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.

New 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.
INTRODUCTION
This scientific study on behalf of the Deutsche Bundesbank is concerned with the financial structure, income and spending patterns of households. It is part of a larger survey conducted throughout the euro area.
Participation in this study is strictly voluntary, but your cooperation is very important in order to generate a comprehensive and adequate picture of the financial situation in various households in Germany and in the euro area.
The study on payment behaviour in Germany, which the Bundesbank conducted last year, gives you a rough idea of what we are aiming for. [INT: If necessary, show the cash study and give the household the opportunity to note down the web link to the study:
http://www.bundesbank.de/bargeld/bargeld_veroeffentlichungen_studien.en.php]

We assure you that the data we collect will be used solely for generating statistics, for monetary and stability policy purposes, as well as for science and research. We guarantee you that all your information will be treated as strictly confidential and all regulations on data protection will be followed to the letter. The survey results will be evaluated and presented entirely anonymously, ie without names or addresses. The data collected will be kept separate from your personal details at all times. The information you provide during the interview will be forwarded to the Bundesbank without names or addresses. Individual personal details are not identifiable.
Individual household data will under no circumstance be used for commercial purposes. The Deutsche Bundesbank will only supply the anonymous survey data to the European Central Bank, other Eurosystem central banks, as well as to trustworthy research institutions for project-related studies. Before that the data will undergo further security measures, such as the deletion of uncommon attributes and attribute combinations, as well as generalisation, to make the information even less recognisable. It is therefore impossible to determine which details stemmed from which particular person.

By participating in this survey, you accept that your / your household's data may be saved and used for the purposes stated above.

Question 1: VSCR1

Check of address in ECP

INTRODUCTION
First I would like to check whether we have your correct address

INT: Read out address.

1 - YES
2 - NO

YES: GO TO PAGE A
NO: GO TO ADDRESS ENTRY
VSCR 1a

Filter: VSCR1=2

Question 1A: VSCR1A
Correct address

INTRODUCTION
Please enter the full address once again.

INT: Please enter the full address once again.

1 - First name
2 - Surname
3 - Street
4 - Post code
5 - Town / City

CONTINUE WITH PAGE A
Definition of a household

Question: If more than one household lives here, then this survey is only concerned with the household to which the person who received the information letter belongs.

PROG: DISPLAY NAME AND ADDRESS: STREET, CITY FROM ECP / VSCR 1a

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.

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

CONTINUE WITH VSCR2

Question2 VSCR2 Name of potential FKPs
Question: We are surveying households with a supplementary interview of each household member. For the interview on the household's finances we first need to speak to the household member who knows best about the household's finances such as income, savings and current accounts, pension plans, property ownership, etc. Which member of the household that lives here would be best suited to answer these questions?

INT: - Wherever possible, the "financially knowledgeable person" (FKP) should be chosen from among the household members. Only in extreme cases it may be necessary to choose a FKP that is not a household member at the time of the interview.
- Please enter the persons' first names and surnames. If only one name is given spontaneously, then this is sufficient. If the respondent cannot name a FKP from among the household members, leave all fields empty.

Name of person 1
Name of person 2
Name of person 3

No person named: GO TO VSCR 3
More than one person named: GO TO VSCR 5
One person named: GO TO VSCR 10

Filter: no name in VSCR2

Question3 VSCR3 Name of external FKPs
Question: Is there someone from outside the household who would know about the finances? Who would that be?

1 - YES: NAME: -3 – Question filtered
2 - NO: YES: GO TO VSCRXB
NO:  GO TO VSCR4
Filter: VSCR3=2

**Question 4**

VSCR4 Name - person with only basic knowledge of the household finances

Question: Is there someone who can give me with basic information on the household's financial situation? Who would that be, and does this person belong to the household?

1. YES, HOUSEHOLD MEMBER: -3 – Question filtered
   If = 1 GO TO VSCR 10
2. YES: PROXY: NAME (external FKP):
3. NO

**Filter:** more than one name in VSCR2

**Question 5**

VSCR5 Several potential FKPs - check 1 - best overview

PROG: - DISPLAY NAME(S) OF PERSONS FROM QUESTION VSCR2

Question: To conduct the interview, I need to choose only one person to answer my questions, but there is no problem if other people help to answer them. Which person of the people you have named would you say has the best overview of the household's finances?

INT: Multiple answers possible

1. Name of 1st person -2 - None of these
   IF ONLY ONE NAME IS
   SELECTED: GO TO VSCR10,
   ELSE CONTINUE WITH VSCR6
2. Name of 2nd person -3 – Question filtered
3. Name of 3rd person

**Filter:** VSCR5=-2

**Question 6**

VSCR6 Several potential FKPs - check 2 - owner or tenant of property

PROG: - DISPLAY NAME(S) FROM VSCR5

Question: Who owns this residence / house or has his or her name on the lease?

INT: Multiple answers possible

1. Name of 1st person -2 - None of these
   IF ONLY ONE NAME IS
   SELECTED: GO TO VSCR10,
   ELSE CONTINUE WITH VSCR7
2. Name of 2nd person -3 – Question filtered
3. Name of 3rd person

**Filter:** VSCR6=-2 OR in VSCR6 more than one person named

**Question 7**

VSCR7 Several potential FKPs - check 3 - mid-life

PROG: - DISPLAY NAME(S) OF PERSONS FROM VSCR6. ONLY ONE NAME PERMITTED.

Question: Who is closest to age 45?

INT: Only one name can be selected.

1. Name of 1st person -3 – Question filtered
2. Name of 2nd person
3. Name of 3rd person
Filter: more than one name in VSCR 2 OR VSCR4=1

**Question10**  VSCR10  Household to which FKP belongs - lives in several households

Question: First, I will have to check whether ([PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7]) does actually belong to the selected household within the definition of this survey. Does [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7]) sometimes live in another household - either together with other people or alone?

1 - YES:  -3 – Question filtered  IF=1: GO TO VSCR11
2 - NO (HOUSEHOLD MEMBER)  IF=2 GO TO QUESTION VSCRXA1

Filter: VSCR10=1

**Question11**  VSCR11  Household to which FKP belongs - main residence

Question: (Do you / Does [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7]) consider the household at [ADDRESS: STREET, CITY (FROM ECP / VSCR 1a)] to be (your / his / her)) main household?

INT: Treat this as the main household if
   (1) The person works elsewhere but returns regularly to [the above-mentioned address],
   (2) The person is a student living away from [the above-mentioned address] only during the academic term.

1 - YES: {HOUSEHOLD MEMBER}  -3 – Question filtered  YES: {HOUSEHOLD MEMBER}  GO TO VSCRXA1
2 - NO: {NOT A HOUSEHOLD MEMBER}  NO: {NOT A HOUSEHOLD MEMBER} GO TO VSCR13

Filter: VSCR11=2

**Question13**  VSCR13  Other people in the household

Question: Does anyone else live in the household at [ADDRESS: DISPLAY STREET, HOUSE NO., CITY (FROM ECP / VSCR 1a)]?

1 – Yes  -3 – Question filtered  IF = 1 GO TO VSCR13B,
2 - No  IF =2 That's a pity. I'm afraid we will not be able to go to the survey. Thank you for your time. -> END (omission code for the Sample Management System) - INFORM FIELD CONTROLLING.

Filter: VSCR13=1

**Question13B**  VSCR13B Attempt to find an internal FKP

Question: Of the other household members, would any of those be capable of talking to me about the household’s finances?

INT: Please try to find a FKP that belongs to the household.

1 - YES (HOUSEHOLD MEMBER):  -3 – Question filtered  IF = 1 GO TO VSCRXA1
2 - NO: ([PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7]) is to be treated as an external FKP):  IF = 2 GO TO VSCRXB
Filter: VSCR10=2 , VSCR11=1 , VSCR13b=1

X.A1 VSCRXA1 Check - previous respondent is FKP

INT: The household member [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13.B] is the respondent for the household. The remaining questions of this survey must be answered by [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13.B]!

Has the respondent up to now been [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13.B]?

1 – YES
2 - NO

Filter: VSCRXA1=2

VSCRXA2 Change of respondent

Question: I would now like to ask [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B] some questions about your household's finances and continue the interview with him / her. Can I do that now or should I arrange a more convenient time?

INT: - If [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B] is present, continue the interview with him/her.
- If [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B] is not currently present, ask for help in arranging a more convenient time.

1 - Yes, interview can continue directly with [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B] -3 - Question filtered IF=1: GO TO PAGE C.

2 - Arrange an appointment with internal FKP IF=2: End interview and ARRANGE A NEW APPOINTMENT

3 - Interview is stopped and will be continued from here with [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B] IF=4: END

4 - [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B] is not willing to be interviewed

5 - [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B] is not willing to be interviewed, according to information

Filter: VSCRXA2=1 , 3

Page C PageC INFORMATION ON SURVEY IF INTERNAL FKP

PROG: INSERT "INTRODUCTION" TEXT FROM ABOVE HERE

INT: [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13.B] has yet to be informed of the survey. Please read out the introduction.

1 – Continue -3 – Question filtered IF=1: CONTINUE WITH DRA050

2 - FKP is not willing to be interviewed IF=2 CONTINUE WITH VSCRBX4
Consent regarding the use of an external FKP

Question: In the context of this survey we would like to ask [: DISPLAY NAME FROM VSCR3, VSCR4 or VSCR13B] on your household's finance? Do you and all other household members aged 18 or over agree to this?

INT: - [PROG: DISPLAY NAME FROM VSCR3, VSCR4 or VSCR13B] is an external respondent, so NOT a household member.
- Present the declaration of consent and enter the names of all household members aged 18 or over. Then have all household members sign the consent form.
- If not all persons are present to sign the consent form, end the interview and arrange a new appointment

1 - All persons agree and have signed the consent form.
2 - Respondent consents, but not all of the signatures can be provided immediately or respondent first wants to talk to those persons named.
9 - Not all household members agree

IF=1 - Go to VSCRXB3 (enter address)
IF=2 - End interview - arrange a new appointment
IF=9 - Go to VSCRXB4

Address of external FKP

Question: Can you please tell me how I can reach [PROG: DISPLAY NAME FROM VSCR3, VSCR4 or VSCR13B] so I can arrange a time for our interview.

First name
Surname
Enterprise (optional)
Street
Post code
City/Town
Tel (optional)

1 - Household member’s relative
2 - Household member’s friend
3 - Lawyer, notary
4 - Tax advisor
5 - Financial advisor
6 - Domestic employee
7 - Other (please specify)

IF VSCRXB3=97, continue with VSCRXB4
else go to VSCR21

Relationship of external FKP with household

Question: Would you please tell me how [PROG: DISPLAY NAME FROM VSCR3, VSCR4 or VSCR13B] is related to the household.

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

CONTINUE WITH DRA050
**X.B4  VSCRXB4 Last attempt to find internal FKP**

Question: Is there perhaps someone who lives in your household and could answer our questions on your household's finances after all?

INT: Please try to find a FKP that belongs to the household.

1 - YES, HOUSEHOLD MEMBER
   -3 – Question filtered (internal FKP): NAME

2 - NO:

   1 CONTINUE WITH VSCRXB5

   2 What a pity. I'm afraid we will not be able to go to the survey. Thank you for your time
   -> END (omission code for the Sample Management System)

---

**Filter: VSCRXB4=1**

**X.B5  VSCRXB5 Last attempt to find internal FKP - previous respondent is FKP**

INT: The household member [PROG: DISPLAY NAME FROM VSCRXB4] is the respondent for the household. The remaining questions of this screener must be answered by [PROG: DISPLAY NAME FROM VSCRXB4]!

Is the previous respondent [PROG: DISPLAY NAME FROM VSCRXB4]?

1 – YES
   -3 – Question filtered

   1: Go to DRA050

   2: Go to VSCRBX6

   2- NO

---

**Filter: VSCRXB5=2**

**X.B6  VSCRXB6 Last attempt to find internal FKP - change of respondent**

Question: I would like to ask [PROG: NAME FROM VSCRXB4] some questions about your household's finances and continue the interview with (him / her). Can I do that now, or should I arrange a more convenient time?

INT: If [PROG: NAME FROM VSCRXB4] is present, continue the interview with him / her.

If [PROG: NAME FROM VSCRXB4] is not currently present, ask for help in arranging a more convenient time. Please inform the respondent that all household members

1 - Yes, interview can continue directly with [PROG: NAME FROM VSCRXB4]
   -3 – Question filtered

   1: GO TO PAGE D.

   2: Arrange an appointment with internal FKP

   3: Interview is stopped and will be continued from here

   4: [PROG: NAME FROM VSCRXB4] is not willing to be interviewed

   5: [PROG: NAME FROM VSCRXB4] is not willing to be interviewed, according to information

   1 CONTINUE WITH VSCRXB5

   2 Go to VSCRBX6

   3: GO TO PAGE D

   4: END

   5: END
INTRODUCTION

[PROG: NAME FROM VSCRXB4] has yet to be informed of the survey. Please read out the introduction.

1 – Continue
2 – FKP is not willing to be interviewed
-3 – Question filtered

IF=1: GO TO DRA050

IF=2: END

Question 15

DRA050 Entry to the household matrix

[PROG: START EXTERNAL HOUSEHOLD MATRIX PROGRAMME (existing infas standard programme) RECORDING OF HOUSEHOLD MEMBERS - CAPI - ALWAYS WITH THE INTERNAL FKP OR WITH ONE HOUSEHOLD MEMBER FOR EXTERNAL FKP]

- Queries within this programme are only partly standardised. Standardised probe questions can be displayed via a window (applies to text in green type).

- IF FKP IS A HOUSEHOLD MEMBER AND NAME IS ALREADY KNOWN, PLEASE ENTER DIRECTLY INTO MATRIX AND RECORD EXTRA INFORMATION.

- Record name, gender and age

- IF RELATIONSHIP MATRIX IS ACCESSED, A PROBE QUESTION FOR OTHER PERSONS APPEARS FIRST.

Question: For the questions about the financial situation of your household, it is important to know which people belong to your household. I will therefore now ask you a few questions about the composition of your household.

May I start this part of the interview now?

INT: If an appointment is arranged, please inform the respondent that all household members aged 16 or over should attend the interview if possible.

INT: Always ask whether any other people belong to the household, then record name, gender and age before the next questions are displayed.

1 – Yes, begin the interview
2 – No, interview cannot begin until later
9 – No, respondent is not willing to go to the interview.

Filter: (VSCR15=1 OR VSCMQ4=5 OR loop until all persons are entered)

AND VSMQ9 still not done

VSMQ4 VSMQ4 Matrix - lives in several households

Question: ALL ITERATIONS: Does [NAME] also live in another household from time to time - alone or with others?

1 – YES:
2 – NO: (BELONGS TO THE HOUSEHOLD):
-3 – Question filtered

IF=1: GO TO VSMQ5

IF=2: Return to list of persons, add person to the list of household members
**VSMQ5 Matrix - centre of life**

**PROG:** After question: Interviewer asks in compliance with the instructions "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 or age group and household membership check (new loop from question VSMQ4)
- No further person named: CONTINUE WITH QUESTION VSMQ9

**Question:** ALL ITERATIONS: Does [NAME] consider the household in [ADDRESS] to be his/her centre of life? List 1 shows what is meant by centre of life.

**INT:** The household is to be treated as the centre of life if
- (1) The person works elsewhere but returns to [address] regularly.
- (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.

**INT:** Present list 1

1 - YES: {BELONGS TO HOUSEHOLD}
2 - NO: {DOES NOT BELONG TO HOUSEHOLD}

**IF=1 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**

**Interviewer:** "This person does not belong to the household for the purposes of this survey and will not be added to the household list.""

**Filter:** no other persons are named in the HH-Matrix loop OR all persons are entered AND VSMQ11 is already done

**ADDITIONAL PEOPLE WHO ARE NOT CURRENTLY PRESENT**

**PROG:** IF NO OTHER PERSONS ARE NAMED IN THE FIRST PART - FOLLOWING CHECKS ARE TO BE CONDUCTED BEFORE STARTING THE RELATIONSHIP MATRIX

**VSMQ9 Matrix - persons currently absent**

**PROG:** AFTER QUESTION: If VSMQ9=1 ("Yes") jump back to person list - Interviewer note "Insert this person into the household member list using the "new person" button"

**Question:** Is there anyone else who is currently not here but usually lives (with you / in the household) or comes (to you / to the household) regularly to live (here / there). Please also consider those people included on list 2.

**INT:** These include:
- (a) Students or others who maintain close financial ties with the household.
- (b) People who are working elsewhere but are still considered part of the household.
- (c) People in hospitals or on vacation and any others who are temporarily absent.
- (d) Children in joint custody and elderly relatives who stay in the household from time to time

**INT:** Present list 2.

1 - Yes: {belongs to the household}
2 - No

**IF=1 GO TO PERSON RECORD**

**IF=2 GO TO RELATIONSHIP MATRIX**
Filter: not all persons [from VSMQ9] recorded OR VSMQ11 still not passed

VSMQ11  VSMQ11  Matrix - absent persons - centre of life
Question: Does this person consider the household in [ADDRESS] to be (his / her) centre of life?
Please refer to list 1 again.

INT: The household is to be treated as the centre of life if
(1) The person works elsewhere but returns to [address] regularly.
(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.

INT: Present list 1.

1- Yes [BELONGS TO THE HOUSEHOLD]  -3 – Question filtered  IF=1 Return to person list, add person to the list of household members
2- No

Filter: VSMQ11=2

VSMQ12  VSMQ12  Matrix - absent persons - daily subsistence costs
Question: Does [NAME] share daily subsistence costs completely or mostly with the other members of the household?

1 – Yes  -3 – Question filtered  IF=1 GO TO VSMQ14
2 - No  IF=2 GO TO VSMQ13

Filter: VSMQ12=2

VSMQ13  VSMQ13  Matrix - absent persons - contribution to household finances
Question: Does this person contribute to (your / the) household finances and / or does (he/she) participate in the financial decisions of (your / the) household?

1- Yes [BELONGS TO THE HOUSEHOLD]  -3 – Question filtered  IF=1 Return to person list, add person to the list of household members
2- No

Filter: VSMQ13=2

VSMQ14  VSMQ14  Matrix - absent persons - further private addresses
Question: Does this person have his/her own private address at another location?

1 – Yes  -3 – Question filtered  IF =1 GO TO VSMQ15
2 - No [BELONGS TO HE HOUSEHOLD]  IF=2 Return to person list, add person to the list of household members
**VSMQ15 Matrix - absent persons - decision on finances**

**Question:  Does (your / the) household make most of the financial decisions for this person?**

1. Yes *(BELONGS TO THE)*  - 3 – Question filtered

   **IF=1 Return to person list, add person to the list of household members**

2. No *(DOES NOT BELONG TO)*

   **IF=2 Return to person list, record this person's details but do not enter them in the list of household members**

   Interviewer information: "This person does not belong to the household for the purposes of this survey and will not be added to the household list."

**VSMQ16**

**PROG:** Call up "relationship matrix" module

- THEN: End of external program - return to questionnaire

**Question17 VSCR15 List of household members**

**PROG:**

- HOUSEHOLD MEMBERS ARE
  1) A POSSIBLE INTERNAL FKP - [NAME FROM 2, 4-7, 13.B., IF POINT XA1 HAS BEEN REACHED, OR NAME FROM X.B4]
  2) ALL OTHER MEMBERS, FOR THE
     A. QUESTION VSMQ4=2 OR
     B. QUESTION VSMQ5=1 OR
     C. QUESTION VSMQ11=1 OR QUESTION VSMQ13=1 OR QUESTION VSMQ14=2 OR QUESTION VSMQ15=1.
     ALL OTHER RECORDED PERSONS ARE NOT HOUSEHOLD MEMBERS.

**Question:** Based on the answers that you have just given me, I will refer to the (following / following)

   [NUMBER] (person / persons) in ("your household" / "the household") for the rest of the interview:

   *(LIST OF NAMES)*

   **CORRECT LIST IF NECESSARY**

**SECTION 1: DEMOGRAPHICS (household questionnaire)**

**REFERENCE UNIT:** ALL HOUSEHOLD MEMBERS. QUESTIONS ARE TO BE ASKED TO THE FKP IF FKP IS INTERNAL; ELSE ASK HOUSEHOLD MEMBER.

(<<IF NUMBER OF HOUSEHOLD MEMBERS > 1>>)

Let's now start with some basic questions about the individual household members.

(<<IF NUMBER OF HOUSEHOLD MEMBERS = 1>>)

Let's now start with some basic questions about your situation.

The next questions all refer to [name].

THEN DISPLAY ALL NAMES FROM THE HOUSEHOLD MATRIX ONE AFTER ANOTHER STARTING WITH THE FKP.
1.01 RA0400 COUNTRY OF BIRTH
PROG: Create "Germany" button
Question: In which country (were you / was [Name]) born?
INT: Question refers to the country or territory as it was known at the time of birth.
Three character country code -1 - Don't know
(used in the EU-LFS and EU-SILC -2 - No answer
based on the classification of
countries).

1.02 RA0500 HOW LONG HAVE YOU BEEN LIVING IN GERMANY
PROG: AN "ALWAYS, SINCE BIRTH" BUTTON SHOULD BE INSERTED HERE.
Question: For how many years (have you / has [Name]) been living in Germany?
INT: If the person has been living in Germany for less than half a year, code "zero", if the
person has had multiple stays in Germany, probe: Please include all stays in
Germany that lasted longer than half a year.
Numerical value in years, 3 digits -1 - Don't know
-2 - No answer
-5 - Since birth with no
long residences abroad

1.02A DRA0100 GERMAN NATIONAL
Question: Are you / Is [Name]) a German national?
1 - Yes -1 - Don't know
2 - No -2 - No answer
If =2 or =-1 or =-2, go to
DRA0130,
else go to DRA0110

Filter: DRA0100=1

1.02B DRA0110 GERMAN NATIONAL SINCE BIRTH
Question: (Have you / Has [Name]) been a German national since birth, or obtained citizenship later?
1 - Since birth -1 - Don't know
2 - Obtained later -2 - No answer
-3 - Question filtered

Filter: DRA0100=1

1.02C DRA0120 SECOND NATIONALITY
Question: (Do you / Does [Name]) hold another nationality in addition to German citizenship?
1 - Yes -1 - Don't know
2 - No -2 - No answer
-3 - Question filtered
If =1, go to DRA0130,
else go to DPA0100
Filter: DRA0100<>1 OR DRA0120=1

1.02D  DRA0130a ADDITIONAL NATIONALITIES
-d

Question:  < If DRA0120=1> What other nationalities (do you / does [Name]) have?
            <else> What nationalities (do you / does [Name]) have?

INT: Multiple answers possible

Three character country code       -1 - Don't know
(used in the EU-LFS and EU-SILC)   -2 - No answer
based on the classification of     -3 - Question filtered
countries).

Filter: Only ask question if not already known from the listening of HH-members module

1.03  DPA0100  MARITAL STATUS

Question:  What is ([Name]'s / your) marital status? Please refer to list 3

INT: Question refers to the legal marital status.

INT: Present list 3.

1 - Single / never married       -1 - Don't know
2 - Divorced.                   -2 - No answer
3 - Widowed                     -3 - Question filtered
4 - Married and living together with spouse
5 - Married, but separated
6 - consensual union on a legal basis
Question: Which types of legal agreements (have you / has [Name]) made with regard to your / [his / her] marriage or partnership resembling marriage? Please refer to list 4.

INT: - Present list 4
  - Multiple answers possible (a to d can be combined with e).
  - Further explanations about "legal relationships", "community of property" and "separation of property" can be found on the help page.

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

a - Legal relationship (valid if no other special agreements have been made)
b - Joint marital property
c - Separation of property
d - Other matrimonial property regime (eg for foreigners)
e - Other contractual ruling, eg on joint loans, donations, contract of inheritance, etc

Online Glossary:
(a) Since the German Equal Opportunities Act of 1957, German marital property law has drawn a distinction among community of accrued gains, separation of property and joint marital property. If no marriage contract exists, the community of accrued gains shall apply. In the event of a divorce, the assets acquired during the marriage are divided equally between the spouses or partners, with some exceptions.

(b) The joint marital property regime is agreed by a notarized marital contract. Under the principle of joint marital property, the married couple's wealth is fundamentally the whole joint wealth of both spouses (common property). Thereby those articles that are solely for the personal use of one spouse, such as household items, jewellery, working equipment, etc, are also joint property. Joint property includes the wealth the engaged couple had prior to marriage as well as the wealth accrued during the marriage. Joint property also includes wealth accrued from spouses' employment and self-employed activities.

(c) The separation of property involves the complete separation of both spouses' or partners' assets without having to grant an equalisation of the community of accrued gains after divorce. Each spouse or partner administers his / her wealth and remains owner of the wealth accrued before the marriage as well as the wealth accrued during the bona fide marriage. The right to separate the joint marital daily effects (such as household items, marital home, joint car) and the marital savings remain unaffected. Separation of property is agreed by a notarized marital contract or partnership agreement. The separation of property occurs very rarely in Germany.
1.04A  DPA0300  HIGHEST LEVEL OF EDUCATION COMPLETED
Question:  What is the highest level of education (you have / [Name] has) completed. Please refer to list 5.

INT:  - Wherever possible, assign a certificate gained abroad to its German equivalent. If this is not possible, please enter under 7 as "other". Professional education is recorded later.
- Present list 5.

1 - Still at school  -1 - Don't know
2 - Completed lower secondary school
3 - Completed higher secondary school
4 - Completed East German standard school up to 10th grade
5 - University of applied sciences entrance diploma / completed technical school
6 - General or subject-specific university entrance diploma / senior school-leaving certificate (from a grammar school) / East German secondary school up to 12th grade (also with apprenticeship)
7 - Other (please specify PROG: Insert text in DPA0300S)
8 - No school-leaving qualification

1.04B  DPA0400  HIGHEST LEVEL OF PROFESSIONAL EDUCATION COMPLETED
Question:  Have you / Has [Name]) completed a training qualification or course of study. In the event of more than one certificate, please only enter the highest achieved. Please refer to list 6.

INT:  Present list 6.

1 - Currently in training or studying  -1 - Don't know
2 - Yes, vocational training completed (apprenticeship)
3 - Yes, vocational training completed (vocational school or commercial college)
4 - Yes, training at a technical or commercial college, school for master craftsmen or engineers or university of cooperative education completed
5 - Yes, university of applied sciences degree
6 - Yes, university degree obtained / teacher training completed
7 - Yes, doctorate / postdoctoral qualification obtained
8 - Other (please specify PROG: Insert text in DPA0400S)
9 - No, no training completed
1.05   DPA0500   EMPLOYED

Question:  Are you / Is [NAME]) currently employed?  
           Please refer to list 7.

INT:  Present list 7.

1 - Yes, employed (full-time, part-time, apprenticeship, low-paid part-time job or irregular employment)  
   -1 - Don't know  
   -2 - No answer

2 - Yes, ordinarily employed but not currently (maternity leave / long-term sick leave / other period of leave)

3 - No, not employed (in training, unemployed, retired, homemaker)

Online Glossary:
PROG: IF FKP INTERNAL

INT (red):  This concludes the household member part of the survey. Please now continue the household interview with [NAME RECORD 1]

PROG.: IF FKP EXTERNAL

INT (red):  This concludes the household member part of the survey. Please now continue the individual interview with [NAME RECORD 1]. The household interview will be conducted later with the external FKP [NAME RECORD 19].

PROG:  END OF “HOUSEHOLD MATRIX”
Start of household interview
- This part of the survey may only be conducted with [Name of external FKP]!
- Present the declaration of consent.
- If necessary, show the cash study and give the household the opportunity to write down the web link to the study.

PROG: START FOR EXTERNAL FKP
As part of a scientific study on behalf of the Deutsche Bundesbank, the household of [PROG: DISPLAY NAME] in [PROG: DISPLAY ADDRESS] was selected.

PROGR: IN THE FOLLOWING PLEASE DISPLAY “a member” FOR A ONE-PERSON HOUSEHOLD, “the members” FOR A MULTI-PERSON HOUSEHOLD.

(A member / The members) of this household (has / have) asked us to talk to you about its financial situation.

This scientific study on behalf of the Deutsche Bundesbank is concerned with the financial structure, income and spending patterns of households. It is part of a larger survey conducted throughout the euro area.

Participation in this study is strictly voluntary, but your cooperation is very important in order to generate a comprehensive and adequate picture of the financial situation in various German households and in the euro area.

The study on payment behaviour in Germany, which the Bundesbank conducted last year, gives you a rough idea of what we are aiming for.

We assure you that the data we collect will be used solely for generating statistics, for monetary and stability policy purposes, as well as for science and research. We guarantee you that all your information will be treated as strictly confidential and all regulations on data protection will be followed to the letter. The survey results will be evaluated and presented entirely anonymously, i.e. without names or addresses.

The data collected will also be kept separate from your personal details. The information you provide during the interview will be forwarded to the Bundesbank without names or addresses. Individual personal details are not identifiable.

Individual household data will under no circumstance be used for commercial purposes. The Bundesbank will only supply the anonymous survey data to the European Central Bank, other Eurosystem central banks, as well as to trustworthy research institutions for project-related studies. The data itself will undergo further security measures beforehand, such as the deletion of uncommon attributes and attribute combinations, as well as generalisation, to make the information even less recognisable. It is therefore impossible to determine which details stemmed from which particular person.

By participating in this survey, you accept that your / your household's data may be saved and used for the purposes stated above.

Do you have any questions before we start?

May I start the interview on household finances now?

1 – Yes, begin the interview
9 – No, respondent is not ready -> END
2.01 **HI0100** AMOUNT SPENT ON FOOD AT HOME

Question: During the last 12 months, about how much did (you / your household / the household) spend in a typical month on food and beverages to be consumed at home?

*Numerical value in EUR, 6 digits*
-1 - Don't know
-2 - No answer

2.02 **HI0200** AMOUNT SPENT ON FOOD, MEALS AND DRINKS OUTSIDE HOME

Question: During the last 12 months, about how much did (you / your household / the household) spend in a typical month on food and beverages outside home?

INT: I mean expenses at restaurants, lunches, canteens, coffee shops and the like, but not refundable business lunches.

*Numerical value in EUR, 6 digits*
-1 - Don't know
-2 - No answer

2.03 **DHI0500** COMPARISON OF LAST 12 MONTHS' EXPENSES TO AVERAGE

Question: Aside from any purchases of assets, would you say that (your / your household's / the household's) overall expenses over the last 12 months were about "normal"?

1 - Yes
2 - No

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

If = 2, go to DHI0550, else go to HI0600

Filter: DHI0500=2

2.03A **DHI0550** COMPARISON OF LAST 12 MONTHS' EXPENSES TO AVERAGE - HIGHER / LOWER

Question: Were overall expenses 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 LAST 12 MONTHS HIGHER / LOWER THAN INCOME

Question: Again aside from any purchases of assets, over the last 12 months would you say that (your / your household's / the household's) regular expenses were . . .

INT: Read out the possible answers.

