		No answer	- 2
P.3.12	b. IN THE LAST TWO YEARS, I	HAVE YOU BEEN GRANTED A LOAN FOR AN AMOUNT LESS THAN THA	T YOU REQUESTED?
		Yes	1
		No	2
		Don't know	- 1
n.		No answer	- 2
μŪ	NEW WORDING		
	P.3.19 €	Didn't need it	1M 2M 3M 4M 5M 97M 98
Po Po	QUESTION DELETED P.3.14.		
PU	NEW ROUTING		
P.3.15	. IF P3.12a=1 WHAT REASON CARD 13	IS DID THE FINANCIAL INSTITUTION GIVE FOR TURNING DOWN YOUR	APPLICATION?
		Characteristics of household (marital status, age, health, etc.)	1M 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 Other (specify)	6M 97M
		Don't know	98
		No answer	99
P	QUESTION DELETED P.3.16.		

30

CREDIT LINES (ALL HOUSEHOLDS)

P.3.19.	DO YOU OR ANY OTHER M INSTITUTION? ²⁴ (Do not incl	IEMBER OF THE HOUSEHOLD HAVE A CREDIT LINE OR CREDIT ACCC lude credit cards).	OUNT WITH A FINANCIAL
	P.4.101. ←	Yes	1 2
P.3.20.	WHAT IS THE MAXIMUM CR	EDIT AVAILABLE?	
		€	
		Don't know	- 1 - 2

P.3.19.

²⁴ 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)

	4	_		
	/	1	L	
	۲	7	1	ı
1	٠.	٩	-	1

<u>NEW QUESTIONS</u>: 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.

B

NEW WORDING

P4.101 DOES YOUR HOUSEHOLD OWN (EVEN IF NOT FULLY) ANY BUSINESS RUN OR MANAGED BY A MEMBER OF YOUR HOUSEHOLD?²⁵

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

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

Don't know	_ 1
DOLL KHOW	
No answer	- 2
	_



NEW INTRODUCTORY TEXT

PLEASE LIST BELOW THE SIX BUSINESSES WITH THE LARGEST ECONOMIC VALUE WHICH YOUR HOUSEHOLD HAS. BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DESCENDING ORDER IF THERE IS MORE THAN ONE BUSINESS

	BUSINESSES			
NUMBER OF BUSINESS	1	2	3	46
P.4.103. (IF MORE THAN ONE MEMBER OF THE HOUSEHOLD IS AGED 16 OR ABOVE) WHICH HOUSEHOLD MEMBERS RUN OR MANAGE 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	number of relevant member			
Don't know	98 99	98 99	98 99	98 99

²⁵ 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.

	BUSINESSES			
NUMBER OF BUSINESS	1	2	3	46
MEW ANSWER OPTIONS				
CARD 14				
P.4.104. WHAT IS THE ACTIVITY OF THIS BUSINESS?				
Agriculture, hunting, forestry and fishing	1	1	1	1
Mining and quarrying	2	2	2	2
Manufacturing	3	3	3	3
Electricity, gas, steam and air conditioning supply	4	4	4	4
Water supply; sewerage, waste management and remediation activities	5	5	5	5
Construction	6	6	6	6
Wholesale and retail trade; repair of motor vehicles and motorcycles Transportation and storage	7 8	7 8	7 8	7 8
Accommodation and food service activities	9	9	9	9
Information and communication	10	10	10	10
Financial and insurance activities	11	11	11	11
Real estate activities	12	12	12	12
Professional, scientific and technical activities	13	13	13	13
Administrative and support service activities	14	14	14	14
• • • • • • • • • • • • • • • • • • • •	15	15	15	15
Public administration and defence; compulsory social security	16	16	16	16
Education	17	17	17	17
Human health and social work activities Arts, entertainment and recreation activities	18	18	18	17
Other service activities	19	19	19	19
Activities of households as employers; undifferentiated goods- and services-				
producing activities of households for own use.	20	20	20	20
Activities of extraterritorial organisations and bodies	21	21	21	21
Other (specify)	97 98	97 98	97 98	97 98
Don't know No answer	99	99	99	99
INO diiswei				
P.4.105. WHAT IS THE LEGAL FORM OF THE BUSINESS? ²⁶				
Sole proprietorship (natural person)	1	1	1	1
Public limited company	2	2	2	2
Private limited company	3	3	3	3
Other legal form	4	4	4	4
NEW WORDING P.4.106. HOW DID YOUR HOUSEHOLD OBTAIN OWNERSHIP OF THIS BUSINESS? CARD 15 Purchase/investment Start-up Inheritance Donation Merger/Sponsorship/Conversion into partner	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
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?				L
Don't know	-1	-1	-1	-1
No answer	-1 -2	-1 -2	-1	-2
NEW CLARIFICATION				
P.4.108. IF P4.106=3 WHAT WAS THE VALUE OF THE BUSINESS WHEN YOU INHERITED IT? If your household did not inherit 100% of the business, give only the value of the part your household has. IF P4.106=4 C WHAT WAS THE VALUE OF THE BUSINESS WHEN IT WAS DONATED TO YOU? If the donation to your household was not 100% of the business, give only the value of the part your household has.	€	€	[€	€
Don't know	-1	-1	-1	-1
	-2	-2	-2	-2

²⁶ 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.

	BUSINESSES			
NUMBER OF BUSINESS	1	2	3	46
NEW WORDING P.4.109. HOW MANY PEOPLE WORK IN THIS BUSINESS?				
Don't know → P.4.110 (NEW ROUTING) No answer → P.4.110 (NEW ROUTING)	-1 -2	-1 -2	-1 -2	-1 -2
NEW QUESTION P.4.109a DOES THIS FIGURE INCLUDE THE MEMBERS OF YOUR HOUSEHOLD WHO WORK IN THIS BUSINESS?				
Yes	1 2	1 2	1 2	1 2
P.4.110. WHAT PERCENTAGE OF THE BUSINESS BELONGS TO THE HOUSEHOLD?	%	<u>%</u>	%	%
Don't know No answer	-1 -2	-1 -2	-1 -2	-1 -2
P.4.111 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. 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? Interviewer: if the business has no value or its debts exceed its assets, give a value	€	€	€	€
of 0. Don't know No answer	-1 -2	-1 -2	-1 -2	-1 -2
P.4.112. WHAT IS THE ANNUAL PROFIT BEFORE TAX PROVIDED BY THIS BUSINESS TO YOUR HOUSEHOLD? (IF GREATER THAN 0 → GO TO P.4.113)	€	[€	€	[€
IF THE ANSWER IS "ZERO" → P.4.112b Don't know → P.4.113	0 -1 -2	0 -1 -2	0 -1 -2	0 -1 -2
P.4.112b WHAT IS THE ANNUAL LOSS BEFORE TAX ARISING FROM THIS BUSINESS FOR YOUR HOUSEHOLD?	€	€	€	€
Don't know	-1 -2	-1 -2	-1 -2	-1 -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?				
Yes No → P.4.115	1 2 98 99	1 2 98 99	1 2 98 99	1 2 98 99
P.4.114. FOR WHAT AMOUNT?	€	€	[€	€
Don't know	-1 -2	-1 -2	-1 -2	-1 -2

	BUSINESSES			
NUMBER OF BUSINESS	1	2	3	46
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?				
Yes	1	1	1	1
No → P.4.18	2	2	2	2
Don't know → P.4.18	98	98	98	98
No answer → P.4.18	99	99	99	99
P.4.116. WHAT AMOUNT?	€	€	€	€
Don't know	-1	-1	-1	-1
No answer	-2	-2	-2	-2



UNLISTED SHARES AND OTHER HOLDINGS IN COMPANIES (ALL HOUSEHOLDS)

A I	NEW WORDING		
P.4.18.	DOES YOUR HOUSEHOLD OWN S	SHARES OR OTHER FORMS OF HOLDINGS IN ANY COMPANI E DO NOT INCLUDE ANY OWNERSHIP INTERESTS IN HOUS EVIOUS SECTION.	
		Yes	1
	P.4.10 ←	No	
	P.4.10 ← P.4.10 ←	Don't know No answer	
<u>ALL I</u>	HOUSEHOLDS WHO HAVE S	HARES OR OTHER HOLDINGS IN COMPANIES TH	AT ARE NOT LISTED
		ON THE STOCK MARKET	
P.4.19.	WHAT TYPE OF ASSETS DO YOU (OWN?	
		Unlisted shares	
		Participation in companies	
		Both Don't know	
		No answer	
P.4.20.	HOW MANY DIFFERENT UNLISTED	COMPANIES DO YOU OWN SHARES OR OTHER EQUITY IN?	
		Den Wilmon	4
		Don't know No answer	
			_
P.4.21.	ARE ANY OF THESE UNLISTED SH	ARES IN A COMPANY THAT A MEMBER OF THE HOUSEHOLD	WORKS FOR?
		Yes	1
	P.4.23 ←	No	
	P.4.23 ← P.4.23 ←	Don't know No answer	
<i>├</i> ∅ <u>N</u> P.4.22.	NEW WORDING WHAT PERCENTAGE DO THESE S	HARES REPRESENT OF YOUR PORTFOLIO OF UNLISTED SHA	ARES AND OTHER EQUITY?
		Don't know No answer	
			- 2
P.4.23.	WHAT TYPE OF COMPANY ISSUED	OTHESE SHARES?	
		Bank	
		Other type of financial institution	
		Non-financial corporation Other (specify):	
		Don't know	
		No answer	
P.4.24.	WHAT IS THE VALUE OF YOUR VALUE)?	PORTFOLIO OF UNLISTED SHARES AND OTHER EQUITY	(ESTIMATED REALISABLE
		€	
		Don't know	- 1
		No answer	
P.4.25.	WHAT IS THE HOUSEHOLD'S ANNI	JAL INCOME FROM DIVIDENDS PAID ON THESE ASSETS?	
		€	
		Don't know	
P.4.26.	OVERALL HAVE THESE SHARES BOUGHT THEM?	GAINED IN VALUE, LOST VALUE OR MAINTAINED THE SAI	ME VALUE AS WHEN YOU
		Gained value	1
		Lost value	
		Maintained value	
		Don't know	
		No answer	99

LISTED SHARES (ALL HOUSEHOLDS)

P.4.10.	DOES YOUR HOUSEHOLD	OWN SHARES IN LISTED COMPANIES?	
		Yes	1
	P.4.1 ←	No	
	P.4.1 🗲	Don't know	
	P.4.1 ←	No answer	. 99
	FOR ALL F	IOUSEHOLDS WHO OWN SHARES IN LISTED COMPAN	JIFS
	TORALLI	1000ENGEDS WING SWIN SHARES IN EIGTED GOMINA	<u> </u>
P.4.11.	HOW MANY DIFFERENT LIS	TED COMPANIES DO YOU OWN SHARES OF?	
		Don't know No answer	
P.4.12.	ARE ANY OF THESE SHARE	S IN A COMPANY THAT A MEMBER OF THE HOUSEHOLD WORKS F	OR?
		Yes	. 1
	P.4.14 C	No	
	P.4.14 ←	Don't know	
	P.4.14 ←	No answer	99
D1.	IEW WORDING		
P 4 13	IEW WORDING WHAT PERCENTAGE DO TH	HESE SHARES REPRESENT OF THE TOTAL VALUE OF YOUR LISTED	SHARES?
1 .4.10.	WINT EROLITINGE DO II		O I I II (LO :
		%	
		Don't know	1
		No answer	
P.4.14.	WHAT TYPE OF COMPANY	ISSUED THESE SHARES?	
		Bank	1M
		Other type of financial institution	
		Non-financial corporation	
		Other (specify):	
		Don't know No answer	
D 4 45	VALUATIO THE VALUE OF TH		. 00
P.4.15.	WHAT IS THE VALUE OF TH	E PORTFOLIO OF LISTED SHARES (MARKET VALUE)? € _	
		Don't know	1
		No answer	2
P.4.16.	HOW MUCH INCOME DO YO	DU EARN FROM DIVIDENDS EACH YEAR?	
		€	
		Don't know	1
		No answer	2
P.4.17.	OVERALL HAVE THESE SH BOUGHT THEM?	HARES GAINED IN VALUE, LOST VALUE OR MAINTAINED THE SA	AME VALUE AS WHEN YOU
		Gained value	1
		Lost value	
		Maintained value	
		Don't know	
		No answer	. 33

ACCOUNTS AND DEPOSITS WITH FINANCIAL INSTITUTIONS (ALL HOUSEHOLDS)

