Questionnaire Program – Wave 3 – Panel and Refresher Households

"Panel on Household Finances"

This printed version is the template for the programming of a computer-aided personal interview (the so-called "CAPI"). It contains the questions, information for the interviewer and instructions for programming.

The template contains all of the questions that may be asked. Only a portion of this survey is, however, relevant for a given household. The use of a wide range of filter questions makes it possible to ask specific groups different questions. For example, tenants who do not own real estate do not have to answer any questions about mortgages and home ownership.

The template contains loop passes. A prototype for the navigation within a loop is provided at the end of the questionnaire. Color code based on the CAPI:
- **Black**: The text of the question, which is read aloud by the interviewer.
- **Red**: Information for the interviewer, which may not be read aloud.
- **Green**: Possible responses and extension of question text and definitions, which should only be read aloud if necessary.
- **Gray**: Text that should be completely hidden, for example under a button for "More information" or "Glossary".

Programmer information that is identified by brackets { }, < >, [ ]:
Curly braces { } contain text blocks that are displayed only under certain conditions. The angle brackets < > provide the conditions.
The brackets [ ] are placeholders for values, descriptions (e.g. auxiliary variables) and personal names that are taken from the CAPI.
Parentheses ( ) do not constitute programming rules, but are used for explanation.

Exceptions:
1. If the conditional text block includes a complete paragraph, the curly brace is not necessary.
2. Conditions in angle brackets are not necessary for standardized conditional text blocks that are adjusted to the contact or third person, to a male or female person, or a one-person or multi-person household.

**Definition of SAMPLE**
1 = Panel sample W1 and/or W2
2 = Refresher sample W3

**Definition HHArt and respective preload variables**

HHArt = 3 refresher households
HHArt = 3 if SAMPLE = 2
**HHArt = 1 Panel-HH for follow-up survey**

### Preload variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAMEKT_VW</td>
<td>Name of person who was FKP of the HH in previous wave</td>
</tr>
<tr>
<td>KT_VW</td>
<td>= 1 for FKP from the previous wave, = 0 other</td>
</tr>
<tr>
<td>DATUM_HH_VW</td>
<td>Date of HH interview in previous wave (month and year)</td>
</tr>
<tr>
<td>KTimHH_VW</td>
<td>= 1, if internal FKP in previous wave, = 0, if external FKP in previous wave</td>
</tr>
<tr>
<td>NAME_VW</td>
<td>Names of household members from previous wave</td>
</tr>
<tr>
<td>SEX_VW</td>
<td>Gender of household members (information from previous wave, ra0200)</td>
</tr>
<tr>
<td>Alter_fort</td>
<td>Age at time of current wave according to information from previous wave; calculated based on year of birth indicated in personal interview (dpe9050) or data from the HH matrix (ra0300)</td>
</tr>
<tr>
<td>HHMG_VW</td>
<td>= 1 for household member from previous wave, ie for all household members from previous wave, irrespective of age. = 0 other</td>
</tr>
<tr>
<td>BEFR_P_VW</td>
<td>= 1 for respondent from previous wave, ie all respondents that were 16 years and older at the time of the previous wave = 0 other</td>
</tr>
<tr>
<td>TN_BEFR_P_VW</td>
<td>= 1 for participation in the previous wave, ie respondent with (proxy) interview in the previous wave = 0 other</td>
</tr>
<tr>
<td>DATUM_P_VW</td>
<td>Date of personal interview in previous wave</td>
</tr>
<tr>
<td>Beziehungsstatus</td>
<td>Relationship status from the previous wave (vsmq16$x$), preload relationship status for plausible answers only, (ie fourth digit of flag variable &lt;&gt; 3)</td>
</tr>
</tbody>
</table>
### HHArt=2 Split-HH

#### Preload variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANZ_AUS</td>
<td>▪ Number of persons that moved to the same address (irrespective of age)</td>
</tr>
<tr>
<td>NAMEAUS_wave</td>
<td>Name of person(s) that moved to the same address (taken from the HH grid in the current wave – transfer from SWITCH for split households),</td>
</tr>
<tr>
<td>SEX_VW</td>
<td>Gender of person(s) who moved out (information from previous wave, ra0200)</td>
</tr>
<tr>
<td>Alter_fort</td>
<td>Age of person(s) who moved at time of current wave according to information from previous wave</td>
</tr>
</tbody>
</table>
| KT_VW       | = 1, if person who moved was FKP in previous wave  
              = 0 other |
| HHMG_VW     | = 1 for household member from previous wave, ie for all household members from previous wave, irrespective of age.  
              = 0 other |
| BEFR_P_VW   | = 1 for respondent from previous wave, ie all respondents that were 16 years or older at the time of the previous wave  
              = 0 other |
| TN_BEFR_P_VW| = 1 for participation in the previous wave, ie respondent with (proxy) interview in the previous wave  
              = 0 other |
| DATUM_P_VW  | Date of personal interview in previous wave                                  |
Control variables for panel used in further survey waves

Defined above

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

TN_BEFR_P_VW = 1 for participation in the previous wave, ie respondent with (proxy) interview in the previous wave
= 0 other

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

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

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

Additional preload variables

DLHA1110 Stabiler Haushalt = 1 for households with HHArt = 1 AND (HHMG_VW = 1 for all household members with RA0300> = 4) AND ANZ_WEG = 0 AND (RA0300<4 for all households with HHMG_VW = 0)
= -3 if HHArt = 3
= 0 other

Preload variables – households

DHB0100_preload = DHB0100 from previous wave, for HHArt =1
= missing, other
DHB0110_preload = DHB0110 from previous wave, for HHArt = 1
= missing, other
HB0100_preload = HB0100 from previous wave, for HHArt = 1
= missing, other
DHB0200a_preload = DHB0200a from previous wave, for HHArt =1
= missing, other
DHB0200b_preload = DHB0200b from previous wave, for HHArt = 1
= missing, other
DHB0200c_preload = DHB0200c from previous wave, for HHArt = 1
DHB0200d_preload = DHB0200d from previous wave, for HHArt = 1 = missing, other
HB0500_preload = HB0500 from previous wave, for HHArt = 1 = missing, other
DHB2400_preload = DHB2400 from previous wave, for HHArt = 1 = missing, other

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

Preload variables – individuals
RA0400_preload = RA0400 from previous wave, if HHMG_VW = 1 = missing, other
DPE0100a_preload = DPE0100a from previous wave, if TN_BEFR_P_VW = 1 = missing, other
DPE1275_preload = DPE1275 from previous wave, if TN_BEFR_P_VW =1 = missing, other
Screener

INTERVIEWER: - Give the respondents another brochure, if required, for the first round of the household survey.
- Please read aloud! For reasons of data protection, it is necessary for your contact to receive the information before the start of the interview.

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

[Progr.: Additional Text, if HHArt = 1:
Your Household did already take part in the first wave of this study. We therefor also contact you for the second wave.]
[Progr.: Additional Text, if HHArt = 2:
The household of [show all names from NAMEAUS separated by „and“] participated in the first wave of this study. We therefor contact you for the second wave.]

We assure you that the collected data will be used exclusively for the production of statistics, for monetary and financial stability, as well as for science and research. We guarantee you that all your information will be treated confidentially and all the rules of data protection will be strictly observed. The results of the study will only be shown and evaluated anonymously, i.e. without a name and address.
The collected data is always separated from your personal data. Your information from the interview will be passed on to the Deutsche Bundesbank without your name and address.
Details of individuals are not visible.
Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare characteristics and combinations of characteristics or summary of answer categories.
Consequently, it is not possible to identify which person has been providing which information!
By participating, you acknowledge and agree that your personal data or the data of your household may be saved and processed for the stated purposes.

1 – Continue with interview

If HHArt = 1 (Panel-HH) AND KTimHH_VW=1, continue with VSCRL1
If HHArt = 1 (Panel-HH) AND KTimHH_VW=0, continue with DRA050
If HHArt = 2 (Split-HH) AND for a person moved out KT_VW = 1, continue with VSCR1
If hhart = 2 (Split-HH) AND all persons moved kt_vw = 0, continue with pagead
If HHArt = 3 (refresher-HH), continue with VSCR1

Input filter hhart=3

**Question1**

**vscr1**

**CHECK ADDRESS FROM ECP**

**PROGRAMMER:** SHOW SURNAME, FIRST NAME AND ADDRESS

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

1 - Yes
2 - No

IF = 1 Continue with PageA, ELSE continue with vscr1a

(ENTRY OF ADDRESS)

Input filter hhart=3 AND vscr1=2

**Question1A**

**vscr1a**

**CORRECT ADDRESS**

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

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

1 - First name:
2 - Surname:
3 - Street:
4 - Postcode:
5 - City/Town:

Continue with pagea

-3 - Question filtered for panel
-8 - Question filtered for panel
DEFINITION OF A HOUSEHOLD

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

Question: If multiple households live here, this question and the following ones concern the household that the addressed person belongs to. By "household" I mean groups of people who collectively share the cost of daily life and do not calculate their purchases separately. People or groups of people,
(1) who live in a shared residence and do not have any family or partnership relationships to each other, or
(2) domestic staff who lives here constitutes independent households.

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

Question2

NAMES OF POTENTIAL FKPS

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

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

Question3

NAME OF EXTERNAL FKP

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

1 - Yes: Name...
2 - No
Input filter hhart=3 AND vscr3=2

**Question4**  
**vscr4**  
**NAME - PERSON WITH ONLY BASIC KNOWLEDGE OF THE HH FINANCES**

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

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

IF =1, continue with VSCR11$x, IF = 2, continue with VSCRXB, ELSE: This is a shame, then we cannot conduct our survey.
Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

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

**Question5**  
**vscr5**  
**SEVERAL POTENTIAL FKPS - CHECK 1 - BEST OVERVIEW**

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

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

**INTERVIEWER:** Multiple answers possible.

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

IF ONLY ONE NAME IS SELECTED: continue with vscr11$x, ELSE continue with vscr6

Input filter hhart=3 AND vscr5=-2, -1 or multiple people named in vscr5

**Question6**  
**vscr6**  
**SEVERAL POTENTIAL FKPS - CHECK 2 - OWNER OR TENANT OF PROPERTY**

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

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

**INTERVIEWER:** Multiple answers possible.

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

IF ONLY ONE NAME IS SELECTED: continue with vscr11$x, ELSE continue with vscr7
**Input filter** hhart=3 AND vscr6=-2 OR vscr6 more than one name provided

**Question 7**

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

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

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

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

**Input filter** hhart=3 AND (at least one person named in vscr2 OR vscr4=1)

**Question 11**

**HOUSEHOLD TO WHICH FKP BELONGS - CENTER OF LIFE**

**Question:** {Does [NAME FROM VSCR2 OR VSCR4-7]} view the household at [ADDRESS: STREET; CITY/TOWN (FROM EKP OR VSCR1a)] as {his/her} center of life?

**INTERVIEWER:** The household is also to be treated as the center of life if:

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

1. Yes, household member
2. No, not a household member

IF = 1, continue with vscrxa1,
IF = 2 AND there is only one name in vscr2, then continue with vscr13
IF = 2 and there is more than one name in vscr2, repeat question vscr11$x and use the name of the next person from vscr2.
**Question13**  

**vscr13**  

**OTHER PEOPLE IN THE HOUSEHOLD**

**Question:** Do other people in the household live here at the address: [ADDRESS: STREET, HOUSE NO., CITY/TOWN (FROM ECP OR VSCR1a)]?  

1 - Yes  
2 - No  

IF = 1, continue with vscr13b,  
IF = 2: This is a shame, then we cannot conduct our survey.  
Thank you for your time. -> END  
(FAILURE CODE FOR THE SAMPLE MANAGEMENT SYSTEM) - INFORM FIELD CONTROL.

Input filter hhart=3 AND vscr11$x=2

Input filter hhart=3 AND vscr13=1

**Question13b**  

**vscr13b**  

**ATTEMPT TO FIND AN INTERNAL FKP**

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

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

1 - Yes, household member; name:  
2 - No: [NAME FROM vscr2 OR vscr4] is to be treated as external FKP.  

IF = 1, continue with vscrxa1  
IF = 2, continue with vscrxb  

-3 - Question filtered  
-8 - Question filtered for panel
Input filter hhart=1 (Panel-HH) OR (hhart = 2 (Split-HH) AND one person which moved out kt_vw = 1)
Input filter vscr11$x=1 OR vscr13b=1 OR vscr1l=1

X.A1 vscrxa1 CHECK - PREVIOUS RESPONDENT IS FKP

INTERVIEWER: The household member [IF hhart=3] Name from VSCR2 OR VSCR4-7 OR VSCR13B / [IF hhart=1 OR =2] NameKT_VW] is the financial knowledgeable person for the household. The remaining questions in this screening must be answered by [Name from VSCR2 or VSCR4-7 or VSCR13B]!
Is the previous respondent [IF hhart=3] Name from VSCR2 OR VSCR4-7 OR VSCR13B / [IF hhart=1 OR =2] NameKT_VW]?
1 - Yes 2 - No

-3 - Question filtered
IF = 1, continue with dra050
IF = 2, continue with vscrxa2

Input filter vscrxa1=2

X.A2 vscrxa2 CHANGE OF RESPONDENT

Question: would like to discuss the questions about the finances in your household with [IF hhart=3] NAME from VSCR2 OR VSCR4-7 OR VSCR13B / [IF hhart=1 OR =2] NameKT_VW] and continue the interview with [him/her]. Is that possible right now or can we arrange a time?

INTERVIEWER: - If [IF hhart=3] Name from VSCR2 OR VSCR4-7 or VSCR13B / [IF hhart=1 OR =2] NameKT_VW] is present, continue the interview immediately with this person.
- If [IF hhart=3] Name from VSCR2 OR VSCR4-7 or VSCR13B/ [IF hhart=1 OR =2] NameKT_VW] is not present at this time, request help with the arrangement of a time.

1 - Yes, conversation can continue immediately with [IF hhart=3] NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B / [IF hhart=1 OR =2] NameKT_VW]
2 - Arrange a time with internal FKP
3 - Conversation was interrupted and will continue here with [IF hhart=3] NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B / [IF hhart=1 OR =2] NameKT_VW]

-3 - Question filtered
IF = 1, continue with pagec.
IF = 2, end conversation and ARRANGE A TIME
IF = 3, continue with pagec
IF (=4 OR 5) AND hhart=3, continue with vscrxa3
IF (=4 OR 5) AND (hhart=1 OR =2), continue with dra050
4 - [IF hhart=3] NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B / [IF hhart=1 OR =2] NameKT_VW] is not willing to have conversation.
5 - [IF hhart=3] NAME FROM VSCR2 OR vscr4-7 OR vscr13b / [IF hhart=1 OR =2] namekt_vw] is not willing to have conversation, according to information received.
X.A3 vscrxa3

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

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

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

1 - Yes, household member; name:  
2 - No  
3 - Question filtered

**INPUT FILTER**

<table>
<thead>
<tr>
<th>Question</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes, household member; name:</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>Question filtered</td>
</tr>
</tbody>
</table>

**IF = 1, continue with pagec**

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

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

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

**Page C pagec**

**INFORMATION ON SURVEY IF INTERNAL FKP**

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

**INTERVIEWER:** [<IF hhart=3> Name from VSCR2 OR VSCR4-7 OR VSCR13B OR VSCRXA3 / <IF hhart=1 OR =2> NameKT_VW] has not yet been informed about the study. Please read introduction aloud.

1 - CONTINUE  
2 - FKP is not willing to have conversation

**INPUT FILTER**

<table>
<thead>
<tr>
<th>Question</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CONTINUE</td>
</tr>
<tr>
<td>2</td>
<td>FKP is not willing to have conversation</td>
</tr>
<tr>
<td>3</td>
<td>Question filtered</td>
</tr>
</tbody>
</table>

**IF = 1, continue with dra050**

**IF = 2 AND hhart=3, continue with vscrxb4**

**IF=2 AND (hhart=1 OR =2), continue with dra050**
CONSENT REGARDING THE USE OF AN EXTERNAL FKP

Question: We would like to discuss the questions about your household's finances with [NAME FROM VSCR3, VSCR4 OR VSCR13B]. Do you and all other household members above the age of 18 agree to that?

INTERVIEWER:
- [NAME FROM VSCR3, VSCR4 or VSCR13B] is external authority (FKP), i.e. NOT a member of the household.
- Submit declaration of consent and enter the names of all HH members above the age of 18. Then have all HH members sign it.

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

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

Input filter hhart=3 AND vscrxb=1

ADDRESS OF EXTERNAL FKP

Question: Please tell me how I can reach [NAME FROM VSCR3, VSCR4 or VSCR13B] so that we can arrange a time for our conversation.

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

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

Input filter hhart=3 AND vscrxb=1
**Question 21**

**vscr21**

**RELATIONSHIP OF EXTERNAL FKP WITH HOUSEHOLD**

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

**Question:** Would you also please tell me what the relationship is between [NAME FROM VSCR3, VSCR4 OR VSCR13B] and your household.

Then we will notify [NAME FROM VSCR3, VSCR4 OR VSCR13B] in writing to schedule a time to talk.

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

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

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**X.B4**

**vscrxb4**

**LAST ATTEMPT TO FIND INTERNAL FKP**

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

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

1. Yes (open text entry - name)
2. No

**PROG:** NAME IS INTERNAL FKP (RECORD 1)

**Input filter hhart=3 AND vscrxb4=1**

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**X.B5**

**vscrxb5**

**LAST ATTEMPT TO FIND INTERNAL FKP - PREVIOUS RESPONDENT IS FKP**

**INTERVIEWER:** The household member [Name from VSCRXB4] is the authority for the household. The remaining questions in this screening must be answered by [Name from VSCRXB4]!

**Is the previous respondent [Name from VSCRXB4]?**

1. Yes
2. No

**Input filter hhart=3 AND vscrxb4=1**
**Question:** I would like to discuss the questions about the finances in your household with [NAME FROM VSCRXB4] and continue the interview with (him/her) now. Is that possible right now or can we arrange a time?

**INTERVIEWER:** - If [Name from VSCRXB4] is present, the interview continues immediately with this person.

- If [Name from VSCRXB4] is not present at this time, request help with the arrangement of a time. Please tell the respondents that as many members of the household as possible above the age of at least 16 should be present for the next interview.

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

IF = 1, continue with paged.
IF = 2: End conversation and ARRANGE A TIME
IF = 3: continue with paged
IF = 4 OR 5: This is a shame, then we cannot conduct our survey. Many thanks for your time -> END (FAILURE CODE FOR THE SAMPLE MANAGEMENT SYSTEM) - INFORM FIELD CONTROL.

**Page D**

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

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

**INTERVIEWER:** [Name from VSCRXB4] has not yet been informed about the study. Please read introduction aloud.

1. CONTINUE
2. FKP is not willing to have conversation

IF = 1, CONTINUE WITH DRA050
IF = 2: This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.
Page AD  pagead  PAGE – HOUSEHOLD DEFINITION

Question: If more than one household lives here, then this survey is only concerned with the household to which \([\text{NAMES from NAMEAUS separated by "or"}]\) belongs. By "Household" I mean people who share living costs. Expenses are not subdivided.

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

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

-3 - Question filtered  continue with dra050
Question: \(<\text{IF} (\text{HHArt}=1 \text{ AND } \text{KTimHH_VW}=0) \text{ OR } (\text{HHArt}=2 \text{ AND } \text{Split-HH}) \text{ AND for all persons which moved out } \text{KT_VW}=0)>\)

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

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

\(<\text{IF} \text{HHArt}=3 \text{ OR } [(\text{HHArt}=1 \text{ OR } 2) \text{ AND } (\text{VSCRXA1}=1 \text{ OR } \text{PageC}=1)]>\)

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

\(<\text{IF} [(\text{HHArt}=1 \text{ or } 2) \text{ AND } (\text{VSCRL1}=2 \text{ OR } \text{VSCRL2}=1 \text{ OR } (\text{VSCRXA2}=4 \text{ OR } 5) \text{ OR } \text{PageC}=2)]>\)

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

\(<\text{for everyone}>\text{ May I now start with this part of the interview?}\)

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

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

1 - Yes, continue with auxiliary variable kt_fix
2 - No, interview can only be continued later -> Interrupt conversation and arrange a time;
9 - No, TP is not willing to continue the interview. This is a shame, then we cannot conduct our survey.

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

\text{IF}=1, \text{ continue with auxiliary variable kt_fix}
\text{IF}=2, \text{ interview can only be continued later} -> \text{Interrupt conversation and arrange a time;}
\text{PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050}
\text{IF}=9, \text{ respondent is not willing to continue the interview. This is a shame, then we cannot conduct our survey. Thank you for your time.} -> \text{END (failure code for the sample management system)} - \text{INFORM FIELD CONTROL.
AUXILIARY VARIABLE - FKP IS KNOWN (YES / NO)

PROGRAMMER: GENERATE AUXILIARY VARIABLE KT_FIX:
KT_FIX = 1, IF HHART = 3 OR [(HHART = 1 OR 2) AND (VSCRXA1 = 1 OR PAGEC = 1)], ELSE KT_FIX = 0
VARIABLE MUST BE TRANSMITTED TO HH-MATRIX

PROGRAMMER: START OF EXTERNAL PROGRAM HH-MATRIX
PLEASE USE SEPARATED PROGRAMMER GUIDE „INFAS_HAUSHALTSMATRIX PHF(VERMÖGENSSURVEY)_5639“

Input filter dra050=1
PROGRAMMER: SHOW TRANSITIONAL TEXT FÜR INTERVIEWER: "A MOMENT PLEASE. WE WILL NOW GO THROUGH A LIST, SO THAT WE CAN RECORD ALL PEOPLE LIVING IN THE HOUSEHOLD."

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

**Question21** vsmql21 NAME OF EXTERNAL FKP

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

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

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

**X.PB vscrlxb** CONSENT TO USE EXTERNAL FKP 2

**Question:** We would like to discuss the questions about your household's finances with [NAME FROM VSMQL21]. Do you and all other household members above the age of 18 agree to that?

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

If=1, continue with VSCRLXB3 (Recording of Address)
=2, stop interview and arrange new meeting - Terminvereinbarung
=9, This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL
Question: Please tell me how I can reach [NAME FROM VSMQL21] so that we can arrange a time for our conversation.

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

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

IF = 97, This is a shame, then we cannot conduct our survey.
Thank you for your time. -> END
(failure code for the sample management system) - INFORM FIELD CONTROL
ELSE continue with VSCRL21

Question21p vscrl21

Relationship of external FKP with household

Question: Would you also please tell me what the relationship is between [NAME FROM VSMQL21] and your household.

Then we will notify [NAME FROM VSMQL21] in writing to schedule a time to talk.

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

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

continue with vscrl15

Input filter dra050=1

Programmer: Start of HH-matrix loop for all persons

Question: All iterations: Is for [NAME] this household in [address] his/her center of life? What we mean by "center of life", you can see on list 0.1.

Interviewer: Show list 0.1.

Interviewer: The household has to be considered as "center of life" if:
(1) The person is working at another place, but regularly comes back to [address],
(2) The person is studying and is only absent from [address] during lecture period,
(3) The person is a child for which there is a joint custody arrangement and the child is more days present in this household than on any other place,
(4) The person is an elderly relative, which is more days present in this household than on any other place.

1 - Yes, belongs to household
2 - No

-3 - Question filtered
**PROGRAMMER:** FURTHER PROCEEDINGS AFTER THE QUESTION: INTERVIEWER ASKS FOR ADDITIONAL PERSONS BY CONSIDERING THE DIRECTIONS FROM "IN DIE ÜBERSICHT ALLE PERSONEN AUFNEHMEN, DIE AKTUELL ZUM HAUSHALT GEHÖREN"

ADDITIONAL PERSONS NAMED: RECORD OF NAME, GENDER, AGE (VARIABLE RA0300) OR AGEGROUP AND CHECK OF HH MEMBERSHIP (QUESTION VSMQ5)

NO ADDITIONAL PERSONS NAMED: CONTINUE WITH QUESTION VSMQ9

Input filter no other persons named in HH-Matrix loop

**PROGRAMMER:** IF IN THE FIRST PART NO ADDITIONAL PERSONS WERE NAMED, THE FOLLOWING REQUEST HAVE TO BE ASK BEFORE STARTING THE RELATION MATRIX

vsmq9 vsmq9 **MATRIX - PERSONS CURRENTLY ABSENT**

**Question:** Else, is there someone who is not here for instance but normally (he/she) lives with {you/the household} or regularely comes to {you/the household} to live {here/there}? Please consider persons such as listed on list 0.2.

**INTERVIEWER:** Show list 0.2.

**INTERVIEWER:** These are:
(a) Students or other persons, which are closely financially related to the household,
(b) Persons, which are working on another place but are continuously considered as members of the household,
(c) Persons in hospitals, on holidays or currently not present as well as,
(d) Children, for which a joint custody arrangement exists, as well as elderly relatives, which are present only occasionally.

1 - Yes  2 - No  3 - Question filtered

**PROGRAMMER:** SHOW UP INTERVIEWER INFORMATION: THIS PERSON SHOULD BE RECORDED BY BUTTON "NEUE PERSON" TO THE LIST OF HH-MEMBERS.

RECORD NAME, GENDER, AGE (VARIABLE RA0300) AND ASK QUESTIONS STARTING FROM QUESTION VSMQ11.
OTHER PEOPLE WHO ARE ABSENT FOR NOW
Input filter not all persons from vsmq9 recorded OR vsmq11 not yet processed

vsmq11 vsmq11 MATRIX - ABSENT PERSONS - CENTRE OF LIFE

**Question:** Does this person consider the household in [address] as {his/her} center of life?

Please look at list 0.3.

**INTERVIEWER:** Show list 0.3.

**INTERVIEWER:** The household has to be considered as "center of life" if:

1. The person is working at another place, but regularly comes back to [address],
2. The person is studying and is only absent from [address] during lecture period,
3. The person is a child for which there is a joint custody arrangement and the child is more days present in this household than on any other place,
4. The person is an elderly relative, which is more days present in this household than on any other place.

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

Input filter vsmq11=2

vsmq12 vsmq12 MATRIX - ABSENT PERSONS - DAILY SUBSISTENCE COSTS

**Question:** Does [NAME] meet the expenses of daily life completely or for the most part with the members of the household?

1 - Yes  
2 - No  
3 - Question filtered

Input filter vsmq12=2

vsmq13 vsmq13 MATRIX - ABSENT PERSONS - CONTRIBUTION TO HOUSEHOLD FINANCES

**Question:** Does this person contributes to the budget of {your/the} household and/or does (he/she) decides about the budget of {your/the} household?

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

Input filter vsmq11=2

vsmq14 vsmq14 MATRIX - ABSENT PERSONS - FURTHER PRIVATE ADDRESSES

**Question:** Hat diese Person eine eigene Privatadresse an einem anderen Ort?

1 - Yes  
2 - No, belongs to household  
3 - Question filtered
**PROGRAMMER**: CONTINUE ITERATION AS LONG AS QUESTION VSMQ9 = 2 (NO), THEN START RELATION MATRIX - VARIABLE LABEL: MATRIX - RELATIONS

**Question**: Does (your/the) household take the most part of the financial decisions for this person?
1 - Yes, belongs to household
2 - No

**PROGRAMMER**: RECORD RELATIONSHIPS
- MODUL "BEZIEHUNGSMATRIX" AUFRUFEN.
- START MODULE "RELATION MATRIX"
- THEN: END EXTERNAL PROGRAM - BACK TO QUESTIONNAIRE
  - 1 - Don't know
  - 2 - No answer

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

**Question**: On the basis of the answers that you have given me, I will refer to the {following person/following [NUMBER] of people} during the rest of the survey with ("your household"/"the household")
[LIST OF NAMES]
Section 1: General Characteristics of the Household (Household Survey)

REFERENCE UNIT: ALL HOUSEHOLD MEMBERS FROM vsr15. THE QUESTIONS HAVE TO BE ASKED TO INTERNAL FKP, IF FKP IS INTERNAL, ELSE ANOTHER HOUSEHOLD MEMBER

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

Programmer: Beginning of a loop for all household members from the HH-Matrix [vscr15]. If the interview is conducted with the internal FKP start with him/her, otherwise strat with person on record 1. If KT_FIX = 1, use “YOU” in the first loop, else use [NAME].

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

1.01 LA1 dlla0400 PANEL - COUNTRY OF BIRTH

Question: In our last interview in [DATUM_HH_VW ] we recorded, that (you / [Name]) was born in [RA0400_preload]. Is this correct?

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

Input filter hhmg_vw=1

1.01 RA0400 COUNTRY OF BIRTH

Programmer: Create button germany

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

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

According country list

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

PROGRAMMER: CREATE BUTTON "SINCE BIRTH WITHOUT LONG INTERRUPTION"

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

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

Numeric entry in years, 3 digits

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

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

In order to be certain that I have entered everything correctly, I will ask the questions again: I have recorded that you (You / [Name]) (have / has) lived in Germany for [RA0500] years. Before that, I noted that (you / [Name]) (are / is) [RA0300] years old. Should I correct anything?

INT: Do not read aloud
1: Age is incorrect -> Re-enter correct age
2: Length of residency in Germany is incorrect -> Back to RA0500
3: All information is correct -> Continue

Input filter ra0500 <>-5 AND <>0 AND hhmg_vw<>1

1.02AAA  dra0550  IN GERMANY IN 2010

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

1 - Yes
2 - No

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

Input filter hhmg_vw=1 AND dlra0400=1

1.01LA5  dla0010  PANEL - CHANGE OF CITIZENSHIP

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

1 - Yes
2 - No - nothing changed

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

Input filter dla0010<>2 OR hhmg_vw<>1 OR (hhmg_vw=1 AND dla0400<>1)

1.02A  dra0100  GERMAN CITIZENSHIP

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

1 - Yes
2 - No

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

IF =2 or =-1 or =-2, continue with DRA0130a-d,
ELSE continue with DRA0110
Input filter dra0100=1

1.02B   dra0110

**GERMAN CITIZENSHIP SINCE BIRTH**

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

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

Input filter dra0100=1

1.02C   dra0120

**SECOND CITIZENSHIP**

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

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

Input filter dra0100<>1 OR dra0120=1

1.02D   dra0130a-d

**CITIZENSHIP**

**Question:** < IF DRA0120 =1> What other citizenship {do you / does [Name]} have?

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

**INTERVIEWER:** Multiple answers possible.

According country list

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

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

IF the affected HH member is < 16 years old AND the loop has been run through for all HH members, continue with PageE
PROGRAMMER: REFERENCE UNIT: THE FOLLOWING QUESTIONS (DPA0100–DPA0500) ARE EXCLUSIVELY FOR HOUSEHOLD MEMBERS, WHICH ARE 16 OR OLDER. THE QUESTIONS ARE ASKED TO THE INTERNAL FKP; IF THE FKP IS EXTERNAL ASK ANOTHER HOUSEHOLD MEMBER. THE ANSWERS FROM QUESTIONS DPA0100–DPA0500 HAVE TO BE LINKED TO THE MATRIX DATASET

1.03 dpa0100 MARITAL STATUS

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

INTERVIEWER: - Show list 1.1.

INTERVIEWER: "Registered partnership means that it is or was a same-sex partnership within the meaning of the German Law on Civil Partnerships (Lebenspartnerschaftsgesetz). - For people whose same-sex partnership has ended, please enter "divorced" with code 2. - For people whose partner in a registered partnership has died, please enter "widowed" with code 3.

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

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

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

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

1: Correct entry
2: Explain information -> Call up commentary window
Question: What types of legal agreements [have you / has [Name]] made in relation to (your/his/her) marriage or consensual union? Please look at list 1.2 again for more on this.

INTERVIEWER: - Show list 1.2

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

1. Named
2. Not Named
5 variables:

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

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

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

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

1.04A dpa0300 HIGHEST LEVEL OF EDUCATION COMPLETED

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

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

- Show list 1.3

1. **Currently still a pupil**  
2. **Lower level secondary school** (Hauptschule)  
3. **Mid-level secondary school** (Realschule)  
4. **Degree in vocational school, 10th grade**  
5. **Secondary school (Fachoberschule) with diploma permitting admission to university of applied sciences**  
6. **General or specific upper level secondary school permitting admission to university (Gymnasium or EOS and EOS with training)**  
7. **Other degree (please specify - PROG: Save text in DPA0300S)**  
8. **No school degree**
Question: {Do you / Does [Name]} have a completed vocational degree or a university degree? If there are multiple degrees, please list only the highest one.
Please look at list 1.4.

INTERVIEWER: Show list 1.4.

1. Currently in vocational training or degree program
2. Yes, completed work-company training program (apprenticeship)
3. Yes, completed professional-school vocational training (vocational school, higher business school)
4. Yes, completed training at a vocational college, master or technical college, vocational or specialist academy (with up to 880 hours)
5. Yes, degree from university of applied sciences, graduated from engineering school
6. Yes, university degree, graduated with training as teacher
7. Yes, received PhD / second dissertation
8. Yes, other degree (please specify - PROG: Save text in DPA0400S)
9. No, do not have higher education degree
10. Yes, completed specialist academy with a long preparation time of more than 880 hours

IF loop for internal FKP, continue with DPA0450
ELSE continue with DPA0500

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

In order to be certain that I have entered the information correctly, I will ask the questions again: (You are / [Name] is) [ra0300] years old and already (have / has) the following vocational training: [Vocational degree from DPA0400]. Is that correct?
1: Age is incorrect -> Re-enter correct age
2: Vocational degree is incorrect -> Back to DPA0400
3: All information is correct -> Continue
Question: {During your / During [name’s] schooling or vocational training did {you / they}} attend any talks, courses or training sessions on household finances or asset management?

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

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

INTERVIEWER: Show list 1.5.

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

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

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

PROGRAMMER: END OF HH MATRIX

TIME STAMP

PROGRAMMER: INTRODUCTION TO HOUSEHOLD INTERVIEW

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

In the interview with an internal FKP, continue with pageh
In the interview with an external FKP, continue with DXA0100
START OF INTERVIEW WITH EXTERNAL FKP

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

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

To start with, I would like to give you some background on the study. This scientific study carried out on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, the income and the spending patterns of private households. It is part of a larger survey for the entire euro area.

Participation in this study is completely voluntary. The participation of the contacted households is very important for obtaining a comprehensive and adequate picture of the financial situation of the different households in Germany and in the euro currency area.

The survey has been conducted since 2010 and will be continued this year with a nationwide survey. You will find some of the results of the study at www.bundesbank.de/phf.

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

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

Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare characteristics and combinations of characteristics or summary of answer categories.

Consequently, it is not possible to identify which person has been providing which information!

By participating, the household agrees that its data may be saved and processed for the specified purposes.
Do you have any questions before we begin the interview?
May I now begin the interview on the household finances?

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

IF = 9 This is a shame, then we cannot conduct our survey. Thank you for your time. -> END
(FAILURE CODE FOR THE SAMPLE MANAGEMENT SYSTEM) - INFORM RELD CONTROL.
Section 2: Consumption
REFERENCE UNIT: HOUSEHOLD. THE QUESTIONS ARE ASKED TO THE INTERNAL FKP

BEGINNING OF HOUSEHOLD INTERVIEW

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

2.01 hi0220 TOTAL EXPENDITURES OF THE HOUSEHOLD

Question: Roughly how much (do you / does your household / does the household) typically spend in total per month on consumer goods and services? This includes money spent on food and beverages consumed at home and outside of the home, utilities, fees, recreational activities such as the cinema or concerts, clothing etc. Please do not count rent, taxes, financial payments (e.g. loan repayments, insurance premiums etc.) or major purchases (e.g. valuables, cars, large household appliances, furniture etc.).

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

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

2.02A hi0100 AMOUNT SPENT ON FOOD AT HOME

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

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

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

In order to be certain that I have entered the information correctly, I will ask the questions again: I have noted that you spent EUR [Amount from HI0100] per month for food and drinks that you consumed at home. That is [HI0100/Number from VSCR15] per month per household member. Is that correct?
2.02B     hi0200    AMOUNT SPENT ON FOOD, MEALS AND DRINKS OUTSIDE HOME

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

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

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

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

In order to be certain that I have entered the information correctly, I will ask the questions again: I have noted that you spent EUR [Amount from HI0100] per month on food and drinks that you consumed outside of the home. That is [HI0100/Number from VSCR15] per month per household member. Is that correct?
1: No, the information on expenditures is wrong -> Back to HI0200
2: Yes, the information on expenditures is correct -> Continue

2.02C     hi0230    AMOUNT SPENT ON TRAVELLING AND UND EXCURSIONS

Question: During the last 12 months, how much {did you / did your household/the household} spend on travelling and excursions? Herefore, all travel costs count, such as costs for flight or train, accommodation costs, costs for additionaly booked excursions, etc.

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

2.03     dhi0500    COMPARISON OF LAST 12 MONTHS’ EXPENSES WITH THE AVERAGE - NORMAL

Question: If you exclude financial investments: Would you say that the last 12 months correspond to a normal year in terms of {your total expenditures / the total expenditures of your household / the total expenditures of the household}?
1 - Yes
2 - No

-1 - Don’t know
-2 - No answer
If = 2, continue with DHI0550 , ELSE continue with HI0600

Input filter dhi0500=2

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

Question: Were the expenditures higher or lower than in a normal year?
CONSUMPTION EXPENDITURE OVER THE LAST 12 MONTHS HIGHER / LOWER THAN INCOME

Question: If you exclude financial investments: Would you say that your normal expenditures / the normal expenditures of your household / the normal expenditure of the household over the last twelve months were...

INTERVIEWER: Read possible answers aloud.

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

IF = 1, continue with HI0700a-g, ELSE continue with DHI0600

SOURCE OF EXTRA INCOME TO MEET EXPENSES

PROGRAMMER: MULTIPLE ANSWERS POSSIBLE.

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

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

INTERVIEWER: - Show list 2.1.

- Multiple answers possible.

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

7 variables:

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

-3 - Question filtered
**ESTIMATE OF MONTHLY HOUSEHOLD INCOME**

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

**INTERVIEWER**: Show list 2.2.

**INTERVIEWER**: Wages

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

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

**MAKE ENDS MEET**

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

**INTERVIEWER**: Read possible answers aloud.

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

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

IF internal FKP continue with HIZ0040a, ELSE continue with DHI0400
2.07A hiz0040a SAVINGS BEHAVIOUR - UNEXPECTED LOTTERY PRIZE

Question: Imagine {you/your household} unexpectedly {receive/receives} money from a lottery, equal to the amount of income {you receive/your household receives} in a month. What percent would {you/your household} spend over the next 12 months on goods and services, as opposed to any amount {you/your household} would save for later or use to repay loans? // Please tell me what percentage {you/your household} would spend. // Please give a figure from 0 to 100. "0" means that {you/your household} would save the entire amount or use the entire amount to repay loans. "100" means that {you/your household} would spend the entire amount over the next 12 months. You can also adjust your choice using a number between 1 and 99 (leaving the impression 0 and 100 are inclusive).

