This printed version is the template for programming a computer-aided survey instrument (known as CAPI – Computer Aided Personal Interview). It contains the question texts, information for the interviewer and instructions for programming. The template contains all questions that could potentially be asked. Only one part of this programme is actually relevant for a given household, however. Using a variety of filter questions, specific respondent groups are asked different questions. Tenants who do not own any property are not required to answer questions on mortgages or property ownership, for instance.

Colour coding in the CAPI style
• Black – text of question to be read out by the interviewer
• Red – information for the interviewer, not to be read out
• Green – possible answers, extension of question texts and definitions that can be read out only as required.
• Grey – text that should be completely hidden, such as under a “More information” or “Glossary” button.
**Definitions of preload variables**

**Definition of SAMPLE**
1 = Panel sample W1  
2 = Refresher sample W2

**HHArt= 3 refresher households**
HHArt = 3 if SAMPLE = 2

**HHArt = 1 Panel-HH for follow-up survey**

**Preload variables**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAMEK_T_VW</td>
<td>Name of person who was FKP of the HH in previous wave</td>
</tr>
<tr>
<td>KT_VW</td>
<td>= 1 for FKP from the previous wave, = 0 other</td>
</tr>
<tr>
<td>DATUM_HH_VW</td>
<td>Date of HH interview in previous wave (month and year)</td>
</tr>
<tr>
<td>KTimHH_VW</td>
<td>= 1, if internal FKP in previous wave, = 0, if external FKP in previous wave</td>
</tr>
<tr>
<td>NAME_VW</td>
<td>Names of household members from previous wave</td>
</tr>
<tr>
<td>SEX_VW</td>
<td>Gender of household members (information from previous wave, ra0200)</td>
</tr>
<tr>
<td>Alter_fort</td>
<td>Age at time of current wave according to information from previous wave; calculated based on year of birth indicated in personal interview (dpe9050) or data from the HH matrix (ra0300)</td>
</tr>
<tr>
<td>HHMG_VW</td>
<td>= 1 for household member from previous wave, ie for all household members from previous wave, irrespective of age. = 0 other</td>
</tr>
<tr>
<td>BEFR_P_VW</td>
<td>= 1 for respondent from previous wave, ie all respondents that were 16 years and older at the time of the previous wave = 0 other</td>
</tr>
<tr>
<td>TN_BEFR_P_VW</td>
<td>= 1 for participation in the previous wave, ie respondent with (proxy) interview in the previous wave = 0 other</td>
</tr>
<tr>
<td><strong>DATUM_P_VW</strong></td>
<td>Date of personal interview in previous wave</td>
</tr>
<tr>
<td>----------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td><strong>Beziehungsstatus</strong></td>
<td>Relationship status from the previous wave (vsrq16$x), preload relationship status for plausible answers only, (ie fourth digit of flag variable &lt;&gt; 3)</td>
</tr>
</tbody>
</table>

**HHArt=2 Split-HH**

**Preload variables**

<table>
<thead>
<tr>
<th><strong>ANZ_AUS</strong></th>
<th>Number of persons that moved out to the same address (irrespective of age)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NAMEAUSwave</strong></td>
<td>Name of person(s) that moved out to the same address (taken from the HH grid in the current wave – transfer from SWITCH for split households),</td>
</tr>
<tr>
<td><strong>SEX_VW</strong></td>
<td>Gender of person(s) who moved out (information from previous wave, ra0200)</td>
</tr>
<tr>
<td><strong>Alter_fort</strong></td>
<td>Age of person(s) who moved at time of current wave according to information from previous wave</td>
</tr>
</tbody>
</table>
| **KT_VW** | = 1, if person who moved was FKP in previous wave  
= 0 other |
| **HHMG_VW** | = 1 for household member from previous wave, ie for all household members from previous wave, irrespective of age.  
= 0 other |
| **BEFR_P_VW** | = 1 for respondent from previous wave, ie all respondents that were 16 years or older at the time of the previous wave  
= 0 other |
| **TN_BEFR_P_VW** | = 1 for participation in the previous wave, ie respondent with (proxy) interview in the previous wave  
= 0 other |
| **DATUM_P_VW** | Date of personal interview in previous wave |
INTRODUCTORY QUESTION:
This scientific study carried out on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, the income and the spending patterns of private households. It is part of a larger survey for the entire euro area. Participation in this study is completely voluntary. Your participation is very important for obtaining a comprehensive and adequate picture of the financial situation of the different households in Germany and in the euro currency area. The study has been running since 2010 and will be continued this year in a nationwide survey. You will find some of the results of the study at www.bundesbank.de/phf.

[Progr.: Additional Text, if hhart = 1:
Your Household did already take part in the first wave of this study. We therefore also contact you for the second wave.]

[Progr.: Additional Text, if hhart = 2:
The household of [show all names from NAMEAUS separated by „and“] participated in the first wave of this study. We therefore contact you for the second wave.]

We assure you that the collected data will be used exclusively for the production of statistics, for monetary and financial stability, as well as for science and research. We guarantee you that all your information will be treated confidentially and all the rules of data protection will be strictly observed. The results of the study will only be shown and evaluated anonymously, i.e. without a name and address.

The collected data is always separated from your personal data. Your information from the interview will be passed on to the Deutsche Bundesbank without your name and address. Details of individuals are not visible.

Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare characteristics and combinations of characteristics or summary of answer categories. Consequently, it is not possible to identify which person has been providing which information!
By participating, you acknowledge and agree that your personal data or the data of your household may be saved and processed for the stated purposes. 

1 – Continue with interview

IF hhart = 1 (Panel-HH) AND ktimhh_vw=1, continue with vscr1

IF hhart = 1 (Panel-HH) AND ktimhh_vw=0, continue with dra050

IF hhart = 2 (Split-HH) AND for a person moved out kt_vw = 1, continue with vscr1

IF hhart = 2 (Split-HH) AND all persons moved kt_vw = 0, continue with pagead

IF hhart = 3 (refresher-HH), continue with vscr1

Input filter: hhart=3

Question1 vscr1 CHECK ADDRESS FROM ECP

PROGRAMMER: SHOW SURNAME, FIRST NAME AND ADDRESS

INTERVIEWER: Please check whether the address is correct. Is the address correct? Read address aloud.

1 - Yes
2 - No

IF = 1 Continue with Pagea,
ELSE continue with vscr1a

(ENTRY OF ADDRESS)

Input filter: hhart=3 AND vscr1=2

Question1A vscr1a CORRECT ADDRESS

PROGRAMMER: FOR RECORD "00" ENTER THIS ADDRESS INTO THE ECP

INTERVIEWER: Please enter the correct address in full once again!

1 - First name: -3 - Question filtered
2 - Surname: -8 - Question filtered for panel
3 - Street: Continue with pagea
4 - Postcode:
5 - City/Town:
DEFINITION OF A HOUSEHOLD

Question: If multiple households live here, this question and the following ones concern the household that the addressed person belongs to.

By "household" I mean groups of people who collectively share the cost of daily life and do not calculate their purchases separately.

People or groups of people,
(1) who live in a shared residence and do not have any family or partnership relationships to each other, or
(2) domestic staff who lives here constitutes independent households.

PROGRAMMER: SHOW NAME AND ADDRESS: STREET; CITY/TOWN FROM ECP OR VSCR1A

INTERVIEWER: Please select only the household of the person who received the information letter.

-3 - Question filtered continue with vscr2
-8 - Question filtered for panel

NAMES OF POTENTIAL FKPS

Question: We are conducting a household survey supplemented by an individual survey of each individual member of the household. Therefore, we need one contact for the entire household, and he or she should have the best overview of the household's finances. By that I mean things such as income, savings and checking accounts, pensions, real estate. Who among the household members living here knows the most about the household's finances?

INTERVIEWER: - Whenever possible, the household members should specify a "financially knowledgable person" (FKP). Only in special cases will it be desirable to select an FKP who is not a member of the household at the time of the interview.
- Please enter the first name and surname of the specified people. If spontaneously only one name is provided, this is sufficient. If the target person (TP) cannot name a member of the household as an authority, leave all fields blank.

1 - Name of 1st person
-8 - Question filtered for panel
2 - Name of 2nd person
3 - Name of 3rd person

NO PERSON NAMED: continue with vscr3

MORE THAN ONE PERSON NAMED: continue with vscr5

ONE PERSON NAMED: continue with vscr11$x
**Input filter:** hhart=3 AND no person named in vscr2

**Question3**

**NAME OF EXTERNAL FKP**

**Question:** Is there someone outside of the household who is familiar with the household's finances? Who is that?

1 - Yes: Name...
2 - No

-3 - Question filtered
-8 - Question filtered for panel

**IF** =1, continue with vscrxb,

**ELSE** continue with vscr4

**Input filter:** hhart=3 AND vscr3=2

**Question4**

**NAME - PERSON WITH ONLY BASIC KNOWLEDGE OF THE HH FINANCES**

**Question:** Is there someone who could give me some basic information about the household's financial situation? Who is that and does this person belong to the household?

1 - Yes, household member: Name:  
2 - Yes, substitute: Name (external FKP):
3 - No

-3 - Question filtered
-8 - Question filtered for panel

**IF** =1, continue with vscr11x,
**IF** = 2, continue with vscrxb,
**ELSE:** This is a shame, then we cannot conduct our survey.

Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

**Input filter:** hhart=3 AND more than one person named in vscr2

**Question5**

**SEVERAL POTENTIAL FKPS - CHECK 1 - BEST OVERVIEW**

**Question:** To conduct the interview, it is necessary to select one person as the respondent for questions regarding the household as a whole. Other people are more than welcome to help answer the questions. Which of the people you have named as a possible contact has the best overview of the household's finances?

**PROGRAMMER:** SHOW NAME(S) OF PEOPLE FROM VSCR2.

**INTERVIEWER:** Multiple answers possible.

1 - Name of 1st person
2 - Name of 2nd person
3 - Name of 3rd person

-2 - None of these people
-3 - Question filtered
-8 - Question filtered for panel

**IF ONLY ONE NAME IS SELECTED:** continue with vscr11x,
**ELSE** continue with vscr6
**Input filter:** $hhart=3 \land vsr5= -2, -1 \lor \text{multiple people named in vsr5}$

**Question 6** \hspace{1cm} $vsr6$

**SEVERAL POTENTIAL FKPS - CHECK 2 - OWNER OR TENANT OF PROPERTY**

**Question:** Who is the owner of this apartment / house or whose name is on the rental agreement?

**PROGRAMMER:** SHOW NAME(S) OF PEOPLE FROM VSCR5.

**INTERVIEWER:** Multiple answers possible.

1 - Name of 1st person
2 - Name of 2nd person
3 - Name of 3rd person

-2 - None of these people
-3 - Question filtered
-8 - Question filtered for panel

IF ONLY ONE NAME IS SELECTED: continue with $vscr11x$, ELSE continue with $vscr7$

**Input filter:** $hhart=3 \land vsr6= -2 \lor \text{in vsr6 more than one name provided}$

**Question 7** \hspace{1cm} $vsr7$

**SEVERAL POTENTIAL FKPS - CHECK 3 - LAST BIRTHDAY**

**Question:** From these people who had their birthday last?

**PROGRAMMER:** SHOW NAME(S) OF PEOPLE FROM VSCR6. ONLY ONE ANSWER PERMITTED.

**INTERVIEWER:** Only one name can be selected.

1 - Name of 1st person
2 - Name of 2nd person
3 - Name of 3rd person

-3 - Question filtered
-8 - Question filtered for panel
**Input filter:**  $hhart=3$ AND (at least one person named in $vscr2$ OR $vscr4=1$)

**Question 11**  $vscr11$x  **HOUSEHOLD TO WHICH FKP BELONGS - CENTER OF LIFE**

**Question:** Does [NAME FROM $vscr2$ OR $vscr4-7$] view the household at [ADDRESS: STREET; CITY/TOWN (FROM EKP OR $vscr1a$)] as (his/her) center of life?

**INTERVIEWER:** The household is also to be treated as the center of life if:
1. The person lives exclusively in this household.
2. The person is working at a different location, but regularly returns to the aforementioned address,
3. The person studies and only does not reside at the aforementioned address during the semester.
4. The person is a child in joint custody and spends more days in the household than anywhere else.
5. The person is an elderly relative and spends more days in the household than anywhere else.

1 - Yes, household member  
2 - No, not a household member  
3 - Question filtered  
8 - Question filtered for panel

**Input filter:**  $hhart=3$ AND $vscr11$x=2

**Question 13**  $vscr13$  **OTHER PEOPLE IN THE HOUSEHOLD**

**Question:** Do other people in the household live here at the address: [ADDRESS: STREET, HOUSE NO., CITY/TOWN (FROM ECP OR $vscr1a$)]?

1 - Yes  
2 - No  
3 - Question filtered  
8 - Question filtered for panel

**Input filter:**  $hhart=3$ AND $vscr11$x=2
**Input filter:**  hhart=3 AND vscr13=1

### Question 13b  vscr13b  ATTEMPT TO FIND AN INTERNAL FKP

**Question:** Among the remaining household members, is there someone who would be able to speak with me about your household's finances?

**INTERVIEWER:** Please make an attempt to find an FKP who belongs to the household.

1 · Yes, household member; name:  -3 · Question filtered  
   IF = 1, continue with vscrxa1

2 · No: [NAME FROM vscr2 OR vscr4-7 ] is to be treated as external FKP.  
   -8 · Question filtered for panel  
   IF = 2, continue with vscrxb

**Input filter:**  hhart=1 (Panel-HH) OR (hhart = 2 (Split-HH) AND one person which moved out kt_vw = 1)

### vsclr1  vsclr1  CHECK - FKP WAVE 1

**Question:** As in the previous surveys, we are conducting a household survey supplemented by an individual survey of each individual member of the household. Therefore, we need one contact for the entire household, and he or she should have the best overview of the household's finances. By that I mean things such as income, savings and checking accounts, pensions, real estate.

[Progr.: Text, wenn hhart=1 (Panel-HH):

In the last personal interview we conducted with your household [Namekt_vw] was this person.
Is he or she also currently the person in your household, who knows have the best overview of the household's finances?]

[Progr.: Text, wenn hhart=2 (Split-HH) und für eine ausgezogene Person kt_vw = 1:

In our first personal interview [Namekt_vw] was this person for her/his household.
Is he or she also currently the person in your household, who knows have the best overview of the household's finances?]

**INTERVIEWER:** - Person with best overview of household's finances = Financial Knowledgeable Person (FKP)
- IF [Namekt_vw] has died or moved out,please select code2_[Namekt_vw] is no longer the FKP
   1: yes, [namekt_vw] is still the Financial Knowledgeable Person (FKP2:
   -3 · Question filtered  
   IF = 1, continue witvscrxaA1
   IF = 2 and hhart = 1, continue with dra050

2· no, [namekt_vw] is no longer the Financial Knowledgeable Person (FKP)
   3: [namekt_vw] is unknown in the household  
   IF = 2 and hhart = 2, continue with pagead
   IF = 3, continue with vsclr2
**Input filter:** vscr1=3

---

**vscr12**  
**vscr12**  
**CHECK - CORRECT HOUSEHOLD**

**INTERVIEWER:** Please check whether you are conducting the interview with the right household using your address list.

1: Yes, selected correct household.  
2: No, selected wrong household.

-3 - Question filtered

IF = 1, continue with pagead  
IF = 2, -> This is a shame, then we cannot conduct our survey. Thank you for your time. -> END  
(R-Code 35)

---

**Input filter:** vscr11$x=1 OR vscr13b=1 OR vscr1=1

---

**X.A1**  
**vscrxa1**  
**CHECK - PREVIOUS RESPONDENT IS FKP**

**INTERVIEWER:** The household member [<IF hhart=3> Name from vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw] is the financial knowledgeable person for the household. The remaining questions in this screening MUST BE answered by [Name from vscr2 or vscr4-7 or vscr13b]!

Is the previous respondent [<IF hhart=3> Name from vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw]?  
1 : Yes  
2 : No  

-3 - Question filtered

IF = 1, continue with dra050  
IF = 2, continue with vscrxa2
CHANGE OF RESPONDENT

**Question:** would like to discuss the questions about the finances in your household with [<IF hhart=3> NAME from vscr2 OR VSCR4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw] and continue the interview with (him/her). Is that possible right now or can we arrange a time?

INTERVIEWER: - If [<IF hhart=3> Name from vscr2 OR vscr4-7 or vscr13b / <IF hhart=1 OR =2> Namekt_vw] is present, continue the interview immediately with this person.
- If [<IF hhart=3> Name from vscr2 OR vscr4-7 or vscr13b/ <IF hhart=1 OR =2> Namekt_vw] is not present at this time, request help with the arrangement of a time.

1 - Yes, conversation can continue immediately with [<IF hhart=3> NAME FROM vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw]
2 - Arrange a time with internal FKP
3 - Conversation was interrupted and will continue here with [<IF hhart=3> NAME FROM vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw].
4 - [<IF hhart=3> NAME FROM vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw] is not willing to have conversation.
5 - [<IF hhart=3> NAME FROM vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> namekt_vw] is not willing to have conversation, according to information received.

**Input filter:** vscrxa1=2
**Input filter:** hhart=3 AND (vscrxa2=4 OR vscrxa2=5)

---

**X.A3**

**vscrxa3**

**ATTEMPT TO FIND FKP WHO IS WILLING TO CONDUCT THE INTERVIEW**

**Question:** Among the remaining household members, is there someone who would be willing to speak with me about your household's finances?

**INTERVIEWER:** Please make an attempt to find an FKP who is willing to have a conversation and belongs to the household.

1 - Yes, household member; name:  
2 - No

**IF = 1, continue with pagec**

If = 2 -> This is a shame, then we cannot conduct our survey. Thank you for your time. -> END

(FAILURE CODE FOR THE SAMPLE MANAGEMENT SYSTEM) - INFORM FIELD CONTROL.

---

**Input filter:** hhart=3 AND (vscrxa2=1 OR vscrxa2=3 OR vscrxa3=1)

---

**Page C**

**pagec**

**PAGE-INFORMATION ON SURVEY IF INTERNAL FKP**

**PROGRAMMER:** TAKE THE TEXT FROM THE "INTRODUCTION" AND USE IT HERE

**INTERVIEWER:** ![Code snippet]

IF = 1, continue with dra050

IF = 2 AND hhart=3, continue with vscrxb4

IF=2 AND (hhart=1 OR =2), continue with dra050
**Input filter:** \( hhart=3 \) AND \( vscr3=1 \) OR \( vscr4=2 \) OR \( vscr13b=2 \)

**PROGRAMMIERER: MODULE FOR THE CASE OF AN EXTERNAL FKP**

**X.B**

**CONSENT REGARDING THE USE OF AN EXTERNAL FKP**

**Question:** We would like to discuss the questions about your household's finances with [NAME FROM vscr3, vscr4 OR vscr13b]. Do you and all other household members above the age of 18 agree to that?

**INTERVIEWER:** - [NAME FROM vscr3, vscr4 or vscr13b] is external authority (FKP), i.e. NOT a member of the household.
- Submit declaration of consent and enter the names of all HH members above the age of 18. Then have all HH members sign it.

If not all persons are present to sign it, please end the conversation and arrange a new time.

1 - All agree and all signatures are provided
2 - Respondent is in agreement, but not all the signatures can be obtained immediately or respondent would like to talk with the named people first.
9 - Not all hh members agree

Input filter: \( hhart=3 \) AND \( vscrxb=1 \)

**X.B3**

**ADDRESS OF EXTERNAL FKP**

**Question:** Please tell me how I can reach [NAME FROM vscr3, vscr4 or vscr13b] so that we can arrange a time for our conversation.

First name
Surname
Company (optional)
Address
Postcode
City/Town
Phone (optional)

96 - Permission for sharing address must be clarified to start with
97 - Sharing of address refused
98 - Address not available
-3 - Question filtered
-8 – Question filtered for panel

IF \( vscrxb3 = 97 \), continue with vscrxb4
ELSE continue with vscr21
**Question21 vscr21**

**RELATIONSHIP OF EXTERNAL FKP WITH HOUSEHOLD**

**Question:** Would you also please tell me what the relationship is between [NAME FROM vscr3, vscr4 OR vscr13b] and your household. Then we will notify [NAME FROM vscr3, vscr4 OR vscr13b] in writing to schedule a time to talk.

**PROGRAMMER:** FOR THE DATABASE - CREATE RECORD 19 AND TRANSFER THE ADDRESS INFORMATION FROM THIS QUESTION TO THE ECP

1 A relative of a household member
2 A friend of a household member
3 Lawyer, notary
4 Tax consultant
5 Financial advisor
6 Person hired by household
7 Other (please specify)

**Input filter:** hhart=3 AND vscrxb3<>97, -3

---

**X.B4 vscrxb4**

**LAST ATTEMPT TO FIND INTERNAL FKP**

**Question:** Is there maybe a person who lives in your household and who could answer our questions on your household's finances?

**INTERVIEWER:** Please make an attempt to find an FKP who belongs to the household.

1 - Yes (open text entry - name)  
PROG: NAME IS INTERNAL FKP (RECORD 1)  
2 - No

**Input filter:** hhart=3 AND (vscrxb3=97 OR vscrxb=9)

---

**IF = 1, continue with vscrxb5**

**IF = 2:** This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.
LAST ATTEMPT TO FIND INTERNAL FKP - PREVIOUS RESPONDENT IS FKP

INTERVIEWER: The household member [Name from vscrxb4] is the authority for the household. The remaining questions in this screening must be answered by [Name from vscrxb4]!

Is the previous respondent [Name from vscrxb4]?

1 - Yes
2 - No

IF = 1: continue with dra050

IF = 2: continue with vscrxb6

LAST ATTEMPT TO FIND INTERNAL FKP - CHANGE OF RESPONDENT

Question: I would like to discuss the questions about the finances in your household with [NAME FROM vscrxb4] and continue the interview with {him/her} now. Is that possible right now or can we arrange a time?

INTERVIEWER: - If [Name from vscrxb4] is present, the interview continues immediately with this person.
- If [Name from vscrxb4] is not present at this time, request help with the arrangement of a time. Please tell the respondents that as many members of the household as possible above the age of at least 16 should be present for the next interview.

1 - Yes, conversation can continue right away [NAME FROM vscrxb4]
2 - Arrange a time with internal FKP
3 - Call was interrupted and will be continued here
4 - [NAME FROM vscrxb4] is not willing to have conversation
5 - [NAME FROM vscrxb4] is not willing to have conversation, according to information

IF = 1, continue with paged.

IF = 2: End conversation and ARRANGE A TIME

IF = 3: continue with paged

IF = 4 OR 5: This is a shame, then we cannot conduct our survey. Many thanks for your time -> END (FAILURE CODE FOR THE SAMPLE MANAGEMENT SYSTEM) - INFORM FIELD CONTROL.
**Page D**

**INFORMATION ON SURVEY IF INTERNAL FKP - LAST ATTEMPT TO FIND INTERNAL FKP**

**PROGRAMMER:** TAKE THE TEXT FROM THE "INTRODUCTION" AND USE IT HERE

**INTERVIEWER:** [Name from vscrxb4] has not yet been informed about the study. Please read introduction aloud.

1 - CONTINUE
2 - FKP is not willing to have conversation
-3 - Question filtered
-8 - Question filtered for panel

IF = 1, continue with dra050

IF = 2: This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

---

**Input filter:** (hhart = 2 (Split-HH) AND for all persons which moved out kt_vw = 0) OR (hhart = 2 UND vscri1 = 2) OR vscri2 = 1

---

**Page AD**

**PAGE – HOUSEHOLD DEFINITION**

**Question:** If more than one household lives here, then this survey is only concerned with the household to which [NAMES from NAMEAUS separated by “or”) belongs.

By "Household" I mean people who share living costs. Expenses are not subdivided.

People or groups of people living here as

(1) roommates with no family or partnership attachments to each other, or
(2) domestic employees should be treated as separate households.

**INTERVIEWER:** Please only select the household to which the person who received the information letter belongs.

-3 - Question filtered continue with dra050
Question 15

START OF HH MATRIX

Question: <IF (hhart=1 AND ktimhh_vw=0) OR (hhart = 2 (Split-HH) AND for all persons which moved out kt_vw = 0)>

As in the previous surveys, we are conducting a household survey supplemented by an individual survey of each individual member of the household. Therefore, we need one contact for the entire household, and he or she should have the best overview of the household's finances. By that I mean things such as income, savings and checking accounts, pensions, real estate.

It is therefore important to know who currently belongs to your household. I will now ask you about which persons currently belong to your household. Based on this information we will then clarify who the household member who knows best about the finances of your household is.

<IF hhart = 3 OR [(hhart= 1 OR 2) AND (vscrxa1 = 1 OR Pagec = 1)]>

For questions on the financial situation of your household, it is important to know which people belong to your household. That is why I shall ask you a few questions about the composition of your household in the following.

<IF [(hhart= 1 or 2) AND [vscr1= 2 OR vscr2 = 1 OR (vscrxa2 = 4 OR 5) OR Pagec = 2]>

For questions about the financial situation of your household it is important to know who currently belongs to your household. I will now ask you about which persons currently belong to your household. Based on this information we will then clarify who the household member who knows best about the finances of your household is.

<for everyone> May I now start with this part of the interview?

INTERVIEWER: If a time has been arranged, please tell the respondents that as many members of the household as possible above the age of at least 16 should be present for the next interview.

1 - Yes, begin interview
2 - No, interview can only be continued later-> Interrupt conversation and arrange a time
9 - No, respondent is not willing to continue the interview.

1 - Yes, continue with auxiliary variable kt_fix
2 - No, interview can only be continued later-> Interrupt conversation and arrange a time;
9 - No, TP is not willing to continue the interview. This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050

IF=1, continue with auxiliary variable kt_fix

PROG: IF A NEW TIME IS ARRANGED, APPLY dra050

IF=2, interview can only be continued later-> Interrupt conversation and arrange a time;

PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050

IF=9, respondent is not willing to continue the interview. This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.
PROGRAMMER: GENERATE AUXILIARY VARIABLE KT_FIX:
KT_FIX= 1, IF HHART = 3 OR \[\text{((HHART}= 1 \text{ OR } 2) \text{ AND } (VSCRXA1 = 1 \text{ OR } \text{PAGEC } = 1))\], ELSE KT_FIX = 0
VARIABLE MUST BE TRANSMITTED TO HH-MATRIX

Start of HH-Matrix module

PROGRAMMER: START EXTERNAL PROGRAM HH MATRIX

PLEASE OBSERVE SEPARATE PROGRAMMING TEMPLATE "INFAS_HAUSHALTSMATRIX PHF(VERMÖGENSSURVEY)_5123 "

Input filter: dra050=1

PROGRAMMIERER: SHOW TRANSITIONAL TEXT FOR INTERVIEWER: “ONE MOMENT, PLEASE. THE NEXT STEP IS TO COMPILE A LIST OF EVERYONE IN YOUR HOUSEHOLD.”

Input filter: hhart=1 OR =2 AND external FKP (vsmql20=1, Information from HH-Matrix)

Question21  vsmql21  NAME OF EXTERNAL FKP

Question: What is the name of this person who is not a member of your household, who is able to provide information on the financial situation to your household?

1 - Insert text in an excelsheet  -3 - Question filtered  continue with vsctrlxb
open text entry

Input filter: hhart=1 OR =2 AND external FKP (vsmql20=1, Information from HH-Matrix)
CONSENT TO USE EXTERNAL FKP 2

Question: We would like to discuss the questions about your household's finances with [NAME FROM vsmql21]. Do you and all other household members above the age of 18 agree to that?

1 - All agree and all signatures are provided
2 - Respondent is in agreement, but not all the signatures can be obtained immediately or respondent would like to talk with the named people first.
9 - Not all hh members agree

IF =1, continue with vscrl3
(Recording of Address)
=2, stop interview and arrange new meeting
=9, This is a shame, then we cannot conduct our survey.
Thank you for your time. -> END
(failure code for the sample management system) - INFORM FIELD CONTROL

Input filter: (hhart=1 OR =2) AND vscrlxb=1

ADDRESS OF EXTERNAL FKP

Question: Please tell me how I can reach [NAME FROM vsmql21] so that we can arrange a time for our conversation.

First name
Surname
Company (optional)
Address
Postcode
City/Town
Phone (optional)

96 - Permission for sharing address must be clarified to start with
97 - Sharing of address refused
98 - Address not available
-3 - Question filtered
-8 - Question filtered for panel

IF = 97, This is a shame, then we cannot conduct our survey.
Thank you for your time. -> END
(failure code for the sample management system) - INFORM FIELD CONTROL
ELSE continue with vscrl21

Input filter: (hhart=1 OR =2) AND vscrl3 <> 97, -3

RELATIONSHIP OF EXTERNAL FKP WITH HOUSEHOLD

Question: Would you also please tell me what the relationship is between [NAME FROM vsmql21] and your household.

Then we will notify [NAME FROM vsmql21] in writing to schedule a time to talk.

1 A relative of a household member
2 A friend of a household member
3 Lawyer, notary
4 Tax consultant
5 Financial advisor
6 Person hired by household
7 Other (please specify)

-1 - Don't know
-2 - No answer
-3 - Question filtered

continue with vscrl15

Input filter: vscrl21
**Input filter:** dra050=1

**PROGRAMMIERER:** START HH MATRIX LOOP FOR ALL PERSONS

---

**vsmq5**  
**vsmq5**  
**MATRIX - CENTRE OF LIFE**

**Question:** ALL ITERATIONS: Does [Name] consider the household at [ADDRESS] to be {his/her} centre of life? List 0.1 shows what is meant by centre of life. ALL ITERATIONS: Does [Name] consider the household at [ADDRESS] to be {his/her} centre of life? List 0.1 shows what is meant by centre of life.

**INTERVIEWER:** Show list 0.1.

**INTERVIEWER:**

1 - Yes, belongs to household  
2 - No  
-3 - Question filtered

**IF = 1 (belongs to household):**  
Return to person list, add person to the list of household members

**IF = 2:** Return to person list, RECORD THIS PERSON'S DETAILS BUT DO NOT ENTER THEM IN THE LIST OF HOUSEHOLD MEMBERS. SHOW INTERVIEWER INFORMATION: “This person does not belong to the household for the purposes of this survey and therefore will not be added to the household list”.

**PROGRAMMER:** PROCEDURE AFTER THE QUESTION: INTERVIEWER ASKS IN COMPLIANCE WITH THE INSTRUCTION "RECORD ALL PERSONS IN THE OVERVIEW WHO CURRENTLY BELONG TO THE HOUSEHOLD" IF ANYONE ELSE BELONGS TO THE HOUSEHOLD.

**OTHER PERSON NAMED:** RECORD NAME, GENDER, AGE (VARIABLE RA0300) OR AGE GROUP AND CHECK HOUSEHOLD MEMBERSHIP (QUESTION VSMQ5)

**NO OTHER PERSONS NAMED:** GO TO QUESTION VSMQ9

---

**Input filter:** xx

**PROGRAMMIERER:** IF NO OTHER PERSONS ARE NAMED IN THE FIRST PART, THE FOLLOWING CHECKS ARE TO BE CONDUCTED BEFORE STARTING THE RELATIONSHIP MATRIX
**vsmq9**  
**MATRIX - PERSONS CURRENTLY ABSENT**

**Question:** Is there anyone else who is not currently here but usually lives {with you / in the household} or comes {to you / to the household} regularly to live {here / there}? Please consider the persons in list 0.2, among others.

**INTERVIEWER:** Show list 0.2.

**INTERVIEWER:** These include
(a) Students or other persons who maintain close financial ties with the household.
(b) Persons who work elsewhere but are still considered part of the household.
(c) Persons in hospital, on holiday or temporarily absent.
(d) Children in joint custody and elderly relatives who stay in the household from time to time.

1 - Yes  
2 - No

**Input filter:** not all persons from vsmq9 recorded OR vsmq11 not yet complete

**vsmq9**  
**vsmq9**  
**MATRIX - PERSONS CURRENTLY ABSENT**

**IF = 1, go to PERSON RECORD**

**IF = 2, go to RELATIONSHIP**

**PROGRAMMER: SHOW INTERVIEWER INSTRUCTION: ADD THIS PERSON TO THE HOUSEHOLD MEMBER LIST USING THE "NEW PERSON" BUTTON. RECORD NAME, GENDER, AGE (VARIABLE RA0300) AND ASK QUESTIONS FROM VSMQ11 ONWARDS.**

**vsmq11**  
**vsmq11**  
**MATRIX - ABSENT PERSONS - CENTRE OF LIFE**

**Question:** Does this person consider the household at [ADDRESS] to be his/her centre of life? Please look at list 0.3 again.

**INTERVIEWER:** Show list 0.3.

**INTERVIEWER:** The household is to be treated as the centre of life if
(1) The person works elsewhere, but regularly returns to [ADDRESS].
(2) The person is a student living away from [ADDRESS] only during the academic term.
(3) The person is a child in joint custody and spends more days in the household than anywhere else.
(4) The person is an elderly relative and spends more days in the household than anywhere else.

1 - Yes, belongs to household  
2 - No

**Input filter:** not all persons from vsmq9 recorded OR vsmq11 not yet complete

**vsmq11**  
**vsmq11**  
**MATRIX - ABSENT PERSONS - CENTRE OF LIFE**

**IF = 1 (BELONGS TO HOUSEHOLD): Return to household list, add person to the list of household members**

**IF = 2: go to vsmq12**
**MATRIX - ABSENT PERSONS - DAILY SUBSISTENCE COSTS**

**Question:** Does [NAME] share costs of daily life completely or mostly with the other members of your household?

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
<th>IF 1 continue with question vsmq14</th>
<th>IF 2 continue with question vsmq13</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Yes</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 - No</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**MATRIX - ABSENT PERSONS - CONTRIBUTION TO HOUSEHOLD FINANCES**

**Question:** Does this person contribute to {your / the} household finances and / or does {he / she} help to make financial decisions in {your / the} household?

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
<th>IF 1: (BELONGS TO HOUSEHOLD): Return to household list, add person to the list of household members</th>
<th>IF 2: GO TO QUESTION vsmq14</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Yes, household member</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 - No, not a household member</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**MATRIX - ABSENT PERSONS - FURTHER PRIVATE ADDRESSES**

**Question:** Does this person have their own private address at another location?

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
<th>WENN =1: WEITER MIT FRAGE vsmq15</th>
<th>WENN =2: (GEHÖRT ZUM HAUSHALT): Zurück zur Haushaltsaufstellung, Person in Liste der HH-Mitglieder aufnehmen</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 - No, belongs to household</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Input filter: vsmq14=1

vsmq15 vsmq15  MATRIX - ABSENT PERSONS - DECISION ON FINANCES

Question: Does {your / the} household make most of the financial decisions for this person?

PROGRAMMER: - REPEAT UNTIL THE QUESTION VSMQ9 = 2 (NO), THEN START THE RELATIONSHIP MATRIX - VARIABLE LABEL: MATRIX - RELATIONSHIPS
  1 - Yes, belongs to household
  2 - No
  3 - Question filtered

IF = 1 (belongs to household):
  Return to household list, add person to the list of household members

IF = 2: Return to person list, record this person's details but do not enter them in the list of household members. Show interviewer information: “This person does not belong to the household for the purposes of this survey AND therefore will not be added to the household list”

vsmq16 vsmq16  RECORD RELATIONSHIPS

PROGRAMMER: - CALL UP “RELATIONSHIP MATRIX” MODULE
- THEN: END EXTERNAL PROGRAM – RETURN TO QUESTIONNAIRE
  -1 - Don't know
  -2 - No answer

Question17 vscr15  LIST OF HOUSEHOLD MEMBERS

Question: On the basis of the answers that you have given me, I will refer to the {following person/following [NUMBER] of people} during the rest of the survey with {"your household"/"the household")

[List of Names]

PROGRAMMER: HOUSEHOLD MEMBERS ARE
  1) A POSSIBLE INTERNAL FKP - [NAME FROM VSCR2, VSCR4-7, VSCR13B, IF NODE VSCRXA1 IS REACHED, OR NAME FROM VSCRXB4]
  2) ALL OTHER MEMBERS FOR
     A. QUESTION VSMQ5=1 OR
     B. QUESTION VSMQ11=1 OR QUESTION VSMQ13=1 OR QUESTION VSMQ14=2 OR QUESTION VSMQ15=1.
     ALL OTHER ENTERED PEOPLE ARE NOT MEMBERS OF THE HOUSEHOLD.
Control variables for panel used during the interview

Defined above

**HHMG_VW [Gleiche Person]**
- = 1 for household members from previous wave, i.e., for all household members from previous wave, irrespective of age.
- = 0 other

**TN_BEFR_P_VW**
- = 1 for participation in the previous wave, i.e., respondent with (proxy) interview in the previous wave
- = 0 other

**DATUM_HH_VW**
- = Date of HH interview from previous wave (month and year)

**ANZ_WEG** = Number of persons with VSMQL17 ( = 1, 2, 3, 6, 7, 8 or 9) or VSMQL15 = 2 (from household matrix)

**HHArt** =
- 1 for panel household,
- 2 for split household,
- 3 for refresher household

Additional preload variables

**DLHA1110 Stable household**
- = 1 for households with HHArt = 1 AND (HHMG_VW = 1 for all household members with RA0300≥ 4) AND ANZ_WEG = 0 AND (RA0300<4 for all households with HHMG_VW = 0)
- = -3 if HHArt = 3
- = 0 other

Preload variables – households

**DHB0100_preload**
- = DHB0100 from previous wave, for HHArt = 1
- = missing, other

**DHB0110_preload**
- = DHB0110 from previous wave, for HHArt = 1
- = missing, other

**HB0100_preload**
- = HB0100 from previous wave, for HHArt = 1
- = missing, other

**DHB0200a_preload**
- = DHB0200a from previous wave, for HHArt = 1
- = missing, other

**DHB0200b_preload**
- = DHB0200b from previous wave, for HHArt = 1
Note for specific panel variables (eg DLHB1110): These variables must also be created for cross-sectional survey households and are to be assigned the value “missing” (question filtered) for these. For example, the condition DLHB1110<>1 must apply to households participating in the cross-sectional survey, even if they are not asked DLHB1110.

Preload variables – individuals

RA0400_preload = RA0400 from previous wave, if HHMG_VW = 1
= missing, other

DPE0100a_preload = DPE0100a from previous wave, if TN_BEFR_P_VW = 1
= missing, other

DPE1275_preload = DPE1275 from previous wave, if TN_BEFR_P_VW = 1
= missing, other
Section 1: General Characteristics of the Household (Household Survey)

Reference unit: ALL HOUSEHOLD MEMBERS FROM VSCR15. THE QUESTIONS ARE TO BE PUT TO THE INTERNAL FKP IF FKP IS INTERNAL; ELSE, A MEMBER OF THE HOUSEHOLD

INTERVIEWER: The next questions all relate to [Name from the HH-Matrix (vscr15)].

Page G PAGE - START WITH GENERAL CHARACTERISTICS OF THE HOUSEHOLD

Question: <IF the number of HH members is >1> then we come to some basic questions about the individual household members.

<IF the NUMBER of HH members is =1> then we come to some basic questions about your situation.

PROGRAMMER: BEGINNING OF A LOOP FOR ALL HOUSEHOLD MEMBERS FROM THE HH-MATRIX [VSCR15]. IF THE INTERVIEW IS CONDUCTED WITH THE INTERNAL FKP START WITH HIM/HER, OTHERWISE STRAT WITH PERSON ON RECORD 1 IF KT_FIX = 1, USE „YOU“ IN THE FIRST LOOP, ELSE USE [NAME]

IF KT_FIX = 0, ALWAYS USE [NAME] .

Input filter: hhmg_vw=1

1.01LA1 dlrar0400 PANEL - COUNTRY OF BIRTH

Question: In our last interview in [DATUM_HH_VW] we recorded, that (you / [Name]) was born in [ra0400_preload]. Is this correct?

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

IF = 1, continue with dlrar0010,
ELSE continue with ra0400

Input filter: hhmg_vw<>1 OR (hhmg_vw=1 AND dlrar0400<>1)

1.01 ra0400 COUNTRY OF BIRTH

Question: In which country {were you / was [Name]} born?

PROGRAMMER: CREATE BUTTON GERMANY

INTERVIEWER: The territorial borders at the time of birth are meant.

According country list

-1 - Don't know
-2 - No answer
-8 - Question filtered for panel
1.02  ra0500  HOW LONG HAVE YOU BEEN LIVING IN GERMANY

Question: How many years {have you / has [Name]} lived in Germany in total?

PROGRAMMER: CREATE BUTTON "SINCE BIRTH WITHOUT LONG INTERRUPTION"

INTERVIEWER: If the person has lived in Germany for less than six months, please enter "zero".

Numeric entry in years, 3 digits

-1 - Don't know
-2 - No answer
-5 - Since birth, without long interruption
-8 - Question filtered for panel

IF = -5 OR =0 OR hhmg_vw=1 , continue with dra0100,
ELSE continue with dra0550

CAPI-CHECK: ra0500cc: (ra0300<ra0500) AND (ra0500)>=0 AND ra0300>=0)

In order to be certain that I have entered everything correctly, I will ask the questions again: I have recorded that you (You / [Name]) (have / has) lived in Germany for [ra0500] years. Before that, I noted that (you / [Name]) (are / is) [ra0300] years old. Should I correct anything?

INT: Do not read aloud
1: Age is incorrect -> Re-enter correct age
2: Length of residency in Germany is incorrect -> Back to ra0500
3: All information is correct -> Continue
Input filter: ra0500 <>-5 AND <>0 AND hhmg_vw<>1

1.02AAA  dra0550  IN GERMANY IN 2010

Question: {Did you / Did [NAME]} live in Germany in 2010?

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

Input filter: hhmg_vw=1  AND ddira0400=1

1.01LA5  ddira0010  PANEL - CHANGE OF CITIZENSHIP

Question: {Did your / Did [NAME]'s} citizenship change since our last interview in [DATUM_HH_VW]?

1 - Yes
2 - No - nothing changed

-1 - Don't know
-2 - No answer
-3 - Question filtered

IF = 2 continue with dpa0100,
ELSE continue with dra0100
Input filter:  
\[ d\text{ra0010}<>2 \text{ OR } hh\text{mg}_v\text{w}<>1 \text{ OR } (hh\text{mg}_v\text{w}=1 \text{ AND } d\text{ra0400}<>1) \]

1.02A  
**dra0100**  
**GERMAN CITIZENSHIP**

**Question:** {Do you / Does [Name]} have German citizenship?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-8 - Question filtered for panel

IF =2 OR =-1 OR =-2, continue with dra0130a-d,  
ELSE continue with dra0110

Input filter:  
\[ dra\text{a0100}=1 \]

1.02B  
**dra0110**  
**GERMAN CITIZENSHIP SINCE BIRTH**

**Question:** {Have you / Has [Name]} had German citizenship since birth or was it acquired later?

1 - Since birth  
2 - Acquired later  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

Input filter:  
\[ dra\text{a0100}=1 \]

1.02C  
**dra0120**  
**SECOND CITIZENSHIP**

**Question:** {Do you / Does [Name]} have a second citizenship to the German one?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

IF =1, continue with dra0130,  
ELSE continue with dpa0100

Input filter:  
\[ dra\text{a0100}<>1 \text{ OR } dra\text{a0120}=1 \]

1.02D  
**dra0130a-d**  
**CITIZENSHIP**

**Question:** < IF dra0120 =1> What other citizenship {do you / does [Name]} have?

<ELSE> What citizenship(s) {do you / does [Name]} have?

**INTERVIEWER:** Multiple answers possible.

According country list  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

IF the affected HH-member is <16 years old AND the loop has not yet been run through for all HH-members, continue with the next household member

IF the affected HH-member is <16 years old AND the loop has been run through for all HH-members, continue with Pagee
**1.03 dpa0100** MARITAL STATUS

**Question:** What is your / [Name’s] marital status? Please look at list 1.1.

**INTERVIEWER:** - Show list 1.1.

**INTERVIEWER:** - Question refers to the legal marital status

"Registered partnership" means that it is or was a same-sex partnership within the meaning of the German Law on Civil Partnerships (Lebenspartnerschaftsgesetz).

- For persons whose same-sex partnership has ended, please enter "divorced" with code 2.
- For persons WHOSE PARTNER in a registered partnership has died, please enter "widowed" with code 3.

1 - Single
2 - Divorced
3 - Widowed
4 - Married and living with spouse
5 - Married and separated
6 - Registered, same-sex partnership, living together
7 - Registered same-sex partnership, living separately.

**IF loop for internal FKP AND dpa0100=4, 5, 6 continue with dpa0200a-e, ELSE continue with dpa0300**

**CAPI-CHECK:** dpa0100cc : dpa0100>1 AND ra0300<16

**INTERVIEWER:** According to the information in the interview earlier, the person is younger than 16 years and not single. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up commentary window

**Input filter:** (dpa0100=4 , 5 , 6 OR internal FKP is married) AND respondent is intart=1
Question: What types of legal agreements {have you / has [Name]} made in relation to (your/his/her) marriage or consensual union? Please look at list 1.2 again for more on this.

INTERVIEWER: - Show list 1.2
- Multiple answers possible (a to d can be combined with e)
- You will find further explanations of the "statutory matrimonial regime", "joint property" and "separation of property" on the help page.

1 - Named
2 - Not Named

5 variables:
- Statutory matrimonial regime - Applies if no special arrangements have been made
- Joint property
- Separation of property
- Other matrimonial regime, e.g. for migrants
- Other contractual arrangements, for example, with regard to joint loans, gifts, inheritance, etc.