1 - Higher than (your / your household / the household) income
2 - About the same as income
3 - Less than (your / your household / the household) income

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

If = 1, go to HI0700a-g, else go to DHI0600
**2.05** **HI0700a-g SOURCE OF EXTRA INCOME TO MEET EXPENSES**

**PROG:** ALLOW MULTIPLE ANSWERS.

**Question:** You have told me that (your / your household's / the household's) expenses have been above (your / its) income. Which of the methods in list 8 did (you / your household / the household) employ last year to meet this excess expenditure?

**INT:** - Present list 8
  - Multiple answers possible.

  1 - Named
  2 - Not named
  a - Sold assets
  b - Got a credit card / overdraft facility
  c - Got some other loan
  d - Spent out of savings
  e - Asked for help from relatives or friends
  f - Left some bills unpaid
  g - Other (SPECIFY) PROG: Insert text in HI0700S)

**2.06** **DHI0600 ESTIMATE OF MONTHLY HOUSEHOLD INCOME**

**Question:** How high is (your household's / your household's / the household's) monthly disposable net income? This is the money that is available for spending after all taxes and social security contributions have been paid. Please consider the income types in list 9 in your answer.

**INT:** Wage
  Salary
  Income from self-employed activities
  Pension
  Income from government assistance
  Income from property leases
  Leasing
  Housing allowance
  Child allowance
  Other incomes

**INT:** Present list 9.

*Numerical value in EUR, 9 digits*  
  -1 - Don't know
  -2 - No answer

**2.07** **DHI0800 MAKE ENDS MEET**

**PROG:** CAPI-mistake (until Version 3.01.05): Question was filtered in case of DHI0600=-1 OR -2 AND DHI0600o=-1 OR -2 AND DHI0600u=-1 OR -2 AND DHI0600i=-1 OR -2

**Question:** If you now think about the entire monthly income of (your / your / the) household, how well do you think (your / your / the) household makes ends meet?

**INT:** Read out options.

  1 - With great difficulty
  2 - With some difficulties
  3 - Fairly easily
  4 - Easily

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

  (CAPI-mistake)
2.08  DHI0400  ABILITY TO GET FINANCIAL ASSISTANCE FROM FRIENDS OR RELATIVES

Question: In an emergency, could (you / your household / the household) get financial assistance from friends or relatives to cover living expenses for around three months? This does not include friends or relatives who live in (your / your / the household).

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

Filter: internal FKP

2.09  DHI0200  Saving Behaviour

Question: Now I'd like to ask you some questions about (your / your household's) attitude towards savings.

Which of the reasons in list 10 best describes (your / your household's) saving behaviour?

INT: Present list 10.

1 - (I / We) regularly save a certain amount in a savings account, savings plan, shares, life insurance, etc
2 - (I / We) save an amount each month which (I / we determine) based on (my / our) financial situation
3 - (I / We) save something if there is anything left over.
4 - (I / We) do not save as (I / we) do not have the financial means to do so.
5 - (I / We) do not want to save

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

If !=-1,2 or 5, go to DHI0700.
2.10 DHI0300a - PURPOSE FOR SAVING

PROG: If more than one reason is given, ask the following probe question: And what is the most important reason?

VERBATIM TEXT ANSWER – ONE LINE PER REASON – WITH THE OPTION OF MARKING THE MOST IMPORTANT OPTION. CODE AFTER THE INTERVIEW.

Question: < DHI0200= 1, 2, 3> What are (your / your household's / the household's) most important reasons for saving?

< DHI0200= 4> If (you / your household / the household) were in a position to save, what would be (your / your household's / the household's) most important reasons for saving?

INT: Multiple answers possible.

Verbatim text

(DO NOT SHOW CODING)

INSTRUCTIONS IN CAPI:

1 - Purchase of a house / apartment
2 - Major purchase excluding vehicles (other residences, furniture, etc)
3 - Purchase of vehicles
4 - Setting up a business or finance investments in an existing business
5 - Invest in financial assets
6 - Provision for unexpected events
7 - Paying off loans / debts
8 - Old age provision
9 - Travels / holidays
10 - Education / support of children or grandchildren
11 - Bequests
12 - Taking advantage of state subsidies (a subsidy to building society savings, for example)
13 - Other (please specify PROG: Insert text in DHI0300S)

Set of 13 variables
a) Most important reason
b) - m) Other reasons

Filter: DHI0200=1, 2, 3, 4 AND internal FKP

2.11 HNI0700 CRISIS - SAVING IN THE NEXT 12 MONTHS

Question: If you now compare the next twelve months with the past two years: (will you / will your household / will the household) save a larger, smaller or approximately the same share of the household disposable income?

1 - A larger share
2 - A smaller share
3 - The same share
-1 - Don't know
-2 - No answer
-3 - Question filtered
2.12 DHI0700 ESTIMATE OF WEALTH

Question: Before we continue, another question about (your wealth / the wealth of your household / the wealth 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 belonging to household members minus all liabilities. Please also take the assets in list 11 into consideration, and then subtract debts and liabilities.

INT: This question is only to provide a rough idea. Individual household assets will be looked at in greater detail later.

Real estate
Vehicles
Stocks in companies
Financial assets
Insurances
minus debts and liabilities

INT: Present list 11.

Numerical value in EUR, 9 digits
-1 - Don't know
-2 - No answer

SECTION 3: REAL ASSETS AND THEIR FINANCING

Reference unit: Household. Questions to be asked to FKP.
I am going to ask you about (your / your / the) main residence (HMR). That is the apartment or house where (you / you and your household members / the household members) live for most of the year.

3.01 DHB0100 BUILDING TYPE - HOUSEHOLD MAIN RESIDENCE

Question: In what type of building (do you / does your household / does the household) live?

INT: Present list 12.

1 - Detached single-family house
2 - Semi-detached house
3 - Multiple family dwelling or communal housing (e.g. apartment building)
6 - Non-detached house
4 - Farm
5 - Building with various uses (e.g. multiple family building with office, medical practice or shop) (please specify PROG: Insert text in DHB0100S1)
9 - Other (please specify PROG: Insert text in DHB0100S)

Filter: DHB0100=3, 5, 6, 9

3.02 DHB0110 PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE

Question: (Do you / Does your household / Does the household) inhabit the whole house or just one / more than one apartment?

INT: Present list 13.

1 - One apartment
2 - More than one apartment
3 - The whole house
4 - Question filtered
DHB9999
PROG: CREATE DHB9999 AUXILIARY VARIABLE THAT ACCEPTS THE FOLLOWING "VALUES":
  IF DHB0110=-3 -> DHB0100 - Building type
  IF DHB0110>0 -> DHB0110 - Property type
  IF DHB0100=-1 or -2 AND DHB0110=-1 or -2 -> "House / Apartment"

3.03 HB0100 SIZE OF HOUSEHOLD MAIN RESIDENCE
Question: What is the size of the <DHB9999> in square metres? Please only include the living space. Any additional space will be recorded later.

Numerical value in square metres, 5 digits
-1 - Don't know
-2 - No answer

3.04 DHB0120 YEAR HOUSEHOLD MOVED INTO MAIN RESIDENCE
Question: < Number of household members >1> Consider the household member who has lived in the residence the longest. Since when has he / she lived there? When she/he is born in the residence, what's her /his year of birth?

< Number of household members =1> Since when (have you / has [Name]) lived in the residence?

Numerical value, 4 digits (for year)
-1 - Don't know
-2 - No answer

If year for DHB0120<=10, continue with DHB0130 a-o
else go to DHB0200a-d

Filter: DHB0120>=2000

3.05 DHB0130a REASONS FOR MOVING
-0
PROG: ALLOW MULTIPLE ANSWERS.
Question: Why did you move to the residence <DHB9999> in [YEAR DHB0120]? Please refer to list 13.

INT: - Present list 13
  - Multiple answers possible.
  1 - Named
  2 - Not named
  -1 - Don't know
  -2 - No answer
  -3 – Question filtered
  a - Better / other location
  b - Change from rented to owned property, or vice-versa
  c - Marriage / partnership / joint apartment with partner
  d - Separation / divorce
  e - Training / study
  f - Rent / costs too high
  g - Greater / changed requirement for space
  h - Retirement
  i - Change of job
  j - Shorter commuting distance
  k - Closer to relatives
  l - Health grounds
  m - Unemployment
  n - Foreclosure of residential property
  o - Other (precise entry PROG: Insert text in DHB0130S)
3.06 DHB0200a SHARE OF HOUSEHOLD MAIN RESIDENCE OWNED BY HOUSEHOLD
-d

PROG: ALLOW MULTIPLE ANSWERS FOR b, c AND d.
Question: (Do you / Does your household / Does the household) use the <DHB9999>
INT: - Read out the possible answers
- Multiple answers possible.

1 - Named
2 - Not named

a - as sole owner?
1 - Named
2 - Not named

b - as co-owner?
1 - Named
2 - Not named

1 - Don’t know
2 - No answer

If DHB0200a=1 AND (DHB0100=3 or =5 or = 6), continue with DHB0150;
If DHB0200a=1 AND (DHB0100<>3 AND <>5 AND <>6), continue with DHB0151;
If DHB0200b=1 AND (DHB0100<>3 AND <>5 AND <>6), continue with DHB0150;
If DHB0200c=1 AND DHB0200b<>1 AND DHB0200d<>1, continue with DHB0210;
If DHB0200c=1 AND DHB0200d<>1 AND DHB0200b<>1, continue with DHB0210;
If DHB0200d=1 AND DHB0200b<>1 AND DHB0200c<>1, continue with DHB0210;
If DHB0200b=1 AND (DHB0100<>3 AND <>5 AND <>6), continue with DHB0151,
else go to DHB0150

c - as tenant / sub-tenant?
d - for free (not for housing allowance recipients with tenancy agreements?)?
1 - Named
2 - Not named

1 - Don’t know
2 - No answer

If DHB0200b=1 AND DHB0100<>3 AND <>5 AND <>6, continue with DHB0150;
If DHB0200c=1 AND DHB0200b<>1 AND DHB0200d<>1, continue with DHB0210;
If DHB0200c=1 AND DHB0200d=1 AND DHB0200b<>1, continue with DHB0210;
else go to DHB0150
Filter: (DHB0200A=1 OR DHB0200B=1) AND (DHB0100=3 OR DHB0100=5 OR DHB0100=6)

3.07A DHB0150 PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE - PLOT OF LAND
Question: Does the <DHB9999> also include a plot of land, such as a garden?

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

If =1, continue with DHB0151

If =2 and (DHB0100<>5 and (DHB0110 <>1 and <>2)), continue with DHB0152,

If =2 and DHB0100<>5 and (DHB0200c<>1 and DHB0200d<>1), continue with DHB0320,

If =2 and DHB0100 <>5 and DHB0200c=1 and (DHB0200d<>1), continue with DHB0600,

If =2 and DHB0100 <>5 and (DHB0200c<>1 and DHB0200d=1), continue with DHB0210,

If =2 and DHB0100<>5 and (DHB0200c=1 and DHB0200d=1), continue with DHB0210,

else go to DHB0320
Filter: \(((\text{DHB0200a}=1 \text{ OR } \text{DHB0200b}=1) \text{ AND } \text{DHB0100}<>3,5,6) \text{ OR } \text{DHB0150}=1\)

3.07B  DHB0151  SIZE OF PLOT OF LAND - HOUSEHOLD MAIN RESIDENCE

Question: What is the size of the piece of land belonging directly to this \(<\text{DHB9999}>\) in square metres?

Numerical value in square metres, 5 digits

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

If \(\text{DHB0100}=5\) and \((\text{DHB0110} <>1 \text{ and } \text{DHB0152})\), continue with

If \(\text{DHB0100}<>5\) AND \((\text{DHB0200c}<>1 \text{ and } \text{DHB0200d}<>1)\), continue with \(\text{DHB0320}\),

If \(\text{DHB0100}<>5\) AND \((\text{DHB0200c}=1 \text{ and } \text{DHB0200d}<>1)\), continue with \(\text{DHB0600}\),

If \(\text{DHB0100}<>5\) AND \((\text{DHB0200c}<>1 \text{ and } \text{DHB0200d}=1)\), continue with \(\text{DHB0210}\),

If \(\text{DHB0100}<>5\) AND \((\text{DHB0200c}=1 \text{ and } \text{DHB0200d}=1)\), continue with \(\text{DHB0210}\),

else go to \(\text{DHB0320}\)

Filter: \(\text{DHB0100}=5\) AND \(\text{DHB0110}<>1\), 2

3.07C  DHB0152  SIZE OF UNOCCUPIED PART OF BUILDING - HOUSEHOLD MAIN RESIDENCE

Question: What is the size of the unoccupied part of this building with various uses?

Numerical value in square metres, 5 digits

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

If \((\text{DHB0200c}<>1 \text{ and } \text{DHB0200d}<>1)\), Continue with \(\text{DHB0320}\)

If \((\text{DHB0200c}=1 \text{ and } \text{DHB0200d}<>1)\), Continue with \(\text{DHB0600}\),

If \((\text{DHB0200c}<>1 \text{ and } \text{DHB0200d}=1)\), Continue with \(\text{DHB0210}\),

If \((\text{DHB0200c}=1 \text{ and } \text{DHB0200d}=1)\), Continue with \(\text{DHB0210}\),

else go to \(\text{DHB0320}\)
**3.08 DHB0210 FREE USE OF HOUSEHOLD MAIN RESIDENCE - ACTUAL OWNER**

**Question:** As regards the free use of the residence, who provides (you / your household / the household) the <DHB9999> for free?

<table>
<thead>
<tr>
<th>Option</th>
<th>Response</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Employer</td>
<td>-1 - Don't know</td>
<td>If DHB0200c=1, continue with DHB0600,</td>
</tr>
<tr>
<td>2 - Family members / friends</td>
<td>-2 - No answer</td>
<td>else go to DHB0320</td>
</tr>
<tr>
<td>3 - Charities / public sector bodies</td>
<td>-3 - Question filtered</td>
<td></td>
</tr>
<tr>
<td>4 - Other (please specify PROG: Insert text in DHB0210S)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Filter: DHB0200c=1**

**3.09 DHB0600 HOUSING ALLOWANCE**

**Question:** Do you receive housing allowance?

<table>
<thead>
<tr>
<th>Option</th>
<th>Response</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<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>3 - Question filtered</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Filter: DHB0200c=1**

**3.10A DHB0300 AMOUNT OF RENT PAID FOR HOUSEHOLD MAIN RESIDENCE (EXCL. UTILITY BILLS)**

**Question:** How much do you pay per month in rent excluding bills?  
Please do not include utility costs such as heating, electricity, etc.  
(<IF DHB0600=1> Please take the whole rent into account, including the amount that is covered by the housing allowance).

<table>
<thead>
<tr>
<th>Numerical value in EUR, 6 digits</th>
<th>-1 - Don't know</th>
<th>If = -1, -2, -4, continue with DHB0310,</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-2 - No answer</td>
<td>else go to DHB0320</td>
</tr>
<tr>
<td></td>
<td>-3 - Question filtered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-4 - rent only known including utility costs: PROG: Insert button for &quot;4&quot;</td>
<td></td>
</tr>
</tbody>
</table>

**Filter: DHB0300=-1, -2, -4**

**3.10B DHB0310 AMOUNT OF RENT PAID FOR HOUSEHOLD MAIN RESIDENCE (INCL. UTILITY BILLS)**

**Question:** How much do you currently pay per month in rent including heating, electricity and other utility costs?

<table>
<thead>
<tr>
<th>Numerical value in EUR, 6 digits</th>
<th>-1 - Don't know</th>
<th>If = -1, -2, -3, continue with DHB0300,</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-2 - No answer</td>
<td>else go to DHB0320</td>
</tr>
<tr>
<td></td>
<td>-3 - Question filtered</td>
<td></td>
</tr>
</tbody>
</table>
3.10C DHB0320 UTILITY BILLS AT HOUSEHOLD MAIN RESIDENCE - AMOUNT
DHB0325 UTILITY BILLS AT HOUSEHOLD MAIN RESIDENCE - PERIOD OF TIME


Question: (<If DHB0310<>-1, -2, -3 > In your estimate,) how much do you currently pay in total for utility costs including heating and electricity costs? Please quote a monthly, quarterly or annual amount.

INT: Telephone and internet costs are not considered as utility costs here; it is sufficient to provide pre-payment amounts for utility costs.

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

If (DHB0200a=1 and DHB0200b<>1), continue with DHB0400a-d

If (DHB0200a<>1 and DHB0200b=1), continue with HB0500

else go to HB2400

Filter: DHB0200b=1

3.11 HB0500 PERCENTAGE OF OWNERSHIP OF HOUSEHOLD MAIN RESIDENCE

Question: What percentage of the value of the <DHB9999> belongs to (you / your household / the household), including plots of land?

INT: Record answers with a maximum of two decimal places.

Numerical value as a percentage, 4 digits, 2 decimal places
-1 - Don't know
-2 - No answer
-3 - Question filtered

Filter: DHB0200a=1 OR DHB0200b=1

3.12A DHB0400a HOUSEHOLD MAIN RESIDENCE - MEANS OF PROPERTY ACQUISITION

Question: How did (you / your household / the household) acquire the <DHB9999> (<If DHB0200b=1> or the part of the <DHB9999> that belongs to (you / your household / the household): did (you / your household / the household) purchase it, did (you / your household / the household) construct it yourself, did (you / your household / the household) inherit it or did (you / your household / the household) receive it as a gift?

INT: Multiple answers possible.

1 - Named
2 - Not named
4 variables:
a - Purchased
b - Constructed (yourself)
c - Inherited
d - Received as a gift (also signed over)

If multiple answers, continue with DHB0410,

else go to HB0700
3.12B  DHB0410  HOUSEHOLD MAIN RESIDENCE - MOST SIGNIFICANT MEANS OF PROPERTY ACQUISITION

PROG: ONLY SHOW THE OPTIONS HERE THAT WERE NAMED IN DHB0400A-D.

Question: Of the possibilities stated, which was the most important when it came to the size of the <DHB9999> (including plots of land)?

1 - Purchased  -1 - Don't know
2 - Constructed (yourself)  -2 - No answer
3 - Inherited  -3 - Question filtered
4 - Received as a gift

Filter: DHB0200a=1 OR DHB0200b=1

3.13  HB0700  YEAR OF PROPERTY ACQUISITION - HOUSEHOLD MAIN RESIDENCE

Question: You told me that (you / your household / the household) moved into this <DHB9999> in <DHB0120>.

In what year did (you / your household / the household) acquire <DHB9999> / the undeveloped plot of land?

INT: Please tell me the year in which (you / a current household member / a current household member) first acquired ownership of part of the <DHB9999>. If you are unsure, take the year that a member of the household was first recorded as (partial) owner in the land registry.

Numerical value, 4 digits  -1 - Don't know
-2 - No answer
-3 - Question filtered

Filter: DHB0200a=1 OR DHB0200b=1

3.14  HB0800  PROPERTY VALUE AT THE TIME OF ITS ACQUISITION

Question: How much was the <DHB9999>, including the plots of land, worth at the time (you / someone in your household / someone in the household) acquired it?

(If DHB0210=1 [only partly owned by the household] > Please consider the price of the entire <DHB9999>, not just (your / your household's / the household's) share.

INT: If the <DHB9999> (including plots of land) was acquired (by you / by your household / by the household) in multiple steps, please consider the total value at the time that you or any current household member first acquired ownership of part of the <DHB9999>.

Numerical value in EUR, 9 digits  -1 - Don't know
-2 - No answer
-3 - Question filtered
3.15 HB0900 CURRENT VALUE OF HOUSEHOLD MAIN RESIDENCE

Question: 

<If DHB0100<>4 AND <>5 or DHB0100 = 5 AND DHB0110=1 OR DHB0100 = 5 AND DHB0110=2> What is the current value of this DHB9999, including plots of land, ie if you could sell it now, how much do you think would be the price of it?

<If DHB0100=4 > [Farm] If (you / your household / the household) were to sell the farm (buildings and farmland), how much do you think (you / your household / the household) could sell it for? Please only consider the buildings and the farmland only here. The value of farm implements, crops and livestock will be recorded later when we move on to talk about businesses.

<If DHB0100=5 AND DHB0110 <>1 AND <>2 [Building with various uses]> If (you / your household / the household) were to sell the building with various uses, including the plot of land, how much do you think (you / your household / the household) could sell it for? Please relate your answer to the entire building (including plots of land) and not just the part in which (you live / your household lives / the household lives).

<If DHB0200b =1 [Only a part of the apartment / house / owned by the household]>: Please consider the price of the entire property and not just the part that (you own / your household owns / the household owns).

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

3.16A DHB2400 MORTGAGES AND LOANS COLLATERALISED USING RESIDENCE (HMR)

Question: Are there currently any outstanding mortgages or loans that use the DHB9999 as collateral?

1 - Yes  
2 - No  

If = 1, continue with HB1010

If = 2 AND (DHB0200a=1 or DHB0200b=1), continue with DHNB0100a-e, else go to HB2400

3.16B HB1010 NUMBER OF MORTGAGES OR LOANS USING RESIDENCE (HMR) AS COLLATERAL

Question: How many such outstanding mortgages or loans are there?

INT: The answer can be also zero.

Numerical value, 2 digits for (number of mortgages and loans)  
1 - Don't know  
2 - No answer  
3 - Question filtered

If>0 continue with DHB500$x,  
If=1 or =2 continue with DHB2600,  
If = 0, continue with DHNB0100a-e
Filter: HB1010>=1 AND loop cycles less than 3-times passed

Start of a loop for 3 with the <DHB9999> collateralised loans.

NOTE: Prototype for navigating within a loop at the end of the survey
If only 1 loan (<HB1010 =1>): "Let's now talk about the loan which is collateralised by the residence."
Go
to Text in DHB500$x.

If more than one loan:
Now let's talk about the (<HB1010 =2> two / <HB1010=3> three / <HB1010>3> three most important) loans, which are collateralised with this residence.
Please start with the loan with the largest outstanding balance and then continue to the next largest, and so on (if existing).
For the second and third loop cycle: transitional text
Now let's come to the next largest outstanding balance.

3.17 DHB500$x  HMR MORTGAGES $x: TYPE OF LOAN

Question: Please refer to list 14. What type of loan is it?

INT: - Present list 14.
- Further explanations about the "refinancing" and the "reverse annuity mortgage" can be found on the help page.

1 - New loan - a new loan was taken out to finance a larger purchase
2 - Refinancing - this loan was used to pay off another loan
3 - A reverse annuity mortgage - supplementary pension, which is financed by a credit institution against the equity of the property

Online Glossary:
Refinancing a loan means paying off an existing loan with the proceeds from a new one, either of the same size or larger, if the borrower needs more money.
A reverse annuity mortgage (home equity release scheme, reverse mortgage) is a supplementary pension which is financed by a bank against the equity of the property. The household retains ownership throughout the life of the contract.
3.18  **HB120$x**: HMR MORTGAGES $x: PURPOSE OF THE LOAN

**PROG:** IF MORE THAN ONE REASON IS GIVEN, ASK THE FOLLOWING QUESTION: And what was the most important reason?

**Question:** For what purpose did (you / your household / the household) take out (this loan / ( If DHB500$x =2 [refinanced] > the original loan)?

**INT:** Multiple answers possible - Do not read out the possible answers. Assign spontaneous answers by the respondent to the answer categories.

1 - To purchase the <DHB9999>, which (you inhabit / your household inhabits / the household inhabits) (main residence)
2 - To purchase another real estate asset
3 - To refurbish or renovate the residence
4 - To buy a vehicle or other means of transport
5 - To finance a business or professional activity
6 - To restructure other consumer / instalment loans
7 - To finance training or a period of study (e.g. educational loan)
8 - To cover living expenses or other purchases
9 - Other (please specify. PROG: Insert text in HB120$xS)

9 variables:
b) Most important purpose
b) Other purposes

3.19  **HB130$x**: HMR MORTGAGES $x: YEAR WHEN LOAN TAKEN OUT OR REFINANCED

**Question:** When did (you / your household / the household) (first take out this loan / ( If DHB500$x =2 [refinanced] > most recently refinanced this loan) / ( If DHB500$x =3 > When did the payments to the household begin)?

**Numerical value, 4 digits (for year)**
-1 - Don't know
-2 - No answer
-3 - Question filtered

3.20  **HB140$x**: HMR MORTGAGES $x: INITIAL AMOUNT BORROWED

**Question:** What was the initial amount borrowed at the time the loan was (granted / ( If DHB500$x =2 [refinanced] > most recently refinanced) / ( ( If DHB500$x =3 > What was the initial amount that was paid out)?

**INT:** In some instances, this may be zero

**Numerical value in EUR, 9 digits**
-1 - Don't know
-2 - No answer
-3 - Question filtered
Filter: HB1010>=1 AND loop cycles less than 3-times passed

3.21 HB150$x  HMR MORTGAGES $x: ADDITIONAL BORROWING ON THE HMR MORTGAGE

PROG: - ONLY ASK QUESTION IN FIRST LOOP.
- < IF DHB500$x =3 > INSERT "YES" AS ANSWER AND CONTINUE WITH HB160$x

Question: (Have you / Has your household / Has the household) ever used the existing land charge entry with the consent of the bank to borrow additional funds?

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

Filter: HB1010>=1 AND loop cycle less than 3-times passed

3.22 HB160$x  HMR MORTGAGES $x: LENGTH OF THE LOAN AT THE TIME OF BORROWING / REFINANCING

Question: At the time the loan was (< If DHB500$x =1 >originally granted / < If DHB500$x 1=2 [refinanced]> most recently refinanced) / (< If DHB500$x =3 > how many years were agreed for the length of the loan>?

INT: <IF DHB500$x <> 3>:Further explanations about the "agreed duration of the loan" can be found on the help page.

Numerical value, 2 digits (for duration in years)  
1 - Don't know
2 - No answer
3 - Question filtered
4 - No fixed duration agreed (line of credit / loan has no set term)

Online Glossary:
The length of the loan is the shortest of:
(1) the total agreed duration of the loan,
(2) the time since the last negotiation of the loan until the next required negotiation, or
(3) the time since the last negotiation of the loan until the loan is scheduled to be paid off.
If a loan has a variable rate of interest but no formally required renegotiation period, please state the total agreed duration of the loan (option 1)

Filter: HB1010>=1 AND loop cycle less than 3-times passed

3.23 HB170$x  HMR MORTGAGES $x: AMOUNT STILL OWED

Question: What is the outstanding balance on the loan?

INT: The amount we want is the outstanding principal excluding interest, special repayment fees etc, not the sum of future payments.

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

Filter: HB1010>=1 AND loop cycle less than 3-times passed

3.24 HB180$x  HMR MORTGAGE $x: ADJUSTABLE INTEREST RATE

Question: Does the loan have a variable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

1 - Yes  
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered
Filter: HB1010>=1 AND loop cycle less than 3-times passed

3.25A DHB560$x HMR MORTGAGES $x: EFFECTIVE INTEREST RATE

Question: What is the current (annual) effective rate of interest that (you pay / your household pays / the household pays) for this loan (< If HB180$x =1 [variable rate of interest]> resulting from the last adjustment)?

INT: Further explanations about the "nominal and effective interest rates" can be found on the help page.
- If the respondent only knows the nominal interest rate, please select "Don't know" and move on to the next question. Record answers with a maximum of three decimal places.

Numerical value, 5 digits, 3 decimal places
-1 - Don't know
-2 - No answer
-3 - Question filtered

If = -1 or -2, continue with DHB561$x,
else go to DHB590$x

Online Glossary:
The nominal rate of interest determines the amount of the monthly or quarterly interest payments. The effective rate of interest allows a comparison of various types of interest charges to be made. This applies primarily to the value date and the additional charges incurred when taking out a loan. As a rule, the effective interest rate is higher than the nominal interest rate. Both interest rates must be stated in loan agreements.

Filter: DHB560$x=-1, -2

3.25B DHB561$x HMR MORTGAGES $x: NOMINAL INTEREST RATE

Question: If you do not know the effective rate of interest: what is the current (annual) nominal rate of interest that (you pay / your household pays / the household pays) for this loan (< If HB180$x =1 [variable rate of interest]> resulting from the last adjustment)?

INT: Record answers with a maximum of three decimal places.

Numerical value, 5 digits, 3 decimal places
-1 - Don't know
-2 - No answer
-3 - Question filtered

Filter: HB1010>=1 AND loop cycles are less than 3-times passed

3.26A DHB590$x HMR MORTGAGES $x: LOAN INSTALMENTS - AMOUNT

Question: How much is the monthly, quarterly or yearly payment on the loan including both interest and repayment that (you pay / your household pays / the household pays)? Please do not include any insurance or other fees in this amount.

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

End of the loop for 3 loans.

If HB1010> 1 AND in HB170$x more than 50% of the loops -1 or -2 continue with DHB2600,
else go to DHNB0100a-e
**3.26B DHB2600 ADDITIONAL QUESTION - MONEY STILL OWED ON LOANS (USING HMR AS COLLATERAL)**

Question: What is the total outstanding balance on all loans collateralised against the <DHB9999>?

INT: The amount we want is the outstanding principal excluding interest, special repayment fees etc, not the sum of future payments.

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

**3.27 HB2100 MONEY STILL OWED ON ALL OTHER LOANS (USING HMR AS COLLATERAL)**

Question: For the (<HB1010=4> remaining loan / <HB1010>4> the <HB1010 minus 3> remaining loans) collateralised against the <DHB9999>, what is the total outstanding balance on (this loan/these loans)?

INT: The amount we want is the outstanding principal excluding interest, special repayment fees etc, not the sum of future payments.

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

**3.28 DHB2000 REPAYMENTS FOR ALL OTHER LOANS (COLLATERALISED WITH HMR) - DHB2010 AMOUNT REPAYMENTS FOR ALL OTHER LOANS - TIME PERIOD**


- IF DHB2000x <0 HIDE QUESTION DHB2010 AND CODE AS -3 (FILTERED)

Question: We have already talked about <number of loop cycles> loans in detail. Now I have another question about (<HB1010=1 or -2> these / < HB1010>3> the < HB1010 minus 3> remaining) loans. How much is the monthly, quarterly or yearly payment on these loans including both interest and repayment that (you pay / your household pays / the household pays)?

INT: Please do not include any insurance or other fees in this amount.

Numerical value in EUR, 6 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
3.29  DHNB0100 THIRD PARTY SUPPORT FOR PROPERTY (HMR) ACQUISITION

PROG: ALLOW MULTIPLE ANSWERS

Question: Did guarantees or other financial support from relatives or other individuals, who do not belong to (your / your / the) household play a significant role when acquiring the <DHB9999>? Which of the points on list 15 are relevant here?

