

SURVEY

"Private Households and Their Finances" (panel and refresher)

Preliminary

Translated version as of 19 May 2025

When in doubt, please check the German version.

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.

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.

screen

screen

SCREENER

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 contionue 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:
- 3 - Question filtered
-8 - Question filtered for Panel

Continue with pagea

Input filter hhart=3

Page A pagea 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.

-3 - Question filtered
-8 - Question filtered for Panel

continue with vscr2

Input filter hhart=3

Question2 vscr2 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 knowledgeable 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 na

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

-8 - Question filtered for Panel

NO PERSON NAMED: continue with vscr3
MORE THAN ONE PERSON NAMED: continue with vscr5
ONE PERSON NAMED: continue with vscr11\$x

Input filter hhart=3 AND no person named in vscr2

Question3 vscr3 NAME OF EXTERNAL FKP

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

1 - Yes: Name...
2 - No

-3 - Question filtered
-8 - Question filtered for Panel

**IF =1, continue with VSCRXB,
ELSE continue with VSCR4**

Input filter hhart=3 AND vscr3=2

Question4 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:
2 - Yes, substitute: Name (external FKP):
3 - No

-3 - Question filtered
-8 - Question filtered for Panel

**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 - None of these people | IF ONLY ONE NAME IS
SELECTED: continue with
vscr11\$x,
ELSE continue with vscr6 |
| 2 - Name of 2nd person | -3 - Question filtered | |
| 3 - Name of 3rd person | -8 - Question filtered for Panel | |

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 - None of these people | IF ONLY ONE NAME IS
SELECTED: continue with
vscr11\$x, ELSE continue with
vscr7 |
| 2 - Name of 2nd person | -3 - Question filtered | |
| 3 - Name of 3rd person | -8 - Question filtered for Panel | |

Input filter hhart=3 AND vscr6=-2 OR in vscr6 more than one name provided

Question7 vscr7 SEVERAL POTENTIAL FKPS - CHECK 3 - LAST BIRTHDAY

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 | -3 - Question filtered |
| 2 - Name of 2nd person | -8 - Question filtered for Panel |
| 3 - Name of 3rd person | |

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

Question11 vscr11\$x HOUSEHOLD TO WHICH FKP BELONGS - CENTER OF LIFE

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

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

In the last personal interview we conducted with your household [NameKT_VW] was this person.

Is he or she also currently the person in your household, who knows have the best overview of the household's finances?]

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

In our first personl interview [NameKT_VW] was this person for her/his household.

Is he or she also currently the person in your household, who knows have the best overview of the household's finances?]

INTERVIEWER: - Person with best overview of household's finances = Financial Knowledgeable Person (FKP)

- IF [NameKT_VW] has died or moved out, please select code2 2 „[NameKT_VW] is no longer the FKP “

- Do not read aloud.

1: yes, [namekt_vw] is still the Financial Knowledgeable Person (FKP2: non, [namekt_vw] is no longer the Financial Knowledgeable Person (FKP)
3: [namekt_vw] is unknown in the household

-3 - Question filtered

If = 1, continue with VSCRXA1
If = 2 and HHArt = 1, continue with DRA050
If = 2 and HHArt = 2, continue with PageAD
If = 3, continue with VSCR2

Input filter vscl1=3

vscl2

vscl2

CHECK - CORRECT HOUSEHOLD

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

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

-3 - Question filtered

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

Input filter vscl1\$x=1 OR vscl13b=1 OR vscl1=1

X.A1

vsclxa1

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

1 - Yes

-3 - Question filtered

IF = 1, continue with dra050

2 - No

IF = 2, continue with vscrx2

Input filter vscrx1=2

X.A2 vscrx2 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> NemeKT_VW] is not presen

- 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
- 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 vscrx3
- IF (=4 OR 5) AND (hhart=1 OR =2), continue with dra050

Input filter hhart=3 AND (vscrx2=4 OR vscrx2=5)

X.A3 vscrx3 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
- 8 - Question filtered for Panel

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

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

Page C **pagec** **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

-3 - Question filtered

IF = 1, continue with dra050

2 - FKP is not willing to have conversation

IF = 2 AND hhart=3, continue with vscrb4

IF=2 And (hhart=1 OR =2), continue with dra050

Input filter hhart=3 AND (vscr3=1 OR vscr4=2 OR vscr13b=2)

PROGRAMMIERER: MODULE FOR THE CASE OF AN EXTERNAL FKP

X.B **vscrb** **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 pres

1 - All agree and all signatures are provided

-3 - Question filtered

IF = 1, continue with vscrb3 (Entry of address)

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.

-8 - Question filtered for Panel

IF = 2, end conversation - Arrange a time

9 - Not all hh members agree

IF = 9, continue with vscrb4

Input filter hhart=3 AND vscrb=1

X.B3 **vscrb3** **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

96 - Permission for sharing

IF vscrb3 = 97, continue with vscrb4

Surname

address must be clarified to start

ELSE continue with vscr21

Company (optional)

with

Address

97 - Sharing of address refused

Postcode

98 - Address not available

City/Town

-3 - Question filtered

Phone (optional)

-8 - Question filtered for panel

Input filter hhart=3 AND vscrx3<>97 , -3

Question21 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 | -1 - Don't know | continue with dra050 |
| 2 A friend of a household member | -2 - No answer | |
| 3 Lawyer, notary | -3 - Question filtered | |
| 4 Tax consultant | -8 - Question filtered for panel | |
| 5 Financial advisor | | |
| 6 Person hired by household | | |
| 7 Other (please specify) | | |

Input filter hhart=3 AND (vscrx3=97 OR vscrx=9)

X.B4 vscrx4 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) | -3 - Question filtered | IF = 1, continue with vscrx5 |
| PROG: NAME IS INTERNAL FKP (RECORD 1) | -8 - Question filtered for Panel | IF = 2: This is a shame, then we cannot conduct our survey. |
| 2 - No | | Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL. |

Input filter hhart=3 AND vscrx4=1

X.B5 vscrx5 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 | -3 - Question filtered | IF=1: continue with dra050 |
| 2 - No | -8 - Question filtered for Panel | IF=2: continue with vscrx6 |

Input filter hhart=3 AND vscrx5=2

X.B6 vscrx6 LAST ATTEMPT TO FIND INTERNAL FKP - CHANGE OF RESPONDENT

Question: I would like to discuss the questions about the finances in your household with [NAME FROM VSCRXB4] and continue the interview with {him/her} now. Is that possible right now or can we arrange a time?

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

- If [Name from VSCRXB4] is not present at this time, request help with the arrangement of a time. Please tell the respondents that as many members of the household

- | | | |
|--|----------------------------------|---|
| 1 - Yes, conversation can continue right away [NAME FROM vscrx4] | -3 - Question filtered | IF = 1, continue with paged. |
| 2 - Arrange a time with internal FKP | -8 - Question filtered for Panel | IF = 2: End conversation and ARRANGE A TIME |
| 3 - Call was interrupted and will be continued here | | IF = 3: continue with paged |
| 4 - [NAME FROM vscrx4] is not willing to have conversation | | 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. |
| 5 - [NAME FROM vscrx4] is not willing | | |

Input filter hhart=3 AND vscrx6=1 , 3

Page D paged 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 | -3 - Question filtered | IF = 1, CONTINUE WITH DRA050 |
| 2 - FKP is not willing to have conversation | -8 - Question filtered for Panel | IF = 2: This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL. |

Input filter (HHArt = 2 (Split-HH) and for all persons which moved out KT_VW = 0)
OR (HHArt = 2 und VSCRL1 = 2) OR VSCRL2 = 1

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 [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

Question15 dra050 START FOR HH MATRIX

Question: <IF (HHArt=1 AND KTimHH_VW=0) OR (HHArt = 2 (Split-HH) AND for all persons which moved out KT_VW = 0)>

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

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

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

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

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

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

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

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

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

1 - Yes, continue with auxiliary variable kt_fix
2 - No, interview can only be continued later-> Interrupt conversation and arrange a time;
PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050
9 - No, TP is not willing to continue the interview. This is a sham

IF=1, continue with auxiliary variable kt_fix
IF=2, interview can only be continued later-> Interrupt conversation and arrange a time; PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050
IF=9, respondent is not willing to continue the interview. This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

kt_fix

kt_fix

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-MARTIX

Start of HH-Matrix module

PROGRAMMIERER: START EXTERNES PROGRAMM HH-MATRIX

BITTE GESONDERTE PROGRAMMIERVORLAGE „INFAS_HAUSHALTSMATRIX

PHF(VERMÖGENSSURVEY)_5123“ BEACHTEN

Input filter dra050=1

PROGRAMMIERER: SHOW TRANSITIONARY 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 fo 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* -3 - *Question filtered* **If=1, continue with VSCRLXB3 (Recording of Address)**
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.* **=2, stop interview and arrange new meeting - Terminvereinbarung**
9 - *Not all hh members agree* **=9, This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL**

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

X.B3P vscrlxb3 ADDRESS OF EXTERNAL FKP

Question: Please tell me how I can reach [NAME FROM VSMQL21] so that we can arrange a time for our conversation.