INTERVIEWER: If the respondent ask about it: It is about a einen prize in a lottery amounting to the monthly net income of the household monatlichen Nettoeinkommens.

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

CAPI-CHECK: HIZ0040aCC CAPI-CHECK: hiz0040a >100

INTERVIEWER: values bigger than 100 are no valid values. Please correct the entry.
1: Entry correction
HIZ0040aCC2 CAPI-CHECK: hiz0040a >0 AND hiz0040a <1

INTERVIEWER: Please check if the percent value is recorded correctly. E. g. 30 percent as absolute number 30 and not 0.30.
1: Entry correction -> back to HIZ0040a
2: Everything correct

2.08 dhi0400 ABILITY TO GET FINANCIAL ASSISTANCE FROM FRIENDS OR RELATIVES

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

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

IF internal FKP, continue with DHI0200,
ELSE continue with DHI0700
Question: I would now like to ask a few questions about {your attitude / the attitude of your household} with respect to saving:
Which of the statements in list 2.3 best describes {your saving patterns / the saving patterns of your household}?

INTERVIEWER: Show list 2.3.

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

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

IF =-1,-2 or 5, continue with DHI0700,
ELSE continue with DHI0300a-o
2.10  dhi0300a-o  PURPOSE FOR SAVING

PROGRAMMER: IF MULTIPLE REASONS ARE NAMED, ASK THIS FOLLOW-UP QUESTION:

WHAT IS THE MOST IMPORTANT REASON?

Question: < DHI0200= 1, 2, 3> What are the most important reasons for {you / your household} to save?

< DHI0200 = 4> Assuming {you could / your household could) save, what would be the most important reasons for {you / your household} to save?

INTERVIEWER: - Show list 2.4.

- Multiple answers possible.

1 - Purchase of a house/apartment
14 - Fixing/Renovation of a property
2 - Major purchases besides vehicles (second home, furniture, etc.)
3 - Acquisition of vehicles
4 - Business start-up or financing of investments for existing company
5 - Investment in financial assets
6 - Safety net for emergencies
7 - Repayment of loans/debts
8 - Retirement
9 - Holidays/travel
10 - Education/Support of children and grandchildren
11 - Bequests
15 - for funeral etc.
12 - Use of government support (e.g. home loan subsidy)
13 - Other (please specify; PROG: Place text in DHI0300S)

Set of 14 variables:

a) Most important reason
b) - n) Other reasons

Input filter (dhi0200=1 OR 2 OR 3 OR 4) AND internal FKP

2.11  hni0710  CRISIS - SAVING IN THE NEXT 12 MONTHS

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

1 - A larger percentage
-1 - Don't know
Question: Before we continue, I have another question about {your assets / the assets of your household / the assets of the household}:
How high would you say {your net wealth / the net wealth of your household / the net wealth of the household} is? The net wealth is the value of everything that the household members have less all the liabilities. Please remember to consult the assets in list 2.5 and deduct the debts and liabilities.

INTERVIEWER: Show list 2.5.

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

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

Numeric entry in EUR, 9 digits

1 - Don’t know
2 - No answer

PROGRAMMER: TIME STAMP AFTER QUESTION

Question: Looking at this net worth, what section of Germany’s wealth distribution do you think {you are/your household is/the household is} in?
Please assign yourself to one of the categories from 1 to 10, where 1 is the bottom 10% and 10 is the top 10% of net worth in Germany.

INTERVIEWER: Show list 2.6.

1: lowest wealth decile (lowest 10 percent in wealth distribution)
2: 3:
4:
5:
6:
7:
8:
9:
10: highest wealth decile (highest 10 percent in wealth distribution)
**FINANCIAL CRISIS - NET WORTH DEVELOPMENT**

**Question:** Now, think about the next three years: what do you expect, is {your net worth / the net worth of your household / net worth of the household} going to rise or fall sharply over the next three years? Or will it stay about the same?

1 - will going to sharply rising
2 - will going to sharply falling
3 - stays about the same

-1 - Don't know
-2 - No answer
Section 3: Real Estate Assets and Their Financing
REFERENCE UNIT: HOUSEHOLD. THE QUESTIONS ARE ASKED TO THE INTERNAL FKP

Page M  pagem  PAGE - START FOR HOUSEHOLD MAIN RESIDENCE

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

3.010  dhb0100  BUILDING TYPE - HOUSEHOLD MAIN RESIDENCE

Question: In what kind of building {do you / does your household / does the household} live?

Please look at list 3.1.

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

1. Detached single family house
2. Semi-detached house
3. Row house
4. Multi-family house or communal living building (e.g. rental building)
5. Agricultural farm
6. Building with mixed use (e.g. multi-family building with office, practice, or store) (please specify; PROG: Place text in DHB0100S1)
7. Other (please specify; PROG: Place text in dhb0100s)

3.01b  dhb0105  YEAR OF CONSTRUCTION - HOUSEHOLD MAIN RESIDENCE

Question: In what year was the building, in which {you live / your household lives / the household lives}, built?

Numeric entry, 4 digits

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

IF DHB0100=-1, -2, or 4, continue with production of auxiliary variable DHB9999 and then HB0100,
ELSE continue with DHB0110
3.02  

**PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE**

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

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

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

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

- **<IF DHB0100 = 1>** "DETACHED SINGLE FAMILY HOUSE"
- **<IF DHB0100 = 2>** "SEMI-DETACHED HOUSE"
- **<IF DHB0100 = 3 AND DHB0110 =1>** "APARTMENT"
- **<IF DHB0100 = 3 AND DHB0110 =2>** "APARTMENTS"
- **<IF DHB0100 = 3 AND DHB0110 =3>** "HOUSE"
- **<IF DHB0100 = 3 AND DHB0110 =-1 OR -2>** "MULTI-FAMILY HOUSE OR COMMUNAL LIVING BUILDING"
- **<IF DHB0100 = 4>** "AGRICULTURAL FARM"
- **<IF DHB0100 = 5 AND DHB0110 =1>** "APARTMENT"
- **<IF DHB0100 = 5 AND DHB0110 =2>** "APARTMENTS"
- **<IF DHB0100 = 5 AND DHB0110 =3>** "HOUSE"
- **<IF DHB0100 = 5 AND DHB0110 =-1 OR -2>** "BUILDING WITH MIXED USAGE"
- **<IF DHB0100 = 6 AND DHB0110 =1>** "APARTMENT"
- **<IF DHB0100 = 6 AND DHB0110 =2>** "APARTMENTS"
- **<IF DHB0100 = 6 AND DHB0110 =3>** "ROW HOUSE"
- **<IF DHB0100 = 6 AND DHB0110 =-1 OR -2>** "ROW HOUSE"
- **<IF DHB0100 = 9 AND DHB0110 =1>** "APARTMENT"
- **<IF DHB0100 = 9 AND DHB0110 =2>** "APARTMENTS"
- **<IF DHB0100 = 9 AND DHB0110 =3>** "HOUSE"
- **<IF DHB0100 = 9 AND DHB0110 =-1 OR -2>** "REAL ESTATE"
- **<IF DHB0100 = -1 OR -2 AND DHB0110 =1>** "APARTMENT"
- **<IF DHB0100 = -1 OR -2 AND DHB0110 =2>** "APARTMENTS"
- **<IF DHB0100 = -1 OR -2 AND DHB0110 =3>** "HOUSE"
- **<IF DHB0100 = -1 OR -2 AND DHB0110 =-1 OR -2>** "REAL ESTATE"
3.03  hb0100  SIZE OF HH MAIN RESIDENCE

**Question:** How large is the residential part of the [DHB9999] in square meters? Please enter only the living area itself here. Any surrounding area will be recorded later.

*Numeric entry in square meters, 5 digits*

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

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

In order to be certain that I have entered the information correctly, I will ask the questions again: The living area of the [DHB9999] without the space of the remaining area amounts to [HB0100] in square meters. Is that correct?

1: No, the information on the living area is wrong -> Back to HB0100
2: Yes, the information on the living area is correct -> Continue

**Programmer:** Create auxiliary variable DLHB1122 and set following values:

- DLHB1122 = 1 if HHART = 1 AND DHB0100_PRELOAD = DHB0100 AND DHB0110_PRELOAD = DHB0110 AND (HB0100 > HB0100_PRELOAD - 10 AND HB0100 < HB0100_PRELOAD + 10)
- In all other cases set DLHB1122 = 0

If = 1 continue with DLHB1110, else continue with DHB0120

Input filter DLHB1122 = 1 (new question for panel)

3.03LA  dlhb1110  PANEL – SAME HOUSEHOLD MAIN RESIDENCE

**Question:** Is this the same [DHB9999], {you were / your household was / the household was} living in in im [DATUM_HH_VW]?

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

3.04  dhb0120  YEAR HOUSEHOLD MOVED INTO MAIN RESIDENCE

**Question:** <IF the number of HH members >1> please use the household member that has lived at this [DHB9999] the longest. Since when has he or she lived here? If the household member was born here, then tell me his or her year of birth.

<IF the number of HH members =1> Since when {have you / has [Name]} lived at this [DHB9999]? Since the year

*Numeric entry, 4 digits*

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

IF [interview year less DHB0120] <= 10, continue with dhb0130 a-o, else continue with dhb0200a-d
**CAPI-CHECK:** dhb0120cc: (dhb0120>=0 UND dhb0120<=1800) OR (dhb0120>2014) OR (dhb0120<[Minimum(Interview year-ra0300)]) AND dhb0120>0 AND [Minimum(Interview year-ra0300)]>0

**PROGRAMMER:** BUTTON: FOR -7 „FOREVER / UNTIL THE END OF LIFE“

### 3.05 dhb0125 PLANNED MOVE - HOUSEHOLD MAIN RESIDENCE

**Question:** How long do you expect {you/at least one member of the household} will continue to live in {this/these} [DHB9999]?

At least another ... years

**INTERVIEWER:** If the whole household plans to move during the next 12 months please enter NULL.

If at least one household member plans to live there forever, please choose button „forever“.

Numeric entry, 2 digits

- 1 - weiß nicht
- 2 - keine Angabe
- 7 für immer

### 3.06 dhb0200a-d SHARE OF HOUSEHOLD MAIN RESIDENCE OWNED BY HOUSEHOLD

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

**Question:** In which of these ways {do you / does your household / does the household} occupy the [DHB9999]?

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

- Multiple answers possible.

1 - Named
2 - Not Named
4 Variables:
a - as the sole owner?
b - as a co-owner?
c - as a tenant/subtenant?
d - for free, unless it is a housing benefit recipient with a rental agreement?

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

**IF (dlhb1110<>1 OR (dlhb1110 =1 AND dhb0200a_preload<> dhb0200a) OR dhb0200b_preload<>DBH0200b OR DBH0200c_preload<>dhb0200c OR DBH0200d_preload<>dhb0200d)) AND dhb0200b=1 AND (dhb0100= 3 OR =5 OR = 6), continue with dhb0150,**

**IF (dlhb1110<>1 OR (dlhb1110 =1 AND [GleicheWohnung]=1 AND**
(dhb0200a_preload<> dhb0200a
OR
dhb0200b_preload<>DBH0200b
OR
DBH0200c_preload<>dhb0200c
OR
DBH0200d_preload<>dbb0200d))
AND dhhb0200b=1 AND
(dhhb0100<>3 und <>5 und <> 6),
continue with dhb0151,
IF dhhb0200c=1 und dhhb0200b<>1
und dhhb0200d<>1, continue with
dhb0600
IF (dhhb1110<>1 OR (dhhb1110
[GleicheWohnung]=1 AND
(dhb0200a_preload<> dhb0200a
OR
dhb0200b_preload<>DBH0200b
OR
DBH0200c_preload<>dhb0200c
OR
DBH0200d_preload<>dbb0200d)))
AND dhhb0200d=1 AND
dhhb0200b<>1, continue with
dhb0210,
IF
dhb0200a_preload= dhb0200a
AND
dhb0200b_preload=DBH0200b
AND
DBH0200c_preload=dhb0200c
AND
DBH0200d_preload=dbb0200d
AND
dhb0200a, dhhb0200b, dhhb0200c,
dhhb0200d>0 AND
dhhb1110 [GleicheWohnung]=1
continue with dhb0600
ELSE continue with dhb0150
Input filter: (dlhb1110<>1 AND ((dhb0200A=1 OR dhb0200B=1) AND (dhb0100=3 OR dhb0100=5 OR dhb0100=6))) OR (dlhb1110=1 AND (dhb0200a_preload<> dhb0200a OR dhb0200b_preload<>DBH0200b OR DBH0200c_preload<>dhb0200c OR DHB0200d_preload<>dhb0200d) AND ((dhb0200A=1 OR dhb0200B=1) AND (dhb0100=3 OR dhb0100=5 OR dhb0100=6))) ) OR dhb0200a,b,c,d =-1,-2

**3.07A**

<table>
<thead>
<tr>
<th>dhb0150</th>
<th>PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE - PLOT OF LAND</th>
</tr>
</thead>
</table>

**Question:** Does this [DHB9999] also have a plot of land (e.g. a garden)?

1. Yes
2. No
3. Don't know
4. Question filtered
5. Question filtered for panel

If =1, weiter mit dhb0151
If =2 UND (dhb0100=5 UND (dhb0110<>1 UND <>2)), weiter mit dhb0152,
If =2 UND dhb0100 <>5 UND (dhb0200c<>1 UND dhb0200d<>1), weiter mit dhb0320,
If =2 UND dhb0100 <>5 UND (dhb0200c=1 UND dhb0200d<>1), weiter mit dhb0600,
If =2 UND dhb0100 <>5 UND dhb0200d=1, weiter mit dhb0210,
SONST weiter mit dhb0320.
**Input filter**

\[(dlhb1110<>1 \text{ AND } ((dhb0200a=1 \text{ OR } dhb0200b=1) \text{ AND } dhb0100<>3,5,6)) \text{ OR } (dlhb1110=1 \text{ AND } (dhb0200a\text{\_preload}<>dhb0200a\text{\_OR} \text{ dhb0200b\text{\_preload}<>dhb0200b} \text{ OR } \text{ DBH0200c\text{\_preload}<>dhb0200c} \text{ OR } \text{ DBH0200d\text{\_preload}<>dhb0200d}) \text{ AND } ((dhb0200a=1 \text{ OR } dhb0200b=1) \text{ AND } dhb0100<>3,5,6)) \text{ OR } dhb0150=1\]

**3.07B dhb0151 SIZE OF PLOT OF LAND - HH MAIN RESIDENCE**

**Question:** How large is the piece of land directly connected with this [DHB9999] in square meters?

**Numeric entry in square meters, 5 digits**

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

**CAPI-CHECK:** dhb0151cc: dhb0151=0

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

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

**Input filter**

\[(dlhb1110<>1 \text{ AND } dhb0100=5 \text{ AND } dhb0110<>1 , 2 \text{ AND } (dhb0200a=1 \text{ OR } dhb0200b=1)) \text{ OR } (dlhb1110=1 \text{ AND } (dhb0200a\text{\_preload}<>dhb0200a \text{ OR } dhb0200b\text{\_preload}<>DBH0200b \text{ OR } DBH0200c\text{\_preload}<>dhb0200c \text{ OR } DBH0200d\text{\_preload}<>dhb0200d)) \text{ AND } (hb0100=5 \text{ AND } dhb0100<>1,2 \text{ AND } (dhb0200a=1 \text{ OR } dhb0200b=1))\]

**3.07C dhb0152 SIZE OF UNOCCUPIED PART OF BUILDING - HH MAIN RESIDENCE**

**Question:** How large is the area of the unoccupied part of this building with mixed-use?

**Numeric entry in square meters, 5 digits**

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

**CAPI-CHECK:** dhb0152cc: dhb0152=0

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

1: Correct entry
2: Explain -> Call up comment window
**3.08  dhb0210  FREE USE OF HH MAIN RESIDENCE - ACTUAL OWNER**

**Question:** With regard to the free use, who places the [DHB9999] at (your / your household’s / the household’s) disposal?

1 - Employer
2 - Family members / friends
3 - Charities / public bodies
4 - Other (please specify; PROG: PLACE TEXT IN dhb0210s)

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

IF dhb0200a,b,c=1, continue with dhb0600, ELSE continue with dhb0320.

**3.09  dhb0600  HOUSING ALLOWANCE**

**Question:** {Do you / does your household / does the household} receive the “Wohngeld” (housing allowance) {<DHB0200a,b=1> or a so-called "Lastenausgleich" (burden sharing)}?

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

1 - Yes
2 - No

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

IF dhb0200c=1 continue with dhb0300, ELSE continue with dhb0320
**3.10A  dhb0300**

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

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

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

**Numeric entry in EUR, 6 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - Only rent including utilities

("Warmmiete") is known (PROG:
BUTTON "Only rent including utilities ("Warmmiete")" FOR CODE
ELSE continue with dhb0310,
ELSE continue with dhb0320

**CAPI-CHECK:** dhb0300cc1: ((dhb0300/hb0100)>1000 AND dhb0300>0 AND hb0100>0):
INTERVIEWER: In order to be certain that I have entered the information correctly, I will ask the questions again: The monthly base rent is currently EUR [DHB0300] and the total living area is [HB0100] square meters. That totals EUR [dhb0300/hb0100] in base rent per square meter. Have I entered this correctly?
1: Base rent is incorrect -> Back to dhb0300
2: Living area is incorrect -> Call up comment window.
3: All information is correct.

dhb0300cc 2: dhb0300>0 AND dhb0200d=1
INTERVIEWER: In order to be certain that I have entered the information correctly, I will ask the questions again: I previously recorded that (you / your household / the household) uses the real estate for free. Now I have entered EUR [dhb0300] as the base rent. Is that correct?
1: Household does not actually live for free -> Call up comment window.
2: Base rent is incorrect -> Back to DHB0300
3: All information is correct.
Input filter dhb0300=-1, -2, -4

3.10B dhb0310

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

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

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

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

INTERVIEWER: In order to be certain that I have entered the information correctly, I will ask the questions again: The monthly warm rent is currently EUR [DHB0310] and the total living area is [HB0100] square meters. That is EUR [DHB0310/HB0100] per square meter per month. Have I entered this correctly?
1: Total rent is incorrect -> Back to DHB0310
2: Living area is incorrect -> Correct information in HB0100
3: All information is correct.

3.10C dhb0320 dhb0325

UTILITY BILLS AT HH MAIN RESIDENCE - AMOUNT
UTILITY BILLS AT HH MAIN RESIDENCE - TIME PERIOD

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

Question: {If DHB0310<>-1, -2, -3 > What do you estimate} How high are the total utility costs, including heating costs and electricity; at the present time? Please give me an amount that you spend on this in a month, quarter or year.

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

Numeric entry in EUR, 6 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered
3.10D dhb0330 dhb0335

**COSTS FOR TELECOMMUNICATIONS - AMOUNT**

**COSTS FOR TELECOMMUNICATIONS - TIME PERIOD**

**Question:** How much do {you / your household / the household} (spend / spends) currently on a landline phone, mobile phones and internet access in total? Please give me the amount that {you / your household / the household} {spend / spends} on this in a month, quarter or year.

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

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

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

Input filter (DHB0200a<>1 AND DHB0200b<>1) AND (DHB0200c=1 OR DHB0200d=1)

3.10E1 dhb1370a-e

**EXPECTATIONS – REAL ESTATE PRICES – HOUSEHOLD MAIN RESIDENCE - RENTER**

**Question:** What do you think will happen to the value of the [DHB9999] in which {you/your household/the household} currently {live/lives/lives} in the next 12 months? You can use a total of 10 points for your estimation. Please distribute the 10 points among the five options shown in list 3.2. The more likely you think a specific development is, the more points you should give it. // Please refer to list 3.2.

**INTERVIEWER:** Show list 3.2.

If the household considers only one of the mentioned possibilities as probable, it could assign also 10 points to it, and for the others 0 points.

If the respondent wants to assign points to "no change", please categorize it to the intermediate category

*Numeric entry in interval [0,10] - 1 - Don't know
- 2 - No answer
- 3 - Question filtered*

Continue with DHB3000

5 variables:
- a - decrease by more than 4 percent
- b - decrease by 2 to 4 percent
- c - decrease or increase by less than 2 percent
- d - increase by 2 to 4 percent
- e - increase by more than 4 percent

**CAPI-CHECK:** DHB1370CC CAPI-CHECK: SUM(DHB1370a-e)>=0 AND SUM(DHB1370a-e)<=10) OR SUM(DHB1370a-e)>10

Progr.:  
- assign value 1 ("The total of the entries not equals 10")
- Check processes only in the background, in program directly -> continue with DHB1371a-e
PROGRAMMER: ASK THIS QUESTION ONLY IF DHB1370CC=1, VIZ. THE TOTAL OF THE ENTRIES OF THE RESPONDENT NOT EQUALS 10. TAKE ENTRIES FROM DHB1370A-E AS INITIAL VALUES; DO NOT OVERWRITE VALUES IN DHB1370A-E.

3.10E2 dhb1371a-e

EXPECTATIONS – REAL ESTATE PRICES – HOUSEHOLD MAIN RESIDENCE – RENTER – REQUEST

Question: The points distributed do not add up to 10. Please note that a total of 10 points should be allocated. What do you think will happen to the value of the [DHB9999] in which {you/your household/the household} currently {live/lives/lives} in the next 12 months?

INTERVIEWER: Leave Liste 3.2.
If appropriate, read again: You can use a total of 10 points for your estimation. Please distribute the 10 points among the five options shown in list 3.2. The more likely you think a specific development is, the more points you should give it.
If the household considers only one of the mentioned possibilities as probable, it could assign also 10 points to it, and for the others 0 points.
If the respondent wants to assign points to "no change", please categorize it to the intermediate category

Numeric entry in interval [0,10]
5 variables:
a - decrease by more than 4 percent
b - decrease by 2 to 4 percent
c - decrease or increase by less than 2 percent
d - increase by 2 to 4 percent
e - increase by more than 4 percent

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

Continue with DHB3000
**Input filter** dhb0200a=1 OR dhb0200b=1

**3.10E** dhb0340

**HERITABLE BUILDING RIGHT / LEASEHOLD / EMPHYTEUSIS**

**Question:** {Do you / Does your household / Does the household} pay ground rent ("Erbpacht") or is there a lease for the land belonging to this [DHB9999]?  

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

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

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

**Input filter** dhb0340=1

**3.10F** dhb0350

**GROUND RENT - AMOUNT**

dhb0355
**GROUND RENT - TIME PERIOD**

**PROGRAMMER:** In CAPI, a list of options should be presented for the time frame to which the information refers. This information should be saved in its own variable (DHB0355). Specifications: monthly, quarterly, annually, other time frame (please specify).

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

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

numeric entry in EUR, 6 digits

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

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

Input filter dhb0200b=1
**3.11 hb0500 HOUSEHOLD MAIN RESIDENCE - PERCENTAGE OF OWNERSHIP**

**Question:** How large is {your share / the share of your household / the share of the household} in relation to the total value of this [DHB9999] including land in percent?

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

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

**CAPI-CHECK:** hb0500cc: hb0500=0 OR hb0500=100

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

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

**Input filter**

```plaintext
IF (dlhb1110=1 UND dhb0200b_preload=dhb0200b UND hb0500_preload=hb0500 UND hb0500>0)
WEITER MIT hb0800 SONST
WEITER MIT dhb0400a-d
```

**3.12A dhb0400a-d HOUSEHOLD MAIN RESIDENCE - MEANS OF PROPERTY ACQUISITION**

**Question:** How {did you / your household / the household} become the owner of the [DHB9999] {<IF DHB0200b=1> or the part that belongs to {you / your household / the household}: {Did you / your household / the household} buy it, build it, inherit it, receive it as a present?}

**INTERVIEWER:** Multiple answers possible.

1 - Named
2 - Not Named
4 variables:
- a - Bought
- b - Built
- c - Inherited
- d - Received as gift or received signed over

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

**IF multiple answers are given,** continue with dhb0410,

**ELSE continue with hb0700**
**3.12B**

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

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

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

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

1. Named
2. Not Named
4 variables:
   a. Bought
   b. Built
   c. Inherited
   d. Received as gift or received signed over

Input filter (dhb0200a=1 AND (dlhb1110<>1) OR (dhb0200a=1 AND (dlhb1110=1 AND dhb0200a_preload<>dhb0200a)) OR (dhb0200b=1 AND dlhb1110<>1) OR (dhb0200b=1 AND dlhb1110=1 AND (dhb0200b_preload<>dhb0200b OR hb0500_preload<>hb0500))

**3.13**

**hb0700**

**HOUSEHOLD MAIN RESIDENCE - YEAR OF PROPERTY ACQUISITION**

**Question:** You told me that {your / your household / the household} moved to this [dhb9999] in the year [DHB0120]. In which year {did you / your household / the household} become the owner of the [dhb9999]?

**INTERVIEWER:** Please give me the year in which for the first time a part of the [DHB9999] became {your property / the property of a current household member}. In cases of doubt, the relevant year is the one when a household member was recorded in the land register as the owner (of a part) for the first time.

*Numeric entry, 4 digits (year)*

1. Don’t know
2. No answer
3. Question filtered
8. Question filtered for panel

**CAPI-CHECK:** hb0700cc: ((hb0700>=0 AND hb0700<=1800) OR (hb0700>Interview year) OR (hb0700< Minimum (interview year-ra0300) AND hb0700>0 AND minimum (interview year-ra0300)>0): In order to be certain that I have entered the information correctly, I will ask the questions again: I have recorded that {you / your household / the household} became the owner of the {<DHB9999>} or the land in the year [HB0700]. Previously, I recorded that the oldest member of the household was born in the year (minimum (interview year-ra0300)). Should I correct anything?

1: Year of acquisition of ownership is wrong -> Correct information
2: All information is correct -> Continue
Question: How much {was/were} the [DHB9999], including the land, worth, when it became {your property / the property of a current household member}? If {you / a current household member} built the house, I mean the value at the time when {you / a household member} moved in.

INTERVIEWER: If the [DHB9999], including land, became {your property or the property of your household / the property of the household} in several steps, please enter the value of the total [DHB9999] and the connected land at the time when a part of the [DHB9999] or the connected land became {your property / the property of a household member / the property of the household} for the first time. In case the plot of land was acquired before building the house please record here only the value of the plot of land.

Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
3.15 hb0900

Household Main Residence - Current Value

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

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

<IF DHB0100=5 AND DHB0110 <>1 AND <>2 (building with mixed use)> If {you / your household / the household} sold the building with mixed use today, what price could {you / your household / the household} obtain in your opinion? Please refer here to the whole building, including the land, and not only the part in which {you live / your household lives / the household lives}.

<IF DHB0200b =1 (only a part of the apartment / the house is owned by the household)>: Please enter the price that can be obtained for the [dhb9999], including the land, and not just the price for the part that {you own / your household owns / the household owns}.

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

CAPI-CHECK: hb0900cc1: ((hb0900/hb0800)^ (1/(Interview year-hb0700))-1)>0.25 AND (hb0900>0 AND hb0800>0 AND hb0700>0)

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

In order to be certain that I have entered the information correctly, I will ask the questions again: I have recorded that the real estate was worth EUR [HB0800] in the year [HB0700] and is currently worth [HB0900]. Consequently, the increase in the value is more than 25 percent per year. Have I entered this all correctly?

1: Purchase value is incorrect -> Back to HB0800
2: Current value is incorrect -> Back to HB0900
3: Year of acquisition is incorrect -> Back to HB0700
4: All data is correct -> Continue with input filter DHB0200a=1 OR DHB0200b=1

HB0900cc2: ((hb0800/hb0900)^ (1/(Interview year-hb0700))-1)>0.20 AND (hb0900>0 AND hb0800>0 AND hb0700>0)

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

In order to be certain that I have entered the information correctly, I will ask the questions again: I have recorded that the real estate was worth EUR [HB0800] in the year [HB0700] and is currently worth [HB0900].
Consequently, the loss in value is more than 20 percent per year. Have I entered this all correctly?
1: Purchase value is incorrect -> Back to HB0800
2: Current value is incorrect -> Back to HB0900
3: Year of acquisition is incorrect -> Back to HB0700
4: All data is correct -> Continue with input filter DHB0200a=1 OR DHB0200b=1

Input filter dhb0200a=1 OR dhb0200b=1

3.15A1 dhb1350a-e EXPECTATIONS - REAL ESTATE PRICES - HOUSEHOLD MAIN RESIDENCE - OWNER

**Question:** What do you think will happen to the value of the [DHB9999] including the land in the next 12 months?
You can use a total of 10 points for your estimation. Please distribute the 10 points among the five options shown in list 3.2. The more likely you think a specific development is, the more points you should give it.
Please refer to list 3.2

**INTERVIEWER:** Show list 3.2
If the household considers only one of the mentioned possibilities as probable, it could assign also 10 points to it, and for the others 0 points.
If the respondent wants to assign points to "no change", please categorize it to the intermediate category

**Numeric entry in interval [0,10]**
5 variables:
- a - decrease by more than 4 percent
- b - decrease by 2 to 4 percent
- c - decrease or increase by less than 2 percent
- d - increase by 2 to 4 percent
- e - increase by more than 4 percent

**CAPI-CHECK:** DHB1350CC CAPI-CHECK: (SUM(DHB1350a-e)>=0 AND SUM(DHB1350a-e)<10) OR SUM(DHB1350a-e)>10
Progr.:
- assign value 1 ("The total of the entries not equals 10")
- Check processes only in the background, in program directly -> continue with DHB1351a-e
3.15A2  dhb1351a-e  EXPECTATIONS - REAL ESTATE PRICES -
HOUSEHOLD MAIN RESIDENCE - OWNER -
REQUESTS

**Question:** The points distributed do not add up to 10. Please note that a total of 10 points should be allocated. What do you think will happen to the value of the [DHB9999] including the land in the next 12 months?

**INTERVIEWER:** Leave Liste 3.2.

If appropriate, read again: You can use a total of 10 points for your estimation. Please distribute the 10 points among the five options shown in list 3.2. The more likely you think a specific development is, the more points you should give it.

If the household considers only one of the mentioned possibilities as probable, it could assign also 10 points to it, and for the others 0 points.

If the respondent wants to assign points to "no change", please categorize it to the intermediate category

**Numeric entry in interval [0,10]**

<table>
<thead>
<tr>
<th>5 variables:</th>
<th>-1 - Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>a - decrease by more than 4 percent</td>
<td>2 - No answer</td>
</tr>
<tr>
<td>b - decrease by 2 to 4 percent</td>
<td>3 - Question filtered</td>
</tr>
<tr>
<td>c - decrease or increase by less than 2 percent</td>
<td></td>
</tr>
<tr>
<td>d - increase by 2 to 4 percent</td>
<td></td>
</tr>
<tr>
<td>e - increase by more than 4</td>
<td></td>
</tr>
</tbody>
</table>

Input filter dhb0200a=1 OR dhb0200b=1

3.15B  dhb1400  HH MAIN RESIDENCE - ESTIMATED RENT

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

**Numeric entry in EUR, 5 digits**

<table>
<thead>
<tr>
<th>-1 - Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 - No answer</td>
</tr>
<tr>
<td>3 - Question filtered</td>
</tr>
</tbody>
</table>

Input filter dhb0200a=1 OR dhb0200b=1
**3.16A  dhb2400**

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

**Question:** Are there {<IF dhb1110 [SAME HMR]=1 AND DHB2400_preload=1> still / <ELSE> currently} any outstanding mortgages or loans that use the [DHB9999] as collateral?

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

**Input filter dhb2400=1**

**3.16B  hb1010**

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

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

INTERVIEWER: The answer can also be zero.

Numeric entry, 2 digits (number of mortgages, credit, and loans)  
1 - Don’t know
2 - No answer
3 - Question filtered
4 - No answer
5 - Question filtered

**CAPI-CHECK:** HB1010cc: hb1010>10

INTERVIEWER: More than 10 mortgage loans are very unlikely. Please correct entry or explain the information.

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

Question filtered

3.17 dhb500$x HMR MORTGAGES $X: TYPE OF LOAN

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

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

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

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

3.17A dhb090$xa-g

Question: From which kind of bank {have you/has your household/has the household} taken the loan? Please look at list 3.4.

INTERVIEWER: - Show list 3.4
- Multiple answers possible
HMR MORTGAGES $X$: PURPOSE OF THE LOAN

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

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

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

1 - To purchase the [DHB9999] that (you / your household / the household) lives in (HH main residence)
2 - To purchase another piece of property
3 - To repair or renovate the property
4 - To purchase a vehicle or another form of transport
5 - To finance a company or a professional activity
6 - For debt restructuring of other consumer/installment loans
7 - To finance training or university (e.g. "education credits")
8 - To cover the cost of living or to make other purchases.
9 - Other (please specify. PROG: PLACE TEXT IN hb120$xs)

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

Input filter dhb500$x=3

HMR MORTGAGES: REFINANCING

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

1 - Yes
2 - No
3 - Question filtered

IF =1, continue with hb113$xa-d,
ELSE continue with hb115$x
**3.18C**  
**HMR MORTGAGES $x$: PURPOSE OF REFINANCING**

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

**Question:** For what reason {did you / did your household / did the household} refinance the original credit?

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

1 - Named
2 - Not Named
4 variables:
   a - In order to obtain better conditions
   b - In order to receive additional money
   c - Another reason
   d - No refinancing

**Online-Glossar:** To refinance a loan means, that a consisting loan is repaid by means of a new loan. The new loan could have the same level as the not yet repayed old loan or higher, e. g. the debtor could need fresh money additionally.

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

---

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

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

**Numeric entry** 4 digits (year)
-1 - Don't know
-2 - No answer
-3 - Question filtered

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

---

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

**Question:** <IF DHB500$x<>3> What was the total loan amount at the time when the loan {<if DHB500$x <>2 > was taken out / < if DHB500$x =2 (refinanced) > last refinanced}?
< IF DHB500$x =3 > How high was the initially paid-out amount?

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

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

**Input filter**  
hb1010>=1 AND less than 3 loop passes
3.22  

**HMR MORTGAGES $x$: MATURITY OF THE LOAN AT THE TIME OF BORROWING / REFINANCING**

**Question:** <If DHB500 $x>3> How long was the agreed maturity in years when the loan {<if DHB500$x =1 > was taken out / <if DHB500$x =2 (refinanced)> last refinanced / <if HB115$=1 (renegotiated)> last renegotiated / <ELSE> was originally taken out}? <If DHB500$x =3 > For how many years are payments from this agreement expected?

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

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

**Online-Glossar:** The agreed maturity is understood to mean the shortest of the following time spans:
1. The agreed total duration of the loan,
2. The period of time between the last renegotiation of the loan conditions and the next renegotiation planned in the contract or
3. The period of time between the last renegotiation of credit conditions and the date on which the credit is to be paid off.

If it is a variable-rate loan for which no renegotiation of the conditions is required, please specify the agreed total duration (option 1).

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

---

3.23A  

**HMR MORTGAGES $x$: AMOUNT STILL OWED**

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

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

Numeric entry in EUR, 9 digits
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - Only rent including utilities

**CAPI-CHECK:** HB170$xcc: hb170$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry  
2: Explain information -> Call up comment window
3.23B  

**HMR MORTGAGES $X: EXPECTED DURATION OF REPAYMENT**

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

**INTERVIEWER:**

- Numerical entry in years, 3 digits, 1 decimal place
- -1 - Don't know
- -2 - No answer
- -3 - Question filtered
- -4 - I do not / my household does not / the household does not aim to make full repayment.
- -5 - Less than one year

**CAPI-CHECK:** DHB570$xcc: dhb570$x=0

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

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

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

3.24A  

**HMR MORTGAGE $X: ADJUSTABLE INTEREST RATE**

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

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

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

3.24B  

**HMR MORTGAGES $X: TERM OF INTEREST COMMITMENT**

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

**INTERVIEWER:** If the interest rate is fixed for less than one year, please enter zero.

**Numeric Entry in years, 2 digits**

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
Input filter hb1010>=1 AND less than 3 loop passes

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

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

**INTERVIEWER:** - You will find additional explanations on the "nominal and effective interest rate" on the help page.  
- If the respondent knows only the nominal interest rate, please enter "Don't know" here. Enter information with a maximum of 3 decimal places.

- Numeric entry in %, 5 digits, 3 decimal places
- -1 - Don't know
- -2 - No answer
- -3 - Question filtered

Online-Glossar: The nominal interest rate determines the amount of the monthly or quarterly interest payment.

Input filter dhb560$x=-1, -2

3.25B dhb561$x  HMR MORTGAGES $X: NOMINAL INTEREST RATES

**Question:** If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan {<IF HB180$x=1 (adjustable rate interest)> as result of the last adjustment}?  

**INTERVIEWER:** Enter amount with a maximum of 3 decimal places.

- Numeric entry in %, 5 digits, 3 decimal places
- -1 - Don't know
- -2 - No answer
- -3 - Question filtered
Input filter hb1010>=1 AND less than 3 loop passes

3.26A  dhb590$x  
       dhb591$x  

HMR MORTGAGES $x: INSTALMENTS - AMOUNT  
HMR MORTGAGES $x: INSTALMENTS - TIME  

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB591$x). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)  
- IF DHB590$x <0, HIDE QUESTION DHB591$x AND ENCODE WITH -3 (FILTERED)  
Question: <IF DHB500$x <> 3>What amount, i.e. interest and principal repayment, {do you/does your household/does the household} currently pay for this loan per month, quarter or year? Please exclude insurance and other fees.  
<IF DHB500$x = 3> How much income {do you/does your household/does the household} receive from this contract per month, quarter or year?  

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

End of the loop for 3 loans.  
If HB1010>3, continue with DHB2000  
If HB1010> 1 AND HB1010 <=3 AND in HB170$x more than 50% of the loop passes are -1 or -2, continue with DHB2600, ELSE continue with DHNB0100a-e.

Input filter hb1010>3  

3.26B  dhb2000  
       dhb2010  

HMR MORTGAGES: REPAYMENTS FOR ALL OTHER LOANS - AMOUNT  
HMR MORTGAGES: REPAYMENTS FOR ALL OTHER LOANS - TIME PERIOD  

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB2010). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)  
Question: We have already spoken about the <number of loops> loans in detail. Now I have a question about {<HB1010=4> the remaining loans / < HB1010>4> related to [HB1010 minus 3] other} loans.  
What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} on this loan in a month, quarter or year at the present time?  
INTERVIEWER: Please do not include insurance and other fees.  