INT: Present list 15
- Multiple answers possible.
  1 - Named
  2 - Not named
  a - Yes, guarantees
  b - Yes, support without repayment obligations
  c - Yes, loans from relatives and other individuals who do not belong to household
  d - Yes, other (please specify)
  PROG: Insert text in DHBO100S
  e - No. No guarantees or financial support

Properties other than household main residence

3.30  HB2400 HOUSEHOLD OWNS OTHER PROPERTIES APART FROM HMR

Question: (<DHB0200a=1 or DHB0200b=1> For owners): Apart from ([the / the] <DHB9999>), (do you / do you or another member of your household / does a household member) own any other property? <If DHB0110=1 OR DHB0110=2>: Please think about flats in your house you do not live in, or rented annexes. A number of examples are given in list 16.

(<only DHB0200c=1 or only DHB0200d=1 or only (DHB0200c=1 and DHB0200d=1) > For tenants): (do you / do you or another member of your household / does a household member) own any property? <Else>: (do you / do you or another member of your household / does a household member) own any property? A number of examples are given in list 16.

<always in addition>
If (you own / your household owns / the household owns) one or more businesses, please do not include any property that is owned directly by this business or these businesses.

INT: House
- Flat
- Apartment
- Garage
- Office
- Hotel
- Other commercial building
- Farm
- Plot of land
- Parking area (only in CAPI)

INT: Present list 16.
  1 - Yes
  2 - No
  -1 - Don't know
  -2 - No answer
  If = 1, continue with HB2410,
else go to DHB0800
3.31 HB2410 NUMBER OF PROPERTIES OTHER THAN HOUSEHOLD MAIN RESIDENCE

Question: How many such properties (do you / does your household / does the household) own?

INT: Allow respondent to count as one, properties that are substantially similar to each other and that are managed as a group (e.g. a building with several flats).

Numerical value, 2 digits (number of properties)
-1 - Don't know
-2 - No answer
-3 - Question filtered

Filter: HB2410>=1 AND loop cycles less than 3-times passed

Beginning of loop for 3 properties (other than household main residence)
See prototype model for navigation of loops in the appendix.

<If HB2410>3 > We will now talk about the three real estate properties from this group which you consider most important in terms of their economic value and we will then record any other properties as a whole.)

PROG: FOR TENANTS AND PERSONS LIVING RENT FREE WITH MORE THAN ONE OTHER PROPERTY (only DHB0200c=1 or only DHB0200d=1 or only (DHB0200c=1 and DHB0200d=1) AND HB2410>1) Let us now move on to the most important property that (you own / your household owns / the household owns).

PROG: FOR TENANTS AND PERSONS LIVING RENT FREE WITH JUST ONE OTHER PROPERTY (only DHB0200c=1 or only DHB0200d=1 or only (DHB0200c=1 and DHB0200d=1) AND HB2410=1) Let us now move on to the property that (you own / your household owns / the household owns).

PROG: FOR OWNERS OF HOUSEHOLD MAIN RESIDENCE WITH MORE THAN ONE OTHER PROPERTY (DHB0200a=1 or DHB0200b=1) AND HB2410 >1) Let us now move on to the next property that (you own / your household owns / the household owns).

PROG: FOR OWNERS OF HOUSEHOLD MAIN RESIDENCE WITH ONE OTHER PROPERTY (DHB0200a=1 or DHB0200b=1) AND HB2410=1) Let us now move on to the second property that (you own / your household owns / the household owns).

<Else> Let us now move on to the most important property that (you own / your household owns / the household owns). This does not include the flat or house in which you primarily live and which we have already talked about.

For the second and third loop cycle: transitional text
Let us now talk about the next property that (you own / your household owns / the household owns).

3.32 DHB600$x OTHER PROPERTY $x: TYPE OF PROPERTY

PROG: Text modules for DHB600$x:

If
DHB600$x = 1: "this single-family house or owner-occupied apartment"
DHB600$x = 2: "this multiple-family dwelling / rented house"
DHB600$x = 3: "this industrial building / warehouse"
DHB600$x = 4: "this building plot / estate"
DHB600$x = 5: "this garage"
DHB600$x = 6: "this shop / medical practice"
DHB600$x = 7: "this office building"
DHB600$x = 8: "this hotel"
DHB600$x = 9: "this farm"
DHB600$x = 10: "this building with various uses"
DHB600$x = 11: "this other property"
DHB600$x = -1 or -2: "this property"

Question: What type of property is it? Remember that it could be a property with various uses.

INT: Do NOT read out the possible answers. Assign the answer given by the respondent to one of the following categories.

1 - Single-family house or owner-occupied dwelling, holiday apartment / home, semi-detached house
2 - Multiple-family dwelling / rented house
3 - Industrial building / warehouse

-1 - Don't know
-2 - No answer
-3 - Question filtered
4 - Building plot / estate
5 - Garage
6 - Shop / medical practice
7 - Office building
8 - Hotel
9 - Farm
10 - Building with various uses (e.g. apartment building with shop)
(please specify PROG: Insert text in DHB600$xS1)
11 - Other (please specify PROG: Insert text in DHB600$xS)

Filter: HB2410>=1 AND loop less than 3-times passed

3.33A  DHB650$x  OTHER PROPERTY $x: USE OF PROPERTY - LEASED OR RENTED

Question: (Do you / Does your household / Does the household) mainly rent or lease (<DHB600$x Property type >) to a business or person who does not belong to (your / your / the) household?

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

If = -1, -2, 2 continue with
DHB651$x,
else go to HB270$x

Filter: DHB650$x=-1,-2,2

3.33B  DHB651$x  OTHER PROPERTY $x: USE OF PROPERTY - FOR OWN BUSINESS USE

Question: (Do you / Does your household / Does the household) use this property mainly for (your / its / its) own business activities?

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

If = -1, -2, 2 continue with
DHB652$x,
else go to HB270$x

Filter: (DHB651$x=-1,-2,2) AND (DHB600$x<>2,3,4,6,7,8)

3.33C  DHB652$x  OTHER PROPERTY $x: USE OF PROPERTY - HOLIDAY APARTMENT/PRIVATE USE

Question: (Do you / Does your household / Does the household) use this property mainly (<DHB600$x =1, 9, 10, 11> as a holiday apartment or) for (<DHB600$x =1, 5, 9, 10, 11> other) private purposes?

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

If = -1, -2, -3, 2 continue with
DHB653$x,
else go to HB270$x

Filter: (DHB651$x=-1,-2,2) AND ((DHB600$x=2,3,4,6,7,8) OR (DHB652$x=-1,-2-3,2))

3.33D  DHB653$x  OTHER PROPERTY $x: USE OF PROPERTY - OTHER PURPOSES

Question: What (do you / does your household / does the household) primarily use this property for?

1 - Vacant
2 - Free use for others
3 - Other (please specify. PROG: Insert text in DHB653S)
     -1 - Don't know
     -2 - No answer
     -3 - Question filtered

Insert text in DHB653S)
3.34 HB270$\text{x} \quad \text{OTHER PROPERTY } \text{\$x: PERCENTAGE OF THE PROPERTY BELONGING TO HOUSEHOLD}

**PROG:** 100% BUTTON

**Question:** What percentage of the total value of the property belongs to (you / your household / the household)?

**INT:** - Record answers to a maximum of two decimal places.
- If sole owner, click 100% button.

- Numerical value as a percentage, 5 digits, 2 decimal places
  - -1 - Don't know
  - -2 - No answer
  - -3 - Question filtered

---

3.35 HB280$\text{x} \quad \text{OTHER PROPERTY } \text{\$x: CURRENT VALUE OF THE PROPERTY}

**Question:**

- If DHB600$\text{x} = -1, -2, 1,2,3,5,6,7,8,11> If (you / your household / the household) were to sell (<DHB600$\text{x} Type of property >) including the plot of land, how much do you think (you / your household / the household) could sell it for?
  - If DHB600$\text{x} = 4 > If (you / your household / the household) were to sell (<DHB600$\text{x} Type of property >) including the plot of land, how much do you think (you / your household / the household) could sell it for?
  - If DHB600$\text{x} = 9 > [Farm]> If (you / your household / the household) were to sell the farm (buildings and farmland), how much do you think (you / your household / the household) could sell it for? Please only consider the buildings and the farmland here. The value of farm implements, crops and livestock will be recorded later when we move on to talk about businesses.
  - If DHB600$\text{x} = 10 [Building with various uses]> If (you / your household / the household) were to sell the building with various uses, including the plot of land, how much do you think (you / your household / the household) could sell it for? Please relate your answer to the entire building and the entire plot of land.

- If HB270$\text{x} >0 AND HB270$\text{x} <100% [Property only partly owned by household] > Please consider the total price of the property and not just the part that (you own / your household owns / the household owns).

**Numerical value in EUR, 9 digits**
- -1 - Don't know
- -2 - No answer
- -3 - Question filtered

End of the loop for 3 properties (other than household main residence).

If HB2410>1 AND in HB280$\text{x} more than 50% of the loop cycles -1 or -2 continue with DHB2700;

If less than 50% -1 or -2 AND HB2410>3 go to HB2900;

else DHB2500
Filter: HB2410 = -1, -2 OR (HB2410 > 1 AND in more than 50% of the loop cycles 
(HB280$x = -1, -2))

3.36 DHB2700 OTHER PROPERTY $x: ADDITIONAL QUESTION - VALUE OF THE PROPERTY

Question: If (you / your household / the household) decided to sell these properties and plots of land, 
what do you think the price would be for the part (you own / you and the another 
household members own / the household members own)?

Numerical value in EUR, 9 digits

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

Go to DHB2500.

Filter: HB2410 > 3 AND in less than 50% of the loop cycles (HB280$x = -1, -2)

3.37 HB2900 CURRENT VALUE OF THE 3+PROPERTIES

Question: If (you / your household / the household) decided to sell the other property / the < 
HB2410 minus 3> other properties you told me about), what do you think the price would 
be for the part (you own / your household owns / the household owns)?

Numerical value in EUR, 9 digits

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

Filter: HB2400 = 1

LOANS USING OTHER PROPERTIES AS COLLATERAL

3.38A DHB2500 MORTGAGES/LOANS COLLATERALISED WITH PROPERTY

Question: <If <HB2410 [Number of properties other than household main residence]=1>>: 
Are there currently any outstanding mortgages or loans that use this property as collateral?

<If <HB2410 [Number of properties other than household 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 properties other than household 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

If = 1, continue with HB3010,

If = -1 or -2, go to DHB0800

Filter: DHB2500 = 1

3.38B HB3010 Number of mortgages and loans

Question: How many outstanding mortgages or loans use these properties as collateral?

(If <HB1010>0> [mortgages which are collateralised using the household main 
residence>] mortgages and loans which are also collateralised with the <DHB999>,
which (you inhabit / your household inhabits / the household inhabits) do not need to be 
recorded again here.

Numerical value, 1 digit (number of mortgages and loans)

-1 - Don't know
-2 - No answer
-3 - Question filtered
Filter: HB3010>=1 AND loop less than 3-times passed

Beginning of a loop for 3 mortgages and loans using other properties as collateral.
See prototype model for navigation of loops in the appendix.

(If only 1 mortgage < HB3010 =1>) Let us now look at this mortgage.
(If more than one mortgage < HB3010>1>) Please start with the mortgage or loan with the highest principal outstanding and follow with the second highest amount.

For the second and third loop cycle: transitional text
Let us now move on to the next mortgage or loan with the next highest principal outstanding

DHB700$x

Question: Did you take out this loan for funding purposes or did you use it to refinance an earlier loan?

INT: Further explanations about "refinancing a loan" and "reverse annuity mortgages" can be found on the help page.

1 - Named
2 - Not named
3 - Question filtered

1 - New loan - a new loan was taken out to finance a larger purchase.
2 - Refinancing - this loan was used to pay off another loan.
3 - A reverse annuity mortgage - supplementary pension, which is financed by a credit institution against the equity of the property.

Online Glossary:
Refinancing a loan means paying off an existing loan with the proceeds from a new one, either of the same size or larger, if the borrower needs more money. Refinancing a loan usually allows the borrower to benefit from better terms, possibly including a lower interest rate and/or a longer pay-off period.
A reverse annuity mortgage (home equity release scheme, reverse mortgage) is a supplementary pension which is financed by a bank against the equity of the property. The owner of the property retains ownership throughout the duration of the contract.
Filter: HB3010>=1 AND loop less than 3-times passed

3.40 HB320$xa: OTHER PROPERTY MORTGAGE $x: PURPOSE OF LOAN

PROG: IF MORE THAN ONE PURPOSE IS GIVEN, ASK THE FOLLOWING QUESTION: And what was the most important purpose?

Question: For what purpose (did you / did your household / did the household) take out this loan (< If DHB700$x b=1 [refinanced] > an earlier loan)? What was the most important purpose?

INT: - Multiple answers possible
    - Do not read out the possible answers.
    1 - To purchase (the <DHB9999>), which (you / your household / the household) (inhabit / inhabits / inhabits) (main residence)
    2 - To purchase another real estate asset
    3 - To refurbish or renovate the residence
    4 - To buy a vehicle or other means of transport
    5 - To finance a business or professional activity
    6 - To repay other consumer / instalment loans
    7 - To finance training or a period of study (e.g. educational loan)
    8 - To cover living expenses or other purchases
    9 - Other (please specify. PROG: Insert text in HB320$xS)

9 Variables
a) most important purpose
b)-i) other purposes

Filter: HB3010>=1 AND loop less than 3-times passed

3.41 HB330$xc: YEAR WHEN LOAN TAKEN OUT OR REFINANCED

Question: In which year (did you / did your household / did the household) (first take out this loan / < If DHB700$x b=1 [refinanced] > most recently refinance this loan) / (< If DHB700$x c=1 > What was the initial amount that was paid out)?

Numerical value, 4 digits (year) -1 - Don't know
-2 - No answer
-3 - Question filtered

Filter: HB3010>=1 AND loop less than 3-times passed

3.42 HB340$xc: INITIAL AMOUNT BORROWED

Question: What was the initial amount borrowed at the time the loan was (granted / < If DHB700$xb=1 [refinanced] > most recently refinanced) / (< If DHB700$x c=1 > What was the initial amount that was paid out)?

INT: In some instances, this may be zero.

Numerical value in EUR, 9 digits -1 - Don't know
-2 - No answer
-3 - Question filtered
**3.43 HB3501 ADDITIONAL BORROWING**

**PROG:** `< IF DHB700$x c=1 > ENTER "YES" AS ANSWER AND CONTINUE WITH HB360$x.`

**Question:** (Have you / Has your household / Has the household) ever used the existing land charge entry with the consent of the bank to borrow additional funds, eg a refinancing agreement?

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

**Filter:** HB3010>=1 AND loop less than 3-times passed

**3.44 HB360$x LENGTH OF THE LOAN AT THE TIME OF BORROWING/REFINANCING**

**Question:** At the time the loan was (< If DHB700$x b<>1 > originally granted / < If DHB700$x b=1 [refinanced] > most recently refinanced) / (< If DHB700$x c=1 > how many years were agreed for the length of the loan) ?

**INT:** `< If DHB700$x c <> 1>: Further explanations about the "agreed duration of the loan" can be found on the help page.  
Numerical value, 2 digits (number of years)  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - No fixed duration agreed (line of credit / loan has no set term)  
PROG: BUTTON HERE INSTEAD OF -4

**Online Glossary:**
The length of the loan is the shortest of:
(1) the total agreed duration of the loan,
(2) the time since the last negotiation of the loan until the next required negotiation, or
(3) the time since the last negotiation of the loan until the loan is scheduled to be paid off.
If a loan has a variable rate of interest but no formally required renegotiation period, please state the total agreed duration of the loan (option 1).

**Filter:** HB3010>=1 AND loop less than 3-times passed

**3.45 HB370$x AMOUNT STILL OWED**

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

**INT:** The amount we want is the outstanding principal excluding interest, special repayment fees etc, not the sum of future payments.

**Numerical value in EUR, 9 digits**  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Filter:** HB3010>=1 AND loop less than 3-times passed

**3.46 HB380$x OTHER PROPERTY MORTGAGES $x: ADJUSTABLE INTEREST RATE**

**Question:** Does the loan have a variable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
Filter: HB3010>=1 AND loop less than 3-times passed

3.47A DHB770$  EFFECTIVE INTEREST RATE

Question: What is the current (annual) effective rate of interest that (you pay / your household pays / the household pays) for this loan?

INT: - Further explanations about the "nominal rate of interest" and the "effective rate of interest" can be found on the help page.
   - If the respondent only knows the nominal interest rate, please enter "Don't know" and move on to the next question.
   - Record answers to a maximum of two decimal places.

   Numerical value, 5 digits, 2 decimal places. -1 - Don't know
   2 - No answer
   -3 - Question filtered

   If = -1 or -2, continue with DHB771$,

   else go to DHB710$

Online Glossary:
The nominal rate of interest determines the amount of the monthly or quarterly interest payments. The effective rate of interest allows a comparison of various types of interest charges to be made. This applies primarily to the value date and the additional charges incurred when taking out a loan. As a rule, the effective interest rate is higher than the nominal interest rate. Both interest rates have to be specified in loan contracts.

Filter: DHB770$=-1,-2

3.47B DHB771$  NOMINAL INTEREST RATE

Question: If you do not know the effective rate of interest: What is the current (annual) nominal rate of interest that (you pay / your household pays / the household pays) for this loan (< If HB380$x =1 [variable rate of interest]> the result of the last adjustment)?

INT: Record answers to a maximum of two decimal places.

   Numerical value, 5 digits, 2 decimal places. -1 - Don't know
   2 - No answer
   -3 - Question filtered

Filter: HB3010>=1 AND loop less than 3-times passed

3.48A DHB710$  LOAN INSTALMENTS - AMOUNT

LOAN INSTALMENTS - TIME PERIOD

   - IF DHB710$ <0 HIDE QUESTION DHB711$ AND CODE AS -3 (FILTERED)

Question: How much is the monthly, quarterly or yearly payment on the loan including both interest and repayment that (you pay / your household pays / the household pays)?

INT: Please do not include any insurance or other fees in this amount.

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

   End of the loop for 3 loans.

If HB3010>1 AND in HB370$x more than 50% of the loop cycles -1 or -2 continue with DHB2800,

if less than 50% -1 or -2 AND HB3010>3 go to HB4100;

else go to DHB0800
3.48B  DHB2800  ADDITIONAL QUESTION - MONEY STILL OWED ON OTHER LOANS

Question:  What is the total outstanding balance for the remaining loans on the other properties?

INT: The amount we want is the outstanding principal excluding interest, special repayment fees etc, not the sum of future payments.

Numerical value in EUR, 9 digits  
-1 - Don't know  Go to DHB2200
-2 - No answer
-3 - Question filtered

Filter: HB3010>1 AND in less than 50% of the loop cycles (HB370$x=-1,-2) OR HB3010=-1,-2

3.49  HB4100  MONEY STILL OWED - OTHER LOANS

Question:  What is the total outstanding balance for (<HB3010=4> the remaining / < HB3010>4 all < HB3010 minus 3> other) loans?

INT: The amount we want is the outstanding principal excluding interest, special repayment fees etc, not the sum of future payments.

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

Filter: HB3010>3 AND in less than 50% of the loop cycles (HB370$x=-1,-2)

3.50  DHB2200  REPAYMENTS FOR MORTGAGES/LOANS COLLATERALISED USING 3+ PROPERTIES - AMOUNT

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE
ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHB2210). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
- IF DHB2200 <0 HIDE QUESTION DHB2210 AND CODE AS -3 (FILTERED)

Question:  We have already talked about <number of loop cycles> loans in detail. Now I would like to ask a question about the (IF < HB3010>3 < HB3010 minus 3>) other loans. How much is the total monthly, quarterly or yearly repayment including both interest and repayment that (you pay / your household pays / the household pays) for this loan / these loans? Please do not include any insurance or other fees in this amount.

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

Filter: (HB3010>1 AND in more than 50% of the loop cycles (HB370$x=-1,-2)) OR HB3010>3 OR (HB3010=-1,-2)

3.50A  DHB0800  OWNERSHIP OF CARS

Question:  (Do you / Does your household / Does the household) own one or more cars for private use? This also includes leased vehicles including those for which the employer pays the leasing instalment.

INT: If (you own / your household owns / the household owns) one or more businesses, please do not include any cars that are fully owned by this business / these businesses.

INT: Please only note cars (including minivans) at this stage; other vehicles will be recorded later.

1 - Yes  
2 - No  

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

If = -1, -2, 2 go to DHB1100
else go to DHB8888
Filter: DHB0800>=1

**TOTAL NUMBER OF CARS**

PROG: GENERATE AUXILIARY VARIABLE DHB8888 -> Total number of cars.

**Question:** How many cars (do you / does your household / does the household) own?

**numerical value**

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

If DHB8888>=0 "owns at least one car” continue with

**DHB820$x a-c,**

else go to DHB1100.

Filter: DHB8888>=1 until total number of cars reached

**3.51B  DHB820$x DESCRIPTION OF CAR - YEAR OF REGISTRATION, MAKE, MODEL a-c**

PROG: SHOW AFTER EACH INITIAL LOOP: LET'S NOW MOVE ON TO THE NEXT CAR.

- IF (DHB820$xa=-1 or -2 AND DHB820$xb=-1 or -2 AND DHB820$xc=-1 or -2) THEN TEXT MODULE DHB820$x a-c = “”
- INSERT A FREE TEXT FIELD FOR "OTHER" IN THE LIST OF CAR MAKES (STORE IN VARIABLE DHB820$xS”

**Question:** Do you know the make, model and year of registration of the car?

**INT:** Leasing cars for which the employer pays the leasing instalment should also be recorded here.

Three variables

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

Beginning of a loop for all DHB8888 cars

- Make - insert list
- Model - free text
- Year of registration - year specification, 4-digits

**Online Glossary:**

CAPI-mistake (till version 3.01.05): If DHB820$xa=-1 or -2, then DHB820$b, DHB820$xc was filtered.

Filter: DHB8888>1 till number is reached

**3.51C  DHB258$x LEASED CAR VERSUS CAR OWNED BY HOUSEHOLD**

**Question:** Who is the owner of the vehicle (<DHB820$x a-c>)?

**INT:** In cases of doubt, the person named in the vehicle registration document should be used.

1 - Passenger car belonging to the household
2 - Passenger car is leased - household pays the leasing instalment itself
3 - Passenger car is made available for use by employer

End of the loop for all DHB8888 cars

Filter: DHB0800=1

**NUMBER OF CARS PER CATEGORY -c**

PROG: GENERATE AUXILIARY VARIABLE DHB7777a-c -> Number of cars per category.

If DHB7777a>0 "owns at least one car" continue with

**DHB0810,**

if DHB7777b>0 AND DHB7777a<=0, go to DHB1000,

else go to DHB1100
3.51D DHB0810 VALUE OF ALL CARS OWNED BY HOUSEHOLD

Question: (If DHB825*x = 2 or 3> Let's now move to the cars which (you own / your household owns / the household owns).
If (you / your household / the household) were to sell these cars today, how much do you think (you / your household / the household) could get for them?

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

If DHB7777b>0 continue with DB1000,
else go to DB1100

3.52 DHB1000 LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS

LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - TIME PERIOD

- IF DB1000 <0 HIDE QUESTION DB1010 AND CODE AS -3 (FILTERED)

Question: Let's now move on to the leased cars for which (you pay / you or another member of your household pays / a household member pays) the leasing instalment. How much is the total monthly, quarterly or yearly leasing instalment for all the cars?

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

3.53A DHB1100 OTHER VEHICLES

Question: (Do you / Does your household / Does the household) use any other vehicles for private purposes - other than passenger cars - which are directly owned by (you / you or another member of your household / the household)? A number of different vehicle types are shown in list 17.

Please do not include any company vehicles or leased vehicles.

INT: Motorbikes
Trucks
Vans
Planes
Boats
Yachts
Camper vans
Expensive bicycles
Other vehicles (excluding passenger cars)

INT: Present list 17.
1 - Yes
2 - No

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

If = 1, continue with DHB1200 a-
h,
else go to DHC0100
Filter: DHB1100=1

3.53B  DHB1200a NUMBER OF OTHER VEHICLES
-h

PROG: IF NUMBER > 0, ASK FOLLOWING QUESTION: (Do you / Do you or another member of your household / Does a member of the household) use any of these vehicles for business purposes? [IF "YES" NOTE ACCORDINGLY ->PROG: STORE IN VARIABLE DHB1200Sa-h].

Question: How many of the vehicle types shown in list 18 (do you own / does your household own / does the household own)?

INT: Present list 18.

Numerical value, 2 digits
a - Motorbikes
b - Trucks
c - Vans
d - Camper vans
e - Planes
f - Boats / yachts
g - Bicycles
h - Other vehicles (please specify. PROG: Insert text in DHB1200S)

Filter: DHB1100=1

3.54  HB4600  TOTAL VALUE OF OTHER VEHICLES

Question: If (you / your household / the household) decided to sell this vehicle / all of these vehicles now, how much do you think (you / your household / the household) would get for it / them?

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

Filter: DHC0100=1

3.55A  DHC0100  OTHER LEASING CONTRACTS

Question: (Do you have / Do you or another member of your household have / Does a member of the household have) (<DHB777b>0) any other leasing contracts (except for passenger cars and other vehicles), which have not yet expired?

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered If = 1, continue with DHC0110, else go to HB4700

Filter: DHC0100=1

3.55B  DHC0110  PAYMENTS FOR OTHER LEASING CONTRACTS-AMOUNT
DHC0111  PAYMENTS FOR OTHER LEASING CONTRACTS - TIME PERIOD

PROG: A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHC0111). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
- IF DHC0110 <0 HIDE QUESTION DHC0111 AND CODE AS -3 (FILTERED).

Question: How much is the total monthly, quarterly or yearly leasing instalment that (you pay / your household pays / the household pays) for this contract / these contracts?

Numerical value in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
3.56A HB4700 OWNERSHIP OF OTHER VALUABLES
PROG: DO NOT DISPLAY LIST ON SCREEN:
- Works of art
- Antiques
- Valuable jewellery
- Valuable collections
- Other valuable items

Question: Please take a look at list 19. (Do you / Does your household / Does the household) own any of these valuables?

INT: Present list 19.

1 - Yes
2 - No

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

If = 1, continue with HB4710, else go to HC0200

Filter: HB4700=1

3.56B HB4710 VALUE OF OTHER VALUABLES

Question: If (you / your household / the household) were to sell these items today, how much do you think (you could / your household / the household could) get for them?

INT: <If the FKP cannot provide an answer, enquire>:
If an insurance policy has been taken out for these items, can you tell me what the insured value is?

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

SECTION 4: OTHER LIABILITIES / CREDIT CONSTRAINTS
Reference unit: Household. Questions to be asked of FKP.
The following questions are concerned with (your other liabilities / the other liabilities of your household / the other liabilities of the household).

4.01 HC0200 OWN CREDIT LINES

Question: (Do you / Do you or another member of your household / Does a member of the household) have a current account or any other account that can be overdrawn or which can be used as a credit facility?

1 - Yes
2 - No

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

If = 1, continue with HC0210, else go to HC0300

Filter: HC0200=1

4.01A HC0210 OUTSTANDING CREDIT LINE / OVERDRAFT BALANCE

Question: At present, is there any balance outstanding on any of (your / your household's / the household's) accounts of these types?

1 - Yes
2 - No

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

If = 1, continue with HC0220, else go to HC0300

Filter: HC0210=1

4.01B HC0220 AMOUNT OF OUTSTANDING CREDIT LINE / OVERDRAFT BALANCE

Question: What is the total amount overdrawn on all the accounts?

Numerical value in EUR, 6 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
4.02A  HC0300  OWN CREDIT CARDS
Question:  (Do you / Do you or another member of your household / Does any member of the household) own a credit card?
INT: Please do not include any credit cards which are paid for by employers. Do not consider debit cards here, i.e. cards where the transaction amount is deducted immediately from your bank account.

1 - Yes  
2 - No 

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

If =1 continue with DHC0600,  
else go to DHC0700

Filter: HC0300=1

4.02B  DHC0600  OWN CREDIT CARDS - POSITIVE BALANCE
Question:  Some credit cards allow deposits to be made to the credit card account. The deposited amount usually accrues interest for as long as the balance is on the account. (Do you / Do you or another member of your household / Does a member of the household) own a credit card which allows a positive (interest-bearing) balance to be accrued?

1 - Yes  
2 - No 

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

If =1 continue with DHC0610,  
else go to HC0310

Filter: DHC0600=1

4.02C  DHC0610  AMOUNT OF POSITIVE BALANCE ON CREDIT CARD ACCOUNT
Question:  What is the total positive balance for all the credit cards that (you / you or another member of your household / the household members) own?
Numerical value in EUR, 6 digits  

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

Filter: HC0300=1

4.02D  HC0310  OUTSTANDING BALANCE ON CREDIT CARDS
Question:  Credit card bills do not always have to be paid off in full immediately. After paying the most recent credit card bill, was there an outstanding balance on any of the credit card accounts?

1 - Yes  
2 - No 

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

If =1 continue with HC0320,  
else go to DHC0700

Filter: HC0310=1

4.02E  HC0320  AMOUNT OWED ON CREDIT CARDS
Question:  What is the total outstanding amount on all the credit cards?
Numerical value in EUR, 6 digits  

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

Filter: HC0310=1

4.03BAFA  DHC0700  STUDENT GRANT / LOAN (BAFÖG)
Question:  (Are you / Are you or another household member / Is a household member) currently receiving a student grant / loan (BAföG) or (have you / have you or another household member / has a household member) received a student grant / loan in the past?

1 - Yes  
2 - No 

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

If =1 continue with DHC0710,  
else go to DHC0800
Question: In many cases, BAföG is granted partly as a loan. (Are you / Are you or another member of your household / Is a member of the household) obliged to repay part of any BAföG funding granted, either now or in the future?

**INT:** BAföG does not have to be paid back immediately after completing training. Therefore, it may be the case that a repayment obligation exists but no repayments have been made so far.

1 - Yes
2 - No
-1 - Don't know If =1 continue with DHC0720,
-2 - No answer
-3 - Question filtered else go to DHC0800

Question: What is the total amount of these obligations at present for (you / you and the other members of your household / all members of the household)?

**INT:** If (you / you or another member of the household / a member of the household) (are / are / is) currently still receiving BAföG, please specify the amount of debt accumulated to date.

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

Question: Are (you / you or another member of your household / any members of the household) already repaying BAföG?

1 - Yes
2 - No
-1 - Don't know If =1 continue with DHC0740,
-2 - No answer
-3 - Question filtered else go to DHC0800

Question: How much (do you / do you and the other members of the household / the members of the household) repay in total per month, quarter or year?

**Numerical value in EUR, 6 digits**
-1 - Don't know
-2 - No answer
-3 - Question filtered
Filter: DHC0730=1

4.03BAFF DHC0750 STUDENT GRANT / LOAN (BAFÖG) - INITIAL AMOUNT

Question: How high was the total loan debt when you began making repayments? Please specify the amount stated on your BAFöG assessment sheet if possible.

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

I would now like to ask you about other uncollateralised loans, i.e. loans which are not entered in the land register. The category of other uncollateralised loans includes consumer loans and instalment loans, loans from relatives, friends and employers.