First name 96 - *Permission for sharing address must be clarified to start with* **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**
Surname *97 - Sharing of address refused*
Company (optional) 98 - *Address not available*
Address -3 - *Question filtered*
Postcode -8 - *Question filtered for panel* **ELSE continue with VSCRL21**
City/Town
Phone (optional)

Input filter (hhart=1 OR =2) AND vscl3 <> 97, -3

Question21p **vscl21** **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 | -1 - Don't know | continue with vscl15 |
| 2 A friend of a household member | -2 - No answer | |
| 3 Lawyer, notary | -3 - Question filtered | |
| 4 Tax consultant | | |
| 5 Financial advisor | | |
| 6 Person hired by household | | |
| 7 Other (please specify) | | |

Input filter dra050=1

PROGRAMMIERER: START OF HH-MATRIX LOOP FOR ALL PERSONS

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

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 fo

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

PROGRAMMIERER: WEITERES VORGEHEN NACH DER FRAGE: INTERVIEWER FRAGT ENTSPRECHEND DER REGIEANWEISUNG "IN DIE ÜBERSICHT ALLE PERSONEN AUFNEHMEN, DIE AKTUELL ZUM HAUSHALT GEHÖREN" NACH WEITEREN PERSONEN IM HAUSHALT.

WEITERE PERSON GENANNT: ERFASSUNG VON NAME, GESCHLECHT, AL

Input filter no other persons named in HH-Matrix loop

PROGRAMMIERER: 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 regularly 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 currentl

1 - Yes

-3 - Question filtered

2 - No

PROGRAMMIERER: INTERVIEWERHINWEIS EINBLENDEN: DIESE PERSON ÜBER BUTTON "NEUE PERSON" IN DIE LISTE DER HH-MITGLIEDER AUFNEHMEN. NAME, GESCHLECHT, ALTER (VARIABLE RA0300) ERFASSEN UND FRAGEN AB FRAGE VSMQ11 STELLEN.

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 fo

1 - Yes, belongs to household

-3 - Question filtered

2 - No

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

-3 - Question filtered

2 - No

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

-3 - Question filtered

2 - No, not a household member

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

-3 - Question filtered

2 - No, belongs to household

Input filter vsmq14=1

vsmq15

vsmq15

MATRIX - ABSENT PERSONS - DECISION ON FINANCES

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

-3 - Question filtered

2 - No

vsmq16

vsmq16

RECORD RELATIONSHIPS

PROGRAMMER: - MODUL "BEZIEHUNGSMATRIX" AUFRUFEN.

- START MODULE "RELATION MATRIX"

- THEN: END EXTERNAL PROGRAM - BACK TO QUESTIONNAIRE

-1 - Don't know

-2 - No answer

vscr15

LIST OF HOUSEHOLD MEMBERS

Question17

PROGRAMMER: HOUSEHOLD MEMBERS ARE

1) A POSSIBLE INTERNAL FKP - [NAME FROM VSCR2, VSCR4-7, VSCR13B, IF NODE VSCRXA1 IS REACHED, OR NAME FROM VSCRXB4]

2) ALL OTHER MEMBERS FOR

A. QUESTION VSMQ5=1 OR

B. QUESTION VSMQ11=1 OR QUESTION VSMQ13=1 OR QUESTION VSMQ14=2 OR Q

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)

Referenzeinheit: ALLE HAUSHALTSMITGLIEDER AUS vscr15. DIE FRAGEN SIND DEM INTERNEN KT ZU STELLEN, WENN KT INTERN; SONST EINEM HAUSHALTSMITGLIED

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

Page G pageg **PAGE - START WITH GENERAL CHARACTERISTICS OF THE HOUSEHOLD**

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

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.

IF hhmg_vw=1 continue with dlra0400,
ELSE continue with ra0400

Input filter HHMG_VW=1

1.01LA1 dlra0400 **PANEL - COUNTRY OF BIRTH**

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

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

IF = 1, continue with dlra0010,
ELSE continue with ra0400

Input filter hhmg_vw<>1 OR (hhmg_vw=1 AND dlra0400<>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

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

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

In order to be certain that I have entered everything correctly, I will ask the questions again: I have recorded that you (You / [Name]) (have / has) lived in Germany for [RA0500] years.

Before tha

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

PROGRAMMIERER:

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

continue with dra0100

Input filter hhmg_vw=1 AND dlra0400=1

1.01LA5 dlra0010 PANEL - CHANGE OF CITIZENSHIP

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

- 1 - Yes
- 2 - No - nothing changed
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

IF = 2 go to dpa0100,
ELSE continue with dra0100

Input filter dlra0010<>2 OR hhmg_vw<>1 OR (hhmg_vw=1 AND dlra0400<>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

-1 - Don't know

IF =1, continue with DRA0130,

2 - No

-2 - No answer

ELSE continue with DPA0100

-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

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

-2 - No answer

IF the affected HH member is < 16 years old AND the loop has been run through for all HH members, continue with PageE

-3 - Question filtered

-8 - Question filtered for panel

Input filter ONLY ASK QUESTION IF IT IS NOT ALREADY KNOWN FROM THE HH MATRIX.

Referenzeinheit: PROGRAMMIERER: Referenzeinheit: Die folgenden Fragen (DPA0100 – DPA0500) richten sich ausschließlich an Haushaltsmitglieder, die 16 Jahre oder älter sind. Die Fragen werden dem internen KT gestellt, bei externem KT einem Haushaltsmitglied. Die Antworten a

01.Mrz 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

1 - Single

-1 - Don't know

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

2 - Divorced

-2 - No answer

ELSE continue with dpa0300

3 - Widowed

-3 - Question filtered

4 - Married and living with spouse

5 - Married and separated

6 - Registered, same-sex

partnership, living together

7 - Registered same-sex

partnership, living separately.

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

Input filter (dpa0100=4 , 5 , 6 OR internal FKP is married) AND respondent is intart=1

1.03A

dpa0200a-e

LEGAL STATUS MARRIAGE/RECOGNISED

PARTNERS-TYPE

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

-1 - Don't know

2 - Not Named

-2 - No answer

5 variables:

-3 - Question filtered

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, fo

Online-Glossar: (a) German matrimonial property law has differed between the property regimes of the Zugewinnngemeinschaft (property separate, but compensation for gains will be made upon dissolution), Gütertrennung (separation of property) and Gütergemeinschaft (joint pr

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

-1 - Don't know

2 - Lower level secondary school

-2 - No answer

(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 app

**1.04B dpa0400 HIGHEST LEVEL OF PROFESSIONAL EDUCATION
COMPLETED - TYPE**

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

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 voca

1.04C dpa0450 ECONOMIC EDUCATION

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

1.05 dpa0500 CURRENTLY EMPLOYED

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

INTERVIEWER: Show list 1.5.

- 1 - Yes, employed (full-time, part-time, training, employed a little or irregularly)
- 2- Yes, generally employed, but not currently (on maternity /
- 1 - Don't know
- 2 - No answer

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

parental leave / excused for longer
period of time due to illness / other
leave)
3 - No, not employed (in tr

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

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

PROGRAMMIERER: ENDE DER HAUSHALTMATRIX
ZEITSTEMPEL

PROGRAMMIERER: INTRODUCTION TO HOUSEHOLD INTERVIEW

Page F **pagef** **PAGE - HOUSEHOLD INTERVIEW ONLY WITH FKP**

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

In the interview with an internal
FKP, continue with pageh
In the interview with an external
FKP, continue with DXA0100

Input filter External FKP

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

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

01.07 **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 FIELD CONTROL.

Section 2: Consumption

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

Page H

pageh

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.

02.01

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 foo

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

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 additionally booked excursions, etc.

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

2.02D HI0240 OTHER EXPENDITURE

QUESTION: How much {do you/does your household/does the household} usually spend per month on the following consumer goods and services?

INTERVIEWER: Please refer to list 2.1.

Please do not include major purchases (e.g. cars, larger household appliances, furniture, etc.).

INTERVIEWER:

Clothing and footwear

Home furnishings and household items (e.g. home textiles, crockery) as well as ongoing household maintenance

Healthcare expenditure (e.g. medicine and health products, dental and medical costs)

Mobility (e.g. fuel, vehicle maintenance, public transport tickets)

Leisure activities and culture (e.g. books, newspapers, cinema tickets, gym, veterinary and other services for animals)

Education

Other goods and services (e.g. personal care items, hairdresser, childcare, retirement home)

Numerical value in euro, six digits. -1 – Don't know
-2 – No answer

**If HI0100 >= 0 AND HI0200 >= 0
AND HI0230 >= 0 AND
HI0240 >= 0 continue to DHI0230**

Otherwise go to DHI0500

Input filter: HI0100 >= 0 AND HI0200 >= 0 AND HI0230 >= 0 AND HI0240 >= 0

2.02E DHI0230 TOTAL EXPENSES

PROGRAMMER: Auxiliary variable: $sum_cons = HI0100 + HI0200 + HI0230/12 + HI0240$

QUESTION: Overall, you therefore usually spend around [sum_cons] per month on the items listed above, including travel, food and beverages.

1 – Yes, that is correct -1 – Don't know
2 – No, that is incorrect -2 – No answer

**If DHI0230 = 2 continue to
DHI0235**

Otherwise go to DHI0500

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:

-3 - Question filtered

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 rel

2.06

dhi0600

ESTIMATE OF MONTHLY HOUSEHOLD INCOME

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

INTERVIEWER: Show list 2.2.

INTERVIEWER: Wages

Salary

Income from self-employment

Retirement benefits or pensions

Income from public aid

Income from renting

Income from Leasing

Housing allowance

Child benefits

Other income

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

2.07

dhi0800

MAKE ENDS MEET

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

INTERVIEWER: Read possible answers aloud.

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

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

IF internal FKP continue with HIZ0040a, ELSE continue with DHI0400

Input filter internal FKP

INTERVIEWER: Read out possible answers. Multiple choice is possible.