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

If HB1010> 1 AND in HB170$x less then 50% are -1 or -2, continue with HB2100, ELSE continue with DHB2600
3.27 hb2100 HMR MORTGAGES: MONEY STILL OWED ON ALL OTHER LOANS

**Question:** <HB1010=4> And what is the outstanding balance for the remaining loan that is collateralized with the [DHB9999]?  
<HB1010>4> And what is the total outstanding balance for the [HB1010 minus 3] remaining loans that are collateralized with the [DHB9999]?

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

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

**CAPI-CHECK:** HB2100cc: hb2100=0

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

Input filter hb1010>3 AND in less than 50% of the loop passes hb170$x=-1,-2

OR (hb1010=-1 OR hb1010=-2)

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

**Question:** What is the outstanding balance for all loans that are collateralized with the [DHB9999]?

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

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

**CAPI-CHECK:** DHB2600cc: dhb2600=0

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

Input filter dhb0200a=1 AND dhb0200b=1 AND NICHT (dhb2400=-1,-2)
**Question:** Did guarantees or other support from family or other private individuals that do not belong to (your / the) household play an essential role in the decision to purchase the [DHB9999]? Which of the responses provided in list 3.5 applies here?

**INTERVIEWER:** Show list 3.5.

- Multiple answers possible.

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

Input filter Internal FKP AND (dhb0200a=d=-1,-2 OR dhb0200c,d=1 AND dhb0200a<>1 AND dhb0200b<>1), continue with dhb3000
ELSE continue with hb2400

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

  1 - Yes
  2 - No
  3 - Question filtered
Question: <DHB0200a=1 or DHB0200b=1> (owner): Apart from the [DHB9999], {do you / do you or another household member / does a household member} have additional real estate in Germany or abroad? {IF <DHB0110=1 or DHB0110=2> Please also consider apartments in your house that you do not live in or rented adjacent buildings.} Some examples are provided in list 3.8.<br>
<Only DHB0200c=1 or only DHB0200d=1 or only (DHB0200c=1 and DHB0200d=1) > (Tenant): {Do you / you or another household member / does a household member} have real estate in Germany or abroad? Some examples are provided in list 3.8.<br>
<Other>: {Do you / do you or another household member / does a household member} have real estate? Some examples are provided in list 3.8.<br>
<Always additionally> If {you / your household / the household} {own/owns} one or more companies, please do not include the real estate owned by the company or companies.

INTERVIEWER: Show list 3.8.

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

1 - Yes  -1 - Don't know  If =1, continue with HB2410,
2 - No  -2 - No answer  ELSE continue with DHB0800.
**Further real estate besides main residence**

Input filter hb2400=1

### 3.31 hb2410

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

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

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

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

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

*CAPI-CHECK: HB2410cc: hb2410=0 AND HB2400=1*

**INTERVIEWER:** Zero is not a valid amount. Please correct entry for previous question (HB2400) and/or here (HB2410) or explain entry.

1: Correct entry here (HB2400)

2: Correct entry for previous question - Back to HB2400

3: Explain information - Call up comment window
Input filter hb2410>=1 AND less than 3 loop passes

PROGRAMMER: START OF A LOOP FOR 3 PROPERTIES - IN ADDITION TO THE HH MAIN RESIDENCE OF THE HOUSEHOLD

TIME STAMP

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

Page AA 

PAGE - BEGINNING OF LOOP FOR OTHER PROPERTIES

Question: <If HB2410>3 > We now come to the three real estate properties from this group that you view as the most important in relation to their value. We will enter additional real estate at the end in summary form. 
<If HB2410>1 AND (only DHB0200 c=1 OR only DHB0200d=1 OR only (DHB0200c=1 AND DHB0200d=1)) (For tenants and free use with more than one other real estate property)> we now come to the most important real estate property that {you own / your household owns / the household owns}. 
<If HB2410=1 AND (only DHB0200c=1 or only DHB0200 d=1 or only (DHB0200c=1 and DHB0200d=1)) (For tenants and free use with only one other real estate property)> We now come to the real estate that {you own / your household owns / the household owns}. 
<If HB2410 >1 AND (DHB0200a=1 or DHB0200b=1) (For owners of a HH main residence with more than one other piece of real estate)> We now come to the first of these real estate properties that {you / your household / the household} {own / owns}. 
<If HB2410 =1 AND (DHB0200a=1 or DHB0200b=1) (For owners of a HH main residence with one other piece of real estate)> We now come to the second real estate property that {you / your household / the household} {own / owns}. 
<ELSE> Now we come to the most important property that {you own / your household owns / the household owns}. We do not mean the apartment or the house that {you / your household / the household} usually live in and which I have already asked you about. 
<With second and third loop pass>, transition text: Now we come to the next real estate property that {you / your household / the household} {own / owns}. 

-3 - Question filtered
**3.32**

**OTHER PROPERTY $X: TYPE OF PROPERTY**

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

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

1. Single-family house or apartment, holiday apartment, holiday house, row house
2. Multifamily house / rental house
3. Plant building, warehouse
4. Building land / property
5. Garage
6. Store / practice
7. Office building
8. Hotel
9. Farm
10. Building with mixed use (e.g. multi-family building with store)

(please specify; PROG: Place text in DHB600$xS1)
11. Other (please specify; PROG: Place text in DHB600$xS)

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

**PROGRAMMER:** FLASH FOR DHB600$x FROM QUESTION HB260$x:

IF

DHB600$x = 1: "DIESES EINFAMILIENHAUS BZW. DIE EIGENTUMSWOHNUNG"
DHB600$x = 2: "DIESES MEHRFAMILIENHAUS / MIETSHAUS"
DHB600$x = 3: "DIESES WERKSGEBÄUDE, LAGER"
DHB600$x = 4: "DIESES BAULAND BZW. DAS GRUNDSTÜCK"
DHB600$x = 5: "DIESE GARAGE"
DHB600$x = 6: "DIESEN LADEN BZW. DIE PRAXIS"
DHB600$x = 7: "DIESES BÜROGEBÄUDE"
DHB600$x = 8: "DIESES HOTEL"
DHB600$x = 9: "DIESEN LANDWIRTSCHAFTLICHEN BETRIEB"
DHB600$x = 10: "DIESES GEBÄUDE MIT GEMISCHTER NUTZUNG"
DHB600$x = 11: "DIESE SONSTIGE IMMOBILIE"
DHB600$x = -1 ODER -2: "DIESE IMMOBILIE"
Input filter hb2410>=1 AND less than 3 loop passes

3.33  dhb260$xa-f  OTHER PROPERTY $X: USE OF PROPERTY - LEASED OR RENTED

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

Question: How {do you / does your household / the household} use this [DHB600$x (type of real estate)]? Please look at list 3.9 and enter everything that applies.

INTERVIEWER: - Show list 3.9.

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

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

Input filter hb2410>=1 AND less than 3 loop passes

3.34  hb270$x  OTHER PROPERTY $X: PERCENTAGE OF THE PROPERTY BELONGING TO HOUSEHOLD

PROGRAMMER: BUTTON 100%

Question: How large is {your share / the share of your household / the share of the household} in relation to the total value of [DHB600$x (type of real estate)]?

INTERVIEWER: - Enter information with a maximum of 2 decimal places.

- If sole owner, 100% - click on the button.

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

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

### Question

**3.35** \( \text{hb280}\$x \)

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

**Question:** If \{you / your household / the household\} sold \[DHB600\$x\] (type of real estate), including the land, today, what price \{could you / could your household / could the household\} obtain in your opinion?

- If \[DHB600\$x = -1, -2, 1, 2, 3, 5, 6, 7, 8, 11\]
  - \{you / your household / the household\}
  - \{DHB600\$x (type of real estate)\}
  - today, what price \{could you / could your household / could the household\} obtain in your opinion?

- If \[DHB600\$x \geq 4\]
  - \{you / your household / the household\}
  - \{DHB600\$x (type of real estate)\}
  - today, what price \{could you / could your household / could the household\} obtain in your opinion?

- If \[DHB600\$x = 9 (farm)\]
  - \{you / your household / the household\}
  - sold the farm, (building and the agricultural land) today, what price \{could you / your household / the household\} obtain in your opinion?
  - Please refer here only to buildings and agricultural land. The value of the agricultural products, the seed and the farm animals will be entered later when we speak about companies and farms.

- If \[DHB600\$x = 10 (building with mixed use)\]
  - \{you / your household / the household\}
  - sold the building with mixed use, including the land, today, what price \{could you / your household / the household\} obtain in your opinion?
  - Please refer to the entire building and the entire property here.

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

**Numeric entry in EUR, 9 digits**

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

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

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

### Question

**3.36** \( \text{dhb2700} \)

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

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

**Numeric entry in EUR, 9 digits**

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

continue with \( \text{dhb2500} \)
3.37 \hspace{1cm} \textbf{CURRENT VALUE OF THE 3+PROPERTIES}

\textbf{Question}: If \{the other real estate property / the other [HB2410 minus 3] real estate properties you mentioned\} \{was/were\} were sold today, what price \{could you / your household / the household\} obtain in your opinion for the part that belongs to \{you / your household / the household\}?

\textit{Numeric entry in EUR, 9 digits}

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

\textbf{PROGRAMMER}: AUXILLARY VARIABLE DHB2222$X CREATE FOR THE MAX. 3 PROPERTIES NAMED IN THE LOOP, IT CAN TAKE THE FOLLOWING VALUES:

<IF DHB600$X = 1> "EINFAMILIENHAUS BZW. EIGENTUMSWOHNUNG"
<IF DHB600$X = 2> "MEHRFAMILIENHAUS / MIETSHAUS"
<IF DHB600$X = 3> "WERKSGEBÄUDE, LAGER"
<IF DHB600$X = 4> "BAULAND BZW. DAS GRUNDSTÜCK"
<IF DHB600$X = 5> "GARAGE"
<IF DHB600$X = 6> "LADEN BZW. DIE PRAXIS"
<IF DHB600$X = 7> "BÜROGEBÄUDE"
<IF DHB600$X = 8> "HOTEL"
<IF DHB600$X = 9> "LANDWIRTSCHAFTLICHEN BETrieb"
<IF DHB600$X = 10> "GEBÄUDE MIT GEMISCHTER NUTZUNG"
<IF DHB600$X = 11, -1 ODER -2> "SONSTIGE IMMOBILIE"
<IF DHB600$X = -3> "

AUXILLARY VARIABLE DHB3333$X CREATE FOR THE MAX. 3 PROPERTIES NAMED IN THE LOOP, IT CAN TAKE THE FOLLOWING VALUES:

<IF DHB260$XA=1> "ALS FERIENWOHNUNG ODER FÜR ANDERE PRIVATE Zwecke GENUTZT"
<IF DHB260$XA=2> "Für die eigene geschäftstäTigkeit GENUTZT"
<IF DHB260$XA=3> "zur vermiEitung oder verpachtung GENUTZT"
<IF DHB260$XA=4 - "leer stehend"
<IF DHB260$XA=5 - "dritten zur kostenloSen nutzung überlassen"
<IF DHB260$XA=6, -1, -2 ODER -3> “
### MORTGAGES/LOANS COLLATERALISED WITH PROPERTY

**Question:** <If HB2410 (number of pieces of real estate in addition to the HH main residence)=1>:
Are there currently any outstanding mortgages or loans that use this property as collateral?

<If HB2410 (number of pieces of real estate in addition to the HH main residence)> 1>:
Are there currently any outstanding mortgages or loans that use at least one of the aforementioned properties as collateral?

<If HB2410 (number of pieces of real estate in addition to the HH main residence)= -1 or -2>:
Are there currently any outstanding mortgages or loans that use these properties or plots of land as collateral?

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

If = 1, continue with HB3010,
ELSE continue with DHB0800.

### LOANS SECURED WITH OTHER REAL ESTATE

**Input filter** dhb2500=1

### NUMBER OF MORTGAGES AND LOANS

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

{<If HB1010>0 (loans that are collateralized with the HH main residence)> Mortgages and loans that are collateralized with the [DHB9999] in which {you / your household / the household} {live / lives}, please do not report this again.

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

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

If =-1 or -2, continue with DHB2800
ELSE go to dhb0800

ELSE continue with pageo.

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

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

**Page O**

### PAGE - BEGINNING OF MORTGAGE LOANS - OTHER PROPERTIES

**Question:** < HB3010=1 (only 1 loan) >: Now we come to this loan.

< HB3010>1 (more than one loan) >. Please start with the mortgage or loan with the highest amount not yet repaid and then continue with the next highest.

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

3 - Question filtered
**Question:** Which of the properties is used as collateral for this loan?

- **Property 1:** [DHB22221], [DHB33331] (value: [HB2801]).
- **Property 2:** [DHB22222], [DHB33332] (value: [HB2802]).
- **Property 3:** [DHB22223], [DHB33333] (value: [HB2803]).
- **Other properties**

**INTERVIEWER:** - Multiple answers possible for a-e

- If the respondent specifies that the collateral for this loan is (also) the main residence, please (also) choose Option 5: e. If it is specified that the collateral for this loan are other properties except the household's main residence, please choose (also) Option 4: d.

1 - Named
2 - Not Named
6 variables:

- **a:** [DHB22221], [DHB33331] (value: [HB2801]).
- **b:** [DHB22222], [DHB33332] (value: [HB2802]).
- **c:** [DHB22223], [DHB33333] (value: [HB2803]).
- **d:** Additional property
- **e:** Main residence
- **f:** None of the mentioned properties
Question: The loan was taken out for financing purposes or did you refinance an earlier loan with it?

INTERVIEWER: - You will find additional explanations on the "refinancing of a loan" and "reverse loans" on the help page.

- Multiple answer possible.

1 - Named
2 - Not Named

3 variables:

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

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

Online-Glossar: Refinancing a loan means repaying an existing loan with the funds from a new loan. The new loan may be for the same amount as the not yet repaid amount of the old credit or higher, for example, because the debtor needs additional money. Refinancing may allow the debtor to benefit from better credit conditions, e.g. in the form of lower interest rates and/or longer maturities.
A reverse mortgage (home equity conversion loan) is a supplementary retirement pension that a bank finances through the mortgage of the real estate. During the term, the household remains the owner of the real estate.
OTHER PROPERTY MORTGAGE $X$: PURPOSE OF LOAN

**Programmer:** If more than one reason was given, then ask the following question: What was the most important purpose?

**Question:** For what purpose (did you / did your household / did the household) take out (< If DHB700$xb=1 (refinanced) > the original loan / < ELSE > this loan)? What was the most important reason?

**Interviewer:** Multiple answers possible.

1. To purchase the [DHB9999] that (you / your household / the household) lives in (HH main residence)
2. To purchase another piece of property
3. To repair or renovate the property
4. To purchase a vehicle or another form of transport
5. To finance a company or a professional activity
6. For debt restructuring of other consumer/instalment loans
7. To finance training or university (e.g. "education credits")
8. To cover the cost of living or to make other purchases.
9. Other (please specify. PROG: PLACE TEXT IN hb120$xs)

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

If DHB700$xc=1, continue with DHB0710$x,
If DHB700$xc<>1 AND DHB700$xb=1, continue with HB313$xa-d,
ELSE continue with HB315$x

OTHER PROPERTY MORTGAGES $X$: REFINANCING OF REVERSE MORTGAGE

**Question:** (Did you / did your household / did the household) ever take out another mortgage that was collateralized with this real estate?

1. Yes
2. No

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

Input filter dhb700$xc=1
**Input filter** dhb700$xb=1 OR dhb710$x=1

### 3.40B

**hb313$xa-d**

**OTHER PROPERTY MORTGAGESX: PURPOSE OF REFINANCING**

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

**Question:** For what reason {did you / did your household / did the household} refinance the original credit?

**INTERVIEWER:** Multiple answers possible.

1 - Named
2 - Not Named
4 variables:
4a - In order to obtain better conditions
b - In order to receive additional money
c - Another reason
d - No refinancing

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

### 3.41

**hb330$x**

**OTHER PROPERTY MORTGAGES $X: YEAR WHEN LOAN TAKEN OUT OR REFINANCED**

**Question:** < If DHB700$xc<>1 > What year did {you / your household / the household} {< If HB315$x<>1 AND DHB700$xb=1 (refinanced) > last refinance this loan / < If HB315$x=1 (renegotiated) > last renegotiate this loan / <ELSE> originally take out this loan}?

< If DHB700$xc=1 > What year did payments to {you / your household / the household} begin?

**Numeric entry 4 digits (year)**

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

**CAPI-CHECK:** HB330$xcc: (hb330$x>=0 AND hb330$x<1800)

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

1: Correct entry
2: Explain information -> Call up comment window
**Question:** <If DHB700$xc<>1> What was the total amount of the loan at the time when the loan {< if DHB700$xb=1 (refinanced)> was refinanced / <ELSE> was taken out}?< If DHB700$xc=1 > How high was the initially paid-out amount?

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

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

**Question:** <If DHB700$xc<>1> How long was the agreed maturity in years when the loan {< if DHB700$xb<>1 > was taken out / <if HB315$x<>1 AND DHB700$xb=1 (refinanced)> was last refinanced / <if HB315$x=1 (renegotiated)> last renegotiated / <ELSE> was originally taken out}>?
<If DHB700$xc=1 > For how many years are payments expected from this agreement?

**INTERVIEWER:** <If DHB700$xc <> 1>: You will find more explanations on the "agreed maturity" on the help page.

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

**Online-Glossar:** The agreed maturity is understood to mean the shortest of the following time spans:

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

If it is a variable-rate loan for which no renegotiation of the conditions is required, please specify the agreed total duration (option 1).
**Question:** What is the outstanding balance on the loan?

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

Numeric entry in EUR, 9 digits

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

If hb370$x=0, continue with hb380$x,
ELSE continue with dhb400$x.

**INPUT FILTER:** hb3010>=1 AND less than 3 loop passes AND hb370$x>0

**PROGRAMMER:**

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

**INTERVIEWER:**

Numerical entry in years, 3 digits, 1 decimal place

Range: =>1

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

**INPUT FILTER:** hb3010>=1 AND less than 3 loop passes

**PROGRAMMER:**

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

1 - Yes
2 - No

- 1 - Don’t know
- 2 - No answer
- 3 - Question filtered
**Question:** How long for is the interest rate on the loan fixed? Here we are interested in the original length of the fixed interest period at the time of the last interest rate adjustment.

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

Numeric Entry in years, 3 digits with decimal points
-1 - Don't know
-2 - No answer
-3 - Question filtered

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

**INTERVIEWER:**
- If the respondent knows only the nominal interest rate, please enter "Don't know" here and continue with the next question.
- You will find additional explanations on the "nominal and effective interest rate" on the help page.
- Enter information with a maximum of 2 decimal places.

Numeric entry in %, 5 digits, 2 decimal places
-1 - Don't know
-2 - No answer
-3 - Question filtered

If =1 or -2, continue with DHB771$x, ELSE continue with DHB720$x

**Online-Glossar:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated on base of nominal interest rates. It includes all additional costs for taking a loan and makes different types of interest rates comparable. As a rule, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.
3.48A  

dhb720$x  
dhb725$x

OTHER PROPERTY MORTGAGE $X: LOAN
INSTALMENTS - AMOUNT

OTHER PROPERTY MORTGAGE $X: LOAN
INSTALMENTS - TIME PERIOD

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE
TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD
BE SAVED IN ITS OWN VARIABLE (DHB725$X). SPECIFICATIONS: MONTHLY,
QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHB720$X <0, HIDE QUESTION DHB725$X AND ENCODE WITH -3
(FILTERED)

Question: < IF DHB700$xc<>1 > What amount, i.e. interest and principal repayment, {do you/does your household/does the household} currently pay for this loan per month, quarter or year?

< IF DHB700$xc=1 > How much income {do you/does your household/does the household} receive from this contract per month, quarter or year?

INTERVIEWER: Please do not include insurance and other fees.

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

End of the loop for 3 loans.
If HB3010> 3, continue with DHB2200
If HB3010> 1 AND HB3010<= 3 AND in HB370$x more than 50% of the loop passes are -1 or -2, continue with DHB2800,
ELSE continue with DHB0800.
Input filter: (HB3010>1 AND in more than 50% of the loop passes (HB370$x=-1,-2)) OR HB3010>3 OR (HB3010=-1,-2)

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

**REPAYMENTS FOR MORTGAGES/LOANS**
**COLLATERALISED USING 3+ PROPERTIES - TIME PERIOD**

**PROGRAMMER:** In CAPI, a list of options should be provided for the time frame to which the information refers. This information should be saved in its own variable (DHB2210). Specifications: monthly, quarterly, yearly, another time period (please specify).
- If DHB710$x < 0, hide question DHB711$x and encode with -3 (filtered)

**Question:** We have already spoken in detail about [number of loops] loans. Now I have a question about {<HB3010=4> the remaining loan / < HB3010>4 the [HB3010 minus 3] other loans}. What is the total amount, i.e. interest and principal repayment, that {you/your household/the household} currently {pay/pays/pays} for {this loan/these loans} per month, quarter or year? Please exclude insurance and other fees.

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

**CAPI-CHECK:** DHB2200cc: dhb2200=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
Input filter \( hb3010>3 \) AND \( hb3010=-1 \) AND in less than 50% of loop passes (\( hb370$x=1,-2 \))

3.49 \( hb4100 \)

**OTHER PROPERTY MORTGAGE $X: MONEY STILL OWED**

**Question:** What is the total outstanding balance on \(<HB3010 = 4> \) the remaining / \(<HB3010 >4 \) all [HB3010 minus 3] other} not yet repaid loans?

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

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

**CAPI-CHECK:** HB4100cc: \( hb4100=0 \)

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

Input filter \( (hb3010>1 \) AND in more than 50% of loop passes (\( hb370$x=1,-2 \)) \) OR \( hb3010=-1,-2 \)

3.50 \( dhb2800 \)

**OTHER PROPERTY MORTGAGE $X: FOLLOW-UP QUESTION - MONEY STILL OWED ON OTHER LOANS**

**Question:** What is the total outstanding balance for all loans not yet repaid and collateralized with other real estate?

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

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

**CAPI-CHECK:** DHB2800cc: \( dhb2800=0 \)

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

Question: {Do you / does your household / does the household} have one or more privately used cars? I also mean leased cars, including ones for which the employer makes the lease payments. If {you / your household / the household} owns one or more companies, please do not include any cars that are fully owned by the company or companies.

INTERVIEWER: Enter only cars here (including minivans), other vehicles will be entered later.

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

If =-1, -2, 2, continue with DHB1100,
ELSE, continue with DHB8888.

TOTAL NUMBER OF CARS

PROGRAMMER: PRODUCE VARIABLES FOR DHB8888 -> TOTAL NUMBER OF CARS

Question: How many cars are there?

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

If DHB8888>0 "at least one car owned", continue with DHB820$a-c,
ELSE continue with DHB1100.

DESCRIPTION OF CAR - YEAR OF REGISTRATION, MAKE, MODEL

PROGRAMMER: SHOW AFTER FIRST LOOP IN EACH CASE: LET US MOVE ON TO THE NEXT CAR

- IF (DHB820$XA=-1 OR -2 AND DHB820$XB=-1 OR -2 AND DHB820$XC=-1 OR -2) THEN TEXT BLOCK DHB820$X A-C = " "
- IN "OTHER" ON THE LIST OF BRANDS, INSERT AN OPEN TEXT BOX (STORAGE IN VARIABLE DHB820$XS)

Question: Can you tell me the car's make, model and year of manufacture?

INTERVIEWER: Also enter cars here that were leased and for which the employer makes the lease payments.

Three variables:
a - Make - Save list (see annex)
b - Model - Free text
c - Year of manufacture - numeric entry, 4-digit (year)

Start of the loop for all DHB 8888 cars

CAPI-CHECK: DHB820$xcc: (dhb820$xc>=0 AND dhb820$xc<1800) INTERVIEWER: Entry of year lies far in the past. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
LEASED CARS VERSUS CARS OWNED BY HOUSEHOLD

**Question:** Who is the owner of the vehicle [DHB820$x a-c]?

**INTERVIEWER:** When in doubt, the determinant is who is entered as the owner in the registration.

1. Car is owned by the household
2. Car is leased - Household makes the lease payments itself
3. Car is provided by employer.

**END OF LOOP FOR ALL DHB8888 CARS**

NUMBER OF CARS PER CATEGORY

**PROGRAMMER:** CREATE VARIABLE DHB7777A-C -> NUMBER OF CARS PER CATEGORY FROM QUESTION DHB825$X.

If DHB7777a>0 "at least one car owned", continue with DHB0810,
If DHB7777b>0 AND DHB7777a<=0, continue with DHB1000,
ELSE continue with DHB1100.

VALUE OF ALL CARS OWNED BY HOUSEHOLD

**Question:** Now we come to the cars that are owned by {you / your household / the household}.
If these cars were sold today, what price could {you / your household / the household} obtain in your opinion {<If DHB7777a > 1> in total for all cars}?

**Numeric entry in EUR, 9 digits**

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

**IF dhb7777b>0 continue with dhb1000, ELSE continue with dhb1100**
LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - AMOUNT

Programmer: In CAPI, a list of options should be provided for the time frame to which the information refers. This information should be saved in its own variable (DHB1010). Specifications: Monthly, quarterly, yearly, another time period (please specify)
- If DHB1000 < 0, hide question DHB1010 and encode with -3 (filtered)

Question: Let's talk about the leased car that {you/you or a member of the household/a member of the household} personally {make/make/makes} lease payments for. How much is the monthly, quarterly or yearly total lease payment for all cars?

Numeric entry in EUR, 9 digits

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

CAPI-Check: DHB1000cc: DHB1000=0

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

OTHER VEHICLES

Question: Are other vehicles - besides cars - privately used in {your / the} household and directly owned by {you / another household member / the household}? We have provided some vehicle types in list 3.10. Please do not include any company vehicles or leased vehicles.

Interviewer: Show list 3.8.

Interviewer: Motorcycles
Trucks
Vans
Airplanes
Boats
Yachts
Mobile homes
Expensive bicycles
Other vehicles (not cars)

1 - Yes
2 - No

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

If=1, continue with DHB1200a-h,
If <=1 and DHB7777a<>0, continue with DHB4800
ELSE continue with DHC0100
Question: If {you / your household / the household} sold all {your / its} vehicles on list 3.12, what price could {you / the household} obtain in your opinion?

INTERVIEWER: Show list 3.12.

INTERVIEWER: Motorcycles
Trucks
Vans
Mobile homes
Airplanes
Boats / yachts
Expensive bicycles
h - Other vehicles

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

Question: <DHB7777a=1 and DHB1100<>1 >
(Have you / has your household / the household) bought this car in the last 12 months?
<DHB7777a>1 and DHB1100<>1 >
(Have you / has your household / the household) bought at least one of these cars in the last 12 months?
< DHB7777a<=0 and DHB1100=1 and DHB5555>0 >
(Have you / has your household / the household) bought one of these vehicles in the last 12 months?
<DHB7777a>=1 and DHB1100=1 and DHB5555>0 >
(Have you / has your household / the household) bought one of these vehicles or cars in the last 12 months?
<ELSE>
(Have you / has your household / the household) bought a vehicle or car in the last 12 months?
1 - Yes
2 - No
-1 - Don't know
-2 - No answer
If =-1, -2, continue with DHC0100,
ELSE continue with DHB4810
**3.55E**

**PURCHASE PRICE OF THE NEW VEHICLES**

**Question:** <DHB7777a=1 and DHB1100<>1 >

How much {did you / your household / the household} pay for the car purchased in the last 12 months?

<DHB7777a>1 and DHB1100<>1 >

How much {did you / your household / the household} pay for this car or these cars purchased in the last 12 months?

< DHB7777a<=0 and DHB1100=1 and SUM DHB5555>0 >

How much {did you / your household / the household} pay for this car or these cars purchased in the last 12 months?

<EELSE>

How much {did you / your household / the household} pay for cars or vehicles purchased in the last 12 months?

<For all cases>

If {you / your household / the household} traded in vehicles or cars in the last 12 months, deduct their or its value from the purchase price.

*Numeric entry in EUR, 9 digits*

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

**3.55A**

**OTHER LEASING CONTRACTS**

**Question:** {Have you / you or another household member / a household member} signed {<DHB7777b>0>, besides agreements for cars or other vehicles, additional} lease agreements that have not yet expired?

**INTERVIEWER:** Please record only leasing contracts that you concluded for yourself or your household. Leasing contracts concluded for a business or as elf-employed should not be recorded here.

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

If =1, continue with DHC0110,
ELSE continue with HB4700
Programmer: In CAPI, a list of options should be provided for the time frame to which the information refers. This information should be saved in its own variable (DHC0111). Specifications: monthly, quarterly, yearly, another time period (please specify).

If DHC0110 < 0, hide question DHC0111 and encode with -3 (filtered).

Question: How much is the lease payment that {you make/your household makes/the household makes} for this contract or these contracts per month, quarter or year?

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

CAPI-check: DHC0110cc: DHC0110=0

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

Programmer: Do not save list on the screen:

Art
Antiques
Valuable jewelry
Valuable collections
Other valuable items

Question: Please look at list 3.13. {Do you / does your household / does the household} own valuables of the kinds mentioned?

Interviewer: Show list 3.13.

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

If =1, continue with HB4710,
ELSE continue with PageP
**VALUE OF OTHER VALUABLES**

**Question:** If these items were sold today, what price {could you / your household / the household} obtain in your opinion?

**INTERVIEWER:** If the FKP is not in a position to answer the question, please provide the following assistance:

If an insurance policy was taken out for these items, can you also specify the insured value.

*Numeric entry in EUR, 9 digits*

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

**PROGRAMMER:** TIME STAMP AFTER QUESTION
Section 4: Other Liabilities / Lending Restrictions

REFERENCE UNIT: HOUSEHOLD. THE QUESTIONS HAVE TO BE ASKED TO THE INTERNAL FKP

Page P  pagep  PAGE - GETTING STARTED WITH UNCOLLATERALIZED LOANS

Question: The following section deals with liabilities and, more specifically, those not secured by a mortgage.

4.01  hc0200  OWN CREDIT LINES

Question: {Do you / do you or another household member / does a household member} have a checking account or another account with an overdraft or a credit line facility?

INTERVIEWER:

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

If =1, continue with HC0210, ELSE continue with HC0300

Input filter hc0200=1

4.01A  hc0210  OVERDRAFT FACILITY

Question: At present, {do you / do you or another household member / does the household} make use of such a credit line or such an overdraft facility?

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

If =1, continue with HC0220, ELSE continue with HC0300

Input filter hc0210=1

4.01B  hc0220  AMOUNT OF OUTSTANDING CREDIT LINE / OVERDRAFT BALANCE

Question: How much is the total amount used across all accounts?

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

CAPI-CHECK: HC0220cc: hc0210=1 AND hc0220=0

INTERVIEWER: Zero is not a valid amount. Please correct entry (HC0220) here or in the previous question (HC0210) or explain it.

1: Correct entry here (HC0200)
2: Correct entry for previous question -> Back to HC0210
3: Explain information -> Call up comment window
4.02A  
**OWN CREDIT CARDS**

**Question**: (Do you / Do you or another member of your household / Does a member of the household) have credit cards?

**INTERVIEWER**: Please do not include credit cards that are paid by the employer. EC cards where the amount paid with the card is deducted directly from an account should also not be included here.

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

If =1, continue with DHC0600
ELSE continue with DHC0700

Input filter hc0300=1

---

4.02B  
**OWN CREDIT CARDS: POSITIVE BALANCE**

**Question**: Payments can be made to some credit card accounts. The paid-up amount usually bears interest as long as it is in the account. (Do you / Do you or another household member / Does a household member) have a credit card account with a positive balance or interest-bearing balance?

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

IF =1, continue with DHC0610
ELSE continue with HC0310

Input filter dhc0600=1

---

4.02C  
**OWN CREDIT CARD: BALANCE ON CREDIT CARD ACCOUNT**

**Question**: How much is this balance in total for all credit cards that (you / you and the other household members / the household members) have?

*Numeric entry in EUR, 6 digits*

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

Input filter hc0300=1

---

4.02D  
**OWN CREDIT CARDS: OUTSTANDING CREDIT CARD DEBTS**

**Question**: Credit card bills must not always be paid in full immediately. Is there an outstanding debt in the credit card account or one of the credit card accounts, i.e. from transactions on the last bill?

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

If =1, continue with HC0320
ELSE continue with DHC0700

-3 - Question filtered
4.02E

**OWN CREDIT CARDS: AMOUNT OF OUTSTANDING CREDIT CARD DEBT**

**Question:** What is the not yet paid outstanding debt for all credit cards?

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

**CAPI-CHECK:** HC0320cc: hc0310=1 AND hc0320=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry (HC0320) here or in the previous question (HC0310) or explain it.
1: Correct entry here (HC0320)
2: Correct entry for previous question -> Back to HC0310
3: Explain information -> Call up comment window

4.03BAFA
dhc0700

**GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG)**

**Question:** Do you / do you or another household member / does a household member currently receive Bafög or did you / did you or another household member / did a household member receive Bafög in the past?

1 - Yes
2 - No

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

**IF** =1 continue with dhc0710,
**ELSE** continue with pageab

Input filter dhc0700=1

4.03BAFB
dhc0710

**GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - LOANS**

**Question:** In many cases, Bafög is granted in part as a loan. Do you / you or another household member / a household member have repayment obligations from Bafög payments now or expect them in the future?

**INTERVIEWER:** Bafög must not be repaid immediately after completion of university, therefore there may also be repayment obligations without repayments already being made.

1 - Yes
2 - No

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

**IF** =1, continue DHC0720
**ELSE** continue with DHC0800
**GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - OUTSTANDING DEBT**

**Question:** How high are these obligations for (you / you and all other household members / all household members) in total at the present time?

**INTERVIEWER:** If (you / you or a household member / a household member) currently still (receive / receives) BaföG, I mean the BaföG debt that has accrued to date.

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

**GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - REPAYMENTS ALREADY BEGUN**

**Question:** Are (you / you or other household members / household members) already paying back a BaföG loan?

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

**GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - REPAYMENTS - AMOUNT**

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

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

**CAPI-CHECK:** DHC0740cc: dhc0730=1 AND dhc0740=0  
**INTERVIEWER:** Zero is not a valid amount. Please correct entry for previous question (DHC0730) or here (DHC0740) or explain entry.  
1: Correct entry here (DHC0740)  
2: Correct entry for previous question -> Back to DHC0730  
3: Explain information -> Call up comment window
Question: How high was the loan at the beginning of the repayments? Please tell me, if possible, the amount according to the Bafög declaration.

Numeric entry in EUR, 6 digits

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

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

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

Question: I would now like to ask you about other unsecured loans, i.e. the loans that are not entered in the land register. They include consumer and instalment loans, loans from family, friends and employers.

Question: <If DHB2400=1 OR DHB2500=1 OR HC0210=1 OR HC0310=1 OR DHC0710=1 (start with HH that reported loans beforehand) > {Do you / does your household / the household} have, in addition to the already reported loans, { <IF HC0210=1 OR HC0310=1> other} unsecured loans that have not yet been fully repaid?
<ELSE (start with HH that did not report any loans) >: {Have you / has your household / has the household} taken out any such unsecured loans that have not yet been fully repaid?
<ALWAYS> Please also remember the loans that were taken out for financing business activities.

INTERVIEWER: Unsecured loans are loans that are NOT entered in the land register (see also glossary on the help page). That is, for which no real estate is used as collateral.

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

IF =1, continue with dhc0200a-c,
ELSE continue with dhc1100

Online-Glossar: Uncollateralised loans for the purposes of this study are loans that are not entered in the land register. Collateralised loans, however, are entered in the land register and the collateralized security is real estate. If the borrower cannot repay the loan, the lender has the opportunity, in the case of a collateralized loan, to sell the real estate and satisfy the claims at least in part.
Input filter dhc0800=1

4.04B dhc0200a-c NUMBER OF COLLATERALISED LOANS BY CATEGORY

Question: How many unsecured loans in the following categories {have you / has your household / the household} not yet repaid in full? Please refer to the loans of private individuals, i.e., loans from family, that have to be paid back.

INTERVIEWER: Please enter no loans taken out from other HH-members. The answer can also be zero.

If all three types of loans, i.e. loans from private individuals, employers, and "other loans" are reported as zero, please ask again and insert a comment.

Numeric entry in each case, 2 digits, 3 variables
a - Loans from private individuals
b - Loans from employer
c - Other loans (e.g. consumer / instalment loans)

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

If (DHC0200a=-1 or -2 AND DHC0200b=-1 or -2 AND DHC0200c=-1 or -2), continue with DHC1000
If sum (DHC0200a-c=0), continue with DHC1100
If (DHC0200a>=1), continue with PageAC (loop for unsecured loans from family and friends)
ELSE continue with PageR (loop for other unsecured loans)

CAPI-CHECK: DHC0200cc: SUM(dhc0200a-c)=0

INTERVIEWER: You have entered zero for all three types of unsecured loans. This is not possible. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

PROGRAMMER: START OF A LOOP FOR 3 UNCOLLATERALIZED LOANS FROM RELATIVES AND FRIENDS (DHC0200A)
REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

Page AC pageac PAGE - LOOP FOR LOANS FROM FRIENDS AND FAMILY

Question: <DHC0200A=1> I would now like to talk with you about the loan that {you / your household / the household} received from family or friends.
<OTHER>: I would now like to talk with you about the loans that {you / your household / the household} received from family or friends. Please start with the loan from private individuals with the highest outstanding balance and then continue with the next highest.
<WITH THE SECOND AND THIRD LOOP PASS>, TRANSITION TEXT
Now we come to the loan from family or friends with the {second highest / third highest} outstanding balance.