4.04A DHC0800 UNCOLLATERALISED LOANS

Question: [IF DHB2400=1 OR DHB2500=1 OR HC0210=1 OR HC0310=1 OR DHC0710=1]
(starting point for households which previously mentioned loans): (Have you / Has your household / Has the household) taken out any such loans in addition to those already recorded which have not yet been repaid in full?

<ELSE>: (starting point for households which did not mention any loans previously): (Have you / Has your household / Has the household) taken out any such loans which have not yet been repaid in full?

<ALWAYS> Please also consider any loans that were taken out to finance business activities.

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

If =1, continue with DHC0200 a-c,

else go to DHC1100

Filter: DHC0800=1

4.04B DHC0200a NUMBER OF COLLATERALISED LOANS BY CATEGORY

Question: How many outstanding uncollateralised loans (do you / does your household / does the household) have?

INT: The answer may also be zero.

If entry for all types of loans (loans from private individuals, from employer or other loans) is zero, then check the answers and add an annotation.

Numerical value in each case, 2 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

3 Variables
a - Loans from private individuals
b - Loans from employer
c - Other loans (e.g. consumer loans / instalment loans)

If (DHC0200a= -1 or -2 AND DHC0200b= -1) OR (DHC0200c= -1 or -2) OR (DHC0200a AND DHC0200b AND DHC0200c=0), continue with DHC1000

else go to DHC600$xa-i
Filter: amount of credits in DHC0200a-c>0 AND loop cycles passed less than 3-times

Beginning of a loop for three loans:
See prototype model for navigation of loops in the appendix.
IF ONLY ONE LOAN EXISTS: <( DHC0200a =1 OR DHC0200b=1 OR DHC0200c=1) AND SUM OF THE AFORE-MENTIONED LOANS =1 > Let us now talk about this loan.
ELSE: Please begin with the loan with the highest outstanding amount and then move on to the loan with the next highest outstanding amount.
For the second and third loop cycle: transitional text
Let us now move on to the loan with the second highest / third highest outstanding balance.

4.05A  DHC600$x PURPOSE OF UNCOLLATERALISED LOAN

a-1

PROG:  - IF MORE THAN ONE REASON IS GIVEN, ASK THE FOLLOWING QUESTION:
What was the most important reason?
- MULTIPLE ANSWERS POSSIBLE

Question:  For what purpose (did you / did your household / did the household) take out this loan?
INT:  - Multiple answers possible
- Do not read out the possible answers.
1 - To purchase the (<DHB9999>), which (you / your household / the household) (inhabit / inhabits / inhabits) (household main residence)
2 - To purchase another real estate asset
3 - To refurbish or renovate the residence
4 - To buy a vehicle or other means of transport
5 - To finance a business or professional activity
6 - To consolidate other consumption debts / instalment loans
7 - To finance a training or period of study (e.g. educational loan)
8 - To cover living expenses or other purchases
9 - Other (please specify. PROG: Insert text in DHC600$xS)

9 Variables:
a) most important purpose
b)-i) other purposes

Filter: DHC600$xa=1

4.05B  DHC600$x CHECK - MORTGAGE

z

Question:  Is this loan coupled with a mortgage or other securities on property?
INT:  If the respondent answered "yes" to this question, then it is not an uncollateralised loan. In this case, move on to the next loan.
1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered

If =1, continue with page F,
else go to DHC610$x
Filter: DHC600$xz=1

Page F

PROG: CONTINUE WITH NEXT LOAN OR END OF THE LOOP.
INT: This loan is not an uncollateralised loan so move on to the next loan (if applicable).

Filter: amount of credits in DHC0200a-c>0 AND loop cycles passed less than 3-times

4.06 DHC610$x AMOUNT INITIALLY BORROWED
Question: What was the initial amount borrowed at the time the loan was granted or most recently refinanced?
Numerical value in EUR, 9 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered

Filter: amount of credits in DHC0200a-c>0 AND loop passed less than 3-times

4.07 DHC620$x INITIAL LENGTH OF LOAN
Question: At the time the loan was granted / most recently refinanced, how many years were agreed for the repayment?
Numerical value, 2 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered
-4 - No fixed duration agreed (line of credit / loan has no set term)
PROG: BUTTON HERE INSTEAD OF -4

Filter: amount of credits in DHC0200a-c>0 AND loop cycles passed less than 3-times

4.08 DHC630$x OUTSTANDING BALANCE OF LOAN
Question: What is the outstanding balance of this loan?
Numerical value in EUR, 9 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered
**4.09A DHC690$x EFFECTIVE INTEREST RATE**

**Question:** What is the current (annual) effective rate of interest that (you pay / your household pays / the household pays) for this loan?

**INT:** - Further explanations about the "nominal rate of interest" and the "effective rate of interest" can be found on the help page.
- If the respondent only knows the nominal interest rate, please select "Don't know" and move on to the next question.
- Record answers to a maximum of two decimal places.

<table>
<thead>
<tr>
<th>Numerical value, 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 Glossary:**
The nominal rate of interest determines the amount of the monthly or quarterly interest payments. The effective interest rate allows a comparison of various types of interest charges to be made. This applies primarily to the value date and the additional charges incurred when taking out a loan. Typically, the effective interest rate is higher than the nominal interest rate. Both interest rates have to be specified in loan contracts.

**Filter:** DHC690$x=-1, -2

**4.09B DHC691$x NOMINAL INTEREST RATE**

**Question:** If you don't know the effective rate of interest, what is the current (annual) nominal rate of interest that (you pay / your household pays / the household pays) for this loan?

**INT:** Record answers to a maximum of two decimal places.

<table>
<thead>
<tr>
<th>Numerical value, 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>

**Filter:** amount of credits in DHC0200a-c>0 AND loop cycles less than 3-times passed

**4.10 DHC650$x CREDIT REPAYMENTS-AMOUNT**

**DHC651$x CREDIT REPAYMENTS - TIME PERIOD**

**PROG:** A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHC651$x). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
- IF DHC650$x <0 HIDE QUESTION DHC651$x AND CODE AS -3 (FILTERED).

**Question:** How much is the total monthly, quarterly or yearly repayment on the loan including both interest and repayment that (you pay / your household pays / the household pays)? Please do not include any insurance or other fees in this amount.

<table>
<thead>
<tr>
<th>Numerical value in EUR, 6 digits</th>
<th>1 - Don't know</th>
<th>2 - No answer</th>
<th>3 - Question filtered</th>
</tr>
</thead>
</table>

**End of the loop for 3 loans.**

If ((DHC0200a + DHC0200b + DHC0200c)>1) AND in DHC630$x more than 50% of the loop cycles -1 or -2 continue with DHC1000,

if less than 50% -1 or -2 AND ((DHC0200a + DHC0200b + DHC0200c)>3) go to DHC0900;

else DHC1100
Filter: (amount of credits in DHC0200a-c > 1 AND in more than 50% of the loop cycles DHC630$x=-1,-2) OR (DHC0200a=-1,-2 AND DHC0200b=-1,-2 AND DHC0200c=-1,-2)

**4.11 DHC1000 CHECK - PRINCIPAL OF ALL OTHER LOANS**

**Question:** What is the total outstanding amount for these unsecured loans?

*Numerical value in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If \( DHC0200a + DHC0200b + DHC0200c > 3 \), go to DHC0500

else DHC1100

**Filter:** (amount of credits in DHC0200a-c > 3 AND in less than 50% of the loop cycles DHC630$x=-1,-2)

**4.12 DHC0900 TOTAL PRINCIPAL AMOUNT OF ALL OTHER LOANS**

**Question:** Now think about any loans which we have not yet covered. What is the total outstanding amount for these remaining \((DHC0200a + DHC0200b + DHC0200c) - 3\) loans?

*Numerical value in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Filter:** amount of credits in DHC0200a-c > 3

**4.13 DHC0500 REPAYMENTS FOR ALL OTHER LOANS AMOUNT**

**DHC0510 DHC0510 REPAYMENTS FOR ALL OTHER LOANS - TIME PERIOD**

**PROG:** - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHC0510). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).

- IF DHB0500 <0 HIDE QUESTION DHB0510 AND CODE AS -3 (FILTERED).

**Question:** We have already talked about \(<\text{number of loop cycles}>\) loans in detail. Now I would like to ask a question about the \((DHC0200a + DHC0200b + DHC0200c) - 3\) other loans.

How much is (your / your household's / the household's) monthly / quarterly / yearly payment on these loans including both interest and repayment? Please do not include any insurance or other fees in this amount.

*Numerical value in EUR, 6 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**4.14 A DHC1100 OUTSTANDING BILLS**

**Question:** (Do you / Does your household / Does the household) have any unpaid bills which are more than 30 days overdue?

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

If DHC1100=1, continue with DHC1150,

else go to filter before DHC0300

**Filter:** DHC1100=1

**4.14 B DHC1150 OUTSTANDING BILLS - AMOUNT OWED**

**Question:** What is the total outstanding amount for all these bills?

*Numerical value in EUR, 6 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
Filter: HB1010>0 OR HB3010>0 OR DHB1000>0 OR DHC0730=1 OR DHC0110>0 OR (DHC0200a>0, b>0, c>0)

4.15 DHC0300  LATE OR MISSED PAYMENTS ON LOAN
Question: (Were you / Was your household / Was the household) able to make all the due payments for the various loans, mortgage loans and leasing contracts on time over the past 12 months?

1 - All payments made on time
2 - One of the payments was late or not made
3 - More than one payment was late or not made

4.16A HC1300  APPLICATION FOR LOAN/CREDIT
PROG: < IF RESPONDENT REPORTED HAVING APPLIED FOR OR TAKING OUT A LOAN OR HAVING APPLIED FOR OR TAKING OUT FINANCING IN THE LAST 3 YEARS < DHB2400=1 AND YEAR OF SURVEY HB130$x <=2> OR WITH OTHER PROPERTIES < DHB2500 =1 AND YEAR OF THE INTERVIEW HB330$x <=2>, CONTINUE WITH THE NEXT QUESTION HC1310, ELSE CONTINUE WITH THIS QUESTION - ENCODE QUESTION HC1300  WITH 1 “YES” IF OMITTED >

Question: (Have you / Have you or another household member / Has the household) applied for a loan in the last three years?

1 - Yes
2 - No

If = 1, continue with HC1310B,
else go to HC1400

Filter: HC1300=1

4.16B HC1310  REFUSED CREDIT
Question: In the last three years, has any lender turned down any request (you / you or another member of the household / the household) made for credit, or not given you as much credit as you applied for?

1 - Yes, rejected completely
2 - Yes, not granted full amount
3 - No

If = 1, continue with HC1320,
else go to HC1400

Filter: HC1310=1

4.16C HC1320  RE-APPLYING FOR CREDIT
Question: (Were you / Was your household / Was the household) later able to obtain the full amount requested or did the credit requirement remain uncovered?

1 - Yes, all loans received in their full amounts
2 - No, credit requirement remained uncovered

If = 1, continue with HC1320B,
else go to HC1400

Filter: HC1320=1

4.17 HC1400  NOT APPLYING FOR CREDIT DUE TO PERCEIVED CREDIT CONSTRAINT
Question: In the last three years, (did you / did you or another household member / did a household member) consider applying for a loan but then decided not to because (you thought / you or another household member thought / a household member thought) that the application would be rejected?

1 - Yes
2 - No

If = 1, continue with HC1400B,
else go to HC1400

Filter: HC1400=1
4.18A DHC0400 GUARANTEES PROVIDED
Question: (Have you / Has your household / Has the household) acted as a guarantor for a loan? Please also consider any guarantees provided for businesses as well as for individuals who do not or no longer live in (your / the) household.

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

If = 1, continue with DHC0410, else go to Z101

Filter: DHC0400=1

4.18B DHC0410 VALUE OF GUARANTEES PROVIDED
Question: What was the total amount of these guarantees?

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

Filter: internal FKP

ZI QUESTIONS
Reference unit: Household. Questions to be asked of FKP.
PROG: Only ask questions Z.101 to K.2 if FKP is a member of the household.
Let us now move on to a completely new topic. I would now like to ask you a few questions about your opinions and expectations.

Z.101 ZI101 satisfaction with life
Question: How satisfied are you with your life in general?

Please rate your level of satisfaction on a scale from "0" to "10", with "0" being "very unsatisfied" and "10" being "very satisfied". Please refer to list 20.

INT: Present list 20.

0: Very unsatisfied -1 - Don't know
1: -2 - No answer
2: -3 - Question filtered
3:
4:
5:
6:
7:
8:
9:
10: Very satisfied
**SELF-ASSESSMENT: RISK**

**Question:** How do you assess yourself: Are you generally a person who is willing to take risks or do you try to avoid taking risks?

Give your answer on a scale from "0" and "10", with "0" being "highly risk averse" and "10" being "very happy to take risks".

**INT:** Present list 21.

0: Highly risk averse  -1: Don't know
1:                           -2: No answer
2:                           -3: Question filtered
3:
4:
5:
6:
7:
8:
9:
10: Very happy to take risks

**SELF-ASSESSMENT: CONFIDENCE**

**Question:** How do you assess yourself? Are you generally a person who trusts others or do you tend to be distrustful of others?

Assess yourself on a scale from "0" to "10", with "0" being "I don't trust others at all" and "10" being "I trust others completely".

Please refer to list 22.

**INT:** Present list 22.

0: I do not trust others at all  -1: Don't know
1:                           -2: No answer
2:                           -3: Question filtered
3:
4:
5:
6:
7:
8:
9:
10: I trust others completely
**Z.105 ZI105 SELF-ASSESSMENT: PATIENCE**

Question: How do you assess yourself:
Are you generally a patient person or an impatient person?

Assess yourself on a scale from "0" to "10", with "0" being "very patient" and "10" being "very impatient".
Please refer to list 23.

INT: Present list 23.

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

**K.1 DHNI0800 CRISIS - PRICE EXPECTATIONS**

Question: How do you think the general price level will develop over the next 12 months? Please refer to list 24.

INT: Present list 24 and leave it on display for the next question.

1: will rise considerably -1: Don't know
2: will rise slightly -2: No answer
3: will remain more or less the same -3 Question filtered
4: will decline slightly
5: will fall considerably

**K.2 DHNI0100 CRISIS - TAXATION EXPECTATIONS**

Question: How do you think taxes and social security contributions will develop over the next 12 months? Please refer back to list 24.

INT: This question refers to the total tax and social security contributions for the average citizen.
- Leave list 24 on display.

1: will rise considerably -1: Don't know
2: will rise slightly -2: No answer
3: will remain more or less the same -3 Question filtered
4: will decline slightly
5: will fall considerably

**SECTION 5: PARTICIPATING INTERESTS IN NON-LISTED BUSINESSES, FINANCIAL ASSETS AND INVESTMENTS**

Reference unit: Household. Questions to be asked of FKP.
I would now like to ask you about (your / your household's / the household’s) financial assets in greater detail.
5.01 HD0100 INVESTMENTS IN BUSINESSES NON PUBLICLY TRADED

Question: (Do you / Do you or another member of your household / Does a household member) own any businesses either entirely or in part? This question does not refer to shares in publicly traded companies.

INT: For self-employed persons, even for those without additional employees, enter code 1: "yes"

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
If = 1, continue with HD0200, else go to HD1100

Filter: HD0100=1

5.02A HD0200 INVESTMENTS IN SELF-EMPLOYMENT BUSINESSES

Question: (Is this business / Are any of these businesses) one in which (you are / you or another member of your household are / a household member is) either self-employed or (have / has) 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 go to HD1000

Filter: HD0200=1

5.02B HD0210 NUMBER OF SELF-EMPLOYMENT BUSINESSES

Question: How many such businesses (do you / do you and the other members of your household / do the household members) own entirely or in part? This question refers to businesses in which (you / you or other members of your household / household members) are either self-employed or have an active role in running the business:

INT: Businesses and participating interests in businesses which are legally independent, but which are under a single management, should be recorded together (ie as one).

Numerical value, 2 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
If = -1 or -2, go to DHD3100, else go to loop.

Filter: HD0210>=1 OR loop cycles less than 3-times passed

Beginning of a loop for three businesses
See prototype model for navigation of loops in the appendix.
IF ONLY ONE BUSINESS < HD0210=1>: Let us now look at this business.
<ELSE>: Start with the business with the highest value and then continue in descending order.

For the second and third loop cycles: transitional text
Let us now move on to the next business.

5.03 HD030$x BUSINESS BRANCH (NACE) 
DHD030$x BUSINESS BRANCH (TEXT)

PROG: VERBATIM TEXT ANSWER.

Question: Please describe in as much detail as possible the field in which this business operates.

INT: Encourage the respondent to provide more details if necessary

verbatim text answer of the description in variable DHD030$x  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 – uncodable

Subsequent recoding to NACE 
Rev. 2 (2008), 1 digit, (21 Categories) in HD030$x
5.04  DHD540$x  LEGAL FORM OF THE BUSINESS
Question:  What is the legal form of this business? Please refer to list 25.

INT: Present list 25.
1 - Sole trader / freelancer
2 - Private limited company (Ltd)
3 - General partnership
4 - Limited partnership
5 - Public limited company (PLC)
6 - Civil-law association
7 - Cooperative association
8 - Non-profit institution

5.05  DHD500$x  HOUSEHOLD INVOLVED IN FOUNDATION BUSINESS
Question:  (Were you / Were you or anybody else who now belongs to the household / Was anybody else who now belongs to the household) involved in founding the business?

1 - Yes
2 - No

1 - Don't know  If = 1, continue with DHD510$x,
2 - No answer
3 - Question filtered  else go to HD050$x

5.06  DHD510$x  YEAR OF FOUNDATION
Question:  In what year was the business founded?

INT: If the respondent does not know the year, then the decade will suffice. Please make a note of this in the comment field.

Year, 4 digits
1 - Don't know
2 - No answer
3 - Question filtered

5.07A  DHD520$x  SUPPORT FROM A THIRD PARTY FOR BUSINESS FOUNDATION
a-e
Question:  Did the guarantees or other financial support from relatives or other individuals, who do not belong to (your / your / the) household play a significant role when founding the business? Which of the answers specified in list 26 are applicable?

INT: Present list 26.
1 - Named
2 - Not named

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

5 Variables:
a - Guarantees
b - Support without repayment obligations
c - Loans from relatives
d - Other (please specify. PROG: Insert text in DHD520$xS)
e - None
5.07B DHD560$x SUPPORT FROM STATE FOR FOUNDATION

Question: (Did you / Did your household / Did the household) receive government funding when founding the business? This includes, for example, start-up grants, one-person business start-up grants to unemployed persons and bridging payments.

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

Filter: HD0210>=1 OR loop cycles less than 3-times passed

5.08 HD050$x NUMBER OF EMPLOYEES IN THE BUSINESS

Question: How many people work for this business including (yourself / yourself and all other members of the household / all members of the household)? Please specify the maximum number of persons working for the business in the last twelve months.

INT: This includes all employees as well as freelancers.
Numerical value, 5 digit
-1 - Don't know
-2 - No answer
-3 - Question filtered
-4: No other persons
PROG: CODE AS BUTTON INSTEAD OF "-4"

Filter: HD0210>=1 AND anzhhm16>1 (more than 1 person in Household is aged 16 and over) OR loop less than 3-times passed

5.09A HD060$x HOUSEHOLD MEMBERS WORKING IN THE BUSINESS ON A SELF-EMPLOYED BASIS

PROG: Multiple answers possible

Question: Which members of the household work in this business?

INT: Multiple answers possible.
Code for the respective person
Display list of household members aged 16 years and above
Record a maximum of 6 persons

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4: Nobody
-5: no further person
-6: no further person

6 Variables
a - person 1
b - person 2
c - person 3
d - person 4
e - person 5
f - person 6

PROG: FOR "-4":
BUTTON: "Nobody"
INSTEAD OF CODE

Filter: entry in HD060$x f

5.09B DHD065$x MORE THAN 6 MEMBERS OF THE HOUSEHOLD WORKING IN THE BUSINESS ON A SELF-EMPLOYED BASIS

Question: Excluding those 6 persons already mentioned, how many of the other household members work in this business?

INT: If no other household members work in the business, please enter "0".
Numerical value, 2 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
Filter: HD0210>=1 OR loop cycles less than 3-times passed

5.10 HD070$x PERCENTAGE OF HOUSEHOLD OWNERSHIP OF BUSINESS

Question: What percentage of this business (do you / does your household / does the household) own?

INT: Record answers to a maximum of two decimal places.

Numerical value, 5 digits, 2 decimal places.
-1 - Don't know
-2 - No answer
-3 - Question filtered

Filter: HD0210>=1 Or loop cycles less than 3-times passed

5.11A HD080$x VALUE OF THE BUSINESS

Question: <If HD070$x = 100% > What is the value of the business after deduction of liabilities? I am referring here to the amount that (you / your household / the household) could sell it for, taking into account all assets associated with the business and deducting the liabilities?

<If HD070$x < 100% OR HD070$x <=-1 or -2> How much is (your share / your household's share / the household's share) of the business worth after deducting the liabilities? I am referring here to the amount that (you / your household / the household) could sell (your / your household's / the household's) share for, taking into account all assets associated with the business and deducting the liabilities?

INT: <If you are dealing with an agricultural business, please supply the following information>: I am referring here not only to the value of the property and the farmland, which we may have already talked about, but also to all the buildings, machines, agricultural products, livestock, etc.

INT: - Please do not record any assets and debts here, which may have already been mentioned in the previous sections. (<If HD070$x <100% OR HD070$x <=-1 or -2>
- If the respondent only knows the total value, but not the value of the respective share, please enter "Don't know" for this question.)

Numerical value 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 (end of the loop for 3 businesses).

If HD0210>1 AND in HD080$x more than 50% of the loop cycles -1 or -2 go to DHD3100,

if less than 50% -1 or -2 AND HD0210>3 go to HD0900;

else HD1000)
**5.11B** DHD085$X$ TOTAL VALUE OF THE BUSINESS

**Question:** Please try to specify the value of the business as a whole after deducting the liabilities.

**INT:** Please do not record any assets and debts here, which may have already been mentioned in the previous sections.

**Numerical value in EUR, 9 digits**

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

**End of the loop for 3 businesses.**

If HD0210 >1 AND in HD080$X$ more than 50% of the loop cycles -1 or -2 continue with DHD3100,

if less than 50% -1 or -2 AND HD0210>3 go to HD0900;

else HD1000

---

**5.11C** DHD3100 CHECK TOTAL VALUE OF ALL BUSINESSES

**Question:** How much is (your share / your household's share / the household's share) of all <HD0210> businesses worth after deducting the liabilities?

**INT:** I am referring here to the amount that (you / your household / the household) could sell (your shares / its shares / its shares) for, taking into account all assets associated with the business and deducting the liabilities?

**INT:** Please do not record any assets and debts here, which may have already been mentioned in the previous sections.

**Numerical value in EUR, 9 digits**

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

**Go to HD1000**

---

**5.12 HD0900 VALUE OF ADDITIONAL BUSINESSES**

**Question:** What is the value of (your / your household's / the household's) share of (IF HD0210=4 the other business / <IF HD0210>4> the other < HD0210 minus 3> businesses) after deducting the liabilities?

**INT:** I am referring here to the amount that (you / your household / the household) could sell it / them for, taking into account all assets associated with the business and deducting the liabilities?

**INT:** Please do not record any assets and debts here, which may have already been mentioned in the previous sections.

**Numerical value in EUR, 9 digits**

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

---

**HD0100=1**

**Investor / sleeping shareholder businesses:**

**5.13A** HD1000 SLEEPING SHAREHOLDER

**Question:** (Do you / Do you or any other member of your household / Do any of the household members) hold capital in any non-publicly traded businesses without any active involvement in the management, e.g. as a silent partner or investor?

1 - Yes
2 - No

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

If = 1, continue with HD1010, else go to HD1100
5.13B HD1010 VALUE OF SHARES (SLEEPING SHAREHOLDER)

Question: What is the value of (your / your household's / the household's) share of (this business / these businesses)?

Numerical value in EUR, 9 digits

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

Let's now talk about financial investments:

5.14A HD1100 OWN CURRENT ACCOUNTS

PROG: IF THE FKP ANSWERED [Account with overdraft facility] FOR QUESTION HC0200=1, IE, STATING THAT HE / HIS HOUSEHOLD / THE HOUSEHOLD HAS A CURRENT ACCOUNT, CONTINUE WITH DHD3200 >
- CODE HD1100 WITH 1 "YES" IF OMITTED

Question: (Do you / Do you or any other member of your household / Does any household member) have a current account?

1. Yes
2. No, no current account
3. Don't know
4. No answer
5. No credit balance

6. PARK BUTTON "zero balance" INSTEAD OF ";-

5.14B DHD3200 VALUE OF SIGHT DEPOSITS

Question: < IF HC0200=1 [Account with overdraft facility]> You previously told me that (you have / your household has / the household has) a current account> Please consider all current accounts that (you have / you and the other household members have / the household members have): What is the current balance (positive or negative) on this account / on these accounts altogether?

INT: Enter account deficit as a negative figure.

Numerical value in EUR, 9 digits

1. Don't know
2. No answer
3. Question filtered
4. No credit balance
5. No credit balance

We will now go through the most significant options available to households and individuals for investing their assets. Please be as specific as you can when giving your answers. I would first like to ask you a few separate questions about Riester and Rürup pension plans.

5.15A DHD2700 RIESER/RÜRUP PENSION PLANS

Question: (Have you / Have you or another member of your household / Has any household member) taken out a Riester or Rürup pension plan?

1. Yes
2. No
3. Don't know
4. No answer
5. No credit balance

6. PARK BUTTON "zero balance" INSTEAD OF ";-

If = 1, continue with DHD2710 a-

else go to DHD0400
5.15B  DHD2710a RIESTER/RÜRUP PENSION PLANS - TYPES

PROG: ALLOW MULTIPLE ANSWERS

Question: Please consider all Riester or Rürup pension plans taken by (yourself / your household / the household): Which of the types of investment specified in list 27 were selected for these pension plans?

INT: - Multiple answers possible.
- Present list 27.

1 - Named
2 - Not named

1 - Don't know
2 - No answer

6 variables:
a - Bank savings plan
b - Savings and loan contract
c - Fund savings plan
d - Classic pension insurance scheme
e - Certified loan agreement
9 - Other (please specify. PROG: Insert text in DHD2710S

5.16A  DHD0400 OWN SAVINGS ACCOUNTS

Question: (IF DHD2700=1) I would now like to ask you about savings accounts, savings and loan contracts and safe custody accounts. The next few questions refer solely to assets which are not invested in Riester or Rürup pension schemes. I will come back to Riester and Rürup pension plans later when we move on to retirement provisions.

(Do you / Do you or another member of your household / Does a member of the household) (IF DHD2710a=1) except Riester or Rürup savings accounts) have any other savings accounts? See list 28 for further information

INT: This question refers simply to accounts from which no direct credit transfers can be made, e.g. classic savings accounts / savings plans (also online), savings plans, time deposit accounts, overnight money accounts similar accounts.

This does not include savings and loan contracts, fund savings plans, mutual fund shares or certificates.

INT: Present list 28.

1 - Yes
2 - No

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

If = 1, continue with HD1210, else go to DHD0600

Filter: DHD0400=1

5.16B  HD1210 DEPOSITS ON SAVINGS ACCOUNTS

Question: In total, how much is in (this / all these) savings account(s) at present?

Numerical value in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
5.16C  DHD0500  SAVING - SAVINGS ACCOUNT
Question:  (Do you / Does your household / Does the household) regularly invest 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 go to DHD0600

Filter: DHD0500=1
5.16D  DHD0510  SAVING - SAVINGS ACCOUNT-AMOUNT
DHD0511  SAVING - SAVINGS ACCOUNT - TIME PERIOD
- IF DHD0510 <0 HIDE QUESTION DHD0511 AND CODE AS -3 (FILTERED).

Question:  How much (do you / does your household / does the household) usually invest in (your savings accounts / your household's savings accounts / the savings accounts of your household) per month, quarter or year in total?
Please restrict your answer to those amounts which are not intended to be directly invested in other financial assets (< IF DHD2710a=1 and ignore any Riester or Rürup savings accounts).

Numerical value in EUR, 9 digits

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

5.17A  DHD0600  SAVINGS AND LOAN CONTRACTS
Question:  (Do you / Do you or another member of your household / Does a member of the household) (<IF DHD2710b=1> except Riester or Rürup savings and loan contracts here and in the following section) have any other savings and loan contracts? Only savings and loan contracts which have not yet been paid out should be entered here.

1 - Yes
2 - No

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

If = 1, continue with DHD0610,
else go to DHD0700

Filter: DHD0600=1
5.17B  DHD0610  POSITIVE BALANCE ON SAVINGS AND LOAN CONTRACTS
Question:  In total, what is the current balance, ie the deposits earning interest, on (these savings and loan contracts / these savings and loan contracts of your household / these savings and loan contracts of the household)? (< IF DHD2710b=1: please only consider non-Riester and non-Rürup savings and loan contracts here and in the following section.)

Numerical value in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
5.17C  DHD0620  SAVINGS AMOUNT - HOME PURCHASE SAVINGS-AMOUNT  
DHD0621  SAVINGS AMOUNT - HOME PURCHASE SAVINGS - TIME PERIOD

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE 
ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE 
VARIABLE (DHD0621). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER 
(PLEASE SPECIFY).  
- IF DHD0620 <0 HIDE QUESTION DHD0621 AND CODE AS -3 (FILTERED)

Question: In total, how much (do you / does your household / does the household) usually invest in 
(these savings and loan contracts / these savings and loan contracts of your household / 
the savings and loan contracts of the household) per month, quarter or year?

INT: If no savings deposits are made, please enter zero.
Numerical value in EUR, 9 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

5.18A  DHD0700  DEPOSITS OF SECURITIES

Question: <IF DHD2710c =1>: You mentioned Riester or Rürup mutual fund savings plans. (Do you / 
Do you or another member of your household / Does a member of the household) have 
any other deposits of securities?  
<IF DHD2710c <>1>: (Do you / Do you or another member of your household / Does a 
member of the household) have a deposit of securities?

1 - Yes
2 - No
-1 - Don't know  
-2 - No answer 
-3 - Question filtered  
If = 1, continue with the 
following text, 
else go to HD1600

Investment decisions are particularly important for this study. Therefore, I would now like to ask you 
about the total value and the composition of your investment portfolio.

5.18B  DHD0750  DEPOSITS OF SECURITIES - ESTIMATED MARKET VALUE

Question: Let's start with the total value. Please consider all deposits of securities that (you / you 
and the other household members / the household members) have (<IF DHD2710c=1>, 
excluding Riester and Rürup mutual fund savings plans): What is the approximate current 
market value of the securities held in these deposits of securities in total?

Numerical value in EUR, 9 digits  
-1 - Don't know  
-2 - No answer 
-3 - Question filtered
5.18c DHD0775a DEPOSIT OF SECURITIES - TYPES OF SECURITIES HELD

PROG: MULTIPLE ANSWERS POSSIBLE

Question: Which of the following types of securities are held in these deposits of securities? Please refer to list 29.