Input filter internal FKP

PROGRAMMIERER: MULTIPLE CHOICE POSSIBLE

2.07A dhi1000a-d FINANCIAL LOSSES - CORONAVIRUS

{Have you / Has your household / Has the household} suffered losses of income or other financial losses in connection with the coronavirus crisis?

- 1 – named
 - 2 – not named
 - a – Yes, losses of regular income
 - b – Yes, losses of other income e. g. Income from renting
 - c – Yes, other financial losses
 - d –No, neither loss of income nor other financial losses
- 1 - Don't know
 - 2 - No answer
 - 3 - Question filtered

If DHI1000a=1 continue with DHI1010,
 If DHI1000a<>1 AND DHI1000b=1,continue with DHI1020,
 If DHI1000a<>1 AND DHI1000b<>1 AND DHI1000c=1, continue with DHI1030, else continue with DHI0400

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

Input filter internal FKP

2.09 dhi0200 SAVING BEHAVIOUR

Question: I would now like to ask a few questions about {your attitude / the attitude of your household} with respect to saving:

Which of the statements in list 2.3 best describes {your saving patterns / the saving patterns of your household}?

INTERVIEWER: Show list 2.3.

- 1 - {I save / We save} a certain amount regularly, e.g. in a savings
- 1 - Don't know
 - 2 - No answer

IF =-1,-2 or 5, continue with DHI0700,

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 situatio

-3 - Question filtered

ELSE continue with DHI0300a-o

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

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 | -1 - Don't know |
| 14 - Fixing/Renovation of a property | -2 - No answer |
| 2 - Major purchases besides vehicles (second home, furniture, etc.) | -3 - Question filtered |
| 3 - Acquisition of vehicles | -4 - No other reason (only variables b to n) |
| 4 - Business start-up or financing of investments for existing company | |
| 5 - Investment | |

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

INTERVIEWER: The value can be 0 as well.

2.10B dhi0410 LEVEL OF SAVINGS

Question: How much money (were you / was your household) able to save for major purchases, urgent expenditure, debt repayment or other purposes over the past twelve months?

- | | |
|--------------------------------|--|
| Numeric entry in EUR, 9 digits | -1 - Don't know |
| | -2 - No answer |
| | -3 - Question filtered |
| | -4 - No other reason (only variables b to n) |

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

PROGRAMMIERER:

2.12 dhi0700 ESTIMATE OF TOTAL HH NET WEALTH

Question: Before we continue, I have another question about {your assets / the assets of your household / the assets of the household}:

How high would you say {your net wealth / the net wealth of your household / the net wealth of the household} is? The net wealth is the value of everything that the household members have less all the liabilities. Please remember to consult the assets in list 2.5 and deduct the debts and liabilities.

INTERVIEWER: Show list 2.5.

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

Real estate,

Vehicles,

Investments in companies,

Financial assets,

Insurance

Less debts and liability

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

PROGRAMMIERER: ZEITSTEMPEL NACH DER FRAGE

2.12A dhi0750 ESTIMATE WEALTH DISTRIBUTION POSITION

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

10: highest wealth decile (highest
10 percent in wealth distribution)

2.13 hnd3200 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 sharply rising | -1 - Don't know |
| 2 - will sharply falling | -2 - No answer |
| 3 - stays about the same | |

Section 3: Real Estate Assets and Their Financing

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

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.

3.01A 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 | -1 - Don't know |
| 2 - Semi-detached house | -2 - No answer |
| 6 - Row house | |
| 3 - Multi-family house or communal living building (e.g. rental building) | |
| 4 - Agricultural farm | |
| 5 - Building with mixed use (e.g. multi-family building with office, practice, or store) | |

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, 2, or 4 ,
continue with production of
auxiliary variable DHB9999 and
then HB0100,
ELSE continue with DHB0110

Input filter DHB0100=1, 3 , 5 , 6 , 9

3.02 dhb0110 **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 - Don't know

1 - One apartment

-2 - No answer

2 - Multiple apartments

-3 - Question filtered

dhb9999 dhb9999 **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

3.03 hb0100 **SIZE OF HH MAIN RESIDENCE**

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

Numeric entry in square meters, 5
digits

-1 - Don't know

-2 - No answer

continue with dlhb1122

CAPI-CHECK: hb0100cc: (hb0100>500 AND hb0100>0) OR (hb0100>0 AND hb0100<10)
In order to be certain that I have entered the information correctly, I will ask the questions again: The living area of the [DHB9999] without the space of the remaining area amounts to [HB0

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

PROGRAMMER: CREATE AUXILLARY VARIABLE DLHB1122 AND SET FOLLOWING VALUES :

DLHB1122=1 IF HHART=1 AND DHB0100_PRELOAD=DHB0100 AND
DHB0110_PRELOAD=HB0110 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 [Mini-mum(interview year-ra0300)]>0)

PROGRAMMIERER: 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: #NAME?

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

4 Variables:

a - as the sole owner?

b - as a co-owner?

c - as a tenant/subtenant?

d - for free, unless it is a housing
benefit recipient with a rental
agreement?

IF (dlhb1110<>1 OR (dlhb1110 =1
AND dhb0200a_preload<>
dhb0200a)) AND dhb0200a=1
AND (dhb0100= 3 OR =5 OR = 6),
continue with dhb0150,
IF (dlhb1110<>1 OR (dlhb1110 =1
AND dhb0200a_preload<>
dhb0200a)) AND dhb0200a =1
AND (dhb0100<> 3
und <>5 und dhb0100 <>6),
continue with dhb0151 ,
IF (dlhb1110<>1 OR (dlhb1110 =1
AND (dhb0200a_preload<>
dhb0200a
OR
dhb0200b_preload<>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
[GleicheWohnung]=1 AND
(dhb0200a_preload<> dhb0200a
OR
dhb0200b_preload<>DBH0200b
OR
DBH0200c_preload<>dhb0200c
OR
DBH0200d_preload<>dhb0200d)))
AND dhb0200b=1 AND
(dhb0100<>3 und <>5 und <> 6),
continue with dhb0151 ,
IF dhb0200c=1 und dhb0200b<>1
und dhb0200d<>1, continue with
dhb0600
IF (dlhb1110<>1 OR (dlhb1110
[GleicheWohnung]=1 AND
(dhb0200a_preload<> dhb0200a
OR
dhb0200b_preload<>DBH0200b

OR
 DBH0200c_preload<>dhb0200c
 OR
 DBH0200d_preload<>dhb0200d)))
 AND dhb0200d=1 AND
 dhb0200b<>1, continue with
 dhb0210,
 IF
 dhb0200a_preload= dhb0200a
 AND
 dhb0200b_preload=DBH0200b
 AND
 DBH0200c_preload=dhb0200c
 AND
 DBH0200d_preload=dhb0200d
 AND
 dhb0200a, dhb0200b, dhb0200c,
 dhb0200d>0 AND
 dlhb1110 [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
 DBH0200d_preload<>dhb0200d) AND
 ((dhb0200A=1 OR dhb0

**3.07A dhb0150 PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE -
 PLOT OF LAND**

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

- | | | |
|---------|----------------------------------|--|
| 1 - Yes | -1 - Don't know | WENN =1, weiter mit dhb0151 |
| 2 - No | -2 - No answer | WENN=2 UND (dhb0100=5 UND |
| | -3 - Question filtered | (dhb0110<>1 UND <>2)), weiter |
| | -8 - Question filtered for panel | mit dhb0152 , |
| | | WENN=2 UND dhb0100 <>5 UND |
| | | (dhb0200c<>1 UND |
| | | dhb0200d<>1), weiter mit |
| | | dhb0320, |
| | | WENN=2 UND dhb0100 <>5 UND |
| | | (dhb0200c=1 UND |
| | | dhb0200d<>1), weiter mit |
| | | dhb0600, |
| | | WENN=2 UND dhb0100 <>5 UND |
| | | dhb0200d=1, weiter |
| | | mit dhb0210, |
| | | SONST weiter mit dhb0320 . |

Input filter (dlhb1110<>1 AND ((dhb0200a=1 OR dhb0200b=1) AND dhb0100<>3,5,6))
 OR

(dlhb1110=1 AND (dhb0200a_preload<> dhb0200a
OR dhb0200b_preload<>DBH0200b OR DBH0200c_preload<>dhb0200c OR
DBH0200d_preload<>dhb0200d) AND
((dhb0200a=1 OR dhb0200b=1) AND dhb0100<>3,

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

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

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 AND dhb0100=5 AND dhb0110<>1 , 2 AND (dhb0200a=1 OR dhb0200b=1))

OR

(dlhb1110=1 AND (dhb0200a_preload<> dhb0200a
OR dhb0200b_preload<>DBH0200b OR DBH0200c_preload<>dhb0200c OR
DBH0200d_preload<>dhb0200d) AND
(hb0100=5 AND dhb0100<>1,2 AND

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

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

Numeric entry in square meters, 5 digits

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

**WENN (dhb0200c<>1 UND
dhb0200d<>1), weiter mit dhb0320
WENN (dhb0200c=1 UND
dhb0200d<>1), weiter mit dhb0600,
WENN dhb0200d=1, weiter mit dhb0210,
SONST weiter mit dhb0320**

CAPI-CHECK: dhb0152cc: dhb0152=0

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

1: Correct entry

2: Explain -> Call up comment window

Input filter (dlhb1110<>1 AND dhb0200d=1)

OR

(dlhb1110=1 AND (dhb0200a_preload<> dhb0200a

OR dhb0200b_preload<>DBH0200b OR DBH0200c_preload<>dhb0200c OR

DBH0200d_preload<>dhb0200d)

AND dhb0200d=1)

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 | -1 - Don't know | IF dhb0200a,b,c=1, continue with dhb0600,
ELSE continue with dhb0320. |
| 2 - Family members / friends | -2 - No answer | |
| 3 - Charities / public bodies | -3 - Question filtered | |
| 4 - Other (please specify; PROG: PLACE TEXT IN dhb0210s) | -8 - Question filtered for panel | |

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 | -1 - Don't know | IF dhb0200c=1 continue with dhb0300,
ELSE continue with dhb0320 |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | |

Input filter dhb0200c=1

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

Question: What is the current monthly base rent?

