

CAPI Questionnaire

SURVEY OF FINANCIAL COMPETENCES (ECF)

BANCO DE ESPAÑA/ CNMV



General instructions

1. Along with the present questionnaire, a document detailing the protocol for and the outcome of contact with interviewees shall be prepared. The aim of this document is to confirm that the person selected by INE (the sample person) lives in that dwelling and agrees to be interviewed.
2. The options "Don't know", "No answer" y "Not relevant (filter not applied)" are never read and do not feature on cards. The automatic assignment of the option "Not relevant (filter not applied)" shall be programmed in the questions and sections in which interviewees do not comply with the established filter.
3. Use of the "other" option:
 - i. It is always followed by "(specify)".
 - ii. If in a question the interviewee's reply cannot be coded using the existing categories, the category "Other (specify)" shall be selected, which will require introducing the reply verbatim within a text box.
 - iii. The option "Other (specify)" is not read and does not feature on cards; but it does appear on the screen, which only the interviewer should see.
 - iv. The verbatim reply shall be coded as an additional variable with the same name as the original variable and with a lower hyphen followed by the letter "o" at the end of the name. For example, the literal content of variable a1200 ("Content of university degree" shall be included as variable a1200_o).
4. When the text "DO NOT READ" or "DO NOT INCLUDE ON CARD" appears in this questionnaire after one of the possible replies to a question, this option will appear on the CAPI screen but shall not be read out loud. For example, the reply option "I have not saved" in question b1000 "Have you been saving in the past 12 months ...?" shall NOT be read out loud and shall not feature on the card. Conversely, it will appear on the screen the interviewer sees. There is a similar instance to this on cards regarding retirement plans (variables c0100 and c0500).
5. The wording of the questions to be read out loud by the interviewer is in CAPITALS and BOLD.
6. Possible clarifications to be read out loud by the interviewer if interviewees are in doubt are in CAPITALS and not in bold.

Moreover, the following colour code shall be used to distinguish between the different sections of the question:

 - a. Question in BLUE.
 - b. Instructions for interviewers in GREEN.
 - c. Suggestions for using Screens/Cards in RED.
7. In the case of multiple-reply questions, in which the interviewer will have to note all the pertinent replies, the interviewer shall always ask "Any others?" once interviewees have chosen a reply option.
8. Under OECD procedures, interviewers shall complete a questionnaire on interviewees' household environment and their assessment of how the interview unfolds.
9. If interviewees do not reply to a question launching a sequence of questions, the replies to the subsequent questions shall take the value "-98".

For example, if interviewees do not reply to question a0400 "IN WHICH YEAR WERE YOU BORN?", it will take the value "-98". In cases where the questions need not be posed to interviewees, the option "Not relevant (filter not applied)" is also coded as -98".

10. The CAPI program will automatically generate the variables for year (a01), month (a02) and day (a03) of the interview, and will calculate the exact age of the sample person interviewed (a04) once that person has answered the question on year (a0400), month (a0500) and, where appropriate, day of birth (a0600). When the sample person differs from the informed person, the exact age of the respondent (a05) shall also be calculated once the latter has replied to the question on year, month and, where appropriate, day of birth.

11. The CAPI shall also determine the total duration of the interview distinguishing between the time of the interview of the sample person and, where appropriate, of the respondent. The CAPI shall also calculate the total number of questions asked and the total number of questions answered that are not "Don't know" and "No reply". Further, the CAPI program shall record the time used on questions e040\$ and h040\$, and it will create two variables, namely tmp_e040 and tmp_h040, with the duration (in seconds) of each question, respectively.

12. The reply options to the multiple-reply questions shall be coded by means of a set of variables. For each of these questions both the variables and as many response options there are shall be coded. Each of these variables shall be assigned, in their sixth position, a consecutive letter of the alphabet, and shall take the values "1" (if the reply option is indicated), "0" (if it is not), "-97" (if it is don't know) and "-99" (if it is no reply). In some cases there may, among the reply options for this type of question, be an option that is exclusive in respect of the others. If interviewees choose that reply option, they cannot answer "yes" to any other option and, therefore, a value equal to "zero" shall have to be assigned to the other reply options.

For example, the different reply options to question a0900x (WHO DO YOU HABITUALLY LIVE WITH?) shall be coded as a0900a, a0900b, a0900c, a0900d, a0900e, a0900f, a0900g, a0900h. For each variable, the letter of the alphabet of the sixth digit indicates the option referred to.

- i. If interviewees choose option "a. Alone", the variable a0900a will take a value equal to "1" and the rest of the variables one equal to "0".
- ii. If interviewees choose the option "h. Other (specify)", the variable a0900h will take a value equal to "1" and the variable a0900_o will reflect the literal reply of interviewees.

13. Some questions involve different assertions for interviewees to respond to. The variables for these questions shall be coded with the sign "\$" in their fifth position. The replies to these assertions shall be coded through a set of variables, as many as there are assertions in the question. The name of each of these variables will contain the number of the assertion in said fifth position. If there are more than 9 assertions, the fourth position shall also be used. For example, question d010\$ sets out twelve assertions to which interviewees must reply "yes" or "no". The variables reflecting the replies to each of the assertions are: d0101, d0102, d0103, d0104, d0105, d0106, d0107, d0108, d0109, d0110, d0111 and d0112.

14. The CAPI screen will show five types of text:
- i. The question, in bold and CAPITALS.

- ii. The clarifications to interviewees, which will be in **CAPITALS**, unbolded, alongside the wording of the question
- iii. The instruction to show card, in **CAPITALS** and red.
- iv. The possible reply options, in small letters preceded by circles (○) for questions with a single reply. Multiple-reply questions will be preceded by squares (□). In some cases, if the reply options for these types of questions include an option that is exclusive in respect of the others (e.g. a0900x), this reply option must be preceded by a circle (○).
- v. The text preceded by the word "Interviewer:" shall not be read out. This text only provides instructions to the interviewer and will feature immediately below the question in small letters and unbolded.

Contents

a01: YEAR

a02: MONTH

a03: DAY

A. DEMOGRAPHICS AND LABOUR MARKET STATUS

a0000

a0100

a0200

a0300

a0400

a0500

a0600

a04: CALCULATED AGE

a0700

a0800

a0900x

a1000

a1100

a1100_o

a1200

a1300

a1400

a1500

a1600

a1700

a1800_o

a1800

a1900

a2000

a2100

a2200

a2300

a2400

B. PORTFOLIO OF SAMPLE PERSON AND MEANS OF OBTAINING INFORMATION

b0100

b0208

b0308

b0408

b0201

b0301

b0401

b0202

b0302

b0402

b0203

b0303

b0403

b0204

b0304

b0404

b0205

b0305

b0405

b0206

b0306

b0406

b0207

b0307

b0407

b0209

b0309

b0409

b0210

b0310

b0410

b0502

b0600

b0700x
b0800
b0901
b0902
b0903
b0904
b1000x
b110\$
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C. SOURCES OF INCOME: INACTIVITY AND OLD AGE

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c0500
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D. ATTITUDES TO SAVING

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d0101
d0102
d0103
d0104
d0105
d0106
d0107
d0108
d0109
d0110
d0111
d0112
d0200
d0300
d0400
d0500
d0600

E. FINANCIAL LITERACY

e0100
e0500
e0600
e0700
e0800
e0900
e100\$
e1001
e1002
e1003
e110\$
e1101
e1102
e1200
e0200x
e040\$
e0400
e0401
e0402
e0403
e0300

F. ECONOMIC LITERACY

f0100
f0200
f0300
f0400
f0500_o
f0600
f0700
f0800

G. HOUSEHOLD PORTFOLIO AND MEANS OF OBTAINING INFORMATION

g0000
g0100

g0200
g0300
a05: CALCULATED AGE INFORMED PERSON
g0400
g0500
g0600
g0600_o
g0700
g0800_o
g0800
g0900
g1008
g1108
g1208
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g1102
g1202
g1003
g1103
g1203
g1004
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g1005
g1105
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g1009
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g1209
g1010
g1110
g1210
g1302
g1400
g1500x
g1600
g1701
g1702
g1703
g1704
g1800x

H. FINANCIAL LITERACY

h0100
h0500
h0600
h0700
h0800
h0900
h100\$
h1001
h1002
h1003
h110\$
h1101
h1102
h1200
h0200x
h040\$
h0400
h0401
h0402

h0403
h0300

I. MAIN RESIDENCE

i0100
i0200x
i0300
i0400x
i0500x
i060\$
i0601
i0602
i0700
i0800
i0900
i1000

J.EXPENDITURE AND FINANCIAL FRAGILITY

j0100
j0200
j0300x
j0400
j0500
j0600
j0700
j0800x
j0900x
j1000
j1100
j120\$
j1201
j1202
j1203
j1300
j1400

a01: YEAR

Numeric

Min = 2016 | Max = 2017

Scripter notes: Variable generated automatically. Year interview is conducted

a02: MONTH

Numeric

Min = 1 | Max = 12

Scripter notes: Variable generated automatically. Month interview is conducted

a03: DAY

Numeric

Min = 1 | Max = 31

Scripter notes: Variable generated automatically. Day interview is conducted

INTRODUCTION:

Text

GOOD MORNING/AFTERNOON. MY NAME IS.... AND I AM AN INTERVIEWER FROM TNS DEMOSCOPIA. WE HAVE BEEN ENGAGED BY THE BANCO DE ESPAÑA AND THE CNMV (NATIONAL SECURITIES MARKET COMMISSION) TO CONDUCT A STUDY ON CITIZENS' FINANCIAL LITERACY. I WOULD APPRECIATE YOUR COOPERATION IN RESPONDING TO THE QUESTIONS IN THIS QUESTIONNAIRE. WE ASSURE YOU THAT ALL THE INFORMATION YOU PROVIDE WILL BE ANONYMOUS AND CONFIDENTIAL AND WILL ONLY BE PROCESSED STATISTICALLY. IS NOW A SUITABLE TIME FOR YOU?

THANK YOU VERY MUCH FOR YOUR COOPERATION.

A. DEMOGRAPHICS AND LABOUR MARKET STATUS

Begin block

Scripter notes: (To the sample person)

Throughout the questionnaire we must use the following reply codes:

- Don't know -97
- Not relevant (filter not applied) -98
- No reply -99

The hyphen preceding each code is a minus sign

The code -98 is never shown on screen. It is a variable for internal use which indicates that this question has not been put to the respondent

SAMPLE PERSON_o:

Open

TITULARMUESTRAL_o

I WOULD LIKE TO NOTE DOWN YOUR FIRST NAME TO ADDRESS YOU BY IT IN THE REST OF THE INTERVIEW

Scripter notes: This variable should not accept DK (Do not Know) or NR (No Response)

a0000:

Single coded

a0000

(Interviewer: gender of interviewee noted. The replies to this question preclude "Don't know" or "No reply". If it is not obvious, ask.)

I'M REQUIRED TO ASK YOU YOUR GENDER. ARE YOU A MAN OR A WOMAN?

Normal

- 1 ☐ Man
0 ☐ Woman

PREVIOUS TEXT a0100:

Text

**I'D LIKE TO ASK YOU SOME GENERAL QUESTIONS ABOUT YOURSELF AND YOUR HOUSEHOLD [1]
TO MAKE SURE WE ARE COVERING EVERY TYPE OF PERSON AND HOUSEHOLD SITUATION.**

[1] Household is defined as the group of persons who live together in the same accommodation and, even if only in part, share expenses and financial decisions. This definition does not consider groups of persons who live at the same address and share expenses but not financial decisions, e.g. a student flat, as a single household. Tenants who live with their landlord are not part of the latter's household either, even though they may share certain expenses. Children living with their parents at the latter's address, or parents living with their children at the children's address, shall be considered household members even though they may not share expenses or financial decisions.

Scripter notes: Shown on a separate screen, including the footnote, which will feature at the bottom of the screen with a smaller font.
The "1" in the footnote should be a superscript

a0100:

Single coded

a0100

IN WHICH COUNTRY WERE YOU BORN?

Normal

- 1 ☐ Spain
0 ☐ Another country
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **a0100,1**

a0200:

Single coded

a0200

IN WHICH PROVINCE WERE YOU BORN?

Normal

- 1 ☐ (The screen shows a drop-down menu with the INE provinces classification)¹
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: Insert list of provinces with INE codes
Activate province selection with the first letters of the province name

¹ The public version of the data contains the Autonomous Community of birth, see Annex 1.
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Ask only if **a0100,0**

a0300:

Single coded

a0300

IN WHICH COUNTRY WERE YOU BORN?

(Interviewer: do not use accents when searching)

Normal

- ☐ (A drop-down menu on the screen shows the INE country classification)
- 100 ☐ Europe
- 200 ☐ Rest of the World
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: Insert list of countries with INE codes
Activate country selection with the first letters of the country name.

a0400:

Numeric

Min = 1936 | Max = 1998

a0400

IN WHICH YEAR WERE YOU BORN?

Scripter notes: the following should appear on screen: "Year (4 digits)"
include reply options:
•Don't know-97
•No reply-99

a0500:

Single coded

a0500

IN WHICH MONTH WERE YOU BORN?

Normal

- 1 ☐ January
- 2 ☐ February
- 3 ☐ March
- 4 ☐ April
- 5 ☐ May
- 6 ☐ June
- 7 ☐ July
- 8 ☐ August
- 9 ☐ September
- 10 ☐ October
- 11 ☐ November
- 12 ☐ December
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: Drop-down menu/ search engine January-December
(Filter: if a0400!= -97 and a0400!= -99)

a0600:

Numeric

Min = 1 | Max = 31

a0600

ON WHAT DAY WERE YOU BORN?

Scripter notes: the following should appear on screen: "Day (2 digits)"
include reply options:
•Don't know-97
•Not relevant (filter not applied) -98
•No reply -99
(Filter: if a0500=a02 (month the survey is conducted))

a04: CALCULATED AGE

Numeric

Min = 1 | Max = 100

Scripter notes: Variable generated automatically.
Calculation of the exact age of the sample person interviewed (a04) once a reply has been given to the question on year (a0400), month (a0500) and, where appropriate, day of birth (a0600).
•Not relevant (filter not applied) -98

a0700:

Single coded

a0700

THEREFORE, YOU ARE [calculated age =a04] YEARS OLD, CORRECT?

Normal

- 1 ☐ Yes, age is correct
0 ☐ No, age is incorrect
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: the wording [calculated age =a04] relates to the result of the calculation of variable a04 (Filter: If a0400!= -97 and a0400!= -99 and a0500!= -97 y a0500!= -99. In addition, it will be asked whether a0500=a02 (if date of birth coincides with the month of the survey) and a0600!= -97 and a0600!= -99)

a0800:

Numeric

Min = 17 | Max = 80

a0800

COULD YOU TELL ME YOUR APPROXIMATE AGE?

(Interviewer: "Don't know/no reply" not accepted)

Scripter notes: the following should appear on screen: "Age (2 digits)"
include reply option:
•Not relevant (filter not applied) -98

This question does not accept:
•Don't know -97
•No reply -99

(Filter: if a0400= (-97, -99) or a0500 = (-97, -99) or (a0600 = (-97, -99) and a0500=a02) or a0700=(-97, -99, 0))

a0900x:

Multi coded

Min = 1

a0900x

WHO DO YOU HABITUALLY LIVE WITH? SELECT AS MANY OPTIONS AS NECESSARY FROM THE FOLLOWING CARD.

SHOW CARD 1

(Interviewer: note down all pertinent replies. "Don't know" and "no reply" are not accepted. If the interviewee so asks, the persons who work outside the household during the week are included in the habitual household. Ask after each reply: **"DO YOU LIVE WITH ANYBODY ELSE"?** Except if the interviewee replies "alone". In options c (with children younger than 18), d (with children older than 18) or f (other relatives) the kinship relationship refers invariably to the sample person or, where appropriate, to their partner.)

Normal

- a0900a ☐ a. Alone **Exclusive*
- a0900b ☐ b. With their partner
- a0900c ☐ c. With children younger than 18
- a0900d ☐ d. With children older than 18
- a0900e ☐ e. With one of their parents or parents-in-law
- a0900f ☐ f. Grandchildren/Great-grandchildren
- a0900g ☐ g. Brothers and sisters
- a0900h ☐ h. Son in law/daughter in law
- a0900i ☐ i. With other relatives
- a0900j ☐ j. With friends, colleagues or students
- a0900k ☐ k. Other (specify) **open = variable name+_o*

Scripter notes: (Programmer: multiple-reply question. Create a variable for each reply a0900a – a0900k, coded as Yes=1, No=0. If an interviewee mentions option "a. Alone" (with value 1), they cannot reply yes to any other option; the value 0 shall therefore be assigned to the other options.)

Ask only if a0900i=1 ó a0900j=1

a1000:

Single coded

a1000

DO YOU SHARE FINANCIAL DECISIONS, EVEN IF ONLY IN PART, WITH THESE OTHER RELATIVES/FRIENDS, COLLEAGUES OR STUDENTS?

(Interviewer: "Don't know/no reply" not accepted)

Normal

- 1 ☐ Yes
- 0 ☐ No

Scripter notes: (Filter: if a0900i=1 ó a0900j=1)
•Not relevant (filter not applied) -98

Ask only if **a0900i=1** ó **a0900j=1**

PREVIOUS TEXT a1100:

Text

HENCEFORTH, WE WILL REFER TO MEMBERS OF YOUR HOUSEHOLD AS THOSE PERSONS WITH WHOM YOU SHARE FINANCIAL DECISIONS, EVEN IF ONLY IN PART.

Scripter notes: (Filter: if a0900i=1 or a0900j=1)

a1100:

Single coded













a1100

WHAT HAS BEEN YOUR HIGHEST LEVEL OF EDUCATIONAL ATTAINMENT?

SHOW CARD 2

(Interviewer: this question refers to the highest educational level attained)

Normal

- 1 ☐ a. Less than primary. Includes persons who are illiterate, did not go to school or with incomplete primary education.
 **GO TO a1400**
- 2 ☐ b. Primary education. Includes those who can read and write but have no qualifications.
 **GO TO a1400**
- 3 ☐ c. First stage of secondary education and similar. Compulsory Secondary Education (ESO), Secondary School Leaving Certificate (EGB), Secondary School graduation (Bachiller Elemental) and programmes leading to level-1 and 2 Professional Certificates.
 **GO TO a1400**
- 4 ☐ d. Second stage of secondary education and similar. Includes Spanish baccalaureate, Upper Secondary (BUP), Pre-university studies (COU), Senior High School studies (Bachiller Superior), Intermediate-Level Vocational Training Training Cycles and Vocational Training I (FP I).
 **GO TO a1400**
- 5 ☐ e. Non-upper post-secondary education. Includes programmes leading to level-3 Professional Certificates. Short-duration programmes that require a second secondary stage and similar.
 **GO TO a1400**
- 6 ☐ f. Upper-level Technical and Vocational Education and Training and similar. Includes Upper-level Training Cycles in Technical Education (Advanced Technician), Vocational Training II (FP II), Industrial Specialist and Chartered Accountant.
 **GO TO a1300**
- 7 ☐ g. University diplomas, university courses with 240 credits and similar. Includes expert or specialist university qualifications, with fewer than 60 credits (CATS), access to which requires a university degree.
 **GO TO a1200**
- 8 ☐ h. University courses with over 240 credits, degrees, master's degrees and similar. Includes expert or specialist university master's qualifications, with 60 or more credits (CATS), access to which requires a university degree.
 **GO TO a1200**
- 9 ☐ i. Doctorate studies.
 **GO TO a1200**
- 10 ☐ Other
 **GO TO a1100_o**
- 97 ☐ Don't know
 **GO TO a1100_o**
- 99 ☐ No reply
 **GO TO a1400**

Scripter notes: The reply option “other” and “DN” will move to a1100_o where there will be an intelligent search engine in accordance with the 2014 CNED (National Education Classification) list. The “other” option will only be used in cases where the card is of no help to interviewees to indicate their level of educational attainment.

a1100_o:

Open

a1100_o

(Interviewer: Note. Do not use accents when searching)

Scripter notes: Intelligent search engine with 2014 CNED list
The 2014 CNED Codes can be consulted in http://www.ine.es/EX_INICIOAYUDACOD

Ask only if **a1100,7,8,9**

a1200:

Single coded

a1200

WHAT IS THE PREDOMINANT CONTENT OF THE UNIVERSITY QUALIFICATION YOU OBTAINED?

SHOW CARD 3

(Interviewer: in cases in which the interviewee has obtained a double qualification or more than one university qualification, indicate: REFER TO THE QUALIFICATION YOU CONSIDER PREDOMINANT.)