INT: - Present list 29
- Multiple answers possible.
- Further information on "mutual fund shares", "certificates", "fixed-income securities", "quoted shares" as well as "Exchange Traded Funds" can be found on the help page.

Filter: DHD0775a = 1

5.19a DHD2420h TOTAL VALUE OF INVESTMENT FUNDS

Question: Let’s now move on to mutual fund shares.

What is the approximate current market value of all the mutual fund shares in total?

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

-1 - Don’t know
-2 - No answer
-3 - Question filtered
Filter: DHD0775a=1

5.19B  DHD2410a TYPES OF INVESTMENT FUNDS
       -g

PROG: MULTIPLE ANSWERS POSSIBLE
Question: Which of the fund types shown in list 30 (do you currently own / does the household currently own)?

INT: - Present list 30
       - Multiple answers possible.

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

If a variable DHD2410a-f=1, continue with DHD2420a-f,
else go to DHD0800

7 variables in each case:
a - Funds predominantly investing in equity
b - Funds predominantly investing in bonds
c - Funds predominantly investing in money market instruments
d - Funds predominantly investing in real estate
e - Hedge funds
f - Other fund types (specify)
PROG: Insert text in DHD2410S)
g - Funds, but investment form unknown.

Filter: at least one variable DHD2410a-f=1

5.19C  DHD2420a VALUE OF INVESTMENT FUNDS - TYPES
       -f

PROG: SHOW NAMED FUND TYPES IN DHD2410a-g ONLY. WHERE REQUIRED, INSERT ANSWERS IN DHD2420A-F FOR THIS EURO-LOOP [NUMERICAL VALUE IN EUR, 9 DIGITS.]

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?

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

6 Variables:
a - Funds predominantly investing in equity
b - Funds predominantly investing in bonds
c - Funds predominantly investing in money market instruments
d - Funds predominantly investing in real estate
e - Hedge funds
f - Other fund types

Filter: DHD0775a=1

5.20A  DHD0800 SAVING - FUNDS

Question: (Do you / Does your household / Does the household) regularly invest a certain amount in funds (e.g. in a fund savings plan)?

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

If 1, continue with DHD0810,
else go to filter before DHD0910
5.20B  DHD0810  SAVINGS AMOUNT - FUNDS - AMOUNT  
DHD0811  SAVINGS AMOUNT - FUNDS - TIME PERIOD  

- IF DHD0810 <0 HIDE QUESTION DHD0811 AND CODE AS -3 (FILTERED)  

Question:  How much (do you / does your household / does the household) usually invest in funds per month, quarter or year?  

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

5.21A  DHD0910  TOTAL MARKET VALUE OF CERTIFICATES  

Question:  In total, what is the current market value of these certificates?  

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

5.21B  DHD1000  SAVING - CERTIFICATES  

Question:  (Do you / Does your household / Does the household) regularly invest a certain amount in the form of certificates?  

1 - Yes  
2 - No  

If = 1, continue with DHD1010, else go to filter before DHD2510 a-f  

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

Filter:  DHD0775b=1  

Let us now talk about any certificates that (you own / you or any other members of your household own / the household members own).  

5.21C  DHD1010  SAVINGS AMOUNT - CERTIFICATES-AMOUNT  
DHD1011  SAVINGS AMOUNT - CERTIFICATES - TIME PERIOD  

- IF DHD1010 <0 HIDE QUESTION DHD1011 AND CODE AS -3 (FILTERED)  

Question:  How much (do you / does your household / does the household) usually invest in certificates per month, quarter or year?  

Numerical value in EUR, 9 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
I would now like to ask you a few questions about any fixed-interest securities that (you own / your household owns / the household owns).

**5.22A DHD2510a BOND ISSUER**

- **PROG:** MULTIPLE ANSWERS POSSIBLE
- **Question:** Who issued these fixed-interest securities? Please refer to list 31.

**INT:** Present list 31
- Multiple answers possible.

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

- **a - Federal Government or local governments in Germany**
- **b - Foreign central, state and local governments in the euro area**
- **c - Foreign central, state and local governments outside of the euro area**
- **d - Banks (e.g. bank bonds)**
- **e - Businesses**
- **f - Other (please specify. PROG: Insert text in DHD2510S)**

**Filter: DHD0775c=1**

**5.22B DHD2520 MARKET VALUE OF GOVERNMENT BONDS**

- **Question:** In total, what is the current market value of all these fixed-interest securities?

**Numerical value in EUR, 9 digits**

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

**Filter: DHD0775c=1**

**5.22C DHD1100 SAVINGS - FIXED-RATE SECURITIES**

- **Question:** (Do you / Does your household / Does the household) regularly invest a certain amount in the form of fixed-interest securities?

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

*If = 1, continue with DHD1110, else go to filter before DHD2610*

**Filter: DHD1100=1**

**5.22D DHD1110 SAVINGS - FIXED-RATE SECURITIES-AMOUNT**

**DHD1111 SAVINGS - FIXED-RATE SECURITIES - TIME PERIOD**

**PROG:** A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHD1111). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).

- IF DHD1100 <0 HIDE QUESTION DHD1111 AND CODE AS -3 (FILTERED).

- **Question:** How much (do you / does your household / does the household) usually invest in fixed-interest securities per month, quarter or year?

**Numerical value in EUR, 9 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered
Let us now talk about the shares that (you own / your household owns / the household owns).

5.23A DHD2610 VALUE OF LISTED SHARES
Question: In total, what is the current value of these shares? (<IF DHD0775a=1 OR DHD0775b=1 OR DHD0775c=1 OR -2 OR DHD0775d=-1 OR -2> Please do not include any certificates or share-based funds.)

Numerical value in EUR, 9 digits  
-1 : Don't know
-2 : No answer
-3 : Question filtered

5.23B DHD2620 SHARES ISSUED BY FOREIGN BUSINESSES
Question: Are any of these shares issued by a foreign company?

INT: Foreign companies are companies where the headquarters are located outside of Germany.

1 : Yes  
2 : No

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

5.23C DHD1200 SAVINGS - SHARES
Question: (Do you / Does your household / Does the household) regularly invest a certain amount in the form of shares in publicly traded companies? (<IF DHD0775a=1>: Please include only those regular investments that you did not mention 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 go to DHD2300

5.23D DHD1210 SAVINGS - SHARES - AMOUNT DHD1211 SAVINGS - SHARES - TIME PERIOD
- IF DHD1210 <0 HIDE QUESTION DHD1211 AND CODE AS -3 (FILTERED).

Question: How much (do you / does your household / does the household) usually invest in shares in publicly traded companies per month, quarter or year?

Numerical value in EUR, 9 digits  
-1 : Don't know
-2 : No answer
3 : Question filtered
5.24A DHD2300 OTHER SECURITIES IN PORTFOLIO
Question: (IF DHD0775a=1 or DHD0775b=1 or DHD0775c=1 or DHD0775d=1) We have spoken about (IF DHD0775a=1> funds), (IF DHD0775b=1> certificates), (IF DHD0775c=1> fixed-interest securities), (IF DHD0775 DHD0775d=1> shares in publicly traded companies) already.) Are there any other securities in (your portfolio / your portfolio and the portfolio of other household members / the portfolio of all household members) that I have not recorded yet?

1 - Yes (please specify)  
2 - No

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

If = -1, -2, 2, continue with HD1600, else go to DHD2305

Filter: DHD2300=1
5.24B DHD2305 OTHER SECURITIES IN PORTFOLIO - TYPE
Question: What are these securities?

Verbatim text answer  

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

Filter: DHD2300=1
5.24C DHD2310 OTHER SECURITIES IN PORTFOLIO-VALUE
Question: In total, what is the current value of these other securities?

Numerical value in EUR, 9 digits  

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

Filter: DHD2300=1
5.24D DHD2330 SAVING-OTHER SECURITIES IN PORTFOLIO
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 go to DHD2320

Filter: DHD2330=1
5.24E DHD2320 OTHER SECURITIES IN PORTFOLIO-AMOUNT  
DHD2321 OTHER SECURITIES IN PORTFOLIO- TIME PERIOD

Question: How much (do you / does your household / does the household) usually invest in these securities per month, quarter or year?

Numerical value in EUR, 9 digits  

-1 - Don't know  
-2 - No answer  
-3 - Question filtered
5.25A HD1600 HOUSEHOLD OWNS MANAGED ACCOUNTS
Question: (Have you / Has your household / Has the household) used the services of an asset manager to invest (your / its / its) assets?

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

If = 1, continue with HD1610,
else go to HD1700

Filter: HD1600=1

5.25B HD1610 MANAGED ACCOUNTS - ASSETS NOT ALREADY RECORDED
Question: Do these assets that are invested with the help of an asset manager constitute assets that I have not already recorded?

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

If = 1, continue with HD1620,
else go to HD1700

Filter: HD1610=1

5.25C HD1620 VALUE OF ADDITIONAL ASSETS IN MANAGED ACCOUNTS
Question: In total, what is the current value of these assets that I have not already recorded?

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

5.26A HD1700 DEPTS OWED TO THE HOUSEHOLD
Question: Does anyone outside of the household owe money to (you / you or another member of your household / any member of the household)? By this I mean, for instance, loans to friends or relatives, other private loans, rent deposits or any other such loan I have not already recorded.

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

If = 1, continue with HD1710,
else go to HD1800

Filter: HD1700=1

5.26B HD1710 AMOUNT OWED TO THE HOUSEHOLD
Question: In total, how much is owed to (you / you or another member of your household / any member of the household)?

Numerical value in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
**5.27A HD1800 INVESTMENT ATTITUDES - RISK PREFERENCES-HOUSEHOLD**

Question: Which of the statements in list 32 comes closest to describing the attitude to risk when your household makes savings or investment decisions? Please try and characterise the household as a whole, even if this is not always easy.

INT: - Present list 32.
- Please code only the response deemed MOST APPLICABLE.

1 - We take substantial financial risks expecting to earn substantial returns
2 - We take above-average financial risks expecting to earn above-average returns
3 - We take average financial risks expecting to earn average returns
4 - We are not willing to take any financial risk
5 - No classification possible for the household as a whole

**Filter:** HD1800=5 OR (internal FKP AND anzhhm=1)

**5.27B DHD2800 INVESTMENT ATTITUDES - RISK PREFERENCES-INDIVIDUAL**

Question: Which of the statements in list 33 comes closest to describing your personal attitude to risk when making savings or investment decisions personally?

INT: - Present list 33.
- Please code only the response deemed MOST APPLICABLE.

1 - I take substantial financial risks expecting to earn substantial returns
2 - I take above-average financial risks expecting to earn above-average returns
3 - I take average financial risks expecting to earn average returns
4 - I am not willing to take any financial risk

**5.28A HD1900 ANY OTHER FINANCIAL ASSETS**

Question: (Do you / Do you or does a member of your household / Does a member of the household) have any other substantial assets? List 34 contains some examples. (<If DHD2700 = 1> Please do not include investments as part of "Riester" and "Rürup" private pension plans.)

INT: Shares in cooperatives
Precious metals
Options
Futures
Certified securities that are not held in a safe custody account
Proceeds from a lawsuit or estate that is being settled
Drilling rights, for example for oil and gas
Royalties
Other

INT: Present list 34.

1 - Yes
2 - No

**Filter:** internal FKP AND anzhhm>1

5.27A HD1800 INVESTMENT ATTITUDES - RISK PREFERENCES-HOUSEHOLD
5.27B DHD2800 INVESTMENT ATTITUDES - RISK PREFERENCES-INDIVIDUAL
5.28A HD1900 ANY OTHER FINANCIAL ASSETS
Filter: HD1900=1

**5.28B HD1910 SPECIFICATION OF OTHER ASSETS**

Question: What are these assets?

INT: Allow up to 3.

*Verbatim text answer, 255 characters*

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

Filter: HD1900=1

**5.28C HD1920 TOTAL VALUE OF OTHER ASSETS**

Question: What is the total value of these other assets?

*Numerical value in EUR, 9 digits*

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

**5.29A DHD1300 DISCRETIONARY SAVING**

Question: Some people and households do not save or do not save on a regular basis but invest whatever is left over on their current account. (Have you / Has your household / Has the household) invested funds on an "ad hoc basis" in the last 12 months? Please also consider payment orders that automatically transfer credit balances remaining on a current account at the end of the month to another account.

1 - Yes 2 - No

If = 1, continue with DHD1310, else go to DHD1330

Filter: DHD1300=1

**5.29B DHD1310 DISCRETIONARY SAVING - AMOUNT**

Question: What was the total value of these irregular investment activities over the last 12 months?

*Numerical value in EUR, 9 digits*

-1 - Don't know
-2 - No answer
-3 - Question filtered
**5.29C  DHD1320a  DISCRETIONARY SAVING - SAVINGS METHOD**

**-g**

PROG: MULTIPLE ANSWERS POSSIBLE

**Question:** In which form did (you / your household / the household) save these funds?

**INT:** - If the form cannot be assigned to one of the categories below, please record under “other” and state the form
- Do not read out the possible answers
- Multiple answers possible.

1. Named
2. Not named

7 variables:
- Savings account, savings plan, time deposit account or similar type of account
- Savings and loan contract
- Investment funds, money market funds or hedge funds
- Certificates
- Shares
- Government bonds, corporate bonds, other debt securities
- Other (please specify, PROG: Insert text in DHD1320S)

**5.29D  DHD1330  DISCRETIONARY SAVING - SAVINGS USED**

**Question:** (Have you / Has your household / Has the household) used savings deposits and assets in the last 12 months to finance current expenditure, ie not reinvesting the funds? Purchasing real estate, vehicles or valuable items would constitute reinvestment.

1. Yes
2. No

If = 1, continue with DHD1340, else go to DHD2900

**Filter:** DHD1330=1

**5.29E  DHD1340  DISCRETIONARY SAVING - SAVINGS USED - AMOUNT**

**Question:** What is the total value of the savings used over the last 12 months?

**Numerical value in EUR, 9 digits**

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

**Filter:** internal FKP AND anzhhm>1

**Z.111  DHD2900  INVESTMENT DECISIONS**

PROG: NO MULTIPLE ANSWERS

**Question:** In general, how does your household make investment decisions?

**INT:** Code only one.

1. Generally each person in the household makes their own decisions
2. We decide important things together
3. One household member decides for the whole household
4. Depends
Filter: (internal FKP AND anzhhm>1) OR external FKP, loop over all HH-members

Z.112  DHD3000$ SELF ASSESSMENT - QUALITY OF INFORMATION ABOUT HOUSEHOLD MEMBERS

PROG: DISPLAY HOUSEHOLD MATRIX AND RECORD RATING FOR EACH HH MEMBER.

Question: How good do you think that the information that you were able to provide on the financial investments of the household members is? Please provide a rating for each person in (your / the) household.

1 - Very good
2 - Good
3 - Not so good
4 - Poor

Loop for all persons in household

5.K1  DHD1800 CRISIS - LOSSES / PROFITS REALISED

Question: (Have you / Has your household / Has the household), on balance, made substantial profits or substantial losses in the last 2 years when selling financial assets?

1 - Substantial profits
2 - Neither nor
3 - Substantial losses

If = 1 or 3, continue with DHD1810,
else go to HND3040

Filter: DHD1800=1 OR 3

5.K2  DHD1810 CRISIS - LOSSES/PROFITS REALISED (TEXT)

Question: Can you please tell me which type of securities was affected the most?

Verbatim text answer, maximum 256 characters

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

else go to HND3040

5.K3  HND3040 CRISIS - RELUCTANCE TO INVEST IN CERTAIN INVESTMENT INSTRUMENTS

Question: Of the instruments that (you / your household / the household) owned two years ago, are there any in which (you / your household / the household) would not invest any more today?

1 - Yes
2 - No

If = 1, continue with DHD1900,
else go to HND3100

Filter: HND3040=1

5.K4  DHD1900 CRISIS - RELUCTANCE TO INVEST IN CERTAIN INVESTMENT INSTRUMENTS (TEXT)

PROG: VERBATIM TEXT TO BE RECORDED HERE, WILL BE CODED AT A LATER DATE.

Question: Which instruments would this be?

Verbatim text answer, maximum 256 characters

-1 - Don't know
-2 - No answer
-3 - Question filtered
5.K5 HND3100 CRISIS - CHANGE IN NET WORTH
Question: Has (your net worth / your household's net worth / the household's net worth), on balance, increased or decreased substantially in the last 2 years? Or did it remain at roughly the same level? By net worth, I mean everything that (you own / your household owns / the household owns), less any debt.

1 - Has increased substantially  -1 - Don't know
2 - Has decreased substantially  -2 - No answer
3 - No major change

5.K6 HND3200 CRISIS - EXPECTED CHANGE IN FUTURE NET WORTH
Question: Now consider the next 2 years: Do you expect (your net worth / your household's net worth / the household's net worth), on balance, to increase or decrease substantially in the next 2 years? Or will it remain at roughly the same level?

1 - Will increase substantially  -1 - Don't know
2 - Will decrease substantially  -2 - No answer
3 - Expect no major change

5.30A DHND0100 HOUSEHOLD'S BANK - SUBSISTENCE
Question: (Do you / Does your household / Does the household) have a house bank?
INT: By house bank, I mean a bank that (you use / your household uses / the household uses) to conduct the majority of bank transactions.

1 - Yes  -1 - Don't know  If = 1, continue with DHND020,
2 - No  -2 - No answer  else go to section 6

Filter: DHND0100=1

5.30B DHND0200 HOUSEHOLD'S BANK - BANKING GROUP
Question: To which banking group does (your house bank / your household's house bank / the household's house bank) belong? Please refer to list 35.
INT: Present list 35.

1 - Sparkasse (savings bank)  -1 - Don't know
2 - Volksbank (People's bank) / Raiffeisenbank  -2 - No answer
3 - Landesbank  -3 - Question filtered
4 - Big bank (Deutsche Bank, Commerzbank, Dresdner Bank, HypoVereinsbank, Postbank)
5 - Direct bank (e.g. ING-DiBa, Comdirect, DKB)
6 - Other (please specify, PROG: Insert text in DHND0200S)

Filter: DHND0100=1

5.K7 DHND0300 CRISIS - ASKED BANK FOR FINANCIAL ADVICE
Question: (Have you / Has your household / Has the household) used the services of an asset manager at (your / its / its) house bank in the last 2 years?

1 - Yes  -1 - Don't know  If = 1, continue with DHND0400,
2 - No  -2 - No answer
3 - Question filtered  else go to section 6
5.K8 DHND0400 CRISIS - LIKELY ASK BANK FOR FINANCIAL ADVICE IN THE FUTURE
Question: Looking to the near future: How likely is it that (you / your household / the household) will follow the advice provided by (your / its / its) house bank?

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

SECTION 6: INTERGENERATIONAL TRANSFERS / GIFTS
Reference unit: Household. Questions to be asked to FKP.
Inheritance and gifts are of major importance for a household's wealth.

6.01 HH0100 RECEIPT OF SUBSTANTIAL GIFT OR INHERITANCE
Question: (<DHB0400c=1 or DHB0400d=1 or DHB0400c=1 and DHB0400d=1 [household main residence inherited or received as a gift]> In addition to the household main residence), (have you / have you or another member of your household / has any member of the household) ever received a substantial gift or inheritance, e.g. money or any other assets, from someone who is not a part of the household?
INT: Gifts are understood to include transfers of assets.
INT: It is up to the household to define what constitutes a "substantial" gift or inheritance.

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

Filter: HH0100=1

6.01A HH0110 NUMBER OF SUBSTANTIAL GIFTS OR INHERITANCES RECEIVED
Question: How many substantial gifts or inheritances were received?
INT: If multiple household members jointly received a gift or inheritance, i.e. at the same time and from the same person, treat all as one gift or inheritance.

Numerical value, 1 digit
1 - Don't know
2 - No answer
-3 - Question filtered
Filter: HH0100=1 OR (HH0100=1 AND HH0110>1 AND loop less than 3-times passed)

Loop for 3 gifts / inheritances
See prototype model for navigation of loops in the appendix.
If only one gift / inheritance < HH0110=1>: Let us now talk about this gift or inheritance.
If more than one gift / inheritance < HH0110>1 >: Start with the most important for (your current wealth / the current wealth of your household / the current wealth of the household). This does not necessarily have to be the largest gift / inheritance - but, for instance, one that was received at a time where extra money was particularly important.
If the number of gifts / inheritances is not known or no answer is given < HH0110= -1 OR -2>: The following questions are concerned with the most important gift / inheritance for (your current wealth / the current wealth of your household / the current wealth of the household). This does not necessarily have to be the largest gift / inheritance - but, for instance, one that was received at a time where extra money was particularly important.
PROG: IF ANSWER TO NUMBER OF GIFTS / INHERITANCES IS "DON'T KNOW" OR "NO ANSWER"
< HH0110= -1 OR -2>: REPEAT LOOP FOR MOST IMPORTANT GIFT / INHERITANCE.
For the second and / or third loop cycle: Transitional text
Let us continue with the next most important gift / inheritance. I mean the most important of those that we have not yet discussed.

6.02 HH050$x GIFT OR INHERITANCE
PROG: IF HH050$x= -1 or -2 THEN TEXT MODULE HH050$X="gift or inheritance"
Question: Was that a gift or an inheritance?
1 - Gift
2 - Inheritance
-1 - Don't know
-2 - No answer
Beginning of loop for 3 gifts / inheritances
-3 - Question filtered

Filter: HH0100=1

6.03 HH020$x YEAR GIFT / INHERITANCE WAS RECEIVED
Question: (<IF HH0110>1 OR = -1 OR = -2> In what year did (you / your household / the household) receive the <HH050$x> that was most important for (your current wealth / the current wealth of your household / the current wealth of the household)?
(<IF HH0110=1> In what year did (you / your household / the household) receive the <HH050$x>?)

For the second and / or third loop cycle: Transitional text:
In what year did (you / your household / the household) receive the <HH050$x>?

Numerical value, 4 digit
-1 - Don't know
-2 - No answer
-3 - Question filtered
6.04 HH030$xa- TYPE OF ASSETS RECEIVED

PROG: MULTIPLE ANSWERS POSSIBLE.
Question: What type of asset was the <HH050$x>? Please refer to list 36.
INT: - Present list 36
- Multiple answers possible.

1 - Named
2 - Not named
9 variables:
a - Money
b - Dwelling
c - Usufruct (use of a dwelling)
d - Land
e - Business
f - Securities, shares
g - Jewellery, furniture, artwork
h - Life insurance
i - Other assets (please specify, PROG: Insert text in HH030$xS)

6.05 HH040$xa VALUE OF GIFT / INHERITANCE

Question: At the time (you / your household / the household) received the <HH050$x>, how much was it worth?

Numerical value in EUR, 9 digits

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

6.06 DHH50$xa-o RECIPIENT OF GIFT / INHERITANCE

PROG: SHOW HH LIST. MULTIPLE ANSWERS POSSIBLE.
Question: Which member(s) of the household received the <HH050$x>?

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

Show HH list

End of loop for 3 gifts / inheritances
6.08 HH0700 EXPECT TO RECEIVE GIFT OR INHERITANCE IN THE FUTURE
Question: In the future, (do you / does your household / does the household) expect to receive a substantial gift or inheritance (from someone outside the household)?)

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

Let us now talk about transfers that (you / your household / the household) made. These may include alimony or support payments, but also donations for persons in need, such as victims of the Haiti earthquake, to charities, such as the church or institutions, or to political parties.

6.09A HI0300 REGULAR TRANSFERS TO INDIVIDUALS OUTSIDE THE HOUSEHOLD
Question: Did (you / your household / the household) make alimony or support payments on a regular basis to persons who are not part of the household in the last 12 months? Do not consider one-off payments or gifts.

INT: This does NOT include wage payments to domestic staff.

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer
If = 1, continue with DHI0100, else go to DHH0800

Filter: HI0300=1

6.09B DHI0100 VALUE OF TRANSFERS - AMOUNT
DHI0110 VALUE OF TRANSFERS - TIME PERIOD
- IF DHI0100 <0 HIDE QUESTION DHI0110 AND CODE AS -3 (FILTERED).

Question: About how much money (do you / does your household / does the household) give per month, quarter or year as regular transfers?

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

6.10A DHH0800 DONATIONS
Question: Did (you / your household / the household) make voluntary payments to non-profit organisations (donations, contributions) in 2009?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer
If = 1, continue with DHH0805, else go to DHH0900

Filter: DHH0800=1

6.10B DHH0805 VALUE OF DONATIONS - AMOUNT
Question: How high were these voluntary payments?

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

6.11A DHH0900 CHURCH TAX
Question: Many people additionally pay church tax. (Do you / does your household / does the household) also pay church tax?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer
If =1, continue with DHH0905, else go to filter before ZI106
6.11B DHH0905 VALUE OF CHURCH TAX - AMOUNT
DHH0910 VALUE OF CHURCH TAX - TIME PERIOD


Question: Please estimate how much church tax (you pay / your household pays / the household pays) per month, quarter or year.

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

Filter: internal FKP

Z.106 ZI106 VISIT TO RELIGIOUS SERVICE

Question: Irrespective of whether you pay church tax, how often do you go to church, the synagogue or the mosque?

INT: Read out options.
1 - Regularly
2 - When the occasion arises
3 - For feast days and religious festivals
4 - Never

Filter: internal FKP

At the end of this section, I have a few questions geared toward a better understanding savings decisions. You can also read the questions in list 37.

FL.1 DHHM0100 FINANCIAL LITERACY - COMPOUND INTEREST EFFECT

Question: Let us assume that you have a balance of €100 on your savings account. This balance bears interest at a rate of 2% per year and you leave it for 5 years on this account. How high do you think your balance will be after 5 years?

INT: Present list 37.
1 - More than €102
2 - Exactly €102
3 - Less than €102

Filter: internal FKP

FL.2 DHHM0200 FINANCIAL LITERACY - INFLATION

Question: Let us assume that your savings account bears interest at a rate of 1% per year and the rate of inflation is 2% per year. Do you think that in one year's time the balance on your savings account will buy the same as, more than or less than today

1 - More
2 - The same
3 - Less than today

Filter: internal FKP

FL.3 DHHM0300 FINANCIAL LITERACY - DIVERSIFICATION

Question: Do you agree with the following statement: "Investing in shares of one company is less risky than investing in a fund containing shares of similar companies"?

1 - Agree
2 - Disagree
3 - Question filtered
START OF PERSONAL INTERVIEW

SECTION 7: EMPLOYMENT
Reference unit: Household members aged 16+. Questions to be asked to individual HH members or proxy.

PROG: INTERVIEW WITH INTERNAL FKP.
For multi-person households: So far you have answered questions about the situation of (your / your / the) household as a whole.
The following questions about employment refer to your personal situation.

PROG: IN PERSONAL INTERVIEW ONLY – NOT IN INTERVIEW WITH FKP
The following questions about employment refer to the personal situation of [NAME].

NOTE ON INTERVIEW STRATEGY: FIRST ASK FKP QUESTIONS FROM ALL BLOCKS, THEN START AGAIN AT SECTION 7 FOR EVERY PERSON AGED 16+ AND ASK THE QUESTIONS THAT ARE RELEVANT FOR INDIVIDUAL PERSONS (BLOCKS 7, 8 AND 9).

In an interview with the internal FKP or if the HH comprises just one person -> continue with DPE9040,
else go to DPE9020.

Filter: all persons except internal FKP AND anzhhm>1

7.R PE9020 respondent of the employment section
PROG: SHOW HOUSEHOLD MATRIX.
INT: Please state whether the personal interview was conducted with the person directly or with a proxy.

The questions in this section and for [NAME] were answered by:

Numerical value (ID of person interviewed) -1: Don't know -2: No answer -3: Question filtered
If [NAME]=ID (personal interview), continue with infotext,
else go to DPE9030
7.RB  DPE9030  CONSENT FOR PROXY

Question: Has [NAME] given (his / her) consent for you to answer the following questions on (his / her) behalf?

INT: The subject of the questions must first be informed about the study. Corresponding information can be found on the help page.

1 - Yes
2 - No
3 - Question filtered

If = 2, continue with PF9020, else go to DPE9040

Online Glossary:
PROG: TEXT FOR HELP PAGE = INSERT "INTRODUCTION" TEXT FROM ABOVE HERE.

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, e.g. 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 corporations, 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.

May I start the interview now?

1 - Yes, start the interview.
9 - No, respondent is not willing to continue with the interview. -> END

7.G  DPE9040  GENDER

PROG: <Probe question only if gender in dpe9040 is different from gender in the household matrix>: [Name] is [information from question DPE9040]. Is this correct?
Please check entry.

1: Entry is correct.
2: Entry has to be corrected -> back to DPE9040

INT: - Enter gender of [Name]
- if not obvious, please ask: I am required to ask, what is (your / [NAME]'s gender)?

1 - Male
2 - Female

7.GJ  DPE9050  YEAR OF BIRTH

Question: Before we start with the questions about employment, could you please tell me in which year (you were / [Name] was) born?

INT: <PROG: After question: Calculate year of birth according to age in household matrix. If year of birth in DPE9050 differs by more than two years>: The year of birth [information from DPE9050] does not match the age of [Name] ([Age] years old). Please check the entry <If not the proxy> and make sure that you are talking to the right person).

1: Year of birth for [Name] is correct.
2: Year of birth for [Name] has to be corrected -> back to DPE9050.

Numerical value, 4 digits
-1 - Don't know
-2 - No answer
7.W DRA0400 PLACE OF RESIDENCE IN 1989

Question: Where (were you / was [Name]) living when the Berlin wall came down?

1 - In the domain of the (former) Federal Republic of Germany, including West Berlin
2 - In the domain of the former German Democratic Republic
3 - Elsewhere (please specify, PROG: Insert text in DRA0400S)

7.01 DPE0100a-k CURRENT EMPLOYMENT STATUS

PROG: RECORD MAIN STATUS IN DPE0100a.

Question: (<IF ONLY ONE PERSON IN HH AND HD0200=1> We have already spoken briefly about your company. Now I will ask you a few questions about your work.)

Which of the categories in list 38 best describe (your / [Name]’s) current employment status?
Multiple answers possible.
Which of these describes the main employment status?

INT: - Multiple answers possible
   - Present list 38. [ CATEGORY 1, 2, 3, 4 (EMPLOYED) VISUALLY SEPARATE FROM 5-11 (NOT IN PAID EMPLOYMENT)]
   - Please mind the following:
     ~ For part-time job with 50 % or 75 % enter 2 - part-time
     ~ If more than one different part-time job enter 2 - part-time.
     ~ For freelancers working 40 hours a week or more enter 1 - full-time. For freelancers working less enter 2 - part-time.
     ~ For persons in early retirement programme: enter 2 - part-time as main status and 7 - pensioner or retired civil servant as other employment status.