Do not include utilities (such as heating, electricity, etc.).

<IF 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 | IF = -1, -2, -4, continue with dhb0310,
ELSE continue with dhb0320 |
| | -2 - No answer | |
| | -3 - Question filtered | |
| | -4 - Only rent including utilities ("Warmmiete") is known (PROG: BUTTON "Only rent including utilities ("Warmmiete)") FOR CODE -4 | |

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

dhb1370

**EXPECTATIONS – REAL ESTATE PRICES – MAIN
RESIDENCE – RENTER – QUALITATIVE**

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?
In your opinion, how will the value of the [DHB9999] in which {you / your household / the household} currently {live / lives / lives} develop? Over the next twelve months, the value will ...

- 1 - increase significantly
- 2 - slightly increase
- 3 - stay about the same
- 4 - slightly decrease
- 5 - drop significantly

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

If DHB1370=1, 2,4 OR 5 continue
with DHB1371,
else continue with DHB3000

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

Input filter DHB1370=1,2, 4 or 5

3.10E2

dhb1371

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

Question: <IF DHB1370=4 OR DHB1370=5>: By what percentage will the value decrease?
<IF DHB1370=1 OR DHB1370=2>: By what percentage will the value increase?

Numeric entry in interval [0,100]

- 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

WENN =1, weiter mit dhb0350

WENN =-1,-2, 2 UND

dhb0200a=1UND

(dlhb1110[same HMR]<>1 ODER

(dlhb1110[same HMR]=1 UND

dhb0200a_preload<>dhb0200a)) ,

weiter mit dhb0400a-d

WENN =-1,-2, 2 UND dhb0200a=1

UND (dlhb1110[same HMR]=1

UND

dhb0200a_preload=dhb0200a)

Weiter mit hb0800

WENN =-1,-2, 2 UND

dhb0200b=1, weiter mit hb0500

SONST weiter mit dhb3000.

Online-Glossar: Ground rent ("Erbpacht") is typically paid when the owner of a building is not simultaneously the owner of the land on which the building is located. The buyer or owner of the building typically has a lease contract with the owner of the land, the freehold
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

WENN

dhb0200a=1 UND

(dlhb1110<>1 ODER

(dlhb1110=1 UND

dhb0200a_preload<>dhb0200a))

weiter mit dhb0400a-d

WENN dhb0200a=1 UND

dlhb1110=1 UND

dhb0200a_preload=dhb0200a

Weiter mit hb0800

WENN dhb0200b=1, weiter mit

hb0500

SONST weiter mit dhb3000.

Online-Glossar: Ground rent (“Erbpacht”) is typically paid when the owner of a building is not simultaneously the owner of the land on which the building is located. The buyer or owner of the building typically has a lease contract with the owner of the land, the freehold
Input filter dhb0200b=1

3.11 hb0500 HOUSEHOLD MAIN RESIDENCE - PERCENTAGE OF OWNERSHIP

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

INTERVIEWER: Enter information with two decimal places

Numeric entry in %, 4 digits, 2 decimal places	-1 - Don't know -2 - No answer -3 - Question filtered	WENN (dlhb1110=1 UND dhb0200b_preload=dhb0200b UND hb0500_preload=hb0500 UND hb0500>0) WEITER MIT hb0800 SONST WEITER MIT dhb0400a-d
---	---	--

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 (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))

3.12A 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	-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
--	--	--

*d - Received as gift or received
signed over*

Input filter multiple answers in dhb0400a-d

**3.12B dhb0410 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?

- | | |
|---|--------------------------------|
| <i>1 - Named</i> | <i>-1 - Don't know</i> |
| <i>2 - Not Named</i> | <i>-2 - No answer</i> |
| <i>4 variables:</i> | <i>-3 - Question filtered</i> |
| <i>a - Bought</i> | <i>-8 - filtered for panel</i> |
| <i>b - Built</i> | |
| <i>c - Inherited</i> | |
| <i>d - Received as gift or received
signed over</i> | |

3.12C DHB0420a-j MAIN RESIDENCE – REASONS FOR PURCHASE

QUESTION: Why did your household decide to buy or build (<IF DHB0110 <> 1> a house/<IF DHB0110 = 1> an apartment)?

INTERVIEWER: Please refer to list 3.2.

INTERVIEWER: Multiple answers possible.

- | | |
|-----------------------|-------------------------------|
| <i>1 – Stated</i> | <i>-1 – Don't know</i> |
| <i>2 – Not stated</i> | <i>-2 – No answer</i> |
| | <i>-3 – Question filtered</i> |

10 variables:

- a – Overall, owning a property is more cost-effective than renting.*
- b – Renting is a waste of money.*
- c – Rent changes from year to year.*
- d – I see repaying my mortgage as a form of saving.*
- e – I am reluctant to move.*
- f – I can modify and remodel my own property as I wish.*
- g – I bought my own property as an investment.*
- h – Purchasing property entails tax concessions.*
- i – The type of property I want is not available to rent.*
- j – Other reasons (please specify
PROG: Place text in DHB0420S).*

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 t

- 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 quest
Input filter dhb0200a=1 OR dhb0200b=1

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

Question: How much {was/were} the [DHB9999], including the land, worth, when it became {your property / the property of a current household member}? If {you / a current household member} built the house, I mean the value at the time when {you / a household member} moved in.

INTERVIEWER: If the [DHB9999], including land, became {your property or the property of your household / the property of the household} in several steps, please enter the value of the total [DHB9999] and the connected land at the time when a part of the [DHB9999] or t

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

Question: In your opinion, how will the value of the [DHB9999] in which {you / your household / the household} currently {live / lives / lives} develop? Over the next twelve months, the value will ...

- 1 - increase significantly
- 2 - slightly increase
- 3 - stay about the same
- 4 - slightly decrease
- 5 - drop significantly

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

If dhb1350=1, 2, 4 OR 5 continue with DHB1351
else continue with DHB1400

Input filter DHB1350=1, 2, 4 OR 5

3.15A2 dhb1351 EXPECTATIONS – REAL ESTATE PRICES – MAIN RESIDENCE – OWNER

Question: <IF DHB1350=4 or 5>: By what percentage will the value decrease?
<IF DHB1370=1 or 2>: By what percentage will the value increase?

Numeric entry in interval [0,100]

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

Input filter dhb0200a=1 OR dhb0200b=1

3.15B dhb1400 HH MAIN RESIDENCE - ESTIMATED RENT

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

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

Input filter dhb0200a=1 OR dhb0200b=1

3.16A dhb2400 MORTGAGES AND LOANS COLLATERALISED USING HH MAIN RESIDENCE

Question: Are there {<IF dlhb1110 [SAME HMR]=1 AND DHB2400_preload=1> still / <ELSE> currently} any outstanding mortgages or loans that use the [DHB9999] as collateral?

- 1 - Yes
- 2 - No

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

IF = 1, continue with hb1010
IF = 2, -1, -2 AND (dhb0200a=1 OR dhb0200b=1), continue with dhn0100a-e ,
ELSE continue with dhb3000

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

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

CAPI-CHECK: HB1010cc: hb1010>10

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

1: Correct entry

2: Explain information -> Call up comment window

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

PROGRAMMIERER: START A LOOP FOR 3 WITH LOANS COLLATERALIZED WITH [DHB9999]

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

Page N

pagen

PAGE - GETTING STARTED WITH MORTGAGE LOAN FOR HH MAIN RESIDENCE

Question: <IF hb1010 =1 (only 1 loan)> Let us now talk about the loan that is collateralized with the residence.

<IF hb1010 >1 (more than one loan)>

Now let us talk about the {<if hb1010 =2> two / <IF hb1010=3> three /< IF hb1010>3> three most important} loans that are collateralized with the residence.

Please start with the loan with the highest amount not yet repaid and then continue with the next highest.

<With second and third loop pass> transition text: Now we come to the next highest not yet repaid loan.

-3 - Question filtered

3.17

dhb500\$x

HMR MORTGAGES \$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 -1 - Don't know
-2 - No answer
-3 - Question filtered
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

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

3.18A hb120\$xa-i 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: #NAME?

1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence)	-1 - Don't know -2 - No answer -3 - Question filtered -4 - no further purpose (only variables b to i)	IF dhb500\$x=3, continue dhb550\$x, IF dhb500\$x=2, continue with hb113\$xa-d, ELSE continue with hb115\$x
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		

Input filter dhb500\$x=3

3.18B dhb550\$x 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	-1 - Don't know	IF =1, continue with hb113\$xa-d,
2 - No	-2 - No answer	ELSE continue with hb115\$x
	-3 - Question filtered	

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

3.18C hb113\$xa-d 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: #NAME?