Normal

- 1 ☐ Engineering and technology (Architecture, Electronics, Mechanics...)
- 2 ☐ Health sciences (Medicine, Nursing, Pharmacy...)
- 3 ☐ Humanities (History, Art, Languages ...)
- 4 ☐ Economics, Management, Business
- 5 ☐ Other social sciences (Psychology, Sociology, Journalism and Information, etc.) and legal sciences (Law)
- 6 ☐ Experimental sciences (Physics, Mathematics, Chemistry, Biology...)
- 8 ☐ Teacher training²
- 7 ☐ Other (specify) **open = variable name+_o*
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

² Option included once the fieldwork was finished.
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a1300:

Single coded

a1300**WHAT IS THE PREDOMINANT CONTENT OF THE VOCATIONAL TRAINING QUALIFICATION YOU OBTAINED?**

SHOW CARD 4

Normal

- 1 ☐ Agriculture, Sea-Fisheries Specialty, Mining, Energy And Water
- 2 ☐ Industry (Food, Timber, Textiles, Glass, Chemicals, Mechanical Manufacturing)
- 3 ☐ Facilities and Maintenance, Electronics, Graphic Arts, Craft Work
- 4 ☐ Building and civil engineering
- 5 ☐ Hotels and Restaurants and Tourism, Transport, Vehicle Maintenance
- 6 ☐ Wholesale and retail trade and marketing, business administration and management (commercial, banking, executive secretariat, etc.)
- 7 ☐ Information technology and communications
- 8 ☐ Health care, Education, Physical Activities, Security and Environment
- 9 ☐ Other, includes "social services" (specify) **open = variable name+_o*
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

a1400:

Single coded

a1400**APPROXIMATELY HOW MANY BOOKS WERE THERE WHERE YOU LIVED WHEN YOU WERE 10 YEARS OLD? DO NOT INCLUDE MAGAZINES, NEWSPAPERS OR TEXTBOOKS.**

SHOW CARD 5

Normal

- 1 ☐ None or very few (0-10 books)
- 2 ☐ Enough to fill a shelf (11-25 books)
- 3 ☐ Enough to fill a bookcase (26-100 books)
- 4 ☐ Enough to fill two bookcases (101-200 books)
- 5 ☐ Enough to fill more than two bookcases (over 200 books)
- 97 ☐ Don't know
- 99 ☐ No reply

a1500:

Single coded

a1500

WHAT IS YOUR CURRENT LABOUR MARKET STATUS? IF YOU HOLD SEVERAL POSTS, INDICATE THE MAIN ONE.

SHOW CARD 6

(Interviewer: if interviewees replied that they are temporarily incapacitated, note this down as "other" and in a1500_o. Option **6** "Retired or early retired" refers only to retired from their own job. Recipients of widow's pensions who do not receive pensions from their own job should not be assigned as retirees. If they do not fit into categories **1** to **22**, they should be assigned to **10** "Other" (specify))

Normal

- 1 ☐ Self-employed (do not specify whether they have employees in their charge)
- 11 ☐ Self-employed without employees and/or managing a family business
- 12 ☐ Self-employed with employees and/or managing a family business
- 2 ☐ Wage/salaried worker (do not specify whether full- or part-time)
- 21 ☐ Full-time employee
- 22 ☐ Part-time employee
- 4 ☐ Looks after household
- 5 ☐ Unemployed
- 6 ☐ Retired or early retired
- 7 ☐ Cannot work owing to permanent disability
- 8 ☐ Not working and not seeking work
- 9 ☐ Student, school pupil or under training
- 10 ☐ Other (specify) **open = variable name+_o*
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **a1500,9**

a1600:

Single coded

a1600

WHAT LEVEL OF STUDIES ARE YOU FOLLOWING?

SHOW CARD 7

Normal

- 1 ☐ Primary education
- 2 ☐ First stage of secondary education and similar. Includes ESO (1st, 2nd and 3rd) and programmes leading to level-1 Professional Certificate
- 3 ☐ Second stage of secondary education and similar (includes 4th ESO), Incluye 4º ESO), Bachillerato (Spanish Baccalaureate), Training Cycles in intermediate Vocational Training and programmes leading to level-2 Professional Certificate
- 4 ☐ Post-secondary education (not upper). Includes programmes leading to level-3 Professional Certificate
- 5 ☐ Upper-level Vocational Training and similar
- 6 ☐ University courses with 240 credits, university diplomas and similar
- 7 ☐ University courses with over 240 credits, degrees, master's degrees and similar
- 8 ☐ Doctorate studies
- 9 ☐ Non-formal education. Includes non-formal preparatory programmes for entry exams and for the obtaining of official qualifications from the education system and vocational training for employment not leading to a Professional Certificate
- 10 ☐ Other, includes "Opositores" (candidates for official competitive entry exams and processes) (specify)
**open = variable name+_o*
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if NOT **a1500,1,2,11,12,21,22**

a1700:

Single coded

a1700

HAVE YOU EVER WORKED, WHETHER IN A SELF-EMPLOYED OR WAGE/SALARIED EMPLOYMENT CAPACITY?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Filter: If not currently working, i.e. if a1500!=1 and a1500!=2 and a1500!=11 and a1500!=12 and a1500!=21 and a1500!=22)

Ask only if **a1700,1** or **a1500,1,2,11,12,21,22**

a1800_o:

Open

a1800_o

STATE AS ACCURATELY AS POSSIBLE THE EXACT PROFESSION OR JOB YOU ARE/WERE IN FOR YOUR MAIN EMPLOYMENT (e.g. *SHOP ASSISTANT, CAR MECHANIC, CONSTRUCTION WORKER, SECONDARY-SCHOOL TEACHER, ETC*).

(Interviewer: Write down as literally as possible the interviewee's reply. Words such as civil servant, self-employed, employed, worker, entrepreneur and temporary worker should be avoided, as they are not sufficiently accurate)

Scripter notes: Add:

•Not relevant -98

Ask only if **a1700,1** or **a1500,1,2,11,12,21,22**

a1800:

Single coded

a1800

(Interviewer: introduce the wording of the profession included in a1800_o into the intelligent search engine and select the option that best fits the interviewee's description. Do not use accents when searching)

Normal

- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: Scripter notes: include list of four-digit CNO (National Classification of Occupations) with pre-search for wording

(Programmer: provide for the creation of an a1800 variable to which the numerical value corresponding to the profession included in a1800_o or according to the intelligent search engine coding must be assigned)

The 2011 CNO codes can be consulted in **Annex 2** to this document or in http://www.ine.es/EX_INICIOAYUDACOD

Ask only if **a1700,1** or **a1500,1,2,11,12,21,22**

a1900:

Single coded

a1900

DOES/DID YOUR WORK RELATE TO FINANCIAL MATTERS? (FOR EXAMPLE, WHETHER YOU WORK/WORKED IN THE FINANCIAL DEPARTMENT OF A FIRM OR WORK/WORKED FOR A FINANCIAL INSTITUTION).

(Interviewer: if the interviewee asks, we are referring to the main job.)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **a1500,2,21,22**

a2000:

Single coded

a2000

WHAT TYPE OF EMPLOYMENT CONTRACT DO YOU HAVE?

Normal

- 1 ☐ Civil servant
- 2 ☐ Permanent
- 3 ☐ Temporary
- 4 ☐ Have no contract
- 5 ☐ Other (specify) **open = variable name+_o*
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **a1500,2,21,22**

a2100:

Numeric

Max = 100

a2100

THERE ARE PEOPLE WHO LOSE THEIR JOB BECAUSE OF THE TERMINATION OF THEIR EMPLOYMENT CONTRACT, DISMISSAL, THE DISCONTINUATION OF THEIR FIRM'S ACTIVITY OR OTHER REASONS. ON A SCALE OF 0 TO 100, WHAT DO YOU BELIEVE THE LIKELIHOOD OF YOU LOSING YOUR JOB OVER THE NEXT 12 MONTHS IS? 0 WOULD DENOTE THAT "IN NO CIRCUMSTANCES DO I EXPECT TO LOSE MY JOB" AND 100 "I WILL DEFINITELY LOSE MY CURRENT JOB".
CHANGE SCREEN AND SHOW THE INTERVIEWEE

(Interviewer: the replies are included in a scale from 0 to 100; there are 101 possible values.)

Scripter notes: the following should appear on screen:

- SLIDER value between 0 and 100 [...]
 - Don't know -97
- Not relevant (filter not applied) -98
 - No reply -99

Text of second screen:

WHAT DO YOU BELIEVE THE LIKELIHOOD OF YOU LOSING YOUR JOB OVER THE NEXT 12 MONTHS IS?
Slide the cursor from right to left or from left to right to adjust your reply or else note down the figure in the right-hand box.

Insert the following texts at each end: IN NO CIRCUMSTANCES WILL I LOSE MY JOB (corresponds to 0) I WILL DEFINITELY LOSE MY JOB (corresponds to 100)

TEXT THIRD SCREEN:

(Interviewer: confirm interviewee's reply)

- *, it is correct
- *, it is incorrect

(Programmer: * is the value introduced in the previous screen)

a2200:

Numeric

Max = 100

a2200

SUPPOSE YOU WERE TO LOSE YOUR JOB THIS MONTH. ON A SCALE FROM 0 TO 100, WHAT DO YOU BELIEVE THE LIKELIHOOD IS OF YOU FINDING A JOB IN THE NEXT 12 MONTHS WITH A WAGE AND WORKING CONDITIONS SIMILAR TO THOSE AT PRESENT? 0 WOULD DENOTE THAT "IN NO CIRCUMSTANCES COULD I FIND A SIMILAR JOB" AND 100 "I COULD DEFINITELY FIND A SIMILAR JOB".

CHANGE SCREEN AND SHOW THE INTERVIEWEE

(Interviewer: the replies are included in a scale from 0 to 100; there are 101 possible values. If the interviewee asks "in the same place?", clarify saying "WHAT YOU MAY CONSIDER SIMILAR".)

Scripter notes: the screen should show the following:

- SLIDER value from 0 to 100 [...]
- Don't know -97
- Not relevant (filter not applied) -98
- No reply -99

TEXT SECOND SCREEN:

WHAT DO YOU BELIEVE THE LIKELIHOOD IS OF YOU FINDING A JOB IN THE NEXT 12 MONTHS WITH A WAGE AND WORKING CONDITIONS SIMILAR TO THOSE AT PRESENT?

Slide the cursor from right to left or from left to right to adjust the reply or else note down the figure in the right-hand box.

Insert the following values at each end: IN NO CIRCUMSTANCES COULD I FIND A SIMILAR JOB (corresponds to 0) and I COULD DEFINITELY FIND A SIMILAR JOB (corresponds to 100)

TEXT THIRD SCREEN:

(Interviewer: confirm interviewee's reply)

*, it is correct

*, it is incorrect

(Programmer: * is the value introduced in the previous screen)

Ask only if **a1500,5**

a2300:

Numeric

Max = 100

a2300

CONSIDER THE POSSIBILITY OF WORKING WITHIN 12 MONTHS. ON A SCALE FROM 0 TO 100, WHAT DO YOU BELIEVE THE LIKELIHOOD IS OF YOU FINDING WORK IN THE NEXT 12 MONTHS? ZERO WOULD DENOTE THAT "IN NO CIRCUMSTANCES DO I BELIEVE I WILL BE WORKING" AND 100 "I WILL DEFINITELY BE WORKING".

CHANGE SCREEN AND SHOW THE INTERVIEWEE

(Interviewer: the replies are included in a scale from 0 to 100; there are 101 possible values.)

Scripter notes: the screen should show the following:

- SLIDER value from 0 to 100 [...]
- Don't know -97
- Not relevant (filter not applied) -98
- No reply -99

TEXT SECOND SCREEN:

WHAT DO YOU BELIEVE THE LIKELIHOOD IS OF YOU FINDING WORK IN THE NEXT 12 MONTHS?

Slide the cursor from right to left or from left to right to adjust the reply or else note down the figure in the right-hand box.

Above the 0 scale write in red "IN NO CIRCUMSTANCES DO I BELIEVE I WILL BE WORKING" and above 100, also in red, "I WILL DEFINITELY BE WORKING".

TEXT THIRD SCREEN:

(interviewer: confirm interviewee's reply)

*, it is correct

*, it is incorrect

(Programmer: * is the value introduced in the previous screen)

a2400:

Single coded

a2400**WHAT IS THE CURRENT LABOUR MARKET STATUS OF YOUR SPOUSE OR PARTNER? SHOULD THERE BE SEVERAL SITUATIONS, INDICATE THE MAIN ONE.**

SHOW CARD 6

(Interviewer: if the spouse or partner is temporarily incapacitated, mark "other" and note down details.)

Normal

- 1 ☐ Self-employed (do not specify whether they have employees in their charge)
- 11 ☐ Self-employed without employees and/or managing a family business
- 12 ☐ Self-employed with employees and/or managing a family business
- 2 ☐ Wage/salaried worker (do not specify whether full- or part-time)
- 21 ☐ Full-time employee
- 22 ☐ Part-time employee
- 4 ☐ Looks after household
- 5 ☐ Unemployed
- 6 ☐ Retired or early retired
- 7 ☐ Cannot work owing to permanent disability
- 8 ☐ Not working and not seeking work
- 9 ☐ Student, school pupil or under training
- 10 ☐ Other (specify) **open = variable name+_o*
- 97 ☐ Don't know
- 98 ☐ Not relevant
- 99 ☐ No reply

Scripter notes: the codes this variable should take in the file are the following:

Self-employed (do not specify whether they have employees in their charge) 1

Self-employed without employees and/or managing a family business 11

Wage/salaried worker and/or managing a family business 12

Wage/salaried worker (do not specify whether full- or part-time) 2

Full-time employee 21

Part-time employee 22

Looks after household 4

Unemployed 5

Retired or early retired 6

Cannot work owing to permanent disability 7

Not working and not seeking work 8

Student, school pupil or under training 9

Other (specify) 10

Don't know -97

Not relevant -98

No reply -99

A. DEMOGRAPHICS AND LABOUR MARKET STATUS**End block**

B.PORTFOLIO OF SAMPLE PERSON AND MEANS OF OBTAINING INFORMATION**Begin block****Scripter notes:** (To the sample person)**PREVIOUS TEXT b0100:****Text**

WE WILL NOW ASK YOU ABOUT SOME FINANCIAL AND INSURANCE PRODUCTS AND SERVICES. WE ARE ONLY INTERESTED IN KNOWING WHETHER YOU HAVE HEARD OF THEM OR WHETHER YOU INDIVIDUALLY OR JOINTLY HOLD THEM WITH SOMEBODY ELSE. WE WILL NOT ASK YOU ABOUT THE VALUE OF ANY PRODUCT.

b0100:**Single coded****b0100**

Do you have current accounts, savings accounts or other deposits that can be used to make payments through cards or cheques?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

b0208:**Single coded****b0208**

HAVE YOU HEARD OF SAVING OR TERM DEPOSIT ACCOUNTS, OR CURRENT ACCOUNTS THAT CANNOT BE USED TO MAKE PAYMENTS THROUGH CARDS OR CHEQUES?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if b0208,1**b0308:****Single coded****b0308**

AT PRESENT DO YOU PERSONALLY OR JOINTLY HAVE ANY SAVING OR TERM DEPOSIT ACCOUNT OR CURRENT ACCOUNT OF THIS TYPE?

(Interviewer: in the event of doubt, clarify: WE REFER TO THOSE ACCOUNTS OR DEPOSITS THAT CANNOT BE USED TO MAKE PAYMENTS THROUGH CARDS OR CHEQUES.)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **b0208,1**

b0408:

Single coded

b0408

IN THE PAST TWO YEARS HAVE YOU PERSONALLY OR JOINTLY TAKEN OUT A SAVING DEPOSIT OR TERM ACCOUNT, OR A CURRENT ACCOUNT OF THIS TYPE, EVEN THOUGH YOU DO NOT HOLD IT AT PRESENT?

(Interviewer: in the event of doubt, clarify: REMINDER THAT WE REFER TO THOSE ACCOUNTS OF DEPOSITS THAT CANNOT BE USED TO MAKE PAYMENTS THROUGH CARDS OR CHEQUES. Remember to stress the words LAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0201:

Single coded

b0201

HAVE YOU HEARD OF MORTGAGES?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **b0201,1**

b0301:

Single coded

b0301

DO YOU PERSONALLY OR JOINTLY HAVE ANY MORTGAGE AT PRESENT?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **b0201,1**

b0401:

Single coded

b0401

IN THE PAST TWO YEARS HAVE YOU PERSONALLY OR JOINTLY TAKEN OUT A MORTGAGE OR REMORTGAGE, EVEN THOUGH YOU DO NOT HAVE IT AT PRESENT?

(Interviewer: remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0202:

Single coded

b0202

HAVE YOU HEARD OF PERSONAL OR OCCUPATIONAL PENSION SCHEMES?

(Interviewer: if there are any doubts, say: DON'T INCLUDE SOCIAL SECURITY PENSIONS HERE)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **b0202,1**

b0302:

Single coded

b0302

DO YOU CURRENTLY HAVE ANY PERSONAL OR OCCUPATIONAL PENSION SCHEME?

(Interviewer: if clarification is needed, REMEMBER THAT WE ARE NOT REFERRING TO SOCIAL SECURITY PENSIONS. This category covers individual systematic saving schemes (PIAS), occupational social insurance schemes (PPSE) and insured pension schemes (PPA).

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **b0202,1**

b0402:

Single coded

b0402

IN THE PAST TWO YEARS HAVE YOU TAKEN OUT ANY PERSONAL OR OCCUPATIONAL PENSION SCHEME, EVEN THOUGH YOU DO NOT HAVE IT AT PRESENT?

(Interviewer: if there are any doubts, say: DON'T INCLUDE HERE CONTRIBUTIONS TO PENSION SCHEMES ALREADY TAKEN OUT. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0203:

Single coded

b0203

HAVE YOU HEARD OF INVESTMENT FUNDS?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **b0203,1**

b0303:

Single coded

b0303

AT PRESENT DO YOU PERSONALLY OR JOINTLY HAVE ANY INVESTMENT FUND?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **b0203,1**

b0403:

Single coded

b0403

IN THE PAST TWO YEARS HAVE YOU PERSONALLY OR JOINTLY TAKEN OUT ANY INVESTMENT FUND, EVEN THOUGH YOU DO NOT HAVE IT AT PRESENT?

(Interviewer: if there are any doubts, say: DO NOT INCLUDE HERE CONTRIBUTIONS TO INVESTMENT FUNDS ALREADY TAKEN OUT. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0204:

Single coded

b0204

HAVE YOU HEARD OF SHARES?

(Interviewer: if there are any doubts, clarify that WHAT ARE INVOLVED ARE SHARES IRRESPECTIVE OF WHETHER THEY ARE LISTED ON THE STOCK MARKET OR NOT)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **b0204,1**

b0304:

Single coded

b0304

DO YOU AT PRESENT PERSONALLY OR JOINTLY HOLD SHARES IN ANY COMPANY?

(Interviewer: if there are any doubts, say: WE ARE REFERRING TO HOLDING SHARES DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: text "WE ARE REFERRING TO HOLDING SHARES DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME" filtered because we were told this in b0302 and in b0303

Ask only if **b0204,1**

b0404:

Single coded

b0404

IN THE PAST TWO YEARS HAVE YOU PERSONALLY OR JOINTLY ACQUIRED SHARES IN ANY COMPANY, EVEN THOUGH YOU DO NOT HOLD THEM AT PRESENT?

(Interviewer: in the event of doubts, clarify that WE ARE REFERRING TO HOLDING SHARES DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0205:

Single coded

b0205

HAVE YOU HEARD OF PUBLIC OR PRIVATE FIXED-INCOME ASSETS, SUCH AS BONDS OR TREASURY BILLS?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **b0205,1**

b0305:

Single coded

b0305

AT PRESENT DO YOU PERSONALLY OR JOINTLY HAVE ANY PUBLIC OR PRIVATE FIXED-INCOME ASSET?

(Interviewer: in the event of doubts, say: WE ARE REFERRING TO HOLDING FIXED-INCOME ASSETS DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: the text "WE ARE REFERRING TO HOLDING FIXED-INCOME ASSETS DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME" is shown if there are positive mentions in b0302 or in b0303

Ask only if **b0205,1**

b0405:

Single coded

b0405

IN THE PAST TWO YEARS HAVE YOU PERSONALLY OR JOINTLY ACQUIRED ANY PUBLIC OR PRIVATE FIXED-INCOME ASSETS, EVEN THOUGH YOU DO NOT CURRENTLY HAVE IT?

(Interviewer: in the event of doubt, clarify that: en caso de duda aclarar: WE ARE REFERRING TO ACQUIRING FIXED-INCOME ASSETS DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0206:

Single coded

b0206

HAVE YOU HEARD OF PERSONAL LOANS?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **b0206,1**

b0306:

Single coded

b0306

AT PRESENT DO YOU PERSONALLY OR JOINTLY HAVE A PERSONAL LOAN?

(Interviewer: in the event of doubts, say: WE ARE REFERRING TO UNSECURED LOANS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **b0206,1**

b0406:

Single coded

b0406

IN THE PAST TWO YEARS HAVE YOU PERSONALLY OR JOINTLY TAKEN OUT A PERSONAL LOAN EVEN THOUGH YOU MAY NO LONGER HAVE IT?

(Interviewer: in the event of doubt, say: REMEMBER WE ARE REFERRING TO UNSECURED PERSONAL LOANS. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0207:

Single coded

b0207

HAVE YOU HEARD OF CREDIT CARDS?

(Interviewer: in the event of doubt, clarify that DEBIT CARDS ARE NOT INCLUDED HERE)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **b0207,1**

b0307:

Single coded

b0307

**AT PRESENT DO YOU PERSONALLY OR JOINTLY HAVE ANY CREDIT CARD?
CONSIDER ONLY CREDIT CARDS SUCH AS VISA, MASTERCARD, AMERICAN EXPRESS, ETC.**

(Interviewer: in the event of doubt, say: WE ARE NOT REFERRING TO DEBIT CARDS OR CARDS ISSUED BY DEPARTMENT STORES TO MAKE PAYMENTS SOLELY IN THEIR ESTABLISHMENTS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **b0207,1**

b0407:

Single coded

b0407

**IN THE PAST TWO YEARS HAVE YOU PERSONALLY OR JOINTLY TAKEN OUT A CREDIT CARD, EVEN
THOUGH YOU DO NOT CURRENTLY HAVE IT?
DO NOT INCLUDE INSTANCES IN WHICH THE PRODUCT IS AUTOMATICALLY RENEWED**

(Interviewer: in the event of doubt, say: REMEMBER THAT ONLY CARDS SUCH AS VISA, MASTERCARD, AMERICAN EXPRESS, ETC. SHOULD BE CONSIDERED, AND THAT WE ARE NOT REFERRING TO DEBIT CARDS OR TO CARDS ISSUED BY DEPARTMENT STORES TO MAKE PAYMENTS SOLELY IN THEIR ESTABLISHMENTS.
Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0209:

Single coded

b0209

HAVE YOU HEARD OF LIFE INSURANCE?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **b0209,1**

b0309:

Single coded

b0309

**AT PRESENT DO YOU HAVE LIFE INSURANCE?
WE REFER TO HAVING SUBSCRIBED TO INSURANCE AS A POLICY HOLDER, NOT ONLY AS A
BENEFICIARY.**

(Interviewer: if the interviewee asks, unit-linked insurance or insurance funds should indeed be included)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **b0209,1**

b0409:

Single coded

b0409

IN THE PAST TWO YEARS HAVE YOU TAKEN OUT A LIFE INSURANCE POLICY, EVEN IF YOU DO NOT HAVE IT AT PRESENT?