P.4.1.		D HAVE ANY ACCOUNTS, DEPOSITS, TERM DEPOSITS, SIGHT DUSE-PURCHASE SAVINGS ACCOUNTS)?	DEPOSITS OR SAVINGS
		Yes	1
	P.4.27 ←	No	2
	P.4.27 ←	Don't know	98
	P.4.27	No answer	99
	FOR ALL HOUSEHOLE	OS WITH ACCOUNTS OR DEPOSITS WITH FINANCIAL IN	STITUTIONS ²⁷
Æ			
PU	NEW WORDING		
P.4.2.	HOW MANY DO YOU HAVE	IN TOTAL? REMEMBER TO INCLUDE THE ACCOUNTS OF ALL HOUSE	HOLD MEMBERS.
		Don't know	- 1
		No answer	- 2
P.4.3.	DOES ANYONE IN YOUR HOM	IE HAVE A HOUSE-PURCHASE SAVING ACCOUNT?	
		Yes	1
		No	2
		Don't know	98
n.		No answer	99
<i>P</i> □ <u>N</u>	EW LOCATION OF QUESTI	<u>ON P4.5</u>	
P.4.5.	DO YOU HAVE ANY CURRE PAYMENTS USING CARDS (NT ACCOUNTS, PASSBOOK ACCOUNTS, OR OTHER DEPOSITS WHIC OR CHEQUES?	CH CAN BE USED TO MAKE
		Yes	1
		No	2
		Don't know	98
		No answer	99
P.4.4.		ACCOUNTS ²⁸ OR DEPOSITS, SIGHT DEPOSITS OR SAVING ACCOUNT EANS OF CARDS OR CHEQUES? <u>DO NOT INCLUDE MUTUAL FUNDS</u> .	S THAT CANNOT BE USED
		Yes	1
		No	2
		Don't know	98
		No answer	99

The answers to questions P.4.3, P4.4 and P4.5 determine which module the respondent has to answer. If option 1 is chosen in question P.4.3, the module "HOUSE-PURCHASE SAVINGS ACCOUNTS" should be completed; if option 1 is chosen in question P.4.4, the module "ACCOUNTS THAT CANNOT BE USED TO MAKE PAYMENTS" should be completed; and if option 1 is chosen in question P.4.5, the module "ACCOUNTS THAT CAN BE USED TO MAKE PAYMENTS" should be completed. If option 1 is chosen more than once for questions P.4.3, P.4.4 or P.4.5, all the related modules should be completed. The questions in each

module should be answered considering all accounts of the type in question.

28 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 ²⁹	Accounts that CAN be used to make payments
P.4.6.	WHAT TYPE OF FINANCIAL INSTITUTION DO YOU HOLD THIS ACCOUNT WITH? ³⁰			
	Commercial bank Savings bank Credit cooperative Stand-alone Internet bank Other (specify): Don't know No answer	1M 2M 3M 4M 97M 98 99	1M 2M 3M 4M 97M 98 99	1M 2M 3M 4M 97M 98 99
P.4.7.	WHAT IS YOUR TOTAL BALANCE AT THE MOMENT? Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2
P.4.8.	WHAT IS THE ANNUAL INCOME FROM THESE FINANCIAL ASSETS, I.E. THE INTEREST THEY GENERATE? • Don't know	- 1 - 2	€ -1 -2	€_] - 1 - 2
P.4.9.	IS THE INTEREST PAID ON THESE FINANCIAL ASSETS FIXED OR REFERENCED TO AN INDEX? Fixed	1 M 2 M 3 M 97M 98 99	1 M 2 M 3 M 97M 98 99	

²⁹ Unlike in previous waves, the questions in EFF 2008 and EFF2011 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.

previous waves.

30 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 YOU HOUSEHOLD HAVE PARTICIPATIONS IN MUTUAL FUNDS OR OTHER PORTFOLIO INVESTMENT INSTITUTIONS (EXCLUDING PENSION FUNDS)?

	P.4.33 ← P.4.33 ← P.4.33 ←	Yes No Don't know No answer	1 2 98 99
P.4.28.	IN HOW MANY MUTUAL FUNDS OR	OTHER PORTFOLIO INVESTMENT INSTITUTIONS?	
		If they answer "1" → P.4.29 Don't know	1 - 1
		No answer	- 2
P.4.28a.	WHAT IS THE TOTAL VALUE OF YO	OUR MUTUAL FUND PORTFOLIO?	
		€	
		Don't know	- 1
	*P.4.33 or P.4.29 ←	No answer	- 2

If P.4.28=-1 or P4.28=-2, regardless of the value of P4.28a go to P4.33. IF P4.28>=2 and (P4.28a=-1 or P4.28a=-2), go to P4.29.

MEW INTRODUCTORY TEXT

THE FOLLOWING QUESTIONS ASK ABOUT THE TEN MAIN MUTUAL FUNDS WHICH YOUR HOUSEHOLD HAS. BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DECREASING ORDER

MUTUAL FUI ORTFOLIO INVES	NUMBER OF MUTUAL FUNDS AND OTHER PORTFOLIO INVESTMENT INSTITUTIONS		
1 2		2 3	4 10
	IND OF INVESTMENT IS IT?		
2 2 3 3 4 4 98 98 99 99	Capital market mutual fund ³¹		2 3 4 98 99
	ive "FIAMMs (money market funds)" has been deleted as an answel		
	CLARIFICATION iewer: If the answer is "hedge fund", <u>note it down</u> and mark the option modalities")		
1 1 2 2 3 4 4 4 5 5 6 6 97 97 98 98	Guaranteed returns Eixed-income short term (NEW ANSWER OPTION). Eixed income long term (NEW ANSWER OPTION). Equities (except capital market mutual funds) (NEW CLARIFICATION). Mixed equities and fixed-income (NEW ANSWER CODE). Enternational (NEW ANSWER CODE). Other modalities (specify):	3 4 4 5 5 6 6 97 97	1 2 3 4 5 6 97 98
			* * * * * * * * * * * * * * * * * * * *

³¹ 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).

32 This includes security investment companies, open-end investment companies, real estate investment companies, closed-end investment companies, venture

40

capital companies and funds, etc.

 $^{^{33}}$ Answer option not valid if P.4.29=1.

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 - 2	- 1 - 2	- 1 - 2	- 1 - 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 Lost value Maintained value Don´t know No answer	1 2 3 98 99	1 2 3 98 99	1 2 3 98 99	1 2 3 98 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.)?

No answer

	P.4.41 ← P.4.41 ← P.4.41 ←	Yes No Don't know No answer	1 98 98
	ALL HOUSE	HOLDS WHO HAVE FIXED-INCOME SECURITIES.	
P.4.34.	WHAT TYPE OF COMPANY ISSUED	THESE SECURITIES?	
			1N 2N 3N 4N 971 98
P.4.35.	WHAT IS THE VALUE OF YOUR POI	RTFOLIO OF FIXED-INCOME SECURITIES?	- 2
P.4.36.	WHAT ANNUAL INCOME DO THESE	SECURITIES PROVIDE FOR YOUR HOUSEHOLD? € Don't know	_ ^

- 2

MANAGED ACCOUNTS (ALL HOUSEHOLDS)

P	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.³⁴ 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
	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
	Don't know	98
	No answer	99

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

	€	
Don't know		
No answer		_ :

³⁴ These accounts may also be trust accounts.

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

P.4.37.	WE WANT TO ASK ABOUT A NEW	HAVE BEEN TALKING ABOUT DIFFERENT FORMS OF SAVING V, RELATED MATTER, DOES ANYONE, SUCH AS A FRIEND, R ANYONE ELSE NOT CONSIDERED SO FAR, OWE YOU (OR A	RELATIVE OUTSIDE THE
	P.4.39 ←	Yes No.	1 2
	P.4.39 ←	-	98
	P.4.39 ←	No answer	99
P NE	W WORDING		
P.4.38.		4.115.3=1 OR p4.115.4=1 OR p4.115.5=1 OR p4.115.6=1) AND (parallel dispension of the parallel dispensi	
	IF ((p4.115.1≠1 OR p4.115.2≠1 AND	p4.115.3≠1 AND p4.115.4≠1 AND p4.115.5≠1 AND p4.115.6≠1) AN	D (p4.37=1))
	HOW MUCH ARE YOU OWED OVER	RALL?	
		€	
		Don't know	- 1 - 2
		No answer	- 2
P.4.39.	DO YOU OWN ANY OTHER FINANC	IAL ASSETS SUCH AS OPTIONS, FUTURES OR SWAPS, ETC?	
		Yes	1
	P.5.1 🗲	No	2
	P.5.1 ←		98
	P.5.1 ←	No answer	99
P.4.40.	WHAT IS THE ANNUAL INCOME YO	U OBTAIN FROM THESE FINANCIAL ASSETS?	
		€	
		Don't know	- 1
		No answer	- 2

5. INSURANCE POLICIES AND PENSION SCHEMES (ALL HOUSEHOLDS)

PENSION SCHEMES AND OTHER PROVISIONS TO ENSURE A <u>RETIREMENT</u> PENSION IN THE FUTURE

(ALL HOUSEHOLDS)

M NEW INTRODUCTORY TEXT		
THINKING OF THEIR RETIREMENT, SOME PE A PENSION OR OTHER ANNUITY WHEN THE	OPLE ARRANGE PENSION SCHEMES OR OTHER PROVISIONS Y RETIRE.	IN ORDER TO RECEIVE
M NEW CLARIFICATION		
P.5.1. HAVE YOU OR ANY OTHER FAMIL'	Y MEMBER TAKEN OUT ANY TYPE OF PENSION SCHEME? INC N OUT BUT TO WHICH YOU ARE NOT MAKING CONTRIBUTIONS	
(NEW ROUTING) P.5.9b €	Yes	1 2 98 99
P.5.1a. HOW MANY?		
L		
	If answer is "1" → P.5.5b. (NEW ROUTING) Don't know No answer	1 - 1 - 2
NEW WORDING		
NEW ROUTINGS		
P.5.7.0a. ARE YOUR PENSION ARRANGEMEN	NTS ALL MUTUAL INSURANCE SCHEMES?	
IF (p5.1a≠-1 and p5.1a≠-2) →GO TO P.5.5b IF (p5.1a=-1 o p5.1a=-2) →GO TO P.5.9b	Yes	1
GO TO P.5.7.0	No	2
IF (p5.1a=-1 and p5.1a=-2)→GO TO P.5.9b	Don't know	98
IF (p5.1a≠-1 and p5.1a≠-2)→GO TO P.5.5b	No answer	99
NEW ROUTING In EFF2002 if P5.1a=-1 or P5.1a=-2 we went to B	P5.9	
NEW QUESTION P5.7.0 is a new question in EFF2005. It is asked insurance one.	d whenever the household has, at least, some kind of pension schem	e different from the mutual
NEW WORDING		
P.5.7.0. WHAT IS THE PRESENT VALUE (SCHEMES.	OF ALL YOUR HOUSEHOLD'S PENSION SCHEMES? EXCLUD	E MUTUAL INSURANCE
l	€	
	Don't know	- 1 - 2



THE FOLLOWING QUESTIONS ASK ABOUT YOUR TEN MAIN PENSION SCHEMES OR OTHER FORM OF PROVIDING FOR A FUTURE PENSION. CONSIDER ALL HOUSEHOLD MEMBERS. BEGIN WITH THE MOST IMPORTANT AND CONTINUE IN DECREASING ORDER

MBER OF PENSION SCHEME PROVISION					
	1	2	3	410	
NEW LOCATION OF QUESTION P5.5b NEW WORDING					
P.5.5b. IN THE NAME OF WHICH HOUSEHOLD MEMBER HAS THIS PENSION SCHEME BEEN TAKEN OUT? ³⁵ Note to the programmer: 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 Don't know	number	number	number	number	
	of	of	of	of	
	relevant	relevant	relevant	relevant	
	member	member	member	member	
No answer	98	98	98	98	
	99	99	99	99	
P.5.2. WHAT TYPE OF SCHEME OR PROVISION IS IT? CARD 18 Personal scheme	1	1	1	1	
	2	2	2	2	
	3	3	3	3	
	4	4	4	4	
	5	5	5	5	
	97	97	97	97	
	98	98	98	98	
	99	99	99	99	
P.5.3. WHAT TYPE OF INSTITUTION MANAGES IT? Bank	1	1	1	1	
	2	2	2	2	
	3	3	3	3	
	4	4	4	4	
	5	5	5	5	
	97	97	97	97	
	98	98	98	98	
	99	99	99	99	
P.5.4a. IN WHAT YEAR DID YOU START TO CONTRIBUTE TO THIS SCHEME? (Interviewer: note down the year of commencement, e.g. 1982) Don't know	- 1	-1	- 1	- 1	
	- 2	-2	- 2	- 2	
P.5.4. AT WHAT AGE (OF THE HOUSEHOLD MEMBER WHO HAS TAKEN OUT THE PLAN) ARE THE BENEFITS DUE? He or she does not intend to collect the benefits/wishes to leave them as an inheritance (NEW ANSWER OPTION) Don't know No answer	- 3	- 3	- 3	- 3	
	-1	-1	-1	-1	
	-2	-2	-2	-2	
P.5.5. DO YOU INTEND TO TAKE THE BENEFITS AS INCOME OR CAPITAL? Income	1	1	1	1	
	2	2	2	2	
	3	3	3	3	
	4	4	4	4	
	98	98	98	98	
	99	99	99	99	

Question refers to the holder/participant.
 This category includes planes individuales de ahorro sistemático (PIAS).