ONLINE GLOSSAR: (a) German matrimonial property law has differed between the property regimes of the Zugewinngemeinschaft (property separate, but compensation for gains will be made upon dissolution), Gütertrennung (separation of property) and Gütergemeinschaft (joint property) since the German Non-Discrimination Act (Gleichberechtigungsgesetz) in 1957. If there is no prenuptial agreement, the statutory matrimonial property of the Zugewinngemeinschaft (property separate, but compensation for gains will be made upon dissolution) shall apply. In the case of a divorce the gained assets (the gain), apart from a few exceptions, is equally divided between the spouses or partners.

(b) The matrimonial property regime of the joint property (Gütergemeinschaft) is arranged by a prenuptial agreement certified by a notary. The joint property (Gütergemeinschaft) means that the assets of the spouses in principle become joint assets of both spouses in full (joint property). This means things that fall exclusively within the real of personal use of one or the other spouse, such as household items, jewelry and tools, etc., become joint property. Joint property is both the property which the engaged people had before marriage and the assets that the spouses generated during the marriage. What the spouses produced through their work or through independently running a business also falls under joint property.

(c) The separation of property (Gütertrennung) is a complete separation of the two spouses’ or partners’ assets without one of the two providing compensation for gains after the end of the marriage. Each spouse or partner is responsible for the management of his or her own assets and remains the owner of his or her assets prior to the marriage as well as the assets acquired during the marriage. This does not affect the right to divide the used joint marital property (e.g. household equipment, residence, joint car) and marital savings. A separation of property is agreed by a notarized prenuptial or partnership agreement. The matrimonial property regime with a separation of property is rare in Germany.
**HIGHEST LEVEL OF EDUCATION COMPLETED**

**Question:** What is the highest school degree that [you/ Name] have/has)? Please look at list 1.3.

**INTERVIEWER:** - Please classify a degree acquired abroad under a German degree wherever possible. If that is not possible, enter under 7 as "Other degree". University degrees will be entered later.

- Show list 1.3

1 - Currently still a pupil
2 - Lower level secondary school (Hauptschule)
3 - Mid-level secondary school (Realschule)
4 - Degree in vocational school, 10th grade
5 - Secondary school (Fachoberschule) with diploma permitting admission to university of applied sciences
6 - General or specific upper level secondary school permitting admission to university (Gymnasium or EOS and EOS with training)
7 - Other degree (please specify - PROG: Save text in DPA0300S)
8 - No school degree

-1 - Don't know
-2 - No answer
**Question:** {Do you / Does [Name]} have a completed vocational degree or a university degree? If there are multiple degrees, please list only the highest one.

Please look at list 1.4.

**INTERVIEWER:** Show list 1.4.

1 - Currently in vocational training or degree program
2 - Yes, completed work-company training program (apprenticeship)
3 - Yes, completed professional-school vocational training (vocational school, higher business school)
4 - Yes, completed training at a vocational college, master or technical college, vocational or specialist academy
5 - Yes, degree from university of applied sciences, graduated from engineering school
6 - Yes, university degree, graduated with training as teacher
7 - Yes, received PhD / second dissertation
8 - Yes, other degree (please specify - PROG: Save text in DPA0400S)
9 - No, do not have higher education degree

**CAPI-CHECK:** dpa0400cc : (dpa0400>3 AND dpa0400<8) AND (ra0300>16 AND ra0300<18)

In order to be certain that I have entered the information correctly, I will ask the questions again: (You are / [Name] is) [ra0300] years old and already (have / has) the following vocational training: [Vocational degree from dpa0400]. Is that correct?

1: Age is incorrect -> Re-enter correct age
2: Vocational degree is incorrect -> Back to dpa0400
3: All information is correct -> Continue
1.05 dpa0500 CURRENTLY EMPLOYED

Question: {Are you / Is [Name]} currently employed? Please look at list 1.5.

INTERVIEWER: Show list 1.5.

1 - Yes, employed (full-time, part-time, training, employed a little or irregularly)
2 - Yes, generally employed, but not currently (on maternity / parental leave / excused for longer period of time due to illness / other leave)
3 - No, not employed (in training, unemployed, retired, housewife/houseman)

-1 - Don’t know
-2 - No answer

End with loop for all household members, continue with next household member or Pagee

---

Page E pagee PAGE - INFORMATION FOR THE INTERVIEWER TO START THE HH INTERVIEW

INTERVIEWER:

<If FKP is internal> This completes the entry of the household members. Please conduct the household interview with [NAME KT_intern] next.

<If FKP is external> This completes the entry of the household members. You can conduct the personal interview next with [NAME RECORD 1]. The household interview is conducted later with the external KT [NAME RECORD 19].

PROGRAMMER: END OF THE HH-MATRIX

TIME STAMP

---

PROGRAMMIERER: START HOUSEHOLD INTERVIEW

Page F pagef PAGE - HOUSEHOLD INTERVIEW ONLY WITH FKP

INTERVIEWER: This part of the survey, i.e. the household interview, may only be conducted with [Name of internal or external FKP].

In the interview with an internal FKP, continue with pageh

In the interview with an external FKP, continue with dxa0100
**Input filter:** External FKP

**INTERVIEWER:** In the case of an external FKP, please present a declaration of consent and hand out a brochure.

**PROGRAMMIERER:** IN THE FOLLOWING INTRODUCTORY TEXT, PLEASE SHOW "ONE MEMBER" FOR A SINGLE PERSON HOUSEHOLD OR "THE MEMBERS" FOR A MULTIPERSON HOUSEHOLD

1.06 dxa0100 **START OF INTERVIEW WITH EXTERNAL FKP**

**Question:** In the context of a scientific study on behalf of the Deutsche Bundesbank (German Central Bank), the household of [Name of contact person] at [Address] was selected.

{A member / the members} of this household {has / have} asked us to speak with you about {his/her/their} financial situation.

To start with, I would like to give you some background on the study. This scientific study carried out on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, the income and the spending patterns of private households. It is part of a larger survey for the entire euro area. Participation in this study is completely voluntary. The participation of the contacted households is very important for obtaining a comprehensive and adequate picture of the financial situation of the different households in Germany and in the euro currency area. The survey has been conducted since 2010 and will be continued this year with a nationwide survey. You will find some of the results of the study at www.bundesbank.de/phf.

We assure you that the collected data will be used exclusively for the production of statistics, for monetary and financial stability, as well as for science and research. We guarantee you that all your information will be treated confidentially and all the rules of data protection will be strictly observed. The results of the study will only be shown and evaluated anonymously, i.e. without a name and address.

The collected data is always separated from your personal data. Your information from the interview will be passed on to the Deutsche Bundesbank without your name and address. Details of individuals are not visible.

Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare characteristics and combinations of characteristics or summary of answer categories. Consequently, it is not possible to identify which person has been providing which information!
By participating, the household agrees that its data may be saved and processed for the specified purposes.

Do you have any questions before we begin the interview?

May I now begin the interview on the household finances?

1 - Yes, begin interview
9 - No, respondent is not willing to have conversation

IF = 9 This is a shame, then we cannot conduct our survey.
Thank you for your time.-> END
(FAILURE CODE FOR THE SAMPLE MANAGEMENT SYSTEM) - INFORM FIELD CONTROL.

Section 2: Consumption
Reference unit: HOUSEHOLD. THE QUESTIONS ARE PUT TO THE FKP.

BEGINNING OF HOUSEHOLD INTERVIEW

Question: We will now begin with the questions (IF NUMBER of HH members =1 AND internal FKP > on your financial situation / IF number of HH members >1 AND internal FKP > on the financial situation of your household / IF external FKP > on the financial situation of the household). First, let us talk about consumption expenditures and saving patterns.

TOTAL EXPENDITURES OF THE HOUSEHOLD

Question: If you exclude major purchases, rental costs, loan repayments and insurance premiums: During the last 12 months, how much (did you / did your household / the household) usually spend in total each month?

INTERVIEWER: By larger purchases we mean cars, household appliances, furniture or similar things.

Numeric entry in EUR, 6 digits
-1 - Don't know
-2 - No answer
2.02A  hi0100  AMOUNT SPENT ON FOOD AT HOME

**Question:** During the last 12 months, how much (did you / did your household/the household) usually spend per month on food and drinks that are consumed AT HOME?

*Numeric entry in EUR, 6 digits*  
-1 - Don't know  
-2 - No answer

**CAPI-CHECK:** hi0100cc: (hi0100/[NUMBER from vscr15]) >25000 AND (hi0100/[NUMBER from vscr15]) >0

In order to be certain that I have entered the information correctly, I will ask the questions again: I have noted that you spent EUR [Amount from hi0100] per month for food and drinks that you consumed at home. That is [hi0100/NUMBER from vscr15] per month per household member. Is that correct?

XX

2.02B  hi0200  AMOUNT SPENT ON FOOD, MEALS AND DRINKS OUTSIDE HOME

**Question:** How much (did you / did your household/the household) usually spend per month on food and drinks that are consumed outside of the home?

*INTERVIEWER:* This includes expenditure for restaurants, lunch, canteens and cafes and similar, but not business meals that are refunded.

*Numeric entry in EUR, 6 digits*  
-1 - Don't know  
-2 - No answer

**CAPI-CHECK:** hi0200cc: (hi0200/[NUMBER from vscr15]) >50000 AND (hi0200/[NUMBER from vscr15]) >0

In order to be certain that I have entered the information correctly, I will ask the questions again: I have noted that you spent EUR [Amount from hi0100] per month on food and drinks that you consumed outside of the home. That is [hi0100/NUMBER from vscr15] per month per household member. Is that correct?

1: No, the information on expenditures is wrong -> Back to hi0200  
2: Yes, the information on expenditures is correct -> Continue
2.03  
**dhi0500**  
**COMPARISON OF LAST 12 MONTHS' EXPENSES**  
**WITH THE AVERAGE - NORMAL**

**Question:** If you exclude financial investments: Would you say that the last 12 months correspond to a normal year in terms of {your total expenditures / the total expenditures of your household / the total expenditures of the household}?  
1 - Yes  
2 - No  
-1 - Don’t know  
-2 - No answer

If = 2, continue with dhi0550,  
ELSE continue with hi0600

**Input filter:**  
dhi0500=2

---

2.03A  
**dhi0550**  
**COMPARISON OF EXPENSES OVER THE LAST 12 MONTHS WITH THE AVERAGE - HIGHER / LOWER**

**Question:** Were the expenditures higher or lower than in a normal year?  
1 - Higher  
2 - Lower  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered

---

2.04  
**hi0600**  
**CONSUMPTION EXPENDITURE OVER THE LAST 12 MONTHS HIGHER / LOWER THAN INCOME**

**Question:** If you exclude financial investments: Would you say that {your normal expenditures / the normal expenditures of your household / the normal expenditure of the household} over the last twelve months were…  
**INTERVIEWER:** Read possible answers aloud.

1 - Higher than {your income / the income of your household / the income of the household}  
2 - Were approximately equal to the income  
3 - Were lower than {your income / the income of your household / the income of the household}  
-1 - Don’t know  
-2 - No answer

IF = 1, continue with hi0700a,  
ELSE continue with dhi0600
2.05 hi0700a-g SOURCE OF EXTRA INCOME TO MEET EXPENSES

**Question:** You just said that {your expenditures / the expenditures of your household / the expenditures of the household} were higher than {your income / the income of your household / the income of the household}.

Which of the ways in list 2.1 {have you / has your household / has the household} used in the last 12 months to cover the excess expenditures?

**INTERVIEWER:** - Show list 2.1.

- Multiple answers possible.

1 - Named
2 - Not Named

-1 - Don't know
-2 - No answer
-3 - Question filtered

7 variables:

- a - Sale of assets and financial assets
- b - Expenditures covered by payment with a credit card or use of an overdraft facility
- c - Obtaining a loan/payment in instalments
- d - Use of savings
- e - Received help from relatives or friends
- f - Bills not paid immediately
- g - None of the above, but (please specify - PROG: SAVE TEXT IN hi0700s)
2.06 dhi0600 ESTIMATE OF MONTHLY HOUSEHOLD INCOME

Question: What do you estimate the monthly net disposable income is {in your household / the household}, that is, the amount of money which is available to the entire household after the deduction of taxes and social security contributions to cover the expenditure? Please consider the types of income in list 2.2 when you respond.

INTERVIEWER: Show list 2.2.

INTERVIEWER:
Wages
Salary
Income from self-employment
Retirement benefits or pensions
Income from public aid
Income from renting
Income from Leasing
Housing allowance
Child benefits
Other income

Numeric entry in EUR, 9 digits
-1 - Don’t know
-2 - No answer

2.07 dhi0800 MAKE ENDS MEET

Question: When you think about the total monthly income of {your / the} household - how would you say {your / the) household makes ends meet?

INTERVIEWER: Read possible answers aloud.

1 - With great difficulty
2 - With some difficulty
3 - Fairly easily
4 - Easily
-1 - Don’t know
-2 - No answer
-3 - Question filtered

2.08 dhi0400 ABILITY TO GET FINANCIAL ASSISTANCE FROM FRIENDS OR RELATIVES

Question: {Could you / your household / the household} rely on financial support from friends or family in an emergency and could they cover {your / the} cost of living for {you / your household / the household} for approximately three months? By this, we do not mean friends or family who live in {your / the) household.

1 - Yes
2 - No
-1 - Don’t know
-2 - No answer

IF internal FKP, continue with dhi0200,
ELSE continue with dhi0700
SAVING BEHAVIOUR

Question: I would now like to ask a few questions about (your attitude / the attitude of your household) with respect to saving:
Which of the statements in list 2.3 best describes (your saving patterns / the saving patterns of your household)?

INTERVIEWER: Show list 2.3.

1 - (I save / We save) a certain amount regularly, e.g. in a savings account, a savings agreement, in stock or a life insurance policy
2 - (I save / We save) a little each month, (I determine / we determine) the amount, depending on the financial situation.
3 - (I save / We save) something if something is left to save.
4 - (I / We do not save) because there is no financial room to maneuver.
5 - (I / We do not want) to save.

IF =-1,-2 OR 5, continue with dhi0700,
ELSE continue with dhi0300a-n
Question: Please, look at list 2.4

< dhi0200= 1, 2, 3> What are the most important reasons for {you / your household} to save?

< dhi0200 = 4> Assuming {you could / your household could} save, what would be the most important reasons for {you / your household} to save?

PROGRAMMER: IF MULTIPLE REASONS ARE NAMED, ASK THIS FOLLOW-UP QUESTION:
WHAT IS THE MOST IMPORTANT REASON?

INTERVIEWER: - Show list 2.4.

- Multiple answers possible.
-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - No other reason (only variables b to n)

1 - Purchase of a house/apartment
14 - Fixing/Renovation of a property
2 - Major purchases besides vehicles (second home, furniture, etc.)
3 - Acquisition of vehicles
4 - Business start-up or financing of investments for existing company
5 - Investment in financial assets
6 - Safety net for emergencies
7 - Repayment of loans/debts
8 - Retirement
9 - Holidays/travel
10 - Education/Support of children and grandchildren
11 - Bequests
12 - Use of government support (e.g. home loan subsidy)
13 - Other (please specify; PROG: Place text in dhi0300s)

Set of 14 variables:
a) Most important reason
b) - n) Other reasons
2.11  hni0700  CRISIS - SAVING IN THE NEXT 12 MONTHS

**Question:** If you now compare the next twelve months with the last two years: (Will you / your household) save or invest a larger, smaller or roughly equivalent percentage of the disposable household income in total?

1 - A larger percentage  
2 - A smaller percentage  
3 - An equivalent percentage  
-1 - Don't know  
-2 - No answer

2.12  dhi0700  ESTIMATE OF TOTAL HH NET WEALTH

**Question:** Before we continue, I have another question about (your assets / the assets of your household / the assets of the household): How high would you say (your net wealth / the net wealth of your household / the net wealth of the household) is? The net wealth is the value of everything that the household members have less all the liabilities. Please remember to consult the assets in list 2.5 and deduct the debts and liabilities.

**INTERVIEWER:** Show list 2.5.

**INTERVIEWER:** This question is only for the purpose of general orientation. Later, individual components of the household’s wealth will be considered in more detail.

Real estate,  
Vehicles,  
Investments in companies,  
Financial assets,  
Insurance  
LESS debts and liabilities  

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer

**PROGRAMMER:** TIME STAMP AFTER QUESTION
Section 3: Real Estate Assets and Their Financing
Reference unit: HOUSEHOLD. THE QUESTIONS ARE PUT TO THE FKP.

Question: I will now ask questions about {your / the} main residence. I am referring to the apartment or the house in which {you / you and the other members of the household / the members of the household} spend most of the time in the year.

3.01 dhb0100 BUILDING TYPE - HOUSEHOLD MAIN RESIDENCE

Question: In what kind of building {do you / does your household / does the household} live?
Please look at list 3.1.

INTERVIEWER: - Please choose 1,2 or 6 for houses with „Einliegerwohnung“ and make a comment.
- Show list 3.1

1 - Detached single family house
2 - Semi-detached house
6 - Row house
3 - Multi-family house or communal living building (e.g. rental building)
4 - Agricultural farm
5 - Building with mixed use (e.g. multi-family building with office, practice, or store) (please specify; PROG: Place text in dhb0100s1)
9 - Other (please specify; PROG: Place text in dhb0100s)

IF = -1, -2, 1, 2, OR 4, continue with production of the auxiliary variables dhb9999 AND then hb0100,
ELSE continue with dhb0110
**Input filter:** \( dhb0100=3, 5, 6, 9 \)

**PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE**

**Question:** [Do you / does your household / does the household] take up the entire house or only one or more apartments?

- 3 - The entire house
- 1 - One apartment
- 2 - Multiple apartments
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

**AUXILIARY VARIABLE - DESCRIPTION OF THE HH MAIN RESIDENCE**

**PROGRAMMER:** PRODUCE AUXILIARY VARIABLE DHB9999, WHICH ACCEPTS THE FOLLOWING "VALUES":

- \( \text{IF } dhb0100 = 1 \) "DETACHED SINGLE FAMILY HOUSE"
- \( \text{IF } dhb0100 = 2 \) "SEMI-DETACHED HOUSE"
- \( \text{IF } dhb0100 = 3 \) \( \text{AND } dhb0110 = 1 \) "APARTMENT"
- \( \text{IF } dhb0100 = 3 \) \( \text{AND } dhb0110 = 2 \) "APARTMENTS"
- \( \text{IF } dhb0100 = 3 \) \( \text{AND } dhb0110 = 3 \) "HOUSE"
- \( \text{IF } dhb0100 = 3 \) \( \text{AND } dhb0110 = -1 \) \( \text{OR } -2 \) "MULTI-FAMILY HOUSE OR COMMUNAL LIVING BUILDING"
- \( \text{IF } dhb0100 = 4 \) "AGRICULTURAL FARM"
- \( \text{IF } dhb0100 = 5 \) \( \text{AND } dhb0110 = 1 \) "APARTMENT"
- \( \text{IF } dhb0100 = 5 \) \( \text{AND } dhb0110 = 2 \) "APARTMENTS"
- \( \text{IF } dhb0100 = 5 \) \( \text{AND } dhb0110 = 3 \) "HOUSE"
- \( \text{IF } dhb0100 = 5 \) \( \text{AND } dhb0110 = -1 \) \( \text{OR } -2 \) "BUILDING WITH MIXED USAGE"
- \( \text{IF } dhb0100 = 6 \) \( \text{AND } dhb0110 = 1 \) "APARTMENT"
- \( \text{IF } dhb0100 = 6 \) \( \text{AND } dhb0110 = 2 \) "APARTMENTS"
- \( \text{IF } dhb0100 = 6 \) \( \text{AND } dhb0110 = 3 \) "ROW HOUSE"
- \( \text{IF } dhb0100 = 6 \) \( \text{AND } dhb0110 = -1 \) \( \text{OR } -2 \) "ROW HOUSE"
- \( \text{IF } dhb0100 = 9 \) \( \text{AND } dhb0110 = 1 \) "APARTMENT"
- \( \text{IF } dhb0100 = 9 \) \( \text{AND } dhb0110 = 2 \) "APARTMENTS"
- \( \text{IF } dhb0100 = 9 \) \( \text{AND } dhb0110 = 3 \) "HOUSE"
- \( \text{IF } dhb0100 = 9 \) \( \text{AND } dhb0110 = -1 \) \( \text{OR } -2 \) "REAL ESTATE"
- \( \text{IF } dhb0100 = -1 \) \( \text{OR } -2 \) \( \text{AND } dhb0110 = 1 \) "APARTMENT"
- \( \text{IF } dhb0100 = -1 \) \( \text{OR } -2 \) \( \text{AND } dhb0110 = 2 \) "APARTMENTS"
- \( \text{IF } dhb0100 = -1 \) \( \text{OR } -2 \) \( \text{AND } dhb0110 = 3 \) "HOUSE"
- \( \text{IF } dhb0100 = -1 \) \( \text{OR } -2 \) \( \text{AND } dhb0110 = -1 \) \( \text{OR } -2 \) "REAL ESTATE"
**3.03**  
**hb0100**  
**SIZE OF HH MAIN RESIDENCE**

**Question:** How large is the residential part of the [dhb9999] in square meters? Please enter only the living area itself here. Any surrounding area will be recorded later.

*Numeric entry in square meters, 5 digits*

-1 - Don't know  
-2 - No answer  
continue with [dlhb1122]

**CAPI-CHECK:** hb0100cc: (hb0100>500 AND hb0100>0) OR (hb0100>0 AND hb0100<10)

In order to be certain that I have entered the information correctly, I will ask the questions again: The living area of the [dhb9999] without the space of the remaining area amounts to [hb0100] in square meters. Is that correct?

1: No, the information on the living area is wrong -> Back to hb0100  
2: Yes, the information on the living area is correct -> Continue

**dlhb1122**  
**dlhb1122**  
**AUXILIARY VARIABLE FOR PANEL – CHARACTERISTICS OF HOUSEHOLD MAIN RESIDENCE THE SAME**

**PROGRAMMER:** CREATE AUXILLARY VARIABLE DLHB1122 AND SET FOLLOWING VALUES:

- DLHB1122=1 IF HHART=1 AND DHB0100_PRELOAD=DHB0100 AND DHB0110_PRELOAD=DBH0110 AND (HB0100>HB0100_PRELOAD-10 AND HB0100<HB0100_PRELOAD+10)
- IN ALL OTHER CASES SET DLHB1122=0

IF = 1 continue with dlhb1110,  
ELSE continue with dhb0120

**Input filter:** dlhb1122=1  
(*new question for panel*)

**3.03LA**  
**dlhb1110**  
**PANEL – SAME HOUSEHOLD MAIN RESIDENCE**

**Question:** Is this the same [dhb9999], (you were / your household was / the household was) living in in im [DATUM_HH_VW]?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  

IF = 1 continue with dhb0200a-d,  
ELSE continue with dhb0120
Input filter: \[dlhb1110<>1\]

3.04 \[dhb0120\] YEAR HOUSEHOLD MOVED INTO MAIN RESIDENCE

Question: <IF the number of HH members >1> please use the household member that has lived at this [dhb9999] the longest. Since when has he or she lived here? If the household member was born here, then tell me his or her year of birth.

<IF the number of HH members =1> Since when {have you / has [Name]} lived at this [dhb9999]? Since the year

\[\text{Numeric entry 4 digits (year)}\]
-1 - Don't know
-2 - No answer
-8 - Question filtered for panel

IF [interview year less \(dhb0120\)]<=10, continue with \(dhb0130\) a-o ,
ELSE continue with \(dhb0200\) a-d

CAPI-CHECK: \(dhb0120cc\): (\(dhb0120\)>=0 AND \(dhb0120\)<=1800) OR (\(dhb0120\)>2014) OR (\(dhb0120\)<[minimum(interview year-ra0300)]) AND \(dhb0120\)>0 AND [minimum(interview year-ra0300)]>0)

In order to be certain that I have recorded this information correctly, I will ask the questions again. The household member who has lived at this [dhb9999] for the longest time moved in \(dhb0120\). Previously, I recorded that the oldest member of the household was born in the year [(minimum(interview year-ra0300)]. Should I correct anything?

1: Year moved in is incorrect -> return to \(dhb0120\)
2: All information is correct -> continue

Input filter: \((\text{Interview year} - \text{dhb0120})\)\(<=10\) AND \(dlhb1110<>1\)
Question: What were the reasons for moving to [dhb9999] in the year [dhb0120]? Please look at list 3.2.

INTERVIEWER: - Show list 3.2.
- Multiple answers possible.

1 - Named
2 - Not Named

15 Variables:
a - Better / different location
b - Change from rental to owned home or vice versa
c - Marriage / cohabitation / joint apartment with partner
d - Separation / divorce
e - Education / study
f - Rent / costs too high
g - Greater / altered need for space
h - Retirement
i - Change of job
j - Shorter way to work
k - Proximity to family
l - Health reasons
m - Unemployment
n - Foreclosure of residential real estate
o - Other (specify; PROG: Place text in dhb0130s)

-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - filtered for panel
SHARE OF HOUSEHOLD MAIN RESIDENCE OWNED BY HOUSEHOLD

Question: {Do you / Does your household / Does the household} use the [dhb9999]?

PROGRAMMER: MULTIPLE ANSWERS POSSIBLE FOR B, C, AND D.

INTERVIEWER: - Read possible answers aloud.
- Multiple answers possible.

1 - Named  -1 - Don't know
2 - Not Named -2 - No answer

4 Variables:
   a - as the sole owner?
   b - as a co-owner?
   c - as a tenant/subtenant?  d - for free, unless it is a housing benefit recipient with a rental agreement?

IF (dlhb1110<>1 OR (dlhb1110 =1 AND dhb0200a_preload<>dhb0200a)) AND dhb0200a=1 AND (dhb0100<> 3 OR =5 OR = 6), continue with dhb0150,

IF (dlhb1110<>1 OR (dlhb1110 =1 AND dhb0200a_preload<>dhb0200a)) AND dhb0200a =1 AND (dhb0100<>3 und <>5 und dhb0100 <>6), continue with dhb0151,

IF (dlhb1110<>1 OR (dlhb1110 =1 AND dhb0200a_preload<>dhb0200a) OR dhb0200b_preload<>dhb0200b OR dhb0200c_preload<>dhb0200c OR dhb0200d_preload<>dhb0200d)) AND dhb0200b=1 AND (dhb0100<>3 und <>5 und <>6), continue with dhb0151,

IF dhb0200c=1 und dhb0200b<>1 und dhb0200d<>1, continue with dhb0600

IF (dlhb1110<>1 OR (dlhb1110 [GleicheWohnung]=1 AND (dhb0200a_preload<> dhb0200a OR dhb0200b_preload<>dhb0200b OR dhb0200c_preload<>dhb0200c OR dhb0200d_preload<>dhb0200d)) AND dhb0200b=1 AND (dhb0100<>3 und <>5 und <>6), continue with dhb0151,
[GleicheWohnung]=1 AND
(dhb0200a_preload<> dhb0200a OR
dhb0200b_preload<>dhb0200b OR
dhb0200c_preload<>dhb0200c OR
dhb0200d_preload<>dhb0200d))
AND dhb0200d=1 AND
dhb0200b<>1, continue with
dhb0210,

IF
dhb0200a_preload= dhb0200a AND
dhb0200b_preload=dhb0200b AND
dhb0200c_preload=dhb0200c AND
dhb0200d_preload=dhb0200d AND
dhb0200a, dhb0200b, dhb0200c,
dhb0200d<>0 AND
dlhb1110 [GleicheWohnung]=1
continue with dhb0600

ELSE continue with dhb0150
Input filter: 

\[(dlhb1110<>1 \text{ AND } ((dhb0200A=1 \text{ OR } dhb0200B=1) \text{ AND } (dhb0100=3 \text{ OR } dhb0100=5 \text{ OR } dhb0100=6)) \]
\[\text{OR}\]
\[(dlhb1110=1 \text{ AND } (dhb0200a\_preload<> dhb0200a \text{ OR } dhb0200b\_preload<>dhb0200b \text{ OR } dbh0200c\_preload<> dhb0200c \text{ OR } dhb0200d\_preload<>dbh0200d) \]
\[\text{AND}\]
\[((dhb0200A=1 \text{ OR } dhb0200B=1) \text{ AND } (dhb0100=3 \text{ OR } dhb0100=5 \text{ OR } dhb0100=6)) \]
\[\text{OR } dhb0200a,b,c,d=-1,-2\]

**PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE - PLOT OF LAND**

**Question:** Does this [dbh9999] also have a plot of land (e.g. a garden)?

1 - Yes
2 - No
1 - Don't know
2 - No answer
3 - Question filtered
8 - Question filtered for panel

\[
\text{WENN}=1, \text{ weiter mit dhb0151} \\
\text{WENN}=2 \text{ UND } (dbh0100=5 \text{ UND } \text{ (dbh0110<>1 UND <>2)), weiter mit dhb0152 ,} \\
\text{WENN}=2 \text{ UND } dhb0100 <>5 \text{ UND } \text{ (dbh0200c<>1 UND dhb0200d<>1), weiter mit dhb0320,} \\
\text{WENN}=2 \text{ UND } dhb0100 <>5 \text{ UND } \text{ (dbh0200c=1 UND dhb0200d<>1), weiter mit dhb0600,} \\
\text{WENN}=2 \text{ UND } dhb0100 <>5 \text{ UND } \text{ dhb0200d=1, weiter mit dhb0210,} \\
\text{SONST weiter mit dhb0320 .}
\]
Input filter: \((dlhb1110<>\text{1 AND } (\text{dhb0200a}=\text{1 OR dhb0200b}=\text{1}) \text{ AND } \text{dhb0110}<>\text{3,5,6})\) OR \\
\((dlhb1110=\text{1 AND dhb0200a}_\text{preload}<>\text{dhb0200a} \text{ OR dhb0200b}_\text{preload}<>\text{dhb0200b} \text{ OR dhb0200c}_\text{preload}<>\text{dhb0200c} \text{ OR dhb0200d}_\text{preload}<>\text{dhb0200d}) \text{ AND } ((\text{dhb0200a}=\text{1 OR dhb0200b}=\text{1}) \text{ AND } \text{dhb0110}<>\text{3,5,6})\) OR \\
\text{dhb0150}=\text{1}\\

3.07B \text{ dhb0151} SIZE OF PLOT OF LAND - HH MAIN RESIDENCE

Question: How large is the piece of land directly connected with this \([\text{dhb9999}]\) in square meters?

Numeric entry in square meters, 5 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

WENN \text{dhb0100} =\text{5 UND (dhb0110}<>\text{1 UND}<>\text{2)}, weiter mit \text{dhb0152},

WENN \text{dhb0100} <>\text{5 UND (dhb0200c}<>\text{1 UND dhb0200d}<>\text{1), weiter mit dhb0320},

WENN \text{dhb0100} <>\text{5 UND (dhb0200c=\text{1 UND dhb0200d}<>\text{1), weiter mit dhb0320,}

WENN \text{dhb0100} <>\text{5 UND dhb0200d}=\text{1, weiter mit dhb0210,}

SONST weiter mit dhb0320.

CAPI-CHECK: \text{dhb0151cc: dhb0151}=\text{0}

INTERVIEWER: Zero is not a valid entry. Please correct entry or explain the information.
1: Correct entry
2: Explain entry -> Call up comment window

Input filter: \((dlhb1110<>\text{1 AND dhb0110}=\text{5 AND dhb0110}<>\text{1} \text{,2 AND (dhb0200a}=\text{1 OR dhb0200b}=\text{1})\) OR \\
\((dlhb1110=\text{1 AND dhb0200a}_\text{preload}<>\text{dhb0200a} \text{ OR dhb0200b}_\text{preload}<>\text{dhb0200b} \text{ OR dhb0200c}_\text{preload}<>\text{dhb0200c} \text{ OR dhb0200d}_\text{preload}<>\text{dhb0200d}) \text{ AND (hb0100}<>\text{5 AND dhb0100}<>\text{1,2 AND (dhb0200a}=\text{1 OR dhb0200b}=\text{1})\)
3.07C  dhb0152  SIZE OF UNOCCUPIED PART OF BUILDING - HH MAIN RESIDENCE

Question: How large is the area of the unoccupied part of this building with mixed-use?
Numeric entry in square meters, 5 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

WENN (dbh0200c<>1 UND dhb0200d<>1), weiter mit dhb0320
WENN (dbh0200c=1 UND dhb0200d<>1), weiter mit dhb0600,
WENN dhb0200d=1, weiter mit dhb0210,
SONST weiter mit dhb0320

CAPI-CHECK: dhb0152cc: dhb0152=0

INTERVIEWER: Zero is not a valid entry. Please correct entry or explain the information.
1: Correct entry
2: Explain -> Call up comment window

Input filter: (dlhb1110<>1 AND dhb0200d=1)
OR (dlhb1110=1 AND (dbh0200a_preload<>dbh0200a OR dbh0200b_preload<>dbh0200b OR dbh0200c_preload<>dbh0200c OR dbh0200d_preload<>dbh0200d) AND dhb0200d=1)

3.08  dhb0210  FREE USE OF HH MAIN RESIDENCE - ACTUAL OWNER

Question: With regard to the free use, who places the [dbh9999] at {your / your household's / the household's} disposal?
1 - Employer
2 - Family members / friends
3 - Charities / public bodies
4 - Other (please specify; PROG: PLACE TEXT IN dhb0210s)

-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

IF dbh0200a,b,c=1, continue with dhb0600,
ELSE continue with dhb0320.
Input filter: \( dhb0200a,b,c=1 \)

### 3.09 dhb0600 HOUSING ALLOWANCE

**Question:** (Do you / does your household / does the household) receive the “Wohngeld” (housing allowance) \(<dhb0200a,b=1>\) or a so-called “Lastenausgleich” (burden sharing)?

**INTERVIEWER:** "Lastenausgleich / Burden sharing" is the term used for the housing allowance for low income homeowners.

1 - Yes
2 - No
-1 - Don’t know
-2 - No answer
-3 - Question filtered

IF \( dhb0200c=1 \) continue with \( dhb0300 \), ELSE continue with \( dhb0320 \)

Input filter: \( dhb0200c=1 \)

### 3.10A dhb0300 AMOUNT OF RENT PAID FOR HOUSEHOLD MAIN RESIDENCE (EXCL. UTILITY BILLS)

**Question:** What is the current monthly base rent? Do not include utilities (such as heating, electricity, etc.).

\(<IF \text{dhb0200c=1 AND dhb0600=1}>\) Please think about the entire rent, including the portion that is covered by the housing allowance.

Numeric entry in EUR, 6 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered
-4 - Only rent including utilities ("Warmmiete") is known (PROG: BUTTON "Only rent including utilities ("Warmmiete")" FOR CODE)

ELSE continue with \( dhb0320 \)

**CAPI-CHECK:** \( dhb0300cc1: ((dhb0300/hb0100)>1000 AND dhb0300>0 AND hb0100>0) \):

**INTERVIEWER:** In order to be certain that I have entered the information correctly, I will ask the questions again: The monthly base rent is currently EUR [dhb0300] and the total living area is [hb0100] square meters. That totals EUR [dhb0300/hb0100] in base rent per square meter. Have I entered this correctly?

1: Base rent is incorrect -> Back to dhb0300
2: Living area is incorrect -> Call up comment window.
3: All information is correct.

\( dhb0300cc 2: dhb0300>0 \text{ AND } dhb0200d=1 \)
INTERVIEWER: In order to be certain that I have entered the information correctly, I will ask the questions again: I previously recorded that (you / your household / the household) uses the real estate for free. Now I have entered EUR [dhb0300] as the base rent. Is that correct?

1: Household does not actually live for free -> Call up comment window.
2: Base rent is incorrect -> Back to dhb0300
3: All information is correct

Input filter: dhb0300=-1 , -2 , -4

3.10B dhb0310

AMOUNT OF RENT PAID FOR HOUSEHOLD MAIN RESIDENCE (INCL. UTILITY BILLS)

Question: What is the current monthly rent including heating, electricity and other utilities?

Numeric entry in EUR, 6 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

CAPI-CHECK: dhb0310cc: (dhb0310/hb0100)>2000 AND (dhb0310>0 AND hb0100>0)

INTERVIEWER: In order to be certain that I have entered the information correctly, I will ask the questions again: The monthly warm rent is currently EUR [DHB0310] and the total living area is [hb0100] square meters. That is EUR [dhb0310/hb0100] per square meter per month. Have I entered this correctly?

1: Total rent is incorrect -> Back to dhb0310
2: Living area is incorrect -> Correct information in hb0100
3: All information is correct.

3.10C dhb0320
dhb0325

UTILITY BILLS AT HH MAIN RESIDENCE - AMOUNT

UTILITY BILLS AT HH MAIN RESIDENCE - TIME PERIOD

Question: { <If dhb0310<>-1, -2, -3 > What do you estimate} How high are the total utility costs, including heating costs and electricity; at the present time? Please give me an amount that you spend on this in a month, quarter or year.

PROGRAMMER: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB0325). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

INTERVIEWER: Telephone costs and costs for internet access are not included in the utility costs. Providing the ancillary cost prepayments is sufficient.

Numeric entry in EUR, 6 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
Question: How much do {you / your household / the household} (spend / spends) currently on a landline phone, mobile phones and internet access in total? Please give me the amount that {you / your household / the household} (spend / spends) on this in a month, quarter or year.

INTERVIEWER: If no costs are incurred, please enter zero.

Numeric entry in EUR, 6 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  

IF (dhb0200a=1 OR dhb0200b=1), continue with dhb0340
ELSE continue with dhb3000.

Input filter: dhb0200a=1 OR dhb0200b=1

Question: {Do you / Does your household / Does the household} pay ground rent ("Erbpacht") or is there a lease for the land belonging to this [dbh9999]?

INTERVIEWER: You will find further explanations of the "ground rent" (Erbpacht) on the help page.

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  

WENN =1, weiter mit dhb0350  
WENN =-1,-2, 2 UND  
  dhb0200a=1 UND  
  (dlhb1110[same HMR]=1 ODER  
  (dlhb1110[same HMR]=1 UND  
  dhb0200a_preload<>dbh0200a)) ,  
  weiter mit dhb0400a-d  

WENN =-1,-2, 2 UND  
  dhb0200a=1  
  UND (dhb1110[same HMR]=1  
  UND  
  dhb0200a_preload=dbh0200a)  
  Weiter mit hb0800  

WENN =-1,-2, 2 UND  
  dhb0200b=1, weiter mit hb0500  

SONST weiter mit dhb3000.
Ground rent ("Erbpacht") is typically paid when the owner of a building is not simultaneously the owner of the land on which the building is located. The buyer or owner of the building typically has a lease contract with the owner of the land, the freeholder, and under this contract pays ground rent to the freeholder. The term of the lease contracts is usually between 50 and 99 years.

Input filter: $dhb0340=1$

**Ground rent - amount**

**Ground rent - time period**

**Question:** What is the current ground rent ("Erbpacht")? Please give me an amount that you spend on this in a month, quarter or year.

**Programmer:** IN CAPI, A LIST OF OPTIONS SHOULD BE PRESENTED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE ($DHB0355$). SPECIFICATIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER TIME FRAME (PLEASE SPECIFY)

**Interviewer:** You will find further explanations of the "ground rent" on the help page.

Numeric entry in EUR, 6 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered

WENN $dhb0200a=1$ UND
(dlbh1110<>1 ODER
(dlbh1110=1 UND $dhb0200a_preload<>dhb0200a))
weiter mit $dhb0400a$-$d$

WENN $dhb0200a=1$ UND $dlbh1110=1$ UND $dhb0200a_preload=dhb0200a$
Weiter mit $hb0800$

WENN $dhb0200b=1$, weiter mit $hb0500$

SONST weiter mit $dhb3000$.

Online Glossar: Ground rent ("Erbpacht") is typically paid when the owner of a building is not simultaneously the owner of the land on which the building is located. The buyer or owner of the building typically has a lease contract with the owner of the land, the freeholder, and under this contract pays ground rent to the freeholder. The term of the lease contracts is usually between 50 and 99 years.
**Input filter:**  $dhb0200b=1$

---

### 3.11  
**hb0500**

**HOUSEHOLD MAIN RESIDENCE - PERCENTAGE OF OWNERSHIP**

**Question:** How large is {your share / the share of your household / the share of the household} in relation to the total value of this [dhb9999] including land in percent?

**INTERVIEWER:** Enter information with two decimal places

- Numeric entry in %,
- 4 digits, 2 decimal places
- -1 - Don’t know
- -2 - No answer
- -3 - Question filtered

**WENN**

- $(dhb1110=1 \text{ UND} \ dhb0200b\_preload=dhb0200b \text{ UND} \ hb0500\_preload=hb0500 \text{ UND} \ hb0500>0)$
- WEITER MIT hb0800
- SONST
- WEITER MIT dhb0400a-d

**CAPI-CHECK:** $hb0500cc: hb0500=0 \text{ OR } hb0500>=100$

**INTERVIEWER:** Zero and values of 100 and higher are not valid values. Please correct entry or explain the information.

1: Correct entry
2: Explain information: Call up commentary window.

**Input filter:**

- $(dhb0200a=1 \text{ AND} (dlhb1110<>1) \text{ OR} (dhb0200a=1 \text{ AND} (dlhb1110=1 \text{ AND} dhb0200a\_preload<>dhb0200a)) \text{ OR} (dhb0200b=1 \text{ AND} (dlhb1110<>1)) \text{ OR} (dhb0200b=1 \text{ AND} dlhb1110=1 \text{ AND} (dhb0200b\_preload<>dhb0200b \text{ OR} hb0500\_preload<>hb0500))$
3.12A  
**HOUSEHOLD MAIN RESIDENCE - MEANS OF PROPERTY ACQUISITION**

**Question:** How {did you / your household / the household} become the owner of the [dhb9999] {<IF dhb0200b=1> or the part that belongs to {you / your household / the household}: {Did you / your household / the household} buy it, build it, inherit it, receive it as a present?

**INTERVIEWER:** Multiple answers possible.

1 - Named  
2 - Not Named

4 variables:  
a - Bought  
b - Built  
c - Inherited  
d - Received as gift or received signed over

**Input filter:** multiple answers in dhb0400a-d

3.12B  
**HOUSEHOLD MAIN RESIDENCE - MOST SIGNIFICANT MEANS OF ACQUISITION**

**Question:** Which of the aforementioned possibilities was the most important in relation to the size of the area of the [dhb9999] including the land?

**PROGRAMMER:** HERE ONLY SHOW THE POSSIBILITIES THAT WERE MENTIONED IN DHB0400A-D.

1 - Named  
2 - Not Named

4 variables:  
a - Bought  
b - Built  
c - Inherited  
d - Received as gift or received signed over

**Input filter:** (dhb0200a=1 AND (dhb1110<>1) OR (dhb0200a=1 AND (dhb1110=1 AND dhb0200a_preload<>dhb0200a)) OR (dhb0200b=1 AND dhb1110<>1)) OR (dhb0200b=1 AND dhb1110=1 AND (dhb0200b_preload<>dhb0200b OR hb0500_preload<>hb0500))
3.13  hb0700  YEAR OF PROPERTY ACQUISITION - HOUSEHOLD MAIN RESIDENCE

**Question:** You told me that {your / your household / the household} moved to this [dhb9999] in the year [dhb0120]. In which year {did you / your household / the household} become the owner of the [dhb9999]?

**INTERVIEWER:** Please give me the year in which for the first time a part of the [dhb9999] became {your property / the property of a current household member}. In cases of doubt, the relevant year is the one when a household member was recorded in the land register as the owner (of a part) for the first time.

*Numeric entry, 4 digits (year)*

-1 - Don’t know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** hb0700cc: ((hb0700>=0 AND hb0700<=1800) OR (hb0700>Interview year) OR (hb0700< Minimum (interview year-ra0300) AND hb0700>0 AND minimum (interview year-ra0300)>0):

Interviewer:

In order to be certain that I have entered the information correctly, I will ask the questions again: I have recorded that {you / your household / the household} became the owner of the {<dhb9999> or the land in the year [hb0700]. Previously, I recorded that the oldest member of the household was born in the year (minimum (interview year-ra0300). Should I correct anything?

1: Year of acquisition of ownership is wrong -> Correct information
2: All information is correct -> Continue

**Input filter:**  dhb0200a=1 OR dhb0200b=1

3.14  hb0800  HOUSEHOLD MAIN RESIDENCE - VALUE AT THE TIME OF ITS ACQUISITION

**Question:** How much {was/were} the [dhb9999], including the land, worth, when it became {your property / the property of a current household member}? If {you / a current household member} built the house, I mean the value at the time when {you / a household member} moved in.

**INTERVIEWER:** If the [dhb9999], including land, became {your property or the property of your household / the property of the household} in several steps, please enter the value of the total [dhb9999] and the connected land at the time when a part of the [dhb9999] or the connected land became {your property / the property of a household member / the property of the household} for the first time. In case the plot of land was acquired before building the house please record here only the value of the plot of land.

*Numeric entry in EUR, 9 digits*

-1 - Don’t know
-2 - No answer
-3 - Question filtered
3.15  hb0900  HOUSEHOLD MAIN RESIDENCE - CURRENT VALUE

Question: <IF dhb0100<>4 AND <>5 or dhb0100 = 5 AND dhb0110=1 OR dhb0100 = 5 AND dhb0110 =2> If (you / your household / the household) sold the [dhb9999] (including the land) today, what price could (you / your household / the household) obtain in your opinion?

<IF dhb0100=4 (agricultural farm)> If (you / your household / the household) sold the farm, i.e. the building and the agricultural land today, what price could (you / your household / the household) obtain in your opinion? Please refer here only to buildings and agricultural land. The value of the agricultural products, the seed and the farm animals will be entered later when we speak about companies and farms.

<IF dhb0100=5 AND dhb0110 <>1 AND <>2 (building with mixed use)> If (you / your household / the household) sold the building with mixed use today, what price could (you / your household / the household) obtain in your opinion? Please refer here to the whole building, including the land, and not only the part in which (you live / your household lives / the household lives).