(Interviewer: in the event of doubt, say: REMEMBER THAT WE ARE REFERRING TO HAVING SUBSCRIBED TO INSURANCE AS A POLICY HOLDER, NOT ONLY AS A BENEFICIARY. If the interviewee asks, unit-linked insurance and insurance funds should indeed be included. Remember to stress the words PAST TWO YEARS).

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0210:

Single coded

b0210

HAVE YOU HEARD OF MEDICAL INSURANCE?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **b0210,1**

b0310:

Single coded

b0310

**AT PRESENT DO YOU PERSONALLY OR JOINTLY HAVE ANY MEDICAL INSURANCE?
WE REFER TO HAVING SUBSCRIBED TO THE INSURANCE AS A POLICY HOLDER, NOT ONLY AS A BENEFICIARY**

.

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **b0210,1**

b0410:

Single coded

b0410

IN THE PAST TWO YEARS HAVE YOU PERSONALLY OR JOINTLY ACQUIRED MEDICAL INSURANCE, EVEN THOUGH AT PRESENT YOU DO NOT HAVE IT?

(Interviewer: in the event of doubt, say: DO NOT INCLUDE INSTANCES IN WHICH THE PRODUCT IS AUTOMATICALLY RENEWED. REMEMBER THAT WE ARE REFERRING TO HAVING TAKEN IT OUT AS A POLICY HOLDER, NOT ONLY AS A BENEFICIARY. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

b0502:

Single coded

b0502

**WHAT WAS THE LAST PRODUCT OR SERVICE YOU ACQUIRED OR TOOK OUT ON YOUR OWN DECISION?
EXCLUDE THOSE ACQUIRED AS A CONDITION FOR TAKING OUT ANOTHER PRODUCT (SUCH AS LIFE INSURANCE TAKEN OUT IN ORDER TO SIGN A MORTGAGE, ETC.)**

(Interviewer: read out loud the reply options)

Normal

- 1 ☐ Mortgage
- 2 ☐ Personal or occupational pension scheme
- 3 ☐ Investment fund
- 4 ☐ Shares in a company
- 5 ☐ Public or private fixed-income assets
- 6 ☐ Personal loan
- 7 ☐ Credit card
- 8 ☐ Savings account or term deposit
- 9 ☐ Life insurance
- 10 ☐ Medical insurance
- 11 ☐ None have been taken out on own decision
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Filter: if the answer is yes to more than one product in b0401-b0410)

(Programmer: a pull-down menu or list appears on screen with the products taken out in the past two years. If the interviewee answers yes to a single product in b0401-b0410, that value is assigned to the variable b0502 using the following list.)

Ask only if **b0401,1** or **b0402,1** or **b0403,1** or **b0404,1** or **b0405,1** or **b0406,1** or **b0407,1** or **b0408,1** or **b0409,1** or **b0410,1**

b0600:

Single coded

b0600

WHICH OF THE FOLLOWING STATEMENTS BEST DESCRIBES HOW YOU CHOSE THIS PRODUCT?

SHOW CARD 8

Normal

- 1 ☐ a. I/we considered options offered by different companies or institutions before taking a decision (banks, insurance companies, etc.)
- 2 ☐ b. I/we considered several options offered by a single company or institution
- 3 ☐ c. I/we did not consider any other option
- 4 ☐ d. I was/we were looking but did not find any other option
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Filter: if answer is yes to any product in b0401-b0410)
(Insert product mentioned in b0502 in brackets just before message SHOW CARD)

Ask only if **b0401,1** or **b0402,1** or **b0403,1** or **b0404,1** or **b0405,1** or **b0406,1** or **b0407,1** or **b0408,1** or **b0409,1** or **b0410,1**

b0700x:

Multi coded

Min = 1

b0700x

AND WHICH SOURCES OF INFORMATION MOST INFLUENCED YOU IN THIS DECISION?

SHOW CARD 9

(Interviewer: note down all the pertinent replies. When the interviewee replies with one option, ask: **ANY MORE?**)

Normal

SPECIFIC INFORMATION ABOUT THIS PRODUCT

- b0700a ☐ a. Unrequested information received by post
- b0700b ☐ b. Information picked up at a branch or office of the institution
- b0700c ☐ c. Internet information on this product
- b0700d ☐ d. Information from the staff of the bank/financial institution offering this product

COMPARERS

- b0700e ☐ e. Comparers of public institutions (Banco de España, CNMV, etc.)
- b0700f ☐ f. Comparers in the financial section of a newspaper or journal (Cinco Días, El Economista, Expansión, etc.)
- b0700g ☐ g. Comparers in specialist journals or publications (Inverco, MorningStar, etc.)
- b0700h ☐ h. Comparers on the Internet (Yahoo Finance, Invertia, Bankimia, HelpMyCash, iAhorro, etc.)
- b0700i ☐ i. Recommendation by an independent financial adviser

ADVICE FROM CONTACTS

- b0700j ☐ j. Advice from friends/family (who do not work in the financial services industry)
- b0700k ☐ k. Advice from friends/family (who do work in the financial services industry)
- b0700l ☐ l. Advice from your employer

INFORMATION IN THE MEDIA

- b0700m ☐ m. Article in the press
- b0700n ☐ n. TV or radio programmes

ADVERTISING

- b0700o ☐ o. Press adverts
- b0700p ☐ p. TV or radio adverts
- b0700q ☐ q. Other types of advertising.

OTHER

- b0700r ☐ r. Social media (Twitter, Facebook, blogs, other social media)
- b0700s ☐ s. Your prior experience
- b0700t ☐ t. Other, including "None" (specify) **open = variable name+_o*
- 97 ☐ Don't know **Exclusive*
- 98 ☐ Not relevant (filter not applied) **Exclusive*
- 99 ☐ No reply **Exclusive*

Scripter notes: (Filter: if the answer is yes to any product in b0401-b0410)
(Programmer: multiple-reply question. Create a variable for each reply b0700a-b0700t, coded as Yes=1, No=0, Don't know -97, Not relevant (filter not applied)= -98, No reply= -99.)

THE REPLY CODES IN CAPITALS ARE NOT REPLY OPTIONS AS SUCH, BUT TITLES. THEY SHOULD FEATURE AS SUCH ON SCREEN IN BOLD

(Insert product mentioned in b0502 in brackets just before the message SHOW CARD)

Ask only if **b0401,1** or **b0402,1** or **b0403,1** or **b0404,1** or **b0405,1** or **b0406,1** or **b0407,1** or **b0408,1** or **b0409,1** or **b0410,1**

b0800:

Single coded

b0800

**DID A PROFESSIONAL PROVIDE YOU WITH INFORMATION ON THIS PRODUCT?
(BY PROFESSIONAL, WE REFER TO STAFF FROM A BANK OR FINANCIAL INSTITUTION, TO
INDEPENDENT FINANCIAL ADVISERS OR TO BROKERS).**

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Insert product mentioned in b0502 in brackets just before the message SHOW CARD)

Ask only if **b0800,1**

b0901:

Single coded

b090\$

**LET'S TALK NOW ABOUT THE INFORMATION PROVIDED TO YOU BY THE PROFESSIONAL ON
ACQUIRING THIS PRODUCT WHICH, AS YOU HAVE CONFIRMED, WAS TAKEN OUT LESS THAN TWO
YEARS AGO. REPLY "YES" IF YOU AGREE AND "NO" IF YOU DON'T.**

(Interviewer: read the statements out loud and wait for the interviewee to reply "Yes" or "No".)

b0901

**DID THE PROFESSIONAL PROVIDE YOU WITH INFORMATION ON AT LEAST TWO *? txtB0502b
AVAILABLE ON THE MARKET?**

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Programmer: create a variable for each question b0901, b0902, b0903 and b0904, each coded as Yes=1, No=0, Don't know -97, Not relevant -98, No reply -99.)

text substitution variable for *? txtB0502b
01: ALTERNATIVE MORTGAGES
02: ALTERNATIVE PERSONAL OR OCCUPATIONAL PENSION SCHEMES
03: ALTERNATIVE INVESTMENT FUNDS
04: ALTERNATIVES TO COMPANY SHARES
05: ALTERNATIVE PUBLIC OR PRIVATE FIXED-INCOME ASSETS
06: ALTERNATIVE PERSONAL LOANS
07: ALTERNATIVE CREDIT CARDS
08: ALTERNATIVE TERM DEPOSITS OR SAVINGS ACCOUNTS
09: ALTERNATIVE LIFE INSURANCE
10: ALTERNATIVE MEDICAL INSURANCE

Ask only if **b0800,1**

b0902:

Single coded

b0902

DID THE PROFESSIONAL CLEARLY EXPLAIN TO YOU THE ADVANTAGES AND DISADVANTAGES txtB0502b?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: text substitution variables for *? txtB0502b

01: OF THE MORTGAGE
02: OF THE PERSONAL OR OCCUPATIONAL PENSION SCHEME
03: OF THE INVESTMENT FUND
04: OF THE SHARES IN A COMPANY
05: OF THE PUBLIC OR PRIVATE FIXED-INCOME ASSETS
06: OF THE PERSONAL LOAN
07: OF THE CREDIT CARD
08: OF THE TERM DEPOSIT OR SAVINGS ACCOUNT
09: OF THE LIFE INSURANCE
10: OF THE MEDICAL INSURANCE

Ask only if **b0800,1**

b0903:

Single coded

b0903

DID THE PROFESSIONAL PROVIDE YOU WITH INFORMATION LEAFLETS ABOUT THE CHARACTERISTICS *? txtB0502b?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: text substitution variables for *? txtB0502b

01: OF THE MORTGAGE
02: OF THE PERSONAL OR OCCUPATIONAL PENSION SCHEME
03: OF THE INVESTMENT FUND
04: OF THE SHARES IN A COMPANY
05: OF THE PUBLIC OR PRIVATE FIXED-INCOME ASSETS
06: OF THE PERSONAL LOAN
07: OF THE CREDIT CARD
08: OF THE TERM DEPOSIT OR SAVINGS ACCOUNT
09: OF THE LIFE INSURANCE
10: OF THE MEDICAL INSURANCE

Ask only if **b0800,1** and **b0903,1**

b0904:

Single coded

b0904

WERE THE INSTRUCTIONS IN THESE LEAFLETS CLEAR?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Insert product mentioned in b0502 in brackets just before the message SHOW CARD)

b1000x:

Multi coded

Min = 1

b1000x

CONSIDERING YOURSELF, NOT THE HOUSEHOLD AS A WHOLE, HAVE YOU IN THE PAST 12 MONTHS BEEN SAVING IN ANY OF THE FOLLOWING WAYS, EVEN THOUGH THAT MONEY MAY NOT NOW BE AVAILABLE TO YOU?

SHOW CARD 10

(Interviewer: note down all the pertinent replies)

Normal

- b1000a ☐ Saving money in cash (including foreign currencies)
- b1000b ☐ Saving money in one or several current accounts (USABLE FOR MAKING PAYMENTS)
- b1000c ☐ Saving money in one or several term accounts (NOT USABLE FOR MAKING PAYMENTS)
- b1000d ☐ Giving money to family members so they may save it on your behalf
- b1000e ☐ Acquiring real estate other than the main residence (e.g. a second residence, an industrial building, land, etc.)
- b1000f ☐ Sending remittances to family members
- b1000g ☐ Contributing to your investment fund, or acquiring equities or fixed income
- b1000h ☐ Making contributions to your personal pension scheme
- b1000i ☐ Other (specify) **open = variable name+_o*
- b1000j ☐ Nobody has been saving **Exclusive*
- 97 ☐ Don't know **Exclusive*
- 99 ☐ No reply **Exclusive*

Scripter notes: (Programmer: multiple-reply question. Create a variable for each reply b1000a-b1000j, coded as Yes=1, No=0, Don't know= -97, No reply= -99. If interviewees mention option "j." (with a value of 8) – I haven't been saving – they cannot reply Yes to any other; hence, the value 0 must be assigned to the rest of the options.)

b110\$:

Matrix

Number of rows: 3 | Number of columns: 4

b110\$

WITH REGARD TO YOUR FINANCIAL PRODUCTS AND SERVICES, HAVE YOU IN THE PAST TWO YEARS HAD ANY OF THE FOLLOWING PROBLEMS?

Normal

Rendered as Dynamic Grid

		Yes	No	Don't know	No reply
b1101	HAVE YOU RECEIVED ANY FRAUDULENT E-MAIL SEEKING INFORMATION ABOUT YOUR FINANCES OR BANK ACCOUNTS?	1	0	-97	-99
b1102	HAVE YOU RESPONDED TO ANY FRAUDULENT E-MAIL OR PHONE CALL GIVING INFORMATION ABOUT YOUR FINANCES OR BANK ACCOUNTS?	1	0	-97	-99
b1103	HAS ANYONE UNKNOWN TO YOU USED YOUR BANK ACCOUNT OR CARD NUMBER TO MAKE A PAYMENT WITHOUT YOUR AUTHORISATION?	1	0	-97	-99

Scripter notes: (Programmer: create a variable for each question b1101 to b1103, coded as Yes=1, No=0, Don't know =-97, No reply=-99.)

b1201:

Single coded

b1201

IN THE PAST FIVE YEARS, HAVE YOU HAD ANY DISAGREEMENT WITH A FINANCIAL INSTITUTION ABOUT A FINANCIAL PRODUCT FOR AN AMOUNT OVER THIRTY EUROS, SUCH AS A CLAIM RELATING TO THE APPLICATION OF COMMISSION OR FLOOR CLAUSES?
DO NOT INCLUDE DISPUTES THAT A PHONE CALL WAS ABLE TO RESOLVE.

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

b1202:**Multi coded****b1202****WHAT TYPE OF DISAGREEMENT(S) WAS (WERE) INVOLVED?**

SHOW CARD 11

(Interviewer: mark all the options that best describe the interviewee's choice and remember to ask "ANY OTHERS?" after each of the interviewee's reply options)

Normal**MORTGAGE LOANS**

- b1202a ☐ Application of floor clauses (disagreement over the setting of the variable interest rate)
- b1202b ☐ Disagreement over interest rates NOT related to floor clauses (over the APR, interest for late payment, etc.)
- b1202c ☐ Request for reduction of loan payments owing to lack of resources (delay in payment of principal, loan payment holiday, debt reduction, dation in payment, etc.)
- b1202d ☐ Commissions (arrangement, repayment, settlement, etc.)

PERSONAL LOANS

- b1202e ☐ Disagreements over the interest rate applied (over the APR, etc.)
- b1202f ☐ Lack of information on the product (type of credit, total amount, duration, early repayment rights, consequences in the event of default, etc.)

CARDS AND MEANS OF PAYMENT

- b1202g ☐ Changes in interest rate, contractual amendments, or commissions
- b1202h ☐ Information about the conditions of the product (repayments in respect of revolving cards, etc.)

PREFERENCE SHARES, CONVERTIBLES OR SUBORDINATED DEBT

- b1202i ☐ Lack of information on preference shares, convertibles or subordinated debt, or unsuitability of some of these instruments for your profile

DEPOSITS AND ACCOUNTS

- b1202j ☐ Disputes over interest rates or commissions (APR, or other equivalent, etc.)
- b1202k ☐ Information on the product (failure to deliver contractual document, information on interest and commissions, lack of clarity in advertising, etc.)

CLAIMS RELATING TO INSURANCE, PENSION FUNDS OR INVESTMENT FUNDS

- b1202l ☐ Insurance
- b1202m ☐ Pension funds
- b1202n ☐ Other (Specify) **open = variable name+_o*
- 97 ☐ Don't know **Exclusive*
- 98 ☐ Filter not applied **Exclusive*
- 99 ☐ No reply **Exclusive*

Scripter notes: attention to reply codes and structure on screen.

(Programmer: create a variable for each question, coded as Yes=1, No=0, Don't know =-97, Filter not applied =-98, No reply=-99.)

B.PORTFOLIO OF THE SAMPLE PERSON AND MEANS OF OBTAINING INFORMATION

End block

Scripter notes: (To all. If the sample person is not retired, i.e. if a1500!=6, continue with c0100 and with the text preceding it. If a1500=6, go to c0500 via the introduction preceding it)

Ask only if NOT **a1500,6**

PREVIOUS TEXT c0100:

Text

I SHALL NOW ASK YOU SOME QUESTIONS ABOUT YOUR PLANS FOR RETIREMENT OR OLD AGE.

Ask only if NOT **a1500,6**

c0100:

Left-right matrix

Number of rows: 1

c0100

FROM AN ECONOMIC STANDPOINT, AND ON A SCALE OF 1 TO 5, WHERE 1 DENOTES "VERY BADLY" AND 5 "VERY WELL", HOW DO YOU THINK YOU ARE PLANNING YOUR RETIREMENT OR OLD AGE?
SHOW CARD 12

Normal

1 (VERY BADLY) 1 2 3 4 5 5 (VERY WELL)

Scripter notes: THE REPLIES SHOULD BE:

- 1 (Very badly) 1
- 2 (Badly)
- 3 (Neither badly nor well)
- 4 (Well)
- 5 (Very well) 5
- You are not planning your retirement or old age (DO NOT INCLUDE ON THE CARD) 6
- Don't know -97
- Not relevant (filter not applied) -98
- No reply -99

Ask only if NOT **a1500,6**

c0200x:

Multi coded

Min = 1

c0200x

**WHAT SOURCES OF INCOME ARE YOU COUNTING ON FOR YOUR RETIREMENT OR OLD AGE?
SELECT ALL APPROPRIATE SOURCES.**

SHOW CARD 13

(Interviewer: note down all pertinent replies. When the interviewee replies to an option, ask: **ANY OTHERS?"**)

Normal

- c0200a ☐ Public pension (retirement, disability, widowhood or orphan)
- c0200b ☐ Occupational pension scheme
- c0200c ☐ Personal pension scheme or retirement insurance
- c0200d ☐ Income from spouse or partner
- c0200e ☐ Assistance from children or other family members
- c0200f ☐ Income arising on financial or non-financial assets (e.g. dividends, life insurance, rental income, etc.)
- c0200g ☐ Sale of financial assets (e.g. shares, fixed-income assets or investment funds)
- c0200h ☐ Sale of non-financial assets (e.g. properties, businesses, cars, works of art, jewellery, antiques, etc.)
- c0200i ☐ Assistance from charities
- c0200j ☐ Other (specify) **open = variable name+_o*
- 97 ☐ Don't know **Exclusive*
- 98 ☐ Not relevant (filter not applied) **Exclusive*
- 99 ☐ No reply **Exclusive*

Scripter notes: (Programmer: multiple-reply question. Create a variable for each reply c0200a-c0200j, coded as Yes=1, No=0, Don't know= -97, Not relevant = -98, No reply -99.)

Ask only if **a1500,1,2,11,12,21,22** or **a1700,1** and NOT **a1500,6,7**

c0300:

Numeric

Min = 16 | Max = 130

c0300

At what age do you expect to retire?

(Interviewer: if the interviewee asks, we are referring to stopping working.)

Scripter notes: (Filter: if you are working or have once worked but you are not yet retired or permanently disabled, i.e. if a1500= (1,2,11, 12, 21, 22) or if (a1700 = 1 and a1500!=6 y a1500!=7))

REPLY OPTIONS:

- Numerical value (...) -3
- Do not expect to retire/ Never / Will work as long as possible -3
- Don't know -97
- Not relevant (filter not applied) -98
- No reply -99

Ask only if NOT **a1500,1,2,11,12,21,22,6**

c0400x:

Multi coded

Min = 1

c0400x

CONSIDERING YOURSELF, AND NOT THE HOUSEHOLD AS A WHOLE, **WHAT ARE YOUR INCOME SOURCES AT PRESENT?**

SHOW CARD 14

(Interviewer: note down all pertinent replies. When the interviewee replies to an option, ask: **ANY MORE?**)

Normal

- c0400a ☐ Public unemployment insurance or reinsertion scheme income
- c0400b ☐ Private unemployment insurance
- c0400c ☐ Income shared with spouse or partner
- c0400d ☐ Income shared with another or other household member(s)
- c0400e ☐ Maintenance and/or supplementary payments in the case of divorce
- c0400f ☐ Assistance from other family members
- c0400g ☐ Widow's, disability or orphan's pension
- c0400h ☐ Income arising on your financial or non-financial assets (e.g. dividends, life insurance, rental income, etc.)
- c0400i ☐ Sale of financial assets (e.g. shares, fixed-income assets or investment funds)
- c0400j ☐ Cashing in a personal or occupational pension scheme early
- c0400k ☐ Sale of non-financial assets (e.g. properties, businesses, cars, works of art, jewellery, antiques, etc.)
- c0400l ☐ Scholarships or grants, assistance from charities
- c0400m ☐ Savings in cash or in current accounts not included in the foregoing options (e.g. income from past jobs, etc.)
- c0400n ☐ Other, including "None" (specify) **open = variable name+_o*
- 97 ☐ Don't know **Exclusive*
- 98 ☐ Not relevant (filter not applied) **Exclusive*
- 99 ☐ No reply **Exclusive*

Scripter notes: (Filter: if you are not working or are not retired, i.e. if a1500!=1 and a1500!=2 and a1500!=11 and a1500!=12 and a1500!=21 and a1500!=22 and a1500!=6)
(Programmer: multiple-reply question. Create a variable for each reply c0400a- c0400m, coded as Yes=1, No=0, Don't know =-97, Not relevant (filter not applied) =-98, No reply =-99.)