NUMBER OF PENSION SCHEME 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.	€	€	<u></u> €	€		
Don't know	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 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.	€	€	€	€		
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2		
EXCEPT CODE 4 IN 5.2						
P.5.7. WHAT IS THE PRESENT VALUE OF YOUR INVESTMENT IN THIS ASSET?	€	€	€	€		
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2		
P.5.8. WHAT MADE YOU CHOOSE THIS WAY OF ENSURING AN INCOME IN OLD AGE? CARD 19						
Tax treatment	1M	1M	1M	1M		
Existence of an occupational scheme	2M	2M	2M	2M		
Return	3M	3M	3M	3M		
Security of the backing institution	4M	4M	4M	4M		
Future security	5M	5M	5M	5M		
Saving	6M	6M	6M	6M		
Obligatory	7M	7M	7M	7M		
Other (specify):	97M	97M	97M	97M		
Don't know	98	98	98	98		
No answer	99	99	99	99		

LIFE INSURANCE (ALL HOUSEHOLDS)

n		
שין	DELETED	QUESTIONS

Questions p5.9, p5.10 and p5.11a were deleted in the EFF2011 questionnaire.

NE'	W QUESTIONS
P.5.9b.	DOES ANY H

DOES ANY HOUSEHOLD MEMBER HAVE LIFE INSURANCE <u>NOT TAKEN OUT ON HIS OR HER OWN DECISION</u>? SOME EXAMPLES ARE THE INSURANCE GIVEN BY BANKS WHEN YOU ORDER THE DIRECT CREDITING OF YOUR SALARY INTO YOUR BANK ACCOUNT, THAT WHICH HAS TO BE TAKEN OUT UPON APPLYING FOR A LOAN, THAT TAKEN OUT BY SOME COMPANIES FOR THEIR EMPLOYEES, ETC.

		Yes	1
		No	2
		Don't know	98
		No answer	99
P.5.9a.	DOES ANY HOUSEHOLD MEMBER	HAVE INSURANCE TAKEN OUT ON HIS OR HER OWN DECISION	?
		Yes	1
		No	2
		Don't know	98
		No answer	99
P.5.10b.	If P5.9b=1 HOW MANY INSURANCE OWN DECISION?	POLICIES DO HOUSEHOLD MEMBERS HAVE WHICH WERE NC	T TAKEN OUT ON THEIR
		Don't know	- 1
		No answer	- 2
P.5.10a.	If P5.9a=1 HOW MANY INSURANCE	POLICIES DO THEY HAVE WHICH WERE TAKEN OUT ON THEIR	OWN DECISION?

- 2

Don't know



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



If P5.9a=1 THE FOLLOWING QUESTION MODULE SHOULD BE COMPLETED FOR EACH INSURANCE POLICY TAKEN OUT BY HOUSEHOLD MEMBERS ON THEIR OWN DECISION.

THE QUESTIONS ASK ABOUT THE SIX MAIN INSURANCE POLICIES TAKEN OUT BY HOUSEHOLD MEMBERS ON THEIR OWN DECISION.

		INSURANCE TAKEN OUT VOLUNTARILY			
	1	2	3	46	
MEW LOCATION					
P.5.18. WHO TOOK OUT THE POLICY?					
(Clarify that the question refers to the holder)					
Note to the programmer: 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	1				
	number	number	number	number	
	of relevant	of relevant	of relevant	of relevant	
	member	member	member	member	
Don't know	98	98	98	98	
NO driswer	99	99	99	99	
Interviewer: unless specified otherwise, the family relationship refers to the reference person or his/her partner indistinctly					
P.5.12. WHAT TYPE OF INSTITUTION IS THE INSURANCE POLICY WITH?					
Bank	1	1	1	1	
Savings banks	2	2	2	2	
Other deposit institution	3	3	3	3	
Stand-alone Internet company	4	4	4	4	
Insurance company	5	5	5	5	
Other (specify):	97	97	97	97	
Don't know	98	98	98	98	
No answer	99	99	99	99	
P.5.13. WHAT FORM DOES THE POLICY TAKE?					
Covers risk of death → P.5.16	1	1	1	1	
Unit linked or other investment insurance	2	2	2	2	
Mixed Other (specify): → P.5.16	97	97	97	97	
Don't know → P.5.16	98	98	98	98	
No answer → P.5.16	99	99	99	99	
P.5.14. WHAT IS ITS VALUATION?	€	€	€	€	
Don't know	- 1	- 1	- 1	- 1	
No answer	- 2	- 2	- 2	- 1 - 2	
P.5.16. WHAT IS THE VALUE OF THE COVER?	€	€			
	-				
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	
P.5.17. ARE THE PREMIUMS ANNUAL OR A ONE-OFF PAYMENT?	- 2	- 2	- 2	- 2	
NEW CLARIFICATION					
NEW ROUTINGS					
(The premium is annual if periodic payments are made, even if it is divided into more frequent instalments.)					
Annual premium → P.5.17a	1	1	1	1	
Single payment made this year → P.5.17b	2	2	2	2	
Single payment made more than a year ago	3	3	3	3	
Don't know	98	98	98	98	
No answer	99	99	99	99	
P.5.17a. WHAT IS THE ANNUAL PREMIUM FOR THIS INSURANCE?	€	€		€	
Don't know	- 1	- 1	- 1	- 1	
	- 2	-	-	-	
No answer	- 2	- 2	- 2	- 2	
P.5.17b. WHAT IS THE ONE-OFF PREMIUM FOR THIS LIFE INSURANCE POLICY?	€		€	€	
Don't know	- 1	- 1	- 1	- 1	



Question p5.11b was deleted in the EFF2011 questionnaire.



FOR HOUSEHOLDS WHO HAVE INSURANCE POLICIES NOT TAKEN OUT ON THEIR OWN DECISION. QUESTIONS ABOUT THE AGGREGATE OF SUCH POLICIES. (If P5.9b=1)

WE NOW ASK YOU ABOUT THE TOTAL LIFE INSURANCE POLICIES YOU HAVE BUT WHICH WERE NOT TAKEN OUT BY CHOICE.

P.5.19.	WHAT IS THE VALUE OF THE COVE	≣R?		
		€		
		Don't know		- 1
		No answer		- 2
P.5.20.	DO YOU PAY ANY SUMS FOR ANY	OF THE INSURANCE ASSOCIATE	D WITH OTHER PRODUCTS?	
		Yes		1
	P.5.21 ←	No		2 98
		Don't know		99
P.5.20a.	WHAT IS THE FORM OF PAYMENT	CHOSEN (IF PAID THIS YEAR)?		
	P.5.20b ←	Annual premium		1M
		One-off payment		2M
	P.5.21 €			98
	P.5.21 ←	No answer		99
P.5.20b.	WHAT IS THE ANNUAL PREMIUM F	OR THESE LIFE INSURANCE POL	ICIES?	
		€		
		Don't know		- 1
		No answer		- 2
P.5.20c.	HOW MUCH IS THE ONE-OFF PAYM	MENT FOR THESE LIFE INSURANG	CE POLICIES?	
		€		
		Don't know		- 1
		No answer		- 2
P.5.21.	WHO TOOK OUT THE POLICY(IES)	?		
	Mary Answer Options			
	CAPI HAS TO SHOW THE LIST OF (QUESTION TO WHICH MORE THA		THE FOLLOWING INFORMAT	ION FOR EACH MEMBER
	Interviewer: unless specified other	wise, the family relationship refers	s to the reference person or hi	s/her partner indistinctly
	RELATIONSHIP WITH THE	REFERENCE PERSON	FIRST NAME	
				М
				M M
		Don't know		98
		No answer		99

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

MEW ANSWER OPTIONS

P.5.22. WHAT OTHER FORMS OF INSURANCE DO YOU HAVE? CARD 20

	Health care	1M 2M 3M 4M 5M 6M 96 97M
2	No answer AR ON AVERAGE FOR THIS INSURANCE? € Don't know No answer	99 - 1 - 2

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

MEW INTRODUCTORY TEXT

INTERVIEWER: EACH OF THE HOUSEHOLD MEMBERS SHOULD BE ASKED THE QUESTIONS IN THE MODULES ON **DETAILS OF EMPLOYMENT INCOME**. ONLY IF THE HOUSEHOLD MEMBER IS ABSENT SHOULD ANOTHER MEMBER BE ASKED TO PROVIDE THIS INFORMATION. LET'S NOW TALK ABOUT THE EMPLOYMENT SITUATION, EARNINGS AND EMPLOYMENT HISTORY OF EACH HOUSEHOLD MEMBER AGED 16 OR ABOVE.

			HOUSEH	OLD MEN	/IBERS		
NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	79
P.6.1. <if he="" is="" person="" reference="" she="" the="">, WHAT IS YOUR CURRENT EMPLOYMENT SITUATION? 37 <for household="" members="" of="" rest="" the="">, WHAT IS THE CURRENT EMPLOYMENT SITUATION OF [NAME]? CARD 21</for></if>							
Employee Self-employed/manages a household business ³⁸ Unemployed Retiree or early retiree Permanently disabled or unable to work Student, at school or in training Housewife/house husband Other type of economic inactivity	1 M 2 M 3 M 4 M 5 M 6 M 7 M 8 M	1 M 2 M 3 M 4 M 5 M 6 M 7 M 8 M	1 M 2 M 3 M 4 M 5 M 6 M 7 M 8 M	1 M 2 M 3 M 4 M 5 M 6 M 7 M 8 M	1 M 2 M 3 M 4 M 5 M 6 M 7 M 8 M	1 M 2 M 3 M 4 M 5 M 6 M 7 M 8 M	1 M 2 M 3M 4M 5M 6M 7M 8 M
MEW WORDING							
P.6.2. IF (P6.1c1=0 and P6.1c2=0) HAS HE/SHE EVER WORKED, WHETHER IT BE AS A DEPENDENT EMPLOYEE OR SELF-EMPLOYED? • Yes	1 2	1 2	1 2	1 2	1 2	1 2	1 2
NEW ROUTING Ask P.6.3 if P.6.1c1=1 or P.6.1c2=1 or P.6.2=1							
NEW WORDING/NEW ANSWER OPTIONS P.6.3. IN YOUR MAIN WORK, WHAT IS/WAS YOUR OCCUPATION, PROFESSION OR TRADE? CARD 22							
Management in the public or private sector	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6
mining industries, except plant and machine operator	7 8 9 10 98 99	7 8 9 10 98 99	7 8 9 10 98 99	7 8 9 10 98 99	7 8 9 10 98 99	7 8 9 10 98 99	7 8 9 10 98 99

³⁷ 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 SELF-EMPLOYED." 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 or 6 or 7 or 8, the questions to ask are in "SPECIFIC QUESTIONS FOR RETIREES AND ECONOMICALLY INACTIVE PERSONS AND PERMANENTLY DISABLED PERSONS". 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.

 $^{^{\}rm 38}$ Self-employed refers to the following employment situations:

[■] An independent professional, sole proprietor, self-employed worker.

[■] The owner of or partner in a family firm.

The managing partner of a jointly owned nonfamily firm.