-3 - Question filtered
PURPOSE OF LOAN FROM PRIVATE INDIVIDUALS

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

Question:
INTerviewer: - Read possible answers aloud.
- Multiple answers possible.
  1 - To purchase the [DHB9999] that (you / your household / the household) lives in (HH main residence)
  2 - To purchase another piece of property
  3 - To repair or renovate the property
  4 - To purchase a vehicle or another form of transport
  5 - To finance a company or a professional activity
  6 - For debt restructuring of other consumer/instalment loans
  7 - To finance training or university (e.g. "education credits")
  8 - To cover the cost of living or to make other purchases.
  9 - Other (please specify. PROG: PLACE TEXT IN hb120$xs)

Capi-check: HC035$ccc: HC035$xa-i=3 AND HB2400=2 AND (dhb0200a=2 AND dhb0200b=2 AND dhb0200c=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I do not have any real estate. Is it nevertheless correct that (you / your household / the household) took out a loan for the repair or renovation of real estate?
  1: Yes, that is correct (please explain: Open query).
  2: No, loan was not taken out for the repair or renovation of real estate -> Back to HC0350$x a-i
**ORIGINAL AMOUNT OF LOAN FROM PRIVATE INDIVIDUALS**

**Question:** What was the initial amount of the loan when the loan was taken out or last refinanced or renegotiated?

**INTERVIEWER:** The answer should refer to the time of refinancing or renegotiation in the case of refinanced or renegotiated loans.

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

**CAPI-CHECK:** DHC400$xcc: dhc400$x=0

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

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

**ORIGINAL MATURITY OF LOAN FROM PRIVATE INDIVIDUALS**

**Question:** How long was the originally agreed maturity of the loan in years when the loan was taken out or last refinanced or renegotiated?

**INTERVIEWER:** The answer should refer to the time of refinancing with refinanced loans and to the time of the renegotiation in the case of renegotiated loans.

**Numeric entry in years, 2 digits**
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 4 - No fixed maturity has been agreed

(Credit lines / loans without fixed end of term) 
PROG: BUTTON "No fixed maturity has been agreed"
(Credit lines / loans without fixed end of term) FOR CODE -4

**LOANS FROM PRIVATE INDIVIDUALS: OUTSTANDING AMOUNT**

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

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

**CAPI-CHECK:** HC036$xcc: hc036$x=0

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

1: Correct entry
2: Explain information -> Call up comment window
**LOANS FROM PRIVATE INDIVIDUALS: EFFECTIVE INTEREST RATE**

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

**INTERVIEWER:**
- You will find additional explanations on the "nominal and effective interest rate" on the help page.
- If the respondent knows only the nominal interest rate, please click "Don't know" here and continue with the next question.
- Enter information with a maximum of 2 decimal places.

Numeric entry in %, 4 digits, 2 decimal places

<table>
<thead>
<tr>
<th>Entry</th>
<th>Description</th>
<th>Input filter</th>
</tr>
</thead>
<tbody>
<tr>
<td>-1</td>
<td>Don't know</td>
<td>dhc420$x=-1</td>
</tr>
<tr>
<td>-2</td>
<td>No answer</td>
<td>dhc430$x</td>
</tr>
<tr>
<td>-3</td>
<td>Question filtered</td>
<td>ELSE continue with dhc370$x</td>
</tr>
</tbody>
</table>

**Online-Glossar:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

**LOANS FROM PRIVATE INDIVIDUALS: NOMINAL INTEREST RATES**

**Question:** If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:** Enter amount with a maximum of 2 decimal places.

You will find additional explanations on the "nominal and effective interest rate" on the help page.

Numeric entry in %, 4 digits, 2 decimal places

<table>
<thead>
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<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>

**Online-Glossar:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.
PROGRAMMER: - In CAPI, a list of options should be provided for the time frame to which the information refers. This information should be saved in its own variable (DHC371$X). Specifications: monthly, quarterly, yearly, another time period (please specify)
- If DHC370$X < 0, hide question DHC371$X and encode with -3 (filtered)

Question: What is the total amount, i.e. interest and principal repayment, that {you/your household/the household} currently {pay/pays/pays} for this loan per month, quarter or year? Please exclude insurance and other fees.

INTERVIEWER:

Numeric entry in EUR, 6 digits

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

End of the loop for 3 loans from private individuals.
If DHC0200a > 3, continue with DHC3900
If DHC0200a > 1 AND DHC0200a <= 3 AND in HC036$x more than 50% of loop passed are -1 or -2, continue with DHC3800
If ((DHC0200a > 1 AND DHC0200a <= 3 AND in HC036$x less than 50% are -1 or -2) OR DHC0200a = 1) AND DHC0200b < 1 AND DHC0200c < 1, continue with DHC1100
Else continue with pager (loop for other uncollateralised loans)

CAPI-CHECK: DHC370$xcc: dhc0370=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
PROGRAMMER: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC3910). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)
- IF DHC3900 <0, HIDE QUESTION DHC3910 AND ENCODE WITH -3 (FILTERED)

**Question:** We have already spoken in detail about [number of loops] personal loans. Now I have a question about the [DHC0200a minus 3] other personal loans. What is the total amount, i.e. interest and principal repayment, that {you/your household/the household} currently {pay/pays/pays} for these loans per month, quarter or year?
Please exclude insurance and other fees.

*Numeric entry in EUR, 6 digits*

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

**Input filter** (number of loans from dhc0200a > 1 AND in more than 50% of loop passes hc0360$x=1,-2) OR (dhc0200a=-1,-2)

**FOLLOW-UP QUESTION ABOUT AMOUNT OWED IN LOANS FROM PRIVATE INDIVIDUALS**

**Question:** What is the outstanding balance for all unsecured loans from private individuals in total?

*Numeric entry in EUR, 9 digits*

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

**CAPI-CHECK:** DHC3800cc: DHC3800=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
LOANS FROM PRIVATE INDIVIDUALS - TOTAL AMOUNT OWED FOR ALL OTHER LOANS

Question: And what is the total outstanding balance for these remaining [DHC0200a minus 3] loans?

Numeric entry in EUR, 9 digits

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

If DHC0200b<1 AND DHC0200c<1, continue with DHC1100 ELSE continue with pager (loop for other uncollateralised loans)

CAPÍ-CHECK: HC0370cc: hc0370=0

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

PROGRAMMER: START OF A LOOP FOR 3 UNCOLLATERALIZED LOANS (DHC0200b,C), WHICH ARE NOT FROM RELATIVES OR FRIENDS.
REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

Page R pager PAGE - BEGINNING OF LOOP FOR UNCOLLATERALIZED LOANS

Question: < DHC0200a<1 AND DHC0200b<1 UND DHC0200c=1> Now we come to this uncollateralized loan.
< DHC0200a<1 UND DHC0200b=1 UND DHC0200c< 1> Now we come to the loan that {you / you or another household member / one of the household members} {have / has} received from the employer.
< DHC0200a<1 UND ((DHC0200b=1 UND DHC0200c=1) OR dhc0200b>1 OR dhc0200c>1)> Now we come to {your uncollateralized loans / the uncollateralized loans of your household / the uncollateralized loans}. Please start with the loan with the highest outstanding balance and then continue with the next highest.
<OTHER>: You have stated that {you / your household / the household}, in addition to loans from friends and family, took out other uncollateralized loans. Now let us get to these other uncollateralized loans. Please start with the loan that has the highest outstanding balance and then continue with the next highest.
<WITH THE SECOND AND THIRD LOOP PASS>, TRANSITION TEXT
Now we come to the loan with the (second highest / third highest) outstanding balance.

-3 - Question filtered
4.05a dhc600$xa-j  PURPOSE OF OTHER UNCOLLATERALISED LOAN

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

WHAT WAS THE MOST IMPORTANT PURPOSE?

Question: For what purpose did {you / your household / the household} take out this loan?

INTERVIEWER: - Multiple answers possible

- Please do not read possible answers aloud!

1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence)
2 - To purchase another piece of property
3 - To repair or renovate the property
4 - To purchase a vehicle or another form of transport
5 - To finance a company or a professional activity
6 - For debt restructuring of other consumer/installment loans
7 - To finance training or university (e.g. “education credits”)
8 - To cover the cost of living or to make other purchases.
9 - Other (please specify. PROG: Place text in HB120$xS)
9 variables:
  a) Most important reason
  (b) - (i) Other reasons

If at least once DHCa-i=1, continue with DHc600$xa
ELSE continue with DHc610$x

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I have not recorded any real estate. Is it nevertheless correct that {you / your household / the household} took out a loan for the repair or renovation of real estate?

1: Yes, that is correct (please explain: Open query).
2: No, loan was not taken out for the repair or renovation of real estate -> Back to DHc600$xa

Input filter dhc600$xa-j=1

4.05B dhc600$xz  CHECK - MORTGAGE

Question: Is there a mortgage or a land mortgage on property for the loan?

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

If i=1, continue with DHc605$xz
ELSE continue with DHc610$x
4.05C  dhc605$xz  CHECK MORTGAGE - ALREADY MENTIONED

**Question:** Did you mention this loan when we spoke about loans collateralized with real estate?

**INTERVIEWER:** If question was answered with Yes, this loan is not an uncollateralized loan, so the program jumps to the next uncollateralized loan or the next topic.

1 - Yes
2 - No
-1 - Don't know
-2 - No answer
-3 - Question filtered
If <>2, the loop for the next loan begins

**ELSE continue with DHC610$x**

Input filter number of loans dhc0200b-c>0 AND less than 3 loop passes

4.06  dhc610$x  OTHER UNCOLLATERALIZED LOANS: INITIAL AMOUNT OF LOAN

**Question:** What was the initial amount of the loan when it was taken out or last refinanced or renegotiated?

**INTERVIEWER:** The answer should refer to the time of refinancing with refinanced loans and to the time of the renegotiation in the case of renegotiated loans.

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

**CAPI-CHECK:** DHC610$xcc: dhc610$x=0

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

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

Input filter number of loans dhc0200b-c>0 AND less than 3 loop passes

4.07  dhc620$x  OTHER UNCOLLATERALIZED LOANS: INITIAL MATURITY OF LOAN

**Question:** How long was the originally agreed maturity of the loan in years when the loan was taken out or last refinanced or renegotiated?

**INTERVIEWER:**

**INTERVIEWER:** The answer should refer to the time of refinancing with refinanced loans and to the time of the renegotiation in the case of renegotiated loans.

Numeric entry in years, 2 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - No fixed maturity has been agreed

(Credit lines / loans without fixed end of term) **PROG: BUTTON "No fixed maturity has been agreed (Credit lines / loans without fixed end of term)" FOR CODE -4**
4.08 dhc630$x OTHER UNCOLLATERALIZED LOANS: OUTSTANDING BALANCE OF LOAN

Question: What is the outstanding balance on this loan?

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

CAPI-CHECK: DHC630$xcc: dhc630$x=0

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

Input filter number of loans dhc0200b-c>0 AND less than 3 loop passes

4.09A dhc690$x OTHER UNCOLLATERALIZED LOANS: EFFECTIVE INTEREST RATE

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

INTERVIEWER: - You will find additional explanations on the "nominal and effective interest rate" on the help page.
- If the respondent knows only the nominal interest rate, please click "Don't know" here and continue with the next question.
- Enter information with a maximum of 2 decimal places.

 Numeric entry in %, 4 digits, 2 decimal places
- 1 - Don't know If =-1 or -2, continue with DHC691$x
- 2 - No answer DHC695$x
- 3 - Question filtered ELSE continue with DHC650$x

Online-Glossar: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.
Question: If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan?

INTERVIEWER: - Enter information with a maximum of 2 decimal places.
- You will find additional explanations on the "nominal and effective interest rate" on the help page.

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

Online-Glossar: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.
Input filter number of loans dhc0200a-c>0 AND less than 3 loop passes

4.10 dhc650$x dhc651$x

OTHER UNCOLLATERALIZED LOANS: LOAN INSTALMENTS - AMOUNT
OTHER UNCOLLATERALIZED LOANS: LOAN INSTALMENTS - TIME PERIOD

PROGRAMMER: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC651$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHC650$X <0, HIDE QUESTION DHC651$X AND ENCODE WITH -3 (FILTERED)

Question: What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} for this loan in total in a month, quarter, or year at the present time? Please do not include insurance and other fees.

INTERVIEWER: If there are no current payments undertaken, please select button "No current payments"
Falls aktuell keine Zahlungen geleistet werden, bitte Button „Aktuell keine Zahlungen“ auswählen.

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

End of the loop for 3 other uncollateralized loans.
If sum(DHC0200b + DHC0200c)>3), continue with DHC0500. PROG: Please treat values less than zero as zero for calculating sum total.
If (sum (DHC0200b + DHC0200c)>1) AND sum (DHC0200b + DHC0200c)<=3) AND in DHC630$x more than 50% of the loop passes are -1 or -2, continue with DHC1000;
PROG: Please treat values less than zero as zero for calculating sum total.
ELSE continue with DHC1100

CAPI-CHECK: DHC650$x=x=0
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

Input filter Anzahl Kredite aus dhc0200b-c > 3
4.13 dhc0500
   dhc0510

INSTALMENTS FOR ALL OTHER LOANS - AMOUNT
PERIOD

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC0510). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHC0500 <0, HIDE QUESTION DHC0510 AND ENCODE WITH -3 (FILTERED)

Question: We have already spoken in detail about [number of loops] unsecured employer, installment, consumer or other loans. Now I have a question about {<IF [sum(DHC0200b,DHC0200c) minus 3]>1 the [sum(DHC0200b,DHC0200c) minus 3] other unsecured loans that we haven't yet discussed in detail. / IF [sum(DHC0200b,DHC0200c) minus 3]=1 the unsecured loan that we haven't yet discussed in detail}. What amount, i.e. interest and principal repayment, {do you/does your household/does the household} currently pay for <IF [sum(DHC0200b,DHC0200c) minus 3]>1 these loans altogether / IF [sum(DHC0200b,DHC0200c) minus 3]=1 this loan} per month, quarter or year?

Numeric entry in EUR, 6 digits  -1 - Don't know
                                      -2 - No answer
                                      -3 - Question filtered
                                      If in DHC630$x more than 50% of
                                      the loop passes are -1 or -2,
                                      continue with DHC1000
                                      ELSE continue with DHB0900

Input filter (number of loans in dhc0200b-c > 1 AND in more than 50% of loop passes dhc630$x=-1,-2) OR (dhc0200b=-1,-2 AND dhc0200c=-1,-2)

4.11 dhc1000

FOLLOW-UP QUESTION ON AMOUNT OWED FOR ALL OTHER UNCOLLATERALIZED LOANS

Question: What is the outstanding balance for all uncollateralized loans in total?

Numeric entry in EUR, 9 digits  -1 - Don't know
                                      Continue with DHC1100
                                      -2 - No answer
                                      -3 - Question filtered

CAPI-CHECK: DHC1000cc: dhc1000=0

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

Input filter (number of loans in dhc0200b-c > 3 AND in less than 50 % of loop passes dhc630$x=-1,-2
4.12 dhc0900 TOTAL AMOUNT OWED FOR ALL OTHER UNC COLLATERALIZED LOANS

Question: Now please think about all the loans that we have not yet entered. What is the total outstanding debt for these remaining [sum(DHC0200b+DHC0200c) minus 3] loans?

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

CAPI-CHECK: DHC0900cc: dhc0900=0

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

4.14A dhc1100 UNPAID BILLS

Question: {Do you / does your household... / does the household} have unpaid bills that are overdue by more than 30 days?

1 - Yes
2 - No

If DHC1100=1, continue with DHC1150
IF DHC1100<>1 AND (HB1010>0 OR HB3010>0 OR DHB1000>0 OR DHC0730=1 OR DHC0110>0 OR (DHC0200a>0 OR b>0 OR c>0)), continue with DHC0300 ELSE continue with HC1300

Input filter dhc1100=1

4.14B dhc1150 UNPAID BILLS - AMOUNT OWED

Question: What is the amount that is still outstanding for all these bills in total?

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

Input filter hb1010>0 OR hb3010>0 OR dhbl000>0 OR dhc0730=1 OR dhc0110>0 OR (dhc0200a>0 OR b>0 OR c>0)

4.15 dhc0300 LATE OR STILL OUTSTANDING REPAYMENTS FOR LOANS

Question: {Could you / could your household / could the household} make all the instalment payments on time in the last twelve months for the various loans, mortgages and leasing agreements?

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

- 1 - Don’t know
- 2 - No answer
- 3 - Question filtered
4.16A  hc1300  APPLICATION FOR A LOAN/CREDIT

Question: {Have you / Have you or another household member / Has the household} applied for at least one loan in the last three years? Please also think about all the loans that we have already discussed.

INTERVIEWER: This question also refers to mortgages on the household’s main residence.

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

If = 1, continue with HC1310
ELSE continue with HC1400

CAPI-CHECK: HC1300cc: (HC1300=1 AND ((Interview year-hb1301)<3 OR (Interview year-hb1302)<3 OR (Interview year-hb1303)<3)) OR (Interview year-hb3301)<3 OR (Interview year-hb3302)<3 OR (Interview year-hb3303)<3))

In order to be certain that I have entered everything correctly, I will ask the questions again: So you have not applied for or taken out any loan in the year [Interview year minus 2], [Interview year minus 1] or [Interview year]?

INTERVIEWER: Do not read aloud
1: Yes, correct -> Continue
2: No, false -> Set HC1300 to 1

Input filter hc1300=1

4.16B  hc1310a-c  CREDIT APPLICATION WAS REJECTED

Question: In the last three years, has any lender or creditor turned down any request { you / you or another household member / the household} made for a loan or not granted a loan in full?

INTERVIEWER: - Multiple answers possible.

1 - Named
2 - Not Named
3 variables:
a - Yes, completely rejected
b - Yes, not granted in full
c – No

If HC1310a= 1 or HC1310b=1, continue with HC1320
ELSE continue with HC1400

Input filter hc1310a=1 OR hc1310b=1

4.16C  hc1320  RE-APPLYING FOR CREDIT WITH OTHER CREDIT INSTITUTIONS

Question: {Have you / Has your household / Has the household} succeeded in receiving the loan or all the loans in full, or were you granted a smaller amount?

1 - Yes, received all the loans in full.
2 - No, was granted a smaller amount
-1 - Don't know
-2 - No answer
-3 - Question filtered

If = 1, continue with HC1310
Question: {Have you / Have you or another household member / Has a household member} not applied for a loan in the last three years because {you / you or the household member / the household member} believed that the application would be rejected?

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

ZI Questions
REFERENCE UNIT: HOUSEHOLD. THE QUESTIONS HAVE TO BE ASKED TO THE INTERNAL FKP.

Page ZI

Question: Now I come to a completely different subject. In the following, I will ask some questions about your attitudes and expectations.

Z101

Question: How satisfied are you overall with your life at present?
Please answer with a number between 0 and 10. "0" means that you are totally dissatisfied, "10" means that you are entirely satisfied. Use the numbers 1 through 9 to graduate your rating.

Please look at list 4.1 again for more on this.

INTERVIEWER: Show list 4.1.

0: Completely dissatisfied
1: -1 - Don't know
2: -2 - No answer
3: -3 - Question filtered
4:
5:
6:
7:
8:
9:
10: Completely satisfied
**SATISFACTION WITH HEALTH**

**Question:** And how satisfied are you overall with your health right now?

Please assign a value of 0 to 10. "0" means completely unsatisfied, and "10" means completely satisfied. You can also adjust your choice using a number between 1 and 9.

Please refer to list 4.1

**INTERVIEWER:** Show list 4.1 again.

0: Completely dissatisfied  -1: Don't know
1:                            -2: No answer
2:                            -3: Question filtered
3:                            
4:                            
5:                            
6:                            
7:                            
8:                            
9:                            
10: Completely satisfied

**SELF-ASSESSMENT: RISK**

**Question:** How do you view yourself:

Are you in general a risk-taking person or do you try to avoid risks?

Please use the numbers from 0 to 10:

0 means that you are "not at all ready to take risks" and 10 means that you are "very willing to take risks".

With the values in between you can graduate your rating.

Please look at list 4.2 again for more on this.

**INTERVIEWER:** Show list 4.2.

0: Not at all willing to take risks  -1: Don't know
1:                                -2: No answer
2:                                -3: Question filtered
3:                                
4:                                
5:                                
6:                                
7:                                
8:                                
9:                                
10: Very willing to take risks
SELF-ASSESSMENT: TRUST

**Question:** How do you view yourself: Are you in general a person who trusts others or do you tend to distrust people?

Please use the numbers from "0" to "10": "0" means "I do not trust others at all" and "10" means "I trust others completely". With the values in between you can graduate your rating. Please look at list 4.3 again for more on this.

**INTERVIEWER:** Show list 4.3.

0: I do not trust others at all  
1: Don't know  
2: No answer  
3: Question filtered

SELF-ASSESSMENT: PATIENCE

**Question:** How do you view yourself personally: Are you in general a person who is patient or do you tend to be impatient?

Please use the numbers from "0" to "10": "0" means "very patient" and "10" means "very impatient". With the values in between you can graduate your rating. Please look at 4.4 again for more on this.

**INTERVIEWER:** Show list 4.4.

0: Very patient  
1: Don't know  
2: No answer  
3: Question filtered

10: Very impatient
**K.1A  dhni0800  EXPECTATIONS FOR PRICE LEVEL**

**Question:** What do you think, will the general price level change in the next twelve months?
Please look at list 4.5 for more on this.

**INTERVIEWER:** Show list 4.5.

1. Rise significantly
2. Rise somewhat
3. Stay approximately the same
4. Fall somewhat
5. Fall significantly

Input filter dhni0800 = 1, 2, 4, 5

**K.1B1  dhni0855a-e  PRICE LEVEL EXPECTATIONS - PERCENTAGE**

**Question:** How do you think the general price level will change in the next 12 months?
You can use a total of 10 points for your estimation. Please distribute the 10 points among
the five options given in list 4.6. The more likely you think a specific development is, the more
points you should give it.
Please refer to list 4.6.

**INTERVIEWER:** Show list 4.6.

If the household considers only one of the mentioned possibilities as probable, it could
assign also 10 points to it, and for the others 0 points.
If the respondent wants to assign points to "no change", please categorize it to the
intermediate category

Numerische Angabe im Intervall [0,10]
5 Variablen:

- a: decrease by more than 3 percent
- b: decrease by 1 to 3 percent
- c: decrease or increase by less than 1 percent
- d: decrease by 1 to 3 percent+
- e: decrease by more than 3 percent

**CAPI-CHECK:** hd030$x
K.1B2 dhni0856a-e

**Question:** The points distributed do not add up to 10. Please note that a total of 10 points should be allocated. How do you think the general price level will change in the next 12 months?

**INTERVIEWER:** Leave Liste 4.6.

If appropriate, read again: You can use a total of 10 points for your estimation. Please distribute the 10 points among the five options shown in list 3.2. The more likely you think a specific development is, the more points you should give it.

If the household considers only one of the mentioned possibilities as probable, it could assign also 10 points to it, and for the others 0 points.

If the respondent wants to assign points to "no change", please categorize it to the intermediate category.

**Numerische Angabe im Intervall [0,10]**

5 Variablen:

- a - decrease by more than 3 percent
- b - decrease by 1 to 3 percent
- c - decrease or increase by less than 1 percent
- d - decrease by 1 to 3 percent+
- e - decrease by more than 3 percent

Input filter internal FKP

K.2A dhni0900 EXPECTATIONS - REAL ESTATE PRICES

**Question:** What do you think, how will real estate prices in your area change in the next twelve months? Please look at list 4.6 for more on this.

**INTERVIEWER:** Show list 4.6 and keep it displayed for the following questions.

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

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

If=3 OR =-1 OR =-2, continue with DHNI1000
ELSE continue with DHNI0950
**K.2B**

**EXPECTATIONS FOR REAL ESTATE PRICES - PERCENTAGE**

**Question:** What do you think, by what percentage will real estate prices \(<\text{DHNI0900}=1 \text{ or DHNI0900}=2 > \text{ rise} / <\text{DHNI0900}=4 \text{ or DHNI0900}=5 > \text{ fall}\) in your area over the next 12 months?

*Numeric entry in %, 4 digits, 1 decimal place*

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

**Input filter internal FKP**

**K.3A**

**EXPECTATIONS - SAVINGS**

**Question:** What do you think, how will interest rates change for your savings accounts over the next twelve months on average? Please look at list 4.6 for more on this.

**INTERVIEWER:** Keep list 4.6 displayed.

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

**Input filter internal FKP**

**K.3B**

**EXPECTATIONS - SAVINGS DEPOSITS**

**Question:** What do you think, how high will interest rates in your savings accounts be over the next twelve months on average?

*Numerical entry in % (interest rate), 4 digits, 2 decimal places*

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

**Input filter internal FKP**

**K.4A**

**EXPECTATIONS - STOCK MARKET**

**Question:** What do you think, how will stocks in Germany perform over the next twelve months? Please look at list 4.6 for more on this.

**INTERVIEWER:** Show list 4.6 and leave in place for the next question.

**INTERVIEWER:** Here we are interested in the performance of all stocks, not only those owned by the HH.

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

IF = 3, -1 OR -2 continue with dhni0100, ELSE continue with dhni1150
Input filter dhni1000= 1, 2, 4, 5

**K.4B**

dhni1150

**EXPECTATIONS FOR STOCK MARKET - PERCENTAGE**

**Question:** What do you think, by what percentage will stock prices \{<DHNI1100=1 or DHNI1100=2> rise / <DHNI1100=4 or DHNI1100=5> fall\} over the next 12 months?

**Numeric entry in %, 2 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered
Section 5: Investment in Privately Held Companies, Monetary Assets and Financial Assets

REFERENCE UNIT: HOUSEHOLD. THE QUESTIONS HAVE TO BE ASKED TO THE INTERNAL FKP.

Question: In the following I would like to ask you about the financial assets and wealth of your household in more detail.

5.01 hd0100 OWNERSHIP OF PRIVATE COMPANIES OR BUSINESSES

Question: Is there at least one company or business that is wholly or partially owned (by you or another household member)? By this I do not mean investments in publicly traded stocks.

INTERVIEWER: For freelancers, even those without employees, please enter code 1: "Yes"

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

If = 1, continue with HD0200
ELSE continue with HD1000

Input filter hd0100=1

5.02A hd0200 INDEPENDENT OR ACTIVE ROLE IN MANAGEMENT OF A PRIVATE BUSINESS

Question: Are you or another household member in this or one of these companies or businesses self-employed or (do you or another household member) play an active role in running the business?

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

If = 1, continue with HD0210
ELSE continue with HD1000
**Question:** How many such companies or businesses {do you / do you or other household members / do the household members} own in full or in part? By this I mean companies or businesses in which {you / you or other household members / household members} are self-employed or play an active role in running the business.

**INTERVIEWER:** Companies and investments in companies that are legally independent, but subject to uniform management, should be entered jointly (i.e. as a whole).

**Numeric entry, 2 digits**

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

If = -1 oder =-2, continue with DHD3100,
ELSE continue with paget (loop for businesses).

**CAPI-CHECK:** HD0210cc: HD0210=0

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

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

**PROGRAMMER:** START OF A LOOP FOR 3 COMPANIES

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

**Page T paget PAGE - LOOP FOR COMPANIES**

**Question:** < HD0210=1 (only one company>: Now we come to this company.
<OTHER>: Start with the company or business with the highest value and then continue, if appropriate, in descending order.

-3 - Question filtered

**5.03 hd030$x dhd030$x ECONOMIC SECTOR OF BUSINESS (NACE) ECONOMIC SECTOR OF BUSINESS (TEXT)**

**PROGRAMMER:** OPEN TEXT ENTRY

**Question:** What is the main activity of this business? Please describe in as much detail as possible.

**INTERVIEWER:** Encourage the respondent to give a detailed description, if need be.

Open text entry for description in variable dhd030$x
Subsequent encoding for NACE Rev. 2 (2008) 1 digit (21 categories) in hd030$x

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - Not encodable
Is the company a farm or forestry business?
1. Yes
2. No

Input filter hd0210>=1 OR less than 3 loop passes

5.04  dhd540$x  LEGAL FORM OF THE COMPANY

Question: If legal form is unclear or not in the list, please select 9 „other“ and specify the legal form.
Display list 5.1

INTERVIEWER: Show list 5.1.
1. Sole proprietorship / freelance work
2. Private Limited liability company (GmbH)
3. General partnership (OHG)
4. Limited partnership (KG, KGaA)
5. Public limited company (AG)
6. Civil law partnership (GbR)
7. Cooperative (eG)
8. Non-profit organization
9. Other, please specify (PROG: PLACE TEXT IN dhd540$xs)

Input filter hd0210>=1 OR less than 3 loop passes

5.05  dhd500$x  INVESTMENT BY THE HOUSEHOLD IN THE FORMATION OF THE COMPANY

Question: {Were you / Were you or any another person who belongs to the household today / Was a person who belongs to the household today} involved in the formation of this company or business?
1. Yes
2. No
3. -1. Don‘t know
-2. No answer
-3. Question filtered

If = 1, continue with DHD510$x
ELSE continue with HD050$x
5.06 dhd510$x YEAR OF FORMATION

**Question:** In what year was the company or business formed?

**INTERVIEWER:** If the person does not know the year, the decade is also sufficient. Please note in the comments field.

Numeric entry; 4 digits (year) Range<= [Interviewjahr] -1 - Don’t know -2 - No answer

**CAPI-CHECK:** DHD510$xcc: (dhd510$x>0 AND dhd510$x<=1800) OR (dhd510$x>2014)

**INTERVIEWER:** Year entry lies far in the past. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window

5.07A dhd520$xa-e SUPPORT FROM THIRD PARTIES IN THE FORMATION OF THE COMPANY

**Question:** Did guarantees or other support from family or other individuals that do not belong to {your / the} household play an essential role in the formation of this company or business? Which of the responses provided in list 5.2 applies here?

**INTERVIEWER:** - Show list 5.2.
- Multiple answers possible.
1 - Named
2 - Not Named
5 Variables:
   a - Guarantees
   b - Support without repayment obligations
   c - Loans from relatives
   d - Other (please specify, PROG: PLACE TEXT IN dhd520$xs)
   e - None

5.07B dhd560$x SUPPORT FROM THE GOVERNMENT IN THE FORMATION OF THE COMPANY

**Question:** {Have you / Has your household / Has the household} received state subsidies for the formation of the company? These include, for example, start-up grants, allowances ("ich-AG" / one man corporation) and bridging allowance.

1 - Yes
2 - No

---

Input filter dhd500$x=1
**Input filter** hd0210>=1 OR less than 3 loop passes

### 5.08 hd050$x

**NUMBER OF EMPLOYEES IN THE BUSINESS**

**Question:** How many people work in this company or business including {yourself / yourself and all the other household members that participate in the company / all household members that participate in the company}? Please tell me the peak number over the last year.

**INTERVIEWER:** This includes all employees, including freelancers.

_Numeric entry, 2 digits_  
- 1 - Don’t know  
- 2 - No answer  
- 3 - Question filtered

**CAPI-CHECK:** HD050$xcc: (dhd540$x=1) AND (hd050$x>4)

In order to be certain that I have entered the information correctly, I will ask the questions again: You have stated that the company has the legal form of a "sole proprietorships or freelance work." And up to [number from HD050$x] people worked in the company last year. Have I entered this correctly?

1: Legal form is incorrect -> Back to DHD540$x  
2: Number of employees is incorrect -> Back to HD050$x  
3: The information is correct

**Input filter** hd0210>=1 AND anzhhm16>1 (more than one hh member 16 years or older) OR less than 3 loop passes

### 5.09A hd060$xa-f

**HH MEMBERS SELF-EMPLOYED IN THE COMPANY**

**Question:** What household members work in this business or company?

**INTERVIEWER:** - Multiple answers possible.

_Provided code of the respective person_  
- 1 - Don’t know  
- 2 - No answer  
- 3 - Question filtered  
- 4 - None of the household members  
- 5 - No other household member

**CAPI-CHECK:** HD060$xcc: (hd060$xa=-4) OR (hd060$xb=-4) OR (hd060$xc=-4) OR (hd060$xd=-4) OR (hd060$xe=-4) OR (hd060$xf=-4)

In order to be certain that I have entered the information correctly, I will ask the questions again: You have stated that no household member works in this business or company. Have I entered this correctly?

1: No -> Back to HD060$x  
2: Yes, the entry is correct
**Question:** How many other household members besides these 6 are employed in this business or company?

**INTERVIEWER:** If no other household members are employed in the business, please enter zero.

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

**Question:** What percentage of this business or company belongs to {you / your household / the household}?

**INTERVIEWER:** Enter information with a maximum of two decimal places.

**Numeric entry in %,** 5 digits, 2 decimal places
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

**CAPI-CHECK:** HD070$xcc: hd070$x>100

**INTERVIEWER:** Entry should be between 0% and 100%. Please correct entry or explain the information.

1: Correct entry
2: Explain information -> Call up comment window
5.11A

**Question:**  
<If HD070$x >= 100% > How much is the business or the company worth after the deduction of liabilities? Here I mean: for what amount could {you / your household / the household} sell {your / its} stake if you take into account the company's assets and deduct the liabilities?  
<If HD070$x < 100% OR HD070$x = -1 or -2> How much is {your share / the share of your household / the share of the household} in the business or company worth after deduction of the liabilities? Here I mean: for what amount could {you / your household / the household} sell {your / its} share if you take into account the company's assets and deduct the liabilities?

**INTERVIEWER:** Please do not enter any assets or liabilities that may have already been mentioned in the previous sections. {<If HD070$x <100% OR HD070$x = -1 or -2> If the surveyed person only knows the entire value, but not the value of the share, please enter "Does not know" here.}

**INTERVIEWER:** RED: If it is a farm, please add the following:  
GREEN: I am not only referring here to the value of the property and agricultural land about which we may have already spoken, but all the buildings, machinery, agricultural products, livestock, etc.

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

If HD080$x = -1 or -2 AND  
HD070$x <100%, continue with DHD085$x  
ELSE this is the end of the loop for 3 companies.  
If HD0210 > 1 AND in HD080$x more than 50% of loop passes are -1 or -2, continue with DHD3100  
If in HD080$x less than 50% are -1 or -2 AND HD0210>3, continue with HB0900  
ELSE continue with HD1000
Question: Please try to give me the value of the entire business or company after deducting liabilities.

INTERVIEWER: Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

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

End of the loop for 3 companies.
If HD0210 > 1 AND in HD080$x more than 50% of loop passes are -1 or -2, continue with DHD3100
If in HD080$x less than 50% are -1 or -2 AND HD0210>3, continue with HB0900
ELSE continue with HD1000

Input filter (hd0210>1 AND in more than 50% of loop passes (hd080$x=-1,-2)) OR hd0200=-1,-2

Question: What is {your share / the share of your household / the share of the household} in {<IF HD0210<0> the / <IF HD0210 >0> all [HD0210]} businesses or companies worth after the deduction of the liabilities?

INTERVIEWER: Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

INTERVIEWER: By this I mean: For what amount could {you / your household / the household} sell {your / its} share if you take into account all the company’s assets and deduct the liabilities?

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

Continue with hd1000

Input filter (hd0210>3) AND in less than 50% of loop passes (hd080$x=-1,-2)

Question: What is the value of {your share / the share of your household / the share of the household} in {<IF HD0210=4 > the other business or company / <IF HD0210>4> the other [HD0210 minus 3] businesses or companies} after the deduction of liabilities?

INTERVIEWER: Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

Numeric entry in EUR, 9 digits
- 1 - Don’t know
- 2 - No answer
- 3 - Question filtered
5.13A **hd1000** **SILENT PARTNER**

**Question:** {Are you / Are you or other household members / Are household members} involved in private businesses or companies without active participation in the management, e.g. as a silent partner or investor in a closed-end fund?

{<IF HD0200=1 > Please do not include any company that we have already discussed in detail.}

**INTERVIEWER:** Additional information on „closed-end funds“ is provided on the help page.

1 - Yes  
2 - No

-1 - Don’t know  
-2 - No answer

If = 1, continue with HD1010,  
ELSE continue with HD1100

**Online-Glossar:** Closed-end funds, as compared to open-end funds, usually allow for investments only in a fixed time frame. After this period, the fund is closed. Usually, the investor in a closed-end fund becomes the entrepreneur/limited partner and assumes the corresponding risks. Examples are closed-end real estate funds, film funds, ship funds, etc.

**Investor / silent partner:** Input

filter hd1000=1

5.13B **hd1010** **VALUE OF SHARES (SILENT INVESTMENTS)**

**Question:** What is the value of {your business shares / the business shares of your household / the business shares of the household}?

*Numeric entry in EUR, 9 digits*

1 - Yes  
2 - No

-1 - Don’t know  
-2 - No answer

If = 1, continue with HD1010,  
ELSE continue with HD1100

-3 - Question filtered

5.14A **hd1100** **OWN CHECKING ACCOUNTS**

**PROGRAMMER:** IF THE FKP FOR QUESTION HC0200=1 (ACCOUNT WITH OVERDRAFT FACILITY) STATED THAT HE / SHE / HIS / HER HOUSEHOLD HAS A CHECKING ACCOUNT, CONTINUE WITH DHD3200

- ENCODE HD1100 WITH 1 "YES" IF LEFT OUT

**Question:** We now come to the financial assets: {Do you / Do you or another household member / Does a household member} have a checking account?

1 - Yes  
2 - No, no checking account

-1 - Don’t know  
-2 - No answer

If = 1, continue with DHD3200  
ELSE continue with pageae
**5.14B**

**AMOUNT OF THE DEMAND DEPOSITS**

**Question:** < If HC0200=1 (account with overdraft facility)> When you told me beforehand that {you / your household / the household} {have / has} a checking account, please think about all checking accounts that {you / you and the other household members / the household members} have: How high is the balance on these accounts in total at the present time? If {you / your household / the household} {have / has} a negative balance on one or more accounts, please do not include these accounts here.

**INTERVIEWER:** If all accounts are overdrawn, code with “no balance”.

**Numeric entry in EUR,**

9 digits

-1 - Don’t know
-2 - No answer
-3 - Question filtered
-6 - No balance

**PROG: BUTTON “No balance”**

**FOR CODE -6**

---

**5.15A**

**RIESTER/RÜRUP PENSION PLANS**

**Question:** {Have you / Have you or another household member / Has a household member} concluded a Riester or Rürup pension plan?

**INTERVIEWER:** Additional Information on „Riester” pensions is provided on the help page.

1 - Yes
2 - No

-1 - Don’t know
-2 - No answer

If = 1, continue with DHD2710 a-f
ELSE continue with DHD0400

**Online-Glossar:** The Riester pension plan is a subsidized private pension in Germany. It usually pays a life-long pension. Person with a Riester pensions receive government subsidies and in many cases also tax deductions. There is no insurance obligation.
5.15B dhd2710a-g RIERE/RIEPE PENSION PLANS - TYPES

Question: Please think of all Rieper or Rürup pension plans in {your / the} household:
Which of the investment forms on list 5.3 were selected for these agreements?

INTERVIEWER: - Show list 5.3.
- Multiple answers possible.