Ask only if **a1500,6**

PREVIOUS TEXT c0500:

Text

THE FOLLOWING QUESTIONS REFER TO YOUR RETIREMENT.

Ask only if **a1500,6**

c0500:

Left-right matrix

Number of rows: 1

c0500

FROM AN ECONOMIC STANDPOINT, AND ON A SCALE OF 1 TO 5, WHERE 1 DENOTES "VERY BADLY" AND 5 "VERY WELL", HOW DO YOU THINK YOU HAVE PLANNED YOUR RETIREMENT?

SHOW CARD 12

Normal

1 (VERY BADLY) 1 2 3 4 5 5 (VERY WELL)

Scripter notes: reply options

- 1 (Very badly) 1
- 2 (Badly)
- 3 (Neither badly nor well)
- 4 (Well)
- 5 (Very well) 5
- Has not planned retirement (DO NOT INCLUDE ON CARD) 6
- Don't know -97
- Not relevant (filter not applied) -98
- No reply -99

Ask only if **a1500,6**

c0600x:

Multi coded

Min = 1

c0600x

**ON WHAT INCOME SOURCES DO YOU CURRENTLY COUNT FOR YOUR RETIREMENT?
SELECT ALL APPROPRIATE SOURCES.**

SHOW CARD 13

(Interviewer: note down all pertinent replies. When the interviewee replies with an option, ask: **ANY MORE?** If a reverse mortgage is a source, it will be coded as income arising on financial assets.)

Normal

- c0600a ☐ Public pension (retirement, disability, widow or orphan)
- c0600b ☐ Occupational pension scheme
- c0600c ☐ Personal pension scheme or retirement insurance
- c0600d ☐ Income from a spouse or partner
- c0600e ☐ Assistance from children or other family members
- c0600f ☐ Income arising on your financial or non-financial assets (e.g. dividends, life insurance, rental income, etc.)
- c0600g ☐ Sale of financial assets (e.g. shares, fixed-income assets or investment funds)
- c0600h ☐ Sale of non-financial assets (e.g. properties, businesses, cars, works of art, jewellery, antiques, etc.)
- c0600i ☐ Assistance from charities
- c0600j ☐ Savings in cash or in current accounts not included in the foregoing options (e.g. income from past jobs, etc.)
- c0600k ☐ Other (specify) *open = variable name+_o
- 97 ☐ Don't know *Exclusive
- 98 ☐ Not relevant (filter not applied) *Exclusive
- 99 ☐ No reply *Exclusive

Scripter notes: (Programmer: multiple-reply question. Create a variable c0600a – c0600j for each reply, coded as Yes=1, No=0 Don't know=-97, Not relevant =-98, No reply =-99.)

Scripter notes: (To the sample person)

PREVIOUS TEXT d010\$:

Text

WE ARE INTERESTED IN KNOWING HOW YOU TAKE YOUR DECISIONS ON MONEY, BOTH ON AN EVERYDAY BASIS AND IN THE LONG TERM

d010\$:

Text

d010\$

I'M GOING TO READ OUT A SERIES OF STATEMENTS. TELL ME TO WHAT EXTENT EACH ONE FITS YOUR PERSONAL CASE. USE A SCALE FROM 1 TO 5, WHERE 1 DENOTES YOU FULLY DISAGREE AND 5 MEANS THAT YOU FULLY AGREE. YOU CAN USE THE INTERMEDIATE VALUES 2, 3 AND 4 FOR A MORE ACCURATE OPINION

SHOW CARD 15

(Interviewer: repeat the scale as many times as is necessary. If the interviewee replies "I (dis)agree, ask "would you say that you fully agree (disagree)". If they reply "don't know", check to what extent they neither agree nor disagree – in which case the reply will be assigned a value of 3 – or whether they do not know what to reply, in which case the option to mark would be "Don't know". In question d0111 "I am too indebted right now", if they reply "I have no debts", note in a comment "they have no debts" and select value 6.)

Scripter notes: (Programmer: create a variable for each reply d0101-d0112, each coded with values 1, 2, 3, 4, 5, Don't know=-97, No reply=-99, except for variable d0111, which will take the values 1, 2, 3, 4, 5, 6, Don't know=-97, No reply=-99.)

Reply options:

1: Fully disagree

2: Disagree

3: Neither disagree nor agree

4: Agree

5: Fully agree

d0101:

Left-right matrix

Number of rows: 1

d0101

BEFORE BUYING ANYTHING, I CAREFULLY CONSIDER WHETHER I CAN AFFORD IT.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0102:

Left-right matrix

Number of rows: 1

d0102

I TEND TO LIVE FOR TODAY, WITHOUT THINKING ABOUT THE FUTURE.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0103:

Left-right matrix

Number of rows: 1

d0103

I PREFER SPENDING MONEY NOW TO SAVING IT FOR THE FUTURE.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0104:

Left-right matrix

Number of rows: 1

d0104

I PAY BILLS ON TIME.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0105:

Left-right matrix

Number of rows: 1

d0105

I'M PREPARED TO RISK A LITTLE MONEY ON SAVING OR INVESTING, IF I CAN THEN OBTAIN A BETTER RETURN IN THE FUTURE.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0106:

Left-right matrix

Number of rows: 1

d0106

I CAREFULLY LOOK AFTER MY FINANCIAL AFFAIRS.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0107:

Left-right matrix

Number of rows: 1

d0107

I HAVE SET MYSELF LONG-TERM FINANCIAL TARGETS AND STRIVE TO MEET THEM.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0108:

Left-right matrix

Number of rows: 1

d0108

MONEY IS THERE TO BE SPENT.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0109:

Left-right matrix

Number of rows: 1

d0109

MY FINANCIAL SITUATION RESTRICTS MY POSSIBILITIES OF DOING THINGS I CONSIDER IMPORTANT.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0110:

Left-right matrix

Number of rows: 1

d0110

I WORRY ABOUT PAYING MY HABITUAL EXPENSES.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0111:

Left-right matrix

Number of rows: 1

d0111

I'M TOO INDEBTED RIGHT NOW.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

Scripter notes: the variable d0111 will take the values 1, 2, 3, 4, 5, 6=" I have no debts", Don't know=-97, No reply=-99.)

d0112:

Left-right matrix

Number of rows: 1

d0112

I'M SATISFIED WITH MY CURRENT FINANCIAL SITUATION.

Normal

1 (FULLY DISAGREE) 1 2 3 4 5 5 (FULLY AGREE)

d0200:

Single coded

d0200

DO YOU TAKE DAY-TO-DAY DECISIONS ON MONEY IN YOUR HOUSEHOLD YOURSELF, WITH SOMEBODY ELSE OR DO(ES) (AN)OTHER PERSON(S) TAKE THEM)?

Normal

- 1 ☐ By yourself
- 2 ☐ With somebody else
- 3 ☐ Another or other person(s) take(s) these decisions
- 97 ☐ Don't know
- 99 ☐ No reply

TESTOPREVIOD0300:

Text

WE'RE NOW GOING TO PUT TO YOU SEVERAL HYPOTHETICAL SITUATIONS.

THE FOLLOWING QUESTIONS DO NOT HAVE A RIGHT OR WRONG REPLY.

WE WOULD JUST LIKE TO KNOW WHAT YOUR CHOICE FACED WITH DIFFERENT OPTIONS WOULD BE.

d0300:

Single coded

d0300

SUPPOSE THEY OFFER YOU €2,000 TODAY. HOWEVER, IF YOU WAIT A YEAR, THEY WOULD OFFER YOU €2,200.

IN BOTH CASES, YOU WOULD BE FULLY CERTAIN TO RECEIVE THE MONEY.

WHAT WOULD YOU CHOOSE: €2,000 TODAY OR 2,200 IN A YEAR'S TIME?

Normal

- 1 ☐ €2,000 today
- 0 ☐ €2,200 in a year's time
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **d0300,1**

d0400:

Single coded

d0400

NOW SUPPOSE THAT, IF YOU WAIT A YEAR, THEY WERE TO OFFER YOU €3,000.

IN BOTH CASES, YOU WOULD BE FULLY CERTAIN TO RECEIVE THE MONEY.

WHAT WOULD YOU CHOOSE: €2,000 TODAY OR €3,000 IN A YEAR'S TIME?

Normal

- 1 ☐ €2,000 today
- 0 ☐ €3,000 in a year's time
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **d0300,0**

d0500:

Single coded

d0500

NOW SUPPOSE THAT, IF YOU WAIT A YEAR, THEY WERE TO OFFER YOU €2,100.

IN BOTH CASES, YOU WOULD BE FULLY CERTAIN TO RECEIVE THE MONEY.

WHAT WOULD YOU CHOOSE: €2000 TODAY OR €2,100 IN A YEAR'S TIME?

Normal

- 1 ☐ €2,000 today
- 0 ☐ €2,100 in a year's time
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

d0600:

Numeric

Max = 100

d0600

IMAGINE YOU WERE TO WIN (E.G. IN THE CHRISTMAS LOTTERY) AN AMOUNT OF MONEY EQUIVALENT TO YOUR HOUSEHOLD'S MONTHLY INCOME. WHAT PERCENTAGE WOULD YOU SPEND DURING THE FOLLOWING 12 MONTHS, INSTEAD OF SAVING IT OR USING IT TO REPAY OUTSTANDING LOANS?

CHANGE SCREEN AND SHOW INTERVIEWEE

(Interviewer: if they ask you, clarify that the amount is net of tax.)

Scripter notes: indicate that 0 means they would save it all and 100 that they would spend it all

Reply options:

- Spending on goods and services during the next 12 months, (101 values)(...)
- Don't know -97
- No reply -99

TEXT SECOND SCREEN:

WHAT PERCENTAGE WOULD YOU SPEND DURING THE FOLLOWING 12 MONTHS, INSTEAD OF SAVING IT OR USING IT TO REPAY OUTSTANDING LOANS?

Slide the cursor from right to left or from left to right to adjust the reply or note down the figure in the right-hand box.

On the screen scale 0 would be "I WOULD NOT SPEND ANYTHING" (in red and bold) and 100 "I WOULD SPEND EVERYTHING" (in red and bold)

TEXT THIRD SCREEN:

(interviewer: confirm interviewee's reply)

*, it is correct

*, it is incorrect

(Programmer: * is the value introduced on the previous screen)

D.ATTITUDES TO SAVING

End block

Scripter notes: (To the sample person)

PREVIOUS TEXT e0100:

Text

(Interviewer: the following questions should be answered by the interviewee in private.
If there are other persons present in the room at this time, please remind them that certain parts of the interview are private and should be answered by each interviewee alone.
If interviewees ask whether they can use a pencil and paper, a calculator or something similar to reply to the questions in this section, tell them they can although it is vital that they should note this down in a comment in all the questions in which they use them.)

e0100:

Single coded

e0100

HOW WOULD YOU QUALIFY YOUR GENERAL KNOWLEDGE ON FINANCIAL MATTERS?

SHOW CARD 16

(Interviewer: if the interviewee asks "compared with who?", reply **"WITH THE REST OF THE SPANISH POPULATION".**)

Normal

- 1 ☐ Very poor
 2 ☐ Fairly poor
 3 ☐ Average
 4 ☐ Fairly high
 5 ☐ Very high
 - 97 ☐ Don't know
 - 99 ☐ No reply

PREVIOUS TEXT e0200x:

Text

**THE FOLLOWING SECTION OF THE QUESTIONNAIRE INCLUDES SEVERAL EXERCISES, SOME MORE SIMPLE AND OTHERS LESS SO.
 IF YOU THINK YOU HAVE ANSWERED CORRECTLY, THIS IS MOST PROBABLY THE CASE.
 THERE IS NO PROBLEM IF YOU CANNOT ANSWER ALL OF THEM, BUT IT IS IMPORTANT YOU SHOULD TRY TO ANSWER EACH ONE.
 FOR US TO BE ABLE TO EXTRACT VALID INFORMATION, YOU MUST REPLY IN PRIVATE, SO THAT NOBODY HELPS YOU.**

(Interviewer: do not offer any clues on the expected reply. If the interviewee should ask in the course of this section "How am I doing?", reply "FOR US TO BE ABLE TO EXTRACT VALID INFORMATION WE NEED TO KNOW YOUR LEVEL OF KNOWLEDGE, AND THAT IS WHY I CAN OFFER YOU NO CLUE AS TO HOW YOU ARE DOING".)

e0500:

Numeric

Max = 9999

e0500

IMAGINE THAT FIVE SIBLINGS RECEIVE A GIFT OF €1,000. IF THIS IS EQUALLY DIVIDED INTO FIVE SHARES, HOW MUCH WOULD EACH SIBLING OBTAIN?

Scripter notes: reply options

- Numerical value (...)
- Don't know -97
- No reply -99

e0600:

Single coded

e0600

NOW IMAGINE THAT THE FIVE SIBLINGS HAD TO WAIT A YEAR TO OBTAIN THEIR SHARE OF THE €1,000, AND THAT INFLATION THAT YEAR WAS 1%.

WITHIN ONE YEAR THEY WILL BE CAPABLE OF BUYING:

SHOW CARD 17

(Interviewer: Select option "4" only if the reply is spontaneous, without you having read it out loud.)

Normal

- 1 ☐ More than they could buy today with their share of the money
- 2 ☐ The same amount
- 3 ☐ Less than what they could buy today
- 4 ☐ Depends on the type of things they wish to buy (DO NOT INCLUDE ON THE CARD)
- 97 ☐ Don't know
- 99 ☐ No reply

e0700:

Numeric

Max = 999

e0700

IF YOU LEND €25 TO A FRIEND ONE NIGHT AND THE FRIEND RETURNS €25 TO YOU THE FOLLOWING DAY, WHAT INTEREST HAVE YOU CHARGED ON THE LOAN?

(Interviewer: if the interviewee uses replies such as "nothing" or "there's no interest", assign the numerical value 0.)

Scripter notes: reply options:
• Numerical value, three digits(...)
• Don't know -97
• No reply -99

e0800:

Numeric

Max = 9999

e0800

LET'S SUPPOSE YOU DEPOSIT €100 IN A SAVINGS ACCOUNT WITH FIXED INTEREST OF 2% PER ANNUM.

IN THIS ACCOUNT THERE ARE NO COMMISSIONS OR TAXES.

IF YOU MAKE NO OTHER DEPOSIT IN THIS ACCOUNT AND DO NOT WITHDRAW ANY MONEY, HOW MUCH MONEY WILL THERE BE IN THE ACCOUNT AT THE END OF THE FIRST YEAR, ONCE INTEREST HAS BEEN PAID?

Scripter notes: reply options:
• Numerical value (...)
• Don't know -97
• No reply -99

e0900:

Single coded

e0900

ONCE AGAIN, IF YOU MAKE NO DEPOSIT OR WITHDRAWAL, ONCE THE INTEREST HAS BEEN PAID TO YOU HOW MUCH MONEY WILL THERE BE IN THE ACCOUNT AFTER FIVE YEARS: OVER €110, EXACTLY €110, LESS THAN €110 OR IT IS IMPOSSIBLE TO SAY WITH THE INFORMATION GIVEN?

(Interviewer: in the event of doubt, say: "REMEMBER THAT THERE ARE NO COMMISSIONS OR TAXES, AND THE INTEREST IS PAID EACH YEAR")

Normal

- 1 ☐ Over €110
- 2 ☐ Exactly €110
- 3 ☐ Less than €110
- 4 ☐ It is impossible to say with the information given
- 97 ☐ Don't know
- 99 ☐ No reply

e100\$:

Text

e100\$

DO YOU CONSIDER THE FOLLOWING STATEMENTS TO BE TRUE OR FALSE?

(Interviewer: read out each sentence and wait for the reply.)

Scripter notes: (Programmer: create a variable for each reply - e1001, e1002 and e1003 - coded as True = 1, False =0, Don't know =-97, No reply=-99.)

e1001:

Single coded

e1001

AN INVESTMENT WITH A HIGH RETURN IS ALSO LIKELY TO BE HIGH-RISK.

Normal

- 1 ☐ True
- 0 ☐ False
- 97 ☐ Don't know
- 99 ☐ No reply

e1002:

Single coded

e1002

HIGH INFLATION MEANS THAT THE COST OF LIVING IS INCREASING RAPIDLY.

Normal

- 1 ☐ True
- 0 ☐ False
- 97 ☐ Don't know
- 99 ☐ No reply

e1003:

Single coded

e1003

GENERALLY, IT IS POSSIBLE TO REDUCE THE RISK OF INVESTING ON THE STOCK EXCHANGE BY PURCHASING A WIDE VARIETY OF SHARES.

Normal

- 1 ☐ True
- 0 ☐ False
- 97 ☐ Don't know
- 99 ☐ No reply

e110\$:

Text

e110\$

THIS CARD SHOWS THE MARKET VALUE OF THREE INVESTMENT FUNDS IN WHICH €10,000 WERE INVESTED SIX YEARS AGO

SHOW CARD 18

Scripter notes: (Programmer: create a variable for each question, e1101 and e1102, coded as Option 1=1, Option 2=2, Option 3=3, Can't read=-3, Don't know=-97, No reply=-99.)
Card 18 can be consulted in **Annex 3** to this document.

e1101:

Single coded

e1101

ASSUMING THAT THE COMMISSIONS AND EXPENSES ARE THE SAME FOR ALL THE FUNDS, WHICH FUND OBTAINED THE BEST RETURN AFTER SIX YEARS?

SHOW CARD 18

Normal

- 1 ☐ Fund 1
- 2 ☐ Fund 2
- 3 ☐ Fund 3
- 3 ☐ Can't read
-  **GO TO e1200**
- 97 ☐ Don't know
- 99 ☐ No reply

e1102:

Single coded

e1102

WHICH WOULD HAVE BEEN THE FUND WITH THE BEST RETURN IF THE INVESTMENT HAD HAD TO BE WITHDRAWN AT THE END OF THREE YEARS?

SHOW CARD 18

Normal

- 1 ☐ Fund 1
- 2 ☐ Fund 2
- 3 ☐ Fund 3
- 3 ☐ Can't read
- 97 ☐ Don't know
- 99 ☐ No reply

e1200:

Single coded

e1200

A 15-YEAR MORTGAGE NORMALLY REQUIRES HIGHER MONTHLY PAYMENTS THAN A 30-YEAR MORTGAGE, BUT THE TOTAL INTEREST PAID OVER THE DURATION OF THE LOAN WILL BE LOWER.

Normal

- 1 ☐ True
- 0 ☐ False
- 97 ☐ Don't know
- 99 ☐ No reply

e0200x:

Multi coded

Min = 1

e0200x

ON THE CARD I AM ABOUT TO SHOW YOU THERE IS A CHART WITH THE NUMBER OF BIRTHS IN THE UNITED STATES IN 10-YEAR INTERVALS. DURING WHICH PERIOD OR PERIODS DID BIRTHS FALL IN THE UNITED STATES?

SHOW CARD 19

(Interviewer: note down all pertinent replies.)

Normal

- e0200a ☐ a.1957-1967
- e0200b ☐ b.1967-1977
- e0200c ☐ c.1977-1987
- e0200d ☐ d.1987-1997
- e0200e ☐ e.1997-2007
- 3 ☐ Can't read
- 97 ☐ f. Don't know **Exclusive*
- 99 ☐ g. No reply **Exclusive*

Scripter notes: (Programmer: multiple-reply question, generate the variables e0200a-e0200e that take the values Yes = 1, No =0, Can't read =-3, Don't know =-97, No reply=-99.)
Card 19 can be consulted in **Annex 4** to this document.

e040\$:

Text

e040\$

COULD YOU READ THIS TEXT? ONCE YOU HAVE READ IT, WE WILL ASK YOU SOME QUESTIONS ABOUT IT.

SHOW CARD 20 AND CONTINUE TO THE FOLLOWING SCREEN

Scripter notes: the text should have exactly the same structure as appears in the customer questionnaire.
Card 20 can be consulted in **Annex 5** to this document.

e0400:

Text

[DO NOT READ]

INTERVIEWER: WHEN YOU CLICK ON "NEXT", YOU WILL SET IN MOTION A TIMER.

IT IS IMPORTANT THAT YOU SHOULD NOT CLICK ON "NEXT" UNTIL THE INTERVIEWEE STARTS READING THE TEXT.

If the interviewee needs to put on glasses, for example, or needs more light, do not click on the "next" button until they are wearing their glasses, have put on the light or pulled up the blinds; that is to say, click to move on to the next question when the interviewee actually begins to read the card text.

Do not read the following question until interviewees clearly indicate they have finished reading all the text.

WE REMIND YOU THAT:

1. YOU CANNOT REVEAL TO THE INTERVIEWEE THAT THE DURATION OF THE QUESTION IS BEING TIMED.
2. YOU CANNOT READ OUT THE TEXT INSTEAD OF THEM.

e0401:


Single coded

e0401

CAN YOU INDICATE IN WHICH SENTENCE OF THE TEXT IT IS STATED HOW THE SWIMMER FED HERSELF DURING THE TRIAL?