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

4 variables:

-3 - Question filtered

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 loans means, that a consisting loan is repayed 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

hb130\$x

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

CAPI-CHECK:

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

3.20

hb140\$x

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

hb160\$x

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,

-1 - Don't know

2 digits

-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

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

3.23A hb170\$x HMR MORTGAGES \$X: AMOUNT STILL OWED

Question: What is the outstanding balance?

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

Numeric entry in EUR, 9 digits

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

IF hb170\$x, continue with
hb180\$x,
ELSE continue with dhb570\$x

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

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

BUTTON FÜR -4 „DER HAUSHALT STREBT KEINE VOLLSTÄNDIGE RÜCKZAHLUNG AN.“
BUTTON FÜR -5 „WENIGER ALS 1 JAHR“

3.23B dhb570\$x HMR MORTGAGES \$X: EXPECTED DURATION OF REPAYMENT

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

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 hb180\$x HMR MORTGAGE \$X: ADJUSTABLE INTEREST RATE

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

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

-3 - Question filtered

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

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

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

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

Numeric Entry in years, 2 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

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

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

INTERVIEWER: - You will find additional explanations on the "nominal and effective interest rate" on the help page.

- If the respondent knows only the nominal interest rate, please enter "Don't know" here.

Enter information with a maximum of 3 decimal places.

Numeric entry in %, 5 digits, 3 decimal places

-1 - Don't know

-2 - No answer

-3 - Question filtered

If = -1 or -2, continue with

DHB561\$x,

ELSE continue with DHB590\$x

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

CAPI-CHECK:

Input filter dhb560\$x=-1, -2

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

1 – Yes
2 – No

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

**If DHB500\$x <> 3 & HB201\$x = 1
continue to HB202\$a-j**

**Otherwise end of the loop for 3
loans:**

If HB1010 > 3 go to DHB2000

**If HB1010 > 1 AND HB1010 <= 3
AND in HB170\$x more than 50%
of the loop cycles are -1 or -2
continue to DHB2600**

Otherwise go to DHB0100a-e

Reason: New Household Finance and Consumption Survey question.

Input filter: HB1010 >= 1 AND run through loop <3 times AND DHB500\$x <> 3 and HB201\$x = 1

3.26C HB202\$xa-j MORTGAGE MAIN RESIDENCE – TYPE OF CHANGES IN CONDITIONS

QUESTION: Which of the following changes that were not stipulated in the original contract have been made?

INTERVIEWER: Please refer to list 3.3.

- | | |
|------------------|------------------------|
| 1 – Selected | -1 – Don't know |
| 2 – Not selected | -2 – No answer |
| | -3 – Question filtered |

10 variables:

- a – Change from a fixed interest rate to a variable interest rate
- b – Change from a variable interest rate to a fixed interest rate
- c – Decrease in the interest rate premium or fixed interest rate
- d – Increase in the interest rate premium or fixed interest rate
- e – Reduction of residual term
- f – Extension of residual term
- g - Reduction of remaining debt
- h – Increase in loan amount
- i – Change in grace periods
- j – Other changes (please specify
PROG: Place text in HB202\$xS)

Input filter: HB1010 >= 1 AND run through loop <3 times AND DHB500\$x <> 3 and HB201\$x = 1

Input filter: HB1010 >= 1 AND run through loop <3 times AND DHB500\$x <> 3 and HB201\$x = 1

3.26D HB203\$xj MORTGAGE MAIN RESIDENCE – TIMING OF CHANGES IN CONDITIONS

QUESTION: In what year was the most recent change made?

INTERVIEWER: If the conditions have been changed several times, please ask about the most recent change.

- | | | |
|-------------------------------------|------------------------|--|
| <i>Numerical value, four digits</i> | -1 – Don't know | End of the loop for 3 loans. |
| | -2 – No answer | |
| | -3 – Question filtered | If HB1010 > 3 go to DHB2000 |
| | | If HB1010 > 1 AND HB1010 <= 3 AND in HB170\$x more than 50% of the loop cycles are -1 or -2 continue to DHB2600 |

Otherwise go to DHNB0100a-e

3.26E **dhb2000** **HMR MORTGAGES: REPAYMENTS FOR ALL OTHER**
dhb2010 **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 than 50% are -1 or -2,
continue with HB2100,
ELSE continue with DHB2600**

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

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

Continue with dhnB0100a

CAPI-CHECK: HB2100cc: hb2100=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

3.28

dhb2600

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

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

Continue with dhn0100a

-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 NOT (DHB2400=-1,-2)

3.29A1

dhn0101

SUPPORT PURCHASE MAIN RESIDENCE

Question: Did guarantees or other financial support from family or other private individuals that do not belong to {your / your / the} household play an essential role in the decision to purchase the [DHB9999]?

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

-3 - Question filtered

PROGRAMMIERER: ALLOW MULTIPLE RESPONSES.

3.29A2

dhn0102a-d

SUPPORT PURCHASE MAIN RESIDENCE – TYPE

Question: What type of financial support did you receive?

1 – named

-1 - Don't know

2 – not named

-2 - No answer

5 Variablen:

-3 - Question filtered

a - Guarantees

b - Support without repayment obligations

c - loans from relatives and other individuals who are not part of the household

d - others (please indicate PROG: Text to DHNB0102S)

3.29C **DHB3000** **PLANNED PROPERTY PURCHASE - PRIMARY RESIDENCE**

QUESTION: {Do you / does your household} intend to purchase or build a property? This only refers to properties in which {you / your household intends to} live.

- | | |
|---------|-------------------------------|
| 1 – Yes | -1 – <i>do not know</i> |
| 2 – No | -2 – <i>no answer</i> |
| | -3 – <i>Question filtered</i> |

3.30 **hb2400** **HOUSEHOLD OWNS OTHER PROPERTIES APART FROM HMR**

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.

<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.

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

<Always additionally>

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

INTERVIEWER: Show list 3.8.

INTERVIEWER: Houses

Apartments

Flats

Garages

Offices

Hotels

Other commercial real estate

Farms

Land

Parking spaces (only in the CAPI).

Real estate abroad also goes here.

- | | | |
|---------|------------------------|---|
| 1 - Yes | -1 - <i>Don't know</i> | If =1, continue with HB2410,
ELSE continue with DHB0800. |
| 2 - No | -2 - <i>No answer</i> | |

Further real estate besides main residence filter hb2400=1

3.31

hb2410

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

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

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

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

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

ELSE continue with pagea.

CAPI-CHECK: HB2410cc: 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

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

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

TIME STAMP

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

Page AA

pageaa

**PAGE - BEGINNING OF LOOP FOR OTHER
PROPERTIES**

Question: <If HB2410>3 > We now come to the three real estate properties from this group that you view as the most important in relation to their value. We will enter additional real estate at the end in summary form.

<If HB2410>1 AND (only DHB0200 c=1 OR only DHB0200d=1 OR only (DHB0200c=1 AND DHB0200d=1)) (For tenants and free use with more than one other real estate property)> we now come to the most important real estate property that {you own / your household owns / the household owns}.

<If HB2410=1 AND (only DHB0200c=1 or only 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 dhb600\$x **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 | -1 - Don't know
-2 - No answer
-3 - Question filtered |
| 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 - B | |

PROGRAMMIERER: EINBLENDUNGEN FÜR DHB600\$x AB FRAGE HB260\$x:

WENN

DHB600\$x = 1: "DIESES EINFAMILIENHAUS BZW. DIE EIGENTUMSWOHNUNG"

DHB600\$x = 2: "DIESES MEHRFAMILIENHAUS / MIETSHAUS"

DHB600\$x = 3: "DIESES WERKS GEBÄUDE, LAGER"

DHB600\$x = 4: "DIESES BAULAND BZW. DAS GRUNDS

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. | -1 - Don't know |
| 2 - For our own business | -2 - No answer |
| 3 - For rental or lease to companies or people who do not belong to the household | -3 - Question filtered |
| 4 - Is empty | -4 - No other use (only variables b to f) |
| 5 - Left to third parties for free use | |
| 6 - Other (please specify; PROG: PLACE TEXT | |

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

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

3.35 hb280\$x OTHER PROPERTY \$X: CURRENT VALUE OF THE PROPERTY

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

<If DHB600\$x = 4 > If {you / your household / the household} sold [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)> If {you / your household / the household} sold the farm, (building and the agricultural land) today, what price could {you / your household / the household} obtain in your opinion? Please refer here only to buildings and agricultural land. The value of the agricultural products, the seed and the farm animals will be entered later when we speak about companies and farms.

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

< If HB270\$x >0 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).
If HB2410 >1 AND in HB280\$x more than 50% of the loop passes are -1 or -2, continue with DHB2700,
If less than 50% are -1 or -2 AND HB2410>3, continue with HB2900;
ELSE continue with DHB2500.

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

3.36 **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 dhb2500

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

3.37 **hb2900** **CURRENT VALUE OF THE 3+PROPERTIES**

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

Numeric entry in EUR, 9 digits

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

PROGRAMMIERER: HILFSVARIABLE DHB2222\$X FÜR DIE BIS ZU 3 IN DEN LOOPS GENANTEN IMMOBILIEN ERZEUGEN, DIE FOLGENDE WERTE ANNIMMT:
<WENN DHB600\$X = 1> "EINFAMILIENHAUS BZW. EIGENTUMSWOHNUNG"
<WENN DHB600\$X = 2> "MEHRFAMILIENHAUS / MIETSHAUS"
<WENN DHB600\$X = 3> "WERKSGEB

Input filter hb2400=1

3.38A **dhb2500** **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

-1 - Don't know

If = 1, continue with HB3010,

2 - No

-2 - No answer

ELSE continue with DHB0800.