	HOUSEHOLD MEMBERS						
NUMBER OF PERSON IN THE HOUSEHOLD	1 2 3 4 5 6 79				79		
B NEW QUESTION							
P6.30 SPECIFY AS ACCURATELY AS POSSIBLE THE OCCUPATION,							
PROFESSION OR TRADE YOU CARRY/CARRIED OUT. For example, shop assistant, car mechanic, construction labourer,							
mining engineer, etc. This card gives examples indicating the							
degree of detail requested. 39 CARD 22.DET.							
5							
NEW ANSWER OPTIONS							
NEW ROUTING: Ask P.6.4 if P.6.1c1=1 or P.6.1c2=1 or P.6.2=1							
P.6.4. OF THE FOLLOWING TYPES OF ACTIVITY I AM GOING TO							
LIST, TELL ME THE ONE IN WHICH YOU WORK/WORKED. Agriculture, hunting, forestry and fishing	1	1	1	1	1	1	1
Mining and quarrying		2	2	2	2	2	2
Manufacturing		3	3	3	3	3	3
Electricity, gas, steam and air conditioning supply	4	4	4	4	4	4	4
activities	. 5	5	5	5	5	5	5
Construction Wholesale and retail trade; repair of motor vehicles and motorcycles	. 6 7	6 7	6 7	6 7	6 7	6 7	6 7
Transportation and storage	-	8	8	8	8	8	8
Accommodation and food service activities	9	9	9	9	9	9	9
Information and communication. Financial and insurance activities.		10 11	10 11	10 11	10 11	10 11	10 11
Real estate activities		12	12	12	12	12	12
Professional, scientific and technical activities		13	13	13	13	13	13
Administrative and support service activities		14 15	14 15	14 15	14 15	14 15	14 15
Education	16	16	16	16	16	16	16
Human health and social work activities	. 17	17	17	17	17	17	17
Arts, entertainment and recreation Other service activities	. 18 19	18 19	18 19	18 19	18 19	18 19	18 19
Activities of households as employers; undifferentiated goods- and	10	10	10	10	10	10	10
services-producing activities of households for own use	20	20	20	20	20	20	20
Activities of extraterritorial organisations and bodies Other (specify)	. 21 97	21 97	21 97	21 97	21 97	21 97	21 97
Don't know	98	98	98	98	98	98	98
No answer	. 99	98	98	98	98	98	98
MEW ROUTING							
For household members who answer (P6.1c4=1 or P6.1c5=1) and							
P6.1c3=0 and P6.1c1=0 and P.6.1c2=0, go to the module "SPECÍFIC QUESTIONS FOR RETIREES AND ECONOMICALLY INACTIVE							
PERSONS 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
(NEW ANSWER OPTION)	98	98	98	98	98	98	98
No answer → Go to relevant module according to P.6.1 (NEW ANSWER OPTION)	99	99	99	99	99	99	99
P.6.7. HOW MANY?	33 	33	33 	38 	 		
T.S.T. HOW WANT:			 	µ	у L	J L	
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)

³⁹ The answers to questions P6.3o are provided to the users according to the one digit classification of the CNO-2011.

SPECIFIC QUESTIONS FOR EMPLOYEES

☆ HOUSEHOLD MEMBERS AGED OVER 16 WHO ARE EMPLOYEES.

NUMBER OF PERSON IN THE HOUSEHOLD 1 2 3 4 5 6 79		HOUSEHOLD MEMBERS						
	NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	7 9

- 2

P.O.O. DO TOU WORK FOR WORE I HAN ONE EWPLOTE	P.6.8.	DO YOU WORK FOR MC	RE THAN ONE EMPLOYE
---	--------	--------------------	---------------------

P.6.9.

HOW MANY?

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

	JOBS WHER	E MEMBER IS WOR	RKING AS AN
JOB NUMBER	1	2	3
₩ NEW WORDING			
P.6.10. <if person="" reference="" the=""> IS THIS YOUR MAIN OCUPATION? <for household="" members="" of="" rest="" the=""> IS THIS THE MAIN OCCUPATION OF [NAME]?</for></if>			
Yes	1	1	1
No	2	2	2
Don't know	98	98	98
No answer	99	99	99
P.6.11. DO YOU WORK FULL OR PART-TIME ⁴⁰ ?			
Full-time	1	1	1
Part-time	2	2	2
Don't know	98	98	98
No answer	99	99	99
P.6.12. HOW MANY HOURS A WEEK DO YOU DEVOTE TO THIS JOB?			
Don't know	- 1	- 1	- 1
No answer	- 2	- 2	- 2
P.6.13. WHAT TYPE OF EMPLOYMENT CONTRACT DO YOU HAVE?			
Indefinite term (permanent, seasonal or civil servant)	1	1	1
Temporary/short-term contract	2	2	2
No formal contract	3	3	3
Other employment agreement	4	4	4
Don't know	98	98	98
No answer	99	99	99

⁴⁰ 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.

	JOBS WHERE MEMBER IS WORKING AS AN EMPLOYEE			
JOB NUMBER	1 2 3			
P.6.14. WHAT ARE THE REGULAR GROSS MONTHLY EARNINGS THIS JOB BRINGS IN? Annual supplementary pay should be apportioned over twelve months	€	€	€	
Don't know No answer		- 1 - 2	- 1 - 2	
P.6.14.a. DOES THIS AMOUNT INCLUDE AN INCREASE IN 2012 NOT DUE TO PROMOTION (E.G. AS A RESULT OF AN ANNUAL ADJUSTMENT FOR INFLATION)?41	-2	2		
Yes No Don't know No answer	1 2 98 99	1 2 98 99	1 2 98 99	
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 TRANSFER 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)?				
(For less than one year, answer 0). Don't know No answer	· ·	- 1 - 2	-1	
P.6.18. DO YOU REMEMBER YOUR MONTHLY SALARY WHEN YOU STARTED WORKING FOR THE COMPANY?	- 2	- 2	- 2	
Yes	1 2	1 2	1 2	
P.6.19. WHAT WAS YOUR SALARY?	€	€	€	
Don't know	- 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	2 3 4	1 2 3 4 5	1 2 3 4 5	
Don't know	98	98 99	98 99	

⁴¹ P6.14a and P6.14b are questions added to the questionnaire in January 2012.

	JOBS WHER	RE MEMBER IS WO	ORKING AS AN
JOB NUMBER	1	2	3
A NEW WORDING			
P.6.21. AT PRESENT THERE ARE PEOPLE WHO LOSE THEIR JOB DUE TO TERMINATION OF WORK CONTRACT, DISMISSAL OR OTHER REASONS. ON A SCALE OF 0 TO 100, WHAT DO YOU THINK IS THE PROBABILITY THAT YOU WILL LOSE YOUR JOB IN THE NEXT TWELVE MONTHS? 0 indicates that "in no case do I expect to lose my job" and 100 "I am sure to lose my current job". CARD 23			
0 (I am sure I will not lose my job)	0	0	0
10	10	10	10
20	20	20	20
30	30	30	30
40	40	40	40
50	50	50	50
60	60	60	60
70	70	70	70
80	80	80	80
90	90	90	90
100 (I am sure I will lose my job)	100	100	100
Don't know	-1	-1	-1
No answer	-2	-2	-2

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.

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

P	
שין	NEW WORDING

P.6.23a. <IF THE REFERENCE PERSON> IN WHAT YEAR DID YOU BECOME UNEMPLOYED?

FOR THE REST OF THE HOUSEHOLD MEMBERS> IN WHAT YEAR DID [NAME] BECOME UNEMPLOYED?

ear		
	Don't know No answer	 - 1 - 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

NEW WORDING

P.6.26. CONSIDER THE POSSIBILITY OF WORKING WITHIN 12 MONTHS. ON A SCALE FROM 0 TO 100, WHAT DO YOU THINK IS THE PROBABILITY THAT YOU WILL BE ABLE TO FIND WORK IN THE NEXT 12 MONTHS? 0 indicates that "in no event do I believe I will find work" and 100 "I am sure I will find work".

CARD 24

0 (I am sure I will not find work)	0
10	10
20	20
30	30
40	40
50	50
60	60
70	70
80	80
90	90
100 (I am sure I will find work)	100
Don't know	-1
No answer	-2

MEW WORDING

P.6.27. DO YOU RECEIVE INCOME FROM ANY OF THE FOLLOWING SOURCES? CARD 25

P.6.28a 🗲	Help from family members outside the household	1M
	Insurance benefits	2M 3M 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 THE HOUSEHOLD?	E IN THE FORM OF HELP PROVIDED BY FAMILY MEMBERS WI	HO DO NOT BELONG TO
	€	
	Don't know	- 1
	No answer	- 2
P.6.28b. WHAT IS YOUR MONTHLY INCOME	FROM CONTRIBUTION-BASED INSURANCE BENEFITS?	
	€	
	Don't know No answer	- 1 - 2
		_
P.6.28c. WHAT IS YOUR MONTHLY INCOME	FROM ASSISTANCE BENEFITS?	
	€	
42	Don't know	-1
	No answer	- 2
P.6.28c1. DOES THIS AMOUNT INCLUDE AI	N INCREASE IN 2009 (E.G. AS A RESULT OF AN ADJUSTMENT FO	OR INFLATION)?
	Yes	1
	No	2 98
	No answer	99
P.6.28c2. HOW MUCH WAS THIS INCREASE	Ε?	
	€	
	Don't know	- 1 - 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 INCOMHOUSEHOLD?	ME IN THE FORM OF HELP PROVIDED BY FAMILY MEMBERS	WHO BELONG TO THE
	€	
	Don't know	- 1
	No answer	
DELETED QUESTION		
Question p6.28f has been deleted from the EFF	2008 questionnaire	
P.6.29. WHAT IS THE GROSS MONTHLY SA	ALARY FOR WHICH YOU WOULD BE WILLING TO WORK?	
	€	
	For any salary	-6
	Do not want to/cannot work again	-7
	Other (specify)	-3 - 1
	No answer	- 2

⁴² 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.

SPECIFIC QUESTIONS FOR SELF-EMPLOYED WORKERS

☆ HOUSEHOLD MEMBERS OVER 16 WHO ARE SELF-EMPLOYED.

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

MEW WORDING

P.6.30. <IF THE REFERENCE PERSON> DO YOU CURRENTLY HAVE MORE THAN ONE JOB IN WHICH YOU ARE SELF-EMPLOYED? <FOR THE REST OF THE HOUSEHOLD MEMBERS> DOES [NAME] CURRENTLY HAVE MORE THAN ONE JOB IN WHICH HE/SHE IS SELF-EMPLOYED?

MEW COMMENT

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

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, p6.38.2.3, 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. These questions are not asked to the household as a whole in Section 4.

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

	JOBS IN WHICH SELF-EMPLOYED		
JOB NUMBER	1	2	3
MEW WORDING			
P.6.32. <if person="" reference="" the=""> IS THIS YOUR MAIN WORK? <for household="" members="" of="" rest="" the=""> IS THIS THE MAIN WORK OF [NAME]?</for></if>			
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

	JOBS IN WHICH SELF-EMPLOYER		MPLOYED
JOB NUMBER	1	2	3
MEW QUESTION			
P.6.101. ¿HOW ARE YOU PAID FOR YOUR WORK IN THIS BUSINESS? DO YOU RECEIVE A REGULAR WAGE OR SALARY?			
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
MEW QUESTION			
P.6.102. HOW MUCH DO YOU RECEIVE MONTHLY?	€	€	€
Don't know	-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?			
Yes → P.6.104 No	1 2 98 99	1 2 98 99	1 2 98 99
MEW 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?	€	€	€
Don't know	-1 -2	-1 -2	-1 -2

SPECIFIC QUESTIONS FOR RETIREES AND ECONOMICALLY INACTIVE PERSONS AND PERMANENTLY DISABLED PERSONS

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

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

NEW QUESTION / NEW ROUTINGS P.6.45b. <IF THE REFERENCE PERSON> DO YOU RECEIVE ANY OF THE PENSIONS LISTED IN THE FOLLOWING CARD? <FOR THE REST OF THE HOUSEHOLD MEMBERS>, DOES [NAME] RECEIVE ANY OF THE PENSIONS LISTED IN THE **FOLLOWING CARD? CARD 26**⁴³ Yes P.6.53 2 No..... Don't know 98 P.6.53 No answer MEW WORDING P.6.45. HOW MANY? Don't know P.6.49.0 No answer MEW 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? €_

NEW ROUTING

If P6.45=-1 or P6.45==-2, regardless of the value of P6.49.0 go to P6.53.

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.

Don't know

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

	PENSIONS RECEIVED			
NUMBER OF THE PENSION RECEIVED	1	2	3	4
P.6.46. WHAT INSTITUTION PAYS YOU THIS PENSION? CARD 27				
Social Security 44	1	1	1	1
Other general government body (national, regional, MUFACE, ISFAS, 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

 $^{^{\}rm 43}$ The answer options of card 26 are those listed in question P6.47.

⁴⁴ If the respondent receives income from the Social Security system of other countries, the option "Foreign institution" should be marked.