1 - In full-time employment, also apprenticeship
2 - In part-time employment
3 - In low-paid part-time or irregular employment
4 - On maternity leave / paternity leave / long-term sick leave / other period of leave (planning to return to work)
5 - Unemployed
6 - Student, pupil, unpaid intern
7 - Pensioner or retired civil servant
8 - Retired early or about to retire - also unfit for work or reduced ability to work
9 - On national service / community service / a voluntary year
10 - Homemaker
11 - In other non-paid employment (please specify, PROG: Insert text in DPE0100S)

Set of 11 variables
a) Main status
b) - k) Additional status

If DPE0100a=1, 2, 3, 4 (employed as most important status), continue with PE0800,
else go to DPE1700
7.02 PE0800 CURRENTLY MORE THAN ONE JOB/EMPLOYERS
Question: <Do you / Does [Name]> currently have more than one job? By this, I also mean self-employed positions.

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

7.03 DPE0200a TYPE OF CURRENT EMPLOYMENT RELATIONSHIP
PROG: ENTER JOB WITH MOST HOURS PER WEEK IN DPE0200a.
Question: <If PE0800=1 or PE0800=-1 or PE0800=2> Please refer to list 39. Which of these best describes (your / [Name]'s) main job? Please consider the job with the most hours per week.
                   <If PE0800 =2> Please refer to list 39. Which of these best describes (your / [Name]'s) main job?
INT: Present list 39.
1 - worker / labour (also agriculture)  -1 - Don't know  if DPE0200a=1, continue with DPE0210,
2 - Employee  -2 - No answer  if DPE0200a=2, continue with DPE0220,
3 - Civil servant (including judge, career and regular soldier)  -3 - Question filtered  if DPE0200a=3, continue with DPE0230,
4 - Self-employed or entrepreneur (including self-employed farmer) without employees  else go to DPE0300
5 - Self-employed or entrepreneur (including self-employed farmer) with employees
6 - Trainee / on work experience / interns
7 - Unpaid family worker

7.03A DPE0210 EMPLOYMENT STATUS - WORKER
Question: In what kind of job (are you / is [Name]) currently employed? Please refer to list 40. If PE0800 =1: Please consider the job with the most hours per week.
INT: Present list 40.
1 - Unskilled worker who has not completed any vocational training  -1 - Don't know  Continue with DPE0300
2 - Semi-skilled worker who has completed some vocational training  -2 - No answer
3 - Skilled worker who has completed vocational training
4 - Foreman or group leader
5 - Master craftsman or site foreman
                   -3 - Question filtered
**7.03B DPE0220 EMPLOYMENT STATUS - SALARIED EMPLOYEE**

Question: In what kind of job (are you / is [Name]) currently employed? Please refer to list 41. If PE0800=1: Please consider the job with the most hours per week.

INT: Present list 41

1 - foreman
2 - Employee with simple duties - no vocational training completed
3 - Employee with simple duties - vocational training completed
4 - Employee with specific duties (e.g. clerical officer, accounts officer, draughtsman)
5 - Employee with highly-specific or managerial duties (e.g. research assistant, engineer, head of department)
6 - Employee with extensive managerial duties (e.g. manager, managing director)

Continue with DPE0300

**7.03C DPE0230 EMPLOYMENT STATUS - CIVIL SERVANT**

Question: When answering the following questions, please consider the job with the most hours per week.

In what kind of job (are you / is [Name]) currently employed? Please refer to list 42.

INT: Present list 42.

1 - Civil servant in the Lower Service
2 - Civil servant in the Intermediate Service
3 - Civil servant in the Upper Intermediate Service
4 - Civil servant in the Higher Service

Continue with DPE0300

**7.04 PE0300 JOB DESCRIPTION (ISCO)**

DPE0300 JOB DESCRIPTION (TEXT)

PROG: VERBATIM TEXT ANSWER AND ISCO CODING AFTER THE INTERVIEW.

Question: What is (your / [Name]'s) job title and what does the job involve?

INT: Tell me more about that.

INT: Write down both the job title and description of tasks.

Verbatim text answer in variable -1 - Don't know
DPE0300 -2 - No answer
Numerical code, 2 digits (based on ISCO classification of occupations) -3 - Question filtered

If DPE0200a =4,5,6,7, continue with DPE1500,

else go to PE0500
7.05 PE0500 TYPE OF EMPLOYMENT CONTRACT
Question: Is this a permanent position or a temporary contract?
1 - Permanent position -1 - Don't know  If DPE0200a =1 or 2 AND
2 - Temporary contract -2 - No answer PE0500=2,
3 - Question filtered  continue with DPE1300, else go
to DPE1500

Filter: DPE0100a=1,2 AND PE0500=2
7.06 DPE1300 ONE EURO JOB / JOB CREATION MEASURES
Question: Is this job part of a job creation scheme, government-supported work opportunity or a "one
euro job"?
1 - Yes, job creation scheme -1 - Don't know
2 - No answer
3 - Question filtered
4 - Question filtered

Filter: DPE0100a=1,2,3,4
7.07 DPE1500 YEAR-ROUND JOB
Question: Is this (<IF DPE0200a =4 or 5> self-employed) position a seasonal job?
1 - Yes -1 - Don't know
2 - No
3 - Question filtered

Filter: DPE0100a=1,2,3,4
7.08 PE0600 WORKING HOURS PER WEEK - MAIN JOB
Question: <IF DPE1500 = 2, -1, -2> How many hours a week (do you / does [Name]) usually work?

<IF DPE1500 = 1> How many hours a week (do you / does [Name]) usually work during
the season?

(<IF DPE0200a<>4,5,7>I think about the real working hours).

Numerical value, 3 digit  -1 - Don't know  If DPE1500 = 1, continue with
dpe1699,
-2 - No answer
dpe1699,
-3 - Question filtered
dpe1699,
else go to DPE0400

Filter: DPE1500=1
7.09 dpe1699 NUMBER OF WEEKS WORKED PER YEAR - SEASONAL WORKER
Question: For how many weeks a year (do you / does [Name]) work on this job?

Numerical value, 2 digits  -1 - Don't know
-2 - No answer
-3 - Question filtered
7.10  **PE0400  MAIN ACTIVITY OF COMPANY (NACE)**  
**DPE0400  MAIN ACTIVITY OF COMPANY (TEXT)**  
**Question:** (<IF ONLY ONE PERSON IN HH AND HD0200=1 AND HD0210 in DPE0200a = 1 AND DPE0200a =4 or 5 > PROG: Insert text from DHD0301 and continue with PE0700).

<IF DPE0200a =4 or 5> Please describe in as much detail as possible in which field you predominantly work in that self-employed or employed activity. (< If respondent is FKP and HD0200=1> In this question the focus is on your work. We may have already spoken about your business / businesses.

<Else> Please describe in as much detail as possible the field in which this business operates. Please consider the job with the most hours per week.

**INT:** If necessary, encourage the respondent to provide more details.

Verbatim text answer of the description in variable DPE0400  
-1 - Don't know  
-2 - No answer  
Subsequent recoding to NACE Rev 2 (2008), 1 digit, (21 categories) in PE0400  
-3 - Question filtered  
-4: PROG: New button: "Already recorded"

Filter: DPE0100a=1,2,3,4

7.11  **PE0700  TIME IN MAIN JOB**  
**Question:** How long (have you / has [Name]) been working (<IF DPE0200a =4 or 5> in that self-employed activity or as a managing director or senior manager) / (<IF DPE0200a =1, 2, 3, 6, 7> for that company or organisation)?

**INT:** Enter length in years, not more than 1 decimal place

Numerical value in years, 3 digits, 1 decimal place  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
If PE0800 =-1or =-2 or =2 AND DPE0100a-k =1 or =2, continue with PNE2800,  
if PE0800=1, continue with PE0810,  
else go to PNE2700

Filter: PE0800=1

7.12  **PE0810  CURRENTLY MORE THAN ONE JOB / EMPLOYER - TYPE**  
**Question:** You have just told me that (you have / [Name] has) other jobs or secondary activities in addition to (your / [his / her]) main job: Which of the following statements best describes (your / [Name]'s) situation with regard to these activities?

1 - One or more paid jobs  
2 - One or more self-employed positions  
3 - Both  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
If DPE0100a-k =1 or =2, continue with PNE2800,  
else go to PNE2700
7.K1  PNE2800  CRISIS - EXPECTED CHANGES OR DETERIORATION IN JOB CONDITIONS NEXT TWO YEARS

Question:  <IF DPE0200a =4 or 5> (Do you / Does [Name]) expect that (you / [he / she]) could be affected in the next two years by an unwelcome change in (your / [his / her]) employment situation, e.g. end of self-employed activities, sharp reduction in business, closure of own business?

<Else> (Do you / Does [Name]) expect that (you / [he / she]) could be affected in the next two years by an unwelcome change in (your / [his / her]) employment situation, e.g. job loss or short-time work?

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

If = 1, continue with PNE2850a-e,

Filter: PNE2800=1

7.K2  PNE2850a-f  CRISIS - EXPECTED CHANGES

Question:  What kind of change / deterioration could this be? Please refer to list 43.

INT:  - Multiple answers possible.
- Present list 43.

1 - Named  - 1 - Don't know  
2 - Not named  - 2 - No answer  
3 - Question filtered  
4 - Not applicable: I did not work  

a - Job loss  
b - End of self-employed activities, closure of own business  
c - Short-time work  
d - Unwelcome change in type of work  
e - Unwelcome change in workplace  
f - Other (please specify, PROG: Insert text in PNE2850S)

If = 1, continue with PNE2700

Filter: one variable DPE0100a-k=8

7.13  DPE1700  EMPLOYMENT STATUS OF LAST MAIN JOB - UNFIT WORK, REDUCED ABILITY TO WORK

Question:  (Are you / Is [Name]) unfit for work or (do you / does [Name]) have a reduced ability to work?

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

If =1, continue with DPE0500a,

Filter: DPE0100a<>1,2,3,4

7.14  PE0900  EVER BEEN EMPLOYED

Question:  (Have you / Has [Name]) ever been employed full time, part time or in irregular employment for at least 6 months of a year?

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

If =1, continue with DPE0500a,

else go to DPE1275
LAST JOB HELD

PROG: Text modules for question DPE0500a:
If DPE0100a = 5: the period of unemployment
If DPE0100a = 6: school, degree or work experience
If DPE0100a = 7: retirement
If DPE0100a = 8: early retirement or inability to work
If DPE0100a = 9: national service, community service or voluntary year
If DPE0100a = 10: homemaker activities
If DPE0100a = 11: this job

7.15 DPE0500a TYPE OF EMPLOYMENT RELATIONSHIP - LAST JOB
Question: You stated that (you are / [Name] is) currently mainly (a) [PROG: SHOW DPE0100a] (<If DPE0100b-k<=4 AND >0: and working is only (your / [Name]'s secondary occupation. Which type of job did you have before [PROG: Text modules for questions DPE0500a]? If you had more than one job, please consider the job with the most hours per week. (<If DPE0100b-k<=4 AND >0> This does not include (your / [Name]'s) current job.)

Please refer to list 39.

INT: Present list 39.

1 - Worker / labour (also agriculture) -1 - Don't know If =1, continue with DPE0510, 2 - Employee -2 - No answer if =2, continue with DPE0520, 3 - Civil servant (including judge, career soldier) -3 - Question filtered if =3, continue with DPE0530, 4 - Self-employed (including self-employed farmer) without employees 5 - Self-employed (including self-employed farmer) with employees 6 - Trainee / on work experience / interns 7 - Unpaid family worker

Filter: more than one options named in DPE0500a

Page

PROG: For the following questions, please refer to the job with the most hours per week.

Filter: DPE0500a=1

7.15A DPE0510 LAST EMPLOYMENT STATUS - WORKER
Question: In what kind of job (were you / was [Name]) last employed? Please refer to list 40.

INT: Present list 40.

1 - Unskilled worker who has not completed any vocational training -1 - Don't know Continue with PNE2010 2 - Semi-skilled employee who has completed some vocational training -2 - No answer 3 - Skilled worker who has completed vocational training -3 - Question filtered 4 - Foreman or group leader 5 - Master craftsman or site foreman
**7.15B  DPE0520  LAST EMPLOYMENT STATUS - SALARIED EMPLOYEE**

Question: In what kind of job (were you / was [Name]) last employed? Please refer to list 41.

**INT:** Present list 41.

<table>
<thead>
<tr>
<th>1</th>
<th>Foreman</th>
<th>1</th>
<th>Don't know</th>
<th>Continue with PNE2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Employee with simple duties - no vocational training completed</td>
<td>2</td>
<td>No answer</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Employee with simple duties - vocational training completed</td>
<td>3</td>
<td>Question filtered</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Employee with specific duties (e.g. clerical officer, accounts officer, draughtsman)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Employee with highly-specific or managerial duties (e.g. research assistant, engineer, head of department)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Employee with extensive managerial duties (e.g. manager, managing director)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Filter: DPE0500a=3**

**7.15C  DPE0530  LAST EMPLOYMENT STATUS - CIVIL SERVANT**

Question: In what kind of job (were you / was [Name]) last employed? Please refer to list 42.

**INT:** Present list 42.

<table>
<thead>
<tr>
<th>1</th>
<th>Civil servant in the Lower Service</th>
<th>1</th>
<th>Don't know</th>
<th>Continue with PNE2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Civil servant in the Intermediate Service</td>
<td>2</td>
<td>No answer</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Civil servant in the Upper Intermediate Service</td>
<td>3</td>
<td>Question filtered</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Civil servant in the Higher Service</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Filter: PE0900=1**

**7.16A  PNE2000  DESCRIPTION OF LAST JOB (ISCO)**

**PNE2010  DESCRIPTION OF LAST JOB (TEXT)**

**PROG:** VERBATIM TEXT ANSWER AND ISCO CODING AFTER THE INTERVIEW.

Question: What was (your / [Name]'s) job title and what did the job involve?

**INT:** Tell me more about that.

**INT:** If necessary, encourage the respondent to provide more details.

**Numerical code, 2 digits (based on ISCO classification of occupations)**

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

**Additional verbatim text answer in variable PNE2010**
7.16B  PNE1900  MAIN ACTIVITY OF COMPANY - LAST JOB (NACE)  
PNE1910  MAIN ACTIVITY OF COMPANY - LAST JOB (TEXT)  

Question:  
<IF DPE0500a =4 or 5> Please describe in as much detail as possible in which field (you / [Name]) predominantly worked in that self-employed or employed activity.  

<Else> Please describe in as much detail as possible the field in which this business operated.  

INT: If necessary, encourage the respondent to provide more details.  

Verbatim text answer in variable -1 - Don't know  
PNE1910 -2 - No answer  
Subsequent recoding to NACE Rev (2008), 1 digit -3 - Question filtered  
-4 - uncodable  

7.17  PNE2100  TIME IN LAST JOB  

Question:  
How long did (you / [Name]) work (<IF DPE0500a =4 or 5> in that self-employed activity) / (<IF DPE0500a =1, 2, 3, 6, 7> for that company or organisation)?  

INT: If less than one year, please enter zero.  

Numerical value in years, 2 digits -1 - Don't know  
-2 - No answer  
-3 - Question filtered  

7.18  DPE1100  END DATE OF LAST JOB  

Question:  
In what year did (you / [Name]) stop working (<IF DPE0500a =4 or 5> in that self-employed activity) / (<IF DPE0500a =1, 2, 3, 6, 7> for that company or organisation)?  

Numerical value in years, 4 digits -1 - Don't know  
-2 - No answer  
-3 - Question filtered  

If DPE0100a-k = 5 or = 8 or = 9 AND (survey year - DPE1100) <2, continue with PNE2700, else go to PE1000  

7.K3  PNE2700  CRISIS - CHANGE AND DETERIORATION IN JOB CONDITIONS  

Question:  
<IF (DPE0200a =4 or = 5) OR (DPE0200a = 4 or = 5)> (Were you / Was [he / she]) affected in the last two years by an unwelcome change in (your / [his / her]) employment situation, e.g. end of self-employed activities, sharp reduction in business, closure of own business?  

<Else> (Were you / Was [he / she]) affected in the past two years by an unwelcome change in (your / [his / her]) employment situation, e.g. job loss or short-time work?  

1 - Yes  
2 - No  

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - not applicable: I did not work  

If = 1, continue with dpe1600a-e, else go to PE1000
Filter: PNE2700=1
7.K4  dpe1600a- CRISIS - ACTUAL CHANGES - TYPE
PROG: Multiple answers possible
Question: What kind of change / deterioration occurred? Please refer to list 43.
INT: - Multiple answers possible.
  - Present list 43.
  1 - Named
  2 - Not named
  a - Job loss
  b - End of self-employed activities, closure of own business
  c - Short-time work
  d - Unwelcome change in type of work
  e - Unwelcome change in workplace
  f - Other (please specify, PROG: Insert text in dpe1600S)

Filter: PE0900=1 OR DPE0100a=1,2,3,4
7.19  PE1000  TOTAL TIME IN EMPLOYMENT
PROG: Insert button "Always" (value: current age -16).
Question: Since (you were / [Name] was) 16, how many years (have you / has [he / she]) worked for all or most of the year (<IF DPE0100a <> 7> to date)?
INT: - If the person only started work less than one year ago but is likely to work for the year, please enter 1, else enter 0.
  - Periods of parental leave are classed as periods of employment (Note for users: Employees are entitled to parental leave until their children (in exceptional cases: grand children) complete their third year of age. For the 14 first month of parental leave they can apply for "Elterngeld", a child-raising allowance. The remaining time of leave is unpaid. Parental leaves are accounted for in the calculation of pension entitlements. The parent on parental leave is allowed to work up to 30 hours per week. Part-time work does not reduce pension entitlements. During parental leave the parent may not be dismissed.)

Numerical value in years, 2 digits
  -1 - Don't know
  -2 - No answer
  -3 - Question filtered
  -4 - "always"

Filter: PE0100=1 OR DPE0100a=1,2,3,4
9  DPE1200  TOTAL TIME SPENT IN EMPLOYMENT SUBJECT TO SOCIAL SECURITY CONTRIBUTIONS AS A CIVIL SERVANT
PROG: Insert button "Always" (value: PE1000).
Question: In total, how many years (<IF PE1000 >0> of this time) did (you / [Name]) spend in employment subject to social security contributions or working as a civil servant? Please also include those years when you worked for a few months only.
INT: Periods of child raising are classed as periods of employment.

Numerical value in years, 2 digits
  -1 - Don't know
  -2 - No answer
  -3 - Question filtered
  -4 - "always"
7.21  **DPE1275  NUMBER OF CHILDREN**

**PROG:** Only ask question if [Name] is female

**Question:** Before I move on to the topic of pensions and insurance policies, I would like to ask a question about (your / [Name]'s) personal situation? In total, how many children (do you / does [Name]) have?

Please include here (your / [Names]'s) own children including children that do not or no longer live in the household.

**INT:** This question refers to all children, which the person has given birth to over her life.

Children of her partner are not to be included. If the RP wants to include children of her partner, foster children or adopted children, please make a note.

- **Numerical value, 2 digits**
  - 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

If $DPE0100a-k = 7$ or $=8$ AND proxy interview, continue with $DPE1400$,

if $DPE0100a-k = 7$ or $=8$ AND NO proxy interview, continue with text preceding $PF9010$,

else go to $PE1100$

---

7.22  **PE1100  EXPECTED RETIREMENT AGE**

**Question:** What do you expect: At what age (will you / will [Name]) retire or start claiming a pension?

- **Numerical value, 3 digits (age)**
  - 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

If proxy interview continue with $DPE1400$,

else go to $DPE1800$

---

7.23  **DPE1800  Expected financial situation in retirement**

**Question:** When you think about (your / [Name]'s) pension and the voluntary retirement provisions that (you have / [he / she] has) made, do you think (you / [Name]) will be able to manage financially?

1 - With great difficulty
2 - With some difficulties
3 - Fairly easily
4 - Easily

- **Filter:** $DPE100a-k<>7,8$ AND no Proxy-Interview

---

7.24  **DPE1400  QUALITY OF PROXY RESPONSES**

**Question:** How good do you think the information that you were able to provide on the employment situation of [Name] is?

1 - Very good
2 - Good
3 - Not so good
4 - Poor

- **Filter:** Proxy-Interview

SECTION 8: PENSIONS AND INSURANCE POLICIES
Reference unit: Household members aged 16+. Questions to be asked to individual HH members or proxy.

I would now like to ask you some questions about pensions. This includes both pension benefits that (you are / [Name] is) already receiving as well as those to which (you are / [Name] is) entitled but not yet claiming.

In an interview with the internal FKP or if the HH comprises just one person -> continue with text preceding DPF0100 a-e, m, l, else go to PF9010.

Filter: all persons except internal FKP AND anzhhm>1

8.RA PF9010 SAME PROXY
INT: Will [insert name of the person who answered the previous section (as stated in PE9020)] be answering the questions about pensions?

1 - Yes
2 - No

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

If =1 and DPE9030 <> 2, continue with text preceding DPF0100 a-e, m, l,

if = 1 and DPE9030=2, continue with DPF9030,

else go to PF9020

Filter: PE9010=2

8.R PF9020 RESPONDENT FOR THIS SECTION
PROG: Show HH list excluding names from question PE9010
INT: Please state who will answer the questions about pensions.
- The questions in this section and for [NAME] will be answered by:

Numerical value, 2 digits (ID of person interviewed) 
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

Filter: DPE3010=2 OR DPE9030=2

8.RB DPF9030 CONSENT FOR PROXY
Question: Has [Name] given (his / her) consent for you to answer the following questions on (his / her) behalf?

1 - Yes  
2 - No

-3 - Question filtered

If = 2, continue with text preceding PG9010,

else go to DPF0100 a-e, m, l
As with the questions about employment, the following questions about pensions and insurance policies refer to (you / [Name]) personally and not to the household as a whole.

[TWO LISTS, ONE LIST WITH ALL TYPES OF STATE PENSIIONS (LIST 44) AND ONE LIST WITH ALL TYPES OF PRIVATE PENSIONS (LIST 45).]

8.01 DPF0100a- RECEIVED INCOME FROM PUBLIC PENSION  

PROG: - IF ALL DPF0100 a-e,m=1 or -2, FILTER AS IF DPF0100 l=1.  

Question: Let us start with the pensions that (you are / [Name] is) currently receiving. First of all, let us consider state pensions in the broader sense. Please look at list 44. Which of the pension benefits in this list (are you / is [Name]) currently receiving?

INT: - Present list 44 and leave it on display. You may also point to list 45. But enter here just the answers to list 44. Private old-age provisions will be asked later.  
- Multiple answers possible  
- Do not read out the possible answers

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

7 variables for each case:

a - State pension (also in the case of inability to work or reduced ability to work)
b - Civil servant pension (also in the case of inability to work)
c - Supplementary public-sector pension
d - Agricultural workers' pension
e - Occupational pension provided by freelancer organisations such as doctors, chemists, lawyers - (ask name)  

m - Other form of state pensions (please state all)  

l - None of the above
8.01A DPF0510a- ENTITLEMENT TO STATE PENSION PAYMENTS e,m,l

PROG: - Do not show types of pensions that were already mentioned in question DPF0100a-e, m, l.
- IF ALL DPF0510 a-e,m=1 or -2, FILTER AS IF DPF0510 l=1.

Question: Let us now consider (your / [Name]'s) future entitlements to state pensions in the broader sense.
To which of the pension benefits in list 44 (are you / is [Name]) entitled but not yet claiming?

INT: - Leave list 44 on display.
- Multiple answers possible - Do not read out the possible answers.

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

7 variables for each case:
a - State pension (also in the case of inability to work or reduced ability to work)
b - Civil servant pension (also in the case of inability to work)
c - Supplementary public-sector pension
d - Agricultural workers' pension
e - Occupational pension provided by freelancer organisations such as doctors, chemists, lawyers - (ask name) PROG: Insert text in DPF0510S1
m - Other form of state pensions (please state all) - PROG: Insert text in DPF0510S
l - None of the above
8.02  DPF0310f, RECEIVED INCOME FROM PRIVATE AND OCCUPATIONAL PENSION PLANS

g,i,k

PROG: DPF0310 h will be filled in the next question.
   - IF ALL DPF0310 f-I =-1 or -2, FILTER AS IF DPF00310k=1.

Question: In many cases, people have private pension plans in addition to state ones. (Are you / is [Name]) currently receiving private pensions? Please look at list 45. Which of the pension benefits in this list (are you / is [Name]) currently receiving? Please assign direct insurance plans through (your / [his / her]) employer to option g, h or i, as appropriate

INT: - Present list 45 and leave it on display.
    - Multiple answers possible - Do not read out the possible answers.

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

4 variables for each case:

f - Occupational pension plan
   (except direct insurance and Riester or Rürup occupational pension plans), such as pension funds or schemes, pension fund reserves as well as direct employer pension commitments - (ask name) - PROG: Insert text in DPF0310S1

g - State subsidised and certified pension plans (Riester, Rürup and Basis pensions)
i - Other non-state subsidised private pension insurance policies
k - None of the above

Online Glossary:
"Direct insurance”
Direct insurance is a life insurance or pension policy that is concluded through the employer for the benefit of an employee. With direct insurance, the employer is the policyholder and the employee is the insured party and the beneficiary. The employer either pays the contribution directly as a pledged benefit (employer funding) or the employer arranges with the employee that a part of the employee's gross salary is paid into this fund.

8.03  DPF0310h  Pay-out from whole life insurance in the past

Question: In the past, (have you / has [Name]) received a pay-out from a whole live insurance plan, that was in (your / [his/her]) name? Including whole life insurance policies that are direct insurance plans.

1 - Yes  -1 - Don't know
2 - No  -2 - No answer
8.04 DPF0610f, ENTITLEMENT TO PRIVATE PENSION PAYMENTS  
g,i,k

PROG: - IF ALL DPF0310 f-i =-1 or -2, FILTER AS IF DPF0610k=1.
Question: Now let us turn our attention to the future.  
Please look at list 45 again. To which of the pension benefits in list 45 (are you / is [Name]) entitled but not yet claiming? Please assign direct insurance plans through (your / [his / her]) employer to option g, h or i, as appropriate.

<Only if FKP is internal and if FKP = PE9020> Please name all contracts / investments, including those that we may have already discussed during this interview.

INT: - Multiple answers possible - Do not read out the possible answers.  
-Leave list 45 on display.
1 - Named  
2 - Not named  

4 variables for each case:
f - Occupational pension plan  
(except direct insurance and Riester or Rürup occupational pension plans), such as pension funds or schemes, pension fund reserves as well as direct employer pension commitments - (ask name) - PROG: Insert text in DPF0610S1  
g - State subsidised and certified pension plans (Riester, Rürup and Basis pensions)  
i - Other non-state subsidised private pension insurance policies  
k - None of the above

8.05 DPF0610h whole life insurance plans - still active

Question: Are there any whole life insurance plans (in your name / in the name of [NAME]), from which (you/[name]) or a household member is entitled to receive pay-outs in the future? This includes whole life insurance plans that are direct insurances, but no term life insurances.

1 - Yes  
2 - No
Beginning of a loop for DPF0510 a=1, c=1, d=1, e=1, m=1
Let us now consider the state pension supplementary public-sector pension occupational pension provided by freelancer organisations agricultural workers' pension, other state pension.

8.06 DPF0710 LETTER DETAILING PENSION AMOUNT a, c, d, e

PROG: Show in red for INT: state pension supplementary public-sector pension occupational pension provided by freelancer organisations agricultural workers' pension.

Question: (You / [Name]) may have received a letter detailing the amount of state pension supplementary public-sector pension occupational pension provided by freelancer organisations agricultural workers' pension (other state pension) expected.

What is the monthly pension forecast to be according to this letter if you continue to pay into all these contracts until retirement?

Numerical value in EUR, 9 digits -1 - Don't know -2 - No answer -3 - Question filtered -6: Letter not to hand.

PROG: Button instead of code -6 "Letter not to hand"

Filter: DPF0510d=1, e=1, m=1

8.07A DPF0800d, CONTRIBUTIONS - STATE PENSIONS e, m

DPF0810d, CONTRIBUTIONS - STATE PENSIONS - TIME PERIOD e, m

PROG: Show in red for INT: occupational pension provided by freelancer organisations agricultural workers' pension, other state pension.

A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DPF0810 (d, e, m)). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).

- IF DPF0800d<0, DO NOT ASK QUESTION DPF0810d AND CODE AS -3 (FILTERED)
- IF DPF0800e<0, DO NOT ASK QUESTION DPF0810e AND CODE AS -3 (FILTERED)
- IF DPF0800m<0, DO NOT ASK QUESTION DPF0810m AND CODE AS -3 (FILTERED).

Question: What monthly, quarterly or annual contributions (do you / does [Name]) make to these pension plans?

INT: If no contributions are currently being made: use button "No contributions".

Numerical value in EUR, 9 digits -1 - Don't know -2 - No answer -3 - Question filtered -6 - No contributions

PROG: BUTTON INSTEAD OF -6
Filter: (DPF0510d=1, e=1, m=1) AND DPF0800<>-6

8.07B DPF0820d, DURATION OF CONTRIBUTION PAYMENTS - STATE PENSIONS

PROG: Show in red for INT: Type of pension: <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers’ pension, <IF DPF0510m=1> other state pension.

Question: Since when (have you / has [Name]) been making contributions for the <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers’ pension <IF DPF0510m=1> other state pension)?

Numerical value, 4 digits (for year)  
-1 - Don’t know
-2 - No answer
-3 - Question filtered

Filter: ((DPF0510d=1, e=1) AND DPF0710=-6) OR DPF0510m=1

8.07C DPF1000d, EXPECTED PENSION AMOUNT - STATE PENSIONS

PROG: Show in red for INT: <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers’ pension, <IF DPF0510m=1> other state pension.

- A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DPF1001 (d, e, m)). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
- IF DPF1000d<0, DO NOT ASK QUESTION DPF1001d AND CODE AS -3 (FILTERED)
- IF DPF1000e<0, DO NOT ASK QUESTION DPF1001e AND CODE AS -3 (FILTERED)
- IF DPF1000m<0, DO NOT ASK QUESTION DPF1001m AND CODE AS -3 (FILTERED).

Question: Roughly how much pension do you estimate that (you / [Name]) will receive in the form of <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers’ pension, <IF DPF0510m=1> other state pension) per month, quarter or year?

Numerical value in EUR, 9 digits  
-1 - Don’t know
-2 - No answer
-3 - Question filtered  
End of loop for DPF0510 a=1, c=1, d=1, e=1, m=1
DPF0610g=1

8.08A DPF2710r- RIESTER / RÜRUP PENSIONS - TYPES
w,z,y

PROG: IF ALL DPF2710r-w, z =1 or -2, GENERATE VARIABLE DPF2710y AND SET TO 1.

Question: You have told me that (you have / [Name] has) taken state-subsidised and certified pension plans ("Riester" pension, "Rürup" pension, "Basis" pension). Which type of investment from list 46 (have you / has [Name]) chosen for these plans? Please assign direct insurance plans through (your / [his / her]) employer to option r, s, t or u, as appropriate.