SHOW CARD 20

Normal

- 1 ☐ The firefighter María Luisa Cabañero is the first person to have swum the 21 km across the Strait of Gibraltar twice in succession.
- 2 ☐ Cabañero, aged 24, completed her swim at Punta Leona, on the Moroccan coast, at 19.30 on Friday. She had begun swimming at 8.32 in the morning that same day.
- 3 ☐ A spokesman for the swimmer, Javier Pascual, said that during the trial Cabañero kept her energy levels up with tea with glucose, hot chocolate, lots of water and energy bars.
- 4 ☐ Cabañero had previously made two attempts at this double crossing of the Strait and had prepared this time swimming 34 kilometres per week.
- 5 ☐ Born in Puertollano, the swimmer has been competing since she was 18. There is talk of convincing the Olympic Committee to include a long-distance swimming event.
- 6 ☐ The swimmer is planning a new crossing of the Strait with disabled swimmers to raise money for charity.
- 7 ☐ In July 1928 Mercedes Gleitze was the first person to successfully swim across the Strait of Gibraltar. With her double crossing of the Strait, Cabañero follows in the wake of Montserrat Treserras, who swam from Dover to Calais in the 1950s.
- 3 ☐ Can't read
-  **GO TO e0300**
- 97 ☐ Don't know
- 99 ☐ No reply

Scripter notes:

We have included a filter whereby if in the first question it is marked "Can't read", the other two questions are omitted. The programmer shall assign the code "Can't read" to the three questions in the file. The same applies to h0401, h0402, h0403. Moreover, if in the first question of each block the interviewee's reply is something different from "Can't read", this reply option will not appear in the two following questions, because it would be meaningless if to the first question we were given a reply and in the following questions the reply was "Can't read".

e0402:

Numeric

Max = 99

e0402

AT WHAT AGE DID CABAÑERO START COMPETING IN SWIMMING COMPETITIONS?

SHOW CARD 20

Scripter notes: Reply options:

- Age (...)
- Can't read -3
- Don't know -97
- No reply -99

e0403:

Single coded

e0403

PLEASE CHOOSE THE REPLY THAT BEST SUMMARISES THE TEXT YOU HAVE JUST READ:

CHOOSE CARD 20 AND CARD 21

Normal

- 1 ☐ The news item talks about why long-distance swimming is not an Olympic event.
- 2 ☐ The news item talks about a swimmer's attempts to cross the Strait of Gibraltar.
- 3 ☐ The news item talks about the dangers of swimming across the Strait of Gibraltar.
- 4 ☐ The news item talks about how women are better than men at long-distance swimming.
- 3 ☐ Can't read
- 97 ☐ Don't know
- 99 ☐ No reply

e0300:

Numeric

Max = 99999

e0300

IMAGINE THAT TO PRODUCE FIVE PIECES OF EQUIPMENT YOU NEED FIVE MACHINES WORKING FOR FIVE MINUTES. HOW LONG WOULD 100 MACHINES TAKE TO PRODUCE 100 PIECES OF EQUIPMENT?

SHOW CARD 22

(Interviewer: note the value of the interviewee's reply in minutes)

Scripter notes: reply options:

- Numerical value, three digits(...)
- Don't know -97
- No reply -99

E. FINANCIAL LITERACY

End block

Scripter notes: (A la persona muestral)

f0100:

Single coded

f0100

I'M GOING TO SHOW YOU A CARD WITH THREE STATEMENTS ON MONEY. WHICH OF THEM DO YOU CONSIDER TO BE CORRECT?

SHOW CARD 23

Normal

- 1 ☐ a. Money in cash retains its value when inflation is high
- 2 ☐ b. Money in cash makes it easier to buy and sell goods
- 3 ☐ c. Money in cash makes it more difficult to save
- 97 ☐ Don't know
- 99 ☐ No reply

f0200:

Single coded

f0200

AMONG THE GROUPS FEATURED ON THIS CARD, WHO COULD MOST BENEFIT FROM AN UNEXPECTED INCREASE IN INFLATION?

SHOW CARD 24

Normal

- 1 ☐ a. A household that has a fixed interest rate mortgage
- 2 ☐ b. A bank that has granted a fixed interest rate mortgage
- 3 ☐ c. A household that lives on fixed income asset returns
- 97 ☐ Don't know
- 99 ☐ No reply

f0300:

Single coded

f0300

WHO DETERMINES WHICH GOODS AND SERVICES PRODUCED IN SPAIN?

SHOW CARD 25

Normal

- 1 ☐ a. Companies and governments
- 2 ☐ b. Consumers and governments
- 3 ☐ c. Companies, consumers and governments
- 97 ☐ Don't know
- 99 ☐ No reply

PREVIOUS TEXT f0400:

Text

SO FAR WE HAVE ASKED YOU ABOUT YOUR PERSONAL FINANCES. NOW WE HAVE SOME QUESTIONS ON THE FINANCES OF YOUR HOUSEHOLD AS A WHOLE. WE REMIND YOU THAT THE REPLIES ARE CONFIDENTIAL.

f0400:

Single coded

f0400

WE WISH TO KNOW WHETHER YOU ARE FAMILIAR WITH YOUR HOUSEHOLD'S FINANCES. WE REFER NOT ONLY TO WHETHER YOU ARE FAMILIAR WITH THE HOUSEHOLD'S PROPERTIES, FINANCIAL PRODUCTS AND DEBTS, BUT ALSO THE REASONS FOR SPECIFIC SPENDING AND INVESTMENT DECISIONS.

(Interviewer: Don't know/ No reply not to be accepted.)

A student living alone is considered to be an informed person by default. Domestic staff residing in their place of work are also considered to be informed persons by default.

Normal

1 ☐ Yes

0 ☐ No

Scripter notes: (Programmer/Interviewer: if the interviewee replies "Yes" to f0400, continue with the interview in section I (residence) first, and J (financial fragility) subsequently.

if the interviewee replies "No" to f0400, continue with f0500_o (identification of the informed person). This new informed person will reply to sections G (household portfolio), H (financial literacy of the informed person), I (residence) and J (expenses and financial fragility).

Ask only if **f0400,0**

f0500_o:

Open

f0500_o

CAN YOU GIVE US THE NAME OF SOMEBODY WHO IS ACTUALLY INFORMED ABOUT THE HOUSEHOLD'S FINANCES?

(Interviewer: should there be several informed persons, resort to the person present at the time or who is most familiar with the household's finances. "Don't know" or "No reply" are not accepted.)

Scripter notes: reply options:

- Name (Verbatim)
- Not relevant (filter not applied) -98

Ask only if **f0400,0**

f0600:

Single coded

f0600

WHAT IS THIS INFORMED PERSON'S RELATIONSHIP TO YOU?

SHOW CARD 26

(Interviewer: Don't know/No reply not accepted. In the case of the options "son/daughter" (option "2"), "grandfather/grandmother" (option "5"), "grandson/granddaughter" (option "6"), "brother/sister" (option "7"), "other family member" (option "8"), the kinship relationship refers interchangeably to the sample person or to their partner.)

Normal

- 1 ☐ Partner
- 2 ☐ Son/daughter
- 3 ☐ Your father, your mother
- 4 ☐ Your partner's father or mother
- 5 ☐ Grandfather/grandmother
- 6 ☐ Grandson/granddaughter
- 7 ☐ Brother/sister
- 8 ☐ Other family member
- 9 ☐ Person not related to the sample person
- 98 ☐ Not relevant (filter not applied)

Ask only if **f0400,0**

f0700:

Single coded

f0700

DOES THIS PERSON RESIDE IN YOUR HOUSEHOLD?

(Interviewer: Don't know/ No reply not accepted.)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 98 ☐ Not relevant (filter not applied)

Ask only if **f0400,0**

f0800:

Single coded

f0800

THIS STUDY COMPRISED ONE PART THAT WAS LIKE A TEST, WHICH WE ASKED YOU TO DO ALONE, WITHOUT ASSISTANCE.

WITH REGARD TO THE TEST, HOW SURE ARE YOU THAT THE REPLIES YOU GAVE US ARE CORRECT? USE A SCALE OF 1 TO 5, WHERE 1 IS "NOT AT ALL SURE" AND 5 IS "VERY SURE"

SHOW CARD 36

Normal

- 1 ☐ Not at all sure
- 2 ☐ Not very sure
- 3 ☐ Neither very unsure nor very sure
- 4 ☐ Fairly sure
- 5 ☐ Very sure
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Filter: if f0400 = 0 i.e. the sample person is not informed)

F. ECONOMIC LITERACY

End block

Ask only if **f0400,0**

G. HOUSEHOLD PORTFOLIO AND MEANS OF OBTAINING INFORMATION

Begin block

Scripter notes: (Filter: the respondent to this section is the informed person in cases where the sample person is not familiarised with the household's finances, i.e. when f0400 = 0. Therefore, if f0400=1, no question from this section will be asked)

PREVIOUS TEXT SECTION G:

Text

WE WOULD LIKE (NAME INCLUDED IN F0500_O) TO REPLY TO THE FOLLOWING QUESTIONS ON THE OVERALL HOUSEHOLD'S FINANCES

(Interviewer: if this person is in the home, go ahead. If they are not there at this time, hold back on the interview and arrange an appointment)

PREVIOUS TEXT SECTION G2

Text

GOOD MORNING/AFTERNOON. MY NAME IS ... AND I AM AN INTERVIEWER FROM TNS DEMOSCOPIA. WE HAVE BEEN COMMISSIONED BY THE BANCO DE ESPAÑA AND THE CNMV TO CONDUCT A STUDY ON CITIZENS' FINANCIAL LITERACY. TO COMPLETE THE INTERVIEW WE NEED TO TALK WITH A PERSON WHO IS FAMILIARISED WITH THE HOUSEHOLD'S FINANCES AND ... HAS TOLD US THAT YOU ARE. WE REFER TO KNOWLEDGE OF THE PROPERTIES, FINANCIAL PRODUCTS AND DEBTS OF THE HOUSEHOLD AS A WHOLE, AND ALSO THE REASONS FOR SPECIFIC SPENDING AND INVESTMENT DECISIONS. WE SHALL NOT ASK YOU ABOUT THE VALUE OF ANY PRODUCT. WE ASSURE YOU THAT ALL THE INFORMATION YOU PROVIDE US WITH WILL BE ANONYMOUS AND CONFIDENTIAL AND WILL SOLELY BE PROCESSED STATISTICALLY. IS NOW A GOOD TIME TO TALK TO US?

THANK YOU VERY MUCH FOR YOUR COLLABORATION.

Scripter notes: replace suspension points with the name included in the variable TITULARMUESTRAL

PREVIOUS TEXT g0000:

Text

I would like to ask you some general questions to ensure we are covering every type of person and family situation.

(Interviewer: if the informed person does NOT live in the same household as the sample person, in introductions and in the sequence of questions that follow do not say "OF YOUR HOUSEHOLD" but rather "OF THE HOUSEHOLD OF [NAME OF THE SAMPLE PERSON]".)

g0000:

Single coded

g0000

(Interviewer: note down the gender of the interviewee. In this question the "Don't know" or "No reply" are not accepted. If it is not obvious, ask.)

I'M REQUIRED TO ASK WHAT YOUR GENDER IS. ARE YOU A MAN OR A WOMAN?

Normal

- 1 ☐ Man
- 0 ☐ Woman
- 98 ☐ Not relevant (filter not applied)

g0100:

Numeric

Min = 1910 | Max = 2006

g0100

WHAT YEAR WERE YOU BORN?

Scripter notes: the following should appear on screen: "Year (4 digits)"
include reply options:
•Don't know -97
•Not relevant (filter not applied) -98
•No reply -99

g0200:

Single coded

g0200

IN WHAT MONTH WERE YOU BORN?

Normal

- 1 ☐ January
- 2 ☐ February
- 3 ☐ March
- 4 ☐ April
- 5 ☐ May
- 6 ☐ June
- 7 ☐ July
- 8 ☐ August
- 9 ☐ September
- 10 ☐ October
- 11 ☐ November
- 12 ☐ December
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: the following should appear on screen: "Month (2 digits)"
(Filter: if g0100!= -97 and g0100!= -99)

g0300:

Numeric

Min = 1 | Max = 31

g0300

ON WHAT DAY WERE YOU BORN?

Scripter notes: the following should appear on screen: "Day (2 digits)"
include reply options:
•Don't know -97
•Not relevant (filter not applied) -98
•No reply -99
(Filter: if g0200=a02 (month in which the survey is conducted))

a05: CALCULATED AGE INFORMED PERSON**Numeric****Min = 1 | Max = 100****Scripter notes:** variable generated automatically.

Calculation of the exact age of the informed person interviewed (a05) once there is a reply to the question about age (g0100), month (g0200) and, where appropriate, day of birth (g0300).

•Not relevant (filter not applied) -98

g0400:**Single coded****g0400****THEREFORE, YOU ARE [CALCULATED AGE =A05] YEARS OLD, CORRECT?****Normal**

- 1 ☐ Yes, the age is correct
- 0 ☐ No, the age is incorrect
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: the wording [calculated age =a05] relates to the result of the calculation of variable a05 (Filter: if (g0100!=-97 and g0100!=-99 and g0200!=-97 and g0200!=-99). In addition, if a02=g0200 (if birth date matches the month of the survey), if g0300!=-97 and g0300!=-99)

g0500:**Numeric****Min = 18 | Max = 78****g0500****COULD YOU TELL ME YOUR APPROXIMATE AGE?**

(Interviewer: "Don't know/ No reply" not accepted)

Scripter notes: the following should appear on screen: "Age (2 digits)"
include reply option:

•Not relevant (filter not applied) -98

This question does not accept:

•Don't know -97

•No reply -99

(Filter: if g0100 = (-97, -99) or g0200 = (-97, -99) or (g0300 = (-97, -99) and a02=g0200) or g0400=(-97,-99,0))

g0600














WHAT HAS BEEN YOUR HIGHEST LEVEL OF EDUCATIONAL ATTAINMENT?

WE REFER TO THE HIGHEST COMPLETED LEVEL OF STUDIES.

SHOW CARD 2

(Interviewer: this question refers to the highest qualification obtained)

Normal

- 1 ☐ a. Less than primary. Includes persons who are illiterate, did not go to school or with incomplete primary education.
 **GO TO g0700**
- 2 ☐ b. Primary education. Includes those who can read and write but have no qualifications.
 **GO TO g0700**
- 3 ☐ c. First stage of secondary education and similar. Compulsory Secondary Education (ESO), Secondary School Leaving Certificate (EGB), Secondary School graduation (Bachiller Elemental) and programmes leading to level-1 and 2 Professional Certificates.
 **GO TO g0700**
- 4 ☐ d. Second stage of secondary education and similar. Includes Spanish baccalaureate, Upper Secondary (BUP), Pre-university studies (COU), Senior High School studies (Bachiller Superior), Intermediate-Level Vocational Training Training Cycles and Vocational Training I (FP I).
 **GO TO g0700**
- 5 ☐ e. Non-upper post-secondary education. Includes programmes leading to level-3 professional certificates. Short-duration programmes that require a second secondary stage and similar.
 **GO TO g0700**
- 6 ☐ f. Upper-level Technical and Vocational Education and Training and similar. Includes Upper-level Training Cycles in Technical Education (Advanced Technician), Vocational Training II (FP II), Industrial Specialist and Chartered Accountant.
 **GO TO g0700**
- 7 ☐ g. University diplomas, university courses with 240 credits and similar. Includes expert or specialist University qualifications, with fewer than 60 credits (CATS), access to which requires a University degree.
 **GO TO g0700**
- 8 ☐ h. University courses with over 240 credits, degrees, master's degrees and similar. Includes universities' own master's qualifications, with 60 or more credits (CATS), access to which requires a university degree.
 **GO TO g0700**
- 9 ☐ i. Doctorate studies .
 **GO TO g0700**
- 10 ☐ Other
 **GO TO g1600_o**
- 97 ☐ Don't know
 **GO TO g1600_o**
- 98 ☐ Not relevant (filter not applied)
 **GO TO g0700**
- 99 ☐ No reply
 **GO TO g0700**

Scripter notes: the reply option "other" and "DK" will move to g1600_o where there will be an intelligent search engine in accordance with the 2014 CNED (National Education Classification) list. The "other" option will only be used in cases where the card is of no help to interviewees to indicate their level of educational attainment.

g1600_o:

Open

g1600_o

(Interviewer: Note. Do not use accents when searching.)

Scripter notes: intelligent search engine with 2014 CNED list.
The 2014 CNED codes can be consulted in http://www.ine.es/EX_INICIOAYUDACOD

g0700:

Single coded

g0700

WHAT IS YOUR CURRENT LABOUR MARKET STATUS? IF YOU HOLD SEVERAL POSTS, INDICATE THE MAIN ONE.

SHOW CARD 6

(Interviewer: if interviewees reply that they are temporarily incapacitated, mark this down in g0700_o and assign it as "other".)

Normal

- 1 ☐ Self-employed (do not specify whether they have employees in their charge)
- 11 ☐ a. Self-employed without employees and/or managing a family business
- 12 ☐ b. Self-employed with employees and/or managing a family business
- 2 ☐ Wage/salaried worker (do not specify whether full- or part-time)
- 21 ☐ c. Full-time employee
- 22 ☐ d. Part-time employee
- 4 ☐ e. Looks after household
- 5 ☐ f. Unemployed
- 6 ☐ g. Retired or early retired
- 7 ☐ h. Cannot work owing to permanent disability
- 8 ☐ i. Not working and not seeking work
- 9 ☐ j. Student, school pupil or under training
- 10 ☐ k. Other (specify) **open = variable name+_o*
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g0800_o:

Open

g0800_o

STATE AS ACCURATELY AS POSSIBLE THE EXACT PROFESSION OR JOB YOU ARE/WERE IN FOR YOUR MAIN EMPLOYMENT

(e.g. *SHOP ASSISTANT, CAR MECHANIC, CONSTRUCTION WORKER, SECONDARY-SCHOOL TEACHER, ETC*).

(Interviewer: Write down as literally as possible the interviewee's reply. Words such as civil servant, self-employed, employed, worker, entrepreneur and temporary worker should be avoided, as they are not sufficiently accurate. If the interviewee has never worked, mark the appropriate reply.)

Scripter notes: reply options

- Verbatim (...)
- Has never worked (DO NOT INCLUDE ON CARD) "11"
- Not relevant -98

g0800:

Single coded

g0800

(Interviewer: introduce the name of the profession included in a1800_o into the intelligent search engine and select the option best suited to the interviewee's description.
Do not use accents when searching)

Normal

- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: Scripter notes: (Filter: if the interviewee has ever worked, if g0800_o!="11")

Include list of four-digit CNO occupations with pre-search for name

(Programmer: provide for the creation of a variable a1800 to which the numerical value relating to the profession included in a1800_o according to the coding in the intelligent search engine should be assigned)

The 2011 National Classification of Occupations Codes can be consulted in **Annex 2** to this document or in http://www.ine.es/EX_INICIOAYUDACOD

PREVIOUS TEXT g0900:

Text

WE ARE NOW GOING TO ASK YOU ABOUT FINANCIAL AND INSURANCE PRODUCTS AND SERVICES. WE ARE ONLY INTERESTED IN KNOWING WHETHER YOU HAVE HEARD OF THEM OR IF ANYBODY IN YOUR HOUSEHOLD HOLDS THEM. WE WILL NOT ASK YOU ABOUT THE VALUE OF ANY PRODUCT.

g0900:

Single coded

g0900

DOES ANYONE IN YOUR HOUSEHOLD HAVE CURRENT ACCOUNTS, SAVINGS ACCOUNTS OR OTHER DEPOSITS THAT CAN BE USED TO MAKE PAYMENTS THROUGH CARDS OR CHEQUES?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1008:

Single coded

g1008

HAVE YOU HEARD OF SAVING OR TERM DEPOSIT ACCOUNTS, OR CURRENT ACCOUNTS THAT CANNOT BE USED TO MAKE PAYMENTS THROUGH CARDS OR CHEQUES?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1008,1**

g1108:

Single coded

g1108

AT PRESENT DOES ANYONE IN YOUR HOUSEHOLD HAVE A SAVING, TERM OR CURRENT ACCOUNT, OR SIGHT DEPOSIT OF THIS TYPE?

(Interviewer: in the event of doubt, clarify that: WE ARE REFERRING TO THOSE ACCOUNTS OR DEPOSITS THAT CANNOT BE USED TO MAKE PAYMENTS THROUGH CARDS OR CHEQUES.)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1008,1**

g1208:

Single coded

g1208

IN THE PAST TWO YEARS HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT A SAVING DEPOSIT OR TERM ACCOUNT, OR A CURRENT ACCOUNT OF THIS TYPE, EVEN THOUGH THEY DO NOT HOLD IT AT PRESENT?

(Interviewer: in the event of doubt, clarify that: WE ARE REFERRING TO THOSE ACCOUNTS OR DEPOSITS THAT CANNOT BE USED TO MAKE PAYMENTS THROUGH CARDS OR CHEQUES. Remember to emphasise the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1001:

Single coded

g1001

HAVE YOU HEARD OF MORTGAGES?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1001,1**

g1101:

Single coded

g1101

AT PRESENT, DOES ANYONE IN YOUR HOUSEHOLD HAVE A MORTGAGE?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1001,1**

g1201:

Single coded

g1201

IN THE PAST TWO YEARS, HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT A MORTGAGE OR A REMORTGAGE, EVEN THOUGH THEY DO NOT HAVE IT AT PRESENT?

(Interviewer: remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1002:

Single coded

g1002

HAVE YOU HEARD OF PERSONAL OR OCCUPATIONAL PENSION SCHEMES?