1. Named
2. Not Named

7 Variables:
a. Bank savings plan
b. Home loan savings agreement
c. Fund savings plan
d. Classical pension insurance
e. Certified credit agreement
f. Whole-life insurance
g. Other (please specify. PROG: PLACE TEXT IN dhd2710s)

5.15C dhd4000 WHOLE-LIFE INSURANCE

Question: {Do you / Do you or another household member / Does a household member} have {<IF DHD2710f=1>, in addition to the above-mentioned Rieper/Rürup annuity agreements, other} whole-life insurances?

INTERVIEWER: Only Whole-life insurances should be entered here. Risk life insurance is not meant. See glossary for the difference (also on the help page).

Yes (whole-life insurance)  -1. Don't know
2. No  -2. No answer

Online-Glossar: "Whole-life insurance"
The whole-life insurance usually involves a combination of a savings agreement and death benefits, i.e. it is paid out not only in the case of death, but also – if the policyholder has not died by a certain date – at the end of the contractual term. In contrast to that, the risk life insurance only offers death benefits, i.e. it is only paid out if the policyholder dies during the term of the contract.

Input filter dhd4000=1

5.15D dhd4050 WHOLE-LIFE INSURANCE - AMOUNT

Question: How high is the balance for {these life insurance agreements / the life insurance agreements of your household / the life insurance agreements of the household} in total at the present time?

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

Question: IF DHD2700=1> I would like to ask you about the savings accounts, home loan savings agreements and securities accounts. The next set of questions all relate to investments that are NOT subject to a Riester or Rürup annuity agreement. I will return to the Riester and Rürup annuity agreements later when we talk about pensions.

ALWAYS> {Do you / Do you or another household member / Does a household member} have {<IF DHD2710a=1>, besides the Riester or Rürup savings accounts, other} savings accounts? You will find other instructions on list 5.4.

INTERVIEWER: Show list 5.4.

INTERVIEWER: By this we mean general accounts from which no direct transfers can be made, e.g.
Classical savings accounts / passbooks (also online)
Savings plans,
Fixed term deposit accounts,
Call money accounts,
Similar accounts.

1 - Yes  -1 - Don't know  IF = 1, continue with HD1210
2 - No   -2 - No answer  ELSE continue with DHD0600

Input filter dhd0400=1

BALANCES IN SAVINGS ACCOUNTS

Question: How high is the balance in {these savings accounts / these savings accounts of your household / these savings accounts of the household} in total at the present time?

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

Input filter dhd0400=1

SAVING FOR SAVINGS ACCOUNT

Question: {Do you / Does your household / Does the household} regularly deposit a certain amount in {this account / these accounts}?

1 - Yes  -1 - Don't know  If = 1, continue with DHD0510
2 - No  -2 - No answer  ELSE continue with DHD0600
 -3 - Question filtered
Input filter dhdo500=1

5.16d dhdo510 dhdo511  SAVING - SAVINGS ACCOUNT - AMOUNT
SAVING - SAVINGS ACCOUNT - TIME PERIOD

PROGRAMMER: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE
TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD
BE SAVED IN ITS OWN VARIABLE (DHD0511). SPECIFICATIONS: MONTHLY,
QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHD0510 <0, HIDE QUESTION DHD0511 AND ENCODE WITH -3 (FILTERED)

Question: How much (do you/does your household/does the household) usually put into
(your savings accounts/your household's savings accounts/the household's savings
accounts) in total per month, quarter or year?
Please only include amounts that are not directly intended for investment in other financial
assets {< IF DHD2710a=1 and leave out Riester or Rürup savings accounts}
Numeric entry in EUR, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered

CAPI-CHECK: DHD0510cc: dhdo510=0 AND dhdo500=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhdo510) here or in the
previous question (dhdo500) or explain it.
1: Correct entry here (dhdo510)
2: Correct entry for previous question -> Back to DHD0500
3: Explain information -> Call up comment window

5.17a dhdo600  HOME LOAN SAVINGS AGREEMENTS

Question: {Do you / Do you or another household member / Does a household member}
have {< IF DHD2710b=1>, besides the Riester or Rürup home loan savings agreements,
other} home loan savings agreements? Here, only enter home loan savings agreements that
have not yet been paid out.
1 - Yes
2 - No
-1 - Don't know
-2 - No answer
If = 1, continue with DHD0610
ELSE continue with DHD0700
**5.17b** 

**BALANCES FOR ACCOUNTS IN HOME LOAN SAVINGS AGREEMENTS AND CONTRACTS**

**Question:** How high is the balance, i.e. the interest-bearing deposits, on {these home loan savings accounts / these home loan savings accounts of your household / these home loan savings accounts of the household} in total at the present time?

< IF DHD2710b=1 > Please take into account here and in the following only the home loan savings accounts that are not connected with a Riester or Rürup annuity agreement.

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

**5.17C**

**SAVED SUM FOR HOME LOAN SAVINGS - AMOUNT AND TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0621). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHD0620 < 0, HIDE QUESTION DHD0621 AND Encode WITH -3 (FILTERED)

**Question:** What is the total amount {you usually allocate / your household usually allocates / the household usually allocates} into {these building society contracts / these building society contracts of your household / these building society contracts of the household} per month, quarter or year?

**INTERVIEWER:** If no deposits: enter zero.

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

**5.18A1**

**SECURITIES ACCOUNT**

**Question:** <IF DHD2710c=1>: You mentioned Riester or Rürup fund savings plans. Is ANOTHER securities account held for {you / you or another household member / a household member}?

<IF DHD2710c <>1>: Is a securities account held for {you / you or another household member / a household member}?

1 - Yes
2 - No

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

If = 1, continue with the following text
ELSE continue with DHD0750
**5.18A2**

**PROGRAMMER:** ALLOW MULTIPLE ANSWERS

**Question:** What kind of bank {do you/does your household/does the household} hold this securities deposit account with? Please refer to list 5.5.

**INTERVIEWER:** - Show list 5.5

- Multiple answers possible

1 - named
2 - not named
6 Variables:

a - Savings banks
b - Mutual savings banks
c - Federal state banks
d - big bank (Deutsche Bank, Commerzbank, HypoVereinsbank, Postbank)
e - Direct bank (z.B. ING-Diba, Comdirect, DKB)
f - others (please specify,
  PROG:Text record in DHD0900S)

Input filter dhd0700=1

**5.18B**

**SECURITIES ACCOUNT - ESTIMATED MARKET VALUE**

**Question:** Investment decisions are particularly important for the study. In the following I would like to ask you about the total value and the composition of the securities portfolio. Let us start with the total value. Please think of all the securities accounts that {you / you and other household members / the household members} have {<If DHD2710c= 1 >, not including the Riester or Rürup fund savings plan}: What do you estimate is today’s market value for the securities held in these accounts in total?

**Numeric entry in EUR, 9 digits**

-1 - Don't know
-2 - No answer
-3 - Question filtered
Question: Which of the following kinds of securities are held in these accounts? Please refer to list 5.6.

**INTERVIEWER:** - Show list 5.6.
- Multiple answers possible
- You will find more explanations about "fund shares", "certificates", "non-fixed-interest securities", "publicly traded shares" and "exchange traded funds" on the help page.

1 - Named
2 - Not Named
4 variables:
- Mutual fund shares
- Certificates
- Fixed-income securities such as government bonds, corporate and bank bonds
- Don't know
- No answer
- Question filtered

**Online-Glossar:**
A) A fund is a "basket" of many securities that are sometimes very different from each other. A share of a fund gives you a share of this basket and its returns. In some cases individual projects are financed by the fund, such as real estate, ships or films. Common types of funds are, for example, equity funds, annuity funds, money market funds, funds of funds, hedge funds, exchange-traded funds (ETFs), ship fund, media funds.

B) Certificates are relatively new forms of investment. They are issued by banks and the banks are liable for the yield. The yield depends on the performance of certain capital market indicators, such as a stock index, a stock price, interest rates or a basket of currencies. The repayment of the capital employed is not necessarily guaranteed. Popular types of certificates are bonus certificates, index certificates, discount certificates, leverage certificates, guarantee certificates and subject certificates.

C) Fixed-income securities are investments that entitle the holder to receipt of a previously fixed amount of interest. Depending on who issued these documents, they may involve government bonds (e.g. German government bonds, savings bonds, treasury bonds, treasury warrants, municipal bonds, covered bonds from the federal government, state governments or municipalities), corporate bonds or other debt securities (e.g. bank bonds)?

D) A publicly traded share is a security traded on an exchange, which makes the shareholder (the owner of the paper) a part owner of the joint stock company. It usually guarantees a claim to a portion of the company's income. The shares represent a certificate that securitizes a portion of the capital in a joint stock company.

E) An exchange-traded fund (ETF) is a fund traded on the stock market, mostly managed passively and usually reproducing an underlying index (e.g. the DAX). ETFs can be traded at
any time like shares on the stock exchange for the usual fees with stocks (investment funds without surcharge). Due to the inexpensive low-cost structure, they are becoming increasingly popular among private investors. ETFs are available for almost all asset classes. You can use ETFs to invest in stocks, commodities, bonds, credit derivatives and the money market.

Input filter dhd0775a=1

5.19A       dhd2420h  TOTAL VALUE OF INVESTMENT FUNDS

**Question:** Now let's talk about mutual fund shares.

*Numeric entry in EUR, 9 digits*

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

Input filter dhd0775a=1

5.19B       dhd2410a-g  TYPES OF INVESTMENT FUNDS

**Question:** Please tell me which of the types of mutual funds on list 5.6 (do you / does your household / does the household) currently have?

**INTERVIEWER:** - Show list 5.6.

- Multiple answers possible.

1 - Named
2 - Not Named
7 variables in each case:

a - Funds that mainly invest in stocks
b - Fund that mainly invest in fixed-income securities (bonds)
c - Funds that mainly invest in money market securities
d - Funds that mainly invest in real estate
e - Hedge funds
f - Other funds (please specify type, PROG: PLACE TEXT IN dhd2410s)
g - Funds, but investment form is not known.

If one variable is DHD2410a-f=1, continue with DHD2420a-f
ELSE continue with DHD0800
5.19C

**VALUE OF INVESTMENT FUNDS (TOTAL) - TYPES**

**PROGRAMMER**: ONLY SHOW MENTIONED TYPES OF FUNDS IN DHD2410A-G. IF NECESSARY, USE EURO LOOP FOR THESE. FILE ANSWERS IN DHD2420A-F (NUMERIC ENTRY IN EUR, 9-DIGIT).

**Question**: Please tell me, how high is the market value of (your shares of funds / the shares of funds of your household / the shares of funds of the household) of the following type.

*Numeric entry in EUR, 9 digits*

6 variables:

- **a** - Funds that mainly invest in stock
- **b** - Fund that mainly invest in fixed-income securities (bonds)
- **c** - Funds that mainly invest in money market securities
- **d** - Funds that mainly invest in real estate
- **e** - Hedge funds
- **f** - Other funds

**Input filter**: dhd0775a=1

5.20A

**SAVINGS FOR FUNDS**

**Question**: (Do you / Does your household / Does the household) regularly invest a certain amount in the funds, e.g. as part of a fund savings plan?

1 - Yes
2 - No

*If = 1, continue with DHD0810*

If <>1 AND DHD0775b=1, continue with DHD0910
If <>1 AND DHD0775b<>1 AND DHD0775c=1, continue with DHD2510a-f
If <>1 AND DHD0775b<>1 AND DHD0775c<>1 AND DHD0775d=1, continue with DHD2610
ELSE continue with DHD2300.
Input filter dhd0800=1

5.20B  dhd0810  dhd0811  SAVINGS AMOUNT FOR FUNDS - AMOUNT

SAVINGS AMOUNT FOR FUNDS - TIME PERIOD

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0811). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)
- IF DHD0810 <0, HIDE QUESTION DHD0811 AND ENCODE WITH -3 (FILTERED)

Question: What amount {do you/does your household/does the household} usually invest in funds per month, quarter or year?
Numeric entry in EUR, 9 digits  -1 - Don’t know
-2 - No answer
-3 - Question filtered

If dhd0775c=1 continue with dhd2510a-f
If dhd0775c<>1 AND dhd0775d=1 continue with dhd2610
Else continue with dhd2300.

CAPI-CHECK: DHD0810cc: dhd0810=0 AND dhd0800=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd0810) here or in the previous question (dhd0800) or explain it.
1: Correct entry here (dhd0810)
2: Correct entry for previous question -> Back to DHD0800
3: Explain information -> Call up comment window
Input filter dhd0775c=1

5.22A  dhd2510a-f  BOND ISSUERS

Question: Now I would like to ask you a few questions about the fixed-income securities that {you have / your household has / the household has}.
Who issued these fixed-income securities? Please look at list 5.7. Please consider the fixed-income securities in total and enter all that apply from the list.

INTERVIEWER: - Show list 5.7.
- Multiple answers possible.
1 - Named  -1 - Don’t know
2 - Not Named  -2 - No answer
6 Variables:
a - Federal, state or municipality in Germany
e - Foreign national, state or local governments in the euro area
f - Foreign national, state or local governments outside of the euro area
b - Banks (e.g. bank bonds)
c - Businesses
d - Other (please specify, PROG: PLACE TEXT IN dhd2510s)
5.22A2 dhd2515 **BONDS - MATURITIES**

**Question:** What maturities (do your / the / the) fixed-income securities (of your household / the household) primarily have?

-1 - Less than 1 year
-2 - Between one and five years
-3 - More than 5 years
-1 - Don't know
-2 - No answer
-3 - Question filtered

5.22B dhd2520 **MARKET VALUE OF BONDS**

**Question:** What is the market value of all these fixed-income securities at present?

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

5.22C dhd1100 **SAVING FOR BONDS**

**Question:** (Do you / Does your household / Does the household) regularly deposit a certain amount into a form of fixed-income securities?

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

f = 1, continue with DHD1110
If <>1 AND DHD0775d=1, continue with DHD2610
ELSE continue with DHD2300.
**Input filter dhd1100=1**

### 5.22D dhd110
dhd111

**SAVED SUM FOR BONDS - AMOUNT**

**SAVED SUM FOR BONDS - TIME PERIOD**

**PROGRAMMER**: If DHD1100 < 0, hide question DHD1111 and encode with -3 (FILTERED)

- In CAPI, a list of options should be provided for the time frame to which the information refers. This information should be saved in its own variable (DHD1111). Specifications: monthly, quarterly, yearly, another time frame (please specify)

**Question**: What amount (do you/does your household/does the household) usually invest in fixed income securities per month, quarter or year?

*Numeric entry in EUR, 9 digits*

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

**CAPI-CHECK**: DHD1110cc:dhd1110=0 AND dhd1100=1

**INTERVIEWER**: Zero is not a valid amount. Please correct entry (dhd1110) here or in the previous question (dhd1100) or explain it.

1: Correct entry here (dhd1110)
2: Correct entry for previous question -> Back to DHD1100
3: Explain information -> Call up comment window

**Input filter dhd0775d=1**

### 5.23A dh2610

**VALUE OF PUBLICLY TRADED STOCKS**

**Question**: Where do we come to the stocks that (you own / your household owns / the household owns).

What is the total current value of these shares at present? (If DHD0775a=1 OR DHD0775b=1 OR DHD0775a=-1 ODER -2 OR DHD0775b=-1 OR -2) Please do not include any certificates or stocks in funds.

*Numeric entry in EUR, 9 digits*

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

**Input filter dhd0775d=1**

### 5.23B dh2620

**STOCKS FROM FOREIGN ISSUERS**

**Question**: Are any of these shares issued by foreign companies?

**INTERVIEWER**: Foreign companies are companies with their headquarters outside of Germany.

1 · Yes
2 · No

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
5.23C  dhd1200  SAVINGS FOR STOCK

Question: {Do you / Does your household / Does the household} regularly invest a certain amount into a form of stocks of publicly traded companies?

<IF DHD0775a=1> Please give me only those regular investments that you have not already mentioned when we spoke about funds.

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

5.23D  dhd1210  SAVED SUM FOR STOCK - AMOUNT
dhd1211  SAVED SUM FOR STOCK - TIME PERIOD

PROGRAMMER: - IF DHD1210 <0, HIDE QUESTION DHD1211 AND ENCODE WITH -3 (FILTERED)
- IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD1211). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

Question: What amount {do you/does your household/does the household} usually invest in shares of listed companies per month, quarter or year?

Numeric entry in EUR, 9 digits

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

CAPI-CHECK: DHD1210cc: dhd1210=0 AND dhd1200=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd1210) here or in the previous question (dhd1200) or explain it.
1: Correct entry here (dhd1210)
2: Correct entry for previous question -> Back to DHD1200
3: Explain information -> Call up comment window

5.24A  dhd2300  OTHER SECURITIES IN SECURITIES ACCOUNT

Question: {<IF DHD0775a=1 or DHD0775b=1 or DHD0775c=1 or DHD0775d=1> We have already spoken about {<IF DHD0775a=1>funds}/ {DHD0775b=1> certificates}/ {<IF DHD0775c=1> fixed-income securities}/ {<IF DHD0775d=1> publicly traded stock}.}

Are there other securities in {your securities account / your securities account and the securities account of the other household members / the securities account of all household members}, which I have not yet recorded up to now?

1 - Yes (please specify)
2 - No
-1 - Don’t know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

If =1,-1,-2, continue with HD1600
ELSE continue with DHD2305
**5.24B**

**OTHER SECURITIES IN SECURITIES ACCOUNT - TYPE**

**Question:** What are these securities?

1 - *Insert text in an excelsheet*
2 - *Open text entry*
3 - *Don't know*
4 - *No answer*
5 - *Question filtered*

**5.24C**

**OTHER SECURITIES IN SECURITIES ACCOUNT - VALUE**

**Question:** What is the total value of all these other securities at the present moment?

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

**5.24D**

**SAVING FOR OTHER SECURITIES IN SECURITIES ACCOUNT**

**Question:** (Do you / Does your household / Does the household) regularly invest a certain amount in these securities?

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

If =1, -2, 2, continue with HD1600
ELSE continue with DHD2320
5.24E

other securities in securities account - amount

other securities in securities account - time period

programmer: In CAPI, a list of options should be provided for the time frame to which the information refers. This information should be saved in its own variable (DHD2321). Specifications: Monthly, quarterly, yearly, another time frame (please specify)

Question: What amount {do you/does your household/does the household} usually invest in these securities per month, quarter or year?

Numeric entry in EUR, 9 digits

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

CAPI-CHECK: DHD2320cc: dhd2320=0 AND dhd2330=1

Interviewer: Zero is not a valid amount. Please correct entry (dhd2320) here or in the previous question (dhd2330) or explain it.

1: Correct entry here (dhd2320)
2: Correct entry for previous question -> Back to DHD2330
3: Explain information -> Call up comment window

5.25A

managed accounts

question: {Do you / Does your household / Does the household} use an asset manager for the investment of {your / its / its} wealth?

1 - Yes
2 - No

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

If = 1, continue with HD1610
ELSE continue with HD1700

Input filter hd1600=1

5.25B

assets in managed accounts not yet recorded

question: Does this portion of {your assets / the assets of your household / of the assets of the household} that were invested with the aid of an asset manager involve assets that have not yet been entered?

1 - Yes
2 - No

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

If = 1, continue with HD1620
ELSE continue with HD1700

Input filter hd1610=1

5.25C

value of other assets in managed accounts
**Question**: What is the value of this asset not yet entered at the present time?

*Numeric entry in EUR, 9 digits*

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

**5.26A hd1700**  
**MONEY OWED TO HOUSEHOLD**

**Question**: Does someone outside {your / the / the} household owe money to {you / you or another household member / a household member}? I am thinking about loans to friends or acquaintances, other private loans, rental deposits or any other loans that we still have not spoken about

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

If = 1, continue with HD1710  
ELSE continue with DHD1400

Input filter hd1700=1

**5.26B hd1710**  
**AMOUNT OWED TO HOUSEHOLD**

**Question**: What is the total amount owed to {you / you or another household member / a household member}?  

*Numeric entry in EUR, 9 digits*

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

**5.26C dhd1400**  
**CASH**

**Question**: {Do you / Does your household / Does the household} currently have cash that has been saved over a longer period of time?

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

If = 1, continue with DHD1410  
ELSE continue with HD1900

**5.26D dhd1410**  
**AMOUNT OF CASH**

**Question**: How much cash is this currently?

*Numeric entry in EUR, 9 digits*

-1 - Don't know
-2 - No answer
-3 - Question filtered
5.27A  hd1900  ANY OTHER FINANCIAL ASSETS

Question: {Do you / Do you or a household member / Does a household member} have other significant valuables or assets? You will find examples on list 5.8. <If DHD 2700 = 1>
Please do not give me any assets connected with Riester or Rürup annuity agreements.

INTERVIEWER: Show list 5.8.

INTERVIEWER: Shares in cooperatives
Precious metals
Options
Futures
Effective pieces of securities which are not held in a securities account
Claims arising from legal proceedings or from an estate
Extraction rights, for example, for oil and gas
Claims arising from patents and licenses
Other
1 - Yes        -1 - Don't know        If = 1, continue with HD1910
2 - No         -2 - No answer       ELSE continue with DHD1300

Input filter hd1900=1

5.27B  hd1910  DESCRIPTION OF OTHER ASSETS

Question: What assets are these?

INTERVIEWER: Let a maximum of 3 be described.
1 - Insert text in an excelsheet
open text entry        -1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter hd1900=1

5.27C  hd1920  TOTAL VALUE OTHER ASSETS

Question: What value do these assets have in total?

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

5.28A  dhd1300  DISCRETIONARY SAVING

Question: Some people and households do not save or do not do so regularly, but invest what is left over in their checking account. {Did you / your household / the household} invest money on an "ad-hoc basis" in the last 12 months? Please also think about automatic transfers of remaining balances at the end of the month to move the remaining credit balance from a checking account to another account ("Abschöpfungsaufträge").

1 - Yes        -1 - Don't know        What was the total amount of
2 - No         -2 - No answer       these irregular investments in
-3 - Question filtered the last 12 months?
Question: What was the total amount of these irregular investments in the last 12 months?

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

CAPI-CHECK: DHD1310cc: dhd1310=0 AND dhd1300=1
INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd1310) here or in the previous question (dhd1300) or explain it.
1: Correct entry here (dhd1310)
2: Correct entry for previous question -> Back to DHD1300
3: Explain information -> Call up comment window

Input filter dhd1300=1

Question: In what form {did you / did your household / did the household} invest this money?

INTERVIEWER: - Please do not read possible answers aloud
- Multiple answers possible
- If the form cannot be classified under the provided categories, please enter under Other and enter form.
1 - Named
2 - Not Named
7 variables:
- Savings account, savings book, fixed deposit account or similar accounts
- Home loan savings agreement
- Investment funds, money market funds or hedge funds
- Certificates
- Stocks
- Government bonds, corporate bonds, other debt securities
- Other (please specify. PROG: PLACE TEXT IN dhd1320s)
5.28D  
**dhd1330**  DISCRETIONARY SAVING - LIQUIDATED SAVINGS

**Question:** {Did you / your household / the household} liquidate financial assets in the last few years which were not invested in another form? Such a re-investment would also be the purchase of real estate, cars or valuable objects.

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

If $dhd1330=1$, continue with DHD1340
If $dhd1330<>1$ and interview with internal FKP and anzhhm>1, continue with DHD2800
If $dhd1330<>1$ and interview with internal FKP and anzhhm =1, continue with DHD2800
If $dhd1330<>1$ and interview with external FKP continue with DHD300$x$
ELSE continue with DHD1800

Input filter $dhd1330=1$

5.28E  
**dhd1340**  DISCRETIONARY SAVING - LIQUIDATED SAVINGS

**Question:** What was the total amount of these liquidated investments in the last 12 months?

**Numericentry in EUR, 9 digits**

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

If interview with internal FKP AND number=1, continue with DHD2800
If interview with internal FKP and number>1, continue with HD1800
ELSE continue with DHD300$x$

Input filter internal FKP AND anzhhm>1

5.29A  
**hd1800**  INVESTMENT BEHAVIOR - RISK PREFERENCES - HOUSEHOLD

**Question:** If savings or investment decisions are made in your household: Which of the statements on list 5.9 best describes the attitude toward risk? Try to characterize the household as a whole, even if it is not always easy.

**INTERVIEWER:** - Show LIST 5.9
- Please only select the statement that is MOST accurate.

1 - We take significant risks and want to generate high returns.
2 - We take above-average risks and want to generate above-average returns.
3 - We take average risks and want to generate average returns.
4 - We are not ready to take any financial risks.
5 - No uniform classification is possible for the hh as a whole.

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

If $hd1800=5$, continue with DHD2900
ELSE continue with DHD2900
Question: If you personally make the savings or investment decisions: Which of the statements on list 5.10 best describes your personal attitude toward risk?

INTERVIEWER: - Show list 5.10
- Please only select the statement that is MOST accurate.

1. I take significant risks and want to generate high returns.
2. I take above-average risks and want to generate above-average returns.
3. I take average risks and want to generate average returns.
4. I am not ready to take any financial risks.

INTERVIEWER: - Read possible answers aloud.
- One answer only

1. Primarily, each person in the household on their own.
2. We decide on the essential things together.
3. One household member for the household.
4. It depends.
**5.29C hnd4000**

**Question:** And how do you personally act in general with regard to the selection of financial products, such as accounts, savings accounts, securities or insurance?

**INTERVIEWER:** multiple answers possible

- Show LIST 5.11

If the respondent is not able to answer for the household as a whole, please record how the FKP selects financial products.

1. [I / We] choose the same provider for [my / our] financial products and insurance.
2. [I / We] choose different providers for [my / our] financial products and insurance.
3. [I / We] always search for the least expensive provider for each financial product and each insurance policy.

3 variables

a) Statement that is most accurate
b) – c) Other statements

**5.29D dhd2970a-e**  

**INVESTMENT BEHAVIOUR – INTEREST RATES**

**Question:** Do the low interest rates influence your savings behaviour?

**INTERVIEWER:** - Multiple answers possible for answers a, b, c, and d

- Show list 5.12 .

- If the respondent is not able to answer for the household as a whole, please record how the low interest rates influence the FKP's personal savings behaviour.

- If the person is not able to provide an answer for the household as a whole, please ask whether the low interest rates influence his/her personal savings behaviour.

1. Named
2. Not Named

7 variables:

a – Yes, [I / We ] now save less than before
b – Yes, [I / We ] don't save at all anymore
c – Yes, I / We now save more than before
d – Yes, [I invest my money / We invest our money] now differently
e – No, [my / our] savings behaviour has not changed

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - No further answers (only variable b and c)
SELF ASSESSMENT - QUALITY OF INFORMATION ON HOUSEHOLD MEMBERS

PROGRAMMER: SHOW HOUSEHOLD MATRIX AND ENTER ESTIMATE FOR EACH MEMBER

**Question:** How well do you think you could provide information on the household members’ financial investments such as checking accounts, credit cards, savings agreements, securities and brokerage accounts? Please enter an estimate for each person in {your / the} household.

1. Very well  
2. Well  
3. Not very well  
4. Poorly

Loop for all people in the household.

CRISIS - REALISED GAINS / LOSSES

**Question:** {Have you / Has your household / Has the household} had significant gains or losses on the bottom line from the SALE OF FINANCIAL ASSETS in the last three years?

**INTERVIEWER:** If there were no selling undertaken, please code with -4 „no purchases“

1. Significant gains  
2. Neither  
3. Significant losses  
4. Don’t know  
5. No answer  
6. Question filtered

If =1 or 3, continue with DHD1810 ELSE continue with HND3040

CRISIS - CONCERNS ABOUT INVESTING IN CERTAIN FORMS OF ASSETS

**Question:** Are there assets which {you / your household / the household} owned three years ago and in which {you / your household / the household} would no longer invest any more money today?

1. Yes  
2. No  
3. Don’t know  
4. No answer  
5. Question filtered

If =1, continue with DHD1900 ELSE continue with HND3100

CRISIS - CONCERNS ABOUT INVESTING IN CERTAIN FORMS OF ASSETS (TEXT)

**PROGRAMMER:** SHOULD BE ENTERED FREELY, WILL BE ENCODED LATER

**Question:** What forms of assets were these?

1. Insert text in an excel sheet open text entry  
2. Don’t know  
3. No answer  
4. Question filtered

Input filter hnd3040=1
**5.30A dhnd0100 PRINCIPAL BANK - EXISTENCE**

**Question:** {Do you / Does your household / Does the household} have a principal bank ("Hausbank")?

**INTERVIEWER:** By this I mean a bank that {you / your household / the household} {use / uses} to handle the majority of the bank transactions.

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

If=1, continue with DHND020
ELSE continue with HH0100

**Input filter** dhnd0100=1

**PROGRAMMER:** ALLOW MULTIPLE ANSWERS.

**5.30B dhnd0200a-f PRINCIPAL BANK - BANK GROUP**

**Question:** To which group of banks does {your principal bank / the principal bank of your household / the principal bank of the household} belong? Please look at list 5.13.

**INTERVIEWER:** - Show list 5.14

- Multiple answers are possible.

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

6 Variables:

a - Savings bank (Sparkasse)
b - Credit union (Volksbank and Raiffeisenbank)
c - Regional bank (Landesbank)
d - Major private bank (Deutsche Bank, Commerzbank, HypoVereinsbank, Postbank)
e - Direct bank (e.g. ING-Diba, Comdirect, DKB)
f - Other (please specify, PROG:Place text in DHND0200S)

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

**Input filter** dhnd0100=1

**5.K7 dhnd0300 CRISIS - CONFIDENCE IN COMMERCIAL BANKS**

**Question:** {Have you / Has your household / Has the household} used a consulting service at {your / the} principal bank in the past three years?

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

If=1, continue with DHND0400
ELSE continue with HH0100
Section 6: Inter-generational Transfers / Gifts
REFERENCE UNIT: HOUSEHOLD. THE QUESTIONS HAVE TO BE ASKED TO THE INTERNAL FKP.

6.00A dhh5000a-o RECEIVER OF DONATION

PROGRAMMER: SHOW HH LIST.
ALLOW MULTIPLE ANSWERS.

Question: Inheritances and gifts are an important way for households to accumulate assets. You stated before that {you/your household/the household} inherited or received {your/its/its} main residence as a gift. Which member or members of the household received the property {<IF anzhhm=1><IF anzhhm=>1 AND (DHB0400c=1 OR DHB0400d=1 OR DHB0400c_preload=1 OR DHB0400d_preload=1)> <IF anzhhm=1> AND DHB0400c<>1 OR DHB0400c_preload<>1> -(also)}>?
1 - named
2 - not named
Show HH list.

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

PROGRAMMER: AFTER EVERY MENTIONED PERSON ASKED DIRECTLY QUESTIONS DHH5100A-O.

6.00B dhh5100a-o DONOR OF DONATION

PROGRAMMER: ASK THIS QUESTION ALL IN DHH5000A-O NAMED PERSONS IMMEDIATELY AFTER ENTRY.

Question: {<IF anzhhm=1> Inheritances and gifts are an important way for households to accumulate assets. You stated before that you inherited your main residence or received it as a gift.}
What is the relationship between {<IF anzhhm=1> AND (DHB0400d=1 OR DHB0400d_preload=1) AND DHB0400c<>1 OR DHB0400c_preload<>1> the donor of the gift / <IF DHB0400c=1 OR DHB0400c_preload=1> AND (DHB0400d<>1 OR DHB0400d_preload<>1)> the bequeather <IF anzhhm=1> AND DHB0400d=1 OR DHB0400d_preload=1> and (DHB0400c=1 OR DHB0400c_preload=1)}> "the donor of the gift and/or the bequeather" } and {<IF anzhhm=1> yourself/ <IF anzhhm=1> [name from DHH5000a-o]}?

INTERVIEWER: The subject of interest here is the relation to the household member, that received the donation.

Liste 6.1 vorlegen.
1 - Grand-parents maternal
2 - Grand-parents paternal
3 - Father
4 - Mother
5 - Both parents
6 - Son/Daughter
7 - Other relatives
8 - Not related persons
**6.01**  
**hh0100**  
**RECEIPT OF LARGER GIFTS OR INHERITANCES**

**Question:** Inheritances and gifts are of great importance for the building of wealth in households.

\{
  IF DLHA1110[StabilerHaushalt]=1 > Between [DATUM_HH_VW] and now: (Have you / Have you or another member of your household / Has a household member)
  \{(DHB0400c=1 or DHB0400d=1 (Main residence received as gift or inheritance) besides your main residence) received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD ?}

ELSE \{Have you / Have you or another member of your household / Has a household member \{(DHB0400c=1 or DHB0400d=1 (main residence is inheritance or gift) except for the main residence) ever received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD?

**INTERVIEWER:** The household may determine what a "larger" gift or inheritance is.

**INTERVIEWER:** Transfers are also meant by gifts here.

1 - Yes  
2 - No  

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

If = 1 OR -2 continue with hh0700
Else continue with pageu and loop only once

Input filter hh0100=1

**6.01A**  
**hh0110**  
**NUMBER OF LARGER GIFTS OR INHERITANCES**

**Question:** How many larger gifts or inheritances were there?

**INTERVIEWER:** If several household members received an inheritance or a gift together, i.e. at the same time and from the same person, then this is to be treated as one inheritance or gift.

**Numeric entry, 1 digit**

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

IF = 1 or -2, continue with HH0700
ELSE continue with pageu
Input filter (hh0100=1 AND hh0110=-1, -2) OR (hh0100=1 UND hh0110>1 AND Loop <3)

**PROGRAMMER:** LOOP FOR 3 GIFTS / LEGACIES

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

**IF HH0110 = -1 OR -2** (FOR THE NUMBER "DON’T KNOW" OR "NO ANSWER"):
ONLY RUN THROUGH LOOP ONCE FOR THE MOST IMPORTANT GIFT / INHERITANCE.

**Page U**

**PAGE - LOOP FOR LEGACIES AND GIFTS**

**Question:** < HH0110=1 (only one gift / inheritance)>: Now we come to this gift or inheritance.
< HH0110>1 (More than one gift / inheritance) >: Start with the gift or inheritance that is particularly important for {your current financial situation / the current financial situation of your household / the current financial situation of the household}. This does not have to be the largest - maybe it occurred at a time when additional money played an important role.
<WITH SECOND OR THIRD LOOP CYCLE> TRANSITION TEXT
Now we come to the next gift / inheritance. I mean the most important of those which we have not yet spoken about.

-3 - **Question filtered**

**6.02** hh050$x

**GIFT OR INHERITANCE**

**PROGRAMMER:** IF HH050$X=-1 OR -2, THEN TEXT BLOCK HH050$X= "GIFT OR INHERITANCE"

**Question:** Was that a gift or an inheritance?

1 - Gift 
2 - Inheritance

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

**Input filter** hh0100=1

**6.03** hh020$x

**YEAR GIFT / INHERITANCE RECEIVED**

**Question:** <IF HH0110>1> In what year {did you / did your household / did the household} receive the [HH050$x] that was the most important for {your current financial situation / the current financial situation of your household / the current financial situation of the household}?

**Numeric entry 4 digits (year)**

**Range<=[Interviewjahr]**

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

**CAPI-CHECK:** HH020$xcc: (hh020$x>=0 AND hh020$x<1800)

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

1: Correct entry
2: Explain information -> Call up comment window
6.04 hh030$xa-j **TYPE OF ASSETS RECEIVED**

**Question:** What kinds of assets were received? Please refer to list 6.1

**INTERVIEWER:** Show list 6.1...
- Multiple answers possible.
  1. Named
  2. Not Named
  9 variables:
  a. Money
  b. Residential real estate
  c. Usufruct (use of residential real estate)
  d. Property
  e. Companies
  f. Securities, stocks
  g. Jewelry, furniture, art
  h. Life insurance
  i. Other assets (please specify; PROG: PLACE TEXT IN hh030$xs)

Input filter hh0100=1

6.05 hh040$x hh045$x **VALUE OF GIFT / INHERITANCE**

**Question:** What value did the [HH050$x] have when {you / your household / the household} received it?

**INTERVIEWER:** Please indicate, if the value is in gross or net.

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

If number>1, continue with DHH50$xa-o
ELSE continue with DHH510$xa-o

Input filter anzhhm>1 AND hh0100=1

6.06 dhh50$xa-o **RECIPIENT OF GIFT / INHERITANCE**

**PROGRAMMER:** SHOW HH LIST.
- ALLOW MULTIPLE POSSIBLE ANSWERS
- ASK QUESTION FOR ALL PEOPLE MENTIONED IN DHH50$XA-O IMMEDIATELY AFTER ENTRY IN DHH50$XA-O

**Question:** Which {<If DHH50$xa-o -4>(other)} household member or which household members received the [HH050$x]XX?

1. Named
2. Not Named
Show HH list
-1. Don't know
-2. No answer
-3. Question filtered
-4. no other person

IF =-1,-2,-4 continue with hh0700
6.07  
**DONOR OF GIFT / INHERITENCE**

**PROGRAMMER:** ASK QUESTION FOR ALL PEOPLE MENTIONED IN DHH50$XA-O IMMEDIATELY AFTER ENTRY IN DHH50$XA-O

**Question:** What is the relationship between {<IF HH050$x=1> the donor of the gift / <IF HH050$x=2> the deceased / <IF HH050$x<>1 AND <>2 the donor of the gift respectively the deceased} and [Name aus DHH50$xa-o]?

**INTERVIEWER:** Here we are interested in the relationship to the household member who received the gift or inheritance.

1 - Maternal grandparents
2 - Paternal grandparents
3 - Father
4 - Mother
5 - Both parents
6 - Son/daughter
7 - Other family
8 - Unrelated people (please specify; PROG: Place text in DHH510$xS)

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

End of loop for 3 gifts / legacies

6.08
**INHERITANCE OR GIFT EXPECTED IN THE FUTURE**

**Question:** {Do you / Does your household / Does the household} expect a larger gift or inheritance from someone who is not a household member in the future?

1 - Yes
2 - No

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

Page SV

**PAGE - DONATIONS**

**Question:** Now we come to the transfers that {you / your household / the household} gives to others. This is about support or subsistence payments, as well as donations for the needy, for example, victims of earthquakes or floods, donations for other charitable purposes such as churches or organizations or donations to political parties.

6.09A
**REGULAR TRANSFERS TO PEOPLE OUTSIDE OF THE HOUSEHOLD**

**Question:** {Have you / Has your household / Has the household} made regular support or subsistence payments in the last 12 months to people who do not belong to {your / the} household? Please do not consider any one-time payments or gifts.