<IF dhb0200b =1 (only a part of the apartment / the house is owned by the household)>>: Please enter the price that can be obtained for the [dhb9999], including the land, and not just the price for the part that (you own / your household owns / the household owns).

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

CAPI-CHECK: hb0900cc1: ((hb0900/hb0800)^((1/interview year-hb0700))-1)>0.25 AND (hb0900>0 AND hb0800>0 AND hb0700>0)
PROGRAMMER: CHECK ONLY POSSIBLE IF NO INTERVALS WERE REPORTED AND CURRENCIES ARE IDENTICAL.

In order to be certain that I have entered the information correctly, I will ask the questions again: I have recorded that the real estate was worth EUR [hb0800] in the year [hb0700] and is currently worth [hb0900]. Consequently, the increase in the value is more than 25 percent per year. Have I entered this all correctly?

1: Purchase value is incorrect -> Back to hb0800
2: Current value is incorrect -> Back to hb0900
3: Year of acquisition is incorrect -> Back to hb0700
4: All data is correct -> Continue with input filter dhb0200a=1 OR dhb0200b=1
HB0900cc2: \((\text{hb0800}/\text{hb0900})^{1/(\text{Interview year}-\text{hb0700})}-1)>0.20\) AND (\(\text{hb0900}>0\) AND \(\text{hb0800}>0\) AND \(\text{hb0700}>0\))

PROGRAMMER: CHECK ONLY POSSIBLE IF NO INTERVALS WERE REPORTED AND CURRENCIES ARE IDENTICAL.

In order to be certain that I have entered the information correctly, I will ask the questions again: I have recorded that the real estate was worth EUR [\(\text{hb0800}\)] in the year [\(\text{hb0700}\)] and is currently worth [\(\text{hb0900}\)]. Consequently, the loss in value is more than 20 percent per year. Have I entered this all correctly?

1: Purchase value is incorrect -> Back to \(\text{hb0800}\)
2: Current value is incorrect -> Back to \(\text{hb0900}\)
3: Year of acquisition is incorrect -> Back to \(\text{hb0700}\)
4: All data is correct -> Continue with input filter \(\text{dhb0200a}=1\) OR \(\text{dhb0200b}=1\)

**Input filter:** \(\text{dhb0200a}=1\) OR \(\text{dhb0200b}=1\)

**3.15A**

**dbh1300**

**HOUSEHOLD MAIN RESIDENCE - EXPECTATIONS – PRICES**

**Question:** What do you think, how will the value of the [\(\text{dhb9999}\)], including the land, change in the next three years? Please look at list 3.3 for more on this.

**INTERVIEWER:** Show list 3.3.

1 - Increase significantly
2 - Increase somewhat
3 - Stay approximately the same
4 - Fall somewhat
5 - Fall significantly

**Input filter:** \(\text{dhb0200a}=1\) OR \(\text{dhb0200b}=1\)

**3.15B**

**dbh1400**

**HH MAIN RESIDENCE - ESTIMATED RENT**

**Question:** If [you / your household / the household] rented out the [\(\text{dhb9999}\)], including the land, today, what monthly rental income [could you / could your household / could the household] obtain in your opinion?

**Numeric entry in EUR, 5 digits**

1 - Don’t know
2 - No answer
3 - Question filtered
3.16A  

**MORTGAGES AND LOANS COLLATERALISED USING HH MAIN RESIDENCE**

**Question:** Are there {<IF dlhb1110 [SAME HMR]=1 AND dhb2400_preload=1> still / <ELSE> currently} any outstanding mortgages or loans that use the [dhb9999] as collateral?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

IF = 1, continue with hb1010  
IF = 2, -1, -2 AND (dhb0200a=1 OR dhb0200b=1), continue with dhnb0100a-e  
ELSE continue with dhb3000

**Input filter:** dhb2400=1

---

3.16B  

**NUMBER OF MORTGAGES OR LOANS USING HMR AS COLLATERAL**

**Question:** How many outstanding loans or mortgages are collateralized with this [dhb9999]?

**INTERVIEWER:** The answer can also be zero.

**Numeric entry, 2 digits (number of mortgages, credit, and loans)**

1 - Don't know  
2 - No answer  
3 - Question filtered

IF > 0, continue with pagen,  
IF = -1 or = -2, continue with dhb2600,  
IF = 0, continue with dhnb0100a-e

**CAPI-CHECK:** HB1010cc: hb1010>10  
**INTERVIEWER:** More than 10 mortgage loans are very unlikely. Please correct entry or explain the information.  
1: Correct entry  
2: Explain information -> Call up comment window

**Input filter:** hb1010=1 AND less than 3 loop passes
PROGRAMMIERER: START A LOOP FOR 3 WITH LOANS COLLATERALIZED WITH [DHB9999]
REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

Question: <IF hb1010 =1 (only 1 loan)> Let us now talk about the loan that is collateralized with the residence.
<IF hb1010 >1 (more than one loan)>
Now let us talk about the {<IF hb1010 =2> two / <IF hb1010=3> three /< IF hb1010>3> three most important} loans that are collateralized with the residence.
Please start with the loan with the highest amount not yet repaid and then continue with the next highest.
<With second and third loop pass> transition text: Now we come to the next highest not yet repaid loan.
-3 - Question filtered

3.17 dhb500$x

HMR MORTGAGES: TYPE OF LOAN

Question: Please look at list 3.4. What type of loan is it?

INTERVIEWER: - Show list 3.4
- You will find additional explanations on "refinancing" and "reverse loans" on the help page.

1 - New loan – a new loan was taken out to finance a larger purchase
2 - Refinanced loan – This loan replaced another loan.
3 - Reverse mortgage - Supplementary retirement pension that a bank finances through the mortgage of property.

-1 - Don't know
-2 - No answer
-3 - Question filtered

ONLINE GLOSSAR: Refinancing a loan means repaying an existing loan with the funds from a new loan. The new loan may be for the same amount as the not yet repaid amount of the old credit or higher, for example, because the debtor needs additional money.
A reverse mortgage (home equity conversion loan) is a supplementary retirement pension that a bank finances through the mortgage of the property. During the term, the household remains the owner of the property.
HMR MORTGAGES: PURPOSE OF THE LOAN

Question: For what purpose {did you / did your household / did the household} take out {<IF dhb500$x<>2 > this loan / < IF dhb500$x =2 (refinanced) > the original loan}?

PROGRAMMER: IF MORE THAN ONE REASON WAS GIVEN, THEN ASK THE FOLLOWING QUESTION: WHAT WAS THE MOST IMPORTANT PURPOSE?

INTERVIEWER:
- Multiple answers possible
- Please do not read possible answers aloud! Assign the spontaneous responses of the target person to the answer categories.

1 - To purchase the [dhb9999] that {you / your household / the household} lives in (HH main residence)
2 - To purchase another piece of property
3 - To repair or renovate the property
4 - To purchase a vehicle or another form of transport
5 - To finance a company or a professional activity
6 - For debt restructuring of other consumer/instalment loans
7 - To finance training or university (e.g. "education credits")
8 - To cover the cost of living or to make other purchases.
9 - Other (please specify. PROG: PLACE TEXT IN hb120$xs)

9 variables:
(a) Most important reason
(b) - (i) Other reasons

IF dhb500$x=3, continue
dhb550$x,
IF dhb500$x=2, continue with hb113$xa-d,
ELSE continue with hb115$x
Input filter: $dhb500$x=3

3.18B  

HMR MORTGAGES: REFINANCING FOR REVERSE MORTGAGE

Question: {Did you / did your household / did the household} ever take out another mortgage that was collateralized with this $[dhb9999]$?

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

IF =1, continue with hb113$xa-d,
ELSE continue with hb115$x

Input filter: $dhb0500$x=2 OR $dhb550$x=1

3.18C  

HMR MORTGAGES $X$: PURPOSE OF REFINANCING

Question: Why did {you / your household / the household} {<dhb500$x=2> refinance / <dhb500$x=3> reverse mortgage the original loan}?

PROGRAMMER: DO NOT ALLOW ANSWER D IN COMBINATION WITH A, B OR C.

INTERVIEWER: 
- Read possible answers aloud.
- Multiple answers possible.

1 - Named
2 - Not Named
-1 - Don't know
-2 - No answer
-3 - Question filtered

4 variables:
a - In order to obtain better conditions
b - In order to receive additional money
c - Another reason
d - No refinancing

ONLINE GLOSSAR: Refinancing a loan means repaying an existing loan with the funds from a new loan. The new loan may be for the same amount as the not yet repaid amount of the old credit or higher, for example, because the debtor needs additional money.
**Input filter:** \( hb1010 \geq 1 \)

### 3.18D \( hb115 \times \) HMR MORTGAGES \( x \): RENEGOTIATION

**Question:** {Have you / has your household / has the household} ever renegotiated the conditions of the current loan agreement - without terminating the agreement - since {you / your household / the household} signed it?

**INTERVIEWER:** Changes in conditions that were arranged at the beginning of the agreement are not regarded as "renegotiated".

1. Yes
2. No

-1. Don't know
-2. No answer
-3. Question filtered

### ONLINE GLOSSAR:
To renegotiate a loan means that the conditions of an existing loan are modified without terminating the loan. Changes in conditions that were arranged at the beginning of the agreement are not regarded as "renegotiated". Refinancing a loan means repaying an existing loan with the funds from a new loan.

**Input filter:** \( hb1010 \geq 1 \text{ AND less than 3 loop passes} \)

### 3.19 \( hb130 \times \) HMR MORTGAGES \( x \): YEAR WHEN LOAN TAKEN OUT OR REFINANCED

**Question:** <IF \( dhb500 \times \)<>3> What year {did you / your household / the household} {originally take out this loan} / < IF \( dhb500 \times \) =2 (refinanced) > last refinanced this loan? <ELSE> originally take out this loan?

< IF \( dhb500 \times \) =3 > What year did the payments to the household begin?

**Numeric entry 4 digits (year)**

-1. Don't know
-2. No answer
-3. Question filtered

**CAPI-CHECK:** \( hb130 \times xcc: (hb130 \times \geq 0 \text{ AND } hb130 \times < 1800) \)

**INTERVIEWER:** The year entered is far back in the past. Please correct the entry or explain the information.

1: Correct entry
2: Explain information -> call up comment window

**Input filter:** \( hb1010 \geq 1 \text{ AND less than 3 loop passes} \)
Question: <IF dhb500$x<3> What was the total loan amount at the time when the loan
<IF dhb500$x <2 > was taken out / < IF dhb500$x =2 (refinanced) > last refinanced)?
< IF dhb500$x =3 > How high was the initially paid-out amount?

INTERVIEWER: In some cases this value is equal to zero.

Numeric entry in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter: hb1010>=1 AND less than 3 loop passes

Question: {Have you / has your household / has the household} ever used the existing
mortgage with the consent of the bank to borrow additional money, for example, in the
context of refinancing?

PROGRAMMER: IF DHB5001=3, ENTER "YES" AS ANSWER AND CONTINUE WITH
HB160$X.

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter: hb1010>=1 AND less than 3 loop passes

Question: <IF dhb500 $x< >3> How long was the agreed maturity in years when the loan
<IF dhb500$x =1 > was taken out / <IF dhb500$x =2 (refinanced)> last refinanced / <IF
hb115$=1 (renegotiated)> last renegotiated / <ELSE> was originally taken out)?
<IF dhb500$x =3 > For how many years are payments from this agreement expected?

INTERVIEWER: <IF dhb500$x <> 3 > : You will find more explanations on the "agreed
maturity" on the help page.

Numeric entry in years, 2 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - No fixed term agreed (credit
lines/loans without fixed term)

PROG: Button here instead of -4.
ONLINE GLOSSAR: The agreed maturity is understood to mean the shortest of the following time spans:
(1) The agreed total duration of the loan,
(2) The period of time between the last renegotiation of the loan conditions and the next renegotiation planned in the contract or
(3) The period of time between the last renegotiation of credit conditions and the date on which the credit is to be paid off.
If it is a variable-rate loan for which no renegotiation of the conditions is required, please specify the agreed total duration (option 1).

Input filter: \(\text{hb1010} \geq 1\) AND less than 3 loop passes

3.23A \(\text{hb170}x\)  HMR MORTGAGES $X$: AMOUNT STILL OWED

Question: What is the outstanding balance?

INTERVIEWER: Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

Numeric entry in EUR, 9 digits  
-1 - Don't know
-2 - No answer
-3 - Question filtered

IF \(\text{hb170}x\), continue with \(\text{hb180}x\),
ELSE continue with \(\text{dhb570}x\)

CAPICHECK: \(\text{hb170}x\): \(\text{hb170}x=0\)

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

Input filter: \(\text{hb1010} \geq 1\) AND less than 3 loop passes AND \(\text{hb170}x>0\)

3.23B \(\text{dhb570}x\)  HMR MORTGAGES $X$: EXPECTED DURATION OF REPAYMENT

Question: How long do you think {you / your household / the household} will need for the repayment of this outstanding balance?

Numerical entry in years,  
3 digits, 1 decimal place
-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - {I do not / my household does not / the household does not} aim to make full repayment.
-5 - Less than one year
CAPI-CHECK: dhb570$xcc: dhb570$x=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

Input filter: $hb1010>=1 AND less than 3 loop passes

3.24A $hb180$x  HMR MORTGAGE $X: ADJUSTABLE INTEREST RATE

Question: Is this an adjustable rate loan, that is, does the loan agreement permit an adjustment of the interest rate from time to time during the life of the contract?
1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter: $hb1010>=1 AND less than 3 loop passes

3.24B $dhb580$x  HMR MORTGAGES $X: TERM OF INTEREST COMMITMENT

Question: How long for is the interest rate on the loan fixed? We are interested in the original length of the fixed interest period at the time of the last interest rate adjustment.

INTERVIEWER: If the interest rate is fixed for less than one year, please enter zero.
Numeric Entry in years, 2 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter: $hb1010>=1 AND less than 3 loop passes

3.25A $dhb560$x  HMR MORTGAGES $X: EFFECTIVE INTEREST RATE

Question: How high is the current annual effective interest rate that {you / your household / the household} {pay / pays} for this loan {<IF $hb180$x=1 (adjustable rate interest)> as result of the last adjustment}?

INTERVIEWER: - You will find additional explanations on the "nominal and effective interest rate" on the help page.
- If the respondent knows only the nominal interest rate, please enter "Don't know" here.
Enter information with a maximum of 3 decimal places.
Numeric entry in %, 5 digits, 3 decimal places
-1 - Don't know
-2 - No answer
-3 - Question filtered

If = -1 or -2, continue with $dhb561$x,
ELSE continue with $dhb590$x
ONLINE GLOSSAR: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. Amongst other things, it includes additional costs associated with taking out a loan and enables the comparison of different types of interest rates. As a rule, the effective interest rate is higher than the nominal interest rate. Both interest rates must be stated in loan agreements.

**Input filter: dhb560$x=-1, -2**

**3.25B dhb561$x**

**HMR MORTGAGES $X: NOMINAL INTEREST RATES**

**Question:** If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan {<IF hb180$x=1 (adjustable rate interest)> as result of the last adjustment}?  
**INTERVIEWER:** Enter amount with a maximum of 3 decimal places.  
**Numeric entry in %,**  
5 digits, 3 decimal places  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered

**Input filter: hb1010>=1 AND less than 3 loop passes**

**3.26A dhb590$x dhb591$x**

**HMR MORTGAGES $X: INSTALMENTS - AMOUNT**  
**HMR MORTGAGES $X: INSTALMENTS - TIME PERIOD**

**Question:** What is the amount, i.e. interest and repayment that {you / your household / the household} {spend / spends} for this loan in a month, quarter or year at the present time? Please do not include insurance and other fees.  
**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB591$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY).  
- IF DHB590$X <0, HIDE QUESTION DHB591$X AND ENCODE WITH -3 (FILTERED)

**Numeric entry in EUR, 6 digits**  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered

End of the loop for 3 loans.

If hb1010>3, continue with dhb2000

If hb1010> 1 AND hb1010 <=3 AND in hb170$x more than 50% of the loop passes are -1 or -2, continue with dhb2600,

ELSE continue with dhnb0100a-e.
HMR MORTGAGES: REPAYMENTS FOR ALL OTHER LOANS - AMOUNT

Question: We have already spoken about the <number of loops> loans in detail. Now I have a question about {<hb1010=4> the remaining loans / <hb1010>4> related to [hb1010 minus 3] other} loans.

What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} on this loan in a month, quarter or year at the present time?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB2010). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHB2000 <0, HIDE QUESTION DHB591$X AND ENCODE WITH -3 (FILTERED)

INTERVIEWER: Please do not include insurance and other fees.

Numeric entry in EUR, 6 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

If hb1010> 1 AND in hb170$x less then 50% are -1 or -2, continue with hb2100,
ELSE continue with dhb2600

HMR MORTGAGES: MONEY STILL OWED ON ALL OTHER LOANS

Question: <hb1010=4> And what is the outstanding balance for the remaining loan that is collateralized with the [dhb9999]?
< hb1010>4> And what is the total outstanding balance for the [hb1010 minus 3] remaining loans that are collateralized with the [dhb9999]?

INTERVIEWER: Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

Numeric entry in EUR, 9 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered

Continue with dhnb0100a
**CAPI-CHECK:** hb2100cc: hb2100=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

**Input filter:** hb1010>1 AND in more than 50% of the loop passes hb170$x=-1,-2
OR (hb1010=-1 OR hb1010=-2)

---

**3.28 dhb2600**  
**HMR MORTGAGES: FOLLOW-UP QUESTION - MONEY STILL OWED ON LOANS**

**Question:** What is the outstanding balance for all loans that are collateralized with the [dhb9999]

**INTERVIEWER:** Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

*Numeric entry in EUR, 9 digits*  
-1 - Don't know
-2 - No answer
-3 - Question filtered  
Continue with dhnb0100a

---

**CAPI-CHECK:** dhb2600cc: dhb2600=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

**Input filter:** dhb0200a=1 AND dhb0200b=1 AND NOT (dhb2400=-1,-2)

---

**3.29 dhnb0100a-e**  
**THIRD PARTY SUPPORT FOR PROPERTY HMR ACQUISITION xx**

**Question:** Did guarantees or other support from family or other private individuals that do not belong to (your / the) household play an essential role in the decision to purchase the [dhb9999]? Which of the responses provided in list 3.5 applies here?

**INTERVIEWER:** - Show list 3.5.
- Multiple answers possible.

1 - Named
2 - Not Named

-1 - Don't know
-2 - No answer
-3 - Question filtered

**5 Variables:**  
a - Yes, guarantees  
b - Yes, support without repayment obligations  
c - Yes, loans from family and other private individuals who do not belong to the household  
d - Yes, other (please specify; PROG: PLACE TEXT IN dhnb0100s)  
e - No. No guarantees or support.

**WENN INTERNAL FKP AND**  
(dhb0200a=d=-1,-2 OR (dhb0200c,d=1 AND dhb0200a<>1 AND dhb0200b<>1)), continue with dhb3000

**ELSE continue with hb2400**
**Input filter:** Internal FKP AND (dhb0200a-d=-1, -2 OR (dhb0200c-d=1 AND dhb0200a<>1 AND dhb0200b<>1))

**3.29A**

**dbh3000**

**PLANNED PURCHASE OF PROPERTY - HH MAIN RESIDENCE**

**Question:** {Do you / does your household} intend to buy or build a house or flat for your own accommodation?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

IF =1, continue with dbh3100a-e, ELSE continue with dbh3200a-l

**Input filter:** Internal FKP AND dbh3000=1

**3.29B**

**dbh3100a-e**

**FINANCING OF THE PLANNED PROPERTY PURCHASE**

**Question:** How do you plan to finance the acquisition?

**PROGRAMMER:** IF MORE THAN ONE FORM OF FINANCING IS GIVEN, THEN ASK THE FOLLOWING QUESTION: AND THE MOST IMPORTANT FORM OF FINANCING IS?

**INTERVIEWER:** - Show list 3.6.  
- Multiple answers possible.  
1 - Loan collateralized with land mortgage  
2 - Loan without land mortgage  
3 - Savings  
4 - Home loan savings agreement  
5 - Guarantees or loans from friends and family

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - No additional funds (only variables b) to e)

5 variables:
  a) Most important form of financing  
  b) - e) Other forms of financing  

continue with hb2400
**REASONS FOR BEING A RENTER**

**Question:** Please look at list 3.7 now. Are there reasons for why {you / your household} {do not / does not have or want to have} {your / its} own real estate?

**PROGRAMMER:** IF MORE THAN ONE REASON IS GIVEN, THEN ASK THE FOLLOWING QUESTION:

AND THE MOST IMPORTANT REASON IS?

**INTERVIEWER:** - Show list 3.7.
- Multiple answers possible.

**INTERVIEWER:** This question refers to the whole household.

1 - {I / we} live happily as renters.
2 - {I / we} want to remain mobile and flexible.
3 - {I am / we are} already too old to move.
4 - Real estate is too expensive for {me / us}.
5 - {I / we} do not want to take out a loan / {I / we} do not want to be indebted.
6 - {I / we} do not have the equity to buy real estate.
7 - {My / our} equity is tied up in real estate not used as the HH main residence.
8 - The bank do not / did not give {me / us} a loan.
9 - {I / we think} that {I / we} would not get loan from the bank.
10 - The purchase of real estate is too risky for {me / us}.
11 - {I / we have} a cheap rental apartment.
12 - Other reasons

12 variables:
- a) Most important reason
- b) - l) Other reasons
3.30 hb2400

HOUSEHOLD OWNS OTHER PROPERTIES APART FROM HMR

Question: <dbh0200a =1 or ddb0200b=1> (owner): Apart from the [dbh9999], (do you / do you or another household member / does a household member) have additional real estate in Germany or abroad? (IF <dbh0110=1 or ddb0110=2> Please also consider apartments in your house that you do not live in or rented adjacent buildings.) Some examples are provided in list 3.8.

<Only ddb0200c=1 or only ddb0200d=1 or only (dbh0200c=1 and ddb0200d=1) > (Tenant): (Do you / you or another household member / does a household member) have real estate in Germany or abroad? Some examples are provided in list 3.8.

<Other>: (Do you / do you or another household member / does a household member) have real estate? Some examples are provided in list 3.8.

<Always additionally>
If (you / your household / the household) {own/owns} one or more companies, please do not include the real estate owned by the company or companies.

INTERVIEWER: Show list 3.8.

INTERVIEWER: Houses
Apartments
Flats
Garages
Offices
Hotels
Other commercial real estate
Farms
Land
Parking spaces (only in the CAPI).

REAL ESTATE ABROAD ALSO GOES HERE.

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

If =1, continue with hb2410,
ELSE continue with ddb0800.
**Input filter:** \( hb2400=1 \)

### 3.31 hb2410

**NUMBER OF PROPERTIES OTHER THAN HH MAIN RESIDENCE**

**Question:** How many such properties {do you / does your household / does the household} own?

**INTERVIEWER:** Real estate that is very similar and managed together, for example several apartments in a house, is treated as one property.

*Numeric entry, 2 digits (number of pieces of properties)*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

*IF = -1 or = -2, continue with dhb2700*

ELSE continue with pagea.

**CAPI-CHECK:** \( hb2410cc: \ hl2410=0 \) AND \( hb2400=1 \)

**INTERVIEWER:** Zero is not a valid amount. Please correct entry for previous question (hb2400) and/or here (hb2410) or explain entry.

1: Correct entry here (hb2400)
2: Correct entry for previous question -> Back to hb2400
3: Explain information -> Call up comment window

**Input filter:** \( hb2410>=1 \) AND less than 3 loop passes
PROGRAMMIERER: START OF A LOOP FOR 3 PROPERTIES - IN ADDITION TO THE HH MAIN RESIDENCE OF THE HOUSEHOLD

TIME STAMP

REMEMBER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

Page AA  pageaa  PAGE - BEGINNING OF LOOP FOR OTHER PROPERTIES

Question:
<IF hb2410>3 > We now come to the three real estate properties from this group that you view as the most important in relation to their value. We will enter additional real estate at the end in summary form.

<IF hb2410>1 AND (only dhb0200 c=1 OR only dhb0200d=1 OR only (dhb0200c=1 AND dhb0200d=1)) (For tenants and free use with more than one other real estate property)> we now come to the most important real estate property that {you own / your household owns / the household owns}.

<IF hb2410=1 AND (only dhb0200c=1 or only dhb0200d =1 or only (dhb0200c=1 and dhb0200d=1)) (For tenants and free use with only one other real estate property)> We now come to the real estate that {you own / your household owns / the household owns}.

<IF hb2410 >1 AND (dhb0200a=1 or dhb0200b=1) (For owners of a HH main residence with more than one other piece of real estate)> We now come to the first of these real estate properties that {you / your household / the household} {own / owns}.

<IF hb2410 =1 AND (dhb0200a=1 or dhb0200b=1) (For owners of a HH main residence with one other piece of real estate)> We now come to the second real estate property that {you / your household / the household} {own / owns}.

<ELSE> Now we come to the most important property that {you own / your household owns / the household owns}. We do not mean the apartment or the house that {you / your household / the household} usually live in and which I have already asked you about.

<With second and third loop pass>, transition text:
Now we come to the next real estate property that {you / your household / the household} {own / owns}.

-3 - Question filtered
**OTHER PROPERTY $X: TYPE OF PROPERTY**

**Question:** What type of real estate is it? Please also think about the possibility of joint use.

**INTERVIEWER:** Please do NOT read answers aloud. Assign the name of the respondent to one of the answer categories.

1 - Single-family house or apartment, holiday apartment, holiday house, row house
2 - Multifamily house / rental house
3 - Plant building, warehouse
4 - Building land / property
5 - Garage
6 - Store / practice
7 - Office building
8 - Hotel
9 - Farm
10 - Building with mixed use (e.g. multi-family building with store)
   (please specify; PROG: Place text in dhb600$xS1)
11 - Other (please specify; PROG: Place text in dhb600$x$S)

**PROGRAMMER:** OVERLAYS FOR DHB600$X AFTER QUESTION HB270$X:

*IF*

DHB600$X = 1: "THIS SINGLE-FAMILY HOUSE OR APARTMENT"
DHB600$X = 2: "THIS MULTI-FAMILY HOUSE / RENTAL BUILDING"
DHB600$X = 3: "THIS PLANT, WAREHOUSE"
DHB600$X = 4: "THIS BUILDING LAND OR PROPERTY"
DHB600$X = 5: "THIS GARAGE"
DHB600$X = 6: "THIS STORE OR PRACTICE"
DHB600$X = 7: "THIS OFFICE BUILDING"
DHB600$X = 8: "THIS HOTEL"
DHB600$X = 9: "THIS FARM"
DHB600$X = 10: "THIS BUILDING WITH MIXED USE"
DHB600$X = 11: "THIS OTHER REAL ESTATE"
DHB600$X = -1 OR -2: "THIS REAL ESTATE"
OTHER PROPERTY $x$: USE OF PROPERTY - LEASED OR RENTED

**Question**: How (do you / does your household / the household) use this [dhb600$x (type of real estate)]? Please look at list 3.9 and enter everything that applies.

**PROGRAMMER**: IF MORE THAN ONE TYPE OF USE IS GIVEN, THEN ASK THE FOLLOWING QUESTION:
AND HOW {DO YOU / DOES YOUR HOUSEHOLD / THE HOUSEHOLD} USE THIS REAL ESTATE FOR THE MOST PART?

**INTERVIEWER**: - Show list 3.9.
- Multiple answers possible.
  1 - As a holiday home or for other private purposes.
  2 - For our own business
  3 - For rental or lease to companies or people who do not belong to the household
  4 - Is empty
  5 - Left to third parties for free use
  6 - Other (please specify; PROG: PLACE TEXT IN hb260$xS)

6 variables:
  a) HH main use
  b) - f) Other uses

OTHER PROPERTY $x$: PERCENTAGE OF THE PROPERTY BELONGING TO HOUSEHOLD

**Question**: How large is {your share / the share of your household / the share of the household} in relation to the total value of [dhb600$x (type of real estate)]?

**PROGRAMMER**: BUTTON 100%
**INTERVIEWER**: - Enter information with a maximum of 2 decimal places.
- If sole owner, 100% - click on the button.

Numeric entry in %,
5 digits, 2 decimal places
-1 - Don't know
-2 - No answer
-3 - Question filtered
Input filter: \( hb2410 \geq 1 \) AND less than 3 loop passes

3.35 \( hb280x \)

**OTHER PROPERTY \$X: CURRENT VALUE OF THE PROPERTY**

**Question:** <IF \( dhb600x = -1, -2, 1, 2, 3, 5, 6, 7, 8, 11 \)> If {you / your household / the household} sold [\( dhb600x \) (type of real estate)], including the land, today, what price {could you / could your household / the household} obtain in your opinion?

<IF \( dhb600x = 4 \)> If {you / your household / the household} sold [\( DHB600x \) (type of real estate)] today, what price {could you / could your household / could the household} obtain in your opinion?

<IF \( dhb600x = 9 \) (farm)> If {you / your household / the household} sold the farm, (building and the agricultural land) today, what price could {you / your household / the household} obtain in your opinion? Please refer here only to buildings and agricultural land. The value of the agricultural products, the seed and the farm animals will be entered later when we speak about companies and farms.

<IF \( dhb600x = 10 \) (building with mixed use)> If {you / your household / the household} sold the building with mixed use, including the land, today, what price could {you / your household / the household} obtain in your opinion? Please refer to the entire building and the entire property here.

< IF \( hb270x > 0 \) AND \( hb270x < 100\% \) (real estate only partially owned by the household)> Please think of the total price of the real estate and not only of the part that {you own / your household / the household owns}.

**Numeric entry in EUR, 9 digits**

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

End of the loop for 3 pieces of real estate (in addition to the HH main residence of the household).

If \( hb2410 > 1 \) AND in \( hb280x \) more than 50% of the loop passes are -1 or -2, continue with \( dhb2700 \),

If less than 50% are -1 or -2 AND \( hb2410 > 3 \), continue with \( hb2900 \);

ELSE continue with \( dhb2500 \).
Input filter: \( \text{hb2410} = -1,-2 \ \text{OR (hb2410)>1 AND in more than 50\% of the loop passes (hb280$x=-1,-2)} \)

3.36 \( \text{dbh2700} \)

**OTHER PROPERTY $X$: FOLLOW UP QUESTION - VALUE**

**Question**: If these properties and the land were sold today, what price could {you / your household / the household} obtain in your opinion for the part that belongs to {you / a household member}?

**Numeric entry in EUR, 9 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter: \( \text{hb2410}>3 \ \text{AND in less than 50\% of the loop passes (hb280$x=-1,-2)} \)

3.37 \( \text{hb2900} \)

**CURRENT VALUE OF THE 3+PROPERTIES**

**Question**: If {the other real estate property / the other [hb2410 minus 3] real estate properties you mentioned} {was/were} were sold today, what price {could you / your household / the household} obtain in your opinion for the part that belongs to {you / your household / the household}?

**Numeric entry in EUR, 9 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter: \( \text{hb2400}=1 \)

3.38A \( \text{dbh2500} \)

**MORTGAGES/LOANS COLLATERALISED WITH PROPERTY**

**Question**: <IF hb2410 (number of pieces of real estate in addition to the HH main residence)=1>:
Are there currently any outstanding mortgages or loans that use this property as collateral?

<IF hb2410 (number of pieces of real estate in addition to the HH main residence)> 1>:
Are there currently any outstanding mortgages or loans that use at least one of the aforementioned properties as collateral?

<IF hb2410 (number of pieces of real estate in addition to the HH main residence)= -1 OR - 2>:
Are there currently any outstanding mortgages or loans that use these properties or plots of land as collateral?

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

If = 1, continue with hb3010,
ELSE continue with dhb0800.
**Input filter:**  $dhb2500=1$

### 3.38B  $hb3010$  NUMBER OF MORTGAGES AND LOANS

**Question:** How many loans or mortgages are collateralized with this real estate collateral and not yet completely repaid?

(If $hb1010=0$ (loans that are collateralized with the HH main residence)> Mortgages and loans that are collateralized with the [dhb9999] in which {you / your household / the household} {live / lives}, please do not report this again.

**Numeric entry, 1 digits (number of mortgages and credit)**

-1 - Don't know
-2 - No answer
-3 - Question filtered

If =-1 or -2, continue with $dbh2800$

If =0, go to $dbh0800$

ELSE continue with pageo.

**Input filter:**  $hb3010>=1$ AND less than 3 loop passes

**PROGRAMMIEREN:** START OF A LOOP FOR 3 LOANS THAT ARE COLLATERALIZED WITH OTHER REAL ESTATE.

REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

**Page 0**  pageo  PAGE - BEGINNING OF MORTGAGE LOANS - OTHER PROPERTIES

**Question:** < $hb3010=1$ (only 1 loan) >: Now we come to this loan.

< $hb3010>1$ (more than one loan) >. Please start with the mortgage or loan with the highest amount not yet repaid and then continue with the next highest.

<WITH THE SECOND AND THIRD LOOP PASS>, TRANSITION TEXT:
Now we come to the next highest not yet repaid loan or mortgage.

-3 - Question filtered
Question: The loan was taken out for financing purposes or did you refinance an earlier loan with it?

INTERVIEWER: - You will find additional explanations on the "refinancing of a loan" and "reverse loans" on the help page.
- Multiple answer possible.
  1 - Named
  2 - Not Named
  -1 - Don't know
  -2 - No answer
  -3 - Question filtered

3 variables:
- New loan - The loan was taken out in order to finance a larger expense.
- Refinanced loan – The loan replaced another loan.
- Reverse mortgage - Supplementary retirement pension that a bank finances through the mortgage of the real estate.

ONLINE GLOSSAR: Refinancing a loan means repaying an existing loan with the funds from a new loan. The new loan may be for the same amount as the not yet repaid amount of the old credit or higher, for example, because the debtor needs additional money. Refinancing may allow the debtor to benefit from better credit conditions, e.g. in the form of lower interest rates and/or longer maturities.
A reverse mortgage (home equity conversion loan) is a supplementary retirement pension that a bank finances through the mortgage of the real estate. During the term, the household remains the owner of the real estate.
**Input filter:**  
`hb3010>=1 AND less than 3 loop passes`

### OTHER PROPERTY MORTGAGE $X$: PURPOSE OF LOAN

**Question:** For what purpose (did you / did your household / did the household) take out {< If `dhb700$xb=1` (refinanced) > the original loan / <ELSE> this loan}?

**PROGRAMMER:** IF MORE THAN ONE REASON WAS GIVEN, THEN ASK THE FOLLOWING QUESTION: WHAT WAS THE MOST IMPORTANT PURPOSE?

**INTERVIEWER:** Multiple answers possible.

1 - To purchase the [dhb9999] that [you / your household / the household] lives in (HH main residence)
2 - To purchase another piece of property
3 - To repair or renovate the property
4 - To purchase a vehicle or another form of transport
5 - To finance a company or a professional activity
6 - For debt restructuring of other consumer/instalment loans
7 - To finance training or university (e.g. "education credits")
8 - To cover the cost of living or to make other purchases.
9 - Other (please specify. PROG: PLACE TEXT IN `hb120$xs`)

9 variables:

a) Most important reason
b) (i) Other reasons

9 variables:

a) Most important reason
b) (i) Other reasons

If `dhb700$xc=1`, continue with `dhb0710$x`,

If `dhb700$xc<>1 AND dhb700$xb=1`, continue with `hb313$xa-d`,

ELSE continue with `hb315$x`
3.40A  dhb710$x  OTHER PROPERTY MORTGAGES $X: REFINANCING OF REVERSE MORTGAGE

Question: {Did you / did your household / did the household} ever take out another mortgage that was collateralized with this real estate?
1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter:  dhb700$xc=1

3.40B  hb313$xa-d  OTHER PROPERTY MORTGAGES$X: PURPOSE OF REFINANCING

Question: For what reason {did you / did your household / did the household} refinance the original credit?
PROGRAMMER: DO NOT ALLOW ANSWER D IN COMBINATION WITH A, B OR C.
INTERVIEWER: - Multiple answers possible.
1 - Named  
2 - Not Named  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

4 variables:
a - In order to obtain better conditions  
b - In order to receive additional money  
c - Another reason  
d - No refinancing

Input filter:  hb3010>=1 AND less than 3 loop passes

3.40C  hb315$x  OTHER PROPERTIES MORTGAGES: RENegotIATION

Question: {Have you / has your household / has the household} ever renegotiated the conditions of the current loan agreement - without terminating the agreement - since {you / your household / the household} signed it?
INTERVIEWER: Changes in conditions that were arranged at the beginning of the agreement, eg fixed interest periods, are not regarded as "renegotiated". 
- You will find further explanations on "renegotiated loans" on the help page.
1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
ONLINE GLOSSAR: To renegotiate a loan means that the conditions of an existing loan are modified without terminating the loan. Changes in conditions that were arranged at the beginning of the agreement, e.g. set adjustment of interest rate, are not regarded as "renegotiated". Refinancing a loan means repaying an existing loan with the funds from a new loan.

**Input filter:**  
\[ hb3010 >= 1 \text{ AND less than 3 loop passes} \]

### 3.41 $hb330x$

**Other Property Mortgages $x$: Year When Loan Taken Out or Refinanced**

**Question:**  
\(< \text{If dhb700}\text{x}=1 > What year did \{you / your household / the household\} \{< \text{If hb315}\text{x}=1 \text{ AND DHB700}\text{x}=1 (refinanced) > last refinance this loan / < \text{If hb315}\text{x}=1 (renegotiated) > last renegotiate this loan / <\text{ELSE}> originally take out this loan\}?  
\(< \text{IF dhb700}\text{xc}=1 > What year did payments to \{you / your household / the household\} begin?\)

**Numeric entry 4 digits (year)**

Range\[\leq \text{[interviewyear]}\]

-1 - Don't know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** \[hb330\text{xcc}: (hb330\text{x}=0 \text{ AND hb330\text{x}<1800})\]

**INTERVIEWER:** Year entry lies far in the past. Please correct entry or explain the information.

1: Correct entry
2: Explain information \(-\rightarrow\) Call up comment window

**Input filter:**  
\[ hb3010 >= 1 \text{ AND less than 3 loop passes} \]

### 3.42 $hb340x$

**Other Property Mortgages $x$: Initial Amount Borrowed**

**Question:**  
\(< \text{IF dhb700}\text{x}=1 > What was the total amount of the loan at the time when the loan \(< \text{IF dhb700}\text{x}=1 \text{ (refinanced)} > \text{was refinanced} / < \text{ELSE}> \text{was taken out}\)\)?  
\(< \text{IF dhb700}\text{xc}=1 > \text{How high was the initially paid-out amount?}\)

**INTERVIEWER:** In some cases this value is equal to zero.

**Numeric entry in EUR, 6 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered
**Input filter:**  \( hb3010 \geq 1 \) AND only in first loop pass

**PROGRAMMIERER:** IF DHB700$XC=1, ENTER "YES" AS ANSWER AND CONTINUE WITH HB360$X.

### 3.43 hb3501

**OTHER PROPERTY MORTGAGES $X: ADDITIONAL BORROWING**

**Question:** {Have you / has your household / has the household} ever used the existing mortgage with the consent of the bank to borrow additional money, for example, in the context of refinancing?

- 1 - Yes
- 2 - No
- 1 - Don’t know
- 2 - No answer
- 3 - Question filtered

**Input filter:**  \( hb3010 \geq 1 \)

### 3.44 hb360$x

**OTHER PROPERTY MORTGAGES $X: MATURITY OF THE LOAN AT THE TIME OF BORROWING/REFINANCING**

**Question:** \(<\text{IF} \ dhb700$xc<>1 > \) How long was the agreed maturity in years when the loan \(<\text{IF} \ dhb700$xb<>1 > \) was taken out / \(<\text{IF} \ hb315$x<=1 \ AND \ dhb700$xb=1 \ (refinanced)> \) was last refinanced / \(<\text{IF} \ hb315$x=1 \ (renegotiated)> \) last renegotiated / \(<\text{ELSE}> \) was originally taken out}?

\(<\text{IF} \ dhb700$xc=1 > \) For how many years are payments expected from this agreement?

**INTERVIEWER:** \(<\text{IF} \ dhb700$xc <=1 > \): You will find more explanations on the "agreed maturity" on the help page.

**Numeric entry in years, 2 digits**

- 1 - Don’t know
- 2 - No answer
- 3 - Question filtered
- 4 - No fixed term agreed (credit lines/loans without fixed term)

**ONLINE GLOSSAR:** The agreed maturity is understood to mean the shortest of the following time spans:

1. The agreed total duration of the loan,
2. The period of time between the last renegotiation of the loan conditions and the next renegotiation planned in the contract or
3. The period of time between the last renegotiation of credit conditions and the date on which the credit is to be paid off.

If it is a variable-rate loan for which no renegotiation of the conditions is required, please specify the agreed total duration (option 1).
**Input filter:** \( hb3010 \geq 1 \) AND less than 3 loop passes

---

**3.45A** \( hb370\$x \) **OTHER PROPERTY MORTGAGE $X$: AMOUNT STILL OWED**

**Question:** What is the outstanding balance on the loan?

**INTERVIEWER:** Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

*Numeric entry in EUR, 9 digits*

-1 - Don't know
-2 - No answer
-3 - Question filtered

If \( hb370\$x \geq 0 \), continue with \( hb380\$x \),
ELSE continue with \( dhb400\$x \).

**CAPI-CHECK:** \( hb370\$xcc: hb370\$x=0 \)

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

**Input filter:** \( hb3010 \geq 1 \) AND less than 3 loop passes AND \( hb370\$x > 0 \)

---

**3.45B** \( dhb400\$x \) **OTHER PROPERTY MORTGAGE $X$: ANTICIPATED LENGTH OF REPAYMENT**

**Question:** What do you think, how many years will {you / your household / the household} need for the repayment of this outstanding balance?

*Numerical entry in years, 3 digits, 1 decimal place*

Range: \( \geq 1 \)

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - {I do not / my household does not / the household does not} aim to make full repayment.
-5 - Less than one year

**Input filter:** \( hb3010 \geq 1 \) AND less than 3 loop passes

---

**3.46A** \( hb380\$x \) **OTHER PROPERTY MORTGAGES $X$: ADJUSTABLE INTEREST RATE**

**Question:** Does the loan have an adjustable rate, that is, does the loan agreement permit an adjustment of the interest rate from time to time during the life of the contract?

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered
**Input filter:**  \(\text{hb3010} \geq 1 \text{ AND less than 3 loop passes}\)

### 3.46B  dhb410$x

**OTHER PROPERTY MORTGAGE: ORIGINAL TERM OF FIXED INTEREST RATE**

**Question:** How long for is the interest rate on the loan fixed? Here we are interested in the original length of the fixed interest period at the time of the last interest rate adjustment.

**INTERVIEWER:** If the interest rate is fixed for less than a year, please code as zero.

- **Numeric Entry in years, 3 digits with decimal points**
  - Range \(\geq 0\)
  - \(-1\) - Don't know
  - \(-2\) - No answer
  - \(-3\) - Question filtered

**Input filter:**  \(\text{hb3010} \geq 1 \text{ AND less than 3 loop passes}\)

### 3.47A  dhb770$x

**OTHER PROPERTY MORTGAGE $x: EFFECTIVE INTEREST RATE**

**Question:** How high is the current annual effective interest rate that \{you / your household / the household\} \{pay / pays\} for this loan?

**INTERVIEWER:**
- If the respondent knows only the nominal interest rate, please enter "Don’t know" here and continue with the next question.
- You will find additional explanations on the "nominal and effective interest rate" on the help page.
- Enter information with a maximum of 2 decimal places.

- **Numeric entry in %, 5 digits, 2 decimal places**
  - \(-1\) - Don’t know
  - \(-2\) - No answer
  - \(-3\) - Question filtered

**ONLINE GLOSSAR:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

**Input filter:**  \(\text{dhb770}\$x = -1, -2\)

### 3.47B  dhb771$x

**OTHER PROPERTY MORTGAGE $x: NOMINAL INTEREST RATES**

**Question:** If you do not know the effective interest rate: How high is the current annual nominal interest rate that \{you / your household / the household\} \{pay / pays\} for this loan \{\text{<IF hb380$x =1 (adjustable rate interest)> as result of the last adjustment}\}?  

**INTERVIEWER:** Enter amount with a maximum of 2 decimal places.

- **Numeric entry in %, 5 digits, 2 decimal places**
  - \(-1\) - Don’t know
  - \(-2\) - No answer
  - \(-3\) - Question filtered

**If =-1 or -2, continue with dhb771$x,**

**ELSE continue with dhb720$x**
Input filter: \( hb3010 \geq 1 \) AND less than 3 loop passes

3.48A dhb720$x dhb725$x

OTHER PROPERTY MORTGAGE $X: LOAN
INSTALMENTS - AMOUNT
OTHER PROPERTY MORTGAGE $X: LOAN
INSTALMENTS - TIME PERIOD

**Question:** What is the amount, i.e. interest and repayment, that \( \{\text{you / your household / the household}\} \) \{spend / spends\} on this loan in a month, quarter or year at the present time?

**PROGRAMMER:** IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB725$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHB720$X < 0, HIDE QUESTION DHB725$X AND ENCODE WITH -3 (FILTERED)

**INTERVIEWER:** Please do not include insurance and other fees.

*Numeric entry in EUR, 6 digits*
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

End of the loop for 3 loans.