(Interviewer: in the event of doubt, say: DO NOT INCLUDE HERE SOCIAL SECURITY PENSIONS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1002,1**

g1102:

Single coded

g1102

AT PRESENT DOES ANYONE IN YOUR HOUSEHOLD HAVE A PERSONAL OR OCCUPATIONAL PENSION SCHEME?

(Interviewer: if it is necessary to clarify, REMIND THE INTERVIEWEE THAT WE ARE NOT REFERRING TO SOCIAL SECURITY PENSIONS. This category would encompass personal systematic saving schemes (PIAS), occupational social insurance schemes (PPSE) and insured pension schemes (PPA))

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1002,1**

g1202:

Single coded

g1202

IN THE PAST TWO YEARS, HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT A PERSONAL OR OCCUPATIONAL PENSION SCHEME, EVEN THOUGH THEY DO NOT HAVE IT AT PRESENT?

(Interviewer: in the event of doubt, say: Remember to stress the words: PAST TWO YEARS.)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1003:

Single coded

g1003

HAVE YOU HEARD OF INVESTMENT FUNDS?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1003,1**

g1103:

Single coded

g1103

AT PRESENT DOES ANYONE IN YOUR HOUSEHOLD HAVE AN INVESTMENT FUND?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1003,1**

g1203:

Single coded

g1203

IN THE PAST TWO YEARS HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT AN INVESTMENT FUND, EVEN THOUGH THEY DO NOT HAVE IT AT PRESENT?

(Interviewer: in the event of doubt, say: DO NOT INCLUDE HERE CONTRIBUTIONS TO INVESTMENT FUNDS ALREADY TAKEN OUT. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1004:

Single coded

g1004

HAVE YOU HEARD OF SHARES?

(Interviewer: in the event of doubt, clarify that WE ARE REFERRING TO SHARES IRRESPECTIVE OF WHETHER THEY ARE LISTED OR NOT LISTED)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1004,1**

g1104:

Single coded

g1104

AT PRESENT DOES ANYONE IN YOUR HOUSEHOLD HOLD SHARES IN ANY COMPANY?

(Interviewer: in the event of doubt, say: WE ARE REFERRING TO HOLDING SHARES DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: the text "WE ARE REFERRING TO HOLDING SHARES DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME" is filtered because we were told this in g1102 and in g1103

Ask only if **g1004,1**

g1204:

Single coded

g1204

IN THE PAST TWO YEARS HAS ANYONE IN YOUR HOUSEHOLD ACQUIRED SHARES IN ANY COMPANY, EVEN THOUGH THEY DO NOT HOLD THEM AT PRESENT?

(Interviewer: in the event of doubt, clarify that WE ARE REFERRING TO ACQUIRING SHARES DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1005:

Single coded

g1005

HAVE YOU HEARD OF PUBLIC OR PRIVATE FIXED-INCOME ASSETS, SUCH AS BONDS OR TREASURY BILLS?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1005,1**

g1105:

Single coded

g1105

AT PRESENT DOES ANYONE IN YOUR HOUSEHOLD HAVE ANY PUBLIC OR PRIVATE FIXED-INCOME ASSETS?

(Interviewer: in the event of doubt, say: WE ARE REFERRING TO HOLDING FIXED-INCOME ASSETS DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: the text WE ARE REFERRING TO HOLDING FIXED-INCOME ASSETS DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME is shown if there are positive mentions in g1102 or in g1103

Ask only if **g1005,1**

g1205:

Single coded

g1205

IN THE PAST TWO YEARS HAS ANYONE IN YOUR HOUSEHOLD ACQUIRED ANY PUBLIC OR PRIVATE FIXED-INCOME ASSETS, EVEN THOUGH THEY DO NOT HOLD THEM AT PRESENT?

(Interviewer: in the event of doubt, clarify that: WE ARE REFERRING TO ACQUIRING FIXED-INCOME ASSETS DIRECTLY, NOT THROUGH, FOR EXAMPLE, AN INVESTMENT FUND OR A PENSION SCHEME. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1006:

Single coded

g1006

HAVE YOU HEARD OF PERSONAL LOANS?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1006,1**

g1106:

Single coded

g1106

AT PRESENT DOES ANYONE IN YOUR HOUSEHOLD HAVE A PERSONAL LOAN?

(Interviewer: in the event of doubt, say: WE ARE REFERRING TO UNSECURED LOANS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1006,1**

g1206:

Single coded

g1206

IN THE PAST TWO YEARS HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT A PERSONAL LOAN, EVEN THOUGH THEY DO NOT HAVE IT AT PRESENT?

(Interviewer: in the event of doubt, say: REMEMBER THAT WE ARE REFERRING TO UNSECURED PERSONAL LOANS. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1007:

Single coded

g1007

HAVE YOU HEARD OF CREDIT CARDS?

(Interviewer: in the event of doubt, clarify that DEBIT CARDS ARE NOT INCLUDED HERE)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1007,1**

g1107:

Single coded

g1107

**AT PRESENT DOES ANYONE IN YOUR HOUSEHOLD HAVE A CREDIT CARD?
CONSIDER ONLY CARDS SUCH AS VISA, MASTERCARD, AMERICAN EXPRESS, ETC.**

(Interviewer: in the event of doubt, say: WE ARE NOT REFERRING TO DEBIT CARDS OR CARDS ISSUED BY DEPARTMENT STORES TO MAKE PAYMENTS SOLELY IN THEIR ESTABLISHMENTS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1007,1**

g1207:

Single coded

g1207

**IN THE PAST TWO YEARS HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT A CREDIT CARD, EVEN
THOUGH THEY DO NOT HAVE IT AT PRESENT?
DO NOT INCLUDE CASES IN WHICH THE PRODUCT IS AUTOMATICALLY RENEWED**

(Interviewer: in the event of doubt, say: REMEMBER TO CONSIDER ONLY CARDS SUCH AS VISA, MASTERCARD, AMERICAN EXPRESS, ETC., AND THAT WE ARE NOT REFERRING TO DEBIT CARDS OR CARDS ISSUED BY DEPARTMENT STORES TO MAKE PAYMENTS SOLELY IN THEIR ESTABLISHMENTS. Remember to stress the words PAST TWO YEARS)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1009:

Single coded

g1009

HAVE YOU HEARD OF LIFE INSURANCE?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1009,1**

g1109:

Single coded

g1109

**AT PRESENT HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT LIFE INSURANCE?
WE ARE REFERRING TO HAVING TAKEN IT OUT AS A POLICY HOLDER, NOT ONLY AS A BENEFICIARY.**

(Interviewer: if the interviewee asks, unit-linked insurance or insurance funds should indeed be included)

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1009,1**

g1209:

Single coded

g1209

IN THE PAST TWO YEARS HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT LIFE INSURANCE, EVEN THOUGH THEY DO NOT HAVE IT AT PRESENT?

(Interviewer: in the event of doubt, clarify the following: REMEMBER THAT WE ARE REFERRING TO HAVING TAKEN IT OUT AS A POLICY HOLDER, NOT ONLY AS A BENEFICIARY. If the interviewee asks, unit-linked insurance or insurance funds should indeed be included. Remember to stress the words PAST TWO YEARS).

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1010:

Single coded

g1010

HAVE YOU HEARD OF MEDICAL INSURANCE?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **g1010,1**

g1110:

Single coded

g1110

AT PRESENT HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT MEDICAL INSURANCE? WE ARE REFERRING TO HAVING TAKEN IT OUT AS A POLICY HOLDER, NOT ONLY AS A BENEFICIARY.

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1210:

Single coded

g1210

IN THE PAST TWO YEARS HAS ANYONE IN YOUR HOUSEHOLD TAKEN OUT MEDICAL INSURANCE, EVEN THOUGH THEY DO NOT HAVE IT AT PRESENT?

(Interviewer: in the event of doubt, say: DO NOT INCLUDE INSTANCES IN WHICH THE PRODUCT IS RENEWED AUTOMATICALLY. REMEMBER THAT WE ARE REFERRING TO HAVING TAKEN IT OUT AS A POLICY HOLDER, NOT ONLY AS A BENEFICIARY. Remember to stress the words PAST TWO YEARS))

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

g1302:

Single coded

g1302

**WHAT WAS THE LAST PRODUCT OR SERVICE ACQUIRED OR TAKEN OUT IN YOUR HOUSEHOLD ON THE BASIS OF AN OWN DECISION?
EXCLUDE THOSE ACQUIRED AS A CONDITION FOR TAKING OUT ANOTHER PRODUCT (SUCH AS LIFE INSURANCE TAKEN OUT IN ORDER TO SIGN A MORTGAGE, ETC.)**

(Interviewer: read out loud the reply options)

Normal

- 1 ☐ Mortgage
- 2 ☐ Personal or occupational pension scheme
- 3 ☐ Investment fund
- 4 ☐ Shares in a company
- 5 ☐ Public or private fixed-income assets
- 6 ☐ Personal loan
- 7 ☐ Credit card
- 8 ☐ Savings account or term deposit
- 9 ☐ Life insurance
- 10 ☐ Medical insurance
- 11 ☐ None have been taken out on own decision
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Filter: if the reply is "Yes" to more than one product in g1201-g1210)
(Programmer: a pull-down menu appears on screen with the products taken out in the past two years.
If the interviewee replies "Yes" to a single product in g1201-g1210, that value is assigned to the variable g1300, using the following list.)

Ask only if **g1201,1** or **g1202,1** or **g1203,1** or **g1204,1** or **g1205,1** or **g1206,1** or **g1207,1** or **g1208,1** or **g1209,1** or **g1210,1**

g1400:

Single coded

g1400

WHICH OF THE FOLLOWING STATEMENTS BEST DESCRIBES HOW YOU CHOSE THIS PRODUCT?

SHOW CARD 8

Normal

- 1 ☐ a. I/we considered options from different companies or institutions before taking a decision (banks, insurance companies, etc.)
- 2 ☐ b. I/we considered several options from a single company or institution
- 3 ☐ c. I/we did not consider any other option
- 4 ☐ d. I/we looked for but did not find any other option
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Filter: if the reply is that a product has been taken out in the past two years, i.e. if g1201=1 or g1202=1 or g1203=1 or g1204=1 or g1205=1 or g1206=1 or g1207=1 or g1208=1 or g1209=1 or g1210=1)

(Insert product mentioned in g1302 just before SHOW CARD in brackets)

Ask only if **g1201,1** or **g1202,1** or **g1203,1** or **g1204,1** or **g1205,1** or **g1206,1** or **g1207,1** or **g1208,1** or **g1209,1** or **g1210,1**

g1500x:

Multi coded

Min = 1

g1500x

AND WHICH SOURCES OF INFORMATION MOST INFLUENCED THIS DECISION?

SHOW CARD 9

(Interviewer: note down all the pertinent replies. When the interviewee replies with an option, ask: ANY MORE?)

Normal

SPECIFIC INFORMATION ABOUT THIS PRODUCT

- g1500a ☐ a. Unrequested information received by post
g1500b ☐ b. Information picked up at a branch or office of the institution
g1500c ☐ c. Internet information on this product
g1500d ☐ d. Information from the staff of the bank/financial institution offering this product

COMPARERS

- g1500e ☐ e. Comparers of public institutions (Banco de España, CNMV, etc.)
g1500f ☐ f. Comparers in the financial section of a newspaper or journal (Cinco Días, El Economista, Expansión, etc.)
g1500g ☐ g. Comparers in specialist journals or publications (Inverco, MorningStar, etc.)
g1500h ☐ h. Comparers on the Internet (Yahoo Finance, Invertia, Bankimia, HelpMyCash, iAhorro, etc.)
g1500i ☐ i. Recommendation by an independent financial adviser

ADVICE FROM CONTACTS

- g1500j ☐ j. Advice from friends/family (who do not work in the financial services industry)
g1500k ☐ k. Advice from friends/family (who do work in the financial services industry)
g1500l ☐ l. Advice from your employer

INFORMATION IN THE MEDIA

- g1500m ☐ m. Article in the press
g1500n ☐ n. TV or radio programmes

ADVERTISING

- g1500o ☐ o. Press adverts
g1500p ☐ p. TV or radio adverts
g1500q ☐ q. Other types of advertising.

OTHER

- g1500r ☐ r. Social media (Twitter, Facebook, blogs, other social media)
g1500s ☐ s. Your prior experience
g1500t ☐ t. Other, including "None" (specify) **open = variable name+_o*
- 97 ☐ u. Don't know **Exclusive*
- 98 ☐ v. Not relevant (filter not applied) **Exclusive*
- 99 ☐ x. No reply **Exclusive*

Scripter notes: (Insert product mentioned in g1302 just before SHOW CARD in brackets)

(Filter: if the reply is that a product has been taken out in the past two years, i.e. if g1201=1 or g1202=1 or g1203=1 or g1204=1 or g1205=1 or g1206=1 or g1207=1 or g1208=1 or g1209=1 or g1210=1)
(Programmer: multiple-reply question. Create a variable for each reply g1500a- g1500t, coded as Yes=1, No=0
Don't know -97, Not relevant (filter not applied)=-98, No reply -99.)

THE REPLY CODES IN CAPITALS ARE NOT REPLY OPTIONS AS SUCH, BUT TITLES. THEY SHOULD FEATURE AS SUCH ON SCREEN IN BOLD

Ask only if **g1201,1** or **g1202,1** or **g1203,1** or **g1204,1** or **g1205,1** or **g1206,1** or **g1207,1** or **g1208,1** or **g1209,1** or **g1210,1**

g1600:

Single coded

g1600

**HAS A PROFESSIONAL PROVIDED YOU WITH INFORMATION ABOUT THIS PRODUCT?
(BY PROFESSIONAL WE ARE REFERRING TO STAFF FROM A BANK OR FINANCIAL INSTITUTION, TO
INDEPENDENT FINANCIAL ADVISERS OR TO BROKERS).**

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Insert product mentioned in g1302 in brackets)

Ask only if **g1600,1**

g1701:

Single coded

g170\$

**LET'S TALK NOW ABOUT THE INFORMATION PROVIDED TO YOU BY THE PROFESSIONAL ON
ACQUIRING THIS PRODUCT WHICH, AS YOU HAVE CONFIRMED, WAS TAKEN OUT LESS THAN TWO
YEARS AGO AGO. REPLY "YES" IF YOU AGREE AND "NO" IF YOU DON'T.**

(Interviewer: read out loud the statements and wait for the interviewee to reply "Yes" or "No".)

g1701

**DID THE PROFESSIONAL PROVIDE YOU WITH INFORMATION ON AT LEAST TWO *? txtG1302b
AVAILABLE ON THE MARKET?**

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Programmer: create a variable for each question g1701, g1702 g1703, g1704, each coded as
Yes=1, No=0, Don't know= -97, Not relevant (filter not applied)= -98, No reply= -99.)

Text substitution variables for *? txtG1302b.

- 01: ALTERNATIVE MORTGAGES
- 02: ALTERNATIVE PERSONAL OR OCCUPATIONAL PENSION SCHEMES
- 03: ALTERNATIVE INVESTMENT FUNDS
- 04: ALTERNATIVES SHARES IN A COMPANY
- 05: ALTERNATIVE PUBLIC OR PRIVATE FIXED-INCOME ASSETS
- 06: ALTERNATIVE PERSONAL LOANS
- 07: ALTERNATIVE CREDIT CARDS
- 08: ALTERNATIVE TERM DEPOSITS OR SAVINGS ACCOUNTS
- 09: ALTERNATIVE LIFE INSURANCE
- 10: ALTERNATIVE MEDICAL INSURANCE

Ask only if **g1600,1**

g1702:

Single coded

g1702

DID THE PROFESSIONAL CLEARLY EXPLAIN TO YOU THE ADVANTAGES AND DISADVANTAGES *?
txtG1302b?

Normal

- 1 ☐ Yes
0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: text substitution variable for *? txtB0502b and *? txtG1302b.

01: OF THE MORTGAGE
02: OF THE PERSONAL OR OCCUPATIONAL PENSION SCHEME
03: OF THE INVESTMENT FUND
04: OF THE SHARES IN A COMPANY
05: OF THE PUBLIC OR PRIVATE FIXED-INCOME ASSETS
06: OF THE PERSONAL LOAN
07: OF THE CREDIT CARD
08: OF THE TERM DEPOSIT OR SAVINGS ACCOUNT
09: OF THE LIFE INSURANCE
10: OF THE MEDICAL INSURANCE

Ask only if **g1600,1**

g1703:

Single coded

g1703

DID THE PROFESSIONAL PROVIDE YOU WITH INFORMATION LEAFLETS ABOUT THE CHARACTERISTICS *? TxtG1302b?

Normal

- 1 ☐ Yes
0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: text substitution variable for *? txtG1302b.

01: OF THE MORTGAGE
02: OF THE PERSONAL OR OCCUPATIONAL PENSION SCHEME
03: OF THE INVESTMENT FUND
04: OF THE SHARES IN A COMPANY
05: OF THE PUBLIC OR PRIVATE FIXED-INCOME ASSETS
06: OF THE PERSONAL LOAN
07: OF THE CREDIT CARD
08: OF THE TERM DEPOSIT OR SAVINGS ACCOUNT
09: OF THE LIFE INSURANCE
10: OF THE MEDICAL INSURANCE

Ask only if **g1703,1**

g1704:

Single coded

g1704

WERE THE INSTRUCTIONS IN THESE LEAFLETS CLEAR?

Normal

- 1 ☐ Yes
0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: Hard check for the case in which g1703=0 & (g1704=1 or g1704=0) and for when g1703=1 and g1704=2

(Insert product mentioned in g1302 in brackets)

g1800x:

Multi coded

Min = 1

g1800x

IN THE PAST 12 MONTHS HAS ANYBODY IN YOUR HOUSEHOLD BEEN SAVING IN ANY OF THE FOLLOWING WAYS, EVEN THOUGH THAT MONEY MAY NOT NOW BE AVAILABLE TO THEM? WE ARE REFERRING TO THE HOUSEHOLD AS A WHOLE.

SHOW CARD 10

(Interviewer: note down all the pertinent replies.)

Normal

- g1800a ☐ Saving money in cash (including foreign currencies)
g1800b ☐ Saving money in one or several current accounts (USABLE FOR MAKING PAYMENTS)
g1800c ☐ Saving money in one or several term accounts (NOT USABLE FOR MAKING PAYMENTS)
g1800d ☐ Giving money to family members so they may save it on your behalf
g1800e ☐ Acquiring real estate other than the main residence (e.g. a second residence, an industrial building, land, etc.)
g1800f ☐ Sending remittances to family members
g1800g ☐ Contributing to your investment fund, or acquiring equities or fixed income
g1800h ☐ Making contributions to your personal pension scheme
g1800i ☐ Other (specify) **open = variable name+_o*
g1800j ☐ Nobody has been saving **Exclusive*
- 97 ☐ k. Don't know **Exclusive*
- 98 ☐ l. Not relevant (filter not applied) **Exclusive*
- 99 ☐ m. No reply **Exclusive*

Scripter notes: (Programmer: multiple-reply question. Create a variable for each reply g1800a-g1800j, coded as Yes=1, No=0, Don't know= -97, Not relevant (filter not applied)=-98, No reply= -99. If an interviewee mentions option "j" (with value 8) – I have not been saving - they cannot reply "Yes" to any other.)

G. HOUSEHOLD PORTFOLIO AND MEANS OF OBTAINING INFORMATION

End block

Ask only if **f0400,0**

H. FINANCIAL LITERACY

Begin block

Scripter notes: (informed person, if different from sample person)

(Filter: the replies in this section by a person informed about the household's finances in cases where the sample person is not, i.e. when f0400=0. Therefore, if f0400=1, no question from this section will be asked)

PREVIOUS TEXT h0100:

Text

(Interviewer: the following questions should be answered by the interviewee in private.

If there are other individuals present in the room at this time, please remind them that some parts of this interview are private and should be answered by each interviewee alone.

If interviewees should ask whether they can use a pencil and paper, a calculator or something similar to reply to the questions in this section, tell them they can although it is vital that they should note this down in a comment in all the questions in which they use them.)

h0100:

Single coded

h0100

HOW WOULD YOU QUALIFY YOUR GENERAL KNOWLEDGE ON FINANCIAL MATTERS?

SHOW CARD 16

(Interviewer: if the interviewee asks "compared with who?", reply **"WITH THE REST OF THE SPANISH POPULATION".**)

Normal

- 1 ☐ Very poor
- 2 ☐ Fairly poor
- 3 ☐ Average
- 4 ☐ Fairly high
- 5 ☐ Very high
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

PREVIOUS TEXT h0200x:

Text

THE FOLLOWING SECTION OF THE QUESTIONNAIRE INCLUDES SEVERAL EXERCISES, SOME MORE SIMPLE THAN OTHERS.

IF YOU THINK YOU HAVE ANSWERED CORRECTLY, THIS IS MOST PROBABLY THE CASE.

THERE IS NO PROBLEM IF YOU CANNOT ANSWER ALL OF THEM, BUT IT IS IMPORTANT YOU SHOULD TRY TO ANSWER EACH ONE.

FOR US TO BE ABLE TO EXTRACT VALID INFORMATION, YOU MUST REPLY IN PRIVATE, SO THAT NOBODY HELPS YOU.

(Interviewer: do not offer any clues on the expected reply. If the interviewee should ask in the course of this section "How am I doing?", reply "FOR US TO BE ABLE TO EXTRACT VALID INFORMATION WE NEED TO KNOW YOUR LEVEL OF KNOWLEDGE, AND THAT IS WHY I CAN OFFER YOU NO CLUE AS TO HOW YOU ARE DOING".)

h0500:

Numeric

Max = 9999

h0500

IMAGINE THAT FIVE SIBLINGS RECEIVE A GIFT OF €1,000. IF THIS IS EQUALLY DIVIDED INTO FIVE SHARES, HOW MUCH WOULD EACH SIBLING OBTAIN?