		PENSIONS	RECEIVED	
NUMBER OF THE PENSION RECEIVED	1	2	3	4
P.6.47. WHAT TYPE OF PENSION/BENEFIT IS IT? CARD 26				
Old-age pension or retirement benefit	1	1	1	1
Illness or invalidity benefit	2	2	2	2
Pension scheme	3	3	3	3
Widowers' and survivors' pensions or benefits (NEW ANSWER OPTION)	4	4	4	4
Orphans' pensions or benefits (NEW ANSWER OPTION)	5	5	5	5
Don't know	98	98	98	98
No answer	99	99	99	99
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?	1	4	1	4
January February	2	1 2	2	1 2
March	3	3	3	3
April	4	4	4	4
May June	5 6	5 6	5 6	5 6
July	7	7	7	7
August	8	8	8	8
September	9	9	9	9
October	10 11	10	10 11	10 11
November December	12	11 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?	€	€	€	€
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)? ⁴⁵ 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				
NEW ROUTING/NEW CLARIFICATION				
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)) and the pension being asked about is neither a widow(er)'s pension nor an orphans' pension (P6.47#4 and P6.47#5) ⁴⁶	%_	<u></u> %	%_	%_
ON RETIREMENT, SOME PEOPLE RECEIVE A PENSION EQUAL TO THE WAGE THEY WERE EARNING, BUT OTHERS RECEIVE A PENSION SMALLER THAN THEIR WAGE. 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
	Ī		Ī	Ī

 $[\]frac{\text{45 Questions p.6.49a and p.6.49b were added to the questionnaire in January 2009.}}{\text{46 That is to say, if (P.6.2=1 or (P.6.1c1=1 OR p6.1c2=1)) AND (P.6.47<math>\neq$ 4 AND P.6.47 \neq 5)

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

NEW LOCATION Questions p6.51, p6.52, p6.51a and p6.51b are	asked later on	
NEW WORDING	asked later on.	
P.6.53. <if "retirees,="" a="" all="" and="" any="" as,="" does="" economically="" example,="" for="" ho="" house="" househ="" if="" inac="" inac<="" member="" no="" of="" p6.47#4="" p6.47#5="" such="" th="" the="" widow="" your=""><th>PENSIONS AND ALL MEMBERS> OLD HAS REPORTED ANY WIDOW(ER)'S OR ORPHAN' CTIVE PERSONS AND PERMANENTLY DISABLED PERSONS OUSEHOLD RECEIVE INCOME IN THE FORM OF A SURVI W(ER)'S OR ORPHAN'S PENSION, ETC.? EHOLD HAS REPORTED A WIDOW(ER)'S OR ORPHAN' CTIVE PERSONS AND PERMANENTLY DISABLED PERSONS ORPHAN'S PENSIONS BEING RECEIVED BY [NAME/ NAME)</th><th>S". IVOR'S PENSION OR BENEFIT S PENSION IN THE MODULE S".</th></if>	PENSIONS AND ALL MEMBERS> OLD HAS REPORTED ANY WIDOW(ER)'S OR ORPHAN' CTIVE PERSONS AND PERMANENTLY DISABLED PERSONS OUSEHOLD RECEIVE INCOME IN THE FORM OF A SURVI W(ER)'S OR ORPHAN'S PENSION, ETC.? EHOLD HAS REPORTED A WIDOW(ER)'S OR ORPHAN' CTIVE PERSONS AND PERMANENTLY DISABLED PERSONS ORPHAN'S PENSIONS BEING RECEIVED BY [NAME/ NAME)	S". IVOR'S PENSION OR BENEFIT S PENSION IN THE MODULE S".
EARLIER, DOES YOUR HOUSEHOL	D RECEIVE ANY OTHER WIDOW(ER)'S, ORPHAN'S OR SIM	ILAR PENSIONS?
P.6.55 ← P.6.55 ← P.6.55 ←	Yes	2 98
NEW ROUTING P.6.54. HOW MUCH DO YOU OR THEY REC	CEIVE EACH MONTH?	
P.6.53a ⁴⁷ ←	€	
P.6.55 ←	Don't know No answer	1 2
MEW QUESTION		
· ———	EASE WHICH OCCURRED IN 2012 (SUCH AS, FOR EXAMP JAL INFLATION?	LE, AN INCREASE RESULTING
P.6.53b ← P.6.55 ← P.6.55 ← P.6.55 ←	Yes No	2 98
MEW LOCATION		
P.6.53b. HOW MUCH WAS THAT INCREA	ASE?	
	€	
	Don't know No answer	
	OF THE HOUSEHOLD RECEIVE INCOME IN THE FORM OF WANCE, UNDER THE DEPENDENCY LAW, ETC.)?	OTHER STATE ALLOWANCES
P.6.57 ← P.6.57 ← P.6.57 ←		2 98
NEW ROUTING P.6.56. HOW MUCH SUCH INCOME DO YO	U RECEIVE EACH MONTH?	
P.6.55a ⁴⁸ €	€	
P.6.57 ←	Don't know No answer	1 2

 $^{^{\}rm 47}$ This jump takes place only for those interviews conducted from January 2012. $^{\rm 48}$ This jump takes place only for those interviews conducted from January 2012.

₽ NEV	W QUESTION		
P.6.55a.	DOES THIS INCLUDE ANY INCRE FROM ADJUSTMENTS FOR ANNU	EASE WHICH OCCURRED IN 2012 (SUCH AS, FOR EXAMPLE, JAL INFLATION)?	AN INCREASE RESULTING
	P.6.55b ←	Yes	1
	P.6.57 ←	No	
	P.6.57 ←		
	P.6.57 ←	No answer	99
NEV NEV	<u> V LOCATION</u>		
P.6.55b.	HOW MUCH WAS THAT INCREA	4S <i>E</i> ? €_	
		Don't know	- 1
		No answer	- 2
D <u>NEW</u>	V ROUTING		
	DO YOU OR ANY OTHER MEMBE SCHOLARSHIP? Do not include a v	R OF THE HOUSEHOLD RECEIVE INCOME IN THE FORM (valver of tuition fees.	OF A STUDENT GRANT OF
		Yes	
	P.6.59c1	No	-
	P.6.59c1 ← P.6.59c1 ←		
P.6.58.		CH MONTH IN THE FORM OF GRANTS AND SCHOLARSHIPS	? Do not include a waiver o
	tuition fees. P.6.57a⁴⁴ ←	€	
	P.6.59c1 ←	Don't know	- 1
		No answer	- 2
D NEV	N QUESTION		
P.6.57a.		EASE WHICH OCCURRED IN 2012 (SUCH AS, FOR EXAMPLE, JAL INFLATION)?	AN INCREASE RESULTING
	P.6.57b ←	Yes	1
	P.6.59c1 ←	No	2
	P.6.59c1 ← P.6.59c1 ←	Don't know	
	P.0.55C1	No answer	99
A <u>Nev</u>	N LOCATION		
P.6.57b.	HOW MUCH WAS THAT INCRE	ASE?	
.0.0. 2.		€	
		Don't know	- 1
		No answer	
D NEW	V QUESTIONS		
	DO YOU OR ANY OTHER MEMBER WHO YOU/HE/SHE NO LONGER LIV	R OF THE HOUSEHOLD RECEIVE MONETARY ASSISTANCE F VES WITH?	ROM A FORMER PARTNER
		Yes	1
	P.6.59 ←	No	2
	P.6.59 ← P.6.59 ←		
0.000.1	1 10100 2		00
1.6.6UC1.	HOW MUCH IS RECEIVED IN THIS		
	P.6.59ac1 ⁵⁰ ←	€	
	P.6.59 ←	Don't know	- 1
	P.0.03	No answer	- 2

⁴⁹ This jump takes place only for those interviews conducted from January 2012. ⁵⁰ This jump takes place only for those interviews conducted from January 2012.

P.6.59ac1. DOES THIS INCLUDE ANY INCREFROM ADJUSTMENTS FOR ANNU	ASE WHICH OCCURRED IN 2012 (SUCH AS, FOR EXAMPLE, AL INFLATION)?	AN INCREASE RESULTING
P.6.59bc1 €	Yes	1
P.6.59 ←	No	2
P.6.59 ←	Don't know	98
P.6.59 ←	No answer	99
P.6.59bc1. HOW MUCH WAS THAT INCREAS	E?	
	€	
	Don't know	- 1
	No answer	- 2
MEW WORDING/NEW ROUTING		
	OF THE HOUSEHOLD RECEIVE MONETARY ASSISTANCE F	
MEMBERS OUTSIDE THE HOUSEHO	DLD? DO NOT INCLUDE HERE AMOUNTS RECEIVED FROM EX	C-PARTNERS.
	Yes	1
P.6.51 ←	No	2
P.6.51 ←	Don't know	98
P.6.51 ←	No answer	99
NEW ROUTING		
P.6.60. HOW MUCH IS RECEIVED EACH MO	ONTH IN THIS CONNECTION?	
P.6.59a ⁵¹ ←	€	
2074	Don't know	- 1
P.6.51 ←	No answer	
MEW QUESTION		
NEW ROUTING P.6.59a. DOES THIS INCLUDE ANY INCREFROM ADJUSTMENTS FOR ANNUAL P.6.59b P.6.51	ASE WHICH OCCURRED IN 2012 (SUCH AS, FOR EXAMPLE, AL INFLATION)? Yes No	1
P.6.51 ←	Don't know	98
P.6.51	No answer	99
MEW LOCATION OF QUESTION P6.	59b	
P.6.59b. HOW MUCH WAS THAT INCREA	SE? €	
	Don't know	- 1
	No answer	
MEW ROUTING		
	ED OF THE HOUSEHOLD DESERVE A COMPENSATION DA	VMENT FOR ACCIDENTS
P.6.51. DO YOU OR ANY OTHER MEMBI HEALTH, MEDICAL EXPENSES?	ER OF THE HOUSEHOLD RECEIVE A COMPENSATION PA	YMENT FOR ACCIDENTS,
	Yes	1
P.6.60a ←	No	2
P.6.60a ← P.6.60a ←	Don't know No answer	98 99
1.0.004		30
NEW ROUTING P.6.52. HOW MUCH DO YOU RECEIVE EACH	H MONTH IN THIS CONNECTION?	
P.6.51a ⁵² ←	€	
F.0.51a		
P.6.60a ←	Don't know	- 1
1.0.004	No answer	- 2

⁵¹ This jump takes place only for those interviews conducted from January 2012. ⁵² This jump takes place only for those interviews conducted from January 2012.

$ ot\!\!\!/ $ NEW QUESTION		
Mark New Routing/New Location		
	EASE WHICH OCCURRED IN 2012 (SUCH AS, FOR EXAMPLE, I JAL INFLATION)?	AN INCREASE RESULTING
P.6.51b ←	Yes	1
P.6.60a ← P.6.60a ←	No	2 98
P.6.60a ←	No answer	99
P.6.51b. HOW MUCH WAS THAT INCREASE?		
	€	
	Don't know	- 1
	No answer	- <u>2</u>
MEW ROUTING		
	OF THE HOUSEHOLD BELONG TO THE BOARD OF DIRECTO AND RECEIVE SOME FORM OF COMPENSATION, SUCH	
P.6.60.d ←	Yes	1 2
P.6.60.d ←	No	98
P.6.60.d ←	No answer	99
NEW ROUTING P.6.60c. COULD YOU TELL ME THE TOTAL PREVIOUS SECTION ON EMPLOYM	MONTHLY AMOUNT YOU RECEIVE IN THIS FORM, UNLESS IENT INCOME?	YOU INCLUDED IT IN THE
P.6.60.1a ⁵³ ←	€	
P.6.60.d ←	Don't know No answer	- 1 - 2
Mark wording	No answer	- 2
• ———	EASE WHICH OCCURRED IN 2012 (SUCH AS, FOR EXAMPLE, A JAL INFLATION)?	AN INCREASE RESULTING
P.6.60b ←	Yes	1
P.6.60.d ← P.6.60.d ←	No	2 98
P.6.60.d ←	No answer	99
DELETED QUESTION		
Question p6.60.2a has been deleted in the EFF2	2008 questionnaire	
M NEW LOCATION		
	1952	

HOW MUCH WAS THAT INCREASE?

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.6.60a.	No answer	99

 $^{^{\}rm 53}\,\text{This}$ jump takes place only for those interviews conducted from January 2012.

P.6.60.e.	WHAT WAS THE SOURCE OF THAT INCOME?	?	
	Own-consu	ery winnings, etc umption ⁵⁴ or self-supply ⁵⁵ tion (for redundancy, early retirement, etc.)	1M 2M 3M
	Other (spe	cify):	97M
		<i></i>	98 99
P.6.60f.	AND HOW MUCH WAS IT?		
		€	
		/	- 1 - 2
P.6.60g.	HOW WOULD YOU DESCRIBE YOUR HOUSE	HOLD'S CURRENT INCOME::	
	Lower than Normal Don't know	n usual for your household	1 2 3 98 99
P.6.60h.	DO YOU THINK THAT IN THE FUTURE YOUR	INCOME WILL BE HIGHER, LOWER OR THE SAME A	S AT PRESENT?
	Lower The same Don't know		1 2 3 98 99

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.

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 - 2010

★ P 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 2010. THE AMOUNTS WE ARE GOING TO TALK ABOUT ARE GROSS (BEFORE TAX AND DEDUCTIONS) RECEIVED DURING THE WHOLE OF



DELETED QUESTIONS

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

		HOUSEHOLD MEMBERS					
NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	79
P.6.63. WHAT WAS YOUR/HIS/HER EMPLOYMENT SITUATION IN 2010? PLEASE INDICATE ALL THE CATEGORIES NEEDED TO DESCRIBE YOUR/HIS/HER EMPLOYMENT SITUATION IN 2010, NOT JUST THE MAIN ONE. CARD 21							
Employee Self-employed/own business Unemployed Retiree or early retiree Permanently disabled and unable to work Student, at school or in training Housewife/house husband Other type of economic inactivity NEW ROUTINGS If (P6_63c1=1 or P6_63c2=1) GO TO → P.6.63b	1M 2M 3M 4M 5M 6M 7M 8M						
See FOOTNOTE ⁵⁶							
P.6.63b HOW MANY MONTHS WERE YOU/HE/SHE WORKING? Don't know	-1 -2						

WE WOULD LIKE TO KNOW ABOUT YOUR/HIS/HER EMPLOYMENT AND RELATED INCOME IN 2010. FOR EACH OF THE FOLLOWING ITEMS PLEASE TELL US THE GROSS INCOME (I.E. BEFORE TAXES AND EMPLOYEE SOCIAL SECURITY CONTRIBUTIONS) YOU/HE/SHE RECEIVED IN TOTAL IN THIS CONNECTION IN 2010.