If \( hb3010 > 3 \), continue with dhb2200

If \( hb3010 > 1 \) AND \( hb3010 \leq 3 \) AND in hb370$x more than 50% of the loop passes are -1 or -2, continue with dhb2800,

ELSE continue with dhb0800.
Input filter: hb3010>3

3.48B dhb2200 dhb2210

REPAYMENTS FOR MORTGAGES/LOANS COLLATERALISED USING 3+ PROPERTIES - AMOUNT

REPAYMENTS FOR MORTGAGES/LOANS COLLATERALISED USING 3+ PROPERTIES - TIME PERIOD

Question: We have already spoken about the [number of loops passes] loans in detail. Now I have a question (<hb3010=4> about the remaining loan / < hb3010>4 about the [hb3010 minus 3] other loans). What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} on (this loan / these loans) in a month, quarter, or year at the present time? Please do not include insurance and other fees.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB2210). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHB710$X <0, HIDE QUESTION DHB711$X AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 6 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

IF hb3010> 1 AND in hb370$x less than 50% -1 OR -2 continue with dhb4100
ELSE continue with dhb2800

CAPI-CHECK: dhb2200cc: dhb2200=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

Input filter: hb3010>3 AND hb3010>=1 AND in less than 50% of loop passes (hb370$x=-1,-2)

3.49 hb4100

OTHER PROPERTY MORTGAGE $X: MONEY STILL OWED

Question: What is the total outstanding balance on {<hb3010 = 4> the remaining / < hb3010 >4 all [hb3010 minus 3] other} not yet repaid loans?

INTERVIEWER: Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

continue with dhb0800
CAPI-CHECK: hb4100cc: hb4100=0
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

Input filter: (hb3010>1 AND in more than 50% of loop passes (hb370$x=-1,-2)) OR hb3010=-1,-2

3.50 dhb2800

OTHER PROPERTY MORTGAGE $X: FOLLOW-UP QUESTION - MONEY STILL OWED ON OTHER LOANS

Question: What is the total outstanding balance for all loans not yet repaid and collateralized with other real estate?
INTERVIEWER: Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.
Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
continue with dhb0800

CAPI-CHECK: dhb2800cc: dhb2800=0
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

3.51A dhb0800

OWNERSHIP OF CARS

Question: {Do you / does your household / does the household} have one or more privately used cars? I also mean leased cars, including ones for which the employer makes the lease payments. If {you / your household / the household} owns one or more companies, please do not include any cars that are fully owned by the company or companies.
INTERVIEWER: Enter only cars here (including minivans), other vehicles will be entered later.
1 - Yes
2 - No
-1 - Don't know
-2 - No answer
If $=1,-2,2$, continue with dhb1100,
ELSE, continue with dhb8888.

Input filter: dhb0800=1

dhb8888 dhb8888

TOTAL NUMBER OF CARS

Question: How many cars are there?
PROGRAMMER: PRODUCE VARIABLES FOR DHB8888 -> TOTAL NUMBER OF CARS
Numeric entry
-1 - Don't know
-2 - No answer
-3 - Question filtered
If dhb8888>0 "at least one car owned", continue with DHBdhb
ELSE continue with dhb1100.
**DESCRIPTION OF CAR - YEAR OF REGISTRATION, MAKE, MODEL**

**Question:** Can you tell me the car's make, model and year of manufacture?

**PROGRAMMER:**
- Show after first loop in each case: let us move on to the next car
- If (DHB820$XA=-1 OR -2 AND DHB820$XB=-1 OR -2 AND DHB820$XC=-1 OR -2) then text block DHB820$XA-C = " "
- In "other" on the list of brands, insert an open text box (storage in variable DHB820$XS)

**INTERVIEWER:** Also enter cars here that were leased and for which the employer makes the lease payments.

Three variables:  
- a - Make - save list (see annex)  
- b - Model - free text  
- c - Year of manufacture - numeric entry, 4-digit (year)

**CAPI-CHECK:** dhb820$xcc: (dhb820$xc>=0 AND dhb820$xc<1800) INTERVIEWER: Entry of year lies far in the past. Please correct entry or explain the information.

1: Correct entry  
2: Explain information -> Call up comment window

**Input filter:** dhb8888>=1: loop: question dhb825$x for all cars (dhb820$xa-c) until number dhb8888 achieved

**LEASED CARS VERSUS CARS OWNED BY HOUSEHOLD**

**Question:** Who is the owner of the vehicle [dhb820$x a-c]?

**INTERVIEWER:** When in doubt, the determinant is who is entered as the owner in the registration.

1 - Car is owned by the household  
2 - Car is leased - Household makes the lease payments itself  
3 - Car is provided by employer.

**Input filter:** dhb0800=1

**NUMBER OF CARS PER CATEGORY**
PROGRAMMER: CREATE VARIABLE DHB7777A-C -> NUMBER OF CARS PER CATEGORY FROM QUESTION DHB825$X.

If dhhb7777a>0 "at least one car owned", continue with dhhb0810,

If dhhb7777b>0 AND dhhb7777a<=0, continue with dhhb1000,

ELSE continue with dhhb1100.

Input filter: dhhb7777a>0

3.51D dhhb0810 VALUE OF ALL CARS OWNED BY HOUSEHOLD

Question: Now we come to the cars that are owned by {you / your household / the household}.

If these cars were sold today, what price could {you / your household / the household} obtain in your opinion {<If dhhb7777a > 1> in total for all cars}?

Numeric entry in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered

IF dhhb7777b>0 continue with dhhb1000,

ELSE continue with dhhb1100

Input filter: dhhb7777b>0

3.52 dhhb1000 dhhb1010 LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - AMOUNT

LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - TIME PERIOD

Question: Now we come to the leased cars for which {you / you or a household member / a household member} {make / makes} the lease payments. What are the total monthly, quarterly, or annual instalment payments for all the leased cars?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB1010). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHB1000 <0, HIDE QUESTION DHB1010 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 9 digits

-1 - Don’t know
-2 - No answer
-3 - Question filtered
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

3.53A dhb1100 OTHER VEHICLES

Question: Are other vehicles - besides cars - privately used in {your / the} household and directly owned by {you / another household member / the household}? We have provided some vehicle types in list 3.10.

Please do not include any company vehicles or leased vehicles.

INTERVIEWER: Show list 3.10.

INTERVIEWER:
Motorcycles
Trucks
Vans
Airplanes
Boats
Yachts
Mobile homes
Expensive bicycles
Other vehicles (not cars)

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

If=1, continue with dhb1200a-h,
If <>1 and dhb7777a>0, continue with dhb4800
ELSE continue with dhc0100
**Input filter:** $dhb1100=1$

### 3.53B 

**dhb1200a-h**

**NUMBER OF OTHER VEHICLES**

**Question:** How many vehicles of the types included in list 3.11 {do you / does your household / the household} own in each case?

**PROGRAMMER:** IF NUMBER > 0, ASK THE FOLLOWING QUESTION IN EACH CASE: {DO YOU / DOES ANOTHER HOUSEHOLD MEMBER / DOES A HOUSEHOLD MEMBER} USE ANY OF THESE VEHICLES FOR BUSINESS PURPOSES? IF "YES", NOTE AND SAVE IN VARIABLE DHB1200SA-H.

CREATE VARIABLE DHB5555 = SUM(DHB1200A-H)

**INTERVIEWER:** Show list 3.11.

**Numeric entry, 2 digits**

- 1 - Don't know
- 2 - No answer
- 3 - Question filter

\[ \text{a - Motorcycles} \]
\[ \text{b - Trucks} \]
\[ \text{c - Vans} \]
\[ \text{d - Mobile homes} \]
\[ \text{e - Airplanes} \]
\[ \text{f - Boats / yachts} \]
\[ \text{g - Expensive bicycles} \]
\[ \text{h - Other vehicles (please specify.)} \]

**PROG:** PLACE TEXT IN $dhb1200s$

**CAPI-CHECK:** $dhb1200cc: dhb5555=0$

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

**Input filter:** $dhb1100=1$

### 3.54

**hb4600**

**TOTAL VALUE OF OTHER VEHICLES**

**Question:** If {you / your household / the household} sold all {your / its} vehicles on list 3.12, what price could {you / the household} obtain in your opinion?

**INTERVIEWER:** Show list 3.12.

**INTERVIEWER:**

Motorcycles
Trucks
Vans
Mobile homes
Airplanes
Boats / yachts
Expensive bicycles
h - Other vehicles

**Numeric entry in EUR, 9 digits**

- 1 - Don't know
- 2 - No answer
- 3 - Question filter
**Input filter:** \( dhb7777a > 0 \text{ OR } dhb1100 = 1 \)

3.55D \hspace{1cm} dhb4800

**PURCHASE OF VEHICLES**

**Question:** \(<dhb7777a=1\text{ and } dhb1100<>1 >\)

{Have you / has your household / the household} bought this car in the last 12 months?

\(<dhb7777a>1\text{ and } dhb1100<>1 >\)

{Have you / has your household / the household} bought at least one of these cars in the last 12 months?

\(< \text{ dhb7777a<=0 }\text{ and } dhb1100=1 \text{ and } dhb5555>0 >\)

{Have you / has your household / the household} bought one of these vehicles in the last 12 months?

\(<dhb7777a=1\text{ and } dhb1100=1 \text{ and } dhb5555>0 >\)

{Have you / has your household / the household} bought one of these vehicles or cars in the last 12 months?

\(<\text{ELSE}>\)

{Have you / has your household / the household} bought a vehicle or car in the last 12 months?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

If \( =1, -2, 2, \) continue with dhc0100,

ELSE continue with dhb4810
3.55E dhb4810 PURCHASE PRICE OF THE NEW VEHICLES

Question: <dhb7777a=1 and dhb1100<>1 >
How much {did you / your household / the household} pay for the car purchased in the last 12 months?

<dhb7777a=1 and dhb1100<>1 >
How much {did you / your household / the household} pay for this car or these cars purchased in the last 12 months?

< dhb7777a<=0 and dhb1100=1 and SUM dhb5555>0 >
How much {did you / your household / the household} pay for this car or these cars purchased in the last 12 months?

<dhb7777a>=1 and dhb1100=1 and SUM dhb5555>0 >
How much {did you / your household / the household} pay for these cars or vehicles purchased in the last 12 months?

<ELSE>
How much {did you / your household / the household} pay for cars or vehicles purchased in the last 12 months?

<For all cases>
If {you / your household / the household} traded in vehicles or cars in the last 12 months, deduct their or its value from the purchase price.

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

3.55A dhc0100 OTHER LEASING CONTRACTS

Question: {Have you / you or another household member / a household member} signed <DHB7777b>0>, besides agreements for cars or other vehicles, additional lease agreements that have not yet expired?

INTERVIEWER: Please record only leasing contracts that you concluded for yourself or your household. Leasing contracts concluded for a business or as self-employed should not be recorded here.

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

If =1, continue with dhc0110,
ELSE continue with hb4700
**Input filter:**  
\( dhc0100=1 \)

### 3.55B dhc0110 dhc0111

**PAYMENTS FOR OTHER LEASING CONTRACTS - AMOUNT**

**PAYMENTS FOR OTHER LEASING CONTRACTS - TIME PERIOD**

**Question:** How high are the lease payments that {you / your household / the household} spent for this agreement or for these agreements in total in a month, quarter or year?

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC0111). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHC0110 <0, HIDE QUESTION DHC0111 AND ENCODE WITH -3 (FILTERED)

*Numeric entry in EUR, 9 digits*
-1 - Don’t know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** dhc0110cc: dhc0110=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

### 3.56A hb4700

**OWNERSHIP OF OTHER VALUABLES**

**Question:** Please look at list 3.13. {Do you / does your household / does the household} own valuables of the kinds mentioned?

**PROGRAMMER:** DO NOT SAVE LIST ON THE SCREEN:

- ART
- ANTIQUES
- VALUABLE JEWELRY
- VALUABLE COLLECTIONS
- OTHER VALUABLE ITEMS

**INTERVIEWER:** Show list 3.13.

1 - Yes
2 - No

-1 - Don’t know
-2 - No answer

If =1, continue with hb4710,
ELSE continue with Pagep
3.56B hb4710 VALUE OF OTHER VALUABLES

**Question**: If these items were sold today, what price (could you / your household / the household) obtain in your opinion?

**INTERVIEWER**: If the FKP is not in a position to answer the question, please provide the following assistance:

If an insurance policy was taken out for these items, can you also specify the insured value.

*Numeric entry in EUR, 9 digits*

<table>
<thead>
<tr>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>-1</td>
<td>Don't know</td>
</tr>
<tr>
<td>-2</td>
<td>No answer</td>
</tr>
<tr>
<td>-3</td>
<td>Question filtered</td>
</tr>
</tbody>
</table>

PROGRAMMER: TIME STAMP

**Section 4: Other Liabilities / Lending Restrictions**

Reference unit: HOUSEHOLD. THE QUESTIONS ARE PUT TO THE FKP.

**Page P pagep PAGE - GETTING STARTED WITH UNCOLLATERALIZED LOANS**

**Question**: The following section deals with liabilities and, more specifically, those not secured by a mortgage.

4.01 hc0200 OWN CREDIT LINES

**Question**: {Do you / do you or another household member / does a household member} have a checking account or another account with an overdraft or a credit line facility?

<table>
<thead>
<tr>
<th>Value</th>
<th>Description</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>If =1, continue with hc0210,</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>ELSE continue with hc0300</td>
</tr>
</tbody>
</table>

**Input filter**: hc0200=1

4.01A hc0210 OVERDRAFT FACILITY

**Question**: At present, {do you / do you or another household member / does the household} make use of such a credit line or such an overdraft facility?

<table>
<thead>
<tr>
<th>Value</th>
<th>Description</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>If =1, continue with hc0220</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>ELSE continue with hc0300</td>
</tr>
</tbody>
</table>

**Input filter**: hc0210=1
Input filter: hc0210=1

4.01B hc0220

**AMOUNT OF OUTSTANDING CREDIT LINE / OVERDRAFT BALANCE**

**Question:** How much is the total amount used across all accounts?

*Numeric entry in EUR, 6 digits*

-1 - Don’t know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** hc0220cc: hc0210=1 AND hc0220=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry (hc0220) here or in the previous question (hc0210) or explain it.

1: Correct entry here (hc0200)
2: Correct entry for previous question -> Back to hc0210
3: Explain information -> Call up comment window

4.02A hc0300

**OWN CREDIT CARDS**

**Question:** {Do you / Do you or another member of your household / Does a member of the household} have credit cards?

**INTERVIEWER:** Please do not include credit cards that are paid by the employer. EC cards where the amount paid with the card is deducted directly from an account should also not be included here.

1 - Yes
2 - No
-1 - Don’t know
-2 - No answer

If =1, continue with dhc0600
ELSE continue with dhc0700

Input filter: hc0300=1

4.02B dhc0600

**OWN CREDIT CARDS: POSITIVE BALANCE**

**Question:** Payments can be made to some credit card accounts. The paid-up amount usually bears interest as long as it is in the account. {Do you / Do you or another household member / Does a household member} have a credit card account with a positive balance or interest-bearing balance?

1 - Yes
2 - No
-1 - Don’t know
-2 - No answer

IF =1, continue with dhc0610
ELSE continue with hc0310
**Input filter:** $dhc0600=1$

### 4.02C  dhc0610

**OWN CREDIT CARD: BALANCE ON CREDIT CARD ACCOUNT**

**Question:** How much is this balance in total for all credit cards that {you / you and the other household members / the household members} have?

**Numeric entry in EUR, 6 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered

**Input filter:** $hc0300=1$

### 4.02D  hc0310

**OWN CREDIT CARDS: OUTSTANDING CREDIT CARD DEBTS**

**Question:** Credit card bills must not always be paid in full immediately. Is there an outstanding debt in the credit card account or one of the credit card accounts, i.e. from transactions on the last bill?

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered

If =1, continue with hc0320
ELSE continue with dhc0700

**Input filter:** $hc0310=1$

### 4.02E  hc0320

**OWN CREDIT CARDS: AMOUNT OF OUTSTANDING CREDIT CARD DEBT**

**Question:** What is the not yet paid outstanding debt for all credit cards?

**Numeric entry in EUR, 6 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** $hc0320cc$: $hc0310=1$ AND $hc0320=0$

**INTERVIEWER:** Zero is not a valid amount. Please correct entry (hc0320) here or in the previous question (hc0310) or explain it.

1: Correct entry here (hc0320)
2: Correct entry for previous question -> Back to hc0310
3: Explain information -> Call up comment window
GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG)

Question: {Do you / do you or another household member / does a household member} currently receive BaföG or {did you / did you or another household member / did a household member} receive BaföG in the past?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

IF =1 continue with dhc0710,  
ELSE continue with pageab

Input filter: dhc0700=1

GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - LOANS

Question: In many cases, BaföG is granted in part as a loan. Do {you / you or another household member / a household member} have repayment obligations from BaföG payments now or expect them in the future?

INTERVIEWER: BaföG must not be repaid immediately after completion of university, therefore there may also be repayment obligations without repayments already being made.

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If =1, continue dhc720
ELSE continue with dhc0800

Input filter: dhc0710=1

GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - OUTSTANDING DEBT

Question: How high are these obligations for {you / you and all other household members / all household members} in total at the present time?

INTERVIEWER: If {you / you or a household member / a household member} currently still {receive / receives} BaföG, I mean the BaföG debt that has accrued to date.

Numeric entry in EUR, 6 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
Input filter:  $dhc0710=1$

4.03BAFD  $dhc0730$

**GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - REPAYMENTS ALREADY BEGUN**

**Question:** Are (you / you or other household members / household members) already paying back a Bafög loan?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

IF $=1$ continue with $dhc0740$, ELSE continue with pageab

Input filter:  $dhc0730=1$

4.03BAFE  $dhc0740$

**GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - REPAYMENTS - AMOUNT**

**GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - REPAYMENTS - TIME PERIOD**

**Question:** How much do (you / you and the other household members / the household members) pay back in total in the month, quarter or year?

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE ($DHC0741$). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)  
- IF $DHC0740<0$, HIDE QUESTION $DHC0741$ AND ENCODE WITH -3 (FILTERED)  
**Numeric entry in EUR, 6 digits**  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** $dhc0740cc$: $dhc0730=1$ AND $dhc0740=0$

**INTERVIEWER:** Zero is not a valid amount. Please correct entry for previous question ($dhc0730$) or here ($dhc0740$) or explain entry.

1: Correct entry here ($dhc0740$)  
2: Correct entry for previous question - Back to $dhc0730$  
3: Explain information - Call up comment window
**GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - INITIAL BALANCE OF LOAN**

**Question:** How high was the loan at the beginning of the repayments? Please tell me, if possible, the amount according to the BaföG declaration.

*Numeric entry in EUR, 6 digits*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

**CAPI-CHECK:** dhc0750cc: dhc0750=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

**PAGE – UNCOLLATERALISED LOANS**

**Question:** I would now like to ask you about other unsecured loans, i.e. the loans that are not entered in the land register. They include consumer and instalment loans, loans from family, friends and employers.

**UNCOLLATERALISED LOANS**

**Question:**

<IF dhb2400=1 OR dhb2500=1 OR hc0210=1 OR hc0310=1 OR dhc0710=1 (start with HH that reported loans beforehand) > {Do you / does your household / the household} have, in addition to the already reported loans, { <IF hc0210=1 OR hc0310=1> other} unsecured loans that have not yet been fully repaid?

<ELSE (start with HH that did not report any loans) >: {Have you / has your household / has the household} taken out any such unsecured loans that have not yet been fully repaid?

<ALWAYS> Please also remember the loans that were taken out for financing business activities.

**INTERVIEWER:** Unsecured loans are loans that are NOT entered in the land register (see also glossary on the help page). That is, for which no real estate is used as collateral.

1 - Yes
2 - No

IF =1, continue with dhc0200a-c,

ELSE continue with dhc1100
ONLINE GLOSSAR: Uncollateralised loans for the purposes of this study are loans that are not entered in the land register. Collateralised loans, however, are entered in the land register and the collateralized security is real estate. If the borrower cannot repay the loan, the lender has the opportunity, in the case of a collateralized loan, to sell the real estate and satisfy the claims at least in part.

Input filter:  \( dhc0800=1 \)

4.04B  \( dhc0200a-c \)  **NUMBER OF COLLATERALISED LOANS BY CATEGORY**

**Question:** How many unsecured loans in the following categories {have you / has your household / the household} not yet repaid in full?
Please refer to the loans of private individuals, i.e., loans from family, that have to be paid back.

**INTERVIEWER:**
Please enter no loans taken out from other HH-members.
The answer can also be zero.
If all three types of loans, i.e. loans from private individuals, employers, and "other loans" are reported as zero, please ask again and insert a comment.

Numeric entry in each case, 2 digits

3 variables
a - Loans from private individuals
b - Loans from employer
c - Other loans (e.g. consumer / instalment loans)

\[ -1 - Don't know \]
\[ -2 - No answer \]
\[ -3 - Question filtered \]

If (\( dhc0200a=-1 \) or -2 AND \( dhc0200b=-1 \) or -2 AND \( dhc0200c=-1 \) or -2), continue with \( dhc1000 \)

If sum (\( dhc0200a-c=0 \)), continue with \( dhc1100 \)

If (\( dhc0200a>=1 \)), continue with Pageac (loop for unsecured loans from family and friends)
ELSE continue with Pager (loop for other unsecured loans)

**CAPI-CHECK:** \( dhc0200cc: \)  SUM(\( dhc0200a-c \)=0)

**INTERVIEWER:** You have entered zero for all three types of unsecured loans. This is not possible. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

Input filter:  \( dhc0200a>0 \) AND less than 3 loop passes
Question: <dhc0200A=1> I would now like to talk with you about the loan that {you / your household / the household} received from family or friends.

<OTHER>: I would now like to talk with you about the loans that {you / your household / the household} received from family or friends. Please start with the loan from private individuals with the highest outstanding balance and then continue with the next highest.

<WITH THE SECOND AND THIRD LOOP PASS>, TRANSITION TEXT
Now we come to the loan from family or friends with the {second highest / third highest} outstanding balance.

-3 - Question filtered
**PURPOSE OF LOAN FROM PRIVATE INDIVIDUALS**

**Question:** For what purpose (did you / did your household / did the household) take out this loan?

**PROGRAMMER:** IF MORE THAN ONE REASON WAS GIVEN, THEN ASK THE FOLLOWING QUESTION:

**WHAT WAS THE MOST IMPORTANT PURPOSE?**

- MULTIPLE ANSWERS POSSIBLE

**INTERVIEWER:** - Read possible answers aloud.

- Multiple answers possible.
  1 - To purchase the [dhb9999] that (you / your household / the household) lives in (HH main residence)
  2 - To purchase another piece of property
  3 - To repair or renovate the property
  4 - To purchase a vehicle or another form of transport
  5 - To finance a company or a professional activity
  6 - For debt restructuring of other consumer/instalment loans
  7 - To finance training or university (e.g. "education credits")
  8 - To cover the cost of living or to make other purchases.
  9 - Other (please specify. PROG: PLACE TEXT IN hb120$xs)

9 variables:

a) Most important reason

b) - i) Other reasons

d - 1 - Don't know
   2 - No answer
   3 - Question filtered
   4 - No further purpose (only variables b to i)

**CAPI-CHECK:** hc035$xcc: hc035$xa-i=3 AND hb2400=2 AND (dhb0200a=2 AND dhb0200b=2 AND dhb0200c=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I do not have any real estate. Is it nevertheless correct that (you / your household/ the household) took out a loan for the repair or renovation of real estate?

1: Yes, that is correct (please explain: Open query).

2: No, loan was not taken out for the repair or renovation of real estate -> Back to hc0350$x a-i
**Input filter:** number of loans from dhc0200a>0 AND less than 3 loop passes

**4.04D dhc400$x**

**ORIGINAL AMOUNT OF LOAN FROM PRIVATE INDIVIDUALS**

**Question:** What was the initial amount of the loan when the loan was taken out or last refinanced or renegotiated?

**INTERVIEWER:** The answer should refer to the time of refinancing or renegotiation in the case of refinanced or renegotiated loans.

*Numeric entry in EUR, 9 digits*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

**CAPI-CHECK:** dhc400$xcc: dhc400$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

**Input filter:** number of loans from dhc0200a>0 AND less than 3 loop passes

**4.04E dhc410$x**

**ORIGINAL MATURITY OF LOAN FROM PRIVATE INDIVIDUALS**

**Question:** How long was the originally agreed maturity of the loan in years when the loan was taken out or last refinanced or renegotiated?

**INTERVIEWER:** The answer should refer to the time of refinancing with refinanced loans and to the time of the renegotiation in the case of renegotiated loans.

*Numeric entry in years, 2 digits*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 4 - No fixed maturity has been agreed

(Credit lines / loans without fixed end of term) **PROG:** **BUTTON "No fixed maturity has been agreed (Credit lines / loans without fixed end of term)"** FOR CODE -4

**CAPI-CHECK:** dhc410$xcc: dhc410$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window
**4.04F hc036$x**

**LOANS FROM PRIVATE INDIVIDUALS: OUTSTANDING AMOUNT**

**Question:** What is the outstanding balance on this loan?

*Numeric entry in EUR, 9 digits*

-1 - Don't know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** hc036$xcc:  hc036$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

**Input filter:** number of loans from dhc0200a>0 AND less than 3 loop passes

---

**4.04G dhc420$x**

**LOANS FROM PRIVATE INDIVIDUALS: EFFECTIVE INTEREST RATE**

**Question:** How high is the current annual effective interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:**
- You will find additional explanations on the "nominal and effective interest rate" on the help page.
- If the respondent knows only the nominal interest rate, please click "Don't know" here and continue with the next question.
- Enter information with a maximum of 2 decimal places.

*Numeric entry in %, 4 digits, 2 decimal places*

-1 - Don't know
-2 - No answer
-3 - Question filtered

**IF =-1 OR -2, continue with dhc430$x , ELSE continue with dhc370$x**

**ONLINE GLOSSAR:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.
**Question:** If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:** Enter amount with a maximum of 2 decimal places.

You will find additional explanations on the "nominal and effective interest rate" on the help page.

- **Numeric entry in %, 4 digits, 2 decimal places**
  - 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

**ONLINE GLOSSAR:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for the loan makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.
**LOANS FROM PRIVATE INDIVIDUALS:**
**INSTALMENTS FOR ALL OTHER LOANS - AMOUNT**
**INSTALMENTS FOR ALL OTHER LOANS - TIME PERIOD**

**Question:** What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} on this loan in total in a month, quarter, or year at the present time? Please do not include insurance and other fees.

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC371$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHC370$X <0, HIDE QUESTION DHC371$X AND ENCODE WITH -3 (FILTERED)

*Numeric entry in EUR, 6 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

End of the loop for 3 loans from private individuals.

If dhc0200a>3, continue with dhc3900

If dhc0200a>1 AND dhc0200a <=3 AND in hc036$x more than 50% of loop passed are -1 or -2, continue with dhc3800

If ((dhc0200a>1 AND dhc0200a <=3 AND in HC036$x less than 50% are -1 or -2) OR dhc0200a=1) AND dhc0200b<1 AND dhc0200c<1, continue with dhc1100

ELSE continue with pager (loop for other uncollateralised loans)

**CAPI-CHECK:** dhc370$xcc: dhc0370=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
Question: We have already spoken about the [number of loop passes] loans from private individuals in detail. I now have a question about the [dhc0200a minus 3] other loans from private individuals.

What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay /pays} on these loans in total in a month, quarter or year at the present time?

Please do not include insurance and other fees.

PROGRAMMER: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC3910). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

- IF DHC3900 <0, HIDE QUESTION DHC3910 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 6 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

If dhc0200a>1 AND in hc036$x more than 50% of the loop passes are -1 or -2, continue with dhc3800,

ELSE continue with hc0370

Input filter: (number of loans from dhc0200a > 1 AND in more than 50% of loop passes hc0360$x=-1,-2)

Question: What is the outstanding balance for all unsecured loans from private individuals in total?

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

If dhc0200b<1 AND dhc0200c<1, continue with dhc1100

ELSE continue with pager (loop for other uncollateralised loans)

CAPI-CHECK: dhc3800cc: dhc3800=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
Question: And what is the total outstanding balance for these remaining [dhc0200a minus 3] loans?

Numeric entry in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered

If dhc0200b<1 AND dhc0200c<1, continue with dhc1100
ELSE continue with pager (loop for other uncollateralised loans)

CAPI-CHECK: hc0370cc: hc0370=0
INTerviewer: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

Input filter: number of loans from dhc0200b-c>0 AND less than 3 loop passes

PROGRAMMIERER: START OF A LOOP FOR 3 UCOLLATERALIZED LOANS (DHC0200B,DHC0200C), WHICH ARE NOT FROM RELATIVES OR FRIENDS.
REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

Page R pager

PAGE - BEGINNING OF LOOP FOR UCOLLATERALIZED LOANS

Question: < dhc0200a<1 AND dhc0200b<1 UND dhc0200c=1> Now we come to this uncollateralized loan.

< dhc0200a<1 UND dhc0200b=1 UND dhc0200c< 1> Now we come to the loan that {you / you or another household member / one of the household members} {have / has} received from the employer.

< dhc0200a<1 UND ((dhc0200b=1 UND dhc0200c=1) OR dhc0200b>1 OR dhc0200c>1)> Now we come to {your uncollateralized loans / the uncollateralized loans of your household / the uncollateralized loans}. Please start with the loan with the highest outstanding balance and then continue with the next highest.

<OTHER>: You have stated that {you / your household / the household}, in addition to loans from friends and family, took out other uncollateralized loans. Now let us get to these other uncollateralized loans. Please start with the loan that has the highest outstanding balance and then continue with the next highest.

<WITH THE SECOND AND THIRD LOOP PASS>, TRANSITION TEXT
Now we come to the loan with the (second highest / third highest) outstanding balance.

-3 - Question filtered
Input filter:  number of loans dhc0200a-c>0 AND less than 3 loop passes

4.05a  dhc600$xa-i  PURPOSE OF OTHER UNCOLLATERALISED LOAN

Question: For what purpose (did you / did your household / did the household) take out this loan?

PROGRAMMER: IF MORE THAN ONE REASON WAS GIVEN, THEN ASK THE FOLLOWING QUESTION:
WHAT WAS THE MOST IMPORTANT PURPOSE?
- MULTIPLE ANSWERS POSSIBLE

INTERVIEWER: - Please do not read possible answers aloud!
- Multiple answers possible

1 - To purchase the [dhb9999] that (you / your household / the household) lives in (HH main residence)
2 - To purchase another piece of property
3 - To repair or renovate the property
4 - To purchase a vehicle or another form of transport
5 - To finance a company or a professional activity
6 - For debt restructuring of other consumer/instalment loans
7 - To finance training or university (e.g. "education credits")
8 - To cover the cost of living or to make other purchases.
9 - Other (please specify. PROG: Place text in hb600$xS)

9 variables:
(a) Most important reason
(b) - (i) Other reasons

If at least once dhca-i=1, continue with dhc600$zx
ELSE continue with dhc610$x

CAPI-CHECK: dhc600$xcc: dhc600$xa-i=3  AND hb2400=2  AND (dhb0200a=2 AND dhb0200b=2 AND dhb0200c=2)
In order to be certain that I have entered the information correctly, I will ask the questions again: So far I have not recorded any real estate. Is it nevertheless correct that (you / your household / the household) took out a loan for the repair or renovation of real estate?

1: Yes, that is correct (please explain: Open query).
2: No, loan was not taken out for the repair or renovation of real estate -> Back to dhc600$x a-i
4.05B  
**CHECK - MORTGAGE**

**Question:** Is there a mortgage or a land mortgage on property for the loan?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If =1, continue with dhc605$z$  
ELSE continue with dhc610$x$

Input filter: dhc600$z=1$

4.05C  
**CHECK MORTGAGE - ALREADY MENTIONED**

**Question:** Did you mention this loan when we spoke about loans collateralized with real estate?

**INTERVIEWER:** If question was answered with Yes, this loan is not an uncollateralized loan, so the program jumps to the next uncollateralized loan or the next topic.

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If <>2, the loop for the next loan begins  
ELSE continue with dhc610$x$

Input filter: number of loans dhc0200b-c>0 AND less than 3 loop passes

4.06  
**OTHER UNCOLLATERALIZED LOANS: INITIAL AMOUNT OF LOAN**

**Question:** What was the initial amount of the loan when it was taken out or last refinanced or renegotiated?

**INTERVIEWER:** The answer should refer to the time of refinancing with refinanced loans and to the time of the renegotiation in the case of renegotiated loans.

Numeric entry in EUR, 9 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** dhc610$xc$: dhc610$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry  
2: Explain information -> Call up comment window
**Input filter:** number of loans dhc0200b-c>0 AND less than 3 loop passes

**4.07  dhc620$x**

**OTHER UNCOLLATERALIZED LOANS: INITIAL MATURITY OF LOAN**

**Question:** How long was the originally agreed maturity of the loan in years when the loan was taken out or last refinanced or renegotiated?

**INTERVIEWER:** The answer should refer to the time of refinancing with refinanced loans and to the time of the renegotiation in the case of renegotiated loans.

**Numeric entry in years,**

2 digits

-1 - Don’t know
-2 - No answer
-3 - Question filtered
-4 - No fixed maturity has been agreed

(Credit lines / loans without fixed end of term) PROG: BUTTON "No fixed maturity has been agreed
(Credit lines / loans without fixed end of term)" FOR CODE -4

**CAPI-CHECK:** dhc620$xcc: dhc620$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

**Input filter:** number of loans dhc0200b-c>0 AND less than 3 loop passes

**4.08  dhc630$x**

**OTHER UNCOLLATERALIZED LOANS: OUTSTANDING BALANCE OF LOAN**

**Question:** What is the outstanding balance on this loan?

**Numeric entry in EUR, 9 digits**

-1 - Don’t know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** dhc630$xcc: dhc630$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window
4.09A dhc690$x  OTHER UNCOLLATERALIZED LOANS: EFFECTIVE INTEREST RATE

**Question:** How high is the current annual effective interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:**
- You will find additional explanations on the "nominal and effective interest rate" on the help page.
- If the respondent knows only the nominal interest rate, please click "Don’t know" here and continue with the next question.
- Enter information with a maximum of 2 decimal places.

<table>
<thead>
<tr>
<th>Numeric entry in %, 4 digits, 2 decimal places</th>
<th>-1 - Don’t know</th>
<th>-2 - No answer</th>
<th>-3 - Question filtered</th>
</tr>
</thead>
</table>

If =-1 or -2, continue with dhc691$x
ELSE continue with dhc650$x

**ONLINE GLOSSAR:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

**Input filter:** dhc690$x=-1, -2

4.09B dhc691$x  OTHER UNCOLLATERALIZED LOANS: NOMINAL INTEREST RATE

**Question:** If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:**
- Enter information with a maximum of 2 decimal places.
- You will find additional explanations on the "nominal and effective interest rate" on the help page.

<table>
<thead>
<tr>
<th>Numeric entry in %, 4 digits, 2 decimal places</th>
<th>-1 - Don’t know</th>
<th>-2 - No answer</th>
<th>-3 - Question filtered</th>
</tr>
</thead>
</table>

**ONLINE GLOSSAR:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.
**Input filter:** number of loans dhc0200b-c>0 AND less than 3 loop passes

4.10 dhc650$x
dhc651$x

**OTHER UNCOLLATERALIZED LOANS: LOAN INSTALMENTS - AMOUNT**

**OTHER UNCOLLATERALIZED LOANS: LOAN INSTALMENTS - TIME PERIOD**

**Question:** What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} for this loan in total in a month, quarter, or year at the present time? Please do not include insurance and other fees.

**PROGRAMMER:** - In CAPI, a list of options should be provided for the time frame to which the information refers. This information should be saved in its own variable (dhc651$X). Specifications: monthly, quarterly, yearly, another time period (please specify)
- If dhc650$X <0, hide question dhc651$X and encode with -3 (filtered)

Numeric entry in EUR, 6 digits

-1 - Don’t know
-2 - No answer
-3 - Question filtered

End of the loop for 3 other uncollateralized loans.

If sum(dhc0200b + dhc0200c)>3), continue with dhc0500. PROG:
Please treat values less than zero as zero for calculating sum total.

If (sum (dhc0200b + dhc0200c)>1) AND sum (dhc0200b + dhc0200c)<=3) AND in dhc630$x more than 50% of the loop passes are -1 or -2, continue with dhc1000; PROG:
Please treat values less than zero as zero for calculating sum total.

ELSE continue with dhc1100

**CAPI-CHECK:** dhc650$xcc: dhc650$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window
**Question:** We have already spoken about the [number of loop passes] uncollateralized employer, instalment, consumer and other loans in detail. Now I have a question about the \[\text{sum(dhc0200b, dhc0200c) minus 3}\] other uncollateralized loans which we have not yet spoken about in detail.

What is the amount, i.e. interest and repayment, that \{you / your household / the household\} \{spend / spends\} on this loan in total in a month, quarter, or year at the present time?

Please do not include insurance and other fees.

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC0510). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHC0500 <0, HIDE QUESTION DHC0510 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 6 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

If in dhc630x more than 50% of the loop passes are -1 or -2, continue with dhc1000

**Input filter:** (number of loans in dhc0200b-c > 1 AND in more than 50% of loop passes dhc630x=-1,-2) OR (dhc0200b=-1,-2 AND dhc0200c=-1,-2)

**Question:** What is the outstanding balance for all uncollateralized loans in total?

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

Continue with dhc1100

**CAPI-CHECK:** dhc1000cc: dhc1000=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
**Input filter:** (number of loans in dhc0200b-c > 3 AND in less than 50 % of loop passes dhc630$x=-1,-2

### 4.12 dhc0900 TOTAL AMOUNT OWED FOR ALL OTHER UNCOLLATERALIZED LOANS

**Question:** Now please think about all the loans that we have not yet entered. What is the total outstanding debt for these remaining \([\text{sum(dhc0200b}+\text{dhc0200c)} \text{minus 3]}\) loans?

**Numeric entry in EUR, 9 digits**

-1 - Don’t know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** dhc0900cc: dhc0900=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.  
1: Correct entry  
2: Explain information -> Call up comment window

### 4.14A dhc1100 UNPAID BILLS

**Question:** (Do you / does your household... / does the household) have unpaid bills that are overdue by more than 30 days?

1 - Yes  
2 - No  

-1 - Don’t know  
-2 - No answer

If dhc1100=1, continue with dhc1150

If dhc1100<>1 AND (hb1010>0 OR hb3010>0 OR dhb1000>0 OR dhc0730=1 OR dhc0110>0 OR (dhc0200a<>0 OR b<>0 OR c<>0)), continue with dhc0300

ELSE continue with hc1300

**Input filter:** dhc1100=1

### 4.14B dhc1150 UNPAID BILLS - AMOUNT OWED

**Question:** What is the amount that is still outstanding for all these bills in total?

**Numeric entry in EUR, 6 digits**

-1 - Don’t know  
-2 - No answer  
-3 - Question filtered
**Input filter:** $hb1010>0 \text{ OR } hb3010>0 \text{ OR } dhb1000>0 \text{ OR } dhc0730=1 \text{ OR } dhc0110>0 \text{ OR } (dhc0200a>0 \text{ OR } b>0 \text{ OR } c>0)$

4.15 dhc0300 LATE OR STILL OUTSTANDING REPAYMENTS FOR LOANS

**Question:** {Could you / could your household / could the household} make all the instalment payments on time in the last twelve months for the various loans, mortgages and leasing agreements?

1 - All payments were made on time
2 - One of the payments was made late or not at all
3 - More than one of the payments was made late or not at all

-1 - Don't know
-2 - No answer
-3 - Question filtered

4.16A hc1300 APPLICATION FOR A LOAN/CREDIT

**Question:** {Have you / Have you or another household member / Has the household} applied for at least one loan in the last three years? Please also think about all the loans that we have already discussed.

**INTERVIEWER:** This question also refers to mortgages on the household’s main residence.

1 - Yes
2 - No

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

If = 1, continue with hc1310
ELSE continue with hc1400

**CAPI-CHECK:** hc1300cc: (hc1300=2 AND ((Interview year-hb1301)<3 OR (Interview year-hb1302)<3 OR (Interview year-hb1303)<3 OR (Interview year-hb3301)<3 OR (Interview year-hb3302)<3 OR (Interview year-hb3303)<3).

In order to be certain that I have entered everything correctly, I will ask the questions again:

So you have not applied for or taken out any loan in the year [Interview year minus 2],[Interview year minus 1] or [Interview year]?

**INTERVIEWER:** Do not read aloud

1: Yes, correct -> Continue
2: No, false -> Set hc1300 to 1
**Input filter:** $hc_{1300}=1$

### 4.16B $hc_{1310a-c}$

**CREDIT APPLICATION WAS REJECTED**

**Question:** In the last three years, has any lender or creditor turned down any request {you / you or another household member / the household} made for a loan or not granted a loan in full?

**INTERVIEWER:** - Multiple answers possible.

1 - Named
2 - Not Named

3 variables:
- $a$ - Yes, completely rejected
- $b$ - Yes, not granted in full
- $c$ - No

If $hc_{1310a}=1$ or $hc_{1310b}=1$,

-1 - Don't know
-2 - No answer
-3 - Question filtered

ELSE continue with $hc_{1400}$

**Input filter:** $hc_{1310a}=1$ OR $hc_{1310b}=1$

### 4.16C $hc_{1320}$

**RE-APPLYING FOR CREDIT WITH OTHER CREDIT INSTITUTIONS**

**Question:** {Have you / Has your household / Has the household} succeeded in receiving the loan or all the loans in full, or were you granted a smaller amount?

1 - Yes, received all the loans in full.
2 - No, was granted a smaller amount

-1 - Don't know
-2 - No answer
-3 - Question filtered

### 4.17 $hc_{1400}$

**NOT APPLYING FOR CREDIT DUE TO PERCEIVED CREDIT CONSTRAINT**

**Question:** {Have you / Have you or another household member / Has a household member} NOT applied for a loan in the last three years because {you / you or the household member / the household member} believed that the application would be rejected?

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
**4.18A dhc0400 GUARANTEES MADE**

**Question:** {Have you / Has your household / Has the household} made guarantees for loans? Please also consider business guarantees and guarantees for private individuals who do not or no longer live in {your/the} household.

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

IF 1, continue with dhc0410  
ELSE continue with pagezi

**Input filter:** dhc0400=1

---

**4.18B dhc0410 AMOUNT OF GUARANTEES MADE**

**Question:** How much is the total sum of all these guarantees?

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** dhc0410cc: dhc0410=0  
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.  
1: Correct entry  
2: Explain information -> Call up comment window
**ZI Questions**

Reference unit: HOUSEHOLD. THE QUESTIONS ARE TO BE PUT TO THE FKP.

**Question:** Now I come to a completely different subject. In the following, I will ask some questions about your attitudes and expectations.

**Z.101 zi101 SATISFACTION WITH LIFE**

**Question:** How satisfied are you overall with your life at present?

Please answer with a number between 0 and 10. "0" means that you are totally dissatisfied, "10" means that you are entirely satisfied. Use the numbers 1 through 9 to graduate your rating.

Please look at list 4.1 again for more on this.

**INTERVIEWER:** Show list 4.1.

0: Completely dissatisfied
1: -1 - Don't know
2: -2 - No answer
3: -3 - Question filtered
4:
5:
6:
7:
8:
9:
10: Completely satisfied
**SELF-ASSESSMENT: RISK**

**Question:** How do you view yourself:
Are you in general a risk-taking person or do you try to avoid risks?

Please use the numbers from 0 to 10:
0 means that you are "not at all ready to take risks" and 10 means that you are "very willing to take risks".
With the values in between you can graduate your rating.
Please look at list 4.2 again for more on this.

**INTERVIEWER:** Show list 4.2.

<table>
<thead>
<tr>
<th>Rating</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0: Not at all willing to take risks</td>
</tr>
<tr>
<td>1</td>
<td>-1 - Don't know</td>
</tr>
<tr>
<td>2</td>
<td>-2 - No answer</td>
</tr>
<tr>
<td>3</td>
<td>-3 - Question filtered</td>
</tr>
<tr>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>10: Very willing to take risks</td>
</tr>
</tbody>
</table>

**SELF-ASSESSMENT: TRUST**

**Question:** How do you view yourself:
Are you in general a person who trusts others or do you tend to distrust people?

Please use the numbers from "0" to "10":
"0" means "I do not trust others at all" and "10" means "I trust others completely".
With the values in between you can graduate your rating.
Please look at list 4.3 again for more on this.

**INTERVIEWER:** Show list 4.3.

<table>
<thead>
<tr>
<th>Rating</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0: I do not trust others at all</td>
</tr>
<tr>
<td>1</td>
<td>-1 - Don't know</td>
</tr>
<tr>
<td>2</td>
<td>-2 - No answer</td>
</tr>
<tr>
<td>3</td>
<td>-3 - Question filtered</td>
</tr>
<tr>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>10: I trust others completely</td>
</tr>
</tbody>
</table>
SELF-ASSESSMENT: PATIENCE

Question: How do you view yourself personally: Are you in general a person who is patient or do you tend to be impatient?

Please use the numbers from "0" to "10":
"0" means "very patient" and "10" means "very impatient".
With the values in between you can graduate your rating.
Please look at 4.4 again for more on this.

INTERVIEWER: Show list 4.4.

0: Very patient  -1: Don't know
1:               -2: No answer
2:               -3: Question filtered
3:               
4:               
5:               
6:               
7:               
8:               
9:               
10: Very impatient

EXPECTATIONS FOR PRICE LEVEL

Question: What do you think, will the general price level change in the next twelve months?
Please look at list 4.5 for more on this.

INTERVIEWER: Show list 4.5.