- Scripter notes:** reply options
- Numerical value, four digits (...)
 - Don't know -97
 - Not relevant (filter not applied) -98
 - No reply -99

h0600:

Single coded

h0600

NOW IMAGINE THAT THE FIVE SIBLINGS HAD TO WAIT A YEAR TO OBTAIN THEIR SHARE OF THE €1,000, AND THAT INFLATION THAT YEAR WAS 1%.

WITHIN ONE YEAR THEY WILL BE CAPABLE OF BUYING:

SHOW CARD 17

(Interviewer: select option "4" only if the reply is spontaneous, without you having read it out loud.)

Normal

- 1 ☐ a. More than they could buy today with their share of the money
- 2 ☐ b. The same amount
- 3 ☐ c. Less than what they could buy today
- 4 ☐ d. Depends on the type of things they wish to buy (DO NOT INCLUDE ON THE CARD)
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

h0700:

Numeric

Max = 999

h0700

IF YOU LEND €25 TO A FRIEND ONE NIGHT AND THE FRIEND RETURNS €25 TO YOU THE FOLLOWING DAY, WHAT INTEREST HAVE YOU CHARGED ON THE LOAN?

(Interviewer: if the interviewee uses replies such as "nothing" or "there's no interest", assign the numerical value 0.)

- Scripter notes:** reply options:
- Numerical value (...)
 - Don't know -97
 - Not relevant (filter not applied) -98
 - No reply -99

h0800:

Numeric

Max = 9999

h0800

LET'S SUPPOSE YOU DEPOSIT €100 IN A SAVINGS ACCOUNT WITH FIXED INTEREST OF 2% PER ANNUM.

IN THIS ACCOUNT THERE ARE NO COMMISSIONS OR TAXES.

IF YOU MAKE NO OTHER DEPOSIT IN THIS ACCOUNT AND DO NOT WITHDRAW ANY MONEY, HOW MUCH MONEY WILL THERE BE IN THE ACCOUNT AT THE END OF THE FIRST YEAR, ONCE INTEREST HAS BEEN PAID?

Scripter notes: reply options:

- Numerical value (...)
- Don't know -97
- Not relevant (filter not applied) -98
- No reply -99

h0900:

Single coded

h0900

ONCE AGAIN, IF YOU MAKE NO DEPOSIT OR WITHDRAWAL, ONCE THE INTEREST HAS BEEN PAID TO YOU HOW MUCH MONEY WILL THERE BE IN THE ACCOUNT AFTER FIVE YEARS: OVER €110, EXACTLY €110, LESS THAN €110 OR IT IS IMPOSSIBLE TO SAY WITH THE INFORMATION GIVEN?

(Interviewer: in the event of doubt, say: "REMEMBER THAT THERE ARE NO COMMISSIONS OR TAXES, AND THE INTEREST IS PAID EACH YEAR")

Normal

- 1 ☐ Over €110
- 2 ☐ Exactly €110
- 3 ☐ Less than €110
- 4 ☐ It is impossible to say with the information given
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

h100\$:

Text

h100\$

DO YOU CONSIDER THE FOLLOWING STATEMENTS TO BE TRUE OR FALSE?

(Interviewer: read out each sentence and wait for the reply.)

Scripter notes: (Programmer: create a variable for each question -h1001, h1002 y h1003- coded as True=1, False=0, Don't know=-97, Not relevant (filter not applied)= -98, No reply=-99.)

h1001:

Single coded

h1001

AN INVESTMENT WITH A HIGH RETURN IS ALSO LIKELY TO BE HIGH-RISK.

Normal

- 1 ☐ True
- 0 ☐ False
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

h1002:

Single coded

h1002

HIGH INFLATION MEANS THAT THE COST OF LIVING IS INCREASING RAPIDLY.

Normal

- 1 ☐ True
- 0 ☐ False
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

h1003:

Single coded

h1003

GENERALLY, IT IS POSSIBLE TO REDUCE THE RISK OF INVESTING ON THE STOCK EXCHANGE BY PURCHASING A WIDE VARIETY OF SHARES.

Normal

- 1 ☐ True
- 0 ☐ False
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

h110\$:

Text

h110\$

THIS CARD SHOWS THE MARKET VALUE OF THREE INVESTMENT FUNDS IN WHICH €10,000 WERE INVESTED SIX YEARS AGO.

SHOW CARD 18

Scripter notes: (Programmer: create a variable for each question - h1101 and h1102, coded as Option 1 = 1, Option 2 =2, Option 3 =3, Can't read=-3, Don't know =-97, Not relevant (filter not applied)=-98, No reply=-99.)
Card 18 can be consulted in **Annex 3** to this document.

h1101:

Single coded

h1101

ASSUMING THAT THE COMMISSIONS AND EXPENSES ARE THE SAME FOR ALL THE FUNDS, WHICH FUND OBTAINED THE BEST RETURN AFTER SIX YEARS?

SHOW CARD 18

Normal

- 1 ☐ Fund 1
- 2 ☐ Fund 2
- 3 ☐ Fund 3
- 3 ☐ Can't read
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

h1102:

Single coded

h1102

WHICH WOULD HAVE BEEN THE FUND WITH THE BEST RETURN IF THE INVESTMENT HAD HAD TO BE WITHDRAWN AT THE END OF THREE YEARS?

SHOW CARD 18

Normal

- 1 ☐ Fund 1
- 2 ☐ Fund 2
- 3 ☐ Fund 3
- 3 ☐ Can't read
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

h1200:

Single coded

h1200

A 15-YEAR MORTGAGE NORMALLY REQUIRES HIGHER MONTHLY PAYMENTS THAN A 30-YEAR MORTGAGE, BUT THE TOTAL INTEREST PAID OVER THE DURATION OF THE LOAN WILL BE LOWER.

Normal

- 1 ☐ True
- 0 ☐ False
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

h0200x:

Multi coded

Min = 1

h0200x

ON THE CARD I AM ABOUT TO SHOW YOU THERE IS A CHART WITH THE NUMBER OF BIRTHS IN THE UNITED STATES IN 10-YEAR INTERVALS. DURING WHICH PERIOD OR PERIODS DID BIRTHS FALL IN THE UNITED STATES?

SHOW CARD 19

(Interviewer: note down all the pertinent replies.)

Normal

h0200a ☐ a.1957-1967

h0200b ☐ b.1967-1977

h0200c ☐ c.1977-1987

h0200d ☐ d.1987-1997

h0200e ☐ e.1997-2007

- 3 ☐ Can't read

- 97 ☐ f. Don't know **Exclusive*

- 98 ☐ g. Not relevant (filter not applied) **Exclusive*

- 99 ☐ h. No reply **Exclusive*

Scripter notes: (Programmer: multiple-reply question, generate the variables h0200a-h0200e that take the values Yes = 1, No = 0, Can't read = -3, Don't know = -97, Not relevant = -98, No reply = -99.)

Card 19 can be consulted in **Annex 4** to this document.

h040\$:

Text

h040\$

COULD YOU READ THIS TEXT? ONCE YOU HAVE READ IT, WE WILL ASK YOU SOME QUESTIONS ABOUT IT.

SHOW CARD 20 AND CONTINUE TO THE FOLLOWING SCREEN

Scripter notes: the duration of the test must be timed (the time taken from question h401 being asked until the reply to h0403 is given) in variable a07.

Card 20 can be consulted in **Annex 5** to this document.

h0400:

Text

[DO NOT READ]

INTERVIEWER: WHEN YOU CLICK ON "NEXT", YOU WILL SET IN MOTION A TIMER.

IT IS IMPORTANT THAT YOU SHOULD NOT CLICK ON "NEXT" UNTIL THE INTERVIEWEE STARTS READING THE TEXT.

If the interviewee needs to put on glasses, for example, or needs more light, do not click on the "next" button until they are wearing their glasses, have put on the light or pulled up the blinds; that is to say, click to move on to the next question when the interviewee actually begins to read the card text.

Do not read the following question until interviewees clearly indicate they have finished reading all the text

WE REMIND YOU THAT:

1. YOU CANNOT REVEAL TO THE INTERVIEWEE THAT THE DURATION OF THE QUESTION IS BEING TIMED.
2. YOU CANNOT READ OUT THE TEXT INSTEAD OF THEM.

h0401

CAN YOU INDICATE IN WHICH SENTENCE OF THE TEXT IT IS STATED HOW THE SWIMMER FED HERSELF DURING THE TRIAL?

SHOW CARD 20

Normal

- 1 ☐ The firefighter María Luisa Cabañero is the first person to have swum the 21 km across the Strait of Gibraltar twice in succession.
 - 2 ☐ Cabañero, aged 24, completed her swim at Punta Leona, on the Moroccan coast, at 19.30 on Friday. She had begun swimming at 8.32 in the morning that same day.
 - 3 ☐ A spokesman for the swimmer, Javier Pascual, said that during the trial Cabañero kept her energy levels up with tea with glucose, hot chocolate, lots of water and energy bars.
 - 4 ☐ Cabañero had previously made two attempts at this double crossing of the Strait and had prepared this time swimming 34 kilometres per week.
 - 5 ☐ Born in Puertollano, the swimmer has been competing since she was 18. There is talk of convincing the Olympic Committee to include a long-distance swimming event.
 - 6 ☐ The swimmer is planning a new crossing of the Strait with disabled swimmers to raise money for charity.
 - 7 ☐ In July 1928 Mercedes Gleitze was the first person to successfully swim across the Strait of Gibraltar. With her double crossing of the Strait, Cabañero follows in the wake of Montserrat Treserras, who swam from Dover to Calais in the 1950s.
- 3 ☐ Can't read
- 👉 **GO TO h0300**
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: We have included a filter whereby if in the first question it is marked "Can't read", the other two questions are omitted. The programmer shall assign the code "Can't read" to the three questions in the file. The same applies to h0401, h0402, h0403. Moreover, if in the first question of each block the interviewee's reply is something different from "Can't read", this reply option will not appear in the two following questions, because it would be meaningless if to the first question we were given a reply and in the following questions the reply was "Can't read".

h0402:

Numeric

Max = 999

h0402

AT WHAT AGE DID CABAÑERO START COMPETING IN SWIMMING COMPETITIONS?

SHOW CARD 20

Scripter notes: reply options:

- Age, two digits (...)
 - Can't read -3
 - Don't know -97
- Not relevant (filter not applied) -98
 - No reply -99

h0403:

Single coded

h0403

PLEASE CHOOSE THE REPLY THAT BEST SUMMARISES THE TEXT YOU HAVE JUST READ:
SHOW CARD 20 AND CARD 21

Normal

- 1 ☐ a. The news item talks about why long-distance swimming is not an Olympic event.
- 2 ☐ b. The news item talks about a swimmer's attempts to cross the Strait of Gibraltar.
- 3 ☐ c. The news item talks about the dangers of swimming across the Strait of Gibraltar.
- 4 ☐ d. The news item talks about how women are better than men at long-distance swimming.
- 3 ☐ e. Can't read
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

h0300:

Numeric

Max = 99999

h0300

IMAGINE THAT TO PRODUCE FIVE PIECES OF EQUIPMENT YOU NEED FIVE MACHINES WORKING FOR FIVE MINUTES. HOW LONG WOULD 100 MACHINES TAKE TO PRODUCE 100 PIECES OF EQUIPMENT?
SHOW CARD 22

(Interviewer: note the value of the interviewee's reply in minutes)

- Scripter notes:** reply options:
- Numerical value, three digits(...)
 - Don't know -97
 - Not relevant (filter not applied) -98
 - No reply -99

H. FINANCIAL LITERACY

End block

Ask only if **f0400,1,0**

I. MAIN RESIDENCE

Begin block

Scripter notes: (Filter: the replies in this section only by a person informed about the household's finances. This will be the sample person if f0400 = 1 or the person indicated in f0500_o if f0400= 0)

PREVIOUS TEXT i0100:

Text

THE FOLLOWING QUESTIONS CONCERN THE OWNERSHIP STATUS OF THE HOUSEHOLD'S MAIN RESIDENCE. REMEMBER THAT WE ARE REFERRING TO THE HOUSEHOLD AS A WHOLE.

i0100:

Single coded

i0100

WHAT IS THE OWNERSHIP STATUS OF THE MAIN RESIDENCE?

SHOW CARD 27

(Interviewer: if necessary, clarify that bequests from spouses are not considered as bequests.)

Normal

- 1 ☐ Ownership through purchase (mainly) –includes exchange transactions and own construction
- 2 ☐ Ownership through inheritance or gift (mainly)
- 3 ☐ Rental, or lease purchase agreement
- 4 ☐ Free use (includes usufruct and similar)
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **i0100,3**

i0200x:

Multi coded

Min = 1

i0200x

WHY DID YOU OPT TO RENT YOUR RESIDENCE RATHER THAN PURCHASE IT?

SELECT ALL APPROPRIATE REPLIES.

SHOW CARD 28

(Interviewer: note down all pertinent replies. After each reply ask **"ANY OTHER REASON?"**.)

Normal

- i0200a ☐ a.It's cheaper to rent than to buy.
- i0200b ☐ b.Renting is a more flexible option
- i0200c ☐ c.Frequent change of residence
- i0200d ☐ d.I don't satisfy the conditions to obtain a mortgage
- i0200e ☐ e.I could not meet mortgage payments
- i0200f ☐ f.I'm currently looking for a house to buy
- i0200g ☐ g.The type of residence I want is not on sale
- i0200h ☐ h.Other (specify) **open = variable name+_o*
- 97 ☐ i.Don't know **Exclusive*
- 98 ☐ j.Not relevant (filter not applied) **Exclusive*
- 99 ☐ k. No reply **Exclusive*

Scripter notes: (Programmer: multiple-reply question. Create a variable for each reply i0200a-i0200h, coded as Yes=1, No=0 Don't know -97, Not relevant (filter not applied) =-98, No reply -99.)

Ask only if **i0100,3**

i0300:

Numeric

Max = 10000

i0300

HOW MUCH DO YOU PAY MONTHLY FOR RENT?

REFER TO YOUR LATEST RENT RECEIPT AND EXCLUDE, IF POSSIBLE, COMMUNAL CHARGES, REPAIRS, WATER BILLS, ETC.

Scripter notes: • Numerical value (...)
• Don't know -97
• Not relevant (filter not applied) -98
• No reply -99

i0400x:

Sum

Min sum = 10 | Max sum = 10

i0400x

WE ARE INTERESTED IN KNOWING HOW YOU THINK THE VALUE OF YOUR HOUSEHOLD RESIDENCE WILL MOVE IN THE NEXT TWELVE MONTHS. DISTRIBUTE 10 POINTS AMONG THE FIVE FOLLOWING POSSIBILITIES, GIVING MORE POINTS TO THOSE YOU THINK MORE LIKELY (GIVE 0 POINTS IF YOU CONSIDER ANY OF THE SCENARIOS IMPOSSIBLE).

SHOW CARD 29 AND HAND OVER A COPY FOR THE INTERVIEWEE TO COMPLETE

(Interviewer: note down all the pertinent replies. If the interviewee does not own the habitual residence, they are to reply on the home in which they reside. The household needs to be able to be written on the card.)

Normal

- | | |
|--------|--|
| i0400a | a.Fall of over 6% |
| i0400b | b.Fall of between 2% and 6% |
| i0400c | c.Roughly stable (falls or rises of no more than 2%) |
| i0400d | d.Rise of between 2% and 6% |
| i0400e | e.Rise of over 6% |

Scripter notes: (Programmer: multiple-reply question: generate the variables i0400a – i0400e with values between 0 and 10 for each reply, Don't know -97, No reply -99.)

Add reply options:
f.Don't know -97
g.No reply -99

Ask only if **i0100,1,2**

i0500x:

Multi coded

Min = 1

i0500x

WHY DID YOU OR YOUR HOUSEHOLD CHOOSE TO BE OWNERS?

SHOW CARD 30

(Interviewer: note down all the pertinent replies. After each reply ask **"ANY OTHER REASON?"**.
If the interviewee replies "because I inherited it" ask **DID YOU NEVER CONSIDER LIVING IN A RENTED RESIDENCE? WHY NOT?**)

Normal

- i0500a ☐ a.It's cheaper owning than renting
- i0500b ☐ b.To rent is to throw money away
- i0500c ☐ c. Rental payments fluctuate from one year to the next
- i0500d ☐ d. Progressively paying off the mortgage is a means of saving
- i0500e ☐ e.I don't like changing home
- i0500f ☐ f.In that way I can adapt the residence as best suits me
- i0500g ☐ g.I bought my residence as an investment
- i0500h ☐ h.Buying offers tax breaks
- i0500i ☐ i.The type of residence I want is not available for rental
- i0500j ☐ j.Other (specify) **open = variable name+_o*
- 97 ☐ k. Don't know **Exclusive*
- 98 ☐ l. Not relevant (filter not applied) **Exclusive*
- 99 ☐ m. No reply **Exclusive*

Scripter notes: (Programmer: multiple-reply question. Create the variables i0500a-i0500j, one for each reply, coded as Yes=1, No=0, Don't know= -97, Not relevant (filter not applied)=-98, No reply= -99.)

i060\$:

Single coded

i060\$

PREVIOUSLY YOU TOLD US THAT YOU HAVE AT LEAST ONE MORTGAGE. ANTERIORMENTE NOS HA DICHO QUE TIENEN AL MENOS UNA HIPOTECA. WE WOULD LIKE TO KNOW SOME CHARACTERISTICS OF YOUR MORTGAGE(S)

i0601

IS YOUR MAIN RESIDENCE MORTGAGED?

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: (Filter: if (b0301=1 y f0400=1) or (g1101=1 y f0400=0))

Ask only if **i060\$,1**

i0602:

Single coded

i0602

TO WHAT END DID YOU MORTGAGE YOUR MAIN RESIDENCE?

(Interviewer: remember to read the reply options out loud)

Normal

- 1 ☐ To finance the purchase of the main residence
- 2 ☐ To finance other expenses or investments (reforms, paying off loans, purchasing other properties, other expenses, etc.)
- 3 ☐ Both
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Ask only if **i060\$,1**

i0700:

Numeric

Max = 200000

i0700

HOW MUCH IS THE TOTAL MONTHLY AMOUNT YOU ARE PAYING AT PRESENT FOR THE MORTGAGE(S) ON YOUR MAIN RESIDENCE, INCLUDING REPAYMENT OF CAPITAL AND INTEREST?

- Scripter notes:** reply options:
- Numerical value (five digits) (...)
 - Don't know -97
 - Not relevant (filter not applied) -98
 - No reply -99

Ask only if **i0100,1**

i0800:

Numeric

Min = 1900 | Max = 2017

i0800

IN WHAT YEAR DID YOU BUY YOUR MAIN RESIDENCE?

- Scripter notes:** reply options:
- Numerical value (...)
 - Don't know -97
 - Not relevant (filter not applied) -98
 - No reply -99

Ask only if **i0602,1,3**

i0900:

Numeric

Min = 1 | Max = 999

i0900

**HAVING REGARD TO THE MORTGAGE(S) GRANTED TO FINANCE THE PURCHASE OF YOUR MAIN RESIDENCE, WHAT PROPORTION OF THE HOME PURCHASE PRICE DID THIS/THESE MORTGAGE(S) ACCOUNT FOR?
AN APPROXIMATE FIGURE WOULD SUFFICE.**

(Interviewer: in the event of doubt, say: FOR EXAMPLE, THE FIGURE WOULD BE LESS THAN 100 IF THE AMOUNT OF THE LOANS WAS LOWER THAN THE HOME PURCHASE PRICE, 100 IF THE AMOUNT OF THE MORTGAGE AND THE HOME PURCHASE PRICE WERE THE SAME, AND GREATER THAN 100 IF THE AMOUNT OF THE MORTGAGE WAS HIGHER THAN THE HOME PURCHASE PRICE.)

Scripter notes: reply options:

- Numerical value, three digits (...)
 • Don't know -97
 • Not relevant (filter not applied) -98
 • No reply -99

i1000:

Single coded

i1000

**DO YOU OWN OTHER HOUSES (NOT COUNTING YOUR MAIN RESIDENCE) OR BUILDING PLOTS OR LAND OR INDUSTRIAL BUILDINGS OR GARAGES, ETC?
DO NOT CONSIDER THE GARAGES THAT ARE PART OF THE MAIN RESIDENCE.**

Normal

- 1 ☐ Yes
0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

I. MAIN RESIDENCE

End block

Scripter notes: (Filter: the replies in this section only by a person informed about the household's finances. This will be the sample person if f0400 = 1 and the person indicated in f0500_o if f0400= 0)

PREVIOUS TEXT j0100:

Text

THE FOLLOWING SECTION ANALYSES SOME OF THE FINANCIAL SITUATIONS HOUSEHOLDS FACE. THIS INFORMATION WILL ALLOW OTHER HOUSEHOLDS THAT FIND THEMSELVES IN SIMILAR SITUATIONS IN THE FUTURE TO RECEIVE ADVICE.

j0100:

Single coded

j0100

DOES YOUR HOUSEHOLD PLAN FOR ITS EXPENSES?

That is to say, you regularly decide, for example, that a portion of household income will be used for expenses, saving or paying bills.

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

j0200:

Single coded

j0200

OCCASIONALLY, HOUSEHOLD INCOME DOES NOT SUFFICE TO MEET CURRENT EXPENDITURE. IN THE PAST 12 MONTHS, HAS YOUR CURRENT EXPENDITURE BEEN GREATER THAN YOUR INCOME? BY CURRENT EXPENDITURE WE MEAN: FOOD, LOAN PAYMENTS, ELECTRICITY, WATER, MOBILE PHONES, COMMUNAL CHARGES, LEISURE, COLLEGE/UNIVERSITY, INSURANCE, ETC.