**INTERVIEWER:** By this we do NOT mean salary payments to domestic staff.

1 - Yes
2 - No

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

If =1, continue with DHI0100
ELSE continue with DHH0800
DONATIONS - AMOUNT
DONATIONS - TIME PERIOD

PROGRAMMER:
- IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHI0110). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY).
- IF DHI0100 <0, HIDE QUESTION DHI0110 AND ENCODE WITH -3 (FILTERED)

Question: Roughly how much money (do you/does your household/does the household) spend on regular payments of this kind per month, quarter or year?

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

CAPI-CHECK: DHI0100cc: dhi0100=0 AND hi0300=1
INTERVIEWER: Zero is not a valid amount. Please correct entry (dhi0100) here or in the previous question (hi0300) or explain it.
1: Correct entry here (dhi0100)
2: Correct entry for previous question -> Back to HI0300
3: Explain information -> Call up comment window

DONATIONS

6.10B dhh0805

Question: {Have you / Has your household / Has the household} made voluntary payments to non-profit organizations such as donations or contributions in the year [Interview year - 1]?

INTERVIEWER: It is meant support or sustentation contributions, but also donations to needy people like e. g. earth quake or flood victims, donations to other benificial purposes like congregations or organizations or donations to political parties.

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
If =1, continue with DHH0805
ELSE continue with DHH0900

Input filter dhh0800=1

DONATIONS - AMOUNT

6.10B dhh0805

Question: How high were these voluntary payments?

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

CAPI-CHECK: DHH0805cc: dhh0805=0 AND dhh0800=1
INTERVIEWER: Zero is not a valid amount. Please correct entry (dhh0805) here or in the previous question (dhh0800) or explain it.
1: Correct entry here (dhh0805)
2: Correct entry for previous question -> Back to dhh0800
3: Explain information -> Call up comment window
**6.11A  dhho0900  CHURCH TAX**

**Question:** Many people also pay church taxes. {Do you / Does your household / Does the household} belong to this group?

1. Yes  
2. No  

IF internal FKP, continue with pagew
ELSE continue with pagei

Input filter internal FKP

---

**Page W  pagew  PAGE - LITERACY**

**Question:** At the end of this section I would like to ask a couple of questions to better understand the decisions on saving. You can also see the questions on list 6.2.

**INTERVIEWER:** Show list 6.3.

---

**FL.1  dhnm0100  LITERACY - COMPOUND INTEREST EFFECT**

**Question:** Let us assume you have a balance of € 100 in your savings account. This balance bears interest at an annual rate of 2%, and you leave it there for 5 years. What do you think: How high is your balance after 5 years?

**INTERVIEWER:** Show list 6.3.

- Higher than €102  
- Exactly €102  
- Lower than €102  

Input filter internal FKP

---

**FL.2  dhnm0200  LITERACY - INFLATION**

**Question:** Let us assume that the interest paid on your savings account is 1% per year and the inflation rate is 2% per year. What do you think: After a year, will you be able to buy just as much, more or less than today with the balance in your savings account?

**INTERVIEWER:** Leave list 6.3.

1. More  
2. Just as much  
3. Less than today  

Input filter internal FKP

---

**FL.3  dhnm0300  LITERACY - DIVERSIFICATION**

**Question:** Do you agree with the following statement: "The investment in the stock of a single company is less risky than investing in a fund with stock in similar companies"?

**INTERVIEWER:** Show list 6.4.

1. I agree  
2. I do not agree  

**PROGRAMMER:** TIME STAMP AFTER QUESTION
Question: Let's assume you've taken out a loan of €1,000 on which you're paying interest of 20% per annum. If you do not pay down any of the loan and interest is also charged on the accrued interest the following year, how many years would it take for the debt to double?

INTERVIEWER: Leave list 6.4.

1 – less than 2 years
2 – at least 2 years but less than 5 years
3 – at least 5 years but less than 10 years
4 – at least 10 years

-1 - Don't know
-2 - No answer
-3 - Question filtered
Section 7: Employment

REFERENCE UNIT: HOUSEHOLD MEMBERS, WHICH ARE 16 YEARS OLD OR OLDER. THE QUESTIONS HAVE TO BE ASKED TO EVERY HOUSEHOLD MEMBER OR A REPRESENTATION.

PROGRAMMER: BEGINNING OF PERSONAL QUESTIONNAIRE


Page I  CONTACT FOR PERSONAL INTERVIEW

Question: INTERVIEW WITH THE INTERNAL FKP AND multi-person household> So far you have answered questions that involve the situation of (your / the) household as a whole. <IN THE INTERVIEW WITH THE INTERNAL FKP> The following questions on employment refer to your personal situation.

< IN PERSONAL INTERVIEW ONLY (= all household members who are 16 or older and not the FKP>
The following questions on employability refer to the personal situation of [NAME].

In the interview with the internal FKP or if only one person is in the household-> Continue with question DPE9040
ELSE continue with PE9020

Input filter all persons except internal FKP AND anzhhm>1

7.R  pe9020  EMPLOYMENT: SECTION ANSWERED BY

PROGRAMMER: SHOW HH MATRIX.

INTERVIEWER: Please first select whether the personal interview will be conducted with the person or with a proxy.
The questions in this section on the situation of [NAME] will be answered by:

Numeric entry, (ID of the person being interviewed) -1 · Don't know -2 · No answer -3 · Question filtered

If ID for [NAME]= Selected ID (personal interview), continue with PageAG ELSE (proxy interview) continue with to DPE9030

Input filter all persons except internal FKP AND Proxy-Interview

7.RB  dpe9030  EMPLOYMENT: CONSENT FOR PROXY

Question: Does [Name] give {his / her} consent for you to answer the following questions for {him / her}?

1 · Yes -3 · Question filtered

IF =2, continue with pageaf ELSE continue with pageag
Question: Can I start with the interview now?

INTERVIEWER: If the respondent was not yet notified about the study, this person must be informed about the survey. You will find information on the help page.

1 - Yes, begin the interview
9 - No, respondent is not willing to continue the interview -> END.

Online-Glossar: This scientific study on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, income and spending patterns of private households. It is part of a larger survey for the entire euro currency area. Participation in this study is completely voluntary. Your participation is very important for obtaining a comprehensive and adequate picture of the financial situation in various households in Germany and in the euro area. The study has been running since 2010 and will be continued this year in a nationwide survey. You will find some of the results of the study at www.bundesbank.de/phf. We assure you that the collected data will be used exclusively for the production of statistics, for monetary and financial stability, as well as for science and research. We guarantee you that all your information will be treated confidentially and all the rules of data protection will be strictly observed. The results of the study will only be shown and evaluated anonymously, i.e. without a name and address.

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

Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare attributes and combinations of attributes as well as generalisation. Consequently, it is not possible to identify which person has provided some specific information!

By participating, you acknowledge and agree that your personal data or the data of your household may be saved and processed for the stated purposes.
7.G   dpe9040   GENDER

INTERVIEWER: - Enter gender of [Name]
< If unclear> ask follow-up question: {Are you / Is [Name]} ...? ...
1 - Male
2 - Female

CAPI-CHECK: dpe9040cc: <gender of DPE9040 differs from the one in the household matrix>
The entry does not match the entry in the household matrix. Please check entry: [Name] is [entry from question DPE9040]. Is that correct?
Please check entry.
1: Entry is correct
2: Entry must be corrected -> Back to DPE9040

7.GJ   dpe9050a   dpe9050b   YEAR OF BIRTH  MONTH OF BIRTH

Question: Before we start on the questions about employment, I have a few personal questions {about you/[name]}. Could you please tell me in which year and month {you/[name]} {were/was} born?
Year of birth: Numeric entry, 4 digits
1 - Don't know
2 - No answer
Month of birth: Numeric entry, 2 digits

CAPI-CHECK: DPE9050cc: [Interview year-[ra0300]] deviates from year of birth in [DPE9050] by more than 2 years
INT: The year of birth [DPE9050] does not match the age of [Name] ([Age] years old). Please check entry. {<IF dpe9030=-3 (no proxy interview)>
Please make sure that you are speaking with right target person}. {<IF 9030=1 (proxy interview)>
Please make sure that your respondent is speaking of the correct target person}.
1: Year of birth for [Name] is correct
2: Year of birth for [Name] must be corrected -> Back to DPE9050
**7.GK**  
**dpe9100**  
**COUNTRY OF BIRTH - GERMANY**

**Question:** {Were you / Was [Name]} born in Germany?

**INTERVIEWER:** If the place of birth belonged to Germany at the time of birth (e.g. domain of the former GDR), this is considered to be born in Germany.

1. **Yes**  
2. **No**  

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

**IF** neither [NAME]’s biological father nor biological mother (relationship status=3) were entered in the household matrix AND PE9050>0 AND PE9050<1990 AND tn_befr_p_vw<>1, continue with DRA0400

**IF** biological father AND biological mother of [NAME] (Beziehungsstatus=3) were both entered in the household matrix and PE9050>0 UND pe9050<1990 UND tn_befr_p_vw=1, continue with DPE0100a-l

**IF** biological father AND biological mother of [NAME] (relationship status=3) were both entered in the household matrix and PE9050>=1990, continue with DPE0100a-l

**ELSE** continue with DPE9150

---

**7.GL**  
**dpe9150**  
**COUNTRY OF BIRTH - PARENTS**

**Question:** Was {your / [Name]’s} biological mother or {your / [Name]’s} biological father born abroad, i.e. outside of Germany?

**INTERVIEWER:** If the mother or father’s place of birth belonged to Germany at the time of birth (e.g. domain of the former GDR), this is considered to be born in Germany.

1. **Yes**  
2. **No**  
3. **1 - Don't know**  
4. **2 - No answer**  

**IF** PE9050>=1990 OR tn_befr_p_vw=1, continue with DPE0100a-l

**ELSE** continue with DRA0400

---

**7.W**  
**dra0400**  
**RESIDENCE IN 1989**

**Question:** Where {did you / [Name]} have {your/his/her} residence when the Berlin Wall fell?

1. **In the (old) Federal Republic (West Germany), including West Berlin**  
2. **In the former GDR**  
3. **Elsewhere (please specify - PROG: PLACE TEXT IN dra0400s)**  

- **1 - Don't know**  
- **2 - No answer**  
- **3 - Question filtered**  
- **8 - Question filtered for panel**
**Question:** What is (or, if no longer living, was) the highest level of education {your/[name's]} father completed?

**INTERVIEWER:** {<CAPI>Show list 7.1<br> <CATI> Please read list 7.1}<br>1 - no formal degree<br>2 - lower educational qualification (2 - Lower level secondary school (Hauptschule))<br>3 - Mid-level secondary school (Realschule)<br>4 - Secondary school (Fachoberschule) with diploma permitting admission to university of applied sciences or General or specific upper level secondary school permitting admission to university (Gymnasium or EOS and EOS with training)<br>5 - University degree<br>6 - Other degree (please specify - PROG: Save text in DPA0300S)

---

**Question:** What is (or, if no longer living, was) the highest level of education {your/[name's]} mother completed?

**INTERVIEWER:** {<CAPI>Show list 7.1<br> <CATI> Please read list 7.1}<br>1 - no formal degree<br>2 - lower educational qualification (2 - Lower level secondary school (Hauptschule))<br>3 - Mid-level secondary school (Realschule)<br>4 - Secondary school (Fachoberschule) with diploma permitting admission to university of applied sciences or General or specific upper level secondary school permitting admission to university (Gymnasium or EOS and EOS with training)<br>5 - University degree<br>6 - Other degree (please specify - PROG: Save text in DPA0300S)
CURRENT EMPLOYMENT STATUS

PROGRAMMER:
- ENTER MOST IMPORTANT STATUS IN DPE0100A
- IF MORE THAN ONE IS GIVEN, ASK FOLLOW-UP QUESTION: WHICH OF THESE DESCRIBES THE MAIN EMPLOYMENT STATUS?

Question: <CAPI>: {<IF ONLY ONE PERSON IN THE HH AND HD0200=1> We have already spoken briefly about your company.} Which of the descriptions on list 7.1 currently apply with respect to {your / [Name]'s} employment situation? Please report everything that is currently true.

<CATI>: What employment situation currently applies to {you / [Name]}? Please enter everything that currently applies.

INTERVIEWER: 
<CAPI> Show list 7.1: categories 1, 2, 3, 4, 12 (employed) visually separate from 5-11 (not employed).

<CATI> Please read aloud.
- Multiple answers possible.

Please consider the following information for classification when entering it:
~For self-employed persons, depending on the scope of their work, please identify it with code 1 "Employed full-time" (40 hours per week or more) or code 2- "Employed part-time".
~Code 2: "Employed part-time", also for half-day jobs, three-quarters jobs, multiple different part time jobs.

1-1 Employed, also apprenticeship, full-time,
2-2 Employed part-time
12-12 Part-time early retirement
3-3 Low-paid part-time or irregularly employed
4-4 On maternity leave / parental leave / long-term sick leave / other leave. The return to work is planned.
5-5 Unemployed
6-6 In school, university or unpaid internship
7-7 Retiree or pensioner
8-8 Early retiree - also unfit for work, profession, or occupation or diminished ability to work
9-9 Military service / "Bundesfreiwilligendienst" / volunteer year
10-10 Housewife / Houseman
11-11 Other unemployed (please specify. PROG: Place text in dpe0100S)
12 variables:
a) Most important status
b) k) Other status

If at least once DPE0100a-l =1, 2, 3, 4, 12 (employed is one of the statuses), continue with PE0800
If tn_befr_p_vw <>1 AND all DPE0100a-l<>1,2,3,4,12 AND at least once DPE0100a-l=8, continue with DPE1700
If tn_befr_p_vw=1 AND all DPE0100a-l<>1,2,3,4,12 AND at least once DPE0100a-l=8 AND (DPE0100a_preload<>7,8 OR (DPE0100b<>4) continue with DPE1700
Else continue with PE0900
**7.02**

**Input filter dpe0100a, b, c, d, e, f, g, h, i, j, k, l =1,2,3,4,12**

**SEVERAL JOBS**

**Question:** <Do you / Does [Name]> currently have more than one job? By this I also mean self-employed positions.

1 - Yes
2 - No

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

If = 1, continue with page q
ELSE continue with dpe0200a

**Input filter pe0800=1**

**Page Q**

**PAGE - MOST IMPORTANT EMPLOYMENT**

**Question:** <Do you / Does [Name]> currently have more than one job? In the following questions, please refer to the job with the highest number of weekly working hours. Please also consider self-employed activities.

-3 - Question filtered

**Input filter dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12**

**7.03**

**Input filter dpe0200a, b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12**

**TYPE OF EMPLOYMENT**

**Question:** <CAPI> <If PE0800=1 or PE0800 =-1 or PE0800 =-2> Please look at list 7.3. Which of these best applies to {you / [Name]}? Please think about the job with the highest number of weekly working hours.

<CAPI><If PE0800=2> Please look at list 7.3. Which of these applies to {you / [Name]}?

<CAPI> <If PE0800=1 or PE0800 =-1 or PE0800 =-2> Which of the following descriptions best applies to {you / [Name]}? Please think about the job with the highest number of weekly working hours.

INTERVIEWER: <CAPI> Show list 7.2
<CAPI> Please read list 7.2 aloud

INTERVIEWER: <CAPI> Show list 7.3.
<CAPI> Please read list 7.3 aloud.

1 - Worker, also in agriculture
2 - Salaried staff/ Employee
3 - Civil servant, including judge, career soldier (including “Zeitsoldaten”), regular soldier
4 - Self-employed person or entrepreneur, including self-employed farmer - WITHOUT DEPENDENT EMPLOYEES
5 - Self-employed or entrepreneur, including self-employed farmer - WITH DEPENDENT EMPLOYEES
6 - Apprentice / Trainee
7 - Unpaid assistant for family member(s)

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

If DPE0200a=1, continue with DPE0210
If DPE0200a=2, continue with DPE0220
If DPE0200a=3, continue with DPE0230
ELSE continue with DPE0300
**7.03A**  
**dpe0210**  
**PROFESSIONAL POSITION - WORKER**

**Question:** In what professional position {are you / is [Name]} currently employed? {<CAPI>}

Please look at list 7.4. }<If PE0800=1 or PE0800 = -1 or PE0800 = -2> Please think of the job with the highest number of working hours.

**INTERVIEWER:** <CAPI> Show list 7.3

<CATI> Please read list 7.3.

**INTERVIEWER:** <CAPI> Show list 7.4.

<CATI> Please read list 7.4.

1 - Unskilled worker
2 - Semi-skilled worker
3 - Skilled worker
4 - Supervisor
5 - Master craftsman or foreman

**Input filter** dpe0200a=2

---

**7.03B**  
**dpe0220**  
**PROFESSIONAL POSITION - SALARIED EMPLOYEE**

**Question:** In what professional position {are you / is [Name]} currently employed? {<CAPI>}

Please look at list 7.5. }<PE0800=1 or PE0800 = -1 or PE0800 = -2>: Please think about the job with the highest number of working hours.

**INTERVIEWER:** <CAPI> Show list 7.5.

<CATI> Please read list 7.5.

1 - Industrial and plant foreman
2 - Employee with unskilled job - no vocational degree
3 - Employee with unskilled job - with vocational degree
4 - Employee with skilled job such as e.g. data processor, accountant, draftsman
5 - Employee with highly skilled job or management responsibility, such as scientist, engineer, head of department
6 - Employee with comprehensive management tasks such as, director, managing director

**Input filter** dpe0200a=2
7.03C  dpe0230  PROFESSIONAL POSITION - CIVIL SERVANT

**Question:** In what professional position {are you / is [Name]} currently employed? {<CAPI>}

*Please look at list 7.6.*

<IF PE0800=1 or PE0800 =-1 or PE0800 =-2> Please think of the job with the highest number of working hours.

**INTERVIEWER:** <CAPI> Show list 7.6.

<CATI> Please read list 7.6.

1 - Civil servant in lower service  
2 - Civil servant in intermediate service  
3 - Civil servant in upper intermediate service  
4 - Civil servant in higher service  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

7.04  pe0300  JOB DESCRIPTION - ISCO (EX POST)

dpe0300  JOB DESCRIPTION - TEXT

**PROGRAMMER:** OPEN TEXT ENTRY AND ISCO-08-ENCODING AFTER INTERVIEW.

**Question:** What is (your/[name’s]) job title? What (do you/does [he/she]) do on that job?

Please give me as much detail as possible.

*Open text entry in variable dpe0300*

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

7.04A  dpe0320  DESCRIPTION OF EMPLOYMENT

**Question:** What is (your / [Name]'s) job title?

**INTERVIEWER:** Please enter the name of the exercised profession here.

1 - Insert text in an excelsheet open text entry  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
8 - Question filtered for panel

If DPE0200a=4,5,6,7 continue with DPE1500

ELSE continue with PE0500

7.05  pe0500  EMPLOYMENT CONTRACT - TEMPORARY

**Question:** Does this involve a temporary or a permanent job?

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

If dpe0200a =1 or 2 AND pe0500=2, continue with dpe1300, ELSE continue with dpe1500.
7.06 dpe1300 "ONE EURO JOB" / JOB CREATION SCHEMES

**Question:** Does this job involve a job creation scheme (ABM job), job support in accordance with Section 16e SGB II (German Social Code II) or a so-called "one euro job"?

1. Yes, job creation scheme (ABM job) or job support in accordance with Section 16e SGB II
   - 1 - Don't know
   - 2 - No answer
2. Yes, so-called "one euro job"
   - 3 - Question filtered
   - 8 - Question filtered for panel
3. No

Input filter: dpe0100a,b,c,d,e,f,g,h,i,j,k,l = 1,2,3,4,12

7.07 dpe1500 FULL YEAR JOB

**Question:** Does this {<If DPE0200a =4 OR 5> self-employed} work involve a seasonal activity?

1. Yes
2. No

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

Input filter: dpe0100a,b,c,d,e,f,g,h,i,j,k,l = 1,2,3,4,12

7.08 pe0600 WEEKLY WORKING HOURS - MAIN JOB

**Question:** <If DPE1500 = 2, -1, -2> How many hours {do you / does [Name]} usually work per week?

<IF DPE1500 = 1> How many hours {do you / does [Name]} usually work per week in the season?
<IF DPE0200a< >4,5,7 >Here I mean the actual working hours. Please also consider regular overtime.

**Numeric entry, 3 digits**

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

**CAPI-CHECK:** PE0600cc: DPE0100a,b,c,d,e,f,g,h,i,j,k or l =1 AND (pe0600>0 AND pe0600<30)

In order to be certain that I have entered the information correctly, I will ask the questions again: I just noted that (you / [Name]) (are / is) employed full time. Then it is still true that {you / [Name]} usually work [PE0600] hours PER WEEK?

1: Yes, that is correct (please explain: Open query).
2: No, the information on working hours is wrong -> Back to PE0600
**7.09**  
**WEEKS WORKED PER YEAR - SEASONAL WORKER**  
**Question:** How many weeks of the year {do you / does [Name]} do this work?  
**Numeric entry, 2 digits**  
**Range <=52**  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel  

**7.10**  
**ECONOMIC SECTOR OF BUSINESS (NACE)**  
**ECONOMIC SECTOR OF BUSINESS (DESCRIPTION)**  
**PROGRAMMER:** IF ANZHHM=1 AND HD0200=1 AND HD0210 = 1 AND DPE0200A =4 OR 5, THEN DO NOT ASK QUESTION, BUT INSERT TEXT FROM [DHD0301] AND CONTINUE WITH PE0700  
**Question:** <IF DPE0200a =4 or 5> Please describe in as much detail as possible the area or industry {you/[name]} mainly {work/works} in, either as self-employed or for a company. <If ZP= KT and HD0200=1> Tell me about the main focus of {your/[name's]} work. We may have already spoken about the company or companies. <Or> Please describe in as much detail as possible the area or industry that {your employer/[name's] employer} works in. (<IF PE0800==1> Please consider the job with the highest number of weekly working hours.)  
**INTERVIEWER:** Encourage the respondent to give a detailed description, if necessary.
LENGTH OF EMPLOYMENT AT CURRENT JOB

**Question:** How long {have you / has [Name]} already worked {<IF DPE0200a =4 or 5> in self-employed activity or as managing director or manager / (DPE0200a =1, 2, 3, 6, 7> for the company or organization}? 

**INTERVIEWER:** Entry in years, not more than one decimal place.

Numeric Entry in years, 3 digits with decimal points

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

If (PE0800 =-1 OR =-2 OR =2) AND (DPE0100a-l=1 OR =2), continue with PNE2800

If PE0800=1, continue with PE0810

ELSE continue with PNE2700

**CAPI-CHECK:** PE0700cc: pe0700>(ra0300-15) AND pe0700>0 AND ra0300>0

In order to be certain that I have entered the information correctly, I will ask the question again:

{You are / [Name] is} [Age] years old and {have / has} already worked for [PE0700] years {<IF DPE0200=4 or 5> in a self-employed activity or as managing director or manager / <IF DPE0200a=1, 2, 3, 6, 7> for the company or organization}. Is this correct?

1: Entry of work years is incorrect -> Back to PE0700

2: All information is correct -> Continue

Input filter pe0800=1

MORE THAN ONE JOB / EMPLOYER AT THE PRESENT TIME - TYPE

**Question:** You told me before that {you / [Name]} had another job or part-time job besides {your / his / her} main job: Which of the following statements applies to {you / [Name]} with respect to these jobs?

1 – {I have / [Name] has} one or more dependent jobs  
2 – {I have / [Name] has} one or more self-employed activities  
3 – {I have / [Name] has} one or more dependent jobs as well as self-employed activity.

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

If dpe0100a-k =1 or =2, continue with pne2800

ELSE continue with pne2700

Input filter dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12
### 7.13 dpe1700 EMPLOYMENT STATUS IN THE LAST MAIN JOB - OCCUPATIONALLY DISABLED, UNABLE TO WORK OR HAVE REDUCED EARNINGS CAPACITY

**Question:** {Are you / is [Name]} occupationally disabled, unable to work or have reduced earnings capacity?

1 - Yes
2 - No

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

**Input filter:** DPE0100a-l<>1,2,3,4,12 AND at least one time DPE0100a-l=5

### 7.13A pez020 PROBABILITY OF FINDING A JOB

**Question:** On a scale of 0 to 100, what do you think is the likelihood that {you /[NAME]} will be able to find a job during the next 12 months?

**INTERVIEWER:** 0 not probable – 100 very probable

**Numeric entry, 0 to 100**

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

**Input filter:** DPE0100a-l<>1,2,3,4,12 AND at least one time DPE0100a-l=5
Input filter (\(\text{tn\_befr\_p\_vw}<>1\) AND \(\text{dpe0100a}<>1,2,3,4,12\)) OR (\(\text{tn\_befr\_p\_vw}=1\) AND \(\text{dpe0100a}<>1,2,3,4,12,7,8\)) OR (\(\text{tn\_befr\_p\_vw}=1\) AND \(\text{dpe0100a}=7,8\) AND (\(\text{dpe0100a\_preload}<>7,8\) OR \(\text{dpe0100b}<>4\))

7.14 pe0900 EVER EMPLOYED

PROGRAMMER: IF DPE0100B-L=1,2,3,4,12: DO NOT ASK QUESTION, ENCODE PE0900 WITH 1 AND CONTINUE WITH DPE0500A

Question: {\(<\text{IF} \ (\text{tn\_befr\_p\_vw} =1) \ \text{AND} \ (\text{DPE0100a}=\text{DPE0100a\_preload}=5 \ \text{OR} \ \text{DPE0100a}=\text{DPE0100a\_preload}=10) \ \text{UND} \ (\text{DPE0100b}=-4) > \ \{\text{Were you} / \ \text{Was [Name]}\} \ \text{since our last interview in} \ [\text{DATUM\_HH\_VW}] \ \text{ever employed full-time, part-time or in an irregular job for at least 6 months of a year?}\) \n\< \text{ELSE} > \ \{\text{Were you} / \ \text{Was [Name]}\} \ \text{ever employed full-time, part-time or in an irregular job for at least 6 months of a year?}\)

1 - Yes
2 - No

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

If = 1, continue with question DPE0500a

IF <>1 AND DPE9040=2 go to DPE1275

IF (DPE9040<>2) AND PE0900<>1 AND DPE9030=1 (Proxy-Interview) go to DPE1400

IF (DPE9040<>2) AND PE0900<>1 AND DPE9030=-3 (no Proxy-Interview) go to PageAF

ELSE continue with DPE1150
Programmer: Show text for DPE0500A:

If DPE0100A = 5: Unemployment
If DPE0100A = 6: School, University or Internship
If DPE0100A = 7: Retirement or Pension
If DPE0100A = 8: Early Retirement or Incapacity to Work
If DPE0100A = 9: Military or Civil Service or Voluntary Social Year
If DPE0100A = 10: Work as Housewife or Houseman
If DPE0100A = 11: This Activity

7.15 dpe0500a Type of Employment - Last Employment

Question: <If DPE0100a<>1,2,3,4,12> You have stated that {your / [Name]'s} employment status currently mainly is [SHOW DPE0100a]. <If (DPE0100b=l=1,2,3,4,12) AND at least once DPE0100b-l>0>: and {you are / [Name] is} only employed incidentally).

{<CAPI> Please look at list 7.7.} What type of employment did you have before [PROG: Show text for DPE0500a]? If there were multiple jobs, please think about the one with the highest number of weekly working hours. <If DPE0100b-l=1,2,3,4,12 AND at least once DPE0100b-l>0> Here we do not mean {your / [Name]'s} current employment.

Interviewer: <CAPI> Show list 7.7.

<CATI> Please read list 7.7 aloud.

1 - Worker, also in agriculture
2 - Salaried staff/Employee
3 - Civil servant, including judge
   and careersoldier (incl. "Zeitsoldaten"), regular soldiers
4 - Self-employed person or entrepreneur, including self-employed farmer - WITHOUT dependent employees
5 - Self-employed person, including self-employed farmer - WITH dependent employees
6 - Apprentice or trainee
7 - Unpaid assistant for family member(s)

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

If =1, continue with DPE0510
If =2, continue with DPE0520
If =3, continue with DPE0530
ELSE continue with PNE2010
**RECENTLY EMPLOYED EMPLOYMENT**

Input filter dpe0500a=1

7.15A  dpe0510  **LAST PROFESSIONAL POSITION - WORKER**

**Question:** In what professional position {were you / was [Name]} last employed?

<CAPI> Please look at list 7.8.

**INTERVIEWER:** <CAPI> Show list 7.8.

<CAI> Please read list 7.8 aloud.

1 - Unskilled worker
2 - Semi-skilled worker
3 - Skilled worker
4 - Supervisor
5 - Master craftsman or foreman

Input filter dpe0500a=2

7.15B  dpe0520  **LAST PROFESSIONAL POSITION - FORMER EMPLOYEE**

**Question:** In what professional position {were you / was [Name]} last employed? <CAPI>

Please look at list 7.9.

**INTERVIEWER:** <CAPI> Show list 7.9

<CAI> Please read list 7.9 aloud.

1 - Industrial and plant foreman
2 - Employee with unskilled job - no vocational degree
3 - Employee with unskilled job - with vocational degree
4 - Employee with skilled job such as e.g. data processor, accountant, draftsman
5 - Employee with highly skilled job or management responsibility, such as scientist, engineer, head of department
6 - Employee with comprehensive management tasks such as, director, managing director

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

continue with pne2010
7.15C  

**LAST PROFESSIONAL POSITION - CIVIL SERVANT**

**Question:** In what professional position {were you / was [Name]} last employed? <CAPI>

Please look at list 7.10.

**INTERVIEWER:** <CAPI> Show list 7.10

<CATI> Please read list 7.10 aloud.

1 - Civil servant in lower service
2 - Civil servant in intermediate service
3 - Civil servant in upper intermediate service
4 - Civil servant in higher service

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

**Input filter** pe0900=1

7.16A1  

**LAST EMPLOYMENT - ISCO**

**PROGRAMMER:** OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW

**Question:** What was your/(his/her) job title? What (did you/did [he/she]) do on that job?

Please give me as much detail as possible.

**INTERVIEWER:** Encourage the respondent to give a detailed description, if necessary.

**Open text entry in variable pne2010**

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

7.16A2  

**LAST EMPLOYMENT (JOB TITLE)**

**PROGRAMMER:** OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW.

**Question:** What was (your / [Name]'s) job title?

**INTERVIEWER:** Please enter the name of the exercised profession here.

1 - Insert text in an excelsheet open text entry

-1 - Don't know
-2 - No answer
-3 - Question filtered
8 - Question filtered for panel
Input filter pe0900=1

7.16B  
\text{pne1900}  
\text{pne1910}  
\text{LAST EMPLOYMENT - ECONOMIC SECTOR OF BUSINESS (NACE CODE)}  
\text{LAST EMPLOYMENT - ECONOMIC SECTOR OF BUSINESS (DESCRIPTION)}

\text{Question:} <\text{IF DPE0500a =4 or 5}> \text{Please describe in as much detail as possible the sector or industry that} \{\text{you/\[name\]} \text{ worked in, either as self-employed or for a company.} \text{<Or> Please describe in as much detail as possible the sector or industry that} \{\text{your former employer/\[name's former employer} \text{ worked in.} \text{INTERVIEWER: Encourage the respondent to give a detailed description, if necessary.} \text{Open text entry in variable pne1910}  
\text{Subsequent encoding in NACE (2008), 1 digit}  
1 - \text{Don't know}  
2 - \text{No answer}  
3 - \text{Question filtered}  
4 - \text{Not encodable}  
8 - \text{Question filtered for panel}

\text{Input filter pe0900=1}

7.17  \text{pne2100}  
\text{LENGTH OF EMPLOYMENT AT LAST JOB}

\text{Question:} \text{How many years} \{\text{did you / [Name]} \text{ work} <\text{IF DPE0500a=4 or 5}> \text{ in a self-employed activity} \} <\text{IF DPE0500a=1, 2, 3, 6, 7}> \text{ for the company/organization?} \text{INTERVIEWER: If less than one year, please enter zero.} \text{Numeric Entry in years, 2 digits}  
1 - \text{Don't know}  
2 - \text{No answer}  
3 - \text{Question filtered}  
8 - \text{Question filtered for panel}

\text{CAPI-CHECK: pne2100cc: pne2100>55}  
In order to be certain that I have entered the information correctly, I will ask the questions again:  
\{\text{You are / [Name] is} \} \text{[Age] years old and worked for [PNE2100] years} <\text{IF DPE0200a=4 or 5}> \text{ in a self-employed activity or as managing director or manager} <\text{IF DPE0200a=1, 2, 3, 6, 7}> \text{ for the company or organization}.  
1: Information on work years is incorrect -> Back to PNE2100  
2: All information is correct -> Continue
Input filter $pe0900=1$

**END DATE OF LAST JOB**

**Question:** What year (did you / [Name]) stop working {<IF $DPE0500a=4$ or $5$> in a self-employed activity} / {<IF $DPE0500a=1$, $2$, $3$, $6$, $7$> for the company or the organization}?

*Numeric entry 4 digits (year)*

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

*CAPI-CHECK:*

$DPE1100cc: (dpe1100>2014) OR (dpe1100<dpe9050 AND dpe1100>0 AND dpe9050>0)$

**INTERVIEWER:** Year is in the future or is before the person's year of birth. Please correct entry or explain the information.

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

Input filter $pe0900=1$ OR $dpe0100a-l=1,2,3,4,12$

**TOTAL LENGTH IN EMPLOYMENT**

**PROGRAMMER:** INSERT "ALWAYS" BUTTON (VALUE: $[RA0300]$ - 16).

**Question:** How many years (have you / has [Name]) been mostly employed since (your / his / her) 16th birthday {<IF $DPE0100a$ <> 7> so far} in total?

**INTERVIEWER:** - If the person only began to work less than a year ago, but plans to work 1 year, please enter 1; else please enter zero.
- Time in company training / apprenticeship is considered to be employed.
- Time in maternity leave or parental leave is considered as times of employment.

*Numerical entry in years, 2 digits*

- 1 - Don’t know
- 2 - No answer
- 3 - Question filtered
- 4 - "Always"
- 8 - Question filtered for panel

**CAPI-CHECK:** $PE1000cc: pe1000>55$

In order to be certain that I have entered the information correctly, I will ask the questions again:

{You are / [Name] is} $[Age]$ years old and (have / has) been largely employed since (your / his / her) 16th birthday for a total of $[PE1000]$ years.

1: Information on work years is incorrect -> Back to PNE2100
2: All information is correct -> Continue
**Question:** How many years in total {<If PE1000>0> of these} {were you / was [Name]} obligated to make social security payments or employed as a civil servant? Also think about years in which you have only worked a few months.

**INTERVIEWER:** The so called „Künstlersozialversicherung“ is a statutory public pension. It provides access to health, disability and pension insurance for freelance artists and journalists.

**INTERVIEWER:** Parental leave time is considered a time of employment.

**Numerical entry in years,**

2 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - "Always"
-5 - Question filtered for panel

IF DPE9040=2 go to DPE1275
IF DPE9040<>2 AND
(DPE0100a=7 oder =8) AND
DPE0100b-l<>1,2,3,4,12 AND
DPE9030=1 (Proxy-Interview) go to DPE1400,
IF (DPE0100a =7 oder =8) AND
DPE0100b-l<>1,2,3,4,12 AND
DPE9030=-3 (no Proxy-Interview) go to PageAF,
IF PE0900<>1 AND
DPE9030=1(Proxy-Interview) go to DPE1400
IF PE0900<>1 AND DPE9030=-3
(no Proxy-Interview) go to PageAF
ELSE continue with PE1150

**CAPI-CHECK: DPE1200cc: dpe1200>55**

In order to be certain that I have entered the information correctly, I will ask the questions again:

{You are / [Name] is} [Age] years old and {were / was} previously self-employed or worked as a civil servant and {were / was} obligated to make social security contributions for a total of [DPE1200] years.

1: Information on work years is incorrect -> Back to PNE2100
2: All information is correct -> Continue
7.21 dpe1275 NUMBER OF CHILDREN

PROGRAMMER: ONLY ASK QUESTION IF [NAME] IS FEMALE AND TN_BEFR_P_VW <>1) OR (TN_BEFR_P_VW=1 AND DPE9040=2 AND RA0300<50) OR (TN_BEFR_P_VW=1 AND DPE1275_PRELOAD>0
IF TN_BEFR_P_VW=1 AND RA0300>=50 AND DPE1275_PRELOAD<=0 CODE WITH – 8 AND LEAVE THE QUESTION.

Question: Before I move to the topic of pension and retirement, I have another question about your personal situation / [Name’s personal situation]. How many children {do or did you / does / did [Name] have in total? I mean all {your own children / [Name’s] own children, even those that do not live or no longer live in the household.

INTERVIEWER: I mean all the children that the TP gave birth to in their life. This does not involve any of the partner’s children. If the TP would like to also report the children of the partner, foster care children or adopted children, please include a note in the comment field.

Numeric entry, 2 digits
-1 - Don’t know
-2 - No answer
-3 - Question filtered
-8 - Question filtered for panel

Input filter pe0900<>2 OR dpe100a<>7,8 OR dpe0100b-l=1,2,3,4,12

7.22 pe1150 EXPECTED AGE OF RETIREMENT

Question: What do you think - At what age {will you / will [Name]} stop doing paid work?

Numerical entry in years (age), 2 digits
-1 - Don’t know
-2 - No answer
-9 - Never / [I / [Name] will work as long as possible
-3 - Question filtered

If dpe9030=1 (proxy interview), continue with DPE1400
ELSE continue with DPE1800
CAPI-CHECK: PE1150cc: PE1150<RA0300 AND RA0300>0 AND PE1150>0

INTERVIEWER: You have entered an age that the respondent has already reached. The “expected age” is in the past as a result. Please correct entry.
1: Correct entry
2: Explain information -> Call up comment window
Question: When you think about your pension and about what your voluntary retirement savings: What do you think, how will you make ends meet in retirement?
1 - With great difficulty
2 - With some difficulty
3 - Fairly easily
4 - Easily

Input filter dpe9030=1 (proxy interview)

Question: How good do you think the information that you were able to provide on the employment situation of on [Name]'s is?
1 - Very well
2 - Well
3 - Not very well
4 - Poorly

PROGRAMMER: TIME STAMP
Section 8: Pensions and Insurance

REFERENCE UNIT: HOUSEHOLD MEMBERS, WHICH ARE 16 YEARS OLD OR OLDER. THE QUESTIONS HAVE TO BE ASKED TO EVERY HOUSEHOLD MEMBER OR A REPRESENTATION.