1 - Rise significantly  -1 - Don't know  IF=3 continue with dhni0900,
2 - Rise somewhat       -2 - No answer                  ELSE continue with dhni0850
3 - Stay approximately the same -3 - Question filtered
4 - Fall somewhat
5 - Fall significantly
**K.1B dhni0850  PRICE LEVEL EXPECTATIONS - PERCENTAGE**

**Question:** What do you think, by what percentage will the general price level \( <\text{dhni0800}=1 \text{ordhni0800}=2 > \text{rise} / <\text{dhni0800}=4 \text{ordhni0800}=5 > \text{fall} \) in the next 12 months?

- *Numeric entry in %,*
  - 4 digits, 1 decimal place
  - 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

**Input filter:** dhni0800= 1, 2, 4, 5

---

**K.2A dhni0900  EXPECTATIONS - REAL ESTATE PRICES**

**Question:** What do you think, how will real estate prices in your area change in the next twelve months? Please look at list 4.6 for more on this.

**INTERVIEWER:** Show list 4.6 and keep it displayed for the following questions.

1 - Increase significantly
2 - Increase somewhat
3 - Stay approximately the same
4 - Fall somewhat
5 - Fall significantly

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

If 3 OR =-1 OR =-2, continue with dhni1000

ELSE continue with dhni0950

**Input filter:** dhni0900= 1, 2, 4, 5

---

**K.2B dhni0950  EXPECTATIONS FOR REAL ESTATE PRICES - PERCENTAGE**

**Question:** What do you think, by what percentage will real estate prices \( <\text{DHNI0900}=1 \text{or DHNI0900}=2 > \text{rise} / <\text{DHNI0900}=4 \text{or DHNI0900}=5 > \text{fall} \) in your area over the next 12 months?

- *Numeric entry in %,*
  - 4 digits, 1 decimal place
  - 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered
**Input filter: internal FKP**

**K.3A**

**dhni1000 EXPECTATIONS - SAVINGS**

**Question**: What do you think, how will interest rates change for your savings accounts over the next twelve months on average? Please look at list 4.6 for more on this.

**INTERVIEWER**: Keep list 4.6 displayed.

1 - Increase significantly  
2 - Increase somewhat  
3 - Stay approximately the same  
4 - Fall somewhat  
5 - Fall significantly  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - Different

**Input filter: internal FKP**

**K.3B**

**dhni1050 EXPECTATIONS - SAVINGS DEPOSITS**

**Question**: What do you think, how high will interest rates in your savings accounts be over the next twelve months on average?  
numerical entry in % (interest rate), 4 digits, 2 decimal places

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - Different

**Input filter: internal FKP**

**K.4A**

**dhni1100 EXPECTATIONS - STOCK MARKET**

**Question**: What do you think, how will stocks in Germany perform over the next twelve months? Please look at list 4.6 for more on this.

**INTERVIEWER**: Show list 4.6 and leave in place for the next question.

**INTERVIEWER**: Here we are interested in the performance of all stocks, not those owned by the HH.

1 - Increase significantly  
2 - Increase somewhat  
3 - Stay approximately the same  
4 - Fall somewhat  
5 - Fall significantly  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
IF=3, -1 OR -2 continue with dhni0100, ELSE continue with dhni1150
**EXPECTATIONS FOR STOCK MARKET - PERCENTAGE**

**Question:** What do you think, by what percentage will stock prices \(<\text{dhni1100}=1 \text{ or } \text{dhni1100}=2>\) rise / \(<\text{dhni1100}=4 \text{ or } \text{dhni1100}=5>\) fall over the next 12 months?

<table>
<thead>
<tr>
<th>Numeric entry in %, 1 digit</th>
<th>-1 - Don't know</th>
</tr>
</thead>
</table>

**EXPECTATIONS FOR TAXES**

**Question:** One last question on your expectations. What do you think, how will taxes and social security contributions change over the next twelve months? Please look at list 4.7 for more on this.

**INTERVIEWER:** By this we mean the total of taxes and social security contributions for the average citizen.

<table>
<thead>
<tr>
<th>-1 - Don't know</th>
</tr>
</thead>
</table>

- **Display list 4.7.**
  - 1 - Rise significantly
  - 2 - Rise somewhat
  - 3 - Stay approximately the same
  - 4 - Fall somewhat
  - 5 - Fall significantly
Section 5: Investment in Privately Held Companies, Monetary Assets and Financial Assets

Reference unit: HOUSEHOLD. THE QUESTIONS ARE TO BE PUT TO THE FKP.

Question: In the following I would like to ask you about the financial assets and wealth of {your / the} household in more detail.

5.01 hd0100

OWNERSHIP OF PRIVATE COMPANIES OR BUSINESSES

Question: Is there at least one company or business that is wholly or partially owned {by you / you or another household member / a household member}? By this I do not mean investments in publicly traded stocks.

INTERVIEWER: For freelancers, even those without employees, please enter code 1: "Yes"

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
If = 1, continue with hd0200
ELSE continue with hd1000

Input filter: hd0100=1

5.02A hd0200

INDEPENDENT OR ACTIVE ROLE IN MANAGEMENT OF A PRIVATE BUSINESS

Question: {Are you / Are you or another household member / Is a household member} in this or one of these companies or businesses self-employed or {do you / do you or another household member / does a household member} play an active role in running the business?

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered
If = 1, continue with hd0210
ELSE continue with hd1000
**Question:** How many such companies or businesses (do you / do you or other household members / do the household members) own in full or in part? By this I mean companies or businesses in which (you / you or other household members / household members) are self-employed or play an active role in running the business.

**INTERVIEWER:** Companies and investments in companies that are legally independent, but subject to uniform management, should be entered jointly (i.e. as a whole).

*Numeric entry, 2 digits*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

If = -1 oder =-2, continue with dhd3100,

ELSE continue with paget (loop for businesses).

**CAPI-CHECK:** hd0210cc: hd0210=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window
**Input filter:** \( \text{hd0210} \geq 1 \) OR less than 3 loop passes

**PROGRAMMIERER:** START OF A LOOP FOR 3 COMPANIES

REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

---

**Page T paget**

**PAGE - LOOP FOR COMPANIES**

**Question:** < \( \text{hd0210} = 1 \) (only one business): Let us now look at this business. <ELSE>: Start with the business with the highest value and then continue in descending order if applicable.

<With second and third loop pass>, transitional text:

Let us now move on to the next business.

---

**5.03**

**hd030\$x**

**dhd030\$x**

**ECONOMIC SECTOR OF BUSINESS (NACE)**

**ECONOMIC SECTOR OF BUSINESS (TEXT)**

**Question:** Please describe this company’s area of business as precisely as possible.

**PROGRAMMER:** OPEN TEXT ENTRY

**INTERVIEWER:** Encourage the respondent to give a detailed description, if need be.

*Open text entry for description in variable dh030\$x*

*Subsequent encoding for NACE Rev. 2 (2008) 1 digit (21 categories) in hd030\$x*

---

**Input filter:** \( \text{hd0210} \geq 1 \) OR less than 3 loop passes

**INTERVIEWER:** If legal form is unclear or not in the list, please select 9 „other“ and specify the legal form.

---

**5.04**

**dhd540\$x**

**LEGAL FORM OF THE COMPANY**

**Question:** xx

**INTERVIEWER:** Show list 5.1.

1 - Sole proprietorship / freelance work
2 – Private Limited liability company (GmbH)
3 - General partnership (OHG)
4 - Limited partnership (KG, KGaA)
5 – Public limited company (AG)
6 - Civil law partnership (GbR)
7 - Cooperative (eG)
8 - Non-profit organization
9 - Other, please specify (PROG: PLACE TEXT IN dhd540\$xs)
5.05  
\( \text{dhd500}\$x \)  
**INVESTMENT BY THE HOUSEHOLD IN THE FORMATION OF THE COMPANY**

**Question:** {Were you / Were you or any another person who belongs to the household today / Was a person who belongs to the household today} involved in the formation of this company or business?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If = 1, continue with \( \text{dhd510}\$x \)  
ELSE continue with \( \text{hd050}\$x \)

---

**Input filter:** \( \text{dhd500}\$x=1 \)

5.06  
\( \text{dhd510}\$x \)  
**YEAR OF FORMATION**

**Question:** In what year was the company or business formed?

**INTERVIEWER:** If the person does not know the year, the decade is also sufficient. Please note in the comments field.

Numeric entry:  
4 digits (year)  
Range<=[interviewyear]

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** \( \text{dhd510}\$x<0 AND \text{dhd510}\$x<=1800 OR \text{dhd510}\$x>2014 \)  
**INTERVIEWER:** Year entry lies far in the past. Please correct entry or explain the information.

1: Correct entry  
2: Explain information -> Call up comment window
**5.07A**  
**SUPPORT FROM THIRD PARTIES IN THE FORMATION OF THE COMPANY**

**Question:** Did guarantees or other support from family or other individuals that do not belong to {your / the} household play an essential role in the formation of this company or business? Which of the responses provided in list 5.2 applies here?

**INTERVIEWER:** - Show list 5.2.  
- Multiple answers possible.

1 - Named  
2 - Not Named  

5 Variables:  
a - Guarantees  
b - Support without repayment obligations  
c - Loans from relatives  
d - Other (please specify. PROG: PLACE TEXT IN dhd520$xs)  
e - None

**Input filter:** dhd500$x=1

---

**5.07B**  
**SUPPORT FROM THE GOVERNMENT IN THE FORMATION OF THE COMPANY**

**Question:** {Have you / Has your household / Has the household} received state subsidies for the formation of the company? These include, for example, start-up grants, allowances ("ich-AG" / one man corporation) and bridging allowance.

1 - Yes  
2 - No  

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Input filter:** dhd500$x=1
**Input filter:** $hd0210\geq1$ OR less than 3 loop passes

### 5.08  $hd050$x  NUMBER OF EMPLOYEES IN THE BUSINESS

**Question:** How many people work in this company or business including {yourself / yourself and all the other household members that participate in the company / all household members that participate in the company}? Please tell me the peak number over the last year.

**INTERVIEWER:** This includes all employees, including freelancers.

- **Numeric entry:** 5 digits, range $>0$
- **Code:**
  - 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

**CAPI-CHECK:** $hd050$xcc: $(dhd540$x=1)$ AND $(hd050$x>4)

In order to be certain that I have entered the information correctly, I will ask the questions again: You have stated that the company has the legal form of a "sole proprietorships or freelance work." And up to [number from $hd050$x] people worked in the company last year. Have I entered this correctly?

1: Legal form is incorrect -> Back to $dhd540$x
2: Number of employees is incorrect -> Back to $hd050$x
3: The information is correct

**Input filter:** $hd0210\geq1$ AND $anzhhm16\geq1$ (more than one hh-member 16 years or older) OR less than 3 loop passes

### 5.09A  $hd060$xa-f  HH MEMBERS SELF-EMPLOYED IN THE COMPANY

**Question:** What household members work in this business or company?

**INTERVIEWER:** Multiple answers possible.

**Code of the respective person**
- a - First person
- b - Second person
- c - Third person
- d - Fourth person
- e - Fifth person
- f - Sixth person

**Show HH list of people over 16 years old**

**Enter a maximum of 6 people**

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 4 - None of the household members
- 5 - No other household member

**IF** $hd060$x f>0, **continue with**

**ELSE** continue with $hd070$x

**PROG: BUTTON:** "None of the household members" FOR CODE 4
In order to be certain that I have entered the information correctly, I will ask the questions again: You have stated that no household member works in this business or company. Have I entered this correctly?

1: No -> Back to hd060$x
2: Yes, the entry is correct

**Input filter:**  Entry in hd060$xf

---

**5.09B dh065$x**  
MORE THAN 6 HH MEMBERS IN THE COMPANY ARE SELF-EMPLOYED

**Question:** How many other household members besides these 6 are employed in this business or company?

**INTERVIEWER:** If no other household members are employed in the business, please enter zero.

Numeric entry,  
2 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Input filter:**  hd0210>=1 OR less than 3 loop passes

---

**5.10 hd070$x**  
HOUSEHOLD'S SHARE OF THE COMPANY IN %

**Question:** What percentage of this business or company belongs to {you / your household / the household}?

**INTERVIEWER:** Enter information with a maximum of two decimal places.

Numeric entry in %,  
5 digits, 2 decimal places  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** HD070$xcc: hd070$x>100

INTERVIEWER: Entry should be between 0% and 100%. Please correct entry or explain the information.

1: Correct entry  
2: Explain information -> Call up comment window
5.11A  hd080$x  VALUE OF THE COMPANY

Question: <IF hd070$x >= 100% > How much is the business or the company worth after the deduction of liabilities? Here I mean: for what amount could {you / your household / the household} sell {your / its} stake if you take into account the company's assets and deduct the liabilities?

<IF HD070$x < 100% OR HD070$x =-1 OR -2> How much is {your share / the share of your household / the share of the household} in the business or company worth after deduction of the liabilities? Here I mean: for what amount could {you / your household / the household} sell {your / its} share if you take into account the company's assets and deduct the liabilities?

INTERVIEWER: Please do not enter any assets or liabilities that may have already been mentioned in the previous sections. {<IF hd070$x < 100% OR hd070$x =-1 OR -2> If the surveyed person only knows the entire value, but not the value of the share, please enter "Does not know" here.}

INTERVIEWER: RED: If it is a farm, please add the following:
GREEN: I am not only referring here to the value of the property and agricultural land about which we may have already spoken, but all the buildings, machinery, agricultural products, livestock, etc.

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

If hd080$x = -1 or -2 AND hd070$x <100%, continue with dhd085$x
ELSE this is the end of the loop for 3 companies.

If hd0210 > 1 AND in hd080$x more than 50% of loop passes are -1 or -2, continue with dhd3100

If in hd080$x less than 50% are -1 or -2 AND hd0210>3, continue with hb0900
ELSE continue with hd1000
**Input filter:**  
\( \text{hd080}\$x=-1,-2 \text{ AND } \text{hd070}\$x<100\% \)

### 5.11B dhd085\$x  
**TOTAL VALUE OF THE BUSINESS**

**Question:** Please try to give me the value of the entire business or company after deducting liabilities.

**INTERVIEWER:** Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

- **Numeric entry in EUR, 9 digits**
  - 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

**End of the loop for 3 companies.**

If \( \text{hd0210} > 1 \) AND in \( \text{hd080}\$x \) more than 50% of loop passes are -1 or -2, continue with dhd3100

If in \( \text{hd080}\$x \) less than 50% are -1 or -2 AND \( \text{hd0210} > 3 \), continue with hb0900

ELSE continue with hd1000

**Input filter:**  
\( (\text{hd0210}>1 \text{ AND in more than } 50\% \text{ of loop passes } (\text{hd080}\$x=-1,-2)) \text{ OR } \text{hd0200}=-1,-2 \)

### 5.11C dhd3100  
**FOLLOW-UP QUESTION ABOUT VALUE OF ALL COMPANIES**

**Question:** What is {your share / the share of your household / the share of the household} in {<IF hd02010<0> the / <IF HD0210 >0> all [hd0210]} businesses or companies worth after the deduction of the liabilities?

**INTERVIEWER:** Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

**INTERVIEWER:** By this I mean: For what amount could {you / your household / the household} sell {your / its} share if you take into account all the company's assets and deduct the liabilities?

- **Numeric entry in EUR, 9 digits**
  - 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

Continue with hd1000
**5.12**  
**hd0900**  
**VALUE OF ALL OTHER COMPANIES**

**Question:** What is the value of (your share / the share of your household / the share of the household) in (<IF hd0210=4> the other business or company / <IF hd0210>4> the other [hd0210 minus 3] businesses or companies) after the deduction of liabilities?  

**INTERVIEWER:** Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.  

**INTERVIEWER:** I mean for what amount (could you / could your household / could the household) sell (<IF hd0210=4> it / <IF hd0210>4> them) if you take into account all the companys' assets and deduct all liabilities?  

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Input filter:** (hd0210>3) AND in less than 50% of loop passes (hd080$x=-1,-2)

---

**5.13A**  
**hd1000**  
**SILENT PARTNER**

**Question:** (Are you / Are you or other household members / Are household members) involved in private businesses or companies without active participation in the management, e.g. as a silent partner or investor in a closed-end fund?  

(<IF hd0200=1> Please do not include any company that we have already discussed in detail.)  

**INTERVIEWER:** Additional information on „closed-end funds“ is provided on the help page.  

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

*If = 1, continue with hd1010, ELSE continue with hd1100*

**ONLINE GLOSSAR:** Closed-end funds, as compared to open-end funds, usually allow for investments only in a fixed time frame. After this period, the fund is closed. Usually, the investor in a closed-end fund becomes the entrepreneur/limited partner and assumes the corresponding risks. Examples are closed-end real estate funds, film funds, ship funds, etc.

**Input filter:** (hd1000=1)

---

**5.13B**  
**hd1010**  
**VALUE OF SHARES (SILENT INVESTMENTS)**

**Question:** What is the value of (your business shares / the business shares of your household / the business shares of the household)?

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Input filter:** (hd1000=1)
5.14A    hd1100  OWN CHECKING ACCOUNTS

**Question:** We now come to the financial assets: {Do you / Do you or another household member / Does a household member} have a checking account?

**PROGRAMMER:** IF THE FKP FOR QUESTION HC0200=1 (ACCOUNT WITH OVERDRAFT FACILITY) STATED THAT HE / SHE / HIS / HER HOUSEHOLD HAS A CHECKING ACCOUNT, CONTINUE WITH DHD3200
- ENCODE HD1100 WITH 1 "YES" IF LEFT OUT
  1 - Yes
  2 - No, no checking account
  -1 - Don't know
  -2 - No answer

If = 1, continue with dhd3200
ELSE continue with pageae

**Input filter:** hd1100=1

5.14B    dhd3200  AMOUNT OF THE DEMAND DEPOSITS

**Question:** < IF hc0200=1 (account with overdraft facility)> When you told me beforehand that {you / your household / the household} {have / has} a checking account, please think about all checking accounts that {you / you and the other household members / the household members} have: How high is the balance on these accounts in total at the present time? If {you / your household / the household} {have / has} a negative balance on one or more accounts, please do not include these accounts here.

**INTERVIEWER:** If all accounts are overdrawn, code with “no balance”.

Numeric entry in EUR,
9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - No balance

**PROG:** BUTTON "No balance"
FOR CODE -6

Page AE pageae PAGE - FINANCIAL ASSETS

**Question:** One after the other, we will now go through the most important ways that households and individuals can invest their assets. Please provide the greatest amount of information possible. I will initially ask you separately about Riester and Rürup pension plans.

5.15A    dhd2700  RIESTER/RÜRUP PENSION PLANS

**Question:** {Have you / Have you or another household member / Has a household member} concluded a Riester or Rürup pension plan?

**INTERVIEWER:** Additional Information on „Riester“ pensions is provided on the help page.

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

If = 1, continue with dhd2710 a-f
ELSE continue with dhd0400
ONLINE GLOSSAR: The Riester pension plan is a subsidized private pension in Germany. It usually pays a life-long pension. Person with a Riester pensions receive government subsidies and in many cases also tax deductions. There is no insurance obligation.

Input filter: $dhd2700=1$

5.15B  dhd2710a-g  RIESTER/RÜRUP PENSION PLANS - TYPES

Question: Please think of all Riester or Rürup pension plans in {your / the} household:
Which of the investment forms on list 5.3 were selected for these agreements?

INTERVIEWER: - Show list 5.3.
- Multiple answers possible.

1 - Named
2 - Not Named
-1 - Don't know
-2 - No answer

7 Variables:
- a - Bank savings plan
- b - Home loan savings agreement
- c - Fund savings plan
- d - Classical pension insurance
- f - whole-life insurance
- e - Certified credit agreement
- g - Other (please specify. PROG: PLACE TEXT IN dhd2710s)

5.15C  dhd4000  WHOLE-LIFE INSURANCE

Question: {Do you / Do you or another household member / Does a household member} have {<IF $dhd2710f=1$>, in addition to the above-mentioned Riester/Rürup annuity agreements, other} whole-life insurances?

INTERVIEWER: Only Whole-life insurances should be entered here. Risk life insurance is NOT meant. See glossary for the difference (also on the help page).

Yes (whole-life insurance) -1 - Don't know
2 - No -2 - No answer

IF=1 continue with dhd4050
ELSE continue with dhd0400

ONLINE GLOSSAR: "Whole-life insurance"
The whole-life insurance usually involves a combination of a savings agreement and death benefits, i.e. it is paid out not only in the case of death, but also – if the policyholder has not died by a certain date – at the end of the contractual term. In contrast to that, the risk life insurance only offers death benefits, i.e. it is only paid out if the policyholder dies during the term of the contract.
**5.15D dhd4050**

**WHOLE-LIFE INSURANCE - AMOUNT**

**Question:** How high is the balance for {these life insurance agreements / the life insurance agreements of your household / the life insurance agreements of the household} in total at the present time?

*Numeric entry in EUR, 9 digits*

-1 - Don't know
-2 - No answer
-3 - Question filtered

---

**5.16A dhd0400**

**OWN SAVINGS ACCOUNTS**

**Question:** <IF dhd2700=1> I would like to ask you about the savings accounts, home loan savings agreements and securities accounts. The next set of questions all relate to investments that are NOT subject to a Riester or Rürup annuity agreement. I will return to the Riester and Rürup annuity agreements later when we talk about pensions.

<ALWAYS> {Do you / Do you or another household member / Does a household member} have { <IF dhd2710a=1>, besides the Riester or Rürup savings accounts, other} savings accounts? You will find other instructions on list 5.4.

**INTERVIEWER:** Show list 5.4.

**INTERVIEWER:** This refers to accounts from which no direct credit transfers can be made, e.g.

- classic savings accounts / passbooks (also online)
- Savings plans
- Fixed term deposit accounts
- Call money accounts
- Similar accounts.

We do NOT mean home loan savings agreements, fund savings plans, fund shares or certificates.

1 - Yes
2 - No

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

IF = 1, continue with hd1210
ELSE continue with dhd0600

---

**Input filter: dhd0400=1**

**5.16b hd1210**

**BALANCES IN SAVINGS ACCOUNTS**

**Question:** How high is the balance in {these savings accounts / these savings accounts of your household / these savings accounts of the household} in total at the present time?

*Numeric entry in EUR, 9 digits*

-1 - Don't know
-2 - No answer
-3 - Question filtered
5.16c  dhd0500  SAVING FOR SAVINGS ACCOUNT

Question: {Do you / Does your household / Does the household} regularly deposit a certain amount in {this account / these accounts}?

1 - Yes  
2 - No  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered

If = 1, continue with dhd0510  
ELSE continue with dhd0600

Input filter:  dhd0500=1

5.16d  dhd0510  dhd0511  SAVING - SAVINGS ACCOUNT - AMOUNT  
SAVING - SAVINGS ACCOUNT - TIME PERIOD

Question: What amount {do you / does your household / does the household} usually deposit in {your savings accounts / the savings accounts of your household / the savings accounts of the household} in total in the month, quarter or year?

Please restrict yourself here to the amounts that are not directly intended for investment in other financial assets {< IF dhd2710a= 1> and leave out Riester or Rürup savings accounts}.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0511). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHD0510 < 0, HIDE QUESTION DHD0511 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 9 digits  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered

CAPI-CHECK: dhd0510cc: dhd0510=0 AND dhd0500=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd0510) here or in the previous question (dhd0500) or explain it.

1: Correct entry here (dhd0510)  
2: Correct entry for previous question -> Back to dhd0500  
3: Explain information -> Call up comment window
5.17a  dhd0600  HOME LOAN SAVINGS AGREEMENTS

**Question:** {Do you / Do you or another household member / Does a household member} have { <IF dhd2710b=1>, besides the Riester or Rürup home loan savings agreements, other} home loan savings agreements? Here, only enter home loan savings agreements that have not yet been paid out.

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

*If = 1, continue with dhd0610*  
ELSE continue with dhd0700

**Input filter:**  
dhd0600=1

5.17b  dhd0610  BALANCES FOR ACCOUNTS IN HOME LOAN SAVINGS AGREEMENTS AN CONTRACTS

**Question:** How high is the balance, i.e. the interest-bearing deposits, on {these home loan savings accounts / these home loan savings accounts of your household / these home loan savings accounts of the household} in total at the present time?

< IF dhd2710b=1> Please take into account here and in the following only the home loan savings accounts that are not connected with a Riester or Rürup annuity agreement.

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Input filter:**  
dhd0600=1

5.17C  dhd0620  dhd0621  SAVED SUM FOR HOME LOAN SAVINGS - AMOUNT  
SAVED SUM FOR HOME LOAN SAVINGS - TIME PERIOD

**Question:** What amount {do you / does your household / does the household} usually deposit in {these home loan savings accounts / these home loan savings accounts of your household / these home loan savings accounts of the household} in total in a month, quarter or year?

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0621). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)  
- IF DHD0620 <0, HIDE QUESTION DHD0621 AND ENCODE WITH -3 (FILTERED)

**INTERVIEWER:** If no deposits: enter zero.

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
5.18A  dh0700  SECURITIES ACCOUNT

Question: <IF dhd2710c=1>: You mentioned Riester or Rürup fund savings plans. Is ANOTHER securities account held for {you / you or another household member / a household member}? 

<IF dhd2710c <>1>: Is a securities account held for {you / you or another household member / a household member}? 

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  

If = 1, continue with the following text  
ELSE continue with dhd0750

Input filter:  dhd0700=1

5.18B  dh0750  SECURITIES ACCOUNT - ESTIMATED MARKET VALUE

Question: Investment decisions are particularly important for the study. In the following I would like to ask you about the total value and the composition of the securities portfolio. Let us start with the total value. Please think of all the securities accounts that {you / you and other household members / the household members} have {<If dhd2710c=1>, not including the Riester or Rürup fund savings plan}: What do you estimate is today's market value for the securities held in these accounts in total?  

Numeric entry in EUR, 9 digits  

-1 - Don't know  
-2 - No answer  
-3 - Question filtered
5.18C  dh0775a-d  SECURITIES ACCOUNT - TYPES OF SECURITIES HELD

Question: Which of the following securities are managed in these accounts? Please look at list 5.5 for more on this.

INTERVIEWER: - Show list 5.5.
- Multiple answers possible
- You will find more explanations about "fund shares", "certificates", "non-fixed-interest securities", "publicly traded shares" and "exchange traded funds" on the help page.

1. Named
2. Not named
4 variables:
a - Fund shares
b - Certificates
c - Fixed-income securities such as government bonds, corporate and bank bonds
d - Listed shares
-1 - Don’t know
-2 - No answer
-3 - Question filtered

If dh0775a=1, continue with dh2420h
If dh0775a<>1 AND dh0775b=1, continue with dh0910
If dh0775a<>1 AND dh0775b<>1 AND dh0775c=1, continue with dh2510a-f
If dh0775a<>1 AND dh0775b<>1 AND dh0775c<>1 AND dh0775d=1, continue with dh2610
ELSE continue with dh2300.

ONLINE GLOSSAR: A) A fund is a "basket" of many securities that are sometimes very different from each other. A share of a fund gives you a share of this basket and its returns. In some cases individual projects are financed by the fund, such as real estate, ships or films. Common types of funds are, for example, equity funds, annuity funds, money market funds, funds of funds, hedge funds, exchange-traded funds (ETFs), ship fund, media funds.
B) Certificates are relatively new forms of investment. They are issued by banks and the banks are liable for the yield. The yield depends on the performance of certain capital market indicators, such as a stock index, a stock price, interest rates or a basket of currencies. The repayment of the capital employed is not necessarily guaranteed. Popular types of certificates are bonus certificates, index certificates, discount certificates, leverage certificates, guarantee certificates and subject certificates.
C) Fixed-income securities are investments that entitle the holder to receipt of a previously fixed amount of interest. Depending on who issued these documents, they may involve government bonds (e.g. German government bonds, savings bonds, treasury bonds, treasury warrants, municipal bonds, covered bonds from the federal government, state governments or municipalities), corporate bonds or other debt securities (e.g. bank bonds)?
D) A publicly traded share is a security traded on an exchange, which makes the shareholder (the owner of the paper) a part owner of the joint stock company. It usually guarantees a claim to a portion of the company's income. The shares represent a certificate that securitizes a portion of the capital in a joint stock company.

E) An exchange-traded fund (ETF) is a fund traded on the stock market, mostly managed passively and usually reproducing an underlying index (e.g., the DAX). ETFs can be traded at any time like shares on the stock exchange for the usual fees with stocks (investment funds without surcharge). Due to the inexpensive low-cost structure, they are becoming increasingly popular among private investors. ETFs are available for almost all asset classes. You can use ETFs to invest in stocks, commodities, bonds, credit derivatives and the money market.

Input filter: dhd0775a=1

5.19A dhd2420h TOTAL VALUE OF INVESTMENT FUNDS

Question: Let us now move on to mutual fund shares. What is the approximate current market value of all the mutual fund shares in total?

Numeric entry in EUR, 9 digits

1 - Don't know
2 - No answer
3 - Question filtered

Input filter: dhd0775a=1

5.19B dhd2410a-g TYPES OF INVESTMENT FUNDS

Question: Please tell me which of the types of mutual funds on list 5.6 (do you / does your household / does the household) currently have?

INTERVIEWER: Show list 5.6.

- Multiple answers possible.

1 - Named
2 - Not Named

-1 - Don't know
-2 - No answer
-3 - Question filtered

If one variable is dhd2410a-f=1, continue with dhd2420a-f

ELSE continue with dhd0800

7 variables in each case:

a - Funds that mainly invest in stocks
b - Fund that mainly invest in fixed-income securities (bonds)
c - Funds that mainly invest in money market securities
d - Funds that mainly invest in real estate
e - Hedge funds
f - Other funds (please specify type, PROG: PLACE TEXT IN dhd2410s)
g - Funds, but investment form is not known.
**5.19C**  
**VALUE OF INVESTMENT FUNDS (TOTAL) - TYPES**

**Question:** What is the current market value of {your mutual fund shares / the mutual fund shares of your household / the mutual fund shares of the household} for each respective fund type?

**PROGRAMMER:** ONLY SHOW MENTIONED TYPES OF FUNDS IN DHD2410A-G. IF NECESSARY, USE EURO LOOP FOR THESE. FILE ANSWERS IN DHD2420A-F (NUMERIC ENTRY IN EUR, 9-DIGIT).

**Numeric entry in EUR, 9 digits**

6 variables:

- **a** - Funds that mainly invest in stock
- **b** - Fund that mainly invest in fixed-income securities (bonds)
- **c** - Funds that mainly invest in money market securities
- **d** - Funds that mainly invest in real estate
- **e** - Hedge funds
- **f** - Other funds

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

---

**Input filter:** at least one variable dhd2410a-f=1

---

**Input filter:** dhd0775a=1

---

**5.20A**  
**SAVINGS FOR FUNDS**

**Question:** {Do you / Does your household / Does the household} regularly invest a certain amount in the funds, e.g. as part of a fund savings plan?

1 - Yes  
2 - No  

If = 1, continue with dhd0810

If <>1 AND dhd0775b=1, continue with dhd0910

If <>1 AND dhd0775b<>1 AND dhd0775c=1, continue with dhd2510a-f

If <>1 AND dhd0775b<>1 AND dhd0775c<>1 AND dhd0775d=1, continue with dhd2610

ELSE continue with dhd2300.
**SAVINGS AMOUNT FOR FUNDS - AMOUNT**

**Question:** What amount (do you / does your household / does the household) usually invest in funds in a month, quarter, or year?

**PROGRAMMER:** In CAPI, a list of options should be provided for the time frame to which the information refers. This information should be saved in its own variable (DHD0811). Specifications: Monthly, Quarterly, Yearly, another time frame (please specify)

- If DHD0810 <0, hide question DHD0811 and encode with -3 (filtered)

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

IF dhd0775b=1 go to dhd0910

IF dhd0775b<>1 AND
dhd0775c=1 go to dhd2510a-f

IF dhd0775b<>1 AND
dhd0775c<>1 AND dhd0775d=1
go to dhd2610

ELSE go to dhd2300.

**CAPI-CHECK:** dhd0810cc: dhd0810=0 AND dhd0800=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd0810) here or in the previous question (dhd0800) or explain it.

1: Correct entry here (dhd0810)

2: Correct entry for previous question -> Back to dhd0800

3: Explain information -> Call up comment window

**Input filter:** dhd0775b=1

**MARKET VALUE OF CERTIFICATES IN TOTAL**

**Question:** Now let's talk about the certificates that (you have / you or other household members have / the household members have).

What is the current market value of the certificates in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered
**Input filter:**  \[dhd0775b=1\]

### 5.21B dhd1000 SAVING - CERTIFICATES

**Question:** {Do you / Does your household / Does the household} regularly deposit a certain amount in the form of certificates?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If = 1, continue with dhd1010,  
If <>1 AND  dhd0775c=1, continue with DHD2510a-f  
If <>1 AND dhd0775c<>1 AND dhd0775d=1, continue with dhd2610  
ELSE continue with dhd2300.

**Input filter:**  \[dhd1000=1\]

### 5.21C dhd1010 dhd1011 SAVINGS AMOUNT FOR CERTIFICATES - AMOUNT SAVINGS AMOUNT FOR CERTIFICATES -TIME PERIOD

**Question:** What amount {do you / does your household / does the household} usually invest in certificates in a month, quarter, or year?

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD1011). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)  
- IF DHD1010 <0, HIDE QUESTION DHD1011 AND ENCODE WITH -3 (FILTERED)

**Numeric entry in EUR, 9 digits**  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If dhd0775c=1 go to dhd2510a-f  
If dhd0775c<>1 AND dhd0775d<>1 AND dhd2610  
ELSE go to dhd2300.

**CAPI-CHECK:** dhd1010cc: dhd1010=0 AND dhd1000=1

**INTERVIEWER:** Zero is not a valid amount. Please correct entry (dhd1010) here or in the previous question (dhd1000) or explain it.  
1: Correct entry here (dhd1010)  
2: Correct entry for previous question -> Back to dhd1000  
3: Explain information -> Call up comment window
Input filter: $dhd0775c=1$

5.22A dhd2510a-f BOND ISSUERS

Question: Now I would like to ask you a few questions about the fixed-income securities that {you have / your household has / the household has}.

Who issued these fixed-income securities? Please look at list 5.7. Please consider the fixed-income securities in total and enter all that apply from the list.

INTERVIEWER: - Show list 5.7.
- Multiple answers possible.

1 - Named
2 - Not Named

6 Variables:
- a - Federal, state or municipality in Germany
- e - Foreign national, state or local governments in the euro area
- f - Foreign national, state or local governments outside of the euro area
- b - Banks (e.g. bank bonds)
- c - Businesses
- d - Other (please specify. PROG: PLACE TEXT IN dhd2510s)

Input filter: $dhd0775c=1$

5.22B dhd2520 MARKET VALUE OF BONDS

Question: What is the market value of all these fixed-income securities at present?

Numeric entry in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
5.22C  dhd1100  SAVING FOR BONDS

Question: {Do you / Does your household / Does the household} regularly deposit a certain amount into a form of fixed-income securities?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

f = 1, continue with dhd1110

If <>1 AND dhd0775d=1, continue with dhd2610

ELSE continue with dhd2300.

5.22D  dhd1110  SAVED SUM FOR BONDS - AMOUNT  

SAVED SUM FOR BONDS - TIME PERIOD

Question: What amount {do you / does your household / does the household} usually invest in fixed income securities in a month, quarter, or year?

PROGRAMMER: - IF DHD1100 <0, HIDE QUESTION DHD1111 AND ENCODE WITH -3 (FILTERED)
- IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD1111). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

Numeric entry in EUR, 9 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

CAPI-CHECK: dhd1110cc: dhd1110=0 AND dhd1100=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd1110) here or in the previous question (dhd1100) or explain it.

1: Correct entry here (dhd1110)
2: Correct entry for previous question -> Back to dhd1100
3: Explain information -> Call up comment window
5.23A  
**VALUE OF PUBLICLY TRADED STOCKS**

**Question:** ow we come to the stocks that {you own / your household owns / the household owns}.

What is the total current value of these shares at present? {<IF dhd0775a=1 OR DHD0775b=1 OR dhd0775a=-1 ODER -2 OR dhd0775b=-1 OR -2> Please do not include any certificates or stocks in funds.

Numeric entry in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered

**Input filter:** dhd0775d=1

5.23B  
**STOCKS FROM FOREIGN ISSUERS**

**Question:** Are any of these shares issued by foreign companies?

INTERVIEWER: FOREIGN COMPANIES ARE COMPANIES WITH THEIR HEADQUARTERS OUTSIDE OF GERMANY.

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered

5.23C  
**SAVINGS FOR STOCK**

**Question:** {Do you / Does your household / Does the household} regularly invest a certain amount into a form of stocks of publicly traded companies?

<IF dhd0775a=1> Please give me only those regular investments that you have not already mentioned when we spoke about funds.

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered

If = 1, continue with dhd1210
ELSE continue with dhd2300
**Input filter:** $dhd1200=1$

### 5.23D  

**dhd1210  dhd1211**  

**SAVED SUM FOR STOCK - AMOUNT**  

**SAVED SUM FOR STOCK - TIME PERIOD**  

**Question:** What amount (do you / does your household / does the household) usually invest in a form of stocks in publicly traded companies during a month, quarter, or year?  

**PROGRAMMER:**  
- IF $DHD1210 <0$, HIDE QUESTION DHD1211 AND ENCODE WITH - 3 (FILTERED)  
- IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD1211). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)  

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** $dhd1210cc: dhd1210=0$ AND $dhd1200=1$  

**INTERVIEWER:** Zero is not a valid amount. Please correct entry ($dhd1210$) here or in the previous question ($dhd1200$) or explain it.  
1: Correct entry here ($dhd1210$)  
2: Correct entry for previous question -> Back to $dhd1200$  
3: Explain information -> Call up comment window  

**Input filter:** $dhd0700=1$

### 5.24A  

**dhd2300**  

**OTHER SECURITIES IN SECURITIES ACCOUNT**  

**Question:** {IF $dhd0775a=1$ or $dhd0775b=1$ or $dhd0775c=1$ or $dhd0775d=1$} We have already spoken about {IF $dhd0775a=1$} funds/ {IF $dhd0775b=1$} certificates/ {IF $dhd0775c=1$} fixed-income securities/ {IF $dhd0775d=1$} publicly traded stock.}  

Are there other securities in {your securities account / your securities account and the securities account of the other household members / the securities account of all household members}, which I have not yet recorded up to now?  

1 - Yes (please specify)  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

*If =-1, -2, 2, continue with $hd1600$*  

ELSE continue with $dhd2305$
5.24B dhd2305 OTHER SECURITIES IN SECURITIES ACCOUNT - TYPE

Question: What are these securities?

1 - Insert text in an excelsheet open text entry
-1 - Don’t know
-2 - No answer
-3 - Question filtered

5.24C dhd2310 OTHER SECURITIES IN SECURITIES ACCOUNT - VALUE

Question: What is the total value of all these other securities at the present moment?

Numeric entry in EUR, 9 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered

5.24D dhd2330 SAVING FOR OTHER SECURITIES IN SECURITIES ACCOUNT

Question: {Do you / Does your household / Does the household} regularly invest a certain amount in these securities?

1 - Yes
2 - No
-1 - Don’t know
-2 - No answer
-3 - Question filtered

If =-1, -2, 2, continue with hd1600 ELSE continue with dhd2320

5.24E dhd2320 dhd2321 OTHER SECURITIES IN SECURITIES ACCOUNT - AMOUNT

OTHER SECURITIES IN SECURITIES ACCOUNT - TIME PERIOD

Question: What amount {do you / does your household / does the household} usually invest in these securities in a month, quarter, or year?

PROGRAMMER: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD2321). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

Numeric entry in EUR, 9 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered
5.25A hd1600 MANAGED ACCOUNTS

Question: {Do you / Does your household / Does the household} use an asset manager for the investment of {your / its / its} wealth?

1 - Yes
2 - No
-1 - Don’t know
-2 - No answer

If = 1, continue with hd1610
ELSE continue with hd1700

Input filter: hd1600=1

5.25B hd1610 ASSETS IN MANAGED ACCOUNTS NOT YET RECORDED

Question: Does this portion of {your assets / the assets of your household / of the assets of the household} that were invested with the aid of an asset manager involve assets that have not yet been entered?

1 - Yes
2 - No
-1 - Don’t know
-2 - No answer
-3 - Question filtered

If = 1, continue with hd1620
ELSE continue with hd1700

Input filter: hd1610=1

5.25C hd1620 VALUE OF OTHER ASSETS IN MANAGED ACCOUNTS

Question: What is the value of this asset not yet entered at the present time?

Numeric entry in EUR, 9 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered
5.26A  hd1700  MONEY OWED TO HOUSEHOLD

**Question:** Does someone outside {your / the / the} household owe money to {you / you or another household member / a household member}? I am thinking about loans to friends or acquaintances, other private loans, rental deposits or any other loans that we still have not spoken about

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

If = 1, continue with hd1710
ELSE continue with dhd1400

**Input filter:**  hd1700=1

5.26B  hd1710  AMOUNT OWED TO HOUSEHOLD

**Question:** What is the total amount owed to {you / you or another household member / a household member}?  

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

5.26C  dhd1400  CASH

**Question:** {Do you / Does your household / Does the household} currently have cash that has been saved over a longer period of time?

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

If = 1, continue with dhd1410
ELSE continue with hd1900

5.26D  dhd1410  AMOUNT OF CASH

**Question:** How much cash is this currently?  

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
5.27A  
**Question:** {Do you / Do you or a household member / Does a household member} have other significant valuables or assets? You will find examples on list 5.8. <If dhd2700 = 1> Please do not give me any assets connected with Riester or Rürup annuity agreements.

**INTERVIEWER:** Show list 5.8.

**INTERVIEWER:** Shares in cooperatives
Precious metals
Options
Futures
Effective pieces of securities which are not held in a securities account
Claims arising from legal proceedings or from an estate
Extraction rights, for example, for oil and gas
Claims arising from patents and licenses
Other

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<tr>
<td>1</td>
<td>Yes</td>
<td>-1 - Don’t know</td>
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<tr>
<td>2</td>
<td>No</td>
<td>-2 - No answer</td>
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</table>

If = 1, continue with hd1910
ELSE continue with dhd1300

**Input filter:**  
hd1900=1

5.27B  
**Question:** What assets are these?

**INTERVIEWER:** Let a maximum of 3 be described.

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<td>-1 - Don’t know</td>
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<td>-2 - No answer</td>
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<td>-3 - Question filtered</td>
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**Input filter:**  
hd1900=1

5.27C  
**Question:** What value do these assets have in total?

**Numeric entry in EUR, 9 digits**

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<tbody>
<tr>
<td>-1 - Don’t know</td>
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<tr>
<td>-2 - No answer</td>
</tr>
<tr>
<td>-3 - Question filtered</td>
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</table>
5.28A  

**DISCRETIONARY SAVING**

**Question:** Some people and households do not save or do not do so regularly, but invest what is left over in their checking account. (Did you / your household / the household) invest money on an “ad-hoc basis” in the last 12 months? Please also think about automatic transfers of remaining balances at the end of the month to move the remaining credit balance from a checking account to another account (“Abschöpfungsaufträge”).

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  

What was the total amount of these irregular investments in the last 12 months?

**Input filter:** dhd1300=1

5.28B  

**DISCRETIONARY SAVING - AMOUNT**  

**DISCRETIONARY SAVING - TIME PERIOD**

**Question:** What was the total amount of these irregular investments in the last 12 months?

Numeric entry in EUR, 9 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** dhd1310cc: dhd1310=0 AND dhd1300=1

**INTERVIEWER:** Zero is not a valid amount. Please correct entry (dhd1310) here or in the previous question (dhd1300) or explain it.

1: Correct entry here (dhd1310)  
2: Correct entry for previous question -> Back to dhd1300  
3: Explain information -> Call up comment window
**5.28C disd1320a-g DISCRETIONARY SAVING - FORMS OF SAVING**

**Question:** In what form {did you / did your household / did the household} invest this money?

**INTERVIEWER:** - Please do not read possible answers aloud
- Multiple answers possible
- If the form cannot be classified under the provided categories, please enter under Others and enter form.

1 - Named  
2 - Not Named

7 variables:

- a - Savings account, savings book, fixed deposit account or similar accounts
- b - Home loan savings agreement
- c - Investment funds, money market funds or hedge funds
- d - Certificates
- e - Stocks
- f - Government bonds, corporate bonds, other debt securities
- g - Other (please specify. PROG: PLACE TEXT IN disd1320s)

**5.28D disd1330 DISCRETIONARY SAVING - LIQUIDATED SAVINGS**

**Question:** {Did you / your household / the household} liquidate financial assets in the last few years which were not invested in another form? Such a re-investment would also be the purchase of real estate, cars or valuable objects.

1 - Yes  
2 - No

If = 1, continue with disd1340
If <>1 and interview with internal FKP and anzhhm>1, continue with hd1800
If <>1 and interview with internal FKP and anzhhm =1, continue with disd2800
If <>1 and interview with external FKP continue with disd300s
ELSE continue with disd1800
**5.28E**

**dhd1340**

**DISCRETIONARY SAVING - LIQUIDATED SAVINGS**

**Question:** What was the total amount of these liquidated investments in the last 12 months?

`Numeric entry in EUR, 9 digits`

-1 - Don't know
-2 - No answer
-3 - Question filtered

If interview with internal FKP AND number=1, continue with dhd2800

If interview with internal FKP and number>1, continue with hd1800

ELSE continue with dhd300$x

---

**Input filter:** `internal FKP AND anzhhm>1`

**5.29A**

**hd1800**

**INVESTMENT BEHAVIOR - RISK PREFERENCES - HOUSEHOLD**

**Question:** If savings or investment decisions are made in your household: Which of the statements on list 5.9 best describes the attitude toward risk?

Try to characterize the household as a whole, even if it is not always easy.