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

j0300x:

Multi coded

Min = 1

j0300x

WHAT DID YOU DO THE LAST TIME YOUR CURRENT EXPENDITURE EXCEEDED YOUR INCOME?

SHOW CARD 31

(Interviewer: note down all the pertinent replies. After each reply by the interviewee, ask "ANYTHING ELSE?".)

Normal

USE ASSETS

j0300a ☐ Use savingsj0300b ☐ Sell assets

OBTAIN CREDIT FROM CONTACTS

j0300c ☐ Borrow from family members or friendsj0300d ☐ Ask for an advance/obtain a loan from employer

OBTAIN CREDIT USING HOUSEHOLD ASSETS

j0300e ☐ Mortgage a propertyj0300f ☐ Extend an already existing mortgagej0300g ☐ Apply for early cash-in of a personal or occupational pension schemej0300h ☐ Pawn belongings

USE AVAILABLE CREDIT FACILITIES

j0300i ☐ Draw down an already existing credit facility, or use authorised overdraftj0300j ☐ Use credit card for cash advances, to pay bills or to buy food

APPLY FOR ADDITIONAL LOANS

j0300k ☐ Apply for a personal loan from a financial services providerj0300l ☐ Apply for a loan from an informal provider/lender

OTHER

j0300m ☐ Make unauthorised use of overdraftj0300n ☐ Pay bills late or not at allj0300p ☐ Public assistance³j0300o ☐ Other (specify) *open = variable name+_o- 97 ☐ Don't know *Exclusive- 98 ☐ Not relevant (filter not applied) *Exclusive- 99 ☐ No reply *Exclusive**Scripter notes:** (Programmer: multiple-reply question. Create a variable for each reply j0300a- j0300o, coded as Yes=1, No=0, Don't know= -97, Not relevant (filter not applied)= -98, No reply= -99.)

The options in capitals are not reply options, but headings.

³ Option introduced once the fieldwork period was finished.

j0400:

Single coded

j0400

IF YOU CEASED NOW TO RECEIVE YOUR MAIN SOURCE OF HOUSEHOLD INCOME, FOR HOW LONG COULD YOU MEET YOUR CURRENT EXPENDITURE WITHOUT HAVING TO APPLY FOR A LOAN OR MOVING HOUSE?

INCLUDE LOAN PAYMENTS AS CURRENT EXPENSES.

SHOW CARD 32

(Interviewer: if necessary, remind the household that this information is confidential. In the event of doubt, say:
BY CURRENT EXPENDITURE WE MEAN: FOOD, LOAN PAYMENTS, ELECTRICITY, WATER, MOBILE PHONES,
COMMUNAL CHARGES, LEISURE, COLLEGE/UNIVERSITY, INSURANCE, ETC.

In the event of doubt, say: LOANS FROM FAMILY MEMBERS ARE CONSIDERED AS LOANS. In the event of doubt,
say: DISREGARD THE SALE OF PROPERTIES OR THE CASHING-IN OF PENSION SCHEMES)

Normal

- 1 ☐ a. Less than one week
- 2 ☐ b. At least one week, but less than one month
- 3 ☐ c. At least one month, but less than three months
- 4 ☐ d. At least three months, but less than six months
- 5 ☐ e. At least six months, but less than nine months
- 6 ☐ f. At least nine months, but less than one year
- 7 ☐ g. One year or more
- 97 ☐ Don't know
- 99 ☐ No reply

j0500:

Numeric

Max = 100000

j0500

**HOW MUCH DO YOU SPEND ON AVERAGE ON FOOD, AT HOME AND OUTSIDE THE HOME?
YOU CAN GIVE A WEEKLY OR MONTHLY AVERAGE**

Scripter notes: lower limit: 0, upper limit: 100,000 for instances in which the spending frequency is monthly; conversely, lower limit: 0, upper limit = 23,256 when frequency is weekly. A soft check is also foreseen for instances in which the reply is equal to or higher than 10,000 or 2326 in the case of weekly expenditure.

- Reply options:
- Numerical value (...)
 - Don't know -97
 - No reply -99

Dynamic text in the wording EARN/S for instances in which the interviewee lives alone

j0600:

Single coded

j0600

THIS SPENDING ON FOOD YOU HAVE MENTIONED IS FOR:

Normal

- 1 ☐ One week
- 2 ☐ One month
- 3 ☐ Other (specify) **open = variable name+_o*
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

Scripter notes: not asked if reply is DK or NR in j0500

j0700:

Numeric

Max = 100000

j0700

HOW MUCH DID YOUR HOUSEHOLD SPEND ON EDUCATION LAST YEAR?

INCLUDE ENROLMENT AND MONTHLY FEES FOR EDUCATIONAL CENTRES, UNIFORMS, TEXTBOOKS AND EDUCATIONAL IT MATERIALS.

(Interviewer: in the event of doubt, clarify that SPENDING ON NURSERY SCHOOLS, SUMMER CAMPS AND LANGUAGES WILL ALSO BE INCLUDED.)

Scripter notes: reply options:

- Numerical value (...)
- Don't know -97
- No reply -99

j0800x:

Multi coded

Min = 1

j0800x

THIS AMOUNT YOU HAVE MENTIONED IS FOR SPENDING ON THE EDUCATION OF:

SHOW CARD 33

(Interviewer: note down all the pertinent replies. Following each reply by the interviewee, ask "**ANYBODY ELSE?**". The kinship relationship in options "a" – children under 18 - "b" – children over 18, "e" – grandchildren under 18 - and "f" – grandchildren over 18 - refers interchangeably to that of the sample person or their partner.)

Normal

- j0800a ☐ Children under 18
- j0800b ☐ Children over 18
- j0800c ☐ Partner or spouse
- j0800d ☐ Own
- j0800e ☐ Grandchildren under 18
- j0800f ☐ Grandchildren over 18
- j0800h ☐ Siblings⁴
- j0800g ☐ Other (specify) **open = variable name+_o*
- 97 ☐ Don't know **Exclusive*
- 98 ☐ Not relevant (filter not applied) **Exclusive*
- 99 ☐ No reply **Exclusive*

Scripter notes: (Programmer: multiple-reply question. Create a variable for each reply j0800a- j0800g, coded as Yes=1, No=0, Don't know= -97, Not relevant (filter not applied)= -98, No reply= -99.)

Not asked if reply is DK or NR or "0" in j0700

j0900x:

Multi coded

Min = 1

j0900x

IN THE PAST TWO YEARS, HAVE YOU FOUND YOURSELF IN ANY OF THE FOLLOWING SITUATIONS IN YOUR HOUSEHOLD?

SHOW CARD 34

(Interviewer: note down all the pertinent replies.)

Normal

- j0900a ☐ You applied for a loan that was rejected outright
- j0900b ☐ You applied for a loan and the amount granted was less than that requested
- j0900c ☐ You did not apply for a loan because they would not grant it to you
- j0900d ☐ No, none of the above **Exclusive*
- 97 ☐ Don't know **Exclusive*
- 98 ☐ No reply **Exclusive*

Scripter notes: (Programmer: multiple-reply question. Create a variable for each reply j0900a- j0900d, coded as Yes=1, No=0, Don't know= -97, No reply -99. If an interviewee mentions option "d" (with value 4) –no, none of the above - they cannot reply Yes to any other.)

⁴ Option introduced once the fieldwork period was finished.
ENCUESTA DE COMPETENCIAS FINANCIERAS (ECF)

j1000:

Single coded

j1000

IN THE PAST 12 MONTHS, HAS YOUR HOUSEHOLD EXPERIENCED ECONOMIC DIFFICULTIES THAT HAVE GIVEN RISE TO DELAYS IN PAYING ANY OF THE DEBTS INCURRED?

Normal

- 1 ☐ Yes
0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

Ask only if **j1000,1**

j1100:

Single coded

j1100

THESE DEBTS YOU MENTION, WERE THEY INCURRED WITH A FINANCIAL INSTITUTION OR A BANK?

Normal

- 1 ☐ Yes
0 ☐ No
- 97 ☐ Don't know
- 98 ☐ Not relevant (filter not applied)
- 99 ☐ No reply

j120\$:

Text

j120\$

HAVE YOU OR ANYBODY IN YOUR HOUSEHOLD EXPERIENCED ANY OF THE FOLLOWING CIRCUMSTANCES IN THE PAST 12 MONTHS?

(Interviewer: read out loud each of the statements and wait for the interviewee to say "Yes" or "No".)

Scripter notes: (Programmer: generate three variables j1201 – j1203, each one taking the value Yes=1, No=0, Don't know =-97, No reply=-99.)

j1201:

Single coded

j1201

A HOUSEHOLD MEMBER LOST THEIR JOB.

Normal

- 1 ☐ Yes
0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

j1202:

Single coded

j1202

A FORMALLY UNEMPLOYED HOUSEHOLD MEMBER FOUND WORK.

Normal

- 1 ☐ Yes
0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

j1203:

Single coded

j1203

IN THE PAST 12 MONTHS A HOUSEHOLD MEMBER HAS HAD AN ACCIDENT OR HEALTH PROBLEM PREVENTING THEM FROM LEADING A NORMAL LIFE.

Normal

- 1 ☐ Yes
- 0 ☐ No
- 97 ☐ Don't know
- 99 ☐ No reply

j1300:

Single coded

j1300

CONSIDERING YOUR HOUSEHOLD AS A WHOLE, WHAT IS ITS TOTAL ANNUAL GROSS INCOME? INCLUDE SALARIED INCOME, PUBLIC RETIREMENT PENSIONS, INVESTMENT OR RENTAL INCOME, PUBLIC ASSISTANCE, RETIREMENT SCHEME INCOME, ETC. OF ALL HOUSEHOLD MEMBERS.

Looking at this card, would you say that income is ...

SHOW CARD 35

(Interviewer: by gross income can we are referring to income before tax and Social Security contributions.)

Normal

- 1 ☐ a. Less than €9,000
- 2 ☐ b. Between €9,001 and €14,500
- 3 ☐ c. Between €14,501 and €26,000
- 4 ☐ d. Between €26,001 and €44,500
- 5 ☐ e. Between €44,501 and €67,500
- 6 ☐ f. Over €67,500
- 97 ☐ Don't know
- 99 ☐ No reply

j1400:

Single coded

j1400

THIS STUDY COMPRISED ONE PART THAT WAS LIKE A TEST, WHICH WE ASKED YOU TO DO ALONE, WITHOUT ASSISTANCE.

WITH REGARD TO THE TEST, HOW SURE ARE YOU THAT THE REPLIES YOU GAVE US ARE CORRECT? USE A SCALE OF 1 TO 5, WHERE 1 IS "NOT AT ALL SURE" AND 5 IS "VERY SURE"

SHOW CARD 36

Normal

- 1 ☐ Not at all sure
- 2 ☐ Not very sure
- 3 ☐ Neither very sure nor very unsure
- 4 ☐ Fairly sure
- 5 ☐ Very sure
- 97 ☐ Don't know
- 99 ☐ No reply

J.EXPENDITURE AND FINANCIAL FRAGILITY

End block

OBS1:

Open

(Interviewer: before declaring the interview over, note down all the observations you consider relevant concerning the interviewee's replies, referring, if possible, to the specific question)

SIGN-OFF:

Text

THANK YOU VERY MUCH FOR YOUR COLLABORATION

(Interviewer: hand over the incentive. One for the sample person and another if, in addition to the sample person, somebody else familiar with the household's finances should have replied. Continue with the final questions on the following screen)

TEXTTOESOMAR:

Text

THIS NOTE IS FOR THE INTERVIEWER:

I declare that I have worked observing the requirements established in the ESOMAR code, and in keeping with the instructions received for the present study

ANNEX 1: REGIONAL (AUTONOMOUS) COMMUNITY CODES

Variable ccaaf

Code	<i>Name of Region</i>
1	Andalusia
2	Aragón
3	Asturias, Principality of
4	Balearic Islands
5	Canary Islands
6	Cantabria
7	Castile-León
8	Castile-La Mancha
9	Catalonia
10	Valencia Region
11	Extremadura
12	Galicia
13	Madrid Region
14	Murcia Region
15	Navarre
16	Basque Country
17	Rioja, La
18	Ceuta
19	Melilla

ANNEX 2 - NATIONAL OCCUPATIONS CLASSIFICATION. CNO 2011

For use in questions a1800 and g0800

1	Directors and managers
A	<i>Directors and managers</i>
11	Legislators and senior officials; Managers of social-interest organisations; Managing Directors and Chief Executives
12	Administrative departments and sales managers
13	Production and operations managers
14	Food, retail and accommodation managers
15	Service managers not elsewhere classified
2	Health and education scientific and intellectual technicians and professionals
B	<i>Health and education scientific and intellectual technicians and professionals</i>
21	Health professionals
22	Early, school, primary school, vocational education and University teachers
23	Other education specialists and teaching professionals not elsewhere classified
C	<i>Other scientific and intellectual technicians and professionals</i>
24	Physicists, chemists, mathematicians and engineers
25	Legal professionals
26	Business policy administration professionals, technical and medical sales professionals
27	Information, Communication and Technology professionals
28	Social sciences professionals
29	Librarians, authors, journalists, creating and performing artists
3	Technicians; support professionals
D	<i>Technicians; support professionals</i>
31	Technicians in sciences, chemistry and engineering
32	Mining, manufacturing and construction supervisors

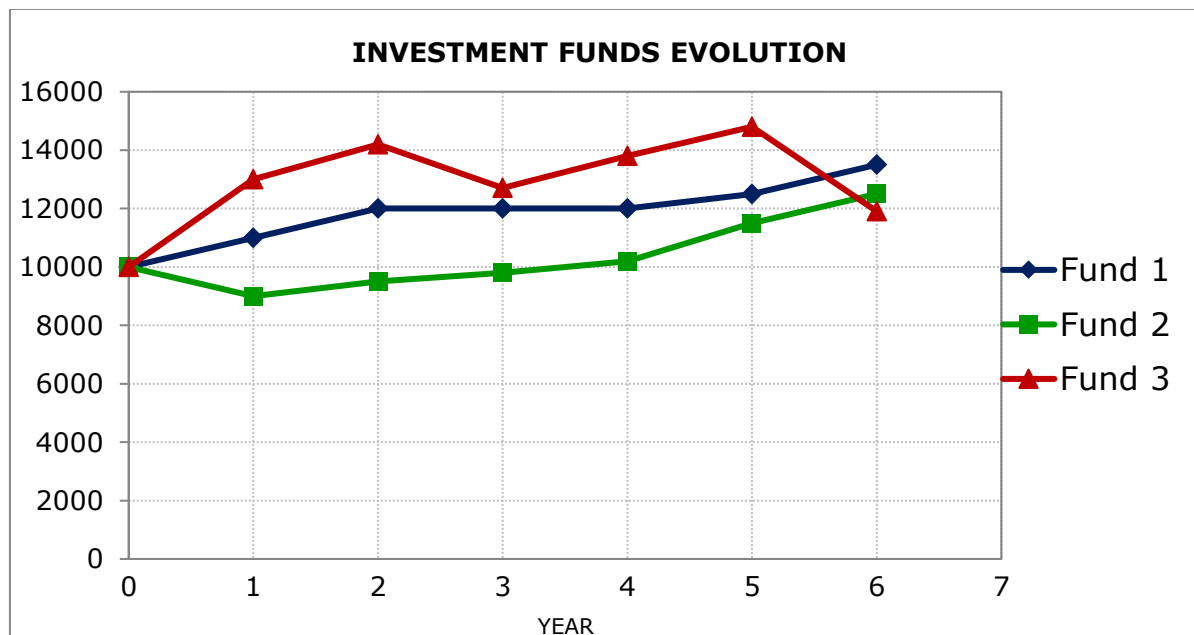
33	Health technicians and alternative therapy professionals
34	Finance, mathematical and related services support professionals
35	Sales and purchasing representatives and other commercial service agents
36	Executive and administrative assistants, public administration support professionals; National, Autonomous and local police technicians
37	Legal, social, and cultural services support professionals
38	Information, communication and technology (ICT) technicians
4	Office employees who do not deal with the public
E	Office employees who do not deal with the public
41	Accounting, financial and bank services employees; stock, production and transport clerks
42	Libraries and mail carrier clerks, encoders and print-proof readers
43	Administrative employees who do not work with customer services and are not elsewhere classified
F	Office employees who deal with the public
44	Travel consultants, receptionists and telephone operators, bank tellers and debt collectors
45	Administrative employees who work with customer services and are not elsewhere classified
5	Catering and trade service workers
G	Catering and trade service workers
50	Waiters and bartenders and cooks who are restaurant owners
51	Wage-earning cooks, waiters and bartenders
52	Shop department managers and salespersons
53	Shopowner-traders
54	Sales workers
55	Cashiers and ticket clerks (except in banks)
H	Health services and personal care workers
56	Personal care workers in health services
57	Child care and home-based personal care workers
58	Hairdressers, travel attendants, tour guides, travel guides cleaning and other personal service workers

I	<i>Protective and security services workers</i>
59	Protective and security services workers
6	<i>Skilled agricultural, livestock, forestry and fishery workers</i>
J	<i>Skilled agricultural, livestock, forestry and fishery workers</i>
61	Skilled agricultural workers
62	Skilled agricultural workers, (including poultry, apiculture and similar)
63	Skilled mixed agricultural workers
64	Skilled workers in forestry, fishing and hunting
7	<i>Skilled Construction Workers, Except Machinery Operators</i>
K	<i>Skilled Construction Workers, Except Machinery Operators</i>
71	Structural construction workers
72	Plasterers, plumbers, painters, assemblers
L	<i>Skilled manufacturing industry workers, except installation and machine operators</i>
73	Metal moulders, welders, structural metal preparers, blacksmiths, tool makers and similar
74	Mechanics and machinery adjusters
75	Electric equipment mechanics and electronics mechanics
76	Metal precision mechanics, ceramists, glass workers, handicraft and printing workers
77	Food, beverage and tobacco industry workers
78	Woodworking, textile, garment, fur, leather, footwear and other trade workers
8	<i>Stationary plant and machine operators, and assemblers</i>
M	<i>Stationary plant and machine operators, and assemblers</i>
81	Stationary plant and machine operators
82	Factory fitters and assemblers
N	<i>Mobile machine drivers and operators</i>
83	Locomotive engine drivers, agricultural machine and mobile heavy equipment operators, and seamen
84	City or road transport vehicle drivers

9	Elementary occupations
O	<i>Unskilled services workers (except transport)</i>
91	Domestic employees
92	Other cleaning workers
93	Food preparation assistants
94	Urban garbage workers, street vendors and other elementary services occupations
P	<i>Agricultural, fishing, construction, manufacturing and transport industry labourers</i>
95	Agrarian, forestry and fishery labourers
96	Construction and mining labourers
97	Manufacturing labourers
98	Transport, loading and stocking labourers
0	Armed forces occupations
Q	Armed forces occupations
0	Armed forces occupations

ANNEX 3 – CARD 18

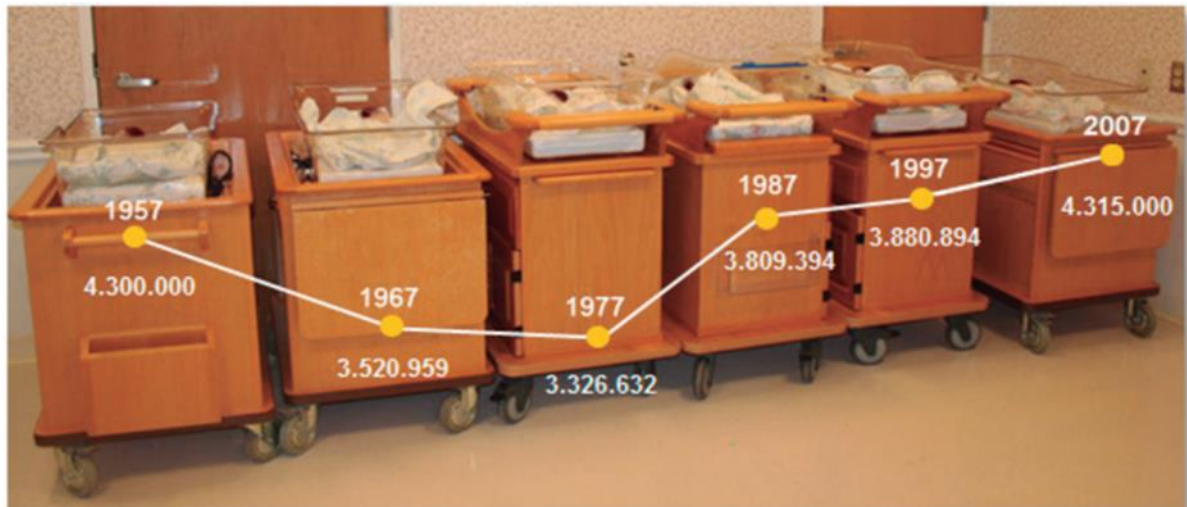
For use in questions e1101, e1102, h1101 and h1102.



Adapted from the UK 2006 Financial Capability Study. See <http://www.fsa.gov.uk/pubs/consumer-research/crpr47b.pdf> (page 144)

ANNEX 4 – CARD 19

For use in questions e0200 and h0200.



Adapted from PIAAC 2013 liberated items, see: http://www.piaac.cz/attach/sample_tasks.pdf (page 17)

ANNEX 5 – CARD 20

For use in questions e0401, e0402, e0403, h0401, h0402 and h0403

Adapted from IALS. See OECD (2000) "Literacy in the information age: Final Results of the International Adult Literacy Survey" Annex B, page 108.

<http://www.oecd.org/education/innovation-education/39437980.pdf>