-3 - Question filtered

CREDITS SECURED WITH OTHER REAL ESTATE Input filter dhb2500=1

3.38B

hb3010

NUMBER OF MORTGAGES AND LOANS

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

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

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

-1 - Don't know

If =-1 or -2, continue with
DHB2800

-2 - No answer

-3 - Question filtered

IF =0, go to dhb0800

ELSE continue with pageo.

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

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

Page O

pageo

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

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

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

<WITH THE SECOND AND THIRD LOOP PASS>, TRANSITION TEXT:

Now we come to the next highest not yet repaid loan or mortgage.

-3 - Question filtered

PROGRAMMIERER: ALLOW MULTIPLE ANSWERS ONLY FOR A-E

3.39A

dhb750\$xa-f

LOANS OTHER PROPERTIES - ASSIGNMENT

Question: Which of the properties is used as collateral for this loan?

{<IF HB2410>=1> property 1: [DHB22221], [DHB33331] {<IF hb2801>=0>, value: [HB2801]}.

{<IF HB2410>=2> property 2: [DHB22222], [DHB33332] {<IF hb2802>=0>, value: [HB2802]}.

{<IF HB2410>=3> property 3: [DHB22223], [DHB33333] {<IF hb2803>=0>, value: [HB2803]}.

{<IF HB2410>3> 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 h

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

6 variables:

-3 - Question filtered

a- {<IF HB2410>=1> property 1:
[DHB22221], [DHB33331]

{<WENN hb2801>=0>, Value:
[HB2801]}.

b- {<IF HB2410>=2> property 2:
[DHB22222], [DHB33332] {<IF
hb2802>=0>, Value: [HB2802]}.

c- {<IF HB2410>=3> property 3:
[DHB222

3.39B

dhb700\$xa-c

OTHER PROPERTY MORTGAGES \$X - NEW LOAN

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

-1 - Don't know

2 - Not Named

-2 - No answer

3 variables:

-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 th

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 al

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

3.40 **hb320\$xa-i** **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) | -1 - Don't know | 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 |
| 2 - To purchase another piece of property | -2 - No answer | |
| 3 - To repair or renovate the property | -3 - Question filtered | |
| 4 - To purchase a vehicle or another form of transport | -4 - no further purpose (only variables b to i) | |
| 5 - To finance a | | |

Input filter dhb700\$xc=1

3.40 **dhb710\$x** **OTHER PROPERTY MORTGAGES \$X: REFINANCING OF REVERSE MORTGAGE**

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

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

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 |
| Range<=[Interviewjahr] | -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

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

3.42

hb340\$x

**OTHER PROPERTY MORTGAGES \$X: INITIAL
AMOUNT BORROWED**

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

Input filter hb3010>=1

3.43

hb360\$x

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

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 -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

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

3.45A

hb370\$x

**OTHER PROPERTY MORTGAGE \$X: AMOUNT STILL
OWED**

Question: What is the outstanding balance on the loan?

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

Numeric entry in EUR, 9 digits

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

If hb370\$x=0, continue with hb380\$x,

ELSE continue with dhb400\$x.

CAPI-CHECK: HB370\$xcc: hb370\$x==0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter hb3010>=1 AND less than 3 loop passes AND hb370\$x>0

PROGRAMMIERER:

3.45B

dhb400\$x

OTHER PROPERTY MORTGAGE \$X: ANTICIPATED LENGTH OF REPAYMENT

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

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

3.46A

hb380\$x

OTHER PROPERTY MORTGAGES \$X: ADJUSTABLE INTEREST RATE

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

- 1 - Yes
- 2 - No

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

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

3.46B

dhb410\$x

OTHER PROPERTY MORTGAGE: ORIGINAL TERM OF FIXED INTEREST RATE

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

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

BE SAVED IN ITS OWN VARIABLE (DHB725\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHB7

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)

3.48B

dhb2200

dhb2210

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 DHB71

Question: We have already spoken in detail about [number of loans] 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

IF hb3010> 1 AND in hb370\$x less than 50% -1 OR -2 continue with hb4100

ELSE continue with dhb2800

CAPI-CHECK: DHB2200cc: dhb2200=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter hb3010>3 AND hb3010>=1 AND in less than 50% of loop passes (hb370\$x=-1,-2)

3.49 **hb4100** **OTHER PROPERTY MORTGAGE \$X: MONEY STILL OWED**

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

continue with dhb0800

-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

continue with dhb0800

-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

3.51A **dhb0800** **OWNERSHIP OF CARS**

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

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

1 - Yes
2 - No

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

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

Input filter dhb0800=1

dhb8888 dhb8888 TOTAL NUMBER OF CARS

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\$x a-c,
ELSE continue with DHB1100.

Input filter dhb8888>=1: loop until number dhb8888 achieved

**3.51B dhb820\$xa-c 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)

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)*

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

**Start of the loop for all DHB
8888 cars**

CAPI-CHECK: DHB820\$xc: (dhb820\$xc>=0 AND dhb820\$xc<1800) INTERVIEWER:
Entry of year lies far in the past. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter dhb8888>=1: loop: question dhb825\$x for all cars (dhb820\$xa-c) until
number dhb8888 achieved

**3.51C dhb825\$x 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.

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

End of the loop for all dhb8888 cars

Input filter dhb0800=1

dhb7777a-c dhb7777a-c 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.

Input filter dhb7777a>0

3.51D dhb0810 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

Input filter dhb7777b>0

3.52 dhb1000 LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - AMOUNT
dhb1010 LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - 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 (DHB1010). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHB10

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

3.53A dhb1100 OTHER VEHICLES

Question: Are other vehicles - besides cars - privately used in {your / the} household and directly owned by {you / another household member / the household}? We have provided some vehicle types in list 3.10.

Please do not include any company vehicles or leased vehicles.

INTERVIEWER: Show list 3.8.

INTERVIEWER: Motorcycles

Trucks

Vans

Airplanes

Boats

Yachts

Mobile homes

Expensive bicycles

Other vehicles (not cars)

1 - Yes

-1 - Don't know

If=1, continue with DHB1200a-h,

2 - No

-2 - No answer

If <>1 and DHB7777a>0,

continue with DHB4800

ELSE continue with DHC0100

Input filter dhb1100=1

3.54 hb4600 TOTAL VALUE OF OTHER VEHICLES

Question: If {you / your household / the household} sold all {your / its} vehicles on list 3.12, what price could {you / the household} obtain in your opinion?

INTERVIEWER: Show list 3.12.

INTERVIEWER: Motorcycles

Trucks

Vans

Mobile homes

Airplanes

Boats / yachts

Expensive bicycles

h - Other vehicles

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter dhb7777a>0 OR dhb1100=1

3.55D dhb4800 PURCHASE OF VEHICLES

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

-1 - Don't know

If =-1, -2, 2, continue with

2 - No

-2 - No answer

DHC0100,

ELSE continue with DHB4810

3.55E dhb4810 PURCHASE PRICE OF THE NEW VEHICLES

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

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

<DHB7777a>1 and DHB1100<>1 >

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

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

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

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

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

<ELSE>

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

<For all cases>

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

3.55A **dhc0100** **OTHER LEASING CONTRACTS**

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

INTERVIEWER: Please record only leasing contracts that you concluded for yourself or your household. Leasing contracts concluded for a business or as 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

Input filter dhc0100=1

3.55B **dhc0110** **PAYMENTS FOR OTHER LEASING CONTRACTS -**
dhc0111 **AMOUNT**
PAYMENTS FOR OTHER LEASING CONTRACTS -
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 (DHC0111). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC01

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

3.56A **hb4700** **OWNERSHIP OF OTHER VALUABLES**

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

-1 - Don't know

If =1, continue with HB4710,

2 - No

-2 - No answer

ELSE continue with PageP

Input filter hb4700=1

3.56B

hb4710

VALUE OF OTHER VALUABLES

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

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

PROGRAMMIERER: ZEITSTEMPEL NACH FRAGE

Section 4: Other Liabilities / Lending Restrictions

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

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

-1 - Don't know

If =1, continue with HC0210,

2 - No

-2 - No answer

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

-1 - Don't know

If =1, continue with HC0220

2 - No

-2 - No answer

ELSE continue with HC0300

-3 - Question filtered

Input filter hc0300=1

4.02D hc0310 OWN CREDIT CARDS: OUTSTANDING CREDIT CARD DEBTS

Question: Credit card bills must not always be paid in full immediately. Is there an outstanding debt in the credit card account or one of the credit card accounts, i.e. from transactions on the last bill?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

If =1, continue with HC0320

ELSE continue with DHC0700

Input filter hc0310=1

4.02E hc0320 OWN CREDIT CARDS: AMOUNT OF OUTSTANDING CREDIT CARD DEBT

Question: What is the not yet paid outstanding debt for all credit cards?

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

CAPI-CHECK: HC0320cc: hc0310=1 AND hc0320=0

INTERVIEWER: Zero is not a valid amount. Please correct entry (HC0320) here or in the previous question (HC0310) or explain it.

1: Correct entry here (HC0320)

2: Correct entry for previous question -> Back to HC0310

3: Exp

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

Input filter dhc0710=1

**4.03BAFC dhc0720 GERMAN GOVERNMENT STUDENT ASSISTANCE
SCHEME (BAFÖG) - OUTSTANDING DEBT**

Question: How high are these obligations for {you / you and all other household members / all household members} in total at the present time?