**INTERVIEWER:**

- Show LIST 5.9

- Please only select the statement that is MOST accurate.

1- We take significant risks and want to generate high returns.
2- We take above-average risks and want to generate above-average returns.
3- We take average risks and want to generate average returns.
4 - We are not ready to take any financial risks.
5 - No uniform classification is possible for the hh as a whole.

-1 - Don't know
-2 - No answer
-3 - Question filtered

If hd1800=5, continue with dhd2800

ELSE continue with dhd2900
**Input filter:**  
.hd1800=5 OR (internal FKP AND anzhhm=1)

---

**5.29B dhd2800**  
**INVESTMENT BEHAVIOR - RISK PREFERENCES - INDIVIDUAL**

**Question:** If you personally make the savings or investment decisions: Which of the statements on list 5.10 best describes your personal attitude toward risk?

**INTERVIEWER:**  
- Show list 5.10
- Please only select the statement that is MOST accurate.

1. I take significant risks and want to generate high returns.
2. I take above-average risks and want to generate above-average returns.
3. I take average risks and want to generate average returns.
4. I am not ready to take any financial risks.

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

IF Interview internal FKP AND anzhhm=1, go to dhd2950a-c  
IF Interview mit internal FKP AND anzhhm>1, go to dhd2900  
ELSE continue with dhd300x

---

**Input filter:**  
internal FKP AND anzhhm>1

---

**Z.111 dhd2900**  
**INVESTMENT DECISIONS**

**Question:** Viewed in general: How do you make investment decisions in your household?

**PROGRAMMER:** NO MULTIPLE ANSWERS

**INTERVIEWER:**  
- Read possible answers aloud.
- One answer only

1. Primarily, each person in the household on their own.
2. We decide on the essential things together.
3. One household member for the household
4. It depends.

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

IF Interview internal FKP AND anzhhm=1, go to dhd2950a-c  
IF Interview mit internal FKP AND anzhhm>1, go to dhd2900  
ELSE continue with dhd300x
INVESTMENT BEHAVIOR - SELECTION OF PRODUCTS

Question: And how do you personally act in general with regard to the selection of financial products, such as accounts, savings accounts, securities or insurance? Please show list 5.11.

PROGRAMMER: - MULTIPLE ANSWERS POSSIBLE
- IF MORE THAN ONE ENTRY, ASK FOLLOW-UP QUESTION: AND WHICH OF THE STATEMENTS ON LIST 5.11 BEST DESCRIBES {YOUR BEHAVIOR / THE BEHAVIOR OF THE HOUSEHOLD}?

INTERVIEWER: multiple answers possible
- Show LIST 5.11
If the respondent is not able to answer for the household as a whole, please record how the FKP selects financial products.

1 – {I / We} choose the same provider for {my / our} financial products and insurance.
2 – {I / We} choose different providers for {my / our} financial products and insurance.
3 – {I / We} always search for the least expensive provider for each financial product and each insurance policy.

3 variables
a) Statement that is most accurate
b) – c) Other statements
**5.29D  dhd2970a-e  INVESTMENT BEHAVIOUR – INTEREST RATES**

**Question:** Do the low interest rates influence your savings behaviour? Please show list 5.12.

**INTERVIEWER:** - Multiple answers possible for answers a, b, c, and d
- Show list 5.12.
- If the person is not able to provide an answer for the household as a whole, please ask whether the low interest rates influence his/her personal savings behaviour.

1 - Named
2 - Not Named

7 variables:

a – Yes, {I / We} now save less than before
b – Yes, {I / We} don’t save at all anymore
c – Yes, I / We now save more than before
d – Yes, {I invest my money/ We invest our money} now differently
e – No, {my / our} savings behaviour has not changed

**Input filter:** (internal FKP AND anzhhm>1) OR external FKP, loop for all persons in household

---

**Z.112  dhd300$x  SELF ASSESSMENT - QUALITY OF INFORMATION ON HOUSEHOLD MEMBERS**

**Question:** How well do you think you could provide information on the household members’ financial investments such as checking accounts, credit cards, savings agreements, securities and brokerage accounts? Please enter an estimate for each person in {your / the} household.

**PROGRAMMER:** SHOW HOUSEHOLD MATRIX AND ENTER ESTIMATE FOR EACH MEMBER

1 - Very well
2 - Well
3 - Not very well
4 - Poorly

**Input filter:** (internal FKP AND anzhhm>1) OR external FKP, loop for all persons in household

---

**5.K1  dhd1800  CRISIS - REALISED GAINS / LOSSES**

**Question:** {Have you / Has your household / Has the household} had significant gains or losses on the bottom line from the SALE OF FINANCIAL ASSETS in the last three years?

1 - Significant gains
2 - Neither
3 - Significant losses

**Input filter:** (internal FKP AND anzhhm>1) OR external FKP, loop for all persons in household
5.K2  dhd1800  CRISIS - REALISED GAINS / LOSSES (TEXT)

Question: Can you please tell me what type of securities played the main role in this?
1 - Save text in an Excel file
Open text entry, 256 characters maximum
-1 - Don't know
-2 - No answer
-3 - Question filtered

5.K3  hnd3040  CRISIS - CONCERNS ABOUT INVESTING IN CERTAIN FORMS OF ASSETS

Question: Are there assets which {you / your household / the household} owned three years ago and in which {you / your household / the household} would no longer invest any more money today?
1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered
If =1, continue with dhd1900
ELSE continue with hnd3100

5.K4  dhd1900  CRISIS - CONCERNS ABOUT INVESTING IN CERTAIN FORMS OF ASSETS (TEXT)

Question: What forms of assets were these?
PROGRAMMER: SHOUL DBE ENTERED FREELY, WILL BE ENCODED LATER
1 - Save text in an Excel file
Open text entry, 256 characters maximum
-1 - Don't know
-2 - No answer
-3 - Question filtered

5.K5  hnd3100  CRISIS - CHANGE IN NET ASSETS

Question: Have {your net assets / the net assets of your household / the net assets of the household} significantly increased or decreased in the last three years on the bottom line? Or have they remained about the same? By net assets I mean the value of everything that {you own / your household owns / the household owns}, minus any debts.
1 - Has increased significantly
2 - Has decreased significantly
3 - No major change
-1 - Don't know
-2 - No answer

5.K6  hnd3200  CRISIS - CHANGE IN NET ASSETS IN THE FUTURE

Question: Now please think about the next three years: Do you expect {your net assets / the net assets of your household / the net assets of the household} to significantly increase or decrease in the next three years on the bottom line? Or will they remain about the same?
1 - Will increase significantly
2 - Will decrease significantly
3 - Expect no major change
-1 - Don't know
-2 - No answer
**5.30A  dhnd0100  PRINCIPAL BANK - EXISTENCE**

**Question:** {Do you / Does your household / Does the household} have a principal bank ("Hausbank")?

**INTERVIEWER:** By this I mean a bank that {you / your household / the household} {use / uses} to handle the majority of the bank transactions.

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
If=1, continue with dhnd020
ELSE continue with hh0100

**Input filter:** dhnd0100=1

---

**5.30B  dhnd0200  PRINCIPAL BANK - BANK GROUP**

**Question:** To which group of banks does {your principal bank / the principal bank of your household / the principal bank of the household} belong? Please look at list 5.13.

**INTERVIEWER:** Show list 5.13.

1 - Savings bank (Sparkasse)  
2 - Credit union (Volksbank and Raiffeisenbank)  
3 - Regional bank (Landesbank)  
4 - Major private bank (Deutsche Bank, Commerzbank, HypoVereinsbank, Postbank)  
5 - Direct bank (e.g. ING-Diba, Comdirect, DKB)  
6 - Other (please specify, PROG:Place text in dhnd0200s)  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Input filter:** dhnd0100=1

---

**5.K7  dhnd0300  CRISIS - CONFIDENCE IN COMMERCIAL BANKS**

**Question:** {Have you / Has your household / Has the household} used a consulting service at {your / the} principal bank in the past three years?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
If=1, continue with dhnd0400
ELSE continue with hh0100

**Input filter:** dhnd0300=1

---

**5.K8  dhnd0400  CRISIS -CONSULTING BY COMMERCIAL BANKS**

**Question:** In relation to the near future: How likely is it that {you / your household / the household} will follow the investment recommendations of {your / its /its} principal bank?

1 - Fairly likely  
2 - Fairly unlikely  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**PROGRAMMER: TIME STAMP AFTER THE QUESTION**
Section 6: Inter-generational Transfers / Gifts
Reference unit: HOUSEHOLD. THE QUESTIONS ARE TO BE PUT TO THE FKP.

6.01 hh0100 RECEIPT OF LARGER GIFTS OR INHERITANCES

**Question:** Inheritances and gifts are of great importance for the building of wealth in households.

\[
\{\text{Wenn } \text{dlha1110}[\text{StabilerHaushalt}] = 1 \Rightarrow \text{Between } [\text{DATUM_HH_VW}] \text{and now: (Have you / Have you or another member of your household / Has a household member) } \{\langle \text{dhb0400c} = 1 \text{ OR } \text{dhb0400d} = 1 \text{ (Main residence received as gift or inheritance) besides your main residence} \rangle \text{ received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD ?} \}
\]

\[
\{\text{ELSE} \Rightarrow \text{Have you / Have you or another household member / Has a household member} \langle \text{dhb0400c} = 1 \text{ OR } \text{dhb0400d} = 1 \text{ (main residence is inheritance or gift) except for the main residence} \rangle \text{ ever received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD?}
\]

**INTERVIEWER:** The household may determine what a "larger" gift or inheritance is.

**INTERVIEWER:** Transfers are also meant by gifts here.

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

IF = 1, go to hh0110
ELSE go to hh0700

**Input filter:** hh0100 = 1

6.01A hh0110 NUMBER OF LARGER GIFTS OR INHERITANCES

**Question:** How many larger gifts or inheritances were there?

**INTERVIEWER:** If several household members received an inheritance or a gift together, i.e. at the same time and from the same person, then this is to be treated as one inheritance or gift.

**Numeric entry,**
1 digit
-1 - Don't know   
-2 - No answer   
-3 - Question filtered

IF = -1 or -2, continue with hh0700
ELSE continue with pageu
PROGRAMMIERER: LOOP FOR 3 GIFTS / LEGACIES

REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

IF HH0110 = -1 OR -2 (FOR THE NUMBER "DON'T KNOW" OR "NO ANSWER"): ONLY RUN THROUGH LOOP ONCE FOR THE MOST IMPORTANT GIFT / INHERITANCE.

><Question:</>< hh0110=1 (only one gift / inheritance)>: Now we come to this gift or inheritance. < hh0110>1 (More than one gift / inheritance) >: Start with the gift or inheritance that is particularly important for {your current financial situation / the current financial situation of your household / the current financial situation of the household}. This does not have to be the largest - maybe it occurred at a time when additional money played an important role.

<WITH SECOND OR THIRD LOOP CYCLE> TRANSITION TEXT
Now we come to the next gift / inheritance. I mean the most important of those which we have not yet spoken about.

-3 - Question filtered

6.02 hh050$x GIFT OR INHERITANCE

Question: Was that a gift or an inheritance?

PROGRAMMER: IF HH050$x=-1 OR -2, THEN TEXT BLOCK HH050$x= "GIFT OR INHERITANCE"

1 - Gift
2 - Inheritance
-1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter: hh0100=1

6.03 hh020$x YEAR GIFT / INHERITANCE RECEIVED

Question: <IF hh0110>1> In what year {did you / did your household / did the household} receive the [hh050$x] that was the most important for {your current financial situation / the current financial situation of your household / the current financial situation of the household}?

Numeric entry 4 digits (year) Range<=[interviewyear]
-1 - Don't know
-2 - No answer
-3 - Question filtered
INTERVIEWER: Year entry lies far in the past. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

Input filter: hh0100=1

6.04 hh030$xa-i TYPE OF ASSETS RECEIVED

Question: What type was the [hh050$x]? Please look at list 6.1.
INTERVIEWER: - Show list 6.1..
- Multiple answers possible.
1 - Named
2 - Not Named

9 variables:
a - Money
b - Residential real estate
C - Usufruct (use of residential real estate)
d - Property
e - Companies
f - Securities, stocks
g - Jewelry, furniture, art
h - Life insurance
i - Other assets (please specify;
PROG: PLACE TEXT IN hh030$xs)

Input filter: hh0100=1

6.05 hh040$x VALUE OF GIFT / INHERITANCE

Question: What value did the [hh050$x] have when {you / your household / the household} received it?
Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
If number>1, continue with dhh50$xa-o
ELSE continue with dhh
**Input filter:** anzhhm>1 AND hh0100=1

### 6.06  
**dhh50$xa-o**  
**RECIPIENT OF GIFT / INHERITANCE**

**Question:** Which member(s) of the household received the [hh050$x] {<IF dhh50$xa<> - 4>(besides)}?

**PROGRAMMER:**
- SHOW HH LIST.
- ALLOW MULTIPLE POSSIBLE ANSWERS
- ASK QUESTION FOR ALL PEOPLE MENTIONED IN DHH510$XA-O IMMEDIATELY AFTER ENTRY IN DHH510$XA-O

**XX**

1 - Named
2 - Not Named

**Show HH list**

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - no other person

**Input filter:** hh0100=1

### 6.07  
**dhh510$xa-o**  
**DONOR OF GIFT / INHERITANCE**

**Question:** What is the relationship between {<IF hh050$x=1> the donor of the gift / <IF hh050$x=2> the deceased / <IF hh050$x<>1 AND <>2 the donor of the gift respectively the deceased} and [Name aus dhh50$xa-o]?

**PROGRAMMER:** ASK QUESTION FOR ALL PEOPLE MENTIONED IN DHH50$XA-O IMMEDIATELY AFTER ENTRY IN DHH50$XA-O

**INTERVIEWER:** Here we are interested in the relationship to the household member who received the gift or inheritance.

1 - Maternal grandparents
2 - Paternal grandparents
3 - Father
4 - Mother
5 - Both parents
6 - Son/daughter
7 - Other family
8 - Unrelated people (please specify; PROG: Place text in dhh510$xs)

-1 - Don't know
-2 - No answer
-3 - Question filtered

End of loop for 3 gifts / legacies
6.08 hh0700 INHERITANCE OR GIFT EXPECTED IN THE FUTURE

Question: {Do you / Does your household / Does the household} expect a larger gift or inheritance from someone who is not a household member in the future?
1 - Yes
2 - No
-1 - Don’t know
-2 - No answer

Page SV pagesv PAGE - DONATIONS

Question: Now we come to the transfers that {you / your household / the household} gives to others. This is about support or subsistence payments, as well as donations for the needy, for example, victims of earthquakes or floods, donations for other charitable purposes such as churches or organizations or donations to political parties.

6.09A hi0300 REGULAR TRANSFERS TO PEOPLE OUTSIDE OF THE HOUSEHOLD

Question: {Have you / Has your household / Has the household} made regular support or subsistence payments in the last 12 months to people who do not belong to {your / the} household? Please do not consider any one-time payments or gifts.
INTERVIEWER: By this we do NOT mean salary payments to domestic staff.
1 - Yes
2 - No
-1 - Don’t know
-2 - No answer
If =1, continue with dhi0100
ELSE continue with dhh0800

Input filter: hi0300=1

6.09B dhi0100 dhi0110 DONATIONS - AMOUNT DONATIONS - TIME PERIOD

Question: How much money {do you / does your household / does the household} roughly spend on such regular payments in a month, quarter or year?
- IF DHI0100 <0, HIDE QUESTION DHI0110 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 6 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered
**6.10A dhh0800 DONATIONS**

**Question**: Has your household made voluntary payments to non-profit organizations such as donations or contributions in the year [Interview year - 1]?  
1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  

If =1, continue with dhh0805  
ELSE continue with dhh0900

**Input filter**: dhh0800=1

**6.10B dhh0805 DONATIONS - AMOUNT**

**Question**: How high were these voluntary payments?  
Numeric entry in EUR, 6 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK**: dhh0805cc: dhh0805=0 AND dhh0800=1  
INTERVIEWER: Zero is not a valid amount. Please correct entry (dhh0805) here or in the previous question (dhh0800) or explain it.  
1: Correct entry here (dhh0805)  
2: Correct entry for previous question -> Back to dhh0800  
3: Explain information -> Call up comment window

**6.11A dhh0900 CHURCH TAX**

**Question**: Does your household belong to this group?  
1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  

IF internal FKP, continue with pagew  
ELSE continue with pagei

**CAPI-CHECK**: dhh0900cc: dhh0900=0 AND dhh0800=1  
INTERVIEWER: Zero is not a valid amount. Please correct entry (dhh0900) here or in the previous question (dhh0800) or explain it.  
1: Correct entry here (dhh0900)  
2: Correct entry for previous question -> Back to dhh0800  
3: Explain information -> Call up comment window
Question: At the end of this section I would like to ask a couple of questions to better understand the decisions on saving. You can also see the questions on list 6.2.

INTERVIEWER: Show list 6.2.

**FL.1  dhnm0100  LITERACY - COMPOUND INTEREST EFFECT**

Question: Let us assume you have a balance of €100 in your savings account. This balance bears interest at an annual rate of 2%, and you leave it there for 5 years. What do you think: How high is your balance after 5 years?

INTERVIEWER: Show list 6.2.

- Higher than €102
- Exactly €102
- Lower than €102
-1 - Don’t know
-2 - No answer
-3 - Question filtered

**FL.2  dhnm0200  LITERACY - INFLATION**

Question: Let us assume that the interest paid on your savings account is 1% per year and the inflation rate is 2% per year. What do you think: After a year, will you be able to buy just as much, more or less than today with the balance in your savings account?

INTERVIEWER: Show list 6.2.

1 - More
2 - Just as much
3 - Less than today
-1 - Don’t know
-2 - No answer
-3 - Question filtered

**FL.3  dhnm0300  LITERACY - DIVERSIFICATION**

Question: Do you agree with the following statement: "The investment in the stock of a single company is less risky than investing in a fund with stock in similar companies"?

INTERVIEWER: Show list 6.2.

1 - I agree
2 - I do not agree
-1 - Don’t know
-2 - No answer
-3 - Question filtered
Section 6: Inter-generational Transfers / Gifts
Reference unit: HOUSEHOLD MEMBERS THAT ARE 16 YEARS OR OLDER. THE QUESTIONS ARE TO BE PUT TO THE INDIVIDUAL HOUSEHOLD MEMBERS OR A PROXY.

PROGRAMMIERER: BEGINNING OF PERSONAL QUESTIONNAIRE


CONTACT FOR PERSONAL INTERVIEW

Question: INTERVIEW WITH THE INTERNAL FKP AND multi-person household> So far you have answered questions that involve the situation of {your / the} household as a whole. <IN THE INTERVIEW WITH THE INTERNAL FKP> The following questions on employment refer to your personal situation.

< IN PERSONAL INTERVIEW ONLY (= all household members who are 16 or older and not the FKP>
The following questions on employability refer to the personal situation of [NAME].

In the interview with the internal FKP or if only one person is in the household-> Continue with question dpe9040
ELSE continue with pe9020

Input filter: all persons except internal FKP AND anzhhm>1

EMPLOYMENT: SECTION ANSWERED BY

PROGRAMMER: SHOW HH MATRIX.

INTERVIEWER: Please first select whether the personal interview will be conducted with the person or with a proxy.
The questions in this section on the situation of [NAME] will be answered by:

Numeric entry, (ID of the person being interviewed) [-1 - Don't know]
-2 - No answer
-3 - Question filtered

If ID for [NAME]= Selected ID (personal interview), continue with PageAG
ELSE (proxy interview) continue with to dpe9030
EMPLOYMENT: CONSENT FOR PROXY

**Question:** Does [Name] give (his / her) consent for you to answer the following questions for (him / her)?

- **1** - Yes
- **2** - No
- **3** - Question filtered

*IF =2, continue with page af
ELSE continue with page ag*

---

**Page AG**

START OF ACQUISITION PART OF PERSONAL INTERVIEW

**Question:** Can I start with the interview?

**INTERVIEWER:** If the respondent was not yet notified about the study, this person must be informed about the survey. You will find information on the help page.

- **1** - Yes, begin the interview
- **9** - No, respondent is not willing to continue the interview -> END.

**PROGRAMMER:** ALWAYS SHOW FOLLOWING TEXT – AS USUAL

THE QUESTIONS IN THIS INTERVIEW ARE MAINLY FINANCIAL IN NATURE. SOME OF THE QUESTIONS WILL HAVE AN ANSWER GIVEN AS AN AMOUNT. THE IDEAL RESPONSE WOULD ALWAYS BE A SPECIFIC AMOUNT IN EURO. HOWEVER, YOU CAN ALSO PROVIDE THE INFORMATION IN OTHER CURRENCIES, EG DEUTSCHE MARK.

IF YOU DO NOT KNOW THE EXACT AMOUNT, OR IF YOU DO NOT WANT TO TELL ME, YOU CAN ALSO PROVIDE A RANGE. OF COURSE, IF THERE IS A QUESTION YOU ARE NOT ABLE TO ANSWER AT ALL OR DO NOT WANT TO ANSWER, WE CAN MOVE ON TO THE NEXT QUESTION.

TO HELP YOU IN ANSWERING THE QUESTIONS, YOU MAY WISH TO CONSULT INFORMATION RECEIVED FROM BANKS, INSURANCE COMPANIES, YOUR EMPLOYER OR OTHER PARTIES. THIS MAY ALSO SPEED UP THE INTERVIEW PROCESS.

UNDER NO CIRCUMSTANCES WILL I ASK YOU FOR ACCOUNT NUMBERS OR PINS OR LOOK AT THE DOCUMENTS MYSELF, UNLESS AT YOUR EXPRESS REQUEST.
ONLINE GLOSSAR: This scientific study on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, income and spending patterns of private households. It is part of a larger survey for the entire euro currency area. Participation in this study is completely voluntary. Your participation is very important for obtaining a comprehensive and adequate picture of the financial situation in various households in Germany and in the euro area. The study has been running since 2010 and will be continued this year in a nationwide survey. You will find some of the results of the study at www.bundesbank.de/phf. We assure you that the collected data will be used exclusively for the production of statistics, for monetary and financial stability, as well as for science and research. We guarantee you that all your information will be treated confidentially and all the rules of data protection will be strictly observed. The results of the study will only be shown and evaluated anonymously, i.e. without a name and address. The collected data is always separated from your personal data. Your information from the interview will be passed on to the Deutsche Bundesbank without your name and address. Details of individuals are not identifiable. Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare attributes and combinations of attributes as well as generalisation. Consequently, it is not possible to identify which person has provided some specific information! By participating, you acknowledge and agree that your personal data or the data of your household may be saved and processed for the stated purposes.

7.G dpe9040 GENDER

INTERVIEWER: - Enter gender of [Name]
< IF unclear> ask follow-up question: {Are you / Is [Name]} ...? ...
1 - Male
2 - Female

CAPI-CHECK: dpe9040cc: <gender of dpe9040 differs from the one in the household matrix>

The entry does not match the entry in the household matrix. Please check entry: [Name] is [entry from question dpe9040]. Is that correct?
Please check entry.
1: Entry is correct
2: Entry must be corrected -> Back to dpe9040
7.GJ dpe9050 YEAR OF BIRTH

Question: Before we start with the questions on employment: Would you please tell me in which year (you / [Name]) (were / was) born?

Numeric entry, 4 digits (year) 
- 1 - Don't know 
- 2 - No answer 

CAPI-CHECK: dpe9050cc: [Interview year-[ra0300]] deviates from year of birth in [dpe9050] by more than 2 years

INT: The year of birth [dpe9050] does not match the age of [Name] ([Age] years old). Please check entry. {<IF dpe9030=-3 (no proxy interview)> Please make sure that you are speaking with right target person}. {<IF dpe9030=1 (proxy interview)> Please make sure that your respondent is speaking of the correct target person}.

1: Year of birth for [Name] is correct 
2: Year of birth for [Name] must be corrected -> Back to dpe9050

7.GK dpe9100 COUNTRY OF BIRTH - GERMANY

Question: {Were you / Was [Name]} born in Germany?

INTERVIEWER: If the place of birth belonged to Germany at the time of birth (e.g. domain of the former GDR), this is considered to be born in Germany.

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

IF neither [NAME]'s biological father nor biological mother (relationship status=3) were entered in the household matrix AND pe9050>0 AND pe9050<1990 AND tn_befr_p_vw<>1, continue with dra0400

IF biological father AND biological mother of [NAME] (Beziehungsstatus=3) were both entered in the household matrix and pe9050>0 UND pe9050<1990 UND tn_befr_p_vw=1, continue with dpe0100a-i

IF biological father AND biological mother of [NAME] (relationship status=3) were both entered in the household matrix and pe9050>=1990, continue with dpe0100a-l

ELSE continue with dpe9150
**Input filter:** Neither biological father nor biological mother of [NAME] (relationship status=3) were entered in the household matrix.

7.GL  
**dpe9150**  
**COUNTRY OF BIRTH - PARENTS**

**Question:** Was {your / [Name]'s} biological mother or {your / [Name]'s} biological father born abroad, i.e. outside of Germany?

**INTERVIEWER:** If the mother or father's place of birth belonged to Germany at the time of birth (e.g. domain of the former GDR), this is considered to be born in Germany.

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

IF pe9050>=1990 OR  
tn_befr_p_vw=1, continue with  
dpe0100a-l
ELSE continue with dra0400

---

**Input filter:** dpe9050<1990 AND tn_befr_p_vw <>1

7.W  
**dra0400**  
**RESIDENCE IN 1989**

**Question:** Where {did you / [Name]} have {your/his/her} residence when the Berlin Wall fell?

1 - In the (old) Federal Republic (West Germany), including West Berlin
2 - In the former GDR
3 - Elsewhere (please specify - PROG: PLACE TEXT IN dra0400s)
-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel
7.01  dpe0100a-l  CURRENT EMPLOYMENT STATUS

Question:  <CAPI>: {<IF ONLY ONE PERSON IN THE HH AND hd0200=1> We have already spoken briefly about your company.} Which of the descriptions on list 7.1 currently apply with respect to {your / [Name]'s} employment situation? Please report everything that is CURRENTLY true.

<CATI>: What employment situation currently applies to {you / [Name]}? Please enter everything that currently applies.

PROGRAMMER:  - ENTER MOST IMPORTANT STATUS IN DPE0100A
- IF MORE THAN ONE IS GIVEN, ASK FOLLOW-UP QUESTION: WHICH OF THESE DESCRIBES THE MAIN EMPLOYMENT STATUS?

INTERVIEWER:
<CAPI> Show list 7.1: categories 1, 2, 3, 4, 12 (employed) visually separate from 5-11 (not employed).
<CATI> Please read aloud.
- Multiple answers possible.

Please consider the following information for classification when entering it:
~Code 2- "Employed part-time", also for half-day jobs, three-quarters jobs, multiple different part time jobs.

~For self-employed persons, depending on the scope of their work, please identify it with code 1 "Employed full-time" (40 hours per week or more) or code 2- "Employed part-time".

<table>
<thead>
<tr>
<th>Status</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Employed, also apprenticeship, full-time</td>
<td>1</td>
<td>Don't know</td>
</tr>
<tr>
<td>2 - Employed part-time</td>
<td>2</td>
<td>No answer</td>
</tr>
<tr>
<td>3 - Low-paid part-time or irregularly employed</td>
<td>3</td>
<td>No other employment status (only b to l)</td>
</tr>
<tr>
<td>4 - On maternity leave / parental leave / long-term sick leave / other leave. The return to work is planned.</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5 - Unemployed</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>6 - In school, university or unpaid internship</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>7 - Retiree or pensioner</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>8 - Early retiree - also unfit for work, profession, or occupation or diminished ability to work</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>9 - Military service / “Bundesfreiwilligendienst”/ volunteer year</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>10 - Housewife / Houseman</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>11 - Other unemployed (please specify. PROG: Place text in dpe0100S)</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>12 variables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Most important status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) - l) Other status</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If at least once dpe0100a-l =1, 2, 3, 4, 12 (employed is one of the statuses), continue with pe0800

IF tn_befr_p_vw <>1 AND all dpe0100a-l<>1,2,3,4,12 AND at least once dpe0100a-l=8, continue with DPE1700

IF tn_befr_p_vw=1 AND all dpe0100a-l<>1,2,3,4,12 AND at least once dpe0100a-l=8 AND (dpe0100a_preload<>7,8 OR (dpe0100b<>-4) continue with dpe1700

IF tn_befr_p_vw=1 AND (dpe0100a=7 OR 8) AND (dpe0100a_preload=7 OR 8) AND (dpe0100b=-4) continue with input filter of dpe1275

ELSE continue with pe0900
Question: <Do you / Does [Name]> currently have more than one job? By this I also mean self-employed positions.

1 - Yes
2 - No
-1 - Don’t know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

If = 1, continue with pageq
ELSE continue with dpe0200a

Output filter: dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

Question: <Do you / Does [Name]> currently have more than one job? In the following questions, please refer to the job with the highest number of weekly working hours. Please also consider self-employed activities.

-3 - Question filtered

Output filter: pe0800=1

Question: <CAPI> <IF pe0800=1 OR pe0800 =-1 OR pe0800 =-2> Please look at list 7.2. Which of these best applies to {you / [Name]}? Please think about the job with the highest number of weekly working hours.

<CAPI><IF pe0800=2> Please look at list 7.2. Which of these applies to {you / [Name]}?

<CAPI> <IF pe0800=1 OR pe0800 =-1 OR pe0800 =-2> Which of the following descriptions best applies to {you / [Name]}? Please think about the job with the highest number of weekly working hours.

INTERVIEWER: <CAPI> Show list 7.2.
<CAPI> Please read list 7.2 aloud.

1 - Worker, also in agriculture
2 - Salaried staff / Employee
3 - Civil servant, including judge, career soldier (including “Zeitsoldaten”), regular soldier
4 - Self-employed person or entrepreneur, including self-employed farmer - WITHOUT DEPENDENT EMPLOYEES
5 - Self-employed or entrepreneur, including self-employed farmer - WITH DEPENDENT EMPLOYEES
6 - Apprentice / Trainee
7 - Unpaid assistant for family member(s)

-1 - Don’t know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

If dpe0200a=1, continue with dpe0210
If dpe0200a=2, continue with dpe0220
If dpe0200a=3, continue with dpe0230
ELSE continue with dpe0300

Output filter: dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12
**Input filter:** dpe0200a=1

**7.03A**  dpe0210  **PROFESSIONAL POSITION - WORKER**

**Question:** In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.3.} {<PE0800=1 OR PE0800 =-1 OR PE0800 =-2>: Please think of the job with the highest number of working hours.}

**INTERVIEWER:**  <CAPI> Show list 7.3

<CATI> Please read list 7.3. aloud

1 - Unskilled worker  
2 - Semi-skilled worker  
3 - Skilled worker  
4 - Supervisor  
5 - Master craftsman or foreman

**Input filter:** dpe0200a=2

**7.03B**  dpe0220  **PROFESSIONAL POSITION - SALARIED EMPLOYEE**

**Question:** In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.4.} {<PE0800=1 OR PE0800 =-1 OR PE0800 =-2>: Please think about the job with the highest number of working hours.}

**INTERVIEWER:**  <CAPI> Show list 7.4.

<CATI> Please read list 7.4. aloud

1 - Industrial and plant foreman  
2 - Employee with unskilled job - no vocational degree  
3 - Employee with unskilled job - with vocational degree  
4 - Employee with skilled job such as e.g. data processor, accountant, draftsman  
5 - Employee with highly skilled job or management responsibility, such as scientist, engineer, head of department  
6 - Employee with comprehensive management tasks such as, director, managing director
7.03C dpe230

**PROFESSIONAL POSITION - CIVIL SERVANT**

**Question:** In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.5.} 

<IF pe0800=1 OR pe0800=-1 OR pe0800=-2> Please think of the job with the highest number of working hours. 

**INTERVIEWER:** <CAPI> Show list 7.5. 

<CATI> Please read list 7.5. aloud

1 - Civil servant in lower service  
2 - Civil servant in intermediate service  
3 - Civil servant in upper intermediate service  
4 - Civil servant in higher service  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

**Input filter:** dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

7.04 pe0300 dpe0300

**JOB DESCRIPTION - ISCO (EX POST)**

**JOB DESCRIPTION - TEXT**

**Question:** Please describe {your / [Name]’s} professional work to me as accurately as possible. 

**PROGRAMMER:** OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW. 

Open text entry in variable dpe0300  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

**Input filter:** dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

7.04A dpe0320

**DESCRIPTION OF EMPLOYMENT**

**Question:** What is {your / [Name]’s} job title? 

**INTERVIEWER:** Please enter the name of the exercised profession here. 

1 - Insert text in an excelsheet open text entry in variable dpe0320  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

If dpe0200a=4,5,6,7 continue with dpe1500

ELSE continue with pe0500
**EMPLOYMENT CONTRACT - TEMPORARY**

**Question:** Does this involve a temporary or a permanent job?
1 - Permanent job
2 - Temporary job
-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

If dpe0200a =1 or 2 AND pe0500 = 2, continue with dpe1300, ELSE continue with dpe1500.

**Question:** Does this job involve a job creation scheme (ABM job), job support in accordance with Section 16e SGB II (German Social Code II) or a so-called "one euro job"?
1 - Yes, job creation scheme (ABM job) or job support in accordance with Section 16e SGB II
2 - Yes, so-called "one euro job"
3 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

**Question:** Does this {<if DPE0200a =4 OR 5> self-employed} work involve a seasonal activity?
1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

**Question:** <IF dpe1500 = 2, -1, -2> How many hours {do you / does [Name]} usually work per week?
<IF dpe1500 = 1> How many hours {do you / does [Name]} usually work per week in the season?
<IF dpe0200a< >4,5,7 >Here I mean the actual working hours. Please also consider regular overtime.

Numeric entry, 3 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

IF dpe1500 = 1, continue with dpe1699, ELSE continue with dpe0400.
CAPI-CHECK: pe0600cc: dpe0100a,b,c,d,e,f,g,h,i,j,k OR l =1 AND (pe0600>0 AND pe0600<30)
In order to be certain that I have entered the information correctly, I will ask the questions again: I just noted that (you / [Name]) (are / is) employed full time. Then it is still true that (you / [Name]) usually work [pe0600] hours PER WEEK?
1: Yes, that is correct (please explain: Open query).
2: No, the information on working hours is wrong -> Back to pe0600

Input filter: dpe1500=1

7.09 dpe1699 WEEKS WORKED PER YEAR - SEASONAL WORKER
Question: How many weeks of the year (do you / does [Name]) do this work?
Numeric entry, 2 digits                   -1 - Don't know
Range <=52                               -2 - No answer
                                            -3 - Question filtered
                                            -8 - Question filtered for panel

Input filter: dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

7.10 pe0400 dpe0400 ECONOMIC SECTOR OF BUSINESS (NACE)
ECONOMIC SECTOR OF BUSINESS (DESCRIPTION)
Question:
<IF dpe0200a =4 or 5> Please describe to me as precisely as possible the sector or industry in which (you / [Name]) (are / is) mainly working in a self-employed or entrepreneurial capacity.
<IF TP= FKP and hd0200=1> In this question the focus is on (your / [Name]'s) work. It may be that we have already spoken about the company or companies earlier.
<ELSE> Please describe to me as precisely as possible the sector or industry in which (your employer / [Name]'s employer) does business. Please think about the job with the highest number of weekly working hours.

PROGRAMMER: IF ANZHHM=1 AND HD0200=1 AND HD0210 = 1 AND DPE0200A =4 OR 5, THEN DO NOT ASK QUESTION, BUT INSERT TEXT FROM [DHD0301] AND CONTINUE WITH PE0700
INTERVIEWER: Encourage the respondent to give a detailed description, if necessary.
Open text entry for description in variable dpe0400
Subsequent encoding for NACE
Rev. 2 (2008) 1 digit (21 categories) in pe0400
                                            -1 - Don't know
                                            -2 - No answer
                                            -3 - Question filtered
                                            -4 - Already entered PROG:
BUTTON "Already entered." FOR
CODE -4
                                            -8 - Question filtered for panel
7.11 pe0700  LENGTH OF EMPLOYMENT AT CURRENT JOB

**Question:** How long {have you / has [Name]} already worked {<IF dpe0200a =4 or 5> in self-employed activity or as managing director or manager / (<dpe0200a =1, 2, 3, 6, 7> for the company or organization)?

**INTERVIEWER:** Entry in years, not more than one decimal place.

*Numeric Entry in years, 3 digits with decimal points*

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

If (pe0800 =-1 OR =-2 OR =2) AND (dpe0100a-l=1 OR =2), 

continue with pne2800

If pe0800=1, continue with pe0810

ELSE continue with pne2700

**CAPI-CHECK:** pe0700cc: pe0700>(ra0300-15) AND pe0700 >0 AND ra0300>0

In order to be certain that I have entered the information correctly, I will ask the question again:

{You are / [Name] is} [Age] years old and {have / has} already worked for [pe0700] years {<IF dpe0200=4 OR 5> in a self-employed activity or as managing director or manager / <IF dpe0200a=1, 2, 3, 6, 7> for the company or organization}. Is this correct?

1: Entry of work years is incorrect -> Back to pe0700
2: All information is correct -> Continue

**Input filter:** pe0800=1

7.12 pe0810  MORE THAN ONE JOB / EMPLOYER AT THE PRESENT TIME - TYPE

**Question:** You told me before that {you / [Name]} had another job or part-time job besides {your / his / her} main job: Which of the following statements applies to {you / [Name]} with respect to these jobs?

1 – {I have / [Name] has} one or more dependent jobs
2 – {I have / [Name] has} one or more self-employed activities
3 - {I have / [Name] has} one or more dependent jobs as well as self-employed activity.

-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

If dpe0100a-k =1 or =2, continue with pne2800

ELSE continue with pne2700
7.K1 pne2800

CRISIS - EXPECTED CHANGES OR DETERIORATION IN JOB CONDITIONS

Question: <IF dpe0200a =4 OR 5> {Do you / Does [Name]} expect that {you / he / she} could be affected by an undesirable change in your professional work over the next three years, e.g. the end of self-employed work, significant reduction in business, closure of {your own / the} business?

<ELSE> {Do you / Does [Name]} expect that {you / he / she} could be affected by an undesirable change at work over the next three years, e.g. loss of job or short-time work?

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

If = 1, continue with pne2850a-e
ELSE continue with pne2700

Input filter: pne2800=1

7.K2 pne2850a-f

CRISIS - EXPECTED CHANGES OR DETERIORATION IN JOB CONDITIONS - TYPE

Question: What could it be?

<CAPI> Please look at list 7.6.

INTERVIEWER: <CAPI> Show list 7.6.

<CATI> - Please read aloud responses to list 7.6, one after the other
- Multiple answers possible.

1 - Named
2 - Not named
-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - filtered for panel

Continue with pne2700

6 variables:

a - Job loss
b - End of self-employed work, closure of own business
c - Short-time work
d - Undesirable change of job content
d - Undesirable change of job location
f - Other (please specify. PROG: PLACE TEXT IN pne2850s)
7.13 dpe1700 EMPLOYMENT STATUS IN THE LAST MAIN JOB - OCCUPATIONALLY DISABLED, UNABLE TO WORK OR HAVE REDUCED EARNINGS CAPACITY

Question: {Are you / is [Name]} occupationally disabled, unable to work or have reduced earnings capacity?
1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

Input filter: (tn_befr_p_vw<>1 AND dpe0100a<>1,2,3,4,12) OR (tn_befr_p_vw=1 AND dpe0100a<>1,2,3,4,12,7,8) OR (tn_befr_p_vw=1 AND dpe0100a=7,8 AND (dpe0100a_pread<>7,8 OR dpe0100b<>-4))

7.14 pe0900 EVER EMPLOYED

Question: {<IF (tn_befr_p_vw =1) AND (dpe0100a=dpe0100a_pread=5 OR dpe0100a=dpe0100a_pread=10) UND (dpe0100b=-4) > {Were you / Was [Name]} since our last interview in [DATUM_HH_VW] ever employed full-time, part-time or in an irregular job for at least 6 months of a year?}

{< ELSE > {Were you / Was [Name]} ever employed full-time, part-time or in an irregular job for at least 6 months of a year?

PROGRAMMER: IF DPE0100B-L=1,2,3,4,12: DO NOT ASK QUESTION, ENCODE PE0900 WITH 1 AND CONTINUE WITH DPE0500A
1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

If = 1, continue with question dpe0500a

IF <>1 AND dpe9040=2 go to dpe1275

IF (dpe9040<>2) AND pe0900<>1 AND dpe9030=1(Proxy-Interview) go to dpe1400

IF (dpe9040<>2) AND pe0900<>1 AND dpe9030=-3 (no Proxy-Interview) go to Pageaf

ELSE continue with dpe1150
**PROGRAMMIERER:** SHOW TEXT FOR DPE0500A:

IF DPE0100A = 5: UNEMPLOYMENT

IF DPE0100A = 6: SCHOOL, UNIVERSITY OR INTERNSHIP

IF DPE0100A = 7: RETIREMENT OR PENSION

IF DPE0100A = 8: EARLY RETIREMENT OR INCAPACITY TO WORK

IF DPE0100A = 9: MILITARY OR CIVIL SERVICE OR VOLUNTARY SOCIAL YEAR

IF DPE0100A = 10: WORK AS HOUSEWIFE OR HOUSEMAN

IF DPE0100A = 11: THIS ACTIVITY

7.15 dpe0500a  TYPE OF EMPLOYMENT - LAST EMPLOYMENT

**Question:** <IF dpe0100a<>1,2,3,4,12> You have stated that {your / [Name]s} employment status currently mainly is [SHOW dpe0100a]. <IF (dpe0100b-l=1,2,3,4,12) AND at least once dpe0100b-l>0>: and {you are / [Name] is} only employed incidentally).

{<CAPI> Please look at list 7.7.} What type of employment did you have before [PROG: Show text for dpe0500a]? If there were multiple jobs, please think about the one with the highest number of weekly working hours. <IF dpe0100b-l=1,2,3,4,12 AND at least once dpe0100b-l>0> Here we do not mean {your / [Name]'s} current employment.

**INTERVIEWER:** <CAPI> Show list 7.7.

<CATI> Please read list 7.7 aloud.

1 - Worker, also in agriculture
2 - Salaried staff/Employee
3 - Civil servant, including judge and career/soldier(incl. “Zeitsoldaten”), regular soldiers
4 - Self-employed person or entrepreneur, including self-employed farmer - WITHOUT dependent employees
5 - Self-employed person, including self-employed farmer - WITH dependent employees
6 - Apprentice or trainee
7 - Unpaid assistant for family member(s)

-1 - Don't know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

If =1, continue with dpe0510
If =2, continue with dpe0520
If =3, continue with dpe0530
ELSE continue with pne2010
**7.15A**  
**dpe0510**  
**LAST PROFESSIONAL POSITION - WORKER**  
**Question:** In what professional position {were you / was [Name]} last employed?  
**INTERVIEWER:** <CAPI> Please look at list 7.8.  
**<CATI>** Please read list 7.8 aloud.

| 1 | Unskilled worker | -1 | Don't know | continue with pne2010 |
| 2 | Semi-skilled worker | -2 | No answer |
| 3 | Skilled worker | -3 | Question filtered |
| 4 | Supervisor | -8 | Question filtered for panel |
| 5 | Master craftsman or foreman |

**Input filter:** dpe0500a=2

---

**7.15B**  
**dpe0520**  
**LAST PROFESSIONAL POSITION - FORMER EMPLOYEE**  
**Question:** In what professional position {were you / was [Name]} last employed?  
**INTERVIEWER:** <CAPI> Please look at list 7.9.  
**<CATI>** Please read list 7.9 aloud.

| 1 | Industrial and plant foreman | -1 | Don’t know | continue with pne2010 |
| 2 | Employee with unskilled job - no vocational degree | -2 | No answer |
| 3 | Employee with unskilled job - with vocational degree | -3 | Question filtered |
| 4 | Employee with skilled job such as e.g. data processor, accountant, draftsman | -8 | Question filtered for panel |
| 5 | Employee with highly skilled job or management responsibility, such as scientist, engineer, head of department |
| 6 | Employee with comprehensive management tasks such as, director, managing director |
**7.15C dpe0530**  
**LAST PROFESSIONAL POSITION - CIVIL SERVANT**  

**Question:** In what professional position {were you / was [Name]} last employed? <CAPI>  
Please look at list 7.10.  

<INTERVIEWER>: <CAPI> Show list 7.10  
<CATI> Please read list 7.10 aloud.  

1 - Civil servant in lower service  
2 - Civil servant in intermediate service  
3 - Civil servant in upper intermediate service  
4 - Civil servant in higher service  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel  

**Input filter:** dpe0500a=3

---

**7.16A1 pne2000 pne2010**  
**LAST EMPLOYMENT - ISCO**  
**LAST EMPLOYMENT - DESCRIPTION**  

**Question:** Please describe {your / [Name]'s} professional work to me as precisely as possible.  

<PROGRAMMER>: OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW  
<INTERVIEWER>: Encourage the respondent to give a detailed description, if necessary.  

Open text entry in variable pne2010  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

---

**7.16A2 pne2020**  
**LAST EMPLOYMENT (JOB TITLE)**  

**Question:** What was {your / [Name]'s} job title?  

<PROGRAMMER>: OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW.  
<INTERVIEWER>: Please enter the name of the exercised profession here.  

1 - Insert text in an excelsheet  
open text entry in variable pne2010  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel
7.16B pne1900 pne1910

LAST EMPLOYMENT - ECONOMIC SECTOR OF BUSINESS (NACE CODE)
LAST EMPLOYMENT - ECONOMIC SECTOR OF BUSINESS (DESCRIPTION)

Question: <IF dpe0500a =4 OR 5> Please describe to me as precisely as possible the sector or industry in which {you / [Name]} {were / was} working in this self-employed or employed activity.
<ELSE> Please describe to me as precisely as possible the sector or industry in which {your former employer / [Name]'s former employer} did business.