INT: - Present list 46
- Multiple answers possible.

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

r - Bank savings plan
s - Savings and loan contract
 t - Fund savings plan
u - Classic pension insurance scheme
v - Certified loan agreement for purchasing a house or apartment
w - Riester or Rürup occupational pension plan (pension funds or schemes, no direct insurance policies)
z - Other (please specify, PROG: Insert text in DPF2710S1)
Let us now turn to (your / the) other non-state-subsidised private pension plans, (your / the) non-state-subsidised whole life insurance policies, (your / the) occupational pension plan except Riester or Rürup plans and direct insurance policies, (your / the) Riester or Rürup plans, (your / the) Riester or Rürup bank saving plans, (your / the) Riester or Rürup savings and loan contracts, (your / the) Riester or Rürup mutual fund saving plans, (your / the) classic Riester or Rürup pension plans, (your / the) Riester or Rürup loan contracts, (your / the) Riester or Rürup occupational pension plans except direct insurance policies, (your / the) Riester or Rürup plans.

8.08B DPF1100f, NUMBER OF CONTRACTS - PRIVATE PENSION PLANS

Type of pension: Occupational pension plan except Riester or Rürup plans and direct insurance policies.

Question: How many contracts of this type (have you / has [name]) taken?

Numerical value, 1 digit
-1 - Don't know
-2 - No answer
-3 - Question filtered

8.09 DPF0710f LETTER DETAILING PENSION AMOUNT-OCCUPENTIONAL PENSION PLAN

Type of pension: Occupational pension plan except Riester or Rürup plans and direct insurance policies.

Question: (You / [name]) may have received a letter with information on the pension you can expect to receive from your occupational pension plan. What is (your / [his / her]) monthly pension forecast to be according to this letter if you continue to pay into all these contracts until retirement?

Numerical value in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - Letter not to hand.

PROG: Button instead of code -6 "Letter not to hand"
8.10  DPF0730f  CONTRIBUTIONS-OCUPATIONAL PENSION-AMOUNT CONTRIBUTIONS - OCCUPATIONAL PENSION - PERIOD

Type of pension: Occupational pension plan except Riester or Rürup plans and direct insurance policies.


Question: What monthly, quarterly or annual contributions do (you / [name]) and (your / [his / her]) employer make to (your / [his / her]) occupational pension?

INT: If no contributions are currently being made: use button "No contributions".

Numerical value in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - No contributions

PROG: BUTTON INSTEAD OF -6

Filter: (DPF0610f=1, h=1, i=1, DPF 2710r=1, s=1, t=1, u=1, w=1, z=1, y=1 OR loop for (DPF0610f=1, h=1, i=1, DPF 2710r=1, s=1, t=1, u=1, v=1, w=1, z=1, y=1 )

8.11  DPF1300f, CURRENT BALANCE PENSION ACCOUNT

Type of pension:
<IF DPF0610i=1> Other non-state-subsidised private pension plans,
<IF DPF0610h=1> Non- state-subsidised whole life insurance policies,
<IF DPF0610l=1> Occupational pension plans - except Riester or Rürup plans and direct insurance policies,
<IF DPF2710y=1> Riester or Rürup plans,
<IF DPF2710r=1> Riester or Rürup bank saving plans,
<IF DPF2710s=1> Riester or Rürup savings and loan contracts,
<IF DPF2710t=1> Riester or Rürup mutual fund saving plans,
<IF DPF2710u=1> Classic Riester or Rürup pension plans,
<IF DPF2710w=1> Riester or Rürup occupational pension plans - excluding direct insurance policies,
<IF DPF2710z=1> Other Riester or Rürup plans.

Question: What is (your / [his / her]) balance on (<IF DPF1100=1 or -2> all these plans / <IF DPF1100=1> (the) plan / <IF DPF1100>1> these plans)?

Numerical value in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
**Filter: DPF2710t=1**

## 8.12 DPF1350a-g TYPES OF INVESTMENT FUNDS

**Type of pension:** <IF DPF2710t=1> Riester or Rürup mutual fund saving plans.

**Question:** I would now like to ask about the structure of (your / [his / her]) Riester or Rürup accounts.

Which of the fund types named in list 47 are held in these accounts?

**INT:** - Present list 47
  - Multiple answers possible.

1. - **Named**
2. - **Not named**

  a. - Funds predominantly investing in equity
  b. - Funds predominantly investing in bonds
  c. - Funds predominantly investing in money market instruments
  d. - Funds predominantly investing in real estate
  e. - Hedge funds
  f. - Other fund types (please specify) PROG: Insert text in DPF1350S)
  g. - Funds, but investment form unknown / no answer

**Filter: (DPF0610f=1, h=1, i=1, r=1, s=1, t=1, u=1, v=1, w=1, z=1, y=1 OR loop for (DPF0610f=1, h=1, i=1, DPF 2710r=1, s=1, t=1, u=1, v=1, w=1, z=1, y=1)**

## 8.13A DPF1400f, CURRENT CONTRIBUTION PAYMENTS - PRIVATE PENSION

**Type of pension:**

<IF DPF0610i=1> Other non-state-subsidised private pension plans,
<IF DPF0610h=1> Non-state-subsidised whole life insurance policies,
<IF DPF0610f=1> Occupational pension plan - except Riester or Rürup plans and direct insurance policies,
<IF DPF2710y=1> Riester or Rürup plans,
<IF DPF2710r=1> Riester or Rürup bank saving plans,
<IF DPF2710s=1> Riester or Rürup savings and loan contracts,
<IF DPF2710t=1> Riester or Rürup mutual fund saving plans,
<IF DPF2710u=1> Classic Riester or Rürup pension plans,
<IF DPF2710w=1> Riester or Rürup occupational pension plan - excluding direct insurance policies,
<IF DPF2710z=1> Other Riester or Rürup plans.

**Question:** (Are you / Is [name]) currently contributing to <IF DPF1100=-1 or -2> all these plans / <IF DPF1100=1> the plan / <IF DPF1100=1> these plans)? <IF DPF0610f=1>: This question refers only to (your / [name]'s) contributions, not to the employer's.

1. - **Yes**
2. - **No**

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

If = 1, continue with DPF1800(f, h, i, r, s, t, u,w, z, y),

else go to DPF1900(g-i)
Filter: DPF1400=1

8.13B  DPF1800f, DPF1810f, CURRENT OWN CONTRIBUTIONS - PRIVATE PENSION - amount h,i,r-
       CURRENT OWN CONTRIBUTIONS - PRIVATE PENSION - TIME PERIOD u,w,z,y

Type of pension:
<IF DPF0610i=1> Other non-state-subsidised private pension plans,
<IF DPF0610h=1> Non-state-subsidised whole life insurance policies,
<IF DPF0610f=1> Occupational pension plan - except Riester or Rürup plans and direct insurance policies.
<IF DPF2710y=1> Riester or Rürup plans,
<IF DPF2710r=1> Riester or Rürupt bank saving plans,
<IF DPF2710s=1> Riester or Rürupt savings and loan contracts,
<IF DPF2710t=1> Riester or Rürupt mutual fund saving plans,
<IF DPF2710u=1> Classic Riester or Rürupt pension plans,
<IF DPF2710w=1> Riester or Rürupt occupational pension plan - excluding direct insurance policies,
<IF DPF2710z=1> Other Riester or Rürupt plans.

Filter: (DPF0610h=1 AND DPF1100h>1) OR (DPF0610i=1 AND DPF1100i>1) OR
       (DPF0610g=1 AND SUM(DPF1100r s t u v w z y) >1)

Type of pension:
<In the loop for DPF0610i=1> Other non-state-subsidised private pension plans,
<In the loop for DPF0610h=1> Non-state-subsidised whole life insurance policies,
<At the END of the loops for Riester and Rürup plans> Riester or Rürup plans

8.14A  DPF1900g-i DIRECT INSURANCE POLICIES - MORE THAN 1

Question: How many of the (<IF DPF0610h=1> DPF1100h whole life insurance policies <IF
       DPF0610i=1> DPF1100i private pension plans <IF DPF0610g=1> sum(DPF1100r s t u v
       w z y) Riester or Rürup plans) are direct insurance policies taken by the employer?

INT: If none are direct insurance policies, please enter zero.

Numerical value, 1 digit
-1 - Don't know
-2 - No answer
-3 - Question filtered
Filter: (DPF0610h=1 AND DPF1100h=1) OR (DPF0610i=1 AND DPF1100i=1) OR (DPF0610g=1 AND SUM(DPF1100r s t u v w z y) =1)

**Type of pension:**
- **In the loop for DPF0610i=1**: Other non-state-subsidised private pension plans
- **In the loop for DPF0610h=1**: Non-state-subsidised whole life insurance policies
- **At the END of the loops for Riester and Rürup plans**: Riester or Rürup plans

**8.14B DPF1905g-i DIRECT INSURANCE POLICIES - ONE CONTRACT**

**Question:** Is this contract a direct insurance policy taken by the employer?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>Don't know</td>
</tr>
</tbody>
</table>

**Filter:** (0<DPF1900h<DPF1100h) OR (0<DPF1900i<DPF1100i) OR (DPF0610g=1 AND 0<DPF1900g<SUM(DPF1100r s t u v w z y))

**Type of pension:**
- **If DPF0610i=1**: Direct insurance policies: Other non-state-subsidised private pension plans,
- **If DPF0610h=1**: Direct insurance policies: Non-state-subsidised whole life insurance policies
- **If DPF0610g=1**: Direct insurance policies: Riester or Rürup occupational pension plans

**8.14C DPF1950g-i DIRECT INSURANCE POLICIES - CURRENT TOTAL BALANCE OF PENSION ACCOUNTS**

**Question:** What part of the balance on (if DPF0610i=1) other non-state-subsidised private pension plans (if DPF0610h=1) non-state-subsidised whole life insurance policies (if DPF0610g=1) Riester and Rürup plans do direct insurance policies account for?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></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>
Type of pension:
<IF DPF0610i=1> Direct insurance policies: Other non-state-subsidised private pension plans,
<IF DPF0610h=1> Direct insurance policies: Non-state-subsidised whole life insurance policies
<IF DPF0610g=1> Direct insurance policies: Riester or Rürup occupational pension plans

8.14D DPF1970g- DIRECT INSURANCE POLICIES - CURRENT OWN CONTRIBUTIONS
DIRECT INSURANCE POLICIES - CURRENT OWN CONTRIBUTIONS - TIME
DPF1971g-i  PERIOD

Question: What monthly, quarterly or annual contributions (do you / does [name]) make to these
direct insurance policies? This question refers only to (your / [name]'s) contributions, not
to the employer's.

PROG: A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT
THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE
VARIABLE (DPF1980(g, h, i)). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY,
OTHER (PLEASE SPECIFY).

INT: If no contributions are currently being made, please enter zero.

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

8.14E DPF1910g- DIRECT INSURANCE POLICIES - EMPLOYER CONTRIBUTIONS - AMOUNT
DIRECT INSURANCE POLICIES - EMPLOYER CONTRIBUTIONS - TIME
DPF1920g-i

PROG: A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE
ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE
VARIABLE (DPF1920(h-i)): INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY,
OTHER (PLEASE SPECIFY).
- IF DPF1910h<0 DO NOT ASK QUESTION DPF1920h AND CODE AS -3 (FILTERED)
- IF DPF1910i<0 DO NOT ASK QUESTION DPF1920i AND CODE AS -3 (FILTERED)

Question: How much (does your / [name]'s) employer contribute to (<IF dpf1900g-i>1 OR dpf1900g-i=1 OR dpf1905g-i=1> these direct insurance policies / <IF dpf1905g-i OR dpf1900g-i=1> this direct insurance policy) per month, quarter or year?

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

End of loop for DPF0610 f=1,

h=1, i=1, DPF 2710r=1, s=1, t=1,
u=1, v=1, w=1, z=1, y=1

If interview with internal FKP ->
go to PG0100.
If proxy interview -> go to
DPF2200.
Else -> go to text proceeding
PG9010
8.15 DPF2200 Quality of proxy responses

Question: How good do you think the information that you were able to provide on the pension situation of [name] is?

1 - Very good
2 - Good
3 - Not so good
4 - Poor
-1 - Don't know
-2 - No answer
-3 - Question filtered

SECTION 9: INCOME

Questions 9.01 - 9.08E Reference unit: household members aged 16+. Questions to be asked to individual household members or proxy.
Questions from question 9.10A: reference unit: household. Questions to be asked of FKP.
Besides assets and debt, income clearly also has an important role to play in households' financial situation. I will therefore now ask you about various sources of income. We prefer that you give gross figures, ie before any deductions for taxes and social insurance. In case you prefer to give a net figure, please let me know, so I can note it down.
- In an interview with the internal FKP or if the HH comprises just one person -> continue with PG0100, else go to PG9010.
- IN THE CAPI, ALL QUESTIONS ASKING FOR AMOUNTS IN SECTION 9 SHOULD ALLOW GROSS OR NET FIGURES TO BE ENTERED AND MARKED AS SUCH.

Filter: all persons except internal FKP AND anzhhm>1

9.RA PG9010 SAME PROXY
INT: Will [show name of the person who answered the previous section (as stated in question pf9020) also be answering the questions on income?

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

If =1 and DPF9030 <> 2, continue with text preceding PG0100,
If = 1 and DPF9030 =2 go to DPG9030,
else go to PG9020

Filter: PG9010<>1

9.R PG9020 RESPONDENT FOR THIS SECTION
PROG: SHOW HH LIST EXCLUDING NAMES FROM QUESTION PE9020 AND/OR PF9020.
INT: Please state who will answer the questions on income.
The questions in this section on [name]'s income will be answered by the following person:

Identification of person (numerical value, 2 digits) -1 - Don't know
-2 - No answer
-3 - Question filtered

Filter: PG9010=2 OR (PG9010=1 AND DPF9030=2)

9.RB DPG9030 CONSENT FOR PROXY
Question: Has [name] given (his / her) consent for you to answer the following questions on (his / her) behalf?

1 - Yes
2 - No
-3 - Question filtered

If =2 continue with the next person,
else PG0100
I would now like to discuss (your personal income situation / the personal income situation of [name]).

Employee income in 2009:

9.01  PG0100  RECEIVED EMPLOYEE INCOME

Question:  (Did you / Did [name]) receive any sort of employee income in 2009?

<If DPE0200a = 4 or 5 [self-employed or entrepreneur - with or without paid staff] or
DPE0220 = 5 or 6 [manager or employee with substantial managerial duties]> This refers
ONLY to (your / [name]'s) employee income. I will ask you about profit distributions from
enterprises that (you own / [name] owns) wholly or partially later.

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

If=1, continue with DPG0100,
else go to PG0200

Filter: PG0100=1

9.01A  DPG0100  RECEIVED EMPLOYEE INCOME - MONTH / YEAR

Question:  I would now like to look at the income you earned as an employee. Would you prefer to state this income on a monthly or annual basis throughout?

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

If=1 or = -1 or = -2, continue with
DPG0110,
else go to DPG0200

Filter: DPG0100=1,-1,-2

9.01B  DPG0110  MONETARY INCOME AS EMPLOYEE - YEAR 2009

Question:  (Did you / Did [name]) receive this income throughout 2009?

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

If=2, continue with DPG0150,
else go to DPG0200

Filter: DPG0110=2

9.01C  DPG0150  MONETARY INCOME AS EMPLOYEE - NUMBER OF MONTHS

Question:  For how many months (did you / did [name]) receive this income in 2009?

Numerical value in months, 2 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
Filter: PG0100=1

9.01D   DPG0200   AMOUNT OF EMPLOYEE INCOME
Question:  
<If DPG0100=1 or =-1 or =-2 [monthly income]> What was the average monthly income in 2009? Please initially state the amount without any exceptional payments. If possible, give a gross sum.
<If DPG0100=2 [annual income]> What was the total annual income in 2009? If possible, give a gross sum. List 48 shows what we mean by that.

(<If DPE1300=2> As regards (your / [name]'s) "one-euro job", please only state the additional income for this question, not the full unemployment benefit II.)

INT: <Show the following interviewer instructions only if DPG0100=2 [annual income]>:
Wage or salary income plus any exceptional payments such as
Holiday pay  
Christmas bonus  
13 month's salary  
Overtime pay  
Tips  
Bonus payments  
Extra pay  
Profit sharing (where not part of pension)  
Severance payments by employer  
Car provided by employer  

INT: Present list 48.

Numerical value in EUR, 9 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
If DPG0100 =1 or =-1 or =-2, continue with DPG0210, else go to filter before DPG1110

Filter: DPG0100=1,-1,-2

9.01E   DPG0210   EMPLOYEE INCOME - AMOUNT OF BONUS PAYMENTS
Question:  What was the total amount of any exceptional payments received in 2009? List 49 shows what we mean by that.

INT: Holiday pay  
Christmas bonus  
13th month's salary  
Overtime pay  
Tips  
Bonus payments  
Extra pay  
Profit sharing (where not part of pension)  
Severance payments by employer  
Car provided by employer  

INT: Present list 49.

Numerical value in EUR, 9 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-6 - No exceptional payments received  
PROG: BUTTON  INSTEAD OF -6.
Filter: PG0100=1 AND DPE0200a=1,2,3,6

Current employee income:

**9.02A DPG1110 CURRENT INCOME FROM EMPLOYMENT**

Question: Would you say that (your / [name’s]) current employee income differs significantly from that of 2009?

1 - Yes  
2 - No  

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

If=1, continue with DPG1120, else go to PG0200

Filter: DPG1110=1

**9.02B DPG1120 REASONS FOR VARYING EMPLOYEE INCOME**

Question: What are the reasons for this change in income?

Verbatim text answer  

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

Filter: DPG1110=1

**9.03 DPG1300 CURRENT EMPLOYEE INCOME - AMOUNT**  
**DPG1310 CURRENT EMPLOYEE INCOME - TIME PERIOD**

PROG: A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD TO WHICH THAT THE ENTRY REFERS. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DPG1310). INPUT OPTIONS: MONTH; YEAR.

Question: What is your total current monthly or annual income? If possible, give a gross sum.

Numerical value in EUR, 9 digits  

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

Income from self-employment / entrepreneurial activity:

**9.04A PG0200 RECEIVED SELF-EMPLOYMENT INCOME**

Question: Did you / Did [name] earn any income from working freelance, as self-employed or as an entrepreneur last year? (<If DPE0200a= 5> [self-employed or entrepreneur with paid staff] I am referring here to income generated in close connection with self-employed activities, not profit distributions or dividends that are primarily determined by the amount invested. Nor does this refer to income from a contract as a managing director.)

INT: I will ask about profit distributions or dividends that are determined primarily by the amount invested later.

1 - Yes  
2 - No  

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

If=1, continue with DPG0300, else go to filter preceding DPG0500

Filter: PG0200=1

**9.04B DPG0300 RECEIVED SELF-EMPLOYMENT INCOME - MONTH / YEAR**

Question: I would now like to ask you about the amount of income you earned from working freelance, as self-employed or as an entrepreneur. Would you prefer to state this income on a monthly or annual basis?

1 - Monthly  
2 - Annual  

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

If=1 or = -1 or = -2, continue with DPG0310, else go to DPG0400
9.04C  DPG0310  RECEIVED SELF-EMPLOYMENT INCOME- YEAR 2009
Question:  (Did you / Did [name]) receive this income throughout 2009?
1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
If=2, continue with DPG0320,  
else go to DPG0400

Filter:  DPG0310=2
9.04D  DPG0320  RECEIVED SELF-EMPLOYMENT INCOME - NUMBER OF MONTHS
Question:  For how many months (did you / did [name]) receive this income in 2009?
Numerical value in months, 2 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

Filter:  PG0200=1
9.04E  DPG0400  AMOUNT OF GROSS SELF-EMPLOYMENT INCOME
Question:  <If DPG0300 =1 or =-1 or =-2 [monthly income]> What was the average monthly income in 2009? If possible, give a gross sum.  
<If DPG0300 =2 [annual income]> What was this total annual income in 2009? If possible, give a gross sum.
Numerical value in EUR, 9 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

Filter:  PG0200=1 AND DPE0200a=4, 5
Current self-employment income
9.05A  DPG1410  CURRENT INCOME FROM SELF-EMPLOYMENT / FREELANCE INCOME
Question:  Would you say that (your / [name]'s) current income earned from working freelance, as self-employed or as an entrepreneur differs significantly from that earned from one of these activities in 2009?
1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
If=1, continue with DPG1420,  
else go to DPG0500

Filter:  DPG1410=1
9.05B  DPG1420  REASONS FOR VARYING SELF-EMPLOYMENT / FREELANCE INCOME
Question:  What are the reasons for this change in your / [his / her] income?
Verbatim text answer  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
Question: What total amount do you currently earn from working freelance, from being self-employed or as an entrepreneur per month or year? If possible, give a gross sum.

Numerical value in EUR, 9 digits

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

Income from public pensions:

**DPG9999a** AUXILIARY VARIABLES STATUTORY PENSION - e,m

**PROG:** GENERATE AUXILIARY VARIABLES DPG9999 a,b,c,d,e,m, WHICH MAY ASSUME THE FOLLOWING VALUES.

- DPG9999a = "Public pension" if DPF0100a=1
- DPG9999b = "Civil servant pension" if DPF0100b=1
- DPG9999c = "Supplementary public-sector pension" if DPF0100c=1
- DPG9999d = "Agricultural workers' pension" if DPF0100d=1
- DPG9999e = "Occupational pension provided through freelancer organisations" if DPF0100e=1
- DPG9999m = "Text from variable DPF0100m" if DPF0100m=1

Filter: DPF0100a=1, b=1, c=1, d=1, e=1, m=1

**9.06A  DPG0500  INCOME FROM STATUTORY PENSION - MONTH / YEAR**

**Question:** You said earlier that (you / [name]) already receive the following pensions: (show list with pension types - DPG9999). I would now like to ask you about the amount of this income. Would you prefer to state this income on a monthly or annual basis throughout?

1 - Monthly
2 - Annual

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

If=1 or = -1 or = -2, continue with DPG0530, else go to DPG0600

Filter: DPG0500=1, -1, -2

**9.06B  DPG0530  INCOME FROM STATUTORY PENSION - YEAR 2009**

**Question:** (Did you / Did [name]) receive this income throughout 2009?

1 - Yes
2 - No

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

If = 1, continue with DPG0600, else go to PG0510

Filter: DPG0530=1, -1, -2

**9.06C  PG0510  GROSS INCOME FROM STATUTORY PENSION - NUMBER OF MONTHS**

**Question:** For how many months of the year 2009 (did you / did [name]) receive this income?

Numerical value in months, 2 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
9.06D  **DPG0600  TOTAL GROSS INCOME FROM STATUTORY PENSION**

Question:  

- If DPG0500=1 or =-1 or =-2> What was the average monthly income in the form of 
  <(show list of pension types - DPG9999)> in 2009? If possible, give a gross sum.

- If DPG0500=2> How high was the total annual income from <(show list of pension types 
  - DPG9999)> in 2009? 
  If possible, give a gross sum.

*Numerical value in EUR, 9 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

Income from private pensions:

**DPG8888f, AUXILIARY VARIABLES PRIVATE PENSIONS**

**g,i**

**PROG:** GENERATE AUXILIARY VARIABLES DPG8888 f,g, i WHICH MAY ASSUME THE 
FOLLOWING VALUES.

- DPG8888f = "Occupational pension" if DPF0310f=1
- DPG8888g = "Riester or Rürup pension" if DPF0310g=1
- DPG8888h = " whole live insurance plan " if dpf0310h=1
- DPG8888i = "Other private pension" if DPF0310i=1 or ((DPF0310f=-1 or -2) AND (DPF0310g 
  -1 or -2) AND(DPF0310i=-1 or -2))

Filter: DPF0310f=1,g=1,i=1

9.07A  **DPG0700  INCOME FROM PRIVATE PENSIONS - MONTH / YEAR**

Question:  

- You said that (you already receive / [name] already receives) income from private or 
  occupational pensions. By this, I mean (your / [his / her]) income from (show list - 
  DPG8888>). I would now like you to give me some information on the amount of this 
  income.
  Would you prefer to state this income on a monthly or annual basis?

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

If=1 or = -1 or = -2, continue with DPG0730,

else go to DPG0800

Filter: DPG0700=1,-1,-2

9.07B  **DPG0730  INCOME FROM PRIVATE PENSIONS - YEAR 2009**

Question:  

- (Did you / Did [name]) receive this income throughout 2009?

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

If = 1, continue with DPG0800,

else go to DPG0750

Filter: DPG0730=1,-1,-2

9.07C  **DPG0750  INCOME FROM PRIVATE PENSIONS - NUMBER OF MONTHS**

Question:  

- For how many months (did you / did [name]) receive this income in 2009?

*Numerical value in months, 2 digits  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
**9.07D DPG0800  TOTAL 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 2009? If possible, give a gross sum.

*Numerical value in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Filter: DPE0200a<>3 OR PE0700<=2**

Income from unemployment benefits:

**9.08A PG0500  GROSS INCOME FROM UNEMPLOYMENT BENEFITS**

Question: [Did you / Did [name] receive unemployment benefits or other employment agency benefits other than social security and unemployment benefit II in 2009?]

*INT: This might, for example, be bad weather pay or insolvency benefit payments.*

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

If=1, continue with DPG0900,  
else go to DPG1600

**Filter: PG0500=1**

**9.08B DPG0900  INCOME FROM UNEMPLOYMENT BENEFITS - MONTH / YEAR**

Question: I would now like to ask you about the amount of these benefits. Do you prefer to give a monthly or an annual figure?

1 - Monthly  
2 - Annual  
3 - Don't know  
4 - No answer  
5 - Question filtered

If=1 or -1 or -2, continue with DPG0910,  
else go to DPG1000

**Filter: DPG0900=1,-1,-2**

**9.08C DPG0910  INCOME FROM UNEMPLOYMENT BENEFITS - YEAR 2009**

Question: (Did you / Did [name]) receive these benefits throughout 2009?

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

If=2, continue with DPG0920,  
else go to DPG1000

**Filter: DPG0910=2**

**9.08D DPG0920  INCOME FROM UNEMPLOYMENT BENEFITS - NUMBER OF MONTHS**

Question: For how many months of the year 2009 did (you / [name]) receive unemployment benefits and / or other employment agency benefits?

*Numerical value in months, 2 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
**9.08E** DPG1000 TOTAL INCOME FROM UNEMPLOYMENT BENEFITS

Question: <If DPG0900 = 1 or = -1 or = -2 [monthly income]> How high were these benefits typically per month? If possible, please give a gross figure.

<If DPG0900 = 2 [annual income]> What was the total amount of unemployment benefits and/or other unemployment agency benefits received in 2009? If possible, please give a gross figure.

Numerical value in EUR, 9 digits

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

If proxy interview, continue with DPG1600

If not a proxy interview and persons on record > 1, go to DPP 0200

If not a proxy interview and FKP external and in interview with person on record 1, continue with DPP0100

else proceed to section 9.2

**Filter: Proxy interview OR external FKP**

**9.09** DPG1600 QUALITY OF PROXY RESPONSES

Question: How good do you think the information that you were able to provide on the income situation of [name] is?

1 - Very good
2 - Good
3 - Not so good
4 - Poor

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

If FKP external and in interview with person on record 1, continue with DPP0100

DPP0100, else go to DPP0300

**Filter: External FKP, for personal interview on record 1**

**9.06** DPP0100 Consent for storing address for panel (if FKP is external)

Question: This research project is to be repeated at a later date, with another survey. To allow you to be interviewed again, we must store your address. Your address will be stored separately from the questionnaire and only for the purpose of conducting another survey, after which it will be deleted for good. Your address can never be traced back to your replies. The data you provide will remain absolutely anonymous. Of course, your participation in another survey will again be voluntary. Under the Data Protection Act, we require your consent to store your address, which we would kindly ask you to give. Do you consent?

INT: Do not read out.

1 - Yes, consents to have address details being stored
2 - No, does not give consent

-3 - Question filtered
Filter: all persons except internal FKP, persons on record > 1

DPP0200  Consent for person’s address to be stored

PROG: Copy first name and surname to ECP.

Question: We have now come to the end of the interview. Thank you for your help. [If FKP external, in interview with person on record 1: You will be receiving your 10 euro coin by post in the next few days.]

One more small request. Could you give me your full name once more so that I can be sure that I have entered it correctly.

INT: Enter first name and surname. If in doubt, ask respondent to spell it.

Field first name
-1 - Don’t know
Field surname
-2 - No answer
-3 - Question filtered

Filter: Proxy interview AND pure personal interview, persons on record > 1

DPP0300  Consent for person’s address to be stored (proxy)

PROG: Copy first name and surname to ECP.

Question: We have now come to the end of the interview for [name]. Thank you for your help.

Just one more small request. Could you give me [name]'s full name once more so that I can be sure that I have entered it correctly.

INT: Enter first name and surname. If in doubt, ask respondent to spell it.

Field first name
-1 - Don’t know
Field surname
-2 - No answer
-3 - Question filtered
9.2 Reference unit: household.

This is the end of the personal interview. Remaining questions only to FKP.

(If anzhhm> 1 AND internal FKP) I would now like to ask you a few questions about the income of your household as a whole. / (If anzhhm> 1 AND external FKP) I would now like to ask you a few questions about the income of the household as a whole. <If anzhhm= 1 > PROG: Continue with HG0100a-k)

9.10A HG0100a-k RECEIVED INCOME FROM PUBLIC TRANSFER

Question: Many households receive welfare payments to compensate for low income or higher costs after starting a family. Which of the benefits on list 50 (did you / did you or other members of your household / did members of the household) receive regularly in 2009?

INT: Please do not include any special one-time payments or public pension payments.

INT: Present list 50 - multiple answers possible.

- Named
- Not named
- Don't know
- No answer

If at least one of the variables HG0100a-i=1, continue with DHG0100, else go to HG0200

CAPI-mistake till version 3.01.05: if only HG0100j=1 CAPI went to HG0200

HG0100j=1, continue with DHG0100, else go to HG0200

Filter: at least one variable HG0100a-i=1 + CAPI-mistake after HG0100a-k

9.10B DHG0100 INCOME FROM REGULAR SOCIAL TRANSFERS - MONTH / YEAR

Question: I would now like to ask you about the amount of these benefits. Would you prefer to give a monthly or an annual figure?

- Monthly
- Annual
- Don't know
- No answer
- Question filtered

If=1 or =1 or =2, continue with DHG0110, else go to DHG0200
9.10C  DHG0110  INCOME FROM REGULAR SOCIAL TRANSFERS - YEAR 2009
Question: (Did you / Did your household / Did the household) receive these benefits throughout 2009?

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

If=2, continue with DHG0120,
else go to DHG0200

Filter: DHG0110=2 + CAPI-mistake after HG0100a-k

9.10D  DHG0120  INCOME FROM REGULAR SOCIAL TRANSFERS - NUMBER OF MONTHS
Question: For how many months of the year 2009 (did you / did your household / did the household) receive these social benefits?