INTERVIEWER: If {you / you or a household member / a household member} currently still {receive / receives} Bafög, I mean the Bafög debt that has accrued to date.

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

Input filter dhc0710=1

**4.03BAFD dhc0730 GERMAN GOVERNMENT STUDENT ASSISTANCE
SCHEME (BAFÖG) - REPAYMENTS ALREADY BEGUN**

Question: Are {you / you or other household members / household members} already paying back a Bafög loan?

1 - Yes -1 - Don't know IF =1 continue with dhc0740,
2 - No -2 - No answer ELSE continue with pageab
-3 - Question filtered

Input filter dhc0730=1

**4.03BAFE dhc0740 dhc0741 GERMAN GOVERNMENT STUDENT ASSISTANCE
SCHEME (BAFÖG) - REPAYMENTS - AMOUNT
GERMAN GOVERNMENT STUDENT ASSISTANCE
SCHEME (BAFÖG) - REPAYMENTS - 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 (DHC0741). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC07

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 DHC073

Input filter dhc0730=1

4.03BAFF **dhc0750** **GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - INITIAL BALANCE OF LOAN**

Question: How high was the loan at the beginning of the repayments? Please tell me, if possible, the amount according to the Bafög declaration.

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

CAPI-CHECK: DHC0750cc: dhc0750=0

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

1: Correct entry

2: Explain information -> Call up comment window

Page AB **pageab** **PAGE – UNCOLLATERALISED LOANS**

Question: I would now like to ask you about other unsecured loans, i.e. the loans that are not entered in the land register. They include consumer and instalment loans, loans from family, friends and employers.

4.04A **dhc0800** **UNCOLLATERALISED LOANS**

Question: <If DHB2400=1 OR DHB2500=1 OR HC0210=1 OR HC0310=1 OR DHC0710=1 (start with HH that reported loans beforehand) > {Do you / does your household / the household} have, in addition to the already reported loans, { <IF HC0210=1 OR HC0310=1> other} unsecured loans that have not yet been fully repaid?

<ELSE (start with HH that did not report any loans) >: {Have you / has your household / has the household} taken out any such unsecured loans that have not yet been fully repaid?

<ALWAYS> Please also remember the loans that were taken out for financing business activities.

INTERVIEWER: Unsecured loans are loans that are NOT entered in the land register (see also glossary on the help page). That is, for which no real estate is used as collateral.

1 - Yes

-1 - Don't know

IF =1, continue with dhc0200a-c,

2 - No

-2 - No answer

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 loa

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,

-1 - Don't know

2 digits

-2 - No answer

3 variables

-3 - Question filtered

a - Loans from private individuals

b - Loans from employer

c - Other loans (e.g. consumer / instalment loans)

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

PROGRAMMIERER: 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

4.04C **hc035\$xa-i** **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: #NAME?

- | | |
|---|--|
| <i>1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence)</i> | <i>-1 - Don't know</i> |
| <i>2 - To purchase another piece of property</i> | <i>-2 - No answer</i> |
| <i>3 - To repair or renovate the property</i> | <i>-3 - Question filtered</i> |
| <i>4 - To purchase a vehicle or another form of transport</i> | <i>-4 - no further purpose (only variables b to i)</i> |
| <i>5 - To finance a</i> | |

CAPI-CHECK: HC035\$xcc: HC035\$xa-i=3 AND HB2400=2 AND (dhb0200a=2 AND dhb0200b=2 AND dhb0200c=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I do not have any real estate. Is it nevertheless correct th

Input filter number of loans from dhc0200a>0 AND less than 3 loop passes

4.04D **dhc400\$x** **ORIGINAL AMOUNT OF LOAN FROM PRIVATE INDIVIDUALS**

Question: What was the initial amount of the loan when the loan was taken out or last refinanced or renegotiated?

INTERVIEWER: The answer should refer to the time of refinancing or renegotiation in the case of refinanced or renegotiated loans.

- | | |
|---------------------------------------|-------------------------------|
| <i>Numeric entry in EUR, 9 digits</i> | <i>-1 - Don't know</i> |
| | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |

CAPI-CHECK: DHC400\$xcc: dhc400\$x=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter number of loans from dhc0200a>0 AND less than 3 loop passes

4.04E **dhc410\$x** **ORIGINAL MATURITY OF LOAN FROM PRIVATE INDIVIDUALS**

Question: How long was the originally agreed maturity of the loan in years when the loan was taken out or last refinanced or renegotiated?

INTERVIEWER:

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

4.04F

hc036\$x

LOANS FROM PRIVATE INDIVIDUALS: OUTSTANDING AMOUNT

Question: What is the outstanding balance on this loan?

Numeric entry in EUR, 9 digits

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

CAPI-CHECK: HC036\$xcc: hc036\$x=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter number of loans from dhc0200a>0 AND less than 3 loop passes

4.04G

dhc420\$x

LOANS FROM PRIVATE INDIVIDUALS: EFFECTIVE INTEREST RATE

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

INTERVIEWER: - You will find additional explanations on the "nominal and effective interest rate" on the help page.

- If the respondent knows only the nominal interest rate, please click "Don't know" here and continue with the next question.

- Enter information with a

Numeric entry in %,
4 digits, 2 decimal places

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

IF =-1 OR -2, continue with
dhc430\$x ,
ELSE continue with dhc370\$x

Online-Glossar: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for the loan and makes different types of in

Input filter dhc420\$x=-1, -2

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

4.04L

dhc3900

dhc3910

**LOANS FROM PRIVATE INDIVIDUALS -
INSTALMENTS FOR ALL OTHER LOANS - AMOUNT
LOANS FROM PRIVATE INDIVIDUALS -
INSTALMENTS 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 (DHC3910). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

- IF DHC3900

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

**If DHC0200a>1 AND in HC036\$x
more than 50% of the loop
passes are -1 or -2, continue
with DHC3800,
ELSE continue with HC0370**

Input filter (number of loans from dhc0200a > 1 AND in more than 50% of loop passes hc0360\$x=-1,-2) OR (dhc0200a=-1,-2)

4.04J

dhc3800

**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

**If DHC0200b<1 AND
DHC0200c<1, continue with
DHC1100
ELSE continue with pager (loop
for other uncollateralised loans)**

CAPI-CHECK: DHC3800cc: DHC3800=0

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

1: Correct entry

2: Explain information -> Call up comment window

4.04K

hc0370

**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)**

CAPI-CHECK: HC0370cc: hc0370=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter Amount of loans from DHC0200b-c>0 AND LOOP <3

PROGRAMMIERER: START OF A LOOP FOR 3 UNCOLLATERALLIZED 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

Input filter number of loans dhc0200a-c>0 AND less than 3 loop passes

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) | -1 - Don't know |
| 2 - To purchase another piece of property | -2 - No answer |
| 3 - To repair or renovate the property | -3 - Question filtered |
| 4 - To purchase a vehicle or another form of transport | -4 - no further purpose (only variables b to i) |
| 5 - To finance a | |

If at least once DHCa-i=1,
continue with DHC600\$xz
ELSE continue with DHC610\$x

CAPI-CHECK: DHC600\$xcc: dhc600\$xa-i=3 AND HB2400=2 AND (dhh0200a=2 AND dhh0200b=2 AND dhh0200c=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I have not recorded any real estate. Is it nevertheless cor

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 | -1 - Don't know | If =1, continue with DHC605\$xz |
| 2 - No | -2 - No answer | ELSE continue with DHC610\$x |
| | -3 - Question filtered | |

Input filter dhc600\$xz=1

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 | -1 - Don't know | If <>2, the loop for the next loan begins |
| 2 - No | -2 - No answer | ELSE continue with DHC610\$x |
| | -3 - Question filtered | |

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

Input filter number of loans dhc0200b-c>0 AND less than 3 loop passes

4.08 dhc630\$x OTHER UNCOLLATERALIZED LOANS: OUTSTANDING BALANCE OF LOAN

Question: What is the outstanding balance on this loan?

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

CAPI-CHECK: DHC630\$xcc: dhc630\$x=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

Numeric entry in %,

4 digits, 2 decimal places

-1 - Don't know

-2 - No answer

-3 - Question filtered

If =-1 or -2, continue with

DHC691\$x

ELSE continue with DHC650\$x

Online-Glossar: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of inte

Input filter dhc690\$x=-1, -2

4.09B

dhc691\$x

OTHER UNCOLLATERALIZED LOANS: NOMINAL INTEREST RATE

Question: If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan?

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

- You will find additional explanations on the "nominal and effective interest rate" on the help page.

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 inte

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 DHC6

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\$xcc CAPI: dhc650\$x=0

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

1: Correct entry

2: Explain information -> Call up comment window

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
-2 - No answer
-3 - Question filtered

Continue with DHC1100

CAPI-CHECK: DHC1000cc: dhc1000=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter (number of loans in dhc0200b-c > 3 AND in less than 50 % of loop passes dhc630\$x=-1,-2)

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 DHB1000>0 OR DHC0730=1 OR DHC0110>0 OR (DHC0200a>0, b>0, c>0)

4.15AN1 hc1251 LATE OR MISSED LOAN REPAYMENTS

Question: Over the past twelve months, {were you / was your household / was the household} able to make all of the instalment payments due on {your / its / its} various loans, mortgages, loans under savings and loan contracts, and leasing agreements on time?

- 1 - Yes
 - 2 - No
 - 4 - Not applicable because the household has not had to make any repayments for loans or mortgages (including home savings loans) in the last twelve months
- 1 - Don't know
 - 2 - No answer
 - 3 - Question filtered

Input filter HC1251=2

4.15AN2 hc1252 LATE OR MISSED LOAN REPAYMENTS – TYPE

Question: Was one or more payments made late due to financial difficulties or were there different reasons?