INTERVIEWER: Encourage the respondent to give a detailed description, if necessary.

Open text entry in variable pne1910
Subsequent encoding in NACE (2008)
-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - Not encodable
-8 - Question filtered for panel

Input filter: pe0900=1

7.17 pne2100

LENGTH OF EMPLOYMENT AT LAST JOB

Question: How many years {did you / [Name]} work <IF dpe0500a=4 OR 5> in a self-employed activity) / {<IF dpe0500a=1, 2, 3, 6, 7> for the company/organization?

INTERVIEWER: IF less than one year, please enter zero.

Numeric Entry in years, 2 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - Not encodable
-8 - Question filtered for panel

CAPI-CHECK: pne2100cc: pne2100>55
In order to be certain that I have entered the information correctly, I will ask the questions again:
{You are / [Name] is} [Age] years old and worked for [pne2100] years {<IF dpe0200a=4 or 5> in a self-employed activity or as managing director or manager / <IF dpe0200a=1, 2, 3, 6, 7> for the company or organization}.

1: Information on work years is incorrect -> Back to pne2100
2: All information is correct -> Continue
**Input filter:** \( pe0900=1 \)

### 7.18 dpe1100 END DATE OF LAST JOB

**Question:** What year {did you / [Name]} stop working {<IF dpe0500a=4 OR 5> in a self-employed activity} / {<IF dpe0500a=1, 1.2, 3, 6, 7> for the company or the organization?}

<table>
<thead>
<tr>
<th>Numeric entry 4 digits (year)</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-1</td>
<td>-2</td>
<td>-3</td>
<td>-4</td>
<td>-5</td>
<td>-6</td>
<td>-7</td>
<td>-8</td>
</tr>
<tr>
<td></td>
<td>Don't know</td>
<td>No answer</td>
<td>Question filtered</td>
<td>Question filtered for panel</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If \( DPE0100a=1,2,3,4,12 \) OR \( (DPE0100a-l = 5, 8, 9, 10, 11 \ AND \ (year of collection-[DPE1100]<2) \), continue with PNE2700

ELSE continue with PE1000

**CAPI-CHECK:** \( dpe1100cc: (dpe1100>2014) OR (dpe1100<dpe9050 AND dpe1100>0 AND dpe9050>0) \)

INTERVIEWER: Year is in the future or is before the person's year of birth. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

**Input filter:** \( (tn_befr_p_vw<>1 AND dpe0100a=1,2,3,4,12 OR (dpe0100a=5,8,9,10,11 AND (Jahr des Interviews-[dpe1100])<2)) \)

OR \( (tn_befr_p_vw=1 AND dpe0100a=1,2,3,4,12 OR (dpe0100a=5,9,10,11 AND (Jahr des Interviews-[dpe1100])<2)) \)

OR \( (tn_befr_p_vw=1 AND dpe0100a=8 AND (Jahr des Interviews-[dpe1100])<2) AND (dpe0100a_preload<>7,8 OR dpe0100b<>-4)) \)

### 7.K3 pne2700 CRISIS - CHANGE AND DETERIORATION IN JOB CONDITIONS

**Question:** {<IF (dpe0200a=4 or = 5) OR (dpe0500a =4 OR = 5)> {Were you / Was he / Was she} affected by an undesirable change in {your / his / her} professional activity over the last three years, e.g. end of self-employed work, significant reduction in business, closure of {your own / the} business?

{<ELSE> {Were you / Was he / Was she} affected by an undesirable change at work over the last three years, e.g. loss of job or short-time work?

<table>
<thead>
<tr>
<th>1</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>No</td>
</tr>
</tbody>
</table>

If=1, continue with dpe1600a-e

ELSE continue with pe1000

-1 - Don't know

-2 - No answer

-3 - Question filtered

-4 - Not accurate: I have not worked

-8 - Question filtered for panel
7.K4 dpe1600a-f  CRISIS - CHANGE AND DETERIORATION IN JOB CONDITIONS - TYPE

Question: What was it? {<CAPI> Please look at list 7.11.}

PROGRAMMER: MULTIPLE ANSWERS POSSIBLE.

INTERVIEWER: <CAPI> Show list 7.11.
<CATI> Please read list 7.11 aloud.

- Multiple answers possible

1 - Named
2 - Not named

6 variables:
- Job loss
- End of self-employed work, closure of own business
- Short-time work
- Undesirable change of job content
- Undesirable change of job location
- Other (please specify. PROG: PLACE TEXT IN dpe1600s)

Input filter: pe0900=1 OR dpe0100a-l=1,2,3,4,12

7.19 pe1000  TOTAL LENGTH IN EMPLOYMENT

Question: How many years {have you / has [Name]} been mostly employed since {your / his / her} 16th birthday {<IF dpe0100a <> 7> so far} in total?

PROGRAMMER: INSERT "ALWAYS" BUTTON (VALUE: [RA0300]-16).

INTERVIEWER: - If the person only began to work less than a year ago, but plans to work 1 year, please enter 1; else please enter zero.
- Time in company training / apprenticeship is considered to be employed.
- Time in maternity leave or parental leave is considered as times of employment.

Numerical entry in years, 2 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered
-4 - “Always”
-8 - Question filtered for panel
CAPI-CHECK: pe1000cc: pe1000>55
In order to be certain that I have entered the information correctly, I will ask the questions again:
{You are / [Name] is} [Age] years old and {have / has} been largely employed since {your / his / her} 16th birthday for a total of [pe1000] years.

1: Information on work years is incorrect -> Back to pne2100
2: All information is correct  -> Continue

Input filter: pe0900=1 OR dpe0100a-l=1,2,3,4,12

7.20 dpe1200 LENGTH OF SOCIAL SECURITY CONTRIBUTIONS AS DEPENDENT EMPLOYEES

Question: How many years in total {<IF pe1000>0> of these} {were you / was [Name]} obligated to make social security payments or employed as a civil servant? Also think about years in which you have only worked a few months.

PROGRAMMER: INSERT "ALWAYS" BUTTON (VALUE: [PE1000]).

INTERVIEWER: The so called „Künstlersozialversicherung“ is a statutory public pension. It provides access to health, disability and pension insurance for freelance artists and journalists.

INTERVIEWER: Parental leave time is considered a time of employment.

Numerical entry in years, 2 digits

-1 - Don’t know
-2 - No answer
-3 - Question filtered
-4 - "Always"
-5 - Question filtered for panel

IF dpe9040=2 go to DPE1275

IF dpe9040<>2 AND (dpe0100a=7 oder =8) AND dpe0100b-l<>1,2,3,4,12 AND dpe9030=1 (Proxy-Interview) go to DPE1400

IF (dpe0100a =7 oder =8) AND dpe0100b-l<>1,2,3,4,12 AND dpe9030=-3 (no Proxy-Interview) go to Pageaf;

IF pe0900<>1 AND dpe9030=1(Proxy-Interview) go to dpe1400

IF pe0900<>1 AND dpe9030=-3 (no Proxy-Interview) go to Pageaf

ELSE continue with pe1150
In order to be certain that I have entered the information correctly, I will ask the questions again:

{You are / [Name] is} [Age] years old and {were / was} previously self-employed or worked as a civil servant and {were / was} obligated to make social security contributions for a total of dpe1200 years.

1: Information on work years is incorrect -> Back to pne2100
2: All information is correct -> Continue

**Input filter:** (dpe9040=2 AND tn_befr_p_vw <>1) OR (tn_befr_p_vw=1 AND dpe9040=2 AND ra0300<50) OR (tn_befr_p_vw=1 AND dpe1275_preload>0)

### 7.21 dpe1275 NUMBER OF CHILDREN

**Question:** Before I move to the topic of pension and retirement, I have another question {about your personal situation / [Name]'s personal situation}. How many children {do or did you / does / did [Name] have in total? I mean all {your own children / [Name's] own children, even those that do not live or no longer live in the household.

**PROGRAMMER:** ONLY ASK QUESTION IF [NAME] IS FEMALE AND TN_BEFR_P_VW <>1) OR (TN_BEFR_P_VW=1 AND DPE9040=2 AND RA0300<50) OR (TN_BEFR_P_VW=1 AND DPE1275_PRELOAD>0

**INTERVIEWER:** I mean all the children that the TP gave birth to in their life. This does not involve any of the partner's children. If the TP would like to also report the children of the partner, foster care children or adopted children, please include a note in the comment field.

**Numeric entry, 2 digits**

<table>
<thead>
<tr>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>-1</td>
<td>Don't know</td>
</tr>
<tr>
<td>-2</td>
<td>No answer</td>
</tr>
<tr>
<td>-3</td>
<td>Question filtered</td>
</tr>
<tr>
<td>-8</td>
<td>Question filtered for panel</td>
</tr>
</tbody>
</table>

**Filters**

- If (dpe0100a=7 or =8) AND dpe0100b=1,2,3,4,12 AND dpe9030=1 (proxy interview), continue with DPE1400
- If (dpe0100a=7 or =8) AND dpe0100b=1,2,3,4,12 AND dpe9030=-3 (NO proxy interview), continue with PageAF
- If pe0900<>1 AND dpe9030=1 (proxy interview), continue with dpe1400
- If pe0900<>1 AND dpe9030=-3 (no proxy interview) go to PageAF

ELSE continue with pe1150
**Input filter:** \( pe0900<>2 \) OR \( dpe100a<>7,8 \) OR \( dpe0100b-l=1,2,3,4,12 \)

**7.22**

**EXPECTED AGE OF RETIREMENT**

**Question:** What do you think - At what age (will you / will [Name]) stop doing paid work?

*Numerical entry in years, 3 digits (age)*

-1 - Don’t know
-2 - No answer
-9 - Never / [I / [Name]] will work as long as possible
-3 - Question filtered

If \( dpe9030=1 \) (proxy interview), continue with \( dpe1400 \)

ELSE continue with \( dpe1800 \)

**CAPI-CHECK:** \( pe1150cc: pe1150<ra0300 \) AND \( ra0300>0 \) AND \( pe1150>0 \)

**INTERVIEWER:** You have entered an age that the respondent has already reached. The "expected age" is in the past as a result. Please correct entry.

1: Correct entry
2: Explain information -> Call up comment window

**Input filter:** \( pe0900<>2 \) OR \( dpe0100a<>7,8 \) OR \( dpe0100b-l=1,2,3,4,12 \) AND \( dpe9030=-3 \) (no proxy interview)

**7.23**

**ESTIMATE OF RETIREMENT INCOME**

**Question:** When you think about your pension and about what your voluntary retirement savings: What do you think, how will you make ends meet in retirement?

1 - With great difficulty
2 - With some difficulty
3 - Fairly easily
4 - Easily

-1 - Don’t know
-2 - No answer
-3 - Question filtered

continue with pageaf

**Input filter:** \( dpe9030=1 \) (proxy interview)

**7.24**

**EMPLOYMENT: QUALITY OF INFORMATION PROVIDED BY PROXY**

**Question:** How good do you think the information that you were able to provide on the employment situation of on [Name]’s is?

1 - Very well
2 - Well
3 - Not very well
4 - Poorly

-1 - Don’t know
-2 - No answer
-3 - Question filtered

**PROGRAMMER:** TIME STAMP
Section 8: Pensions and Insurance

Reference unit: HOUSEHOLD MEMBERS THAT ARE 16 YEARS OR OLDER. THE QUESTIONS ARE TO BE PUT TO THE INDIVIDUAL HOUSEHOLD MEMBERS OR A PROXY.

Page AF  pageaf  START OF PENSION

Question: Now I would like to ask you questions about pensions. This relates to both retirement income that {you / [Name]} already {receive / receives} and to income that {you / [Name]} previously acquired claims to, but {have / has} still not drawn on so far.

- In the interview with the internal FKP or if only one person is in the household-> Continue with Page

ELSE continue with pf9010

Input filter: all persons except internal FKP AND anzhhm>1

8.ra  pf9010  PENSION: PROXY REMAINS THE SAME

INTERVIEWER: Will the questions on retirement also be answered by [Name matching ID from pe9020]?

1 - Yes
2 - No
-1 - Don’t know
-2 - No answer
-3 - Question filtered

If =1 and dpe9030 <> 2, continue with pagej

If = 1 and dpe9030=2, continue with DPF9030

ELSE continue with pf9020

Input filter: pf9010=2

8.R  pf9020  PENSION: SECTION ANSWERED BY

PROGRAMMER: SHOW HH LIST WITHOUT NAME FROM PE9020.

INTERVIEWER: Please specify who will answer the questions on retirement.

- The questions in this part on [NAME] are answered by:

  Numeric entry, 2 digits (ID of the person being interviewed)
  -1 - Don’t know
  -2 - No answer
  -3 - Question filtered

If ID for [NAME]= Selected ID (personal interview), continue with pagej

ELSE (proxy interview) continue with DPF9030
PENSION: CONSENT FOR PROXY

Question: Does [Name] give (his/her) consent to have you answer the following questions for (him/her)?

1 - Yes
2 - No

IF =2, continue with pagek
ELSE continue with pagej

Page J  pagej  PAGE - INSTRUCTIONS - PERSONAL PENSION

Question: <Change of proxy / respondent> Now I would like to ask you questions about pensions. This relates to both retirement income that you / [Name] already receive / receives and to income that you / [Name] previously acquired claims to, but have / has still not drawn on so far.

<Just in the interview with the internal FKP and number hh-members>1>

Like the questions on employment, the following questions on pensions and insurance only relate to you / [Name] personally and not to the household as a whole.

INTERVIEWER: If the respondent was not yet informed about the study, this person must be informed about the survey. You will find information on the help page.

ONLINE GLOSSAR: PROG: Copy text from pageag
INCOME FROM STATUTORY PUBLIC PENSION - TYPE

Question: Let us start with retirement income that {you / [Name]} currently {receive / receives}. Initially, we will be speaking about statutory pensions in the broad sense of the word.

{<CAPI> Please look at list 8.1 now. Which of the retirement incomes on this list {do you / does [Name]} currently receive? / <CATI> Which of the following statutory retirement incomes {do you / does [Name]} currently receive? }

INTERVIEWER: Show list 8.1 and leave visible. Also refer to lists 8.2 and 8.3. Only include the answers to list 8.1 here. Private and occupational pension plans (lists 8.2 and 8.3) will be recorded later. Multiple answers possible, do not read responses aloud

<CATI> Only include the statutory pension plans here. Occupational and private pension plans will be entered later. Multiple answers possible, read responses aloud, one after the other.

INTERVIEWER: The so called „Künstlersozialversicherung“ is a statutory public pension. Please record this type under m „other form of statutory pension“.

1 - Named
2 - Not named

7 variables:
a - Pension from the statutory public pension insurance, also due to occupational disability or reduction in earning capacity
b - Civil servant pension, also due to incapacity for work
c - Additional pension in public service
d - Retirement pension for farmers
e - Professional pension for self-employed professionals such as doctors, pharmacists, attorneys at law - (Inquire about description)

PROG: PLACE TEXT IN dpf0100s1
m - Other forms of statutory pensions (please specify) - PROG: PLACE TEXT IN dpf0100s
l - None of the above

1 - Don’t know
2 - No answer
Question: Let us now consider {your / [Name]’s} future entitlements to statutory pensions in the broader sense.

<CAPI> To which of the forms of pension in list 8.1 {are you / is [Name]} entitled but not yet claiming? <CAPI> To which of the following statutory pension benefits {are you / is [Name]} entitled but not yet claiming?

PROGRAMMER: - DO NOT SHOW TYPES OF RETIREMENT INCOME THAT HAVE ALREADY BEEN REPORTED IN DPF0100 A-E, M, L HERE.
- IF ALL DPF0510 A-E,M=-1 OR -2 FILTER MANAGEMENT SUCH AS FOR DPF0510 L=1

INTERVIEWER: <CAPI> Show list 8.1 and leave visible. Also refer to list 8.2. Also only include the answers to list 8.1 here. Private pension plans from list 8.2 will also be entered later. Multiple answers possible, do not read responses aloud
<CATI> Only include the statutory pension plan here. Private pension plans will be entered later. Multiple answers possible, read responses aloud, one after the other.

1 - Named
2 - Not named

7 variables in each case:
- a - Pension from the statutory public pension insurance (also due to occupational disability or reduction in earning capacity)
- b - Civil servant pension (also due to incapacity for work)
- c - Additional pension in public service
- d - Retirement pension for farmers
- e - Professional pension for self-employed professionals such as doctors, pharmacists, attorneys at law - (Inquire about description)
- m - Other forms statutory pension plan (please specify)
- l - None of the mentioned pension plans

1 - Don’t know
2 - No answer

IF (ALL DPF0510 a-e,m=-1 or -2)
OR DPF0510l=1, OR dpf0510b=1
continue with PageAV
ELSE continue with loop for
DPF0510 a=1, c=1, d=1, e=1, m=1
Input filter: \( dpf0510a=1, c=1, d=1, e=1, m=1 \)

PROGRAMMIERER: BEGINNING OF LOOP FOR DPF0510 A=1, C=1, D=1, E=1, M=1
LOOP FOR DPF0510A=1,C=1 – ONLY QUESTION DPF0710A OR DPF0710C
LOOP FOR DPF0510D=1, E=1, M=1 – QUESTION DPF0710D,E,M TO DPF1001D,E,M

8.02 \( dpf0710 a, c, d, e, m \)

LETTER ON PENSION AMOUNT

Question: Now we come to the {<IF dpf0510a=1> statutory pension insurance / <IF dpf0510c=1> Supplemental pension in public service / <IF dpf0510d=1> Retirement pension for farmers <if dpf0510m=1> Other pension.}
Maybe {you have / [Name] has} a letter with information about the amount of {your / {his / her}} pension in the {<IF dpf0510a=1> statutory pension insurance / <IF dpf0510c=1> supplemental pension in public service / <IF dpf0510e=1> professional pension for freelancers / <IF dpf0510d=1> retirement pension for farmers}. What is the estimated monthly pension according to this letter IF the contract continues until retirement?

INTERVIEWER: If the respondent does not have the letter handy, please ask for an estimate.

Numeric entry in Euro, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - Letter is not available. PROG:
BUTTON "Letter is not available"
FOR CODE -6
CONTRIBUTIONS - STATUTORY PUBLIC PENSIONS - AMOUNT

TIME PERIOD

<IF dpf0510e=1> Professional pension for freelancers <IF dpf0510d=1> Retirement pension for farmers, <IF dpf0510m=1> Other statutory pension.

Question: How high are the contributions that [you / [Name]] {make / makes} for this form of retirement pension in a month, quarter or year?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF0810 (D, E, M)). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY) - IF DPF0800D<0 DO NOT ASK QUESTION DPF0810D AND ENCODE WITH -3 (FILTERED) IF DPF0800E<0 DO NOT ASK QUESTION DPF0810E AND ENCODE WITH -3 (FILTERED) IF DPF0800M<0 DO NOT ASK QUESTION DPF0810M AND ENCODE WITH -3 (FILTERED)

INTERVIEWER: If no contributions are currently made: Use button "No contributions."

Numeric entry in Euro, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - No contributions

BUTTON "No contributions" FOR CODE -6

Input filter: (dpf0510d=1, e=1, m=1) AND dpf0800<>-6

LENGTH OF CONTRIBUTION PAYMENTS - STATUTORY PUBLIC PENSION

Type of pension: <IF dpf0510e=1> Professional pension for freelancers <IF dpf0510d=1> Retirement pension for farmers, <IF dpf0510m=1> Other statutory pension.

Question: Since when [have you / has [Name]] been making contributions to the {<IF dpf0510e= occupational pension provided by freelancer organisations <IF dpf0510d=1> agricultural pension <IF dpf0510m=1> other statutory pension)?

Numeric entry 4 digits (year)
-1 - Don't know
-2 - No answer
-3 - Question filtered
CAPI-CHECK: dpf0820d,e,mcc for d,e,m: (dpf0820d,e,m<(2014-ra0300)) AND ra0300>=0 AND dpf0820d,e,m>=0

In order to be certain that I have entered the information correctly, I will ask the questions again:

{You are / [Name] is} [ra0300] years old and {have / has} made contributions for [dpf0820d,e,m] years to the {<IF dpf0510e=1> professional pension for freelancers / <IF dpf0510d=1> retirement pension for farmers / <IF dpf0510m=1> other forms of statutory pensions}.

1: The information on the length of the contributions is wrong -> Back to dpf0820
2: All information is correct -> Continue

Input filter: ((dpf0510d=1, e=1) AND dpf0710=-6) OR dpf0510m=1

<table>
<thead>
<tr>
<th>8.02C</th>
<th>dpf1000d,e,m</th>
<th>AMOUNT OF EXPECTED PENSION - STATUTORY PUBLIC PENSION - AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>dpf1001d,e,m</td>
<td>AMOUNT OF EXPECTED PENSION - STATUTORY PUBLIC PENSION - TIME PERIOD</td>
</tr>
</tbody>
</table>

<IF dpf0510e=1> Professional pension for freelancers <IF dpf0510d=1> Retirement pension for farmers, <IF dpf0510m=1> Other statutory pension.

Question: What is your estimate, how much {will you / will [Name]} receive as a pension in the form of {<IF dpf0510e=1> professional pension for freelancers / <IF dpf0510d=1> retirement pension for farmers / <IF dpf0510m=1> other statutory pensions} in a month, quarter or year?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF1001D,E,M). SPECIFICATIONS:
- MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY).
- IF DPF1000D,E,M <0, HIDE QUESTION DPF1001D,E,M AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 9 digits

-1 - Don’t know
-2 - No answer
-3 - Question filtered

End of loop for DPF0510a=1, c=1, d=1, e=1, m=1
Question: In many cases, there is an occupational or private pension plan in addition to the statutory public pension plan. In the following, we will be talking about these types of pension plans. This includes both contracts of interest in which contributions are still being made as well as contracts from which {you / [Name]} already {receive / receives} income.

< INTERVIEW WITH INTERNAL KT> The following questions only refer to your personal situation, not to the whole household.

PROGRAMMER: PAGE - START OF PRIVATE AND COMPANY PENSION PLANS

PROGRAMMIERER: THIS IS THE BEGINING OF THE NEW PENSION PART

8.03A dpf0320 COMPANY PENSION PLANS

Question: <CAPI> Please look at list 8.2 now. Various forms of occupational pension plans are listed there. {Do you / does [Name]} have at least one contract for an occupational pension plan? Please also remember contracts that {your / [Name]'s employer has concluded for {you / [Name]}.

<CATI> {Do you / does [Name]} have at least one contract for an occupational pension plan? By occupational pension plan we mean, for example, pension funds, pension schemes, retirement funds and direct pension commitments by the employer. Please also remember the direct pensions ("Direktversicherungen"), i.e. contracts that {your / [Name]'s employer has concluded for {you / [Name]}.

INTERVIEWER: <CAPI> INTERVIEWER: -SHOW LIST 8.2 AND LEAVE IT VISIBLE

List 8.2:
Occupational pension plans such as pension funds, pension schemes, retirement funds as well as direct pension commitments by the employer
Direct insurance by the employer
1 - Yes -1 - Don't know If =1, continue with DPF0325,
2 - No -2 - No answer ELSE continue with DPF0330

ONLINE GLOSSAR: "Direct insurance"
Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or beneficiary. The employer makes the contribution either directly as a promised service (employer financing) or the employee agrees with his employer to convert a portion of the salary (payment from gross salary).
8.03B  dpf0325  OCCUPATIONAL PENSION PLAN - NUMBER OF CONTRACTS

**Question:** How many contracts for an occupational retirement pension {do you / does [Name]} have in total? Please also think about contracts from which {you are / [Name] is} already receiving income.

**INTERVIEWER:** <CAPI> leave list 8.2 visible

Numeric entry,

2 digits (number of contracts)  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** dpf0325cc CAPI: dpf0325=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry  
2: Explain information -> Call up comment window

8.04A  dpf0330  PRIVATE PENSION PLAN

**Question:** <CAPI> Please look at list 8.3 now. Various forms of private pension plans are listed there. {Do you / does [Name]} have at least one contract for a private pension plan?

<CAPI> (Do you / does [Name]) have at least one contract for a private pension plan? By a private pension plan we mean, for example, "Riester pension", "Rürup pension", "basic pension" and other non-government-subsidized private retirement pensions.

**INTERVIEWER:** - Please do not re-enter direct insurance that was already entered for the company pension plan.

<CAPI> List 8.3:

State-subsidized and certified pensions ("Riester pension", "Rürup pension", "basic pension")
Other non-government-subsidized private pensions.

**<CAPI> LEAVE LIST 8.3 VISIBLE**

1 - Yes  
-1 - Don't know  
2 - No  
-2 - No answer
**Input filter:** dpf0330=1

**PRIVATE PENSION PLAN - NUMBER OF CONTRACTS**

**Question:** How many contracts for private retirement pension [do you / does [Name]] have in total?

Please also think about contracts from which [you are / [Name] is] already receiving income.

**INTERVIEWER:** <CAPI> Keep list 8.4.

Numeric entry, 2 digits (number of contracts)
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

**CAPI-CHECK:** dpf0335cc CAPI: dpf0335=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window

**OWNERSHIP OF WHOLE-LIFE INSURANCE**

**Question:** {Do you / Does [Name]} have at least one whole-life insurance policy {<IF dpf0320=1 AND dpf0330=2> besides [your / [Name]'s] occupational pension plan / <IF dpf0320=2 AND dpf0330=1> besides [your / [Name]'s] private pension plan / <IF dpf0320=1 AND dpf0330=1> besides [your / [Name]'s] private and occupational pension plan}?

**INTERVIEWER:** Only whole-life insurances should be entered here. Risk life insurance is not meant. See glossary for the difference (also on the help page).

Yes (whole-life insurance) - 1 - Don't know
2 - No

If =1, continue with DPF0345

If <=1 AND (DPF0320=1 OR DPF0330=1), continue with pagelv,

If <=1 AND DPF0320<>1 AND DPF0330<>1 AND (at least once DPF0510a-e, m=1), continue with DPF0900

If (<>1 AND DPF0320<>1 AND DPF0330<>1 AND (all DPF0510a-e, m<>1)) AND (all DPE0100a-l<>7 OR 8), continue with DPF0950

ELSE AND interview with internal FKP -> Continue with pagel

ELSE AND (dpf9030=1 OR (pf9010=1 AND dpe9030=1) (proxy interview) -> Continue with dpf2200

ELSE AND other interview-> Continue with pagelk
ONLINE GLOSSAR: "whole-life insurance"
The whole-life insurance usually involves a combination of a savings agreement and death benefits, i.e. it is paid out not only in the case of death, but also – if the policyholder has not died by a certain date – at the end of the contractual term. In contrast to that, the risk life insurance only offers death benefits, i.e. it is only paid out if the policyholder dies during the term of the contract.

**Input filter:** *dpf0340=1*

---

**WHOLE-LIFE INSURANCE - NUMBER OF CONTRACTS**

**Question:** How many WHOLE-LIFE insurance policies (do you / does [Name] have)?

*Numeric entry, 2 digits (number of contracts)*
-1 - Don't know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** *dpf0345cc : dpf0345=0*

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

---

**AUXILIARY VARIABLE OCCUPATIONAL PENSIONS – NUMBER OF CONTRACTS**

**PROGRAMMER:** GENERATE AUXILIARY VARIABLE „NUMBER OF OCCUPATIONAL PENSION CONTRACTS“ DPFH0325=DPF0325 IF DPF0325>=0, DPFH0325=0 IF DPF0325<0

*Numeric entry, 2 digits*

---

**AUXILIARY VARIABLE PRIVATE PENSIONS – NUMBER OF CONTRACTS**

**PROGRAMMER:** GENERATE AUXILIARY VARIABLE „NUMBER OF PRIVATE PENSION CONTRACTS“ DPFH0335=DPF0335 IF DPF0335>=0, DPFH0335=0 IF DPF0335<0

*Numeric entry, 2 digits*
AUXILIARY VARIABLE WHOLE-LIFE INSURANCE – NUMBER OF CONTRACTS

PROGRAMMER: GENERATE AUXILIARY VARIABLE „NUMBER OF WHOLE-LIFE INSURANCE CONTRACTS“ DPFH0345=DPF0345 IF DPF0345>=0, DPF0345=0 IF DPF0345<0
Numeric entry, 2 digits

PRIVATE AND OCCUPATIONAL PENSION PLANS - TOTAL

PROGRAMMER: GENERATE AUXILIARY VARIABLE „NUMBER OF CONTRACTS“ DPF9999= SUM(DPFH0325, DPFH0335, DPFH0345).
Numeric entry, 2 digits -3 - Question filtered
PROGRAMMIERER: BEGINNING OF A LOOP FOR ALL DPF9999 CONTRACTS.

THE LOOP RUNS FIRST OVER ALL WHOLE_LIFE INSURANCES, THEN PRIVATE PENSIONS AND FINALLY PUBLIC PENSIONS. THIS STRUCTURE IS COMPARABLE WITH THREE SUBSEQUENT LOOPS. THE VARIABLES ($X) SHOULD RUN OVER ALL LOOPS HOWEVER. AT THE BEGINNING THE LOOP COUNTER (NUMBER OF LOOPS COMPLETED) IS ZERO. IT INCREASES AFTER EACH RUN OF THE LOOP.

Page V

PAGE - LOOP FOR PRIVATE AND COMPANY PENSION PLANS

Question:
<IF dpfh0345>0 AND FIRST RUN OF THE LOOP >
Now I would like to ask a few questions about those whole-life insurances Nun möchte ich Ihnen ein paar Fragen zu {<IF dpfh0345=1> this whole-life insurance } {<IF dpfh0345>1> those [dpfh0345] whole-life insurances }
{<IF dpfh0345>1> Please think about the whole-life insurance (you / [NAME]) first concluded. We will then continue with the whole-life insurance (you own / [NAME] owns) for the second longest period.

<IN ADDITIONAL LOOPS FOR WHOLE_LIFE_INSURANCES DISPLAY>: <IF dpfh0345>1 UND LOOP COUNTER >0 AND (LOOP COUNTER -dpfh0345)<0 > Let’s now talk about the next whole-life insurance.

<IF (dpfh0345=0 AND dpfh0335=0 AND FIRST RUN OF THE LOOP) OR (dpfh0345>0 AND (LOOP COUNTER -dpfh0345)=0 AND dpfh0335>0)> Now I would like to ask a few questions about {<IF dpfh0335=1> Your / [Name]s private pension contract } {<IF dpfh0335>1> Your / [Name]s [dpfh0335] private pension contracts }
{ <IF dpfh0335>1> Please think about the private pension contract (you / [NAME] owns the longest. We will then continue with the private pension contract (you own / [NAME] owns) for the second longest period.

<IN ADDITIONAL LOOPS FOR PRIVATE PENSIONS DISPLAY>: <IF (dpfh0335>1 AND LOOP COUNTER >=(dpfh0345+1) AND (LOOP COUNTER -dpfh0345-dpfh0335)<0)> Let’s now talk about the next private pension.

<IF (dpfh0345=0 AND DPFH0335=0 AND dpfh0325>0 AND FIRST RUN OF THE LOOP) OR (dpfh0345>0 AND dpfh0335=0 AND dpfh0325>0 AND (LOOP COUNTER-dpfh0345)=0) OR (dpfh0345>0 AND dpfh0335>0 AND dpfh0325>0 AND (LOOP COUNTER-dpfh0345-dpfh0335)=0)> Now I would like to ask a few questions about {<IF dpfh0325=1> Your / [Name]s occupational pension plan } {<IF dpfh0325>1> Your / [Name]s occupational pension plans.}
Please think about the occupational pension plan you own for the longest. We will then continue with the occupational pension plan you own for the second longest period.

Let's now talk about the next occupational pension plan.

If the respondent is not sure which contract he/she owns the longest, the contracts can also be entered in a different order.

Additional information on „Direct insurances“ are available from the help pages.

Programmer:

- 1 - Yes, whole-life insurance
- 2 - No, no whole-life insurance
- 3 - Question filtered

FOR WHOLE_LIFE INSURANCES (IF DPFH0345>0 AND NUMBER OF LOOP PASSES<= DPFH0345) CODE WITH 1 – „YES, WHOLE-LIFE INSURANCE“, OTHERWISE CODE 2 – „NO, NO WHOLE-LIFE INSURANCE“.

FOR PRIVATE PENSIONS (IF DPFH0335>0 AND LOOP COUNTER <(DPFH0335+DPFH0345-1)) CODE WITH 3 – „CONCLUDED CONTRACT INDEPENDENTLY“ AND DO NOT ASK QUESTION.

Interviewer: Additional information on „Direct insurances“ are available from the help pages.

1 - Occupational plan
2 - Direct insurance
3 - Concluded contract independently
-1 - Don't know
-2 - No answer
-3 - Question filtered
ONLINE GLOSSAR: "Direct insurance"
Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or beneficiary. The employer makes the contribution either directly as a promised service (employer financing) or the employee agrees with his employer to convert a portion of the salary (payment from gross salary).

<table>
<thead>
<tr>
<th>8.07</th>
<th>dpf282$x</th>
<th>RIESTER / RÜRUP SUBSIDY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Question:</strong></td>
<td>{Do you / Does [Name]} make use of the Riester or Rürup subsidy for this contract?</td>
<td></td>
</tr>
<tr>
<td>1 - Yes</td>
<td>-1 - Don't know</td>
<td></td>
</tr>
<tr>
<td>2 - No</td>
<td>-2 - No answer</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-3 - Question filtered</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>8.08</th>
<th>dpf283$x</th>
<th>PRIVATE AND OCCUPATIONAL PENSIONS: INCOME OR CLAIMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Question:</strong></td>
<td>&lt;IF dpf280$x=1&gt; {Do you / Does [Name]} already receive payments from this whole-life insurance?</td>
<td></td>
</tr>
<tr>
<td>&lt;IF dpf280$x&lt;&gt;1&gt;1&gt;</td>
<td>{Are you / Is [Name] already receiving income from this agreement?}</td>
<td></td>
</tr>
<tr>
<td>1 - Yes</td>
<td>-1 - Don't know</td>
<td></td>
</tr>
<tr>
<td>2 - No</td>
<td>-2 - No answer</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-3 - Question filtered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>If=1 AND not all loop passes have been completed, continue with next loop pass for DPF9999</td>
<td></td>
</tr>
<tr>
<td></td>
<td>If=1 AND all loops passes have been completed, continue with DPF0900</td>
<td></td>
</tr>
<tr>
<td></td>
<td>If DPF283$x&lt;&gt;1 AND DPF282$x=1, continue with DPF271$x</td>
<td></td>
</tr>
<tr>
<td></td>
<td>If DPF283$x&lt;&gt;1 AND DPF282$x&lt;&gt;1, continue with DPF130$x</td>
<td></td>
</tr>
</tbody>
</table>
8.09 dpf271$x  

RIESTER-/RÜRUP AGREEMENTS - TYPES  
(INDIVIDUALS)

Question:  {<CAPI> Please look at list 8.4 now.} What form of assets {have you / has [Name]} selected for the government-subsidized agreement, i.e. "Riester pension", "Rürup pension" or "basic pension"?

<IF dpf281$x=2> Please classify direct insurance in the context of a job with the applicable answers from 1 to 4.

INTERVIEWER:  Show list 8.4. Please enter 7 „other” if the respondent says the contract is a „whole-life insurance“

<CATI> Please read list 8.4. Please enter 7 „other” if the respondent says the contract is a „whole-life insurance“

1 - Bank savings plan  -1 - Don’t know  If =3, continue with DPF135$xa-
2 - Home loan savings agreement  -2 - No answer  g, ELSE continue with DPF130$x-
3 - Fund savings plan  -3 - Question filtered  
4 - Classical pension insurance  
5 - Certified credit agreement for purchase of house or residential home  
6 - Riester or Rürup-subsidized company pension in the form of pension funds or schemes, but no direct insurance.  
7 - Other (please specify. PROG: Place text in dpf2710s1)
8.10 dpf135$xa-g Types of Investment Funds (Riester / Rürup)

Question: Now we are coming to the structure of this Riester- or Rürup-subsidized fund savings plan. Please tell me which of the fund types {<CAPI> on list 8.5} are in this securities account.

INTERVIEWER: {<CAPI> Show list 8.5 / <CATI> Please read list 8.5 aloud} - Multiple answers possible

1 - Named
2 - Not named

a - Funds that mainly invest in stock
b - Funds that mainly invest in fixed-income securities (pension funds)
c - Funds that mainly invest in money market securities
d - Funds that mainly invest in real estate
e - Hedge funds
f - Other funds (please specify type, PROG: PLACE TEXT IN dpf1350s)
g - Funds, but investment form is not known / No information

8.11 dpf130$x Current Value of the Pension Account - Private Pension Plans

Question: What is {your / [Name]'s} current balance in the account under this agreement?

Numeric entry in EUR, 9 digits -1 - Don't know
-2 - No answer
-3 - Question filtered

If (DPF281$x=1 AND DPF282$x=2), continue with DPF071$x
ELSE continue with DPF140$x
**Input filter:** \((dpf281 \times=1 \text{ AND } dpf282 \times=2)\)

### 8.12 dpf071$x

**LETTER ON AMOUNT OF PENSION - OCCUPATIONAL PENSION PLANS**

**Question:** Maybe {you have / [Name] has} a letter with information on the expected amount of the pension benefits from this agreement in the context of the occupational pension. What is the estimated monthly amount of {your / {his / her}} retirement income according to this letter?

- Numeric entry in Euro, 9 digits
- -1 - Don't know
- -2 - No answer
- -3 - Question filtered
- -6 - Letter is not available. PROG: BUTTON "Letter is not available"

FOR CODE -6

### 8.13A dpf140$x

**CURRENT CONTRIBUTIONS - PRIVATE PENSION PLANS**

**Question:** {Do you / does [Name]} currently make contributions for this contract?

<IF (dpf281\times=1 \text{ AND } dpf282\times=2) \text{ OR } dpf281\times=2> Here we are only interested in {your / [Name]'s} contributions, not those of the employer.

- 1 - Yes
- 2 - No
- -1 - Don't know
- -2 - No answer
- -3 - Question filtered

If = 1, continue with DPF180$x,

If<>1 AND not all loop passes have been completed, continue with next loop pass for DPF9999

If<>1 AND all loops passes have been completed, continue with DPF0900
Input filter: \( dpf140$x=1 \)

YOUR OWN CONTRIBUTIONS (CURRENTLY) - PRIVATE PENSION PLANS - AMOUNT
YOUR OWN CONTRIBUTIONS (CURRENTLY) - PRIVATE PENSION PLANS - TIME PERIOD

**Question**: How high are the contributions that (you / [Name]) (make / makes) for this agreement in a month, quarter or year?

<IF (dpf281$x=1 AND dpf282$x=2) OR dpf281$x=2>: Here we are only interested in your / [Name]'s contributions, not those of the employer.

**PROGRAMMER**: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF181$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

**PROG**: IF DPF180$X<0, HIDE QUESTION DPF181$X AND ENCODE WITH -3 (FILTERED)

**Numeric entry in EUR, 9 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered

**If (DPF281$x=1 AND DPF282$x=2) OR DPF281$x=2, continue with DPF073$X**

**If (DPF281$x<>1 AND DPF281$x<>2) OR (DPF281$x=1 AND DPF282$x<>2) AND all the loop passes have not yet been completed, continue with the next loop pass for DPF9999**

**If (DPF281$x<>1 AND DPF281$x<>2) OR (DPF281$x=1 AND DPF282$x<>2) AND all the loop passes have been completed, continue with DPF0900**
**Input filter:**\( (dpf281\times=1 \text{ AND } dpf282\times=2) \text{ OR } dpf281\times=2 \)

**8.14A dpf073$, dpf074$, PENSION CONTRIBUTIONS - AMOUNT PENSION CONTRIBUTIONS - TIME PERIOD**

**Question:** <IF dpf281$x=1 \text{ AND } dpf282$x=2> What monthly, quarterly or annual contributions do \{you / [Name]\} and \{your / [his/her]\} employer make in total to \{your / {his / her}\} occupational pension scheme?

<IF dpf281$x=2> What monthly, quarterly or annual contributions do \{your / [his/her]\} employer make in total to \{your / {his / her}\} occupational pension scheme?

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF074$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

**INTERVIEWER:** If no contributions are currently made: Use button "No contributions."

Numeric entry in Euro, 9 digits

-1 - Don’t know

-2 - No answer

-3 - Question filtered

-6 - No contributions

**PROG:**

BUTTON "No contributions " FOR CODE -6

If all loop cycles have not yet been completed, continue with next loop cycle for dpf9999

ELSE, end the loop for dpf9999 AND

IF dpe0100a-l<>7 AND dpe0100a-l<>8 AND (at least once dpf0510a-e,m=1 OR dpf0320=1 OR dpf0330=1 OR dpf0340=1), go to dpf0900

IF dpe0100a-l<>7 AND dpe0100a-l<>8 AND (dpf0510a-e,m<>1 AND dpf0320<>1 AND dpf0330<>1 AND dpf0340<>1), go to dpf0950

IF dpe0100a-l=7,8 AND Interview with internal FKP -> go to page1

IF dpe0100a-l=7,8 AND (dpf9030=1 OR (pf9010=1 AND dpe9030=1)) (proxy interview) -> go to dpf2200

IF dpe0100a-l=7,8 AND other kind of interview -> go to pagek
**8.14B dpf0900 ESTIMATE OF TOTAL RETIREMENT INCOME - PERCENT**

**Question:** What do you think: What percentage of {your / [Name]’s} expected last net income or salary will the entire income from {< if dpf0510a-e, m=1 > {your / [Name]’s} statutory public pension or civil service pension / <if dpf0510a-e,m=1 AND (dpf0320=1 OR dpf0330=1 OR dpf0340=1)> and {your / [Name]’s} occupational pension plans or private pension plans / < if dpf0510a-e,m=2 AND dpf0320=1 OR dpf0330=1 OR dpf0340=1> {your / [Name]’s} occupational pension plans or private pension plans} roughly be at the start of your pension?

Numeric entry in %, 3 digits

-1 - Don’t know
-2 - No answer
-3 - Question filtered

**Input filter:** all dpf0100a-l<>7,8

---

**8.15 dpf0950 EXPECTED RETIREMENT INCOME - STANDARD OF LIVING**

**Question:** What do you think: How will {your / [Name]’s} standard of living be in old age?

The standard of living in old age will be...

1 – Somewhat higher than during working life
2 – Roughly the same as during working life
3 – Somewhat lower than during working life

-1 - Don’t know
-2 - No answer
-3 - Question filtered

**Input filter:** (dpf9030=1 OR (pf9010=1 AND dpe9030=1)) (proxy interview)

---

**8.16 dpf2200 PENSION: QUALITY OF INFORMATION PROVIDED BY PROXY**

**Question:** How accurately do you think you were able to inform us about [Name]’s pension plans and benefits?

1 - Very well
2 - Well
3 - Not very well
4 - Poorly

-1 - Don’t know
-2 - No answer
-3 - Question filtered

**Input filter:** (dpf9030=1 OR (pf9010=1 AND dpe9030=1)) (proxy interview)
Section 9: Income

Reference unit: QUESTIONS 9.01 - 9.08E: HOUSEHOLD MEMBERS THAT ARE 16 YEARS OR OLDER. THE QUESTIONS ARE TO BE ASKED TO THE INDIVIDUAL HOUSEHOLD MEMBERS OR A PROXY. QUESTIONS AFTER 9.10A: HOUSEHOLD. THE QUESTIONS ARE TO BE ASKED TO THE FKP.

PROGRAMMIERER: IN THE CAPI, ALL QUESTIONS ASKING FOR AMOUNTS IN SECTION 9 SHOULD ALLOW GROSS OR NET FIGURES TO BE ENTERED AND MARKED AS SUCH.

Question: Besides assets and debt, income clearly also has an important role to play in households’ financial situation. I will therefore now ask you some questions about various types of income. We would prefer you to give gross figures, i.e., before any deductions for taxes and social insurance. If you would prefer to give me a net figure, please tell me, so I can make a note.

In the interview with the internal FKP or if only one person in the household -> Continue with PG0100
ELSE continue with PG9010

Input filter: all persons (except internal FKP) AND anzhhm>1

9.RA pg9010 INCOME: PROXY REMAINS THE SAME

INTERVIEWER: Will the questions on income also be answered by [Name matching ID from pf9020]?
1 - Yes
2 - No
-1 - Don’t know
-2 - No answer
-3 - Question filtered

If =1 and DPF9030 <> 2, continue with PageL
If = 1 and DPF9030 = 2, continue with DPG9030
ELSE continue with PG9020

Input filter: pg9010<>1

9.R pg9020 RESPONDENT FOR THIS SECTION

PROGRAMMER: SHOW HH LIST WITH THE EXCEPTION OF NAME FROM PE9020 OR PF9020.

INTERVIEWER: Please enter the person who answers the questions on income. The questions in this section on [Name]’s income will be answered by the following person:

Numeric entry, (ID of the person being interviewed)
-1 - Don’t know
-2 - No answer
-3 - Question filtered
INCOME: CONSENT FOR PROXY

Question: Does [Name] give (his / her) consent to have you answer the following questions for (him / her)?

1 - Yes
2 - No

-3 - Question filtered

If =2, continue with the next person
ELSE page L

PAGE - START FOR PERSONAL INCOME

Question: Now we come to (your personal income situation / [Name]'s personal income situation).

INTERVIEWER: If the respondent was not yet informed about the study, this person must be informed about the survey. You will find information on the help page.