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 P6.64 to P6.66

⁻If he/she chooses option 2, he/she should answer P6.72

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

⁻If he/she chooses option 4, 5, 6, 7 or 8, or a combination of these five options, he/she should answer P6.73b to P6.74.

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

Same as preceding footnote.

	HOUSEHOLD MEMBERS						
NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	79
DELETED QUESTION Question P6.64a has been deleted.							
P.6.64. HOW MUCH INCOME DID YOU/HE/SHE RECEIVE AS AN EMPLOYEE (INCLUDING BONUSES, COMMISSIONS, OVERTIME) DURING 2010?	€	€	€	€	€	€	€
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2
P.6.65. IF P6.63c1=1, DID YOU/HE/SHE RECEIVE ANY INCOME IN KIND AS AN EMPLOYEE DURING 2010?							,
Yes No → P.6.75a ⁵⁸	1 2	1 2	1 2	1 2	1 2	1 2	1 2
P.6.66. HOW MUCH DID YOU/HE/SHE RECEIVE IN KIND AS AN EMPLOYEE DURING 2010? ⁵⁹	€	€	€	€	€	€	€
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2
P.6.67. IF P6.63c3=1 DID YOU/HE/SHE RECEIVE INCOME IN THE FORM OF UNEMPLOYMENT BENEFITS DURING 2010? Yes	1 2	1 2	1 2	1 2	1 2	1 2	1 2
P.6.68. HOW MUCH DID YOU/HE/SHE RECEIVE IN UNEMPLOYMENT BENEFITS DURING 2010?	€	€	€	€	[€	€	€
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2
P.6.69. IF P6.63c3=1, DID YOU/HE/SHE RECEIVE INCOME IN THE FORM OF REDUNDANCY PAYMENTS DURING 2010? Yes	1	1	1	1	1	1	1
No → P.6.75a [∞]	2	2	2	. 2	. 2	2	. 2
REDUNDANCY PAYMENTS DURING 2010?	€	€	€	€	€	€	€
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2
DELETED QUESTION							
Question P6.71 has been deleted							
P.6.72. HOW MUCH DID YOU/HE/SHE RECEIVE WHILE SELF-EMPLOYED DURING 2010?	€	€	€	€	€	€	€
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2

⁵⁸ Go to question P6.75a unless some other block of questions must be done according to the response given to P.6.63.

⁵⁹ Valuation according to the local retail market.

 $^{^{60}}$ Go to question P6.75a unless some other block of questions must be done according to the response given to P.6.63.

	HOUSEHOLD MEMBERS						
NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	79
NEW LOCATION/NEW WORDING The location of questions P6.73 and P6.74 has changed.							
NEW QUESTIONS P.6.73b DID YOU/HE/SHE RECEIVE INCOME FROM WIDOW(ER)'S OR ORPHAN'S PENSIONS IN 2010?							
Yes No→ P.6.73	1 2	1 2	1 2	1 2	1 2	1 2	1 2
P.6.74b HOW MUCH DID YOU/HE/SHE RECEIVE IN THE WHOLE OF 2010?	€	€	€	€	€	€	€
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2
P.6.73 EXCLUDING WIDOW(ER)'S OR ORPHAN'S PENSIONS, DID YOU/HE/SHE RECEIVE INCOME FROM RETIREMENT OR PERMANENT DISABILITY PENSIONS, PENSION SCHEMES, ETC. IN 2010?							
Yes No → P.6.75a	1 2	1 2	1 2	1 2	1 2	1 2	1 2
P.6.74. HOW MUCH DID YOU/HE/SHE RECEIVE IN THE WHOLE OF 2010?	€	€	€	€	€	€	€
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2

THE HOUSEHOLD AS A WHOLE: INCOME NOT DIRECTLY RELATED TO WORK RECEIVED IN THE PREVIOUS CALENDAR YEAR – 2010.

$ot\!\!\!/ \hspace{-1pt}/ \hspace{$

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

M NEW QUESTIONS

D	NEW	WOP	חוחם
ישו	NEVV	WUR	DING

P.6.75a. IF P.6.73b≠1 FOR ALL HOUSEHOLD MEMBERS OF AGE 16 OR OVER

DID YOUR HOUSEHOLD RECEIVE INCOME FROM WIDOW(ER)'S. ORPHAN'S OR SIMILAR PENSIONS IN 2010?

IF P.6.73b=1 FOR ONE OR MORE HOUSEHOLD MEMBERS OF AGE 16 OR OVER

OTHER THAN THE WIDOW(ER)'S/ORPHAN'S PENSIONS YOU SAID WERE RECEIVED BY [NAME and/or NAMES of the members for which p6.73b=1] IN 2010, DID YOUR HOUSEHOLD RECEIVE OTHER WIDOW(ER)'S OR ORPHAN'S PENSIONS IN 2010?

	Yes	1
P.6.75c1	No	2
	Don't know	98
	No answer	99

P.6.75b. HOW MUCH INCOME DID YOUR HOUSEHOLD RECEIVE IN THIS CONNECTION IN 2010?



DELETED QUESTIONS

Questions P6.75c and P6.75d were split into several questions in the EFF2011 questionnaire.

m			TIONS
שיו	NEW	QUES	TIONS

LIVES IN IT. DID YOUR HOUSEHOL	IS CURRENTLY RECEIVING INCOME FROM A FORMER P D RECEIVE INCOME OF THIS TYPE IN 2010? DLD RECEIVE INCOME IN 2010 FROM A FORMER PARTNER	
	Yes	1
	No	2
P.6.75c2€	Don't know	98
	No answer	99
P.6.75d1. HOW MUCH DID YOUR HOUSEHOL	D RECEIVE IN THIS CONNECTION IN 2010?	
	€	
	Don't know	
		_
INCLUDING FORMER PARTNERS I 2010?	S CURRENTLY RECEIVING INCOME FROM FAMILY OUTS NO LONGER LIVING IN IT). DID YOUR HOUSEHOLD RECEIV D RECEIVE INCOME IN 2010 FROM FAMILY OUTSIDE THE HOLLIVING IN IT)?	'E INCOME OF THIS TYPE IN
	V	
	Yes	
P.6.75c3 ←		
1.0.7003	No answer	
P.6.75d2. HOW MUCH DID YOUR HOUSEHOL	D RECEIVE IN THIS CONNECTION?	
	€	
	Don't know No answer	
PROTECTION, RENT ALLOWANCE THIS TYPE IN 2010?	S CURRENTLY RECEIVING INCOME IN THE FORM OF STA, UNDER THE DEPENDENCY LAW, ETC.). DID YOUR HOUSE DIRECTIVE INCOME IN 2010 FROM STATE ALLOWANCES (DENCY LAW, ETC.)?	EHOLD RECEIVE INCOME OF
	Yes	1
	No	
P.6.75c4 ←		
	No answer	99
P.6.75d3. HOW MUCH DID YOUR HOUSEHOL		
	€	
	Don't know	1
	No answer	2
SCHOLARSHIP. DID YOUR HOUSE	IS CURRENTLY RECEIVING INCOME IN THE FORM O HOLD RECEIVE INCOME OF THIS TYPE IN 2010? PRECEIVE INCOME IN 2010 FROM A STUDENT GRANT OR S	
	Yes	1
	No	
P.6.75c5 ←		
	No answer	99
P.6.75d4. HOW MUCH DID YOUR HOUSEHOL	D RECEIVE IN THIS CONNECTION?	
	€	
	Don't know	1
	No answer	

n			
M	NEW	WORI	DING

P.6.76a. IF P6.60a=1. ONE OR MORE MEMBERS OF YOUR HOUSEHOLD BELONG TO A BOARD OF DIRECTORS OF A PUBLIC LIMITED COMPANY OR SIMILAR ENTITY AND RECEIVE THE RELATED COMPENSATION. DID YOUR HOUSEHOLD RECEIVE INCOME OF THIS TYPE IN 2010? IF P6.60a#1, 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.? Yes 1 P.6.75e← No 2 Don't know 98 No answer

MEW WORDING

P.6.76b. COULD YOU TELL ME THE TOTAL AMOUNT YOU RECEIVED IN THIS FORM IN 2010? (UNLESS YOU INCLUDED IT IN THE ANSWER TO THE PREVIOUS QUESTION ON EMPLOYMENT INCOME)?

> € Don't know No answer - 2

99

M NEW QUESTIONS

P.6.75e. FINALLY, DID YOUR HOUSEHOLD RECEIVE IN 2010 INCOME FROM **INSURANCE POLICIES**, **PRIZES**, **LOTTERIES**, **INHERITANCES**, **REDUNDANCY PAYMENTS OR EARLY RETIREMENT?**

Yes P.6.77 ← No 2 Don't know 98

P.6.75f. HOW MUCH INCOME DID YOUR HOUSEHOLD RECEIVE IN 2010 FROM INSURANCE POLICIES, PRIZES, LOTTERIES, INHERITANCES, REDUNDANCY PAYMENTS OR EARLY RETIREMENT IN 2010?

Don't know No answer

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.

	HOUSEHOLD MEMBERS								
NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	79		
P.6.77. FOR HOW LONG (IN YEARS) HAVE YOU WORKED FULL-TIME?									
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2		
P.6.78. AND PART-TIME? ⁶¹									
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2		
P.6.79. HOW MANY DIFFERENT EMPLOYERS HAVE YOU WORKED FOR? A self-employed person is defined as one who does not have an employer.									
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2		
P.6.80. IN WHICH JOB HAVE YOU WORKED LONGEST? HOW MANY YEARS?									
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2		
P.6.81. WHAT HAS YOUR EMPLOYMENT SITUATION BEEN DURING MOST OF YOUR WORKING LIFE?									
Working for someone else Self-employed	1 2	1 2	1 2	1 2	1 2	1 2	1 2		
NEW WORDING P.6.82. HAVE [NAME] OR YOUR EMPLOYER EVER PAID CONTRIBUTIONS TO THE SOCIAL SECURITY SYSTEM OR OTHER GOVERNMENT SCHEMES?									
Yes No → P.6.85	1 2	1 2	1 2	1 2	1 2	1 2	1 2		
P.6.83. FOR HOW MANY YEARS (CONSIDER YOUR WHOLE WORKING LIFE)?									
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2		
₽ QUESTIO	N P6.84 H	AS BEEN I	ELIMINATI	ĒD					

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.

	HOUSEHOLD MEMBERS							
NUMBER OF PERSON IN THE HOUSEHOLD	1	2	3	4	5	6	79	
NEW ROUTING WE ASK P6.85 IF [(P6_1c1=1 or P6_1c2=1) and (P6_1c4≠1 o P6.1c5≠1)] or [(P6_1c3=1 and P6_2=1) and (P6_1c4≠1 o P6.1c5≠1)]								
P.6.85. AT WHAT AGE DO YOU HOPE TO RETIRE? ⁶²								
Never/I, he or she will continue working as long as possible (NEW ANSWER OPTION)	-3	-3	-3	- 3	- 3	- 3	- 3	
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	
P.6.86. ONLY FOR HOUSEHOLD MEMBERS WHO HAVE NO PENSION SCHEME. HAVE [NAME] OR YOUR EMPLOYER EVER PAID CONTRIBUTIONS TO A PENSION SCHEME? Yes	1 2	1 2	1 2	1 2	1 2	1 2	1 2	
NEW WORDING P.6.87. IF THE MEMBER HAS NO PENSION SCHEME ACCORDING TO THE ANSWER TO P5.5b, FOR HOW MANY YEARS (CONSIDER YOUR/HIS/HER WHOLE WORKING LIFE)? IF THE MEMBER HAS A PENSION SCHEME ACCORDING TO THE ANSWER TO P5.5b, FROM THE ANSWERS GIVEN ABOVE, WE ASSUME THAT [NAME] HAS MADE CONTRIBUTIONS TO A PENSION SCHEME. FOR HOW MANY YEARS HAS [NAME] OR HIS/HER EMPLOYER CONTRIBUTED TO A PENSION SCHEME?								
Don't know No answer	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	- 1 - 2	

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

Question P6.88 should be answered for all household members aged 16 or over.