Page AF       pageaf       START OF PENSION

Question: Now I would like to ask you questions about pensions. This relates to both retirement income that {you / [Name]} already {receive / receives} and to income that {you / [Name]} previously acquired claims to, but {have / has} still not drawn on so far.

- In the interview with the internal FKP or if only one person is in the household -> Continue with PageJ
- Else continue with PF9010

Input filter all persons except internal FKP AND anzhhm>1

8.ra       pf9010       PENSION: PROXY REMAINS THE SAME

INTERVIEWER: Will the questions on retirement also be answered by [Name matching ID from PE9020]?

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

If =1 and DPE9030 <> 2, continue with pagej
If = 1 and DPE9030=2, continue with DPF9030
ELSE continue with PF9020

Input filter pf9010=2

8.r       pf9020       PENSION: SECTION ANSWERED BY

PROGRAMMER: SHOW HH LIST WITHOUT NAME FROM PE9020.

INTERVIEWER: - Please specify who will answer the questions on retirement.
- The questions in this part on [NAME] are answered by:

Numeric entry, 2 digits (ID of the person being interviewed)
-1 - Don't know
-2 - No answer
-3 - Question filtered

If ID for [NAME]= Selected ID (personal interview), continue with pagej
ELSE (proxy interview) continue with DPF9030

Input filter Proxy= Interview

8.RB   dpf9030       PENSION: CONSENT FOR PROXY

Question: Does [Name] give {his/her} consent to have you answer the following questions for {him/her}?

1 - Yes
2 - No
-3 - Question filtered

IF =2, continue with pagek
ELSE continue with pagej
Question: Now I would like to ask you questions about pensions. This relates to both retirement income that {you / [Name]} already {receive / receives} and to income that {you / [Name]} previously acquired claims to, but {have / has} still not drawn on so far.

<If FKP is internal and number of HH members > 1>

Like the questions on employment, the following questions on pensions and insurance only relate to {you / [Name]} personally and not to the household as a whole.

INTERVIEWER: If the respondent was not yet informed about the study, this person must be informed about the survey. You will find information on the help page.

-3 - Question filtered

Online-Glossar: PROG: Copy text from pageag
8.01  dpf0100a- e,m,l  INCOME FROM STATUTORY PUBLIC PENSION - TYPE

Question: Let us start with retirement income that {you / [Name]} currently {receive / receives}. Initially, we will be speaking about statutory pensions in the broad sense of the word.

{<CAPI> Please look at list 8.1 now. Which of the retirement incomes on this list {do you / does [Name]} currently receive? / <CATI> Which of the following statutory retirement incomes {do you / does [Name]} currently receive? }

INTERVIEWER: Show list 8.1 and leave visible. Also refer to lists 8.2 and 8.3. Only include the answers to list 8.1 here. Private and occupational pension plans (lists 8.2 and 8.3) will be recorded later. Multiple answers possible, do not read responses aloud

INTERVIEWER: The so called „Künstlersozialversicherung“ is a statutory public pension. Please record this type under m „other form of statutory pension“.

<CATI> Only include the statutory pension plans here. Occupational and private pension plans will be entered later. Multiple answers possible, read responses aloud, one after the other.

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

7 variables:

a - Pension from the statutory public pension insurance, also due to occupational disability or reduction in earning capacity
b - Civil servant pension, also due to incapacity for work
c - Additional pension in public service
d - Retirement pension for farmers
e - Professional pension for self-employed professionals such as doctors, pharmacists, attorneys at law - (Inquire about description)

PROG: PLACE TEXT IN dpf0100s1 m - Other forms of statutory pensions (please specify)- PROG: PLACE TEXT IN dpf0100S
l - None of the above
CLAIM TO STATUTORY PUBLIC PENSION - TYPE

PROGRAMMER: - DO NOT SHOW TYPES OF RETIREMENT INCOME THAT HAVE ALREADY BEEN REPORTED IN DPF0100 A-E, M, L HERE.
- IF ALL DPF0510 A-E, M=-1 OR -2 FILTER MANAGEMENT SUCH AS FOR DPF0510 L=1

Question:
INTERVIEWER: <CAPI> Show list 8.1 and leave visible. Also refer to list 8.2. Also only include the answers to list 8.1 here. Private pension plans from list 8.2 will also be entered later. Multiple answers possible, do not read responses aloud

<CATI> Only include the statutory pension plan here. Private pension plans will be entered later. Multiple answers possible, read responses aloud, one after the other.

1 - Named -1 - Don’t know
2 - Not named -2 - No answer

7 variables in each case:
- Pension from the statutory public pension insurance (also due to occupational disability or reduction in earning capacity)
- Civil servant pension (also due to incapacity for work)
- Additional pension in public service
- Retirement pension for farmers
- Professional pension for self-employed professionals such as doctors, pharmacists, attorneys at law - (Inquire about description)
- Other forms statutory pension plan (please specify)
- None of the mentioned pension plans

IF (ALL DPF0510 a-e, m=1 or -2)
OR DPF0510 l=1, OR dpf0510b=1
continue with PageAV
ELSE continue with loop for DPF0510 a=1, c=1, d=1, e=1, m=1
Input filter dpf0510a=1, c=1, d=1, e=1, m=1

PROGRAMMER: BEGINNING OF LOOP FOR DPF0510 A=1, C=1, D=1, E=1, M=1
LOOP FOR DPF0510A=1, C=1 – ONLY QUESTION DPF0710A OR DPF0710C
LOOP FOR DPF0510D=1, E=1, M=1 – QUESTION DPF0710D,E,M TO
DPF1001D,E,M

8.02 dpf0710 a, c, d, e, m

LETTER ON PENSION AMOUNT

Question: Now we come to the {<if DPF0510a=1> statutory pension insurance / <IF
DPF0510c=1> Supplemental pension in public service / <IF> DPF0510d=1> Retirement
pension for farmers <if DPF0510m=1> Other pension.}
Maybe {you have / [Name] has} a letter with information about the amount of {your / {his /
her}} pension in the {<IF DPF0510a=1> statutory pension insurance / <IF DPF0510c=1>
supplemental pension in public service / <IF DPF0510e=1> professional pension for
freelancers / <IF DPF0510d=1> retirement pension for farmers}. What is the estimated monthly pension according to this letter if the contract continues until retirement?

INTERVIEWER: If the respondent does not have the letter handy, please ask for an
estimate.

Numeric entry in Euro,
9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - Letter is not available. PROG:
BUTTON "Letter is not available"
FOR CODE -6
8.02A  

<table>
<thead>
<tr>
<th>dpf0800d,e,m</th>
<th>CONTRIBUTIONS - STATUTORY PUBLIC PENSIONS - AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>dpf0810d,e,m</td>
<td>CONTRIBUTIONS - STATUTORY PUBLIC PENSIONS - TIME PERIOD</td>
</tr>
</tbody>
</table>

<IF dpf0510e=1> Professional pension for freelancers <IF dpf0510d=1> Retirement pension for farmers, <IF dpf0510m=1> Other statutory pension.

PROGRAMMER: - In CAPI, a list of options should be provided for the time frame to which the information refers. This information should be saved in its own variable (DPF0810 (D, E, M)). Specifications: monthly, quarterly, yearly, another time period (please specify) - If DPF0800D<0 do not ask question DPF0810D and encode with -3 (FILTERED) if DPF0800E<0 do not ask question DPF0810E and encode with -3 (FILTERED) if DPF0800M<0 do not ask question DPF0810M and encode with -3 (FILTERED)

Question: How high are the contributions that {you/[name]} make toward this form of retirement plan per month, quarter or year?

INTERVIEWER: If no contributions are currently made: Use button "No contributions."

Numeric entry in Euro, 9 digits
-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - No contributions PROG:
BUTTON "No contributions" FOR CODE -6
Type of pension: <IF dpf0510e=1> Professional pension for freelancers <IF dpf0510d=1> Retirement pension for farmers, <IF dpf0510m=1> Other statutory pension.

Question:
Since when do {you pay / [name] pay} already contributions to the {<IF DPF0510e=1> occupational pension for self-employed persons/ <IF DPF0510d=1> retirement pension for farmers/ <IF DPF0510m=1> other statutory pension}? 

Numeric entry 4 digits (year) 
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

CAPI-CHECK: DPF0820d,e,mcc for d,e,m: (dpf0820d,e,m<(2014-ra0300)) AND ra0300>=0
AND dpf0820d,e,m>=0
In order to be certain that I have entered the information correctly, I will ask the questions again:
{You are / [Name] is} [ra0300] years old and {have / has} made contributions for [dpf0820d,e,m] years to the {<IF DPF0510e=1> professional pension for freelancers / <IF DPF0510d=1> retirement pension for farmers / <IF DPF0510m=1> other forms of statutory pensions}.
1: The information on the length of the contributions is wrong -> Back to DPF0820
2: All information is correct -> Continue
Input filter: \( (\text{dpf0510d}=1, \ e=1) \ \text{AND} \ \text{dpf0710}=-6) \ \text{OR} \ \text{dpf0510m}=1 \)

8.02C \[ \text{dpf1000d,e,m} \]

**AMOUNT OF EXPECTED PENSION**

- **STATUTORY**
- **PUBLIC PENSION**

**AMOUNT OF EXPECTED PENSION**

- **STATUTORY**
- **PUBLIC PENSION**

**TIME PERIOD**

\(<\text{IF dpf0510e}=1> \text{Professional pension for freelancers} \ <\text{IF dpf0510d}=1> \text{Retirement pension for farmers}, \ <\text{IF dpf0510m}=1> \text{Other statutory pension.} \)

**PROGRAMMER:**

- IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (\text{dpf1001d,e,m}).
- SPECIFICATIONS:
  - MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY).
  - IF \text{dpf1000d,e,m} <0, HIDE QUESTION \text{dpf1001d,e,m} AND ENCODE WITH -3 (FILTERED)

**Question:** In your estimation, how much \{will you/will [name]\} receive as a pension in the form of \(<\text{IF DPF0510e}=1> \text{an occupational pension for self-employed persons} / <\text{IF DPF0510d}=1> \text{a retirement pension for farmers} / <\text{IF DPF0510m}=1> \text{other statutory pensions}\) per month, quarter or year?

*Numeric entry in EUR, 9 digits*

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

Input filter \text{DPF0510d}=1, \ e=1, \ m=1

8.02D \[ \text{pfa1000d,em} \]

**EXPECTED YEAR OF PAYOUT - LEGAL AGE PROVISION**

**Question:** At what age do you expect that \{you/[name]\} will first start receiving payments from this \(<\text{IF DPF0510e}=1> \text{occupational pension for self-employed persons} / <\text{IF DPF0510d}=1> \text{retirement pension for farmers} / <\text{IF DPF0510m}=1> \text{other statutory pension}\)?

*Numeric entry in EUR, 3 digits*

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

End of loop for \text{DPF0510a}=1, \ c=1, \ d=1, \ e=1, \ m=1

Page AV \[ \text{pageav} \]

**PAGE - START OF PRIVATE AND COMPANY PENSION PLANS**

**PROGRAMMER:**

- IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (\text{dpf1001d,e,m}).
- SPECIFICATIONS:
  - MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY).
  - IF \text{dpf1000d,e,m} <0, HIDE QUESTION \text{dpf1001d,e,m} AND ENCODE WITH -3 (FILTERED)

**Question:** In many cases, there is an occupational or private pension plan in addition to the statutory public pension plan. In the following, we will be talking about these types of pension plans. This includes both contracts of interest in which contributions are still being made as well as contracts from which \{you / [Name]\} already \{receive / receives\} income.

< INTERVIEW WITH INTERNAL KT> The following questions only refer to your personal situation, not to the whole household.

- 3 - Question filtered
Question: Please look at list 8.2 now. Various forms of occupational pension plans are listed there. Do you / does [Name] have at least one contract for an occupational pension plan? Please also remember contracts that your / [Name]'s employer has concluded for you / [Name].

By occupational pension plan we mean, for example, pension funds, pension schemes, retirement funds and direct pension commitments by the employer. Please also remember the direct pensions ("Direktversicherungen"), i.e. contracts that your / [Name]'s employer has concluded for you / [Name].

INTERVIEWER: SHOW LIST 8.2 AND LEAVE IT VISIBLE

List 8.2:
Occupational pension plans such as pension funds, pension schemes, retirement funds as well as direct pension commitments by the employer

Direct insurance by the employer

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

If =1, continue with DPF0325, ELSE continue with DPF0330

Online-Glossar: "Direct insurance"

Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or beneficiary. The employer makes the contribution either directly as a promised service (employer financing) or the employee agrees with his employer to convert a portion of the salary (payment from gross salary).

Input filter dpf0320=1

Question: How many contracts for an occupational retirement pension do you / does [Name] have in total? Please also think about contracts from which you are / [Name] is already receiving income.

INTERVIEWER: Keep list 8.2

Numeric entry, 2 digits (number of contracts)
-1 - Don't know
-2 - No answer
-3 - Question filtered

CAPI-CHECK: DPF0325cc CAPI: dpf0325=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
**8.04A**  
*PRIVATE PENSION PLAN*

**Question:**  
<CAPI> Please look at list 8.3 now. Various forms of private pension plans are listed there. (Do you / does [Name]) have at least one contract for a private pension plan?  
<CATI> {Do you / does [Name]} have at least one contract for a private pension plan?  
By a private pension plan we mean, for example, "Riester pension", "Rürup pension", "basic pension" and other non-government-subsidized private retirement pensions.

**INTERVIEWER:** Please do not re-enter direct insurance that was already entered for the company pension plan.

<CAPI> List 8.3:  
State-subsidized and certified pensions ("Riester pension", "Rürup pension", "basic pension")  
Other non-government-subsidized private pensions.

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

Input filter dpf0330=1

**8.04B**  
*PRIVATE PENSION PLAN - NUMBER OF CONTRACTS*

**Question:**  
How many contracts for private retirement pension {do you / does [Name]} have in total?  
Please also think about contracts from which {you are / [Name] is} already receiving income.

**INTERVIEWER:** <CAPI> Keep list 8.4.

*Numeric entry, 2 digits (number of contracts)*  
1 - Don't know  
2 - No answer  
3 - Question filtered

**CAPI-CHECK:** DPF0335cc CAPI: dpf0335=0  
**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.  
1: Correct entry  
2: Explain information - > Call up comment window
8.04C dpf0340 OWNERSHIP OF WHOLE-LIFE INSURANCE

Question: {Do you / Does [Name]} have at least one whole-life insurance policy {<IF DPF0320=1 AND DPF0330=2> besides {your / [Name]'s} occupational pension plan / <IF DPF0320=2 AND DPF0330=1> besides {your / [Name]'s} private pension plan / <IF DPF0320=1 AND DPF0330=1> besides {your / [Name]'s} private and occupational pension plan}?

INTERVIEWER: Only whole-life insurances should be entered here. Risk life insurance is not meant. See glossary for the difference (also on the help page).

Yes (whole-life insurance) -1 - Don't know
2 - No -2 - No answer

If =1, continue with DPF0345
If <=1 AND (DPF0320=1 OR DPF0330=1), continue with pagev,
If <=1 AND DPF0320<>1 AND DPF0330<>1 AND (at least once DPF0510a-e, m=1), continue with DPF0900
If <=1 AND DPF0320<>1 AND DPF0330<>1 AND (all DPF0510a-e, m<>1) AND (all DPE0100a-l<>7 OR 8), continue with DPF0950
ELSE AND interview with internal FKP -> Continue with page1
ELSE AND (dpf9030=1 OR (pf9010=1 AND dpe9030=1)) (proxy interview) -> Continue with dpf2200
ELSE AND other interview-> Continue with pagek

Online-Glossar: "whole-life insurance"
The whole-life insurance usually involves a combination of a savings agreement and death benefits, i.e. it is paid out not only in the case of death, but also – if the policyholder has not died by a certain date – at the end of the contractual term. In contrast to that, the risk life insurance only offers death benefits, i.e. it is only paid out if the policyholder dies during the term of the contract.
Input filter dpf0340=1

8.04D dpf0345 WHOLE-LIFE INSURANCE - NUMBER OF CONTRACTS

Question: How many WHOLE-LIFE insurance policies {do you / does [Name] have}?

Numeric entry, 2 digits (number of contracts) -1 - Don't know
-2 - No answer
-3 - Question filtered

CAPI-CHECK: DPF0345cc : dpf0345=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
AUXILIARY VARIABLE OCCUPATIONAL PENSIONS – NUMBER OF CONTRACTS

PROGRAMMER: GENERATE AUXILIARY VARIABLE „NUMBER OF OCCUPATIONAL PENSION CONTRACTS“ DPFH0325=DPF0325 IF DPF0325>=0, DPF0325=0 IF DPF0325<0
Numeric entry, 2 digits

AUXILIARY VARIABLE PRIVATE PENSIONS – NUMBER OF CONTRACTS

PROGRAMMER: GENERATE AUXILIARY VARIABLE „NUMBER OF PRIVATE PENSION CONTRACTS“ DPFH0335=DPF0335 IF DPF0335>=0, DPF0335=0 IF DPF0335<0
Numeric entry, 2 digits

AUXILIARY VARIABLE WHOLE-LIFE INSURANCE – NUMBER OF CONTRACTS

PROGRAMMER: GENERATE AUXILIARY VARIABLE „NUMBER OF WHOLE-LIFE INSURANCE CONTRACTS“ DPFH0345=DPF0345 IF DPF0345>=0, DPF0345=0 IF DPF0345<0
Numeric entry, 2 digits

TOTAL NUMBER OF PRIVATE AND OCCUPATIONAL PENSION PLANS

PROGRAMMER: GENERATE AUXILIARY VARIABLE „NUMBER OF CONTRACTS“ DPF9999= SUM(DPFH0325, DPFH0335, DPFH0345).
Numeric entry, 2 digits

Input filter: DPF9999>=1 AND less than [DPF9999] loop passes

PROGRAMMER: BEGINNING OF A LOOP FOR ALL DPF9999 CONTRACTS.
THE LOOP RUNS FIRST OVER ALL WHOLE-LIFE INSURANCES, THEN PRIVATE PENSIONS AND FINALLY PUBLIC PENSIONS. THIS STRUCTURE IS COMPARABLE WITH THREE SUBSEQUENT LOOPS. THE VARIABLES ($X) SHOULD RUN OVER ALL LOOPS HOWEVER. AT THE BEGINNING THE LOOP COUNTER (NUMBER OF LOOPS COMPLETED) IS ZERO. IT INCREASES AFTER EACH RUN OF THE LOOP.
Question: <IF DPFH0345>0 AND FIRST RUN OF THE LOOP >
Now I would like to ask a few questions about those whole-life insurances Nun möchte ich Ihnen ein paar Fragen zu {<IF DPFH0345=1> this whole-life insurance } {<IF DPFH0345=1> these [DPFH0345] whole-life insurances }
{<IF DPFH0345=1> Please think about the whole-life insurance {you / [NAME]} first concluded. We will then continue with the whole-life insurance {you own / [NAME] owns} for the second longest period.
{IN ADDITIONAL LOOPS FOR WHOLE_LIFE_INSURANCES DISPLAY>: <IF DPFH0345>1 UND LOOP COUNTER >0 AND (LOOP COUNTER-DPFH0345)<0 > Let’s now talk about the next whole-life insurance.
{<IF DPFH0345=0 AND DPFH0335>0 AND FIRST RUN OF THE LOOP) OR (DPFH0345>0 AND (LOOP COUNTER-DPFH0345)=0 AND DPFH0335>0)}> Now I would like to ask a few questions about {<IF DPFH0335=1> Your / [Name]s private pension contract } {<IF DPFH0335=1> Your / [Name]s [DPFH0335] private pension contracts }}
{ <IF DPFH0335>1> Please think about the private pension contract {you / [NAME] owns the longest. We will then continue with the private pension contract {you own / [NAME] owns} for the second longest period.
{IN ADDITIONAL LOOPS FOR PRIVATE_PENSIONS DISPLAY>: <IF (DPFH0345=1 AND LOOP COUNTER>=(DPFH0345+1) AND (LOOP COUNTER-DPFH0345-DPFH0335)<0)> Let’s now talk about the next private pension.
{<IF (DPFH0345=0 AND DPFH0335=0 AND DPFH0325>0 AND FIRST RUN OF THE LOOP) OR (DPFH0345>0 AND DPFH0335=0 AND DPFH0325>0 AND (LOOP COUNTER- DPFH0345)=0) OR (DPFH0345>0 AND DPFH0335>0 AND DPFH0325>0 AND (LOOP COUNTER- DPFH0345-DPFH0335)=0)}> Now I would like to ask a few questions about {<IF DPFH0325=1> Your / [Name]s occupational pension plan } {<IF DPFH0325=1> Your / [Name]s occupational pension plans.}
{<IF DPFH0325=1> Please think about the occupational pension plan {you / [NAME] owns the longest. We will then continue with the occupational pension plan {you own / [NAME] owns} for the second longest period.
{IN ADDITIONAL LOOPS FOR OCCUPATIONAL_PENSIONS DISPLAY>: <IF (DPFH0325>1 AND LOOP COUNTER>=(DPFH0325+DPFH0345+1)AND (LOOP COUNTER- DPFH0345-DPFH0335-DPFH0325)<0)> Let’s now talk about the next occupational pension plan.
INTERVIEWER: <IF dpfh0345>0 AND first loop) OR (number of loops passed -dpfh0345)=0 AND dpfh0335>0) OR (number of loops passed -dpfh0345-dpfh0335)=0 AND dpfh0325>0)> If the respondent is not sure which contract {he/she / [NAME]} owns the longest, the constructs can also be entered in a different order.
WHOLE-LIFE INSURANCE

PROGRAMMER: IF DPFH0345>0 AND NUMBER OF LOOP PASSES<= DPFH0345 (IN THE LOOP FOR WHOLE_LIFE INSURANCES) CODE WITH 1 – „YES, WHOLE-LIFE INSURANCE“ , OTHERWISE CODE 2 – „NO, NO WHOLE-LIFE INSURANCE“.

1 - Yes, whole-life insurance
2 - No, no whole-life insurance

PRIVATE OR OCCUPATIONAL PENSION

PROGRAMMER: IN THE LOOPS FOR WHOLE-LIFE INSURANCES (<IF DPFH0345>0 AND LOOP COUNTER <= (DPFH0345-1))

OR

IN THE LOOP FOR PRIVATE PENSIONS (<IF DPFH0335>0 AND LOOP COUNTER>=DPFH0345 AND LOOP COUNTER <(DPFH0335+DPFH0345-1)) CODE WITH 3 – „CONCLUDED CONTRACT INDEPENDENTLY“ AND DO NOT ASK QUESTION.

Question: Is this an occupational pension plan or a direct insurance contract, that {your / [Name]}'s employer concluded for {you / [NAME]}, or did {you / [NAME]} conclude the contract independently?

INTERVIEWER: Additional information on „Direct insurances“ are available from the help pages

1 - Occupational plan
2 - Direct insurance
3 - Concluded contract independently

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

Online-Glossar: "Direct insurance"

Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or beneficiary. The employer makes the contribution either directly as a promised service (employer financing) or the employee agrees with his employer to convert a portion of the salary (payment from gross salary).

RIESTER / RÜRUP SUBSIDY

Question: {Do you / Does [Name]} make use of the Riester or Rürup subsidy for this contract?

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered
PRIVATE AND OCCUPATIONAL PENSIONS: INCOME OR CLAIMS

Question: <IF DPF280$x=1> {Do you / Does [Name]} already receive payments from this whole-life insurance?
<IF DPF280$x<>1> {Are you / Is [Name] already receiving income from this agreement?

1 - Yes
2 - No

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

{If DPF280$x=1 AND not all loop passes have been completed, continue with next loop pass for DPF9999
If DPF280$x<>1 AND all loops passes have been completed, continue with DPF0900
If DPF283$x<>1 AND DPF282$x=1, continue with DPF271$x
If DPF283$x<>1 AND DPF282$x<>1, continue with DPF130$x

Input filter dpf283$x<>1 AND dpf282$x=1

RIESTER-/RÜRUP AGREEMENTS - TYPES (INDIVIDUALS)

Question: {<CAPI> Please look at list 8.4 now.} What form of assets {have you / has [Name]} selected for the government-subsidized agreement, i.e. "Riester pension", "Rürup pension" or "basic pension"?
<IF DPF281$x=2> Please classify direct insurance in the context of a job with the applicable answers from 1 to 4.

INTERVIEWER: Show list 8.4 Please enter 7 "other" if the respondent says the contract is a "whole-life insurance"

<CATI> Please read list 8.4. Please enter 7 "other" if the respondent says the contract is a "whole-life insurance"

1 - Bank savings plan
2 - Home loan savings agreement
3 - Fund savings plan
4 - Classical pension insurance
5 - Certified credit agreement for purchase of house or residential home
6 - Riester or Rürup-subsidized company pension in the form of pension funds or schemes, but no direct insurance.
7 - Other (please specify. PROG: Place text in DPF2710S1)

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

If =3, continue with DPF135$xa-g, ELSE continue with DPF130$x
8.10  dpf135$xa-g  TYPES OF INVESTMENT FUNDS (RIESTER / RÜRUP)

Question: Now we are coming to the structure of this Riester- or Rürup-subsidized fund savings plan. Please tell me which of the fund types {<CAPI> on list 8.5} are in this securities account.

INTERVIEWER: {<CAPI> Show list 8.5 / <CATI> Please read list 8.5 aloud}

- Multiple answers possible
  1 - Named
  2 - Not named
  a - Funds that mainly invest in stock
  b - Funds that mainly invest in fixed-income securities (pension funds)
  c - Funds that mainly invest in money market securities
  d - Funds that mainly invest in real estate
  e - Hedge funds
  f - Other funds (please specify type, PROG: PLACE TEXT IN dpf1350s)
  g - Funds, but investment form is not known / No information

8.11  dpf130$x  CURRENT VALUE OF THE PENSION ACCOUNT - PRIVATE PENSION PLANS

Question: What is {your / [Name]’s} current balance in the account under this agreement?

Numeric entry in EUR, 9 digits

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

If (DPF281$x=1 AND DPF282$x=2), continue with DPF071$x
ELSE continue with DPF140$x

8.12  dpf071$x  LETTER ON AMOUNT OF PENSION - OCCUPATIONAL PENSION PLANS

Question: Maybe {you have / [Name] has} a letter with information on the expected amount of the pension benefits from this agreement in the context of the occupational pension. What is the estimated monthly amount of {your / his / her} retirement income according to this letter?

INTERVIEWER:

Numeric entry in Euro, 9 digits

-1 - Don’t know
-2 - No answer
-3 - Question filtered
-6 - Letter is not available. PROG: BUTTON "Letter is not available"
FOR CODE -6
Occupational pensions except direct insurance and Riester or Rürup promoted contracts.

Input filter DPF071$x=-7

8.12A dpf072$x

Question:
Numeric entry in Euro,
9 digits

8.13A dpf140$x

CURRENT CONTRIBUTIONS - PRIVATE PENSION PLANS

Question: {Do you / does [Name]} currently make contributions for this contract?

<IF (DPF281$x=1 and DPF282$x=2) OR DPF281$x=2> Here we are only interested in {your / [Name]'s} contributions, not those of the employer.

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

If = 1, continue with DPF180$x,
If<>1 AND not all loop passes
have been completed, continue
with next loop pass for DPF9999
If<>1 AND all loops passes have
been completed, continue with
DPF0900
YOUR OWN CONTRIBUTIONS (CURRENTLY) - PRIVATE PENSION PLANS - AMOUNT

YOUR OWN CONTRIBUTIONS (CURRENTLY) - PRIVATE PENSION PLANS - TIME PERIOD

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF181$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

PROG: - IF DPF180$X<0, HIDE QUESTION DPF181$X AND ENCODE WITH -3 (FILTERED)

Question: How high are the contributions that (you / [Name]} {make / makes} for this agreement in a month, quarter or year?

<IF (DPF281$x=1 AND DPF282$x=2) OR DPF281$x=2>: Here we are only interested in {your / [Name]'s} contributions, not those of the employer.

Numeric entry in EUR, 9 digits

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

If (DPF281$x=1 AND DPF282$x=2) OR DPF281$x=2, continue with DPF073$x

If (DPF281$x<>1 AND DPF281$x<>2) OR (DPF281$x=1 AND DPF282$x<>2) AND all the loop passes have not yet been completed, continue with the next loop pass for DPF9999

If (DPF281$x<>1 AND DPF281$x<>2) OR (DPF281$x=1 AND DPF282$x<>2) AND all the loop passes have been completed, continue with DPF0900

PENSION CONTRIBUTIONS - AMOUNT

PENSION CONTRIBUTIONS - TIME PERIOD

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF074$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

Question:

INTERVIEWER: If no contributions are currently made: Use button "No contributions."

Numeric entry in Euro, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - No contributions PROG:

BUTTON "No contributions" FOR CODE -6
Question: What do you expect: In which age {will you / will [NAME]} get payments from this contract?

Numeric entry in years, 3 digits

<table>
<thead>
<tr>
<th>Condition</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF not all loop rounds are finished, continue with next loop round for DPF9999</td>
<td></td>
</tr>
<tr>
<td>IF all loop rounds are finished. exit loop for DPF9999</td>
<td></td>
</tr>
<tr>
<td>IF all loop rounds are finished AND DPE0100a-l&lt;&gt;7 AND DPE0100a-l&lt;&gt;8 AND (at least once DPF0510a-e,m=1 OR DPF0320=1), continue with PFA1300</td>
<td></td>
</tr>
<tr>
<td>IF all loop rounds are finished AND DPE0100a-l&lt;&gt;7 AND DPE0100a-l&lt;&gt;8 AND all DPF0510a-e,m&lt;&gt;1 AND DPF0320&lt;&gt;1), continue with DPF0950</td>
<td></td>
</tr>
<tr>
<td>IF all loop rounds are finished AND DPE0100a-l=7,8 AND interview with internal FKP -&gt; continue with PageL</td>
<td></td>
</tr>
<tr>
<td>IF all loop rounds are finished AND DPE0100a-l=7,8 AND (PF9010=1 AND DPE9030&lt;&gt;1) (Proxy-Interview) -&gt; continue with DPF2200</td>
<td></td>
</tr>
<tr>
<td>IF all loop rounds are finished AND DPE0100a-l=7,8 AND other interview type -&gt; continue with PageK</td>
<td></td>
</tr>
</tbody>
</table>
ESTIMATE OF TOTAL RETIREMENT INCOME - PERCENT

**Question:** What do you think: What percentage of {your / [Name]'s} expected last net income or salary will the entire income from {< if DPF0510a-e, m=1 > {your / [Name]'s} statutory public pension or civil service pension / <if dpf0510a-e,m=1 AND (DPF0320=1 OR DPF0330=1 OR DPF0340=1)> and {your / [Name]'s} occupational pension plans or private pension plans / < if DPF0510a-e,m=2 AND DPF0320=1 OR DPF0330=1 OR DPF0340=1> {your / [Name]'s} occupational pension plans or private pension plans} roughly be at the start of your pension?

**Numeric entry in %, 3 digits**

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

**EXPECTED RETIREMENT INCOME - STANDARD OF LIVING

Question:** What do you think: How will {your / [Name]'s} standard of living be in old age?

The standard of living in old age will be...

1 - Somewhat higher than during working life
2 - Roughly the same as during working life
3 - Somewhat lower than during working life

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

IF interview with internal FKP continue with pagel
IF dpf9030=1 OR (pf9010=1 AND dpf9030=1) (proxy interview), continue with dpf2200
ELSE -> Continue with pagek

**PENSION: QUALITY OF INFORMATION PROVIDED BY PROXY**

**Question:** What do you think: How will {your / [Name]'s} standard of living be in old age?

The standard of living in old age will be...

1 - Very well
2 - Well
3 - Not very well
4 - Poorly

-1 - Don't know
-2 - No answer
-3 - Question filtered
Section 9: Income

REFERENCE UNIT:

QUESTIONS 9.01-9.08E: HOUSEHOLD MEMBERS, WHICH ARE 16 YEARS OLD OR OLDER. THE QUESTIONS HAVE TO BE ASKED TO EVERY HOUSEHOLD MEMBER OR A REPRESENTATION.

QUESTIONS STARTING FROM 9.10A: HOUSEHOLD. THE QUESTIONS HAVE TO BE ASKED TO THE INTERNAL FKP

PROGRAMMER: IN THE CAPI, ALL QUESTIONS ASKING FOR AMOUNTS IN SECTION 9 SHOULD ALLOW GROSS OR NET FIGURES TO BE ENTERED AND MARKED AS SUCH.

Page K  pagek  PAGE - START FOR INCOME

Question: What do you think: How will [your / [Name]'s] standard of living be in old age?

The standard of living in old age will be...

-3 - Question filtered

In the interview with the internal FKP or if only one person in the household-> Continue with PG0100
ELSE continue with PG9010

Input filter all persons (except internal FKP) AND anzhhm>1

9.RA  pg9010  INCOME: PROXY REMAINS THE SAME

INTERVIEWER: Will the questions on income also be answered by [Name matching ID from PE9020]?

1 - Yes
2 - No

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

If =1 and DPF9030 <> 2, continue with PageL
If = 1 and DPF9030 =2, continue with DPG9030
ELSE continue with PG9020

Input filter pg9010<>1

9.R  pg9020  RESPONDENT FOR THIS SECTION

PROGRAMMER: SHOW HH LIST WITH THE EXCEPTION OF NAME FROM PE9020 OR PF9020.

INTERVIEWER: Please enter the person who answers the questions on income. The questions in this section on [Name]'s income will be answered by the following person:

Numeric entry, 2 digits (ID of the person being interviewed)

-1 - Don't know
-2 - No answer
-3 - Question filtered
9.RB dpg9030 INCOME: CONSENT FOR PROXY

Question: Does [Name] give {his / her} consent to have you answer the following questions for {him / her}?  
1 - Yes  
2 - No

-3 - Question filtered

If =2, continue with the next person
ELSE pagel

Page L pagel PAGE - START FOR PERSONAL INCOME

Question: Now we come to {your personal income situation / [Name]’s personal income situation}.

INTERVIEWER: If the respondent was not yet informed about the study, this person must be informed about the survey. You will find information on the help page.

-3 - Question filtered

Online-Glossar: same as pageag

9.01 pg0100 EMPLOYMENT INCOME

Question: {Have you / Has [Name]} received any income from dependent employment in [Interview year - 1]?

-If DPE0200a = 4 or 5 (self-employed person or entrepreneur - with or without employees) or DPE0220 = 5 or 6 (employee with managerial responsibility or employee with comprehensive management responsibilities)> By this I mean ONLY {your / [Name]’s} income from dependent employment. I will ask about the distribution of profits from companies that belong to {you / [Name]} in full or in part later.

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

If=1, continue with DPG0100
ELSE continue with PG0200

Input filter pg0100=1

9.01A dpg0100 EMPLOYMENT INCOME - MONTH / YEAR

Question: Now I would like to ask you about the income from dependent employment. Do you want to report this income as monthly or annual income in the following?

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

If =1 or =-1 or =-2, continue with DPG0110
ELSE continue with DPG0200

Input filter dpg0100=1,-1,-2

9.01B dpg0110 EMPLOYMENT INCOME - YEAR 2013

Question: {Have you / Has [Name]} received this income throughout [Interview year - 1]?

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

If =2, continue with DPG0150
ELSE continue with DPG0200
Input filter dpg0110=2

9.01C dpg0150 EMPLOYMENT INCOME - NUMBER OF MONTH

**Question:** How many months {did you / [Name]} receive this income in [Interview year - 1]?

*Numeric entry in month,*

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

**CAPI-CHECK:** DPG0150cc: dpg0150=0

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

1: Correct entry
2: Explain information -> Call up comment window
9.01D dpg0200 AMOUNT OF EMPLOYMENT INCOME

Question: <If DPG0100=1 or =-1 or =-2 (monthly income)> What was the average monthly income in [Interview year-1] {<If DPG0110=2> in the months that {you / [Name]} worked? Please start by stating the amount without any special payments. Give me a gross amount, if possible. <If DPG0100=2 (annual income)> What was the total annual income in [Interview year-1]? {<CAPI> You can see what types of income we mean on list 9.1. / <CATI> In your annual income, please include the following types of income and} give me a gross amount, if possible. <IF DPE1300=2> With regard to {your / [Name]'s} so-called "one euro job", please tell me only the additional income and not the entire unemployment benefits II.)

INTERVIEWER: <CAPI> Show list 9.1.
<CATI> Please read list 9.1 aloud.

INTERVIEWER: <If DPG0100=2 (annual income)>:
Wage or salary income plus any special benefits such as
- Holiday pay
- Christmas bonus
- 13th month's salary
- Overtime compensation
- Tips
- Bonus payments
- Special allowances
- Profit sharing if not part of the pension
- Severance payments that originate from the employer
Cars provided by the employer.

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

If DPG0100 =1 or =-1 or =-2, continue with DPG0210
If (DPG0100<>1 AND <>-1 AND <>-2) AND (PG0100=1 AND DPE0200a=1,2,3,6), continue with DPG1110 ELSE continue with PG0200

CAPI-CHECK: DPG0200cc:dpg0200=0

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

Input filter dpg0100=1,-1,-2
**EMPLOYMENT INCOME - AMOUNT OF SPECIAL PAYMENTS**

**Question:** How high were any special payments in [Interview year - 1] in total? What we mean by this {<CAPI: you will find it on list 9.2. / <CATI>} is the following:

**INTERVIEWER:** <CAPI> Show list 9.1.

<CATI> Please read list 9.1 aloud.

**INTERVIEWER:** Holiday pay
Christmas bonus
13th month's salary
Overtime compensation
Tips
Bonus payments
Special allowances
Profit sharing if not part of the pension
Severance payments that originate from the employer
Cars provided by the employer

*Numeric entry in EUR, 9 digits*

-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - None of these special payments received

**PROG: BUTTON “None of these special payments received”** FOR CODE -6

Input filter pg0100=1 AND dpe0200a=1,2,3,6

---

**CURRENT EMPLOYMENT INCOME**

**Question:** Does (your / [Name]'s) current income from dependent employment significantly differ from the income in [Interview year - 1]?