Numerical value in months, 2 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

Filter: at least one variable HG0100a-i=1 + CAPI-mistake after HG0100a-k

9.10E  DHG0200  TOTAL INCOME FROM REGULAR SOCIAL TRANSFERS
PROG: Here no gross/net question.
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 social benefits?

<If DHG0100 =2 [annual income]> What was the total amount of social benefits received in 2009?
(<DPE1300=2> Please do not state income from "one-euro jobs" again here.)

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

Income from regular private transfers:

9.11A  HG0200  INCOME FROM REGULAR PRIVATE TRANSFERS
Question: (Did you / Did your household / Did the household) receive any regular financial support payments - other than public support payments - in 2009? This could be any of the payments specified on list 51.

INT: Alimony payments
Private scholarships
Regular cash transfers from persons outside the household or organisations
Please do not include one-time payments or gifts

INT: Present list 51.

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

If=1, continue with DHG0300,
else go to HG0300

Filter: HG0200=1

9.11B  DHG0300  INCOME FROM REGULAR PRIVATE TRANSFERS - MONTH / YEAR
Question: I would now like to ask you about the amount of these financial support payments. Would you prefer to give a monthly or an annual figure?

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

If=1 or =-1 or =-2, continue with DHG0310,
else go to DHG0400
9.11C  DHG0310  INCOME FROM REGULAR PRIVATE TRANSFERS - YEAR 2009

Question: (Did you / Did your household / Did the household) receive these payments throughout 2009?

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

If=2, continue with DHG0320,
else go to DHG0400

9.11D  DHG0320  INCOME FROM REGULAR PRIVATE TRANSFERS - NUMBER OF MONTHS

Question: For how many months of the year 2009 (did you / did your household / did the household) receive these financial support payments?

Numerical value in months, 2 digits

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

9.11E  DHG0400  TOTAL INCOME FROM REGULAR PRIVATE TRANSFERS

PROG: HERE NO GROSS/NET QUESTION.

Question: <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?

<If DHG0300 =2 [annual income]> What was the total amount of these payments in 2009?

PROG: HERE NO GROSS/NET QUESTION.

Numerical value in EUR, 9 digits

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

9.12A  HG0300  RENTAL INCOME FROM REAL ESTATE PROPERTY

Question: (Did you / Did your household / Did the household) receive any income from renting real estate in 2009?

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

If=1, continue with DHG0500,
else go to HG0400

9.12B  DHG0500  RENTAL INCOME FROM REAL ESTATE PROPERTY - MONTH / YEAR

Question: I would now like to ask you about the amount of this rental income. Would you prefer to give a monthly or an annual figure?

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

If=1 or =-1 or =-2, continue with DHG0530,
else go to DHG0600
9.12C  DHG0530  RENTAL INCOME FROM REAL ESTATE PROPERTY - YEAR 2009

Question: (Did you / Did your household / Did the household) receive this income throughout 2009?

1 - Yes  -1 - Don't know  If = 1, continue with DHG0600,
2 - No  -2 - No answer  -3 - Question filtered  else go to DHG0510

9.12D  DHG0510  RENTAL INCOME FROM REAL ESTATE PROPERTY - NUMBER OF MONTHS

Question: For how many months of the year 2009 (did you / did your household / did the household) receive this income?

Numerical value in months, 2 digits  -1 - Don't know
-2 - No answer
-3 - Question filtered

9.12E  DHG0600  TOTAL 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]> What was the total amount of this income in 2009?
If possible, please give me a gross figure.

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

Income from financial investments:

9.13A  HG0400  INCOME FROM FINANCIAL INVESTMENTS

Question: (Did you / Did your household / Did the household) receive any income from financial investments, eg interest or dividends, in 2009? List 52 shows what that includes.

INT: Interest or dividends on ...
sight, time or saving deposits
savings and loan contracts
securities (certificates, bonds, publicly traded stock shares, mutual funds)
investments with asset managers
other capital investments
Interest credited for life insurance policies and private pension policies

INT: Present list 52.

1 - Yes  -1 - Don't know  If = 1, continue with DHG0800,
2 - No  -2 - No answer
-3 - Question filtered  else go to HG0500

9.13B  DHG0800  AMOUNT OF TOTAL INCOME FROM FINANCIAL INVESTMENTS

Question: What was the total amount of this income in 2009?
If possible, please give a gross figure.

Numerical value in EUR, 9 digits  -1 - Don't know
-2 - No answer
-3 - Question filtered
Income from participating interests in private business or partnership:

**9.14A HG0500 INCOME FROM PRIVATE BUSINESSES OR COMPANIES**

**Question:** (Did you / Did your household / Did the household) in 2009 receive income in the form of profit distributions from a participating interest in a not publicly traded business or a private partnership not wholly owned by your household?

**INT:** Income from self-employment or entrepreneurial activities should already have been reported and should not be double counted here.

1 - Yes
2 - No

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

*If=1, continue with DHG0900, else go to HG0600*

**Filter:** HG0500=1

**9.14B DHG0900 INCOME FROM PRIVATE BUSINESSES OR COMPANIES - MONTH / YEAR**

**Question:** Would you prefer to give this income on a monthly or an annual basis?

1 - Monthly
2 - Annual

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

*If=1 or = -1 or = -2, continue with DHG0910, else go to DHG1000*

**Filter:** DHG0900=1,-1,-2

**9.14C DHG0910 INCOME FROM PRIVATE BUSINESSES OR COMPANIES - YEAR 2009**

**Question:** (Did you / Did your household / Did the household) receive this income throughout 2009?

1 - Yes
2 - No

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

*If=2, continue with DHG0920, else go to DHG1000*

**Filter:** DHG0910=2

**9.14D DHG0920 INCOME FROM PRIVATE BUSINESSES OR COMPANIES - NUMBER OF MONTHS**

**Question:** For how many months of the year 2009 (did you / did your household / did the household) receive this income?

**Numerical value in months, 2 digits**

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

**Filter:** HG0500=1

**9.14E DHG1000 AMOUNT OF TOTAL INCOME FROM PRIVATE BUSINESSES OR COMPANIES**

**Question:** *If DHG0900=1 or =-1 or =-2 [monthly income]*> What was the average monthly income? This refers to the period in which (you / your household / the household) received such income.

*If DHG0900=2 [annual income]> What was the total annual income in 2009? If possible, give a gross figure.

**Numerical value in EUR, 9 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered
Other sources of income:

9.15A HG0600 RECEIVED INCOME FROM OTHER INCOME SOURCES

Question:  
(Did you / Did your household / Did the household) in 2009 receive any other regular or irregular income from sources other than those I have already recorded? These include other income as described in list 53.

INT: Income from ...
accident or occupational disability insurance
widow's or orphan's pensions
capital gains or losses from the sale of assets or financial assets,
lottery winnings
severance payments
other sources

Lump-sum payments upon retirement, premature withdrawal from private insurance schemes, insurance settlements (except pension) or other such sources
Tax refunds should not be considered here.

INT: Present list 53.
1 - Yes 
2 - No
-1 - Don't know If = 1, continue with DHG1100a,
-2 - No answer else go to HG0700

Filter: HG0600=1

9.15B DHG1100a OTHER SOURCES OF INCOME - REGULAR

Question:  
What was the source of this income? Please first describe any regular income.

INT: It is important to distinguish between one-time payments and regular income.

a - Regular income from:
Verbatim text answer, 255 characters
-1 - Don't know If DHG1100a =-5, -1, -2 continue
-2 - No answer with DHG1100b,
-3 - Question filtered
-5 - No regular income else go to DHG1150

Filter: DHG1100a<>-1,-2,-5

9.15C DHG1150 AMOUNT OF INCOME FROM OTHER REGULAR SOURCES

PROG: ALLOW NEGATIVE FIGURE.

Question:  
What was the total gross (ie pre-tax) amount of this regular income in 2009? Please subtract negative from positive income. This may yield a negative figure if losses are greater than profits.

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

Filter: HG0600=1

9.16A DHG1100b OTHER SOURCES OF INCOME - IRREGULAR

Question:  
I would now like to turn to irregular income. What were the sources of this income?

b - Irregular income from:
Verbatim text answer, 255 characters
-1 - Don't know If DHG1100b <> -1,-2,-5, go to DHG1200,
-2 - No answer
-3 - Question filtered
-5 - No irregular income else go to HG0700

PROG: BUTTON
9.16B DHG1200 AMOUNT OF INCOME FROM OTHER IRREGULAR SOURCES
PROG: VALUE MAY BE NEGATIVE.
Question: What was the total gross (ie pre-tax) amount of this irregular income in 2009? Please subtract negative from positive income. This may yield a negative figure if losses are greater than profits.

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

9.17 HG0700 CURRENT INCOME COMPARED WITH THE LAST THREE YEARS
Question: Was (your total income / the total income of your household / the total household income) for 2009 higher or lower than the average of the previous three years? Or was it largely the same as in the previous three years?
1 - Higher
2 - Practically unchanged
3 - Lower

9.18 HG0800 FUTURE INCOME EXPECTATIONS
Question: Do you expect (your income / your household income / the household income) to go up more or less than the cost of living or about the same as the cost of living over the next twelve months?
1 - Will rise more than the cost of living
2 - Will rise less than the cost of living
3 - Will rise about the same as the cost of living

-1 - Don't know
-2 - No answer
CONCLUSION OF THE INTERVIEW

-01   DHP0100  ITEMS DIFFICULT FOR RESPONDENT

Question: We have almost reached the end of the interview now. Thank you for your time and attention. Did you find any questions particularly difficult to answer? If so, which ones?

INT: The respondent may refer to sections and specific questions or simply describe the question or give an indication as to which questions he / she is referring to.

1 - Yes-> verbatim text answer  -1 - Don't know
(variable DHP0100S)  -2 - No answer
2 - No

-02   DHP0200  ITEMS MISSED BY THE RESPONDENT

Question: Have we failed to address issues which you believe are important with regard to (your / the) wealth, finances, income etc (of your / the household)?
If yes - Could you elaborate?

1 - Yes-> verbatim text answer  -1 - Don't know
(variable DHP0200S)  -2 - No answer
2 - No

-03   DHP0300  RESPONDENT'S ADDITIONS

Question: Is there anything you would like to add to the issues that we have discussed during the interview?

1 - Yes-> verbatim text answer  -1 - Don't know
(variable DHP0300S)  -2 - No answer
2 - No

Filter: internal FKP

-04   DHP0400  CONSENT FOR ADDRESS TO BE STORED

Question: This research project is to be repeated at a later date, with another survey. To allow you to be interviewed again, we must file your address. Your address will be stored separately from the information you have provided and only for the purpose of conducting another survey, after which it will be deleted for good. Your address can never be traced back to your replies. The data you provide will remain absolutely anonymous. Of course, your participation in another survey will again be voluntary.

Under the Data Protection Act, we require your consent to store your address, which we would kindly ask you to give. Do you consent?

1 - Yes, consents to have address details being stored  -3 – Question filtered
2 - No, does not give consent
Question: We have come to the end of the interview. Thank you again for your help. You will be receiving your 10 euro coin by post in the next few days. Just one small request. Could you give me your full name once more so that I can be sure that it has been entered correctly.

INT: Enter first name and surname. If in doubt, ask respondent to spell it.

Field first name - 1 - Don't know
Field surname - 2 - No answer
     - 3 – Question filtered
--- END OF QUESTIONNAIRE with FKP ---

Determine whether other person 16+ years in household
Continue interview with this person
If not present, proxy interview may be conducted with RP or another person
within the household. If that is not possible either, move on to next person or
END.

**Computer loop for EUR questions**

**Step 1:** Hxxxx or Pxxxx

Question: How many …?
INTERVIEWER: Include information provided in another currency.

<table>
<thead>
<tr>
<th>Numerical value in EUR</th>
<th>-1 - Don’t know</th>
<th>-2 - No answer</th>
</tr>
</thead>
</table>
|                        | *If =-1 or =-2, continue with step 2,* | *else go to step 4A*

**Step 2:** Hxxxxo/Hxxxxu or Pxxxxo/Pxxxxu

Question: Could you give me a range, ie an upper and a lower limit for the amount?
INTERVIEWER: Either the upper or the lower bound can be coded as "Don't know" to represent an

<table>
<thead>
<tr>
<th>A: Upper limit: numerical value in EUR</th>
<th>-1 - Don’t know</th>
<th>-2 - No answer</th>
</tr>
</thead>
</table>
|                                      | *If (A=-1 or -2) and (B=-1 or -2), continue with step 3, else go to step 4B or 4c*

<table>
<thead>
<tr>
<th>B: Lower limit: numerical value in EUR</th>
<th>-2 - No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Step 3:** Hxxxxi or Pxxxxi

Question: Could you tell me which range from the list might be closest to such amount?
INTERVIEWER: Present the EURO card.

Code from A-T

-1 - Don’t know
-2 - No answer

Card to be shown to respondents with possible answers:

1: P EUR 1 – less than 100
2: H EUR 100 – less than 500
3: L EUR 500 – less than 1,000
4: N EUR 1,000 – less than 2,500
5: A EUR 2,500 – less than 5,000
6: F EUR 5,000 – less than 7,500
7: B EUR 7,500 – less than 10,000
8: D EUR 10,000 – less than 25,000
9: R EUR 25,000 – less than 50,000
10: J EUR 50,000 – less than 75,000
11: Q EUR 75,000 – less than 100,000
12: K EUR 100,000 – less than 250,000
13: T EUR 250,000 – less than 500,000
14: M EUR 500,000 – less than 1 million
15: O EUR 1 million – less than 5 million
16: C EUR 5 million – less than 10 million
17: E EUR 10 million – less than 25 million
18: G EUR 25 million – less than 50 million
19: S EUR 50 million – less than 100 million
20: I More than EUR 100 million
**Step 4(A): Hxxxxk or Pxxxxk**

Question: You stated that the amount is <"CURRENCY"> X (written out in words) [provided by the CAPI]

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1: Yes, AMOUNT correct</td>
<td>-1: Don't know</td>
</tr>
<tr>
<td>2: No, amount incorrect</td>
<td>-2: No answer</td>
</tr>
<tr>
<td>3: No, AMOUNT correct but in incorrect currency</td>
<td><strong>If 1, continue with next question, if 2, correct currency, otherwise repeat Euroloop from step 1 and correct entries</strong></td>
</tr>
</tbody>
</table>

**Step 4(B): Complete interval (upper and lower bounds given) Hxxxxk or Pxxxxk**

Question: You stated that the amount is roughly between <"CURRENCY"> X and Y (X, Y written out in words).

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1: Yes, correct</td>
<td>-1: Don't know</td>
</tr>
<tr>
<td>2: No, incorrect</td>
<td>-2: No answer</td>
</tr>
<tr>
<td>3: No, amount/amounts correct but in incorrect currency</td>
<td><strong>If 1, continue with the next question, otherwise repeat Euroloop from step 2 and correct entries</strong></td>
</tr>
</tbody>
</table>

**Step 4(C): If open-ended range given Hxxxxk or Pxxxxk**

Question: You stated that the amount is more than <"CURRENCY"> X (written out in words) / less than <"CURRENCY"> X (written out in words).

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1: Yes, correct</td>
<td>-1: Don't know</td>
</tr>
<tr>
<td>2: No, incorrect</td>
<td>-2: No answer</td>
</tr>
<tr>
<td>3: No, amount/amounts correct but in incorrect currency</td>
<td><strong>If 1, continue with the next question, otherwise repeat Euroloop from step 2 and correct entries</strong></td>
</tr>
</tbody>
</table>
Question: In what currency was the amount given?

3: Deutsche Mark (DEM) – “D-Mark”
4: Deutsche Mark der Deutschen Notenbank – In the GDR from 31 October 1951 to 31 July 1964

24: Mark der Deutschen Notenbank – In the GDR, from 1 August 1964 to 31 December 1967

23: Mark of the German Democratic Republic – In the GDR, from 1 January 1968 to 30 June 1990
1: Belgian franc BEF
2: Danish krone DKK
5: Dinar, Iran IRR
6: Drachme, Greece GRD
7: Pound sterling GBP
8: Escudo PTE
9: Estonian kroon EEK
10: Finnish markka FIM
11: French franc FRF
12: Hryvnia, Ukraine UAH
13: Dutch guilder NLG
14: Hong Kong dollars HKD
15: Irish pound IEP
16: Italian lira ITL
17: Canadian dollar CAD
18: Kuna, Croatia HRK
19: Lats, Latvia LVL
20: Litas, Lithuania LTL
21: Luxembourg franc LUF
22: Maltese lira MTL
25: New Turkish lira TRY
26: Peseta ESP
27: Reichsmark
28: Rentenmark
29: Rouble, Russian Federation RUB
30: Schilling ATS
31: Swiss franc CHF
32: Serbian dinar RSD
33: Slovak koruna SKK
34: Slovak koruna SKK
35: Tolar, Slovenia SIT
36: US dollar USD
37: Yen, Japan JPY
38: Zloty, Poland PLN
39: Cyprus pound (CYP)
40: (Gold) Mark
CURRENCY LIST

Hxxxxw or Pxxxxw

In what currency was the amount given?

3: Deutsche Mark (DEM) – “D-Mark”
4: Deutsche Mark der Deutschen Notenbank – In the GDR from 31 October 1951 to 31 July 1964
19: Lats, Latvia LVL
24: Mark der Deutschen Notenbank – In the GRD, from 1 August 1964 to 31 December 1967
23: Mark of the German Democratic Republic – In the GRD, from 1 January 1968 to 30 June 1990
26: Peseta ESP
1: Belgian franc BEF
2: Danish krone DKK
5: Dinar, Iran IRR
6: Drachme, Greece GRD
7: Pound sterling GBP
8: Escudo PTE
9: Estonian kroon EEEK
10: Finnish markka FIM
11: French franc FRF
12: Hryvnia, Ukraine UAH
13: Dutch guilder NLG
14: Hong Kong dollars HKD
15: Irish pound IEP
40: (Gold) Mark

16: Italian lira ITL
17: Canadian dollar CAD
18: Kuna, Croatia HRK
20: Litas, Lithuania LTL
21: Luxemburg franc LUF
22: Maltese lira MTL
25: New Turkish lira TRY
27: Reichsmark
28: Rentenmark
29: Rouble, Russian Federation RUB
30: Schilling ATS
31: Swiss franc CHF
32: Serbian dinar RSD
33: Slovak koruna SKK
34: Slovak koruna SKK
35: Tolar, Slovenia SIT
36: US dollar USD
37: Yen, Japan JPY
38: Zloty, Poland PLN
39: Cyprus pound (CYP)
### Prototype for navigation within a loop

<table>
<thead>
<tr>
<th>Question: Do you / Does [name] have / own X?</th>
<th>Iteration 1</th>
<th>Iteration 2</th>
<th>Iteration 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes --&gt; Continue with A2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No --&gt; Continue with B1</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Question: How many X do you / does the household / does the household have / own?</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No answer</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Question: Does your most important / second most important X have property Y?</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Yes</td>
<td>1 Yes</td>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>5 No</td>
<td>5 No</td>
<td>5 No</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Question: INTERVIEWER CHECKPOINT: A7</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 1 X -&gt; Continue with iteration 1 of A5</td>
<td>More than 2 X -&gt; Continue with iteration 2 of A5</td>
<td>More than 3 X -&gt; Go to Continue with iteration 2 of A6</td>
<td></td>
</tr>
<tr>
<td>Number of X unknown -&gt; Continue with iteration 2 of A6</td>
<td>Number of X unknown -&gt; Continue with iteration 3 of A6</td>
<td>Number of X unknown -&gt; Continue with iteration 2 of A6</td>
<td></td>
</tr>
<tr>
<td>Continue with iteration 1 of A6</td>
<td>5 Else go to B1</td>
<td>A6 5 Else go to B1</td>
<td></td>
</tr>
<tr>
<td>5 Last resort! Continue with summary A7</td>
<td>5 Last resort! Continue with summary A7</td>
<td>5 Last resort! Continue with summary A7</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Question: Do you / Does another member of the household have / own additional X?</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes --&gt; Continue with A3 iteration 2 &amp; A3</td>
<td>Yes --&gt; Continue with A3 iteration 3 &amp; A3</td>
<td>Yes --&gt; Continue with A7 &amp; A7</td>
<td></td>
</tr>
<tr>
<td>No --&gt; Continue with B1</td>
<td>No --&gt; Continue with B1</td>
<td>No --&gt; Continue with B1</td>
<td></td>
</tr>
</tbody>
</table>

### B1
Continue interview with the following questions.
<table>
<thead>
<tr>
<th>Male</th>
<th>Relationship</th>
<th>Opposite relationship</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Spouse</td>
<td>Spouse</td>
<td>Spouse</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>2 Partner</td>
<td>Partner</td>
<td>Partner</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>3 Biological father</td>
<td>Biological mother</td>
<td>Biological daughter</td>
<td>Biological son</td>
<td>Biological father</td>
</tr>
<tr>
<td>4 Adoptive, step or foster father</td>
<td>Adoptive, step or foster mother</td>
<td>Adoptive, step or foster daughter</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>5 Biological son</td>
<td>Biological daughter</td>
<td>Biological mother</td>
<td>Biological father</td>
<td>Biological son</td>
</tr>
<tr>
<td>6 Adoptive, step or foster son</td>
<td>Adoptive, step or foster daughter</td>
<td>Adoptive, step or foster mother</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>7 Partner of a parent</td>
<td>Partner of a parent</td>
<td>Partner of a parent</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>9 Biological brother</td>
<td>Biological sister</td>
<td>Biological sister</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>10 Half or step-brother</td>
<td>Half or step-sister</td>
<td>Half or step-sister</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>11 Grandfather</td>
<td>Grandmother</td>
<td>Granddaughter</td>
<td>Grandson</td>
<td>Grandfather</td>
</tr>
<tr>
<td>12 Grandson</td>
<td>Granddaughter</td>
<td>Grandmother</td>
<td>Grandfather</td>
<td>Granddaughter</td>
</tr>
<tr>
<td>13 Grandson of a partner</td>
<td>Granddaughter of a partner</td>
<td>Partner of a parent</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>14 Partner of a grandparent</td>
<td>Partner of a grandparent</td>
<td>Partner of a grandparent</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>15 Daughter-in-law / partner of a child</td>
<td>Son-in-law / partner of a child</td>
<td>Father-in-law and / or mother of a partner</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>16 Partner of a grandchild</td>
<td>Partner of a grandchild</td>
<td>Partner of a grandchild</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>17 Grandfather of a partner</td>
<td>Grandmother of a partner</td>
<td>Partner of a grandparent</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>18 Partner of a grandparent</td>
<td>Partner of a grandparent</td>
<td>Partner of a grandparent</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>19 Brother-in-law</td>
<td>Sister-in-law</td>
<td>Sister-in-law</td>
<td>Niece</td>
<td>Male</td>
</tr>
<tr>
<td>20 Brother of a partner</td>
<td>Sister of a partner</td>
<td>Partner of brother or sister</td>
<td>Niece</td>
<td>Male</td>
</tr>
<tr>
<td>21 Partner of brother or sister</td>
<td>Partner of brother or sister</td>
<td>Partner of brother or sister</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>22 Uncle</td>
<td>Aunt</td>
<td>Niece</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>23 Nephew</td>
<td>Niece</td>
<td>Aunt</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>24 Cousin</td>
<td>Cousin</td>
<td>Cousin</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>25 Great uncle</td>
<td>Great aunt</td>
<td>Great niece</td>
<td>Great niece</td>
<td>Male</td>
</tr>
<tr>
<td>26 Great nephew</td>
<td>Great niece</td>
<td>Great aunt</td>
<td>Great uncle</td>
<td>Female</td>
</tr>
<tr>
<td>27 Not related</td>
<td>Not related</td>
<td>Not related</td>
<td>Not related</td>
<td>Male</td>
</tr>
<tr>
<td>-1 Don't know</td>
<td>Don't know</td>
<td>Don't know</td>
<td>Not related</td>
<td>Male</td>
</tr>
<tr>
<td>-2 No answer</td>
<td>No answer</td>
<td>No answer</td>
<td>Not related</td>
<td>Male</td>
</tr>
</tbody>
</table>
The following questions should be answered by interviewers after completing the questionnaire.

The questions on the exterior and location of the building must be answered for all households in the sample (including failed contacts and incomplete surveys).

**P1 DSC0100 DWELLING - TYPE**

**Question:** Type of dwelling of target HH

1. Detached single-family or multiple-family dwelling
2. Terraced or semi-detached house
3. Apartment block
4. High-rise apartment building
5. Apartment
6. Other type of building (please specify)

**P2 SC0200 DWELLING RATING**

**Question:** Please rate the building.

1. Exclusive
2. Very good
3. Satisfactory
4. Simple
5. Very simple

**P3 SC0300 DWELLING - LOCATION**

**Question:** Please describe the location of the building.

1. City centre
2. Located between the city centre and the suburbs
3. Suburbs or city outskirts
4. Rural area

**P4 SC0400 DWELLING - OUTWARD APPEARANCE**

**Question:** Please describe the condition of the building.

1. Clean and well-maintained
2. Some small cracks in the facade and some crumbling paintwork
3. Needs major renovation
4. Dilapidated
P5 SC0500 DWELLING - COMPARISON TO THE NEIGHBOURHOOD (EXTERIOR)
Question: Please describe the condition of the building compared with the neighbourhood.

1 - The building is in a poorer state than the surrounding buildings
2 - The surrounding buildings and the building itself are in the same condition
3 - The building is in a better state than the surrounding buildings
4 - No other buildings nearby

P7 SC0600 DWELLING - RATING OF SURROUNDING BUILDINGS
Question: Assessment of the residential area

1 - Very good
2 - Good
3 - Satisfactory
4 - Adequate
5 - Unsatisfactory
6 - Poor

P6 SC0700a-g DWELLING - SECURITY MEASURES
PROG: Multiple answers possible.
Question: What measures are in place to secure the building?
INTERVIEWER: Multiple answers possible

1 - Named
2 - Not named
a - Doorman / porter
b - Security staff
c - Lobby access control
d - Intercom system
e - Alarm system
f - Other (please specify insert text in SC0700S)
g - Not clear or no security measures

P8 HR0200 INTERIOR CONDITIONS
Question: Could you describe the conditions in the interior of the dwelling.

1 - Excellent to very good. Ceiling has no cracks, paintwork on the walls in very good to fairly good condition.
2 - Good. Needs repainting and some minor refinishing work.
3 - Fair. Needs some major interior work. (Holes and/or cracks need patching, broken windows etc).
4 - Poor. Some walls and ceilings need replacement.

-4 - Interviewer has not seen the interior of the dwelling. PROG: Button instead of -4.
Filter: Question to the interviewer
Information on respondents; -> enter in household dataset

NB: The following questions relate to the interview with the financially knowledgeable person

P9 HR0100 LANGUAGE OF THE INTERVIEW
Question: In what language was the interview conducted?
1 - German
2 - English
3 - Turkish
4 - Russian
5 - Polish

P10 HR0300 RESPONDENT - SUSPICIOUS BEFORE THE INTERVIEW
Question: Was the respondent suspicious about the study before the interview?
1 - Not at all
2 - To some extent, yes
3 - Absolutely

P11 HR0400 RESPONDENT - SUSPICIOUS AFTER THE INTERVIEW
Question: Was the respondent suspicious about the study after the interview?
1 - Not at all
2 - To some extent, yes
3 - Absolutely

P12 HR0500 RESPONDENT - UNDERSTANDING OF THE QUESTIONS
Question: How do you rate the respondent's understanding of the questions?
1 - Excellent
2 - Good
3 - Fair
4 - Poor

P13 HR0600 RESPONDENT - RELIABILITY OF INCOME AND WEALTH INFORMATION
Question: How do you rate the reliability of the information provided by the respondent on income and wealth?
1 - Accurate
2 - Fair
3 - Unreliable / inaccurate

P14 HR0700 RESPONDENT - ABILITY TO EXPRESS 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 good
2 - Good
3 - Fair
4 - Very poor
Filter: Question to the interviewer
P15 HR0800 RESPONDENT - EASINESS IN RESPONDING
Question: How do you rate the easiness the respondent had in responding?

1 - Very easy
2 - Fairly easy
3 - Easy
4 - Difficult
5 - Very difficult

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 - Fair
4 - Poor

Filter: Question to the interviewer
P17 HR1000 RESPONDENT - INTEREST IN THE INTERVIEW
Question: Overall, how great was the respondent's interest in the interview?

1 - Very high
2 - Above average
3 - Average
4 - Below average
5 - Very low

Filter: Question to the interviewer
P18 HR1100a-f OTHER PERSONS PRESENT DURING THE INTERVIEW
PROG: Multiple answers possible.
Question: Were other persons present during the interview?
INTERVIEWER: Multiple answers possible.

1 - Named
2 - Not named
a - Children under age 6
b - Children 6 and over
c - Spouse / partner
d - Other relatives or friends
e - Adults who work in the household
f - Nobody
Question: Which persons actively helped answer the questions on the household as a whole?

1 - Named
2 - Not named

a - Financially knowledgeable person (FKP)
b - The FKP's spouse / partner
c - Other household member / other household members (except FKP / FKP's partner)
d - Adult who knows about the household's finances, but is not part of the household

Question: Did the respondent(s) consult any documentation to provide answers?

1 - Yes - frequently
2 - Yes - sometimes
3 - Yes - rarely
4 - No, never
**DOCUMENTS RESPONDENT REFERRED TO**

**Question:** Which documents did the respondent / the respondents refer to?

**INTERVIEWER:** Multiple answers possible, please state all.

1. Yes, documents were used during the interview
2. No, such documents were not used by the respondent(s)

23 Possible answers:
- a. Pension documents
- b. Account statements
- c. Investment / business records / broker statements
- d. Loan documents
- e. Credit cards / credit card statements
- f. Check book / check registry
- g. Records on income, employment, pay slips
- h. Computer / PC / laptop
- i. Handwritten notes
- j. Health insurance / life insurance documents
- k. Tax forms / tax returns
- l. Secretary / accountant / financial advisor consulted
- m. Rent receipts / rental agreements
- n. Real estate records
- p. Social security checks / statements
- q. Employment records, employment references, union records
- r. Inheritance papers
- s. Miscellaneous bills
- t. Miscellaneous government records
- u. Miscellaneous personal documents
- v. Other documents (please specify in writing, insert text in HR1400Sv)
- w. Some documents, not known what kind

**Filter: Question to the interviewer**

Additional information may be essential for checking consistency after all households have been interviewed. This includes, in particular:

**P22 HR1500 INTERVIEWER’S COMMENTS - MISSING / MISREPORTED INFORMATION**

**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?

**Verbatim text input by the Interviewer**
- 1. Don’t know
- 2. No answer
- 3. Question filtered
Filter: Question to the interviewer

P23 HR1600  INTERVIEWER'S COMMENTS - CONDUCT OF THE INTERVIEW

Question: What would you highlight concerning the household's main residence, the conduct of the interview, the way the respondent answered your questions or anything else you deem relevant?

Verbatim text input by the Interviewer

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