Interviewer: after having completed the relevant modules on the employment earnings of the various members of the home, fill in the following questions:

	HOUSEHOLD MEMBERS						
NUMBER OF PERSON IN THE HOUSEHOLD		2	3	4	5	6	79
P.6.88. WAS THE HOUSEHOLD MEMBER INTERVIEWED PERSONALLY?							
Yes No	1 2	1 2	1 2	1 2	1 2	1 2	1 2

⁶² 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 retiree or early retiree or permanently disabled and unable to work

7. INCOME FROM REAL OR FINANCIAL ASSETS RECEIVED BY THE HOUSEHOLD IN 2010

☆ T	THE HOUSEHOLD AS A WHO	LE.	
A N	EW INTRODUCTORY TEXT		
		NCOME WAS RECEIVED FROM YOUR HOUSEHOLD'S	REAL OR FINANCIAL ASSETS IN
n.	EW WORDING	ME RECEIVED BY THE WHOLE HOUSEHOLD.	
P.7.1.	IF (P2.43>0 OR P2.43.0>0 OR P2.24 YOUR HOUSEHOLD IS CURRENT	>0) TLY RECEIVING RENTAL INCOME FROM FLATS, ROCEHOLD RECEIVE INCOME OF THIS TYPE IN 2010?	MS, LAND PLOTS, INDUSTRIAL
		OR P2.43.0>0 OR P2.24>0), DID YOUR HOUSEHOLD RUSTRIAL BUILDINGS, ETC. IN 2010?	ECEIVE RENTAL INCOME FROM
		Yes	1
	P.7.3. ← P.7.3. ← P.7.3. ←		98
P.7.2.	HOW MUCH DID YOUR HOUSEHOL	D RECEIVE IN THIS CONNECTION IN 2010?63	
		€	
		Don't know	
P.7.3.	DID YOUR HOUSEHOLD RECEIVE PROPERTIES DURING 2010?	No answer	
	P.7.4a ←	Yes, gains (NEW ANSWER OPTION)	11
	P.7.4b ← P.7.5. ←	Yes, losses (NEW ANSWER OPTION)	12
	P.7.5. ← P.7.5. ←		98
P.7.4a.	HOW MUCH DID YOUR HOUSEH DURING 2010?	OLD RECEIVE IN THE FORM OF CAPITAL GAINS FRO	OM THE SALE OF PROPERTIES
		€]	
	P.7.5. ← P.7.5. ←	Don't know	
P Th	e answer option "IF ANSWER IS ZER	O" has been deleted.	
P.7.4b.	AND WHAT WERE YOUR LOSSES	ON THE SALE OF REAL ESTATE PROPERTY DURING 201	0?
		€	
		Don't know No answer	
P.7.5.	DID YOUR HOUSEHOLD RECEIVE WORKS OF ART OR ANTIQUES DU	ANY INCOME FROM CAPITAL GAINS ⁶⁴ (OR LOSSES) FR IRING 2010?	ROM THE SALE OF JEWELLERY,
	P.7.6a ←		11
	P.7.6b ← P.7.7. ←	Yes, losses (<u>NEW ANSWER OPTION)</u> No	12 2
	P.7.7. ← P.7.7. ←		
P.7.6a.	HOW MUCH DID YOUR HOUSEHOL	LD RECEIVE IN THE FORM OF CAPITAL GAINS FROM TH	E SALE OF JEWELLERY, WORKS
	OF ART OR ANTIQUES DURING 20		
		€	
	P.7.7. ← P.7.7. ←	Don't know No answer	

⁶³ Payments received under reverse mortgages are not included as income because they are a loan.
⁶⁴ 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.

PJ The	e answer option "IF ANSWER IS ZER	O" has been deleted.	
P.7.6b.	AND WHAT WERE YOUR LOSSES F	OR THE SALE OF JEWELLERY, WORKS OF ART OR ANTIQU	JES DURING 2010?
		€	
		Don't know No answer	
P.7.7.	DID YOUR HOUSEHOLD RECEIVE ASSETS DURING 2010?	ANY INCOME FROM CAPITAL GAINS (OR LOSSES) OF	THE SALE OF FINANCIAL
	P.7.8a ←	Yes, gains (NEW ANSWER OPTION)	11
	P.7.8b ← P.7.9. ←	Yes, losses (NEW ANSWER OPTION).	
	P.7.9. ← P.7.9. ←	Don't know No answer	98
P.7.8a.	HOW MUCH DID YOUR HOUSEHO DURING 2010?	OLD RECEIVE IN THE FORM OF CAPITAL GAINS ON THE S	SALE OF FINANCIAL ASSETS
		€	
	P.7.9. ← P.7.9. ←	Don't know No answer	
PD The	e answer option "IF ANSWER IS ZER		
P.7.8b.	AND WHAT WERE YOUR LOSSES (ON THE SALE OF FINANCIAL ASSETS DURING 2010?	
1 .7.00.	AND WHAT WERE TOOK EGOODS	€	
		Don't know	1
		No answer	
P.7.9.	P.7.11. ← P.7.11. ←	Yes No Don't know	1 2 98
	P.7.11. ←	No answer	99
P.7.10.	HOW MUCH INCOME DID YOUR DEPOSITS, SAVINGS ACCOUNTS, O	HOUSEHOLD RECEIVE IN THE FORM OF INTEREST O CURRENT ACCOUNTS OR SIMILAR) DURING 2010?	N BANK ACCOUNTS (TERM
		€	
		Don't know	
		No answer	2
₽ <u>NE</u>	W WORDING		
P.7.11.	DID YOUR HOUSEHOLD RECEIVE THE HOUSEHOLD, OPTIONS OR LO	DIVIDEND INCOME IN 2010 FROM A SOURCE OTHER THAN DANS TO THIRD PARTIES?	A BUSINESS MANAGED BY
		Yes	• • • • • • • • • • • • • • • • • • • •
	P.7.11a. ← P.7.11a. ←	No Don't know	
	P.7.11a. €		
PJ <u>ne</u>	W WORDING		
P.7.12.		D YOUR HOUSEHOLD RECEIVE IN 2010 FROM A SOURCE PTIONS OR LOANS TO THIRD PARTIES?	E OTHER THAN A BUSINESS
		€	
		Don't know	
A NE	W ROUTING		

NEW ROUTING

<If p4.101=1 GO TO p7.11a>

<If p4.101≠1 GO TO p7.13>



NEW WORDING

P.7.11a IF P.4.101=1, IS THERE ANY MEMBER OF YOUR HOUSEHOLD WHO DOES NOT PARTICIPATE DIRECTLY IN MANAGING THE BUSINESS BUT WHO RECEIVED INCOME FROM IT IN 2010?

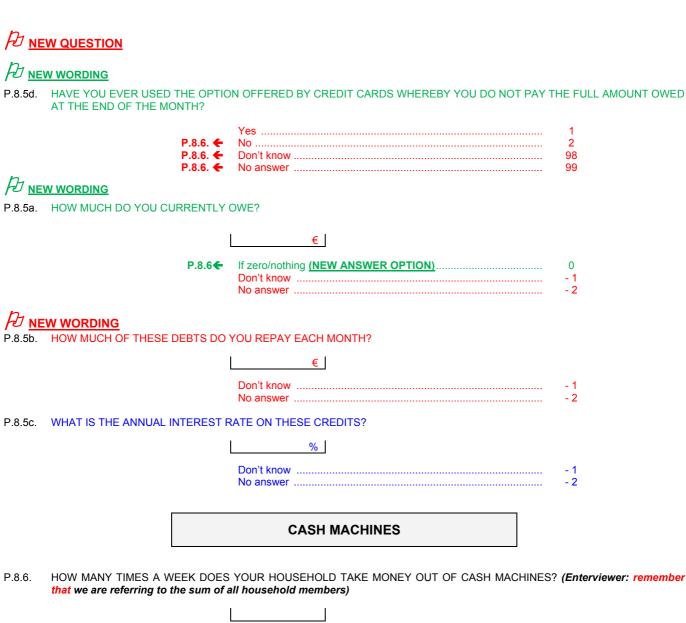
	Yes	1 2 98 99
P.7.12a. HOW MUCH DID YOU/HE/SHE/THEY	RECEIVE IN 2010?	
	€	
	Don't know	- 1 - 2
P.7.13. DID YOUR HOUSEHOLD RECEIVE II	NCOME FOR ITEMS OTHER THAN THOSE MENTIONED EARLIEF	R DURING 2010?
	Yes	1 2 98 99
MEW QUESTION		
P.7.13a. COULD YOU TELL ME WHICH ITEMS	S?	
	Other (specify): Don't know No answer	97 98 99
P.7.14. HOW MUCH DID YOU RECEIVE, IN	TOTAL, IN THIS CONNECTION?	
ļ	€	
	Don't know	- 1 - 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 MEMBE	RS OF THE HOUSEHOLD NORMALLY KEEP TO MEET WEEKLY I	EXPENSES?
	€	
	Don't know No answer	- 1 - 2
MEW WORDING		
	ARDS DOES YOUR HOUSEHOLD HAVE? INCLUDE THOSE YOU /E WITH DEPARTMENT STORES, ETC.	J HAVE WITH FINANCIAL
P.8.11 ←	If "zero/doesn't have" Don't know No answer	0 - 1 - 2
NEW ROUTING In EFF2002, if P8.2=-1 or P8.2=-2, we went to p	98.8 (which has been eliminated in EFF2005)	
P.8.3. HOW MANY DO YOU USE? (EITHER	R TO MAKE PAYMENTS OR WITHDRAW MONEY FROM CASH MA	CHINES)
P.8.11 ←	If "zero/ not used" Don't know No answer	0 - 1 - 2
NEW ROUTING In EFF2002, if P8.3=-1 or P8.3=-2, we went to p	98.8 (which has been eliminated in EFF2005)	
P.8.4. ON AVERAGE, HOW MANY PAYME	NTS A MONTH DO YOU MAKE USING THEM?	
P.8.6. ←	If "zero" Less than one per month (NEW ANSWER OPTION) Don't know No answer	0 -3 -1 -2
M NEW WORDING		
	AMOUNT OF YOUR PURCHASES WITH THESE CARDS? WE RE OT THE AMOUNT OF EACH PURCHASE.	FER TO THE AMOUNT OF
	€	
	Don't know No answer	- 1 - 2
M NEW QUESTIONS		

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



P.8.11 ←	If they answer "ZERO" or none	0
	Other (specify) (NEW ANSWER OPTION)	-3
	Don't know	_ ^
	No answer	- 2

MEW 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?

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

CHEQUES, TRANSFERS AND DIRECT DEBITS

P.8.11.	HOW OFTEN DOES YOUR HOUSE	HOLD WRITE CHEQUES?	
		Marian	4
		Never	
		Occasionally	
		Often	
		Don't know	
		No answer	99
P.8.12.	HOW OFTEN DOES YOUR HOUSE	HOLD RECEIVE CHEQUES?	
		Never	1
		Occasionally	
		Often	
		Don't know	
		No answer	
P.8.13.		ME PAID DIRECTLY INTO THEIR BANK ACCOUNT. DO Y D DIRECTLY INTO YOUR BANK ACCOUNT BY DIREC ME, ETC.)?	
		Yes	1
	P.8.15a. ←	No	
P.8.14.	WHAT TYPE OF INCOME DO YOU F	HAVE PAID IN?	
		Salary, pension, unemployment benefits	1M
		Rent on assets (property rental, dividends, etc.)	2M
		Automatic transfers from other bank accounts	3M
		Other (specify):	97M
		Don't know	
		No answer	
		NO driewer	
P.8.15a.	HOW OFTEN DO YOU RECEIVE TR.	ANSFERS OTHER THAN THOSE ALREADY MENTIONED?	?
		Never	
		Occasionally	2
		Often	3
		Don't know	98
		No answer	99
P.8.15.	DO YOU MAKE REGULAR PAYMEN	TS BY DIRECT DEBIT?	
		Yes	1
	P.8.17. ←	No	
	P.8.17a. ←	Don't know	
	P.8.17a. ←	No answer	
P.8.16.	WHAT TYPE OF REGULAR PAYMEN	NTS DO YOU MAKE BY DIRECT DEBIT?	
		Utility bills (gas, electricity, water etc.)	
		Rent	
		Schools and colleges	
		Loans	
		Insurance	
		Taxes	
		Everything	
		Other (specify)	97M
		Don't know	98
		No answer	99
→ Go to	question P8.17a after having comple	eted question P8.16.	
P.8.17.	WHAT ARE YOUR REASONS FOR N	NOT USING THIS KIND OF MEANS OF PAYMENT?	
		Describility of mistaless being made	414
		Possibility of mistakes being made	
		Freedom to decide the day on which to pay	
		Bad experience in the past	
		The financial institution charges a lot for this service	
		Don't feel the need	
		Other (specify)	
		Don't know	
		No answer	99

Never	1
Occasionally	2
Often	3
Don't know	98
No answer	90

TELEPHONE AND INTERNET BANKING (ALL HOUSEHOLDS)