1 - Yes
2 - No

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

If=1, continue with DPG1120
ELSE continue with PG0200

Current income as employee: Input filter dpg1110=1

---

**REASONS FOR VARYING EMPLOYMENT INCOME**

**Question:** What are the reasons for this change in income?

1 - Insert text in an excelsheet open text entry

-1 - Don't know
-2 - No answer
-3 - Question filtered
9.03 \[ \text{dpg1300} \quad \text{dpg1310} \] \hspace{1em} \text{CURRENT EMPLOYMENT INCOME - AMOUNT} \\
\hspace{1em} \text{CURRENT EMPLOYMENT INCOME - TIME PERIOD} \\

**PROGRAMMER:** IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME PERIOD TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPG1310). SPECIFICATIONS: MONTH, YEAR.

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

9.04A \[ \text{pg0200} \] \hspace{1em} \text{SELF-EMPLOYMENT INCOME}

**Question:** {Have you / Has [Name] } received income from an activity as a freelancer, self-employed person or entrepreneur in [Interview year - 1]? {<If DPE0200a = 5 (Self-employed people and entrepreneurs with dependent employees)> Here I am referring to income that is closely connected with economically self-employed work, not profit distributions or dividends that are primarily determined by the investment of capital. I also do not mean income from a possible managing director’s contract.}

**INTERVIEWER:** Profit distributions or dividends that are primarily determined by the amount of invested capital will be entered later.

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

\[ \text{If=1, continue with DPG0300} \]
\[ \text{If<>1 AND DPF0100a=b=c=d=e=m=1, continue with DPG0500} \]
\[ \text{If (<>1 AND DPF0100a-e,m all <>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283$x=1), continue with DPG0700} \]
\[ \text{ELSE continue with PG0500} \]

---

**Income from freelancing/ entrepreneurial occupation**

9.04B \[ \text{dpg0300} \] \hspace{1em} \text{SELF-EMPLOYMENT INCOME - MONTH / YEAR}

**Question:** I would now like to ask you about the amount of income from freelance, self-employed or entrepreneurial work. Do you want to report this income as monthly or annual income?

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

\[ \text{If=1 or = -1 or = -2, continue with DPG0310, ELSE continue with DPG0400} \]
**9.04C**  
dpg0310  
**SELF-EMPLOYMENT INCOME - MONTH / YEAR**

**Question:** {Did you / [Name]} receive this income throughout [Interview year - 1]?

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

If dpg0310=2, continue with DPG0320.

ELSE continue with DPG0400.

Input filter dpg0310=2

**9.04D**  
dpg0320  
**SELF-EMPLOYMENT INCOME - MONTH / YEAR**

**Question:** How many months {did you / [Name]} receive this income in [Interview year - 1]?

Numeric entry in month, 2 digits  
[Range: 0 to 12]  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** DPG0320cc: dpg0320=0

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

1: Correct entry  
2: Explain information -> Call up comment window
9.04E dpg0400 AMOUNT OF GROSS SELF-EMPLOYMENT INCOME

**PROGRAMMER:** ALLOW NEGATIVE VALUES.

**Question:** <If DPG0300 =1 or -1 or -2 (monthly income)> What was the average monthly income in the year [Interview year - 1]? Give me a gross amount, if possible.<br><br><If DPG0300=2 (annual income)> How high was this annual income in [Interview year - 1] in total? Give me a gross amount, if possible.<br><br>Numeric entry in EUR, 9 digits  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered

**IF DPE0200a=4 OR 5 go to DPG1410**

**IF (DPE0200a<>4 AND<> 5) AND**
(DPF0100a=1 OR b=1, c=1 OR d=1 OR e=1 OR m=1) **go to DPG9999**

**IF (DPE0200a<>4 AND <>5) AND**
(DPF0100a<>1 AND b<>1 UND c<>1 AND d<>1 UND e<>1 AND m<>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND at least once DPF283$x=1) **go to DPG0700**

ELSE continue with PG0500

**CAPI-CHECK:** DPG0400cc: dpg0400<=0 UND dpg0400<>-1,-2,-3

**INTERVIEWER:** You recorded the value zero or a negative value Please correct entry or explain the information.

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

Input filter pg0200=1 AND dpe0200a=4, 5

9.05A dpg1410 CURRENT INCOME AS A SELF-EMPLOYED PERSON / FREELANCER

**Question:** Does {your / [Name]'s} current income from working freelance or self-employed, or entrepreneurial work clearly differ from the income received in one of these activities in [Interview year - 1]?

1 - Yes  
2 - No  
3 - Question filtered

**IF=1, continue with DPG1420**  
**IF<>1 AND DPF0100a=1, b=1, c=1, d=1, e=1 or m=1, continue with DPG0500**

**IF (<>1 AND DPF0100a-e,m all <>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283$x=1), continue with DPG0700**

ELSE continue with PG0500
**Current income freelancer:**

Input filter dpg1410=1

9.05B dpg1420

**REASONS FOR VARYING INCOME AS A SELF-EMPLOYED PERSON / FREELANCER**

**Question:** What are the reasons for this change in income?

1 - Insert text in an excel sheet  
2 - Open text entry  
3 - Don't know  
4 - No answer  
5 - Question filtered

Input filter dpg1410=1

9.05C dpg1500 dpg1510

**CURRENT INCOME AS A SELF-EMPLOYED PERSON / FREELANCER - AMOUNT**

**CURRENT INCOME AS A SELF-EMPLOYED PERSON / FREELANCER - TIME PERIOD**

**PROGRAMMER:** IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME PERIOD TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPG1510). SPECIFICATIONS: MONTH, YEAR.  
- PLEASE ALLOW NEGATIVE VALUES

**Question:** What is the total current income from working freelance or self-employed, or entrepreneurial work in a month or year? Give me a gross amount, if possible.

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

**AUXILIARY VARIABLES FOR TYPES OF STATUTORY PUBLIC PENSION**

**PROGRAMMER:** CREATE VARIABLES FOR DPG9999 A,B,C,D,E,M THAT ACCEPT THE FOLLOWING VALUES:

DPG9999A = "PENSION FROM STATUTORY PENSION PLAN" IF DPF0100A=1  
DPG9999B = "CIVIL SERVANT PENSION" IF DPF0100B=1  
DPG9999C = "SUPPLEMENTAL PENSION IN PUBLIC SERVICE" IF DPF0100C=1  
DPG9999D = "RETIREMENT PENSION FOR FARMERS" IF DPF0100D=1  
DPG9999E = "OCCUPATIONAL PENSION PROVIDED THROUGH FREELANCER ORGANISATIONS" IF DPF0100E=1  
DPG9999M = "TEXT FROM VARIABLE DPF0100M" IF DPF0100M=1
**Income from state pension system**

Input filter DPF0100a=1, b=1, c=1, d=1, e=1, m=1

9.06  

**dpg0550**  

**INCOME FROM LEGAL AGE PROVISION - PREVIOUS YEAR**

**Question:** You said that {you/[name]} already (receive/receives) the following forms of retirement income: [PROGRAMMER: DISPLAY LIST OF RETIREMENT PLAN TYPES DPG9999].  
(Did you/Did [name]) already receive retirement income in [interview year-1] from at least one of these kinds of pension scheme?

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

Input filter DPG0550=1, -1 ODER -2

9.06A  

**dpg0500**  

**INCOME FROM STATUTORY PUBLIC PENSION - MONTH / YEAR**

**Question:** {Did you/Did [name]} already receive retirement income in [interview year-1] from at least one of these kinds of pension scheme?

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

If=1 or =-1 or =-2, continue with DPG0500.
ELSE continue with DPG0710

Input filter dpg0500=1, -1, -2

9.06B  

**dpg0530**  

**INCOME FROM STATUTORY PUBLIC PENSION - YEAR 2013**

**Question:** Did you receive this income throughout [Interview year - 1]?

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

If=1, continue with DPG0600
ELSE continue with PG0510

Input filter dpg0530=1, -1, -2

9.06C  

**pg0510**  

**GROSS INCOME FROM STATUTORY PUBLIC PENSION - NUMBER OF MONTHS**

**Question:** In relation to [Interview year- 1]: How many months {did you / [Name]} receive this income?

Numeric entry in month, 2 digits  
[Range:0 to 12]  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
**GROSS INCOME FROM STATUTORY PUBLIC PENSION**

**Question:** If DPG0500=1 or =-1 or =-2 How high was the average monthly income in the form of the [list with retirement pension incomes DPG9999] in [Interview year-1]? Give me a gross amount, if possible.

*If DPG0500=2* How high was this total annual income in the form of [DPG9999] in [Interview year-1]?

Give me a gross amount, if possible.

*Numeric entry in EUR, 9 digits*

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

**INCOME FROM PRIVATE AND OCCUPATIONAL PENSIONS - PREVIOUS YEAR**

**Question:** You said that {you/[name]} already {receive/receives} income from a private or occupational pension plan (incl. whole life insurance).

{Did you/Did [name]} already receive income from a private or occupational pension plan (incl. whole life insurance) in [interview year-1]?

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

**INCOME FROM THE PRIVATE PENSIONS - MONTH / YEAR**

**Question:** You said that {you / [Name]} already {receive / receives} income from a private or occupational pension plan. Now I would like to ask you about the amount of this income.

Do you want to report this income as monthly or annual income in the following?

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

**INCOME FROM PRIVATE PENSIONS**

**INCOME FROM THE PRIVATE PENSION - YEAR 2013**

**Question:** Have you received this income throughout [Interview year - 1]?

1 - Yes
2 - No
1 - Don’t know
2 - No answer
3 - Question filtered
**9.07C dpg0750**

**INCOME FROM THE PRIVATE PENSIONS - NUMBER OF MONTHS**

**Question:** How many months did you receive this income in [Interview year - 1]?

*Numeric entry in month, 2 digits [Range: 0 to 12]*

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

**Input filter dpf0700=1,2,-1,-2**

**9.07D dpg0800**

**AMOUNT OF GROSS INCOME FROM PRIVATE PENSIONS**

**Question:** If DPG0700 = 1 or = -1 or = -2 What was the average monthly income?

If DPG0700 = 2 What was the total annual income in [Interview year - 1]?

<ALWAYS> Give me a gross amount, if possible.

*Numeric entry in EUR, 9 digits*

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

**Input filter dpe0200a<>3 OR p0700<=2**

**9.08A pg0500**

**GROSS INCOME FROM UNEMPLOYMENT BENEFITS**

**Question:** Have you received unemployment benefits or other benefits provided by the Employment Agency (“Bundesagentur für Arbeit”) besides social assistance and unemployment benefits II in [Interview year - 1]?

**INTERVIEWER:** This includes e.g. bad weather benefits and bankruptcy compensation.

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

If=1, continue with DPG0900
ELSE continue with DPG1600

Income from unemployment support: Input filter pg0500=1

**9.08B dpg0900**

**INCOME FROM UNEMPLOYMENT BENEFITS - MONTH / YEAR**

**Question:** Now I would like to ask you about the amount of these benefits.

Do you want to report this as monthly or annual income?

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

If=1 or =-1 or =-2, continue with DPG0910
**9.08C**  
**dpg0910**

**INCOME FROM UNEMPLOYMENT BENEFITS - YEAR 2013**

**Question:** {Did you / Did [Name]} receive these benefits throughout [Interview year - 1]?

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

If=2, continue with DPG0920  
ELSE continue with DPG1000

**Input filter dpg0910=2**

**9.08D**  
**dpg0920**

**INCOME FROM UNEMPLOYMENT BENEFITS - NUMBER OF MONTHS**

**Question:** In relation to [Interview year - 1]: How many months of it {did you / he / she} receive unemployment benefit and / or other benefits provided by the Employment Agency?

Numeric entry in month, 2 digits  
[Range: 0 to 12]  
-1 - Don’t know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** DPG0920cc: dpg0920=0

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

**Question:** <If DPG0900 = 1 or = -1 or = -2 (monthly income)> How high were these payments typically in a month? Give me a gross amount, if possible.

<If DPG0900 = 2 (annual income)> How high were the unemployment benefits and/or other benefits provided by the Employment Agency in [Interview year - 1] in total?

Give me a gross amount, if possible.

**Numeric entry in EUR, 9 digits**

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

**CAPI-CHECK:** DPG1000cc: dpg1000 = 0

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

1: Correct entry

2: Explain information -> Call up comment window
INCOME: QUALITY OF INFORMATION PROVIDED BY PROXY

**Question:** How well could you provide information on [Name]'s income situation?

1 - Very well  
2 - Well  
3 - Not very well  
4 - Poorly

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

If FKP is external AND in the interview with person on record 1 AND hhart<>1, continue with DPP0100

IF (external FKP AND in the interview with person on record 1 AND HHART=1) go to DPP0200
ELSE continue with DPP0300

SAVING ADDRESS OF PERSON (EXTERNAL FKP)

**Question:** The plan is to repeat this research project at a later date with another survey. For the purpose of the next survey we must keep your address. Your address will be saved separately from the questionnaire and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous. Of course, the participation in the next survey is again voluntary. The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

1 - Yes, I agree to the saving of my address  
2 - No, I do not agree  
-3 - Question filtered

SAVING ADDRESS OF PERSON

**Programmer:** Enter first and last name into EKP.

**Question:** We have now arrived at the end of the interview. Thank you for your time. You will receive the 10 euros by post in the next few days. Just one last small request. Could you please tell me your full name again, so that I'm sure that I have entered it correctly.

**Interviewer:** Please enter first and last name. When in doubt, have it spelled out.

**Field:** First name  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Field:** Last name  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered
Input filter (dpg9030=1 OR (pg9010=1 AND dpf9030=1)) (proxy interview) AND in pure personal interview on personal record > 1

- **.08 dpp0300 SAVING ADDRESS OF PERSON (PROXY)**

**PROGRAMMER:** Enter first and last name into EKP.

**Question:** We have now arrived at the end of the interview for [Name]. Thank you for your time.

Just one last small request. Could you please tell me [Name]'s full name again, so that I'm sure that I have entered it correctly.

**INTERVIEWER:** Please enter first and last name. When in doubt, have it spelled out.

Field: First name
- 1 - Don't know
Field: Last name
- 2 - No answer

**REFERENCE UNIT:** Haushalt

**INTERVIEWER:** This is the end of the personal interview. Remaining questions only for FKP.

**PROGRAMMER:** IF NUMBER OF HH MEMBERS = 1, THEN CONTINUE WITH HG0100A-K, ELSE CONTINUE WITH PAGE X

---

**Question:** <If number of HH members>1 AND internal FKP> Now I would like to ask you a couple of questions about the income of your household as a whole.

<If number of HH members>1 AND external FKP> Now I would like to ask you a couple of questions about the income of the household as a whole.

- 3 - Question filtered
Question: Many households receive social benefits to compensate for low incomes or the high costs of starting a family. Which of the social benefits in list 9.3 (did you/did you or another member of the household/did members of the household) receive on a regular basis in [interview year-1]? 

INTERVIEWER: Show list 9.3.

- Multiple answers possible.

INTERVIEWER: Please leave out any one-off special payments and payments by publicly regulated pension insurance.

1 - Named 
2 - Not named 
11 variables: 
a - Child benefits 
b - Parental benefits 
c - Housing benefits 
d - Bafög (German government student assistance scheme) 
e - Social security 
f - Unemployment benefit II or Hartz IV 
g - Asylum seeker benefits 
h - War victim benefits 
i - State scholarship 
j - Other (please specify) PROG: PLACE TEXT IN HG0100S 
-2 - None of these benefits

If at least one of the variables is HG0100a-j=1, continue with DHG0100, ELSE continue with HG0200

Input filter at least once hg0100a-i=1

Question: Now I would like to ask you about the amount of this income from social benefits. Do you want to report this income as monthly or annual income in the following?

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

Now I would like to ask you about the amount of this income from social benefits. Do you want to report this income as monthly or annual income in the following?
**9.10C** dhg0110

**INCOME FROM REGULAR SOCIAL TRANSFERS - YEAR 2013**

**Question:** {Did you / your household / the household} receive these benefits throughout the entire [Interview year - 1]?

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

If = 2, continue with DHG0120
ELSE continue with DHG0200

**9.10D** dhg0120

**INCOME FROM REGULAR SOCIAL TRANSFERS - NUMBER OF MONTHS**

**Question:** In relation to [Interview year - 1]: How many months of this year {did you / your household / the household} receive such social benefits?

*Numeric entry in month, 2 digits, [Range: 0 to 12]*

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

**CAPI-CHECK:** DHG0120cc: dhg0120=0 AND hg0100a-j=1

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

**9.10E** dhg0200

**AMOUNT OF INCOME FROM REGULAR SOCIAL TRANSFERS**

**PROGRAMMER:** THIS IS NOT A 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 the social benefits?
<If DHG0100=2 (annual income)> How high were the social benefits in total in [Interview year - 1]?

<DP1300=2> Please do not enter income from so-called "one euro jobs" again here.

*Numeric entry in EUR, 9 digits*

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

**CAPI-CHECK:** DHG0120cc: dhg0120=0 AND hg0100a-j=1

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
**9.11A**

**hg0200**

**INCOME FROM REGULAR PRIVATE TRANSFER PAYMENTS**

**Question:** {Did you / your household / the household} receive regular financial support payments in [Interview year - 1]? This includes all the payments on list 9.4.

**INTERVIEWER:** Show list 9.4.

**INTERVIEWER:** Alimony payments,

Private scholarships,

Regular financial contributions from organizations or persons who do not belong to the household.

Please do not include any one-time payments or gifts.

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

If=1, continue with DHG0300
ELSE continue with HG0300

Income from regular private transfer payments: Input filter hg0200=1

**9.11B**

**dhg0300**

**INCOME FROM REGULAR PRIVATE TRANSFERS PAYMENTS - MONTH / YEAR**

**Question:** Now I would like to ask you about the financial support payments.

Do you want to report these payments in monthly or annual amounts?

1 - Monthly
2 - Annual

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

If=1 or =-1 or =-2, continue with DHG0310
ELSE continue with DHG0400

Input filter dhg0300=1,-1,-2

**9.11C**

**dhg0310**

**INCOME FROM REGULAR PRIVATE TRANSFER PAYMENTS - YEAR 2013**

**Question:** {Did you / your household / the household} receive these payments throughout the entire [Interview year - 1]?

1 - Yes
2 - No

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

If=2, continue with DHG0320
ELSE continue with DHG0400
9.11D dhg0320  
**INCOME FROM REGULAR PRIVATE TRANSFERS PAYMENTS - NUMBER OF MONTHS**

**Question:** In relation to [Interview year - 1]: How many months of this year {did you / your household / the household} receive such financial support payments?

`Numeric entry in month, 2 digits,
[Range: 0 to 12]`

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

**CAPI-CHECK:** DHG0320cc: dhg0320=0

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

Input filter hg0200=1

9.11E dhg0400  
**AMOUNT OF INCOME FROM REGULAR PRIVATE TRANSFERS**

**PROGRAMMER:** THIS IS NOT A 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)>: How high were these payments in [Interview year - 1] in total?

`Numeric entry in EUR, 9 digits`

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

**CAPI-CHECK:** DHG0400cc: dhg0400=0

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

9.11F hg0250  
**INCOME FROM PRIVATE SUPPORT**

**Question:** In [interview year-1] did {you/your household/the household} receive any financial support – money or help with bills or other expenses – from persons outside {your/your/the} household such as relatives, friends or others?

**INTERVIEWER:** Therefore all direct payments to the household (cash or not cash) count. As well as bills paid by third parties or others.

1 - Yes
2 - No

IF=1, continue with DHG0255,
ELSE continue with HG0300
9.11G  
**Input filter** HG0250=1

**AMOUNT OF INCOME PRIVATE SUPPORT**

**Question:** What was the total amount of these assistance payments in [interview year -1]?

_Numeric entry in EUR, 9 digits_

**CAPI-CHECK:**

9.12A  
**Input filter** hg0300

**RENTAL INCOME FROM REAL ESTATE PROPERTY**

**Question:** {Did you / your household / the household} receive rental or lease income in [Interview year - 1]?

**INTERVIEWER:** Herefore all revenues, which are reinvested in the building count. E. g. for renovations.

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

If=1, continue with DHG0500

ELSE continue with HG0400

**CAPI-CHECK:** HG0300cc1: HG0300 = 1 AND DHB260$xa-f <> 3:

In order to be certain that I have entered the information correctly, I will ask the questions again: In the course of the conversation I have noted that {you do not / your household does not / the household does not} rent or lease out any real estate. Is it nevertheless correct that {you / your household / the household} received income from renting or leasing in the last calendar year?

Rental income from estate property:  

**Input filter** hg0300=1

9.12B  
**Input filter** dhg0500

**RENTAL INCOME FROM REAL ESTATE PROPERTY - MONTH / YEAR**

**Question:** Now I would like to ask you about the amount of this rental or lease income. Do you want to report this income as monthly or annual income in the following?

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

If=1 or =1 or =2, continue with DHG0530

ELSE continue with DHG0600

9.12C  
**Input filter** dhg0530

**RENTAL INCOME FROM OWNERSHIP OF REAL ESTATE - YEAR 2013**

**Question:** {Did you / your household / the household} receive this income throughout the entire [Interview year - 1]?

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

If=1, continue with DHG0600

ELSE continue with DHG0510
9.12D dhg0510  RENTAL INCOME FROM REAL ESTATE PROPERTY - NUMBER OF MONTHS

**Question:** In relation to [Interview year - 1]: How many months of this year did you / your household / the household receive this income?

*Numeric entry in month, 2 digits, [Range: 0 to 12]*

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

**CAPI-CHECK:** DHG0510cc: dhg0510=0

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

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

Input filter hg0300=1

9.12E dhg0600  AMOUNT OF RENTAL INCOME FROM REAL ESTATE PROPERTY

**Question:** If DHG0500 =1 or =-1 or =-2 (monthly income): How high was this income in total in the last month you / your household / the household received it?

<If DHG0500=2 (annual income)>: How high was this income in [Interview year - 1] in total?

Give me a gross amount, if possible.

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

**CAPI-CHECK:** DHG0600cc: dhg0600=0

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

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

9.13A hg0400  INCOME FROM FINANCIAL ASSETS

**PROGRAMMER:** SHOW LIST OF CATEGORIES:

**Question:** Did you / your household / the household receive income from financial assets, e.g. interest or dividends, in [Interview year - 1]? You will find what counts as this on list 9.5.

**INTERVIEWER:** Show list 9.5.

INTERVIEWER: Interest or dividends on...

- Sight deposits, term deposits and savings deposits
- Home loan savings agreements
- Securities (certificates, bonds, publicly traded stock shares, mutual funds)
- Investments managed by asset managers
- Other financial investments
- Interest for life insurance and private pension insurance.

1 - Yes  
2 - No  
1 - Don't know  
2 - No answer  
If=1, continue with DHG0800 ELSE continue with HG0500
**Income from financial investments:**

Input filter hg0400=1

9.13B dhg0800 AMOUNT OF INCOME FROM FINANCIAL ASSETS

**Question:** How high was this income in [Interview year - 1] in total?

Give me a gross amount, if possible.

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

**CAPI-CHECK:** DHG0800cc: dhg0800=0 AND hg0400=1

**INTERVIEWER:** Zero is not a valid amount. Please correct entry here or in the previous question or explain entry.

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

9.14A hg0500 INCOME FROM PRIVATE COMPANIES / PARTNERSHIPS

**Question:** {Have you / Has your household / Has the household} received income in the form of dividends from an investment in a private company or a private partnership that does not belong solely to your household?

**INTERVIEWER:** Income from self-employed work or entrepreneurship should already have been reported and should not be double counted here.

1 - Yes  
2 - No  
-1 - Don’t know  
-2 - No answer  
If=1, continue with DHG0900  
ELSE continue with HG0600

**CAPI-CHECK:** HG0500cc: HG0500 = 1 AND (HD0100=2 AND HD1000=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: In the course of the conversation I noted that {you / members of your household / members of the household} are not involved either as owner or silent partner or investor in private companies. Is it nevertheless correct that {you / your household / the household} generated income from profit distributions by companies in the last calendar year?

1: Yes, that is correct (please explain: Open query).  
2: No, no income was generated from profit distributions -> Back to HG0300

Income from shares of private enterprises or personal companies:Input filter hg0500=1

9.14B dhg0900 INCOME FROM PRIVATE BUSINESSES OR COMPANIES - MONTH / YEAR

**Question:** Do you want to report this income per month or for the entire year?

1 - Monthly  
2 - Annual  
-1 - Don’t know  
-2 - No answer  
If=1 or =-1 or =-2, continue with DHG0910  
ELSE continue with DHG1000
**Question:** {Did you / your household / the household} receive this income throughout the entire [Interview year - 1]?

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

If =2, continue with DHG0920
ELSE continue with DHG1000

**Question:** In relation to [Interview year - 1]: How many months of this year {did you / your household / the household} receive this income?

Numeric entry in month, 2 digits, [Range: 0 to 12]

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

**CAPI-CHECK:** DHG0920cc : dhg0920 = 0
INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.
1: Correct entry
2: Explain information -> Call up comment window
**Question:** <If DHG0900=1 or =-1 or =-2 (monthly income)> How high was the monthly income on average? I am referring to the period in which {you / your household / the household} received such income. <If DHG0900=2 (annual income)>: How high was this income in [Interview year - 1] in total? Give me a gross amount, if possible.

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

**CAPI-CHECK:** DHG1000cc: dhg1000=0

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

**Question:** {Did you / your household / the household} receive other regular or irregular income that I have not yet mentioned in [Interview year - 1]?

**INTERVIEWER:** Show list 9.6.

**INTERVIEWER:** Income from...
Accident or occupational disability insurance,
Widow or orphan pension,
Capital gains or losses from the sale of assets, financial assets, and lottery prizes,
Severance payments,
Other sources.
Lump-sum payments at start of retirement, early termination of insurance, insurance benefits (except pension insurance) or similar, and income tax repayments should not be entered here.

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

If=1, continue with DHG1100a ELSE continue with HG0700
**Other income sources:**
Input filter hg0600=1

9.15B  dhg1100a  **OTHER SOURCES OF INCOME - REGULAR**
**Question:** What type of income is it? Please start by describing the regular income.
**INTERVIEWER:** The difference between one-time payments and regular income is important.

1: Insert text in an excelsheet open text entry
-1: Don't know
-2: No answer
-3: Question filtered
-5: No regular income PROG:
BUTTON "No regular income" FOR CODE -5

Input filter dhg1100a<>-1,-2,-5

9.15C  dhg1150  **AMOUNT OF INCOME FROM OTHER REGULAR SOURCES**
**PROGRAMMER:** VALUE CAN ALSO BE NEGATIVE.
**Question:** How high was this regular gross income, i.e. before taxes in [Interview year- 1] in total? Here, positive and negative values should be offset. The value can also be negative if losses exceed profits.
**Numeric entry in EUR, 9 digits**
-1: Don't know
-2: No answer
-3: Question filtered

**CAPI-CHECK:** DHG1150cc: dhg1150=0 AND dhg1100a>0
**INTERVIEWER:** Zero is not a valid amount. Please correct entry here (dhg1150) or in the previous question (dhg1100a) or explain entry.
1: Correct entry here (dhg1150)
2: Correct entry for previous question -> Back to DHG1100a
3: Explain information -> Call up comment window

Input filter hg0600=1

9.16A  dhg1100b  **OTHER SOURCES OF INCOME - IRREGULAR**
**Question:** Now we come to the irregular income. From what sources does it come?

1: Insert text in an excelsheet open text entry
-1: Don't know
-2: No answer
-3: Question filtered
-5: No irregular income, PROG:
BUTTON "No irregular income" FOR CODE -5

If DHG1100b <> -1,-2,-5, continue with DHG1200
ELSE continue with HG0700
**9.16B dhg1200**  
**AMOUNT OF INCOME FROM OTHER IRREGULAR SOURCES**

**PROGRAMMER:** VALUE CAN ALSO BE NEGATIVE.  
**Question:** How high was this other irregular gross income, i.e. before taxes, in [Interview year- 1] in total? Here, positive and negative values should be offset. The value can also be negative if losses exceed profits.  
*Numeric entry in EUR, 9 digits*  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** DHG1200cc: dhg1200=0 AND dhg1100b>0  
**INTERVIEWER:** Zero is not a valid amount. Please correct or explain entry.  
1: Correct entry  
2: Explain entry -> Call up comment window

**9.17 hg0700**  
**INCOME NOW AS COMPARED TO THE LAST THREE YEARS**

**Question:** Was {your entire income / the entire income of your household / the entire income of the household} higher or lower in [Interview year- 1] than on average over the three preceding years? Or was it essentially similar as in the three previous years?  
1 - Higher  
2 - Largely unchanged  
3 - Lower  
-1 - Don't know  
-2 - No answer

**9.18 hg0800**  
**EXPECTATIONS WITH REGARD TO FUTURE INCOME**

**Question:** What do you think, will {your income / the income of your household / the income of the household} rise faster or slower in the next twelve months than the cost of living or approximately as same as the cost of living?  
1 - Will rise more than the cost of living  
2 - Will rise about as much as the cost of living  
3 - Will rise less than the cost of living  
-1 - Don't know  
-2 - No answer  
If MULTI-PERSON HOUSEHOLD, continue with DHG2000a-b  
ELSE continue with -.01
**Input filter multiple persons household**

**9.19** dhg2000a-b **PRINCIPAL EARNER**

**Question:** To close, we would like to know who the principal earner is in {your / the} household?

**INTERVIEWER:** In exceptional cases, two people can be named if the respondent (here FKP) insists that two household members earn the same amount.

1 - Named
2 - Not named

names from household matrix

2 variables:
- a - principal earner
- b - other principal earner

**PROGRAMMER:** TIME STAMP

---

**End of Interview**

**-.01** dhp0100 **QUESTIONS THAT THE PERSON VIEWED AS DIFFICULT**

**Question:** We have almost reached the end of the interview. Thank you very much for giving me your time and attention. Did you have particular difficulties in answering any questions? If yes, which ones?

**INTERVIEWER:** The respondent can refer to sections and specific questions or simply describe the question or give some other indication.

1 - Yes -> Free text (Variable dhp0100s) -1 - Don’t know
2 - No -2 - No answer

---

**-.02** dhp0200 **SUBJECTS THE RESPONDENT THINKS ARE MISSING**

**Question:** Have we failed to address important things that you think are important in connection with the financial situation, the finances, the income, etc. of {your / the} household?

If yes, would you please describe these things in more detail?

1 - Yes -> Free text (Variable dhp0200s) -1 - Don’t know
2 - No -2 - No answer -3 - Question filtered

---
OTHER COMMENTS BY RESPONDENT

Question: Is there anything else you would like to add to the subjects about which we have already spoken in the interview?

1. Yes -> Free text (Variable dhp0300s)  
2. No

IF internal FKP AND hhart<>1, continue with DHP0400
IF internal FKP AND hhart=1, continue with DHP0500
If external FKP, end the interview and continue with PageY (Goodbye)

CONSENT TO SAVE ADDRESS

Question: The plan is to repeat this research project at a later date with another survey. For the purpose of the next survey we must keep your address.

Your address will be saved separately from your information and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous.

Participation in the next survey is again voluntary, of course.

The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

1. Yes, I agree to my address details being stored
2. No, I do not agree

CHECK NAME

Question: We have now arrived at the end of the interview. Thank you again for your time.

<Internal FKP> You will receive {<IF anzhhm=1> the 10 euros coin for your household and} 10 euros cash for your interview by post in the next few days.} 
{<IF anzhhm>2 > You will receive the 10 euros coin for your household a soon as all interviews are finished.}

<always> Just one last small request. Could you please tell me your full name again, so that I'm sure that we have entered it correctly.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

Field: First name  
-1. Don't know  
-2. No answer  
-3. Question filtered

Field: Last name  
-1. Don't know  
-2. No answer  
-3. Question filtered
Question: We have now arrived at the end of the interview. Thank you for your time and have a nice day/evening.
PARADATA FROM INTERVIEWER - Information on interview with the FKP

PROGRAMMER: THE FOLLOWING QUESTIONS ARE TO BE ANSWERED AFTER THE END OF THE INTERVIEWER’S SURVEY.

INTERVIEWER: It follows questions to the Es folgen Questionn zum Verlauf des Interviews mit dem Kompetenzträger

RESPONDENT - SUSPICIOUS BEFORE THE INTERVIEW

Question: Was the interviewee suspicious of the survey before the survey began?
1 - Not at all
2 - Yes, a little
3 - Yes, very

RESPONDENT - SUSPICIOUS AFTER THE INTERVIEW

Question: Was the interviewee suspicious of the survey after completing the survey?
1 - Not at all
2 - Yes, a little
3 - Yes, very

RESPONDENT - UNDERSTANDING OF THE QUESTIONS

Question: How would you rate the understanding of the questions by the interviewee?
1 - Excellent
2 - Good
3 - Average
4 - Poor

RESPONDENT - RELIABILITY OF INFORMATION ON INCOME / ASSETS

Question: How reliable would you estimate the information provided by the respondent on income and wealth?
1 - Very reliable
2 - Somewhat reliable
3 - Unreliable / faulty

Input filter Question an den Interviewer
Question: How well did you think the respondent was able to indicate amounts in €? This refers to whether the respondent has given directly euro amounts or made many statements in DM or other currencies.
1 - Very well
2 - Well
3 - Fairly well
4 - Only poorly

Question: In your estimation, how easy was the interviewer's overall response to the questions?
1 - Very easy
2 - Relatively easy
3 - Easy
4 - Not so easy
5 - Not at all

Question: How would you assess the expressiveness of the interviewee?
1 - Excellent
2 - Good
3 - Average
4 - Poor

Question: How great was the interest of the interviewee in the survey as a whole?
1 - Very high
2 - Above average
3 - Average
4 - Below average
5 - Very low
**P18 hr1100a-f**

**OTHER PERSONS PRESENT DURING THE INTERVIEW**

**Question:** Were there other people present during the survey?

**INTERVIEWER:** - Multiple answers possible.

1 - Named
2 - Not named

6 variables:
- a - Children under the age of six
- b - Children aged six or older
- c - Spouse/Partner
- d - Other relatives or friends
- e - Adults who work in the household
- f - None

---

**P19 dhr0100a-d**

**PEOPLE WHO CONTRIBUTED INFORMATION**

**Question:** Which people actively participated in answering questions about the household as a whole?

**INTERVIEWER:** - Multiple answers possible.

1 - Named
2 - Not named

4 variables:
- a - Financially knowledgable person (FKP)
- b - Spouse / Partner of FKP
- c - Other household member / Other household members (besides the FKP / Partner of FKP)
- d - Adult person who knows about the household’s finances, but is not belong to the household

---

**P20 hr1300**

**RESPONDENT - FREQUENCY OF CONSULTING DOCUMENTATION**

**Question:** Did the respondents use documentation to answer the questions?

1 - Yes, frequently
2 - Yes, sometimes
3 - Yes, seldom
4 - No, never

IF HR1300=1, 2, OR 3 continue with P21
ELSE continue with PAGE Z
DOCUMENTS USED BY RESPONDENT

Question: What documents were used by the respondent/s?

1 - Yes, these documents were used during the interview
2 - No, the respondent(s) did not use such documents

23 responses:

a - Pension documents
b - Bank statements
c - Documents related to investments and business records / broker statements
d - Documents related to loans
e - Credit cards / credit card statements
f - Checkbooks
g - Documents on income, employment, payrolls
h - Computer / PC / laptop
i - Handwritten notes
j - Documentation of health insurance or life insurance policies
k - Tax forms / tax returns
m - Assistant / accountant / financial advisor consulted
n - Proof of rental payments / lease agreement
o - Documents on real estate
p - Payment receipts and invoices for social security

Page Z

Additional information may be crucial for consistency checks after the end of all household surveys. These include in particular the following two questions:

NOTES OF THE INTERVIEWER - MISSING INFORMATION/MISREPRESENTATIONS

Question: How well could the people who participated in the interview provide information?

Please arrange the household members according to their ability to provide information. For which questions or questionnaires did the respondents have bigger problems to answer?

1 - Insert text in an excelsheet open text entry
2 - Don't know
3 - No answer
2 - Question filtered
Question: There were particular abnormalities, e.g. with regard to the main residence of the household, the conduct of the survey, the answering of the questions by the interviewed persons or other areas that seem important to you.

1 - Insert text in an excel sheet
Open text entry

1 - Don't know
2 - No answer
3 - Question filtered
PARADATA FROM INTERVIEWER - Information on living environment


Input filter Question an den Interviewer

P1 dsc0100 DWELLING - TYPE
Question: Building tape of the target HH
1 - Detached single family house or multi-family house
2 - Row house or semi-detached house
3 - Apartment house
4 - Apartment building
5 - Entire floor of building
6 - Any other type of building (please specify and save in dsc0100s)

Input filter Question an den Interviewer

P2 sc0200 DWELLING RATING
Question: Describe the construction of the building.
1 - Exclusive
2 - Very good
3 - Satisfactory
4 - Modest
5 - Very modest

Input filter Question an den Interviewer

P3 sc0300 DWELLING - LOCATION
Question: Describe the location of the building.
1 - City center
2 - Location between the city center and suburbs
3 - Suburbs and outskirts
4 - Rural area
**P4** sc0400 **DWELLING - OUTWARD APPEARANCE**

**Question:** Describe the condition of the building.

1. *Clean and well maintained*
2. *A few small cracks in the facade and isolated cases of peeling paint*
3. *Badly in need of renovation*
4. *Dilapidated*

**P5** sc0500 **DWELLING - CONDITION IN COMPARISON TO THE NEIGHBOURHOOD (EXTERIOR)**

**Question:** Describe the condition of the building compared to the neighborhood

1. *The building is in worse condition than the surrounding buildings*
2. *The surrounding buildings and the building here are in equally good condition*
3. *The building is in better condition than the surrounding buildings*
4. *No other buildings in the area*

**P6** sc0700a-g **DWELLING - SECURITY MEASURES**

**PROGRAMMER:** ALLOW MULTIPLE ANSWERS

What measures will be used to secure the building?

**INTERVIEWER:** - Multiple answers possible.

1. *Named*
2. *Not Named*

**P7** sc0600 **DWELLING - RESIDENTIAL AREA**

**Question:** Assessment of the residential location

1. *Very good*
2. *Good*
3. *Satisfactory*
4. *Sufficient*
5. *Insufficient*
6. *Deficient*
Question: Describe the condition inside the apartment.

1 - Excellent to very good. There are no cracks in the ceiling, paint on the walls in very good to relatively good condition.

2 - Good. A new coat of paint and minor renovation work would be appropriate.

3 - Average. Extensive work is necessary on the inside of the apartment. Holes or cracks must be repaired, broken windowpanes, etc.

4 - Poor. Some walls and ceilings must be replaced.

-4 Interviewer did not see the inside of the apartment. PROG: BUTTON "Interviewer did not see the inside of the apartment" FOR CODE -4