-3 - Question filtered

EMPLOYMENT INCOME

Question: {Have you / Has [Name]} received any income from dependent employment in [Interview year - 1]?

-1 - Don’t know
2 - No answer

If=1, continue with DPG0100
ELSE continue with PG0200

EMPLOYMENT INCOME - MONTH / YEAR

Question: Now I would like to ask you about the income from dependent employment. Do you want to report this income as monthly or annual income in the following?

1 - Monthly
2 - Annual

-1 - Don’t know
-2 - No answer
-3 - Question filtered

If =1 or = -1 or = -2, continue with DPG0110
ELSE continue with DPG0200
**Input filter:**  $dpg0100=1,-1,-2$

**9.01B dpg0110 EMPLOYMENT INCOME - YEAR 2013**

**Question:**  {Have you / Has [Name]} received this income throughout [Interview year - 1]?

1 - Yes
2 - No
-1 - Don't know  If=2, continue with DPG0150
-2 - No answer  ELSE continue with DPG0200
-3 - Question filtered

**Input filter:**  $dpg0110=2$

**9.01C dpg0150 EMPLOYMENT INCOME - NUMBER OF MONTH**

**Question:**  How many months {did you / [Name]} receive this income in [Interview year - 1]?

Numeric entry in month, 2 digits
[Range: 0 to 12]

-1 - Don't know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:**  $dpg0150cc: dpg0150=0$

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window
**9.01D  dpg0200  AMOUNT OF EMPLOYMENT INCOME**

**Question:** <OR dpg0100=1 OR =-1 OR =-2 (monthly income)> What was the average monthly income in [Interview year -1] {<IF dpg0110=2> in the months that [you / [Name]] worked? Please start by stating the amount without any special payments. Give me a gross amount, if possible.

<IF dpg0100=2 (annual income)> What was the total annual income in [Interview year-1]?

{<CAPI> You can see what types of income we mean on list 9.1. / <CATI> In your annual income, please include the following types of income and} give me a gross amount, if possible.

<IF dpe1300=2> With regard to (your / [Name]'s) so-called "one euro job", please tell me only the additional income and not the entire unemployment benefits II.)

**INTERVIEWER:** <CAPI> Show list 9.1.

<CATI> Please read list 9.1 aloud.

**INTERVIEWER:** < IF dpg0100=2 (annual income)>:
Wage or salary income plus any special benefits such as
Holiday pay
Christmas bonus
13th month's salary
Overtime compensation
Tips
Bonus payments
Special allowances
Profit sharing if not part of the pension
Severance payments that originate from the employer
Cars provided by the employer.

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered*  

---

**CAPI-CHECK:** dpg0200cc: dpg0200=0  
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.  
1: Correct entry  
2: Explain information -> Call up comment window

**Input filter:**  
dpg0100=1,-1,-2
**EMPLOYMENT INCOME - AMOUNT OF SPECIAL PAYMENTS**

**Question:** How high were any special payments in [Interview year- 1] in total? What we mean by this (<CAPI: you will find it on list 9.2. / <CATI>) is the following:

**INTERVIEWER:** <CAPI> Show list 9.2.

**INTERVIEWER:**
- Holiday pay
- Christmas bonus
- 13th month's salary
- Overtime compensation
- Tips
- Bonus payments
- Special allowances
- Profit sharing if not part of the pension
- Severance payments that originate from the employer
- Cars provided by the employer

Numeric entry in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - None of these special payments received

PROG: BUTTON "None of these special payments received" FOR CODE -6

**Input filter:** pg0100=1 AND dpe0200a=1,2,3,6

**CURRENT EMPLOYMENT INCOME**

**Question:** Does {your / [Name]'s} current income from dependent employment significantly differ from the income in [Interview year - 1]?

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered

If=1, continue with DPG1120
ELSE continue with PG0200

**Input filter:** dpg1110=1

**REASONS FOR VARYING EMPLOYMENT INCOME**

**Question:** What are the reasons for this change in income?

- Insert text in an excelsheet
- Open text entry

-1 - Don't know
-2 - No answer
-3 - Question filtered
Input filter: \( \text{dpg1110} = 1 \)

**9.03**

**CURRENT EMPLOYMENT INCOME - AMOUNT**

**CURRENT EMPLOYMENT INCOME - TIME PERIOD**

**Question:** What is your total current monthly or annual income? If possible, give me a gross figure.

**PROGRAMMER:** IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME PERIOD TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN THE OWN VARIABLE (DPG1310). SPECIFICATIONS: MONTH, YEAR.

*Numeric entry in EUR, 9 digits*

-1 - Don't know
-2 - No answer
-3 - Question filtered

**9.04A**

**SELF-EMPLOYMENT INCOME**

**Question:** {Have you / Has [Name]} received income from an activity as a freelancer, self-employed person or entrepreneur in [Interview year - 1]?

{\( \text{dpe0200} = 5 \) (Self-employed people and entrepreneurs with dependent employees)}

Here I am referring to income that is closely connected with economically self-employed work, not profit distributions or dividends that are primarily determined by the investment of capital. I also do not mean income from a possible managing director's contract.

**INTERVIEWER:** Profit distributions or dividends that are primarily determined by the amount of invested capital will be entered later.

1 - Yes
2 - No

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

If=1, continue with DPG0300

If<>1 AND DPF0100a=1, b=1, c=1, d=1, e=1 or m=1, continue with DPG0500

If (<>1 AND DPF0100a-e,m all <>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283x=1), continue with DPG0700

ELSE continue with PG0500
9.04B dpg0300 SELF-EMPLOYMENT INCOME - MONTH / YEAR

**Question:** I would now like to ask you about the amount of income from freelance, self-employed or entrepreneurial work. Do you want to report this income as monthly or annual income?

1 - Monthly
2 - Annual

-1 - Don't know
-2 - No answer
-3 - Question filtered

If=1 or = -1 or = -2, continue with DPG0310, ELSE continue with DPG0400

**Input filter:** dpg0300=1,-1,-2

9.04C dpg0310 SELF-EMPLOYMENT INCOME - MONTH / YEAR

**Question:** {Did you / [Name]} receive this income throughout [Interview year - 1]?  

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered

If=2, continue with DPG0320 ELSE continue with DPG0400

**Input filter:** dpg0310=2

9.04D dpg0320 SELF-EMPLOYMENT INCOME - MONTH / YEAR

**Question:** How many months {did you / [Name]} receive this income in [Interview year - 1]?

Numeric entry in month, 2 digits  
[Range: 0 to 12]

-1 - Don't know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** dpg0320cc: dpg0320=0  
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.  
1: Correct entry
2: Explain information -> Call up comment window
**Input filter:**  \( pg0200 = 1 \)

### AMOUNT OF GROSS SELF-EMPLOYMENT INCOME

**Question:**  
<IF \( dpg0300 = 1 \) OR -1 OR -2 (monthly income)> What was the average monthly income in the year [Interview year - 1]? Give me a gross amount, if possible.

<IF \( dpg0300 = 2 \) (annual income)> How high was this annual income in [Interview year - 1] in total? Give me a gross amount, if possible.

**PROGRAMMER:** ALLOW NEGATIVE VALUES.

**Numeric entry in EUR, 9 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** \( dpg0400cc: dpg0400 <= 0 \) UND \( dpg0400 <> -1, -2, -3 \)

**INTERVIEWER:** You recorded the value zero or a negative value Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window
**Input filter:**  
\[ pg0200 = 1 \text{ AND } dpe0200a = 4, 5 \]

**9.05A dpg1410  CURRENT INCOME AS A SELF-EMPLOYED PERSON / FREELANCER**

**Question:** Does [your / [Name]'s] current income from working freelance or self-employed, or entrepreneurial work clearly differ from the income received in one of these activities in [Interview year - 1]?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If = 1, continue with DPG1420  
If <> 1 AND DPF0100a = 1, b = 1, c = 1, d = 1, e = 1 or m = 1, continue with DPG0500  
If (> = 1 AND DPF0100a-e, m all <> 1) AND ((DPF0320 = 1 OR DPF0330 = 1 OR DPF0340 = 1) AND AT LEAST ONCE DPF283$x = 1), continue with DPG0700  
ELSE continue with PG0500

**Input filter:**  
\[ dpg1410 = 1 \]

**9.05B dpg1420  REASONS FOR VARYING INCOME AS A SELF-EMPLOYED PERSON / FREELANCER**

**Question:** What are the reasons for this change in income?

1 - Insert text in an excelsheet open text entry  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
**Question**: What is the total current income from working freelance or self-employed, or entrepreneurial work in a month or year? Give me a gross amount, if possible.

**PROGRAMMER**: - IN CAI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME PERIOD TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPG1510). SPECIFICATIONS: MONTH, YEAR.
- PLEASE ALLOW NEGATIVE VALUES

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

IF dpf0100a=1 OR b=1, c=1 OR d=1 ODER e=1 OR m=1 go to dpg9999

IF (dpf0100a<>1 UND b<>1 AND c<>1 AND d<>1 UND e<>1 UND m<>1) AND ((dpf0320=1 OR dpf0330=1 OR dpf0340=1) AND at least once dpf283$x=1) go to dpg0700

ELSE continue with pg0500

**AUXILIARY VARIABLES FOR TYPES OF STATUTORY PUBLIC PENSION**

**PROGRAMMER**: CREATE VARIABLES FOR DPG9999 A,B,C,D,E,M THAT ACCEPT THE FOLLOWING VALUES:

- DPG9999A = "PENSION FROM STATUTORY PENSION PLAN" IF DPF0100A=1
- DPG9999B = "CIVIL SERVANT PENSION" IF DPF0100B=1
- DPG9999C = "SUPPLEMENTAL PENSION IN PUBLIC SERVICE" IF DPF0100C=1
- DPG9999D = "RETIREMENT PENSION FOR FARMERS" IF DPF0100D=1
- DPG9999E = "OCCUPATIONAL PENSION PROVIDED THROUGH FREELANCER ORGANISATIONS" IF DPF0100E=1
- DPG9999M = "TEXT FROM VARIABLE DPF0100M" IF DPF0100M=1
**9.06A**  
**dpg0500**  
**INCOME FROM STATUTORY PUBLIC PENSION - MONTH / YEAR**

**Question:** You said that {you / [Name]} already receive the following forms of retirement income: [List with retirement pension income dpg9999]. Now I would like to ask you about the amount of this income.

Do you want to report this income as monthly or annual income in the following?

1 - Monthly  
2 - Annual  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Input filter:**  
dpg0500=1,-1,-2

**9.06B**  
**dpg0530**  
**INCOME FROM STATUTORY PUBLIC PENSION - YEAR 2013**

**Question:** Did you receive this income throughout [Interview year - 1]?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Input filter:**  
dpg0530=1,-1,-2

**9.06C**  
**pg0510**  
**GROSS INCOME FROM STATUTORY PUBLIC PENSION - NUMBER OF MONTHS**

**Question:** In relation to [Interview year- 1]: How many months {did you / [Name]} receive this income?

**Numeric entry in month, 2 digits**  
[Range: 0 to 12]  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
**Input filter:**  
\[ \text{dpf0100a}=1, \text{b}=1, \text{c}=1, \text{d}=1, \text{e}=1, \text{m}=1 \]

**9.06D**  
\[ \text{dpg0600} \]  
**GROSS INCOME FROM STATUTORY PUBLIC PENSION**  
**Question:** IF dpg0500=1 OR =-1 OR =-2 How high was the average monthly income in the form of the [list with retirement pension incomes dpg9999] in [Interview year - 1]? Give me a gross amount, if possible.

IFS dpg0500=2> How high was this total annual income in the form of [DPG9999] in [Interview year - 1]?
Give me a gross amount, if possible.

Numeric entry in EUR, 9 digits
\[ 
\begin{align*}
-1 & \text{ - Don't know} \\
-2 & \text{ - No answer} \\
-3 & \text{ - Question filtered}
\end{align*}
\]

If (DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283\$x=1), continue with DPG0700
ELSE continue with PG0500

**Input filter:** (dpf0320=1 OR dpf0330=1 OR dpf0340=1) AND at least once dpf283\$x=1

**9.07A**  
\[ \text{dpg0700} \]  
**INCOME FROM THE PRIVATE PENSIONS - MONTH / YEAR**

**Question:** You said that {you / [Name]} already {receive / receives} income from a private or occupational pension plan. Now I would like to ask you about the amount of this income. Do you want to report this income as monthly or annual income in the following?

\[ 
\begin{align*}
1 & \text{ - Monthly} \\
2 & \text{ - Annual}
\end{align*}
\]

\[ 
\begin{align*}
-1 & \text{ - Don't know} \\
-2 & \text{ - No answer} \\
-3 & \text{ - Question filtered}
\end{align*}
\]

If=1 or =-1 or =-2, continue with dpg0730
ELSE continue with DPGdpg

**Input filter:** dpg0700=1,-1,-2

**9.07B**  
\[ \text{dpg0730} \]  
**INCOME FROM THE PRIVATE PENSION - YEAR 2013**

**Question:** Have you received this income throughout [Interview year - 1]?

\[ 
\begin{align*}
1 & \text{ - Yes} \\
2 & \text{ - No}
\end{align*}
\]

\[ 
\begin{align*}
-1 & \text{ - Don't know} \\
-2 & \text{ - No answer} \\
-3 & \text{ - Question filtered}
\end{align*}
\]

If=1, continue with DPG0800
ELSE continue with DPG0750

**Input filter:** dpg0730=1,-1,-2
**Input filter:** \[dp0730=1,-1,-2\]

### 9.07C dpg0750

**Income from the Private Pensions - Number of Months**

**Question:** How many months {did you / [Name]} receive this income in [Interview year - 1]?

- **Numeric entry in month,**
- 2 digits
- [Range: 0 to 12]

**Input filter:** \[dp0700=1,2,-1,-2\]

### 9.07D dpg0800

**Amount of Gross Income from Private Pensions**

**Question:** <IF dpg0700=1 OR =-1 OR =-2> What was the average monthly income?

<IF dpg0700 =2> What was the total annual income in [Interview year - 1]?

<ALWAYS> Give me a gross amount, if possible.

- **Numeric entry in EUR, 9 digits**
- -1 - Don't know
- -2 - No answer
- -3 - Question filtered

**Input filter:** \[dp0200a<>3 OR pe0700<=2\]

### 9.08A pg0500

**Gross Income from Unemployment Benefits**

**Question:** {Have you / Has [Name]} received unemployment benefits or other benefits provided by the Employment Agency (“Bundesagentur für Arbeit”) besides social assistance and unemployment benefits II in [Interview year - 1]?

**INTERVIEWER:** This includes e.g. bad weather benefits and bankruptcy compensation.

- 1 - Yes
- 2 - No

- **If=1, continue with DPG0900**
- **ELSE continue with DPG1600**

**Input filter:** \[pg0500=1\]

### 9.08B dpg0900

**Income from Unemployment Benefits - Month / Year**

**Question:** Now I would like to ask you about the amount of these benefits.

Do you want to report this as monthly or annual income?

- 1 - Monthly
- 2 - Annual

- **If=1 or =-1 or =-2, continue with DPG0910**

**Input filter:** \[pg0500=1\]
9.08C  
**dpg0910**

**INCOME FROM UNEMPLOYMENT BENEFITS - YEAR**

**2013**

**Question**: {Did you / Did [Name]} receive these benefits throughout [Interview year - 1]?

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

If=2, continue with dpg0920
ELSE continue with dpg1000

Input filter:  dpg0910=2

9.08D  
**dpg0920**

**INCOME FROM UNEMPLOYMENT BENEFITS - NUMBER OF MONTHS**

**Question**: In relation to [Interview year- 1]: How many months of it {did you / he / she} receive unemployment benefit and / or other benefits provided by the Employment Agency?

Numeric entry in month, 2 digits
[Range: 0 to 12]
-1 - Don't know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK**: dpg0920cc: dpg0920=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
**AMOUNT OF INCOME FROM UNEMPLOYMENT BENEFITS**

**Question:** <IF dpg0900 =1 OR =-1 OR =-2 (monthly income)> How high were these payments typically in a month? Give me a gross amount, if possible.

<IF dpg0900=2 (annual income)> How high were the unemployment benefits and/or other benefits provided by the Employment Agency in [Interview year- 1] in total? Give me a gross amount, if possible.

*Numeric entry in EUR, 9 digits*

-1 - Don’t know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** dpg1000cc: dpg1000=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window
**Input filter:** \((\text{dp}g9030=1 \text{ OR } (\text{pg}9010=1 \text{ AND dpf9030}=1))\) (proxy interview)

**9.09 dpg1600** **INCOME: QUALITY OF INFORMATION PROVIDED BY PROXY**

**Question:** How well could you provide information on [Name]'s income situation?

1 - Very well  
2 - Well  
3 - Not very well  
4 - Poorly  

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If FKP is external AND in the interview with person on record 1 AND hhart<>1, continue with dpp0100

IF (external FKP AND in the interview with person on record 1 AND HHART=1) go to dpp0200

ELSE continue with dpp0300

**Input filter:** (If a personal interview is held on personal record=1, i.e. HH has external FKP) AND hhart<>1

**.06 dpp0100** **SAVING ADDRESS OF PERSON (EXTERNAL FKP)**

**Question:** The plan is to repeat this research project at a later date with another survey. For the purpose of the next survey we must keep your address. Your address will be saved separately from the questionnaire and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous. Of course, the participation in the next survey is again voluntary. The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

1 - Yes, I agree to the saving of my address  
2 - No, I do not agree  

-3 - Question filtered

**Input filter:** all persons except internal FKP, Personenrecord > 1

**.07 dpp0200** **SAVING ADDRESS OF PERSON**

**Question:** We have now arrived at the end of the interview. Thank you for your time. You will receive the 10 euros by post in the next few days. Just one last small request. Could you please tell me your full name again, so that I'm sure that I have entered it correctly.
PROGRAMMER: ENTER FIRST AND LAST NAME INTO EKP.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

Field: First name          -1 - Don't know
Field: Last name           -2 - No answer
                           -3 - Question filtered

Input filter:  (dpg9030=1 OR (pg9010=1 AND dpf9030=1)) (proxy interview) AND in pure personal interview on personal record > 1

.08 dpp0300 SAVING ADDRESS OF PERSON (PROXY)

Question: We have now arrived at the end of the interview for [Name]. Thank you for your time.
Just one last small request. Could you please tell me [Name]'s full name again, so that I'm sure that I have entered it correctly.

PROGRAMMER: ENTER FIRST AND LAST NAME INTO EKP.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

Field: First name          -1 - Don't know
Field: Last name           -2 - No answer

INTERVIEWER: This is the end of the personal interview. Remaining questions only for FKP.

PROGRAMMER: IF NUMBER OF HH MEMBERS = 1, THEN CONTINUE WITH HG0100A-K, ELSE CONTINUE WITH PAGEX

Page X pagex PAGE - START FOR INCOME OF HOUSEHOLD

Question: <If NUMBER of HH members>1 AND internal FKP> Now I would like to ask you a couple of questions about the income of your household as a whole.
<If NUMBER of HH members>1 AND external FKP> Now I would like to ask you a couple of questions about the income of the household as a whole.
                           -3 - Question filtered
Question: Many households receive social benefits to compensate for low income or the higher costs of starting a family. Which of the social benefits on list 9.3 (did you / you or other members of your household / members of the household) regularly receive in [Interview year - 1]?

INTERVIEWER: - Show list 9.3.
- Multiple answers possible.

INTERVIEWER: Please leave out any one-off special payments and payments by publicly regulated pension insurance.

1 - Named
2 - Not named
-1 - Don’t know
-2 - No answer

11 variables:
a - Child benefits
b - Parental benefits
c - Housing benefits
d - Bafög (German government student assistance scheme)
e - Social security
f - Unemployment benefit II or Hartz IV
g - Asylum seeker benefits
h - War victim benefits
i - State scholarship
j - Other (please specify) PROG:
PLACE TEXT IN hg0100s
k - None of these benefits

Input filter: at least once hg0100a-i=1

Question: Now I would like to ask you about the amount of this income from social benefits. Do you want to report this income as monthly or annual income in the following?

1 - Monthly
2 - Annual
-1 - Don’t know
-2 - No answer
-3 - Question filtered

Now I would like to ask you about the amount of this income from social benefits. Do you want to report this income as monthly or annual income in the following?
**9.10C  dhg0110**

**INCOME FROM REGULAR SOCIAL TRANSFERS -**

**[Year of the interview- 1]**

**Question:** {Did you / your household / the household} receive these benefits throughout the entire [Interview year - 1]?

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

If=2, continue with DHG0120

ELSE continue with DHG0200

**Input filter:** dhg0110=2

**9.10D  dhg0120**

**INCOME FROM REGULAR SOCIAL TRANSFERS -**

**NUMBER OF MONTHS**

**Question:** In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive such social benefits?

*Numeric entry in month, 2 digits, [Range: 0 to 12]*

-1 - Don’t know
-2 - No answer
-3 - Question filtered

**CAPI-CHECK:** dhg0120cc: dhg0120=0 AND hg0100a-j=1

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry
2: Explain information ➔ Call up comment window

**Input filter:** at least once hg0100a-j=1

**9.10E  dhg0200**

**AMOUNT OF INCOME FROM REGULAR SOCIAL TRANSFERS**

**Question:** <If dhg0100 =1 OR =-1 OR =-2 (monthly income)> How high were these benefits in total in the last month {you / your household / the household} received the social benefits?

<If dhg0100=2 (annual income)> How high were the social benefits in total in [Interview year - 1]?

<dpe1300=2> Please do not enter income from so-called "one euro jobs" again here.

**PROGRAMMER:** THIS IS NOT A GROSS/NET QUESTION.

*Numeric entry in EUR, 9 digits*

-1 - Don’t know
-2 - No answer
-3 - Question filtered
9.11A  hg0200  INCOME FROM REGULAR PRIVATE TRANSFER PAYMENTS

Question: {Did you / your household / the household} receive regular financial support payments in [Interview year- 1]? This includes all the payments on list 9.4.

INTERVIEWER: Show list 9.4

INTERVIEWER: Alimony payments,
Private scholarships,
Regular financial contributions from organizations or persons who do not belong to the household.
Please do not include any one-time payments or gifts.

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

If=1, continue with DHG0300
ELSE continue with HG0300

Input filter: hg0200=1

9.11B  dhg0300  INCOME FROM REGULAR PRIVATE TRANSFERS PAYMENTS- MONTH / YEAR

Question: Now I would like to ask you about the financial support payments. Do you want to report these payments in monthly or annual amounts?

1 - Monthly  -1 - Don't know
2 - Annual  -2 - No answer
-3 - Question filtered

If=1 or =-1 or =-2, continue with DHG0310
ELSE continue with DHG0400

Input filter: dhg0300=1,-1,-2

9.11C  dhg0310  INCOME FROM REGULAR PRIVATE TRANSFER PAYMENTS - [Year of the interview- 1]

Question: {Did you / your household / the household} receive these payments throughout the entire [Interview year - 1]?

1 - Yes  -1 - Don't know
2 - No  -2 - No answer
-3 - Question filtered

If=2, continue with dhg0320
ELSE continue with dhg0400
Input filter: \textit{dhg0310}=2

\textbf{9.11D} \hspace{1cm} \textit{dhg0320} \hspace{1cm} \textbf{INCOME FROM REGULAR PRIVATE TRANSFERSPayments - Number of Months}

\textbf{Question:} In relation to [Interview year - 1]: How many months of this year (did you / your household / the household) receive such financial support payments?

\textit{Numeric entry in month,} 
\textit{2 digits,} 
\textit{[Range: 0 to 12]} 
\textit{-1 - Don't know} 
\textit{-2 - No answer} 
\textit{-3 - Question filtered}

\textbf{CAPI-CHECK:} \textit{dhg0320cc: dhg0320=0}

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

\textbf{Input filter:} \textit{hg0200}=1

\textbf{9.11E} \hspace{1cm} \textit{dhg0400} \hspace{1cm} \textbf{AMOUNT OF INCOME FROM REGULAR PRIVATE TRANSFERS PAYMENTS}

\textbf{Question:} \textit{<IF dhg0300 =1 OR =-1 OR =-2 (monthly income)> How high were these payments in total in the last month (you / your household / the household) received them?}

\textit{<IF dhg0300=2 (annual income)>: How high were these payments in [Interview year - 1] in total?}

\textbf{PROGRAMMER: THIS IS NOT A GROSS/NET QUESTION.}

\textit{Numeric entry in EUR, 9 digits} 
\textit{-1 - Don’t know} 
\textit{-2 - No answer} 
\textit{-3 - Question filtered}

\textbf{CAPI-CHECK:} \textit{dhg0400cc: dhg0400=0}

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

\textbf{9.12A} \hspace{1cm} \textit{hg0300} \hspace{1cm} \textbf{RENTAL INCOME FROM REAL ESTATE PROPERTY}

\textbf{Question:} \{Did you / your household / the household\} receive rental or lease income in [Interview year - 1]?

1 - Yes 
2 - No 
\textit{-1 - Don't know} 
\textit{-2 - No answer}

\textit{If=1, continue with dhg0500}

ELSE continue with \textit{hg0400}
In order to be certain that I have entered the information correctly, I will ask the questions again: In the course of the conversation I have noted that {you do not / your household does not / the household does not} rent or lease out any real estate. Is it nevertheless correct that {you / your household / the household} received income from renting or leasing in the last calendar year?

Input filter:  \( hg0300=1 \)

**9.12B  dhg0500**

**RENTAL INCOME FROM REAL ESTATE PROPERTY - MONTH / YEAR**

**Question:** Now I would like to ask you about the amount of this rental or lease income. Do you want to report this income as monthly or annual income in the following?

1 - Monthly

2 - Annual

-1 - Don't know

-2 - No answer

-3 - Question filtered

If \( =1 \) or \( =-1 \) or \( =-2 \), continue with DHG0530

ELSE continue with DHG0600

Input filter:  \( dhg0500=1,-1,-2 \)

**9.12C  dhg0530**

**RENTAL INCOME FROM OWNERSHIP OF REAL ESTATE - [Year of the interview- 1]**

**Question:** {Did you / your household / the household} receive this income throughout the entire [Interview year - 1]?  

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

If \( =1 \), continue with DHG0600

ELSE continue with DHG0510

Input filter:  \( dhg0530<>1,-3 \)

**9.12D  dhg0510**

**RENTAL INCOME FROM REAL ESTATE PROPERTY - NUMBER OF MONTHS**

**Question:** In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive this income?

Numeric entry in month, 2 digits, [Range: 0 to 12]

-1 - Don't know

-2 - No answer

-3 - Question filtered
**CAPI-CHECK**: dhg0510cc: dhg0510=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

**Input filter**: hg0300=1

---

**9.12E dhg0600**

**AMOUNT OF RENTAL INCOME FROM REAL ESTATE PROPERTY**

**Question**:  
<If dhg0500 =1 OR =-1 OR =-2 (monthly income)> How high was this income in total in the last month (you / your household / the household) received it?  
<If dhg0500=2 (annual income)>: How high was this income in [Interview year - 1] in total?  
Give me a gross amount, if possible.

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK**: dhg0600cc: dhg0600=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

---

**9.13A hg0400**

**INCOME FROM FINANCIAL ASSETS**

**Question**:  
{Did you / your household / the household} receive income from financial assets, e.g. interest or dividends, in [Interview year- 1]? You will find what counts as this on list 9.5.

**PROGRAMMER**: SHOW LIST OF CATEGORIES:

**INTERVIEWER**: Show list 9.5

**INTERVIEWER**: Interest or dividends on...

Sight deposits, term deposits and savings deposits  
Home loan savings agreements  
Securities (certificates, bonds, publicly traded stock shares, mutual funds)  
Investments managed by asset managers  
Other financial investments  
Interest for life insurance and private pension insurance.

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

If=1, continue with DHG0800
Else continue with HG0500
**Input filter:**  \( hg0400=1 \)

### 9.13B \( dhg0800 \) AMOUNT OF INCOME FROM FINANCIAL ASSETS

**Question:** How high was this income in [Interview year-1] in total?

Give me a gross amount, if possible.

*Numeric entry in EUR, 9 digits*

- 1 - Don’t know
- 2 - No answer
- 3 - Question filtered

**CAPI-CHECK:** \( dhg0800cc: dhg0800=0 \) AND \( hg0400=1 \)

**INTERVIEWER:** Zero is not a valid amount. Please correct entry here or in the previous question or explain entry.

1: Correct entry

2: Explain information -> Call up comment window

### 9.14A \( hg0500 \) INCOME FROM PRIVATE COMPANIES / PARTNERSHIPS

**Question:** {Have you / Has your household / Has the household} received income in the form of dividends from an investment in a private company or a private partnership that does not belong solely to your household?

**INTERVIEWER:** Income from self-employed work or entrepreneurship should already have been reported and should not be double counted here.

1 - Yes
2 - No

- 1 - Don’t know

If=1, continue with DHG0900

- 2 - No answer

ELSE continue with HG0600

**CAPI-CHECK:** \( hg0500cc: hg0500=1 \) AND (\( hd0100=2 \) AND \( hd1000=2 \))

In order to be certain that I have entered the information correctly, I will ask the questions again: In the course of the conversation I noted that {you / members of your household / members of the household} are not involved either as owner or silent partner or investor in private companies. Is it nevertheless correct that {you / your household / the household} generated income from profit distributions by companies in the last calendar year?

1: Yes, that is correct (please explain: Open query).

2: No, no income was generated from profit distributions -> Back to \( hg0500 \)
9.14B  

** dhg0900  

**INCOME FROM PRIVATE BUSINESSES OR COMPANIES - MONTH / YEAR**  

**Question**: Do you want to report this income per month or for the entire year?  
1 - Monthly  
2 - Annual  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  

If=1 or =-1 or =-2, continue with DHG0910  
ELSE continue with DHG1000  

**Input filter**: dhg0900=1,-1,-2  

9.14C  

** dhg0910  

**INCOME FROM PRIVATE COMPANIES OR PARTNERSHIPS - [Year of the interview- 1]**  

**Question**: {Did you / your household / the household} receive this income throughout the entire [Interview year- 1]?  
1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  

If=2, continue with dhg0920  
ELSE continue with dhg1000  

**Input filter**: dhg0910=2  

9.14D  

** dhg0920  

**INCOME FROM PRIVATE BUSINESSES OR COMPANIES - NUMBER OF MONTHS**  

**Question**: In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive this income?  
Numeric entry in month, 2 digits, [Range: 0 to 12]  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  

**CAPI-CHECK**: dhg0920cc : dhg0920=0  
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.  
1: Correct entry  
2: Explain information -> Call up comment window  

**Input filter**: hg0500=1
9.14E dhg1000

AMOUNT OF INCOME FROM PRIVATE COMPANIES OR PARTNERSHIPS

**Question:**  
<i>IF dhg0900=1 OR =-1 OR =-2 (monthly income)> How high was the monthly income on average? I am referring to the period in which {you / your household / the household} received such income.  
<i>IF dhg0900=2 (annual income)>: How high was this income in [Interview year - 1] in total?  

Give me a gross amount, if possible.  
*Numeric entry in EUR, 9 digits*  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** dhg1000cc: dhg1000=0  
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.  
1: Correct entry  
2: Explain information -> Call up comment window

9.15A hg0600

INFORMATION ON OTHER SOURCES OF INCOME

**Question:** {Did you / your household / the household} receive other regular or irregular income that I have not yet mentioned in [Interview year - 1]?  

**INTERVIEWER:** Show list 9.6  
**INTERVIEWER:** Income from...  
Accident or occupational disability insurance,  
Widow or orphan pension,  
Capital gains or losses from the sale of assets, financial assets, and lottery prizes,  
Severance payments,  
Other sources.

Lump-sum payments at start of retirement, early termination of insurance, insurance benefits (except pension insurance) or similar, and income tax repayments should not be entered here.  
1 - Yes  
2 - No  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered  
If=1, continue with dhg1100a  
ELSE continue with hg0700
**Input filter:** \( hg0600=1 \)

**9.15B**  
*dhg1100a*  
**OTHER SOURCES OF INCOME - REGULAR**

**Question:** What type of income is it? Please start by describing the regular income.

**INTERVIEWER:** The difference between one-time payments and regular income is important.

1 - Insert text in an excelsheet  
open text entry 255 signs

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If \( DHG1100a =-5, -1, -2 \), continue with \( DHG1100b \)

*BUTTON* "No regular income" FOR CODE -5

**Input filter:** \( dhg1100a<>-1,-2,-5 \)

**9.15C**  
*dhg1150*  
**AMOUNT OF INCOME FROM OTHER REGULAR SOURCES**

**Question:** How high was this regular gross income, i.e. before taxes in [Interview year- 1] in total? Here, positive and negative values should be offset. The value can also be negative if losses exceed profits.

**PROGRAMMER:** VALUE CAN ALSO BE NEGATIVE.

*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** \( dhg1150cc: dhg1150=0 \) AND \( dhg1100a>0 \)

**INTERVIEWER:** Zero is not a valid amount. Please correct entry here (dhg1150) or in the previous question (dhg1100a) or explain entry.

1: Correct entry here (dhg1150)  
2: Correct entry for previous question -> Back to dhg1100a  
3: Explain information -> Call up comment window
OTHER SOURCES OF INCOME - IRREGULAR

Question: Now we come to the irregular income. From what sources does it come?

1 - Insert text in an excelsheet open text entry
-1 - Don't know
-2 - No answer
-3 - Question filtered
-5 - No irregular income, PROG: BUTTON "No irregular income" FOR CODE -5

If dhg1100b <> -1,-2,-5, continue with dhg1200
ELSE continue with hg0700

AMOUNT OF INCOME FROM OTHER IRREGULAR SOURCES

Question: How high was this other irregular gross income, i.e. before taxes, in [Interview year- 1] in total? Here, positive and negative values should be offset. The value can also be negative if losses exceed profits.

PROGRAMMER: VALUE CAN ALSO BE NEGATIVE.
Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

CAPI-CHECK: dhg1200cc: dhg1200=0 AND dhg1100b>0
INTERVIEWER: Zero is not a valid entry. Please correct entry here (dhg1200) or in the previous question (dhg1100b) or explain entry.
1: Correct entry (dhg1200) here
2: Correct entry for previous question -> return to dhg1100b
3: Explain information -> call up comment window

INCOME NOW AS COMPARED TO THE LAST THREE YEARS

Question: Was {your entire income / the entire income of your household / the entire income of the household} higher or lower in [Interview year- 1] than on average over the three preceding years? Or was it essentially similar as in the three previous years?

1 - Higher
2 - Largely unchanged
3 - Lower
-1 - Don't know
-2 - No answer
9.18  hg0800  EXPECTATIONS WITH REGARD TO FUTURE INCOME

**Question:** What do you think, will your income / the income of your household / the income of the household rise faster or slower in the next twelve months than the cost of living or approximately as same as the cost of living?

1 - Will rise more than the cost of living  
2 - Will rise about as much as the cost of living  
3 - Will rise less than the cost of living  
1 - Don't know  
2 - No answer  

If MULTI-PERSON HOUSEHOLD, continue with dhg2000a-b  
ELSE continue with -.01

**Input filter:** Multi-person household

9.19  dhg2000a-b  PRINCIPAL EARNER

**Question:** To close, we would like to know who the principal earner is in your household?

**INTERVIEWER:** In exceptional cases, two people can be named if the respondent (here FKP) insists that two household members earn the same amount.

1 - Named  
2 - Not named  
1 - Don't know  
2 - No answer  
4 - No household member

**names from household matrix**  
2 variables:  
a - principal earner  
b - other principal earner

**PROGRAMMER:** TIME STAMP

**End of Interview**
**QUESTIONS THAT THE PERSON VIEWED AS DIFFICULT**

**Question:** We have almost reached the end of the interview. Thank you very much for giving me your time and attention. Did you have particular difficulties in answering any questions? If yes, which ones?

**INTERVIEWER:** The respondent can refer to sections and specific questions or simply describe the question or give some other indication.

1 - Yes -> Free text (Variable dhp0100s)
2 - No
-1 - Don't know
-2 - No answer

**SUBJECTS THE RESPONDENT THINKS ARE MISSING**

**Question:** Have we failed to address important things that you think are important in connection with the financial situation, the finances, the income, etc. of {your / the} household?

If yes, would you please describe these things in more detail?

1 - Yes -> Free text (Variable dhp0200s)
2 - No
-1 - Don't know
-2 - No answer

**OTHER COMMENTS BY RESPONDENT**

**Question:** Is there anything else you would like to add to the subjects about which we have already spoken in the interview?

1 - Yes -> Free text (Variable dhp0300s)
2 - No
-1 - Don't know
-2 - No answer

IF internal FKP AND hhart<>1, continue with DHP0400

IF internal FKP AND hhart=1, continue with DHP0500

If external FKP, end the interview and continue with PageY (Goodbye)

**Input filter:** internal FKP AND hhart<>1
CONSENT TO SAVE ADDRESS

Question: The plan is to repeat this research project at a later date with another survey. For the purpose of the next survey we must keep your address. Your address will be saved separately from your information and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous. Participation in the next survey is again voluntary, of course.

The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

1 - Yes, I agree to my address details being stored
2 - No, I do not agree

Input filter: internal FKP

CHECK NAME

Question: We have now arrived at the end of the interview. Thank you again for your time.

<Internal FKP> You will receive {<IF anzhhm>1> the 10 euros coin for your household and} 10 euros cash for your interview by post in the next few days.}

{<IF anzhhm>2 > You will receive the 10 euros coin for your household a soon as all interviews are finished.}

<always> Just one last small request. Could you please tell me your full name again, so that I’m sure that we have entered it correctly.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

Field: First name -1 - Don’t know Continue with PageY (Goodbye)
Field: Last name -2 - No answer
-3 - Question filtered

PAGE-GOODBYE

Question: We have now arrived at the end of the interview. Thank you for your time and have a nice day/evening.
PARADATA FROM INTERVIEWER - Information on interview with the FKP

PROGRMMIERER: THE FOLLOWING QUESTIONS ARE TO BE ANSWERED AFTER THE END OF THE INTERVIEWER'S SURVEY.

INTERVIEWER: The following questions relate to the interview with the financially knowledgeable person

Input filter: Question to the interviewer

P9 hr0100 LANGUAGE OF THE INTERVIEW
Question: In what language was the interview conducted?
1 - German
2 - English
3 - Turkish
4 - Russian
5 - Polish

Input filter: Question to the interviewer

P10 hr0300 RESPONDENT - SUSPICIOUS BEFORE THE INTERVIEW
Question: Was the respondent suspicious about the study before the interview?
1 - Not at all
2 - Yes, a little
3 - Yes, very

Input filter: Question to the interviewer

P11 hr0400 RESPONDENT - SUSPICIOUS AFTER THE INTERVIEW
Question: Was the respondent suspicious about the study after the interview?
1 - Not at all
2 - Yes, a little
3 - Yes, very
**P12 hr0500**

**RESPONDENT - UNDERSTANDING OF THE QUESTIONS**

**Question**: How do you rate the respondent’s understanding of the questions?

1 - Excellent
2 - Good
3 - Average
4 - Poor

**P13 hr0600**

**RESPONDENT - RELIABILITY OF INFORMATION ON INCOME / ASSETS**

**Question**: How do you rate the reliability of the information provided by the respondent on income and wealth?

1 - Very reliable
2 - Somewhat reliable
3 - Unreliable / faulty

**P14 hr0700**

**RESPONDENT - ABILITY TO REPORT AMOUNTS IN EUR**

**Question**: How do you judge the ability of the respondent to express amounts in euros? In other words, did he / she express amounts in euros or did he / she provide a lot of information in D-Mark or another currency?

1 - Very well
2 - Well
3 - Fairly well
4 - Only poorly
Input filter: Question to the interviewer

**P15 hr0800**  
**REpondent - Easiness in Responding**

**Question:** Overall, how easy do you think the respondent found it to answer the questions?
1. Very easy
2. Relatively easy
3. Easy
4. Not so easy
5. Not at all

Input filter: Question to the interviewer

**P16 hr0900**  
**Respondent - Ability to Express Himself / Herself**

**Question:** How do you rate the ability of the respondent to express himself / herself?
1. Excellent
2. Good
3. Average
4. Poor

Input filter: Question to the interviewer

**P17 hr1000**  
**Respondent - Interest in the Interview**

**Question:** Overall, how great was the interviewee’s interest in the interview?
1. Very high
2. Above average
3. Average
4. Below average
5. Very low
**Input filter: Question to the interviewer**

**P18  hr1100a-f  OTHER PERSONS PRESENT DURING THE INTERVIEW**

**Question:** Were other persons present during the interview?

**INTERVIEWER:** - Multiple answers possible.

1 - Named
2 - Not named

6 variables:
- a - Children under the age of six
- b - Children aged six or older
- c - Spouse/Partner
- d - Other relatives or friends
- e - Adults who work in the household
- f - None

**Input filter: Question to the interviewer**

**P19  dhr0100a-d  PEOPLE WHO CONTRIBUTED INFORMATION**

**Question:** Which persons actively helped answer the questions on the household as a whole?

1 - Named
2 - Not named

4 variables:
- a - Financially knowledgable person(FKP)
- b - Spouse / Partner of FKP
- c - Other household member /
  Other household members (besides the FKP / Partner of FKP)
- d - Adult person who knows about the household's finances, but is not belong to the household
**RESPONDENT - FREQUENCY OF CONSULTING DOCUMENTATION**

**Question:** Did the respondent(s) consult any documentation to provide answers?
1. Yes, frequently
2. Yes, sometimes
3. Yes, seldom
4. No, never

**DOCUMENTS USED BY RESPONDENT**

**Question:** Which documents did the interviewee(s) refer to?

**INTERVIEWER:** 
xx

- Yes, these documents were used during the interview
- No, the respondent(s) did not use such documents

23 responses:

- a – Pension documents
- b - Bank statements
- c - Documents related to investments and business records / broker statements
- d - Documents related to loans
- e - Credit cards / credit card statements
- f - Checkbooks
- g - Documents on income, employment, payrolls
- h - Computer / PC / laptop
- i - Handwritten notes
- j - Documentation of health insurance or life insurance policies
- k - Tax forms / tax returns
- m - Assistant / accountant / financial advisor consulted
- n - Proof of rental payments / lease agreement
- o - Documents on real estate
- p - Payment receipts and invoices for social security
- q - XX
- r
- s
- t
- u
- v
- w -3 - Question filtered
Question: Additional information may be essential for checking consistency after all households have been interviewed. This includes the following two questions, in particular.

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Question: How do you rate the accuracy of the information provided by the persons participating in the interview? Please rank the household members by their ability to provide information. What questions or blocks of questions did the respondents have difficulty answering?

1 - Insert text in an excelsheet open text entry
-1 - Don’t know
-2 - No answer
-3 - Question filtered

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Question: What would you highlight concerning the household’s main residence, the conduct of the interview, the way the interviewees answered your questions or anything else you deem relevant?

1 - Insert text in an excelsheet open text entry
-1 - Don’t know
-2 - No answer
-3 - Question filtered
PARADATA FROM INTERVIEWER - Information on living environment


Input filter: Question to the interviewer

P1 dsc0100 DWELLING - TYPE
Question: Type of dwelling of target HH
1 - Detached single family house or multi-family house
2 - Row house or semi-detached house
3 - Apartment house
4 - Apartment building
5 - Entire floor of building
6 - Any other type of building (please specify and save in dsc0100s)

Input filter: Question to the interviewer

P2 sc0200 DWELLING RATING
Question: Please rate the building.
1 - Exclusive
2 - Very good
3 - Satisfactory
4 - Modest
5 - Very modest
**Input filter:** Question to the interviewer

**P3** sc0300 **DWELLING - LOCATION**

**Question:** Please describe the location of the building.

1 - City center  
2 - Location between the city center and suburbs  
3 - Suburbs and outskirts  
4 - Rural area

**Input filter:** Question to the interviewer

**P4** sc0400 **DWELLING - OUTWARD APPEARANCE**

**Question:** Please describe the condition of the building.

1 - Clean and well maintained  
2 - A few small cracks in the facade and isolated cases of peeling paint  
3 - Badly in need of renovation  
4 - Dilapidated

**Input filter:** Question to the interviewer

**P5** sc0500 **DWELLING - CONDITION IN COMPARISON TO THE NEIGHBOURHOOD (EXTERIOR)**

**Question:** Please describe the condition of the building compared with others in the neighbourhood.

1 - The building is in worse condition than the surrounding buildings  
2 - The surrounding buildings and the building here are in equally good condition  
3 - The building is in better condition than the surrounding buildings  
4 - No other buildings in the area
**Question**: What measures are in place to secure the building?

**INTERVIEWER**: - Multiple answers possible.

1. Named
2. Not named

7 variables:
- a - Doorman / Concierge
- b - Security guard
- c - Access control to lobby
- d - Intercom system
- e - Alarm system
- f - Other (please specify; save in sc0700S)
- g - Not visible or no security measures

**Input filter**: Question to the interviewer

**P7 sc0600** DWELLING - RESIDENTIAL AREA

**Question**: Assessment of the residential area

1. Very good
2. Good
3. Satisfactory
4. Sufficient
5. Insufficient
6. Deficient

**Input filter**: Question to the interviewer

**P8 hr0200** APARTMENT - CONDITION INSIDE

**Question**: Please describe the condition of the dwelling on the inside.

1. Excellent to very good. There are no cracks in the ceiling, paint on the walls in very good to relatively good condition.
2. Good. A new coat of paint and minor renovation work would be appropriate.
3. Average. Extensive work is necessary on the inside of the apartment. Holes or cracks must be repaired, broken window panes, etc.
4. Poor. Some walls and ceilings must be replaced.

-4 Interviewer did not see the inside of the apartment. PROG: BUTTON "Interviewer did not see the inside of the apartment" FOR CODE -4