P.8.18.	DO YOU USE TELEPHONE BANKIN	G 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 TELEPH	ONE BANKING SERVICES?	
1 .0.10.	11011 01 1211 20 100 002 12221 11	ONE BANNING GERVIGES.	
		Occasionally	1
		Often	2
		Don't know	98
		No answer	99
P.8.20.	WHAT TYPE OF TRANSACTIONS D	O YOU USE TELEPHONE BANKING SERVICES FOR?	
		Arrange transfers	1M
		Buying or selling financial assets	2M
		Taking out loans	3M
		Queries	4M
		Other (specify)	97M
		Don't know	98
		No answer	99
P.8.21.	DO YOU OR ANY MEMBER OF THE P.8.25. ← P.8.25. ← P.8.25. ←	HOUSEHOLD USE A COMPUTER, WHETHER AT HOME, AT WO Yes	DRK, OR ELSEWHERE? 1 2 98 99
	DE 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 INTERN	ET BANKING SERVICES?	
		Occasionally	1
		Often	2
		Don't know	98
		No answer	99
P.8.24.	WHAT TYPE OF TRANSACTIONS D	O YOU USE THEM FOR?	
		Arrange transfers	1M
		Duving or colling financial coacts	
		Buying or selling financial assets	2M
		Taking out loans	3M
		Taking out loansQueries	3M 4M
		Taking out loansQueriesOther (specify)	3M 4M 97M
		Taking out loansQueries	3M 4M

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

	Yes	1
P.9.2. 🗲	No	2
P.9.2. 🗲	Don't know	98
	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 (specify):	97M
Don't know	98
No answer	99

9. CONSUMPTION AND SAVING (ALL HOUSEHOLDS)

₽ <u>NE</u>	W LOCATION OF QUESTION P9.	<u>2</u>	
P.9.2.	ON AVERAGE, HOW MUCH DO YOU	J SPEND ON FOOD IN OR OUT OF THE HOME? ⁶⁵	
		€	
	If the answer is 0€ go to P9.1 P.9.1 € P.9.1 €	Don't know	- 1 - 2
P.9.2b.	THIS FIGURE FOR SPENDING ON F	FOOD REFERS TO	
		A week	1 2
A NE	W WORDING		
P.9.1.	WHAT IS YOUR HOUSEHOLD'S THOUSEHOLD EXPENSES SUCH	TOTAL AVERAGE SPENDING ON CONSUMER GOODS IN A AS ELECTRICITY, WATER, MOBILE PHONES, CONDOMINI coludes spending on durable goods, such as automobiles, domestic ments, etc.	UM SERVICES, LEISURE,
		€	
		Don't know	- 1 - 2
P.9.3.	EX-PARTNERS, CHILDREN WHO N	MONEY TO OTHER PEOPLE WHO ARE NOT MEMBERS OF THE IO LONGER LIVE AT HOME, PARENTS, CHARITIES, ETC. DO NONEY PAID TO HOUSEHOLD MEMBERS. Yes	
P.9.4.	HOW MUCH DO YOU SEND ON AVE	ERAGE EVERY MONTH?	
		€	
		Don't know	- 1 - 2
₽7 NE	W WORDING		
P.9.5.	WOULD YOU DESCRIBE YOUR HOLD LOWER THAN NORMAL, OR NORMAL	DUSEHOLD'S TOTAL EXPENSES AT THE MOMENT AS BEING AL? buying your home or any financial investment you have made.	HIGHER THAN NORMAL,
		Higher than normal Lower than normal Normal Don't know No answer	1 2 3 98 99

DO YOU BELIEVE THAT IN THE FUTURE YOUR TOTAL SPENDING WILL BE HIGHER, LOWER OR THE SAME AS AT

PRESENT? Do not include any expenditure buying your home or any financial investment you have made.

P.9.6.

Higher
 1

 Lower
 2

 The same
 3

 Don't know
 98

 No answer
 99

⁶⁵ Not including meal vouchers or similar items.

₽.9.7.		E LAST TWELVE MONTHS YOUR HOUSEHOLD EXPENSES Do not include any expenditure buying your home or any fi	
	P.9.9. ←	Higher	1
	P.3.3. C	Lower	
	P.9.10. ←	The same	
	P.9.10. ←	Don't know	98
	P.9.10. ←	No answer	99
9.9.8. Ø <u>NE</u>	YOU WANT TO EARMARK THAT SAEW CLARIFICATION/NEW ANSWE	ER OPTIONS	
	CARD 30	nswer. If this answer is given, ask "Yes, but save for what pu	rrpose?".
	CARD 30	Durchago main racidanas	484
		Purchase main residence Purchase other property (other housing, parking spaces	
		commercial premises, etc.)	
		Purchase cars or other means of transport	
		House refurbishing	
		Purchase household appliances, fixtures and fittings	
		Purchase jewellery, works of art, antiques	
		Invest in own business	
		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	
		Help children	
		Have children	
		Leave an inheritance	
		Holidays	
		For old age	
		For emergencies	
		Weddings and other ceremonies	
		Other (specify):	
		Don't know	
		No answer	
	The answer option "Save" has	been deleted.	
.9.9.	YOU SAID THAT YOU HAD MORE E	XPENSES THAN INCOME. WHAT DID YOU DO TO COVER TH	HE DIFFERENCE?
		Debt	1M
		Selling an asset	
		Savings	3M
		Help from the family	4M
		Other (specify)	97M
		Don't know	98
		No answer	
9.10.	DO YOU BELIEVE THAT YOUR SAV	INGS WILL BE HIGHER, LOWER OR THE SAME AS AT PRES	ENT IN THE FUTURE?
			4
		Higher	
		Lower	2
		Lower The same	2 3
		Lower	2 3 98
h		Lower The same Don't know No answer	2 3 98
h.	W LOCATION OF QUESTION P9. W ROUTING	Lower The same Don't know No answer 16/NEW ROUTING	2 3 98 99
h.	W ROUTING IF P2.8= YES or P2.50.0= YES or P2 IN THE LAST TWELVE MONTHS HA	Lower The same Don't know No answer 16/NEW ROUTING .50.1= YES or P2.50.2= YES or P2.50.3= YES or P2.50.4=SI or VE YOU HAD ANY FINANCIAL DIFFICULTIES WHICH RESUL	2 3 98 99
5 .	W ROUTING IF P2.8= YES or P2.50.0= YES or P2	Lower The same Don't know No answer 16/NEW ROUTING .50.1= YES or P2.50.2= YES or P2.50.3= YES or P2.50.4=SI or VE YOU HAD ANY FINANCIAL DIFFICULTIES WHICH RESUL	2 3 98 99
h.	W ROUTING IF P2.8= YES or P2.50.0= YES or P2 IN THE LAST TWELVE MONTHS HA	Lower The same Don't know No answer 16/NEW ROUTING .50.1= YES or P2.50.2= YES or P2.50.3= YES or P2.50.4=SI or VE YOU HAD ANY FINANCIAL DIFFICULTIES WHICH RESUL	2 3 98 99 r P3.1>0 or P8.5a>0 TED IN YOUR DELAYING T
h.	W ROUTING IF P2.8= YES or P2.50.0= YES or P2 IN THE LAST TWELVE MONTHS HA	Lower	2 3 98 99 r P3.1>0 or P8.5a>0 TED IN YOUR DELAYING 7 1 2
h.	W ROUTING IF P2.8= YES or P2.50.0= YES or P2 IN THE LAST TWELVE MONTHS HA	Lower	2 3 98 99 r P3.1>0 or P8.5a>0 TED IN YOUR DELAYING 7 1 2 98

P.9.11.		TEMENTS DO YOU FEEL BEST DESCRIBES YOUR HOUSE ARE WILLING TO RUN WHEN YOU MAKE AN INVESTMENT?	HOLD IN TERMS OF THE
		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	0
		obtaining an above-normal profit Take on a medium level of risk in the expectation of obtaining	2
		an average profit	3
		You are not willing to take on financial risk Don't know	4 98
		No answer	99
PD NE	W LOCATION		
Question	ns P9.12, P9.13, P9.14 and P9.15 are a	sked later on.	
	MEW QUESTIONS		
	MEW ROUTINGS		
P.9.18.	THE REAL ESTATE PROPERTY A	or (P2.35.2=2 or 3) or (P2.35.3=2 or 3) or (P2.35.4=2 or 3) or P4ND BUSINESSES MANAGED BY HOUSEHOLD MEMBERS WYOU EVER RECEIVED ANY INHERITANCE OR GIFT (FROM SR HOUSEHOLD)?	HICH WE HAVE ALREADY
	OTHER CASES, HAVE YOU EVER I	RECEIVED ANY INHERITANCE OR GIFT (FROM SOMEONE WH D)?	O DOES NOT CURRENTLY
	P.9.19. ←	Yes	1
	P.9.12 ← P.9.12 ←	No	2 98
	P.9.12 ←	No answer	99
P.9.19.	IN WHAT YEAR DID YOU RECEIVE	THE MOST IMPORTANT INHERITANCE (OR GIFT)?	
		Don't know	
P.9.20.	WHAT WAS ITS APPROXIMATE VAL	LUE WHEN YOU RECEIVED IT?	
		€	
		Don't know	- 1
		No answer	
P.9.21.	WHAT TYPE OF ASSETS WERE INV	OLVED?	
		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	5M
		about (for example, one you no longer own)	6M
		Jewellery, furniture, antiques, works of art	7M
		Life insurance Other (specify)	8M 97M
		Don't know	98
		No answer	99
₽ <u>ne</u>	W LOCATION/NEW ROUTINGS		
P.9.12.	EXCLUDING INHERITANCES, HAVE REVALUATION OF YOUR REAL ES PTA 300,000)	YOU EVER HAD A WINDFALL (SUCH AS FROM GAMBLING, OI TATE PROPERTY OR FINANCIAL ASSETS)? AMOUNTS GREA	R A TAX REDUCTION, OR A TER THAN €1800 (AROUND

P.9.17a. **←** P.9.17a. **←** P.9.17a. **←**

	-		
		Don't know No answer	- 1 - 2
P.9.14.	HOW MUCH WAS IT ALL? If severa	al windfalls, note down the sum total value.	
		[€]	
		Don't know	- 1 - 2
P.9.15.	6	NEY TO? BEGIN WITH THE MOST IMPORTANT.	
	MEW CLARIFICATION/NEW	N ANSWER OPTIONS	
	Interviewer: "Save" is not a valid a	answer. If this answer is given, ask "Yes, but save for what purp	ose?".
	CARD 30		
		Purchase main residence	1M
		commercial premises, etc.)	2M
		Purchase cars or other means of transport	3M
		House refurbishing	4M
		Purchase household appliances, fixtures and fittings Purchase jewellery, works of art, antiques	5M 6M
		Invest in own business	7M
		Invest in financial assets (bank deposits, shares, etc.)	M8
		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	
		Leave an inheritance	
		For old age	
		For emergencies	16M
		Weddings and other ceremonies	17M
		Weddings and other ceremonies	17M 18M
		Weddings and other ceremonies Medical treatment Other (specify):	17M 18M 97M
<i>D</i> ₁		Weddings and other ceremonies	17M 18M 97M
	ASSETS, SUCH AS FOR EXAMPLE COULD YOU PLEASE TELL ME WH	Weddings and other ceremonies Medical treatment Other (specify): Don't know No answer FIONNAIRE, WE HAVE SPOKEN OF YOUR HOUSEHOLD'S FINANE EITS BANK ACCOUNTS, ITS HOUSE, ETC. HO THE HOUSEHOLD'S MAIN ASSETS BELONG TO?	17M 18M 97M 98 99
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	MOST THROUGHOUT THE QUEST ASSETS, SUCH AS FOR EXAMPLE COULD YOU PLEASE TELL ME WE Interviewer: unless specified other	Weddings and other ceremonies Medical treatment Other (specify): Don't know No answer FIONNAIRE, WE HAVE SPOKEN OF YOUR HOUSEHOLD'S FINANE EITS BANK ACCOUNTS, ITS HOUSE, ETC. HO THE HOUSEHOLD'S MAIN ASSETS BELONG TO?	17M 18M 97M 98 99
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	MOST THROUGHOUT THE QUESTASSETS, SUCH AS FOR EXAMPLE COULD YOU PLEASE TELL ME WE Interviewer: unless specified other RELATIONSHIP WITH THE	Weddings and other ceremonies Medical treatment Other (specify): Don't know No answer TIONNAIRE, WE HAVE SPOKEN OF YOUR HOUSEHOLD'S FINANE EITS BANK ACCOUNTS, ITS HOUSE, ETC. HO THE HOUSEHOLD'S MAIN ASSETS BELONG TO? Serwise, the family relationship refers to the reference person or had the service of the service	17M 18M 97M 98 99 NCIAL AND NON-FINANC is/her partner indistinct
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