- 2 – Yes, one or more payments were made late or not at all due to financial difficulties
 - 3 – Yes, one or more payments were made late or not at all for other reasons
 - 5 - No
- 1 - Don't know
 - 2 - No answer
 - 3 - Question filtered

4.15B hc1270 PAYMENTS THAT ARE MORE THAN 90 DAYS PAST DUE

Question: Were any payments 90 days or more past due?

- 1 - Yes
- 2 - No

- 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 c

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: #NAME?

- 1 - Named
- 2 - Not Named
- 3 variables:

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

**If HC1310a= 1 or HC1310b=1,
continue with HC1320
ELSE continue with HC1400**

- a - Yes, completely rejected
- b - Yes, not granted in full
- c - No

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

4.17 hc1400 NOT APPLYING FOR CREDIT DUE TO PERCEIVED CREDIT CONSTRAINT

Question: {Have you / Have you or another household member / Has a household member} not applied for a loan in the last three years because {you / you or the household member / the household member} believed that the application would be rejected?

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

4.18

dhc1500

PERSONAL INSOLVENCY

Question: {Have you / Have you or another household member / Has a household member} filed for personal insolvency within the past five years?

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

Online-Glossar: "Personal insolvency" is also known as a "consumer insolvency procedure" and allows natural persons who have become insolvent to have their debt forgiven under certain circumstances (discharge of residual debt).

4.19

dhc1450

REASONS FOR NOT APPLYING FOR LOAN/CREDIT

Question: Now please imagine that {you / you or another household member / a household member} {apply / apply / applies} for a loan in the next twelve months. Do you think that the application would be rejected?

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

Input filter internal FKP

4.20A

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 present value is recorded co

Input filter hiz0040a<100 AND hiz0040a <>-1, -2, -3

4.20B hiz0040b PROPENSITY TO SAVE – RISK

Question: You stated that you would not spend everything. We are now going to look at the sum that {you want /your household wants} to save. What percentage would {you / your household} invest in shares, funds or other investments involving higher risks and higher returns?

- Numerical entry interval [0,100]*
- 1 - Don't know
 - 2 - No answer
 - 3 - Question filtered

Input filter: Question only for internal decision-makers (groups A and B)

4.20C HIZ0050a-d PROPENSITY TO SAVE – PATIENCE

QUESTION: Now please imagine that {you won/your household won} a prize in the lottery amounting to one year's income, which will be paid out to {you/your household} in a year's time. However, if you forego part of the prize, you will receive the rest immediately. In order to receive the rest of the money immediately, I would ...

- 1 – Stated
 - 2 – Not stated
 - 4 variables:
- 1 – Don't know
 - 2 – No answer
 - 3 – Question filtered

- 1 – forego 20% of the prize
- 2 – forego 10% of the prize
- 3 – forego 5% of the prize
- 4 – forego 2% of the prize

Input filter internal FKP

ZI Questions

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

Page ZI pagezi PAGE - ATTITUDES AND SATISFACTION

Question: Now I come to a completely different subject. In the following, I will ask some questions about your attitudes and expectations.

Input filter internal FKP

Z.101

zi101

SATISFACTION WITH LIFE

Question: How satisfied are you overall with your life at present?

Please answer with a number between 0 and 10. "0" means that you are totally dissatisfied, "10" means that you are entirely satisfied. Use the numbers 1 through 9 to graduate your rating.

Please look at list 4.1 again for more on this.

INTERVIEWER: Show list 4.1.

- | | |
|----------------------------|------------------------|
| 0: Completely dissatisfied | -1 - Don't know |
| 1: | -2 - No answer |
| 2: | -3 - Question filtered |
| 3: | |
| 4: | |
| 5: | |
| 6: | |
| 7: | |
| 8: | |
| 9: | |
| 10: Completely satisfied | |

Input filter internal FKP

Z.102

zi103

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 | |

Input filter internal FKP

Z.103

zi104

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 |
| 1: | -2 - No answer |
| 2: | -3 - Question filtered |
| 3: | |
| 4: | |
| 5: | |
| 6: | |
| 7: | |
| 8: | |
| 9: | |
| 10: I trust others completely | |

Input filter internal FKP

Z.104

zi105

SELF-ASSESSMENT: PATIENCE

Question: How do you view yourself personally:

Are you in general a person who is patient or do you tend to be impatient?

Please use the numbers from "0" to "10":

"0" means "very patient" and "10" means "very impatient".

With the values in between you can graduate your rating.

Please look at 4.4 again for more on this.

INTERVIEWER: Show list 4.4.

- | | |
|--------------------|------------------------|
| 0: Very patient | -1 - Don't know |
| 1: | -2 - No answer |
| 2: | -3 - Question filtered |
| 3: | |
| 4: | |
| 5: | |
| 6: | |
| 7: | |
| 8: | |
| 9: | |
| 10: Very impatient | |

Input filter internal FKP

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 | -1 - Don't know | IF =3 continue with dhni0900, |
| 2 - Rise somewhat | -2 - No answer | ELSE continue with dhni0850 |

- 3 - Stay approximately the same
 - 4 - Fall somewhat
 - 5 - Fall significantly
- 3 - Question filtered

Input filter internal FKP

K.1B dhni0850 EXPECTATIONS PRICE LEVEL – PERCENT

Question: By what percentage roughly do you think the general price level will {<DHNI0800=1 or DHNI0800=2 > rise / <DHNI0800=4 or DHNI0800=5> fall} over the next twelve months?

- Numerical indication in percent, 4 digits, 1 decimal place.
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

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

Input filter dhni0900= 1, 2, 4, 5

K.2B dhni0950 EXPECTATIONS FOR REAL ESTATE PRICES - PERCENTAGE

Question: What do you think, by what percentage will real estate prices {<DHNI0900=1 or DHNI0900=2 > rise / <DHNI0900=4 or DHNI0900 = 5> fall} in your area over the next 12 months?

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

Input filter internal FKP

K.3A dhni1000 EXPECTATIONS - SAVINGS

Question: What do you think, how will interest rates change for your savings accounts over the next twelve months on average? Please look at list 4.6 for more on this.

INTERVIEWER: Keep list 4.6 displayed.

- 1 - Increase significantly
- 2 - Increase somewhat
- 3 - Stay approximately the same
- 4 - Fall somewhat
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

5 - Fall significantly

Input filter internal FKP

K.3B dhni1050 EXPECTATIONS - SAVINGS DEPOSITS

Question: What do you think, how high will interest rates in your savings accounts be over the next twelve months on average?

- numerical entry in % (interest rate), -1 - Don't know
4 digits, 2 decimal places -2 - No answer
-3 - Question filtered
-4 - Different

Input filter internal FKP

K.4 dhni1100 EXPECTATIONS - STOCK MARKET

Question: What do you think, how will stocks in Germany perform over the next twelve months? Please look at list 4.6 for more on this.

INTERVIEWER: Show list 4.6 and leave in place for the next question.

INTERVIEWER: Here we are interested in the performance of all stocks, not only those owned by the HH.

- 1 - Increase significantly -1 - Don't know IF=3, -1 OR -2 continue with
2 - Increase somewhat -2 - No answer dhni0100,
3 - Stay approximately the same -3 - Question filtered ELSE continue with dhni1150
4 - Fall somewhat
5 - Fall significantly

Input filter internal FKP

K.5A dhni1200 EXPECTATIONS - RENT

Question: By what percentage do you think rents in your area will change over the next twelve months? Please refer to list 4.7

- 1 - Increase significantly -1 - Don't know If =3, -1 OR -2 continue with
2 - Increase somewhat -2 - No answer DHNI1000,
3 - Stay approximately the same -3 - Question filtered else continue with DHNI1250
4 - Fall somewhat
5 - Fall significantly

Input filter DHNI1200= 1, 2, 4, 5

K.5B dhni1250

Question: By what percentage roughly do you think rents in your area will {<DHNI0900=1 or DHNI0900=2 > rise / <DHNI0900=4 or DHNI0900 = 5> fall} on average over the next twelve months?

- Numerical indication in percent, 4 -1 - Don't know
digits, 1 decimal place. -2 - No answer
-3 - Question filtered

Section 5: Investment in Privately Held Companies, Monetary Assets and Financial Assets

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

Page S pages **PAGE - START FOR FINANCIAL ASSETS**

Question: In the following I would like to ask you about the financial assets and wealth of {your / the} household in more detail.

05.Jan hd0100 **OWNERSHIP OF PRIVATE COMPANIES OR BUSINESSES**

Question: Is there at least one company or business that is wholly or partially owned {by you / you or another household member / a household member}? By this I do not mean investments in publicly traded stocks.

INTERVIEWER: For freelancers, even those without employees, please enter code 1: "Yes"

1 - Yes -1 - Don't know If = 1, continue with HD0200
2 - No -2 - No answer ELSE continue with HD1000

Input filter hd0100=1

5.02A hd0200 **INDEPENDENT OR ACTIVE ROLE IN MANAGEMENT OF A PRIVATE BUSINESS**

Question: {Are you / Are you or another household member / Is a household member} in this or one of these companies or businesses self-employed or {do you / do you or another household member / does a household member} play an active role in running the business?

1 - Yes -1 - Don't know If = 1, continue with HD0210
2 - No -2 - No answer ELSE continue with HD1000

Input filter hd0200=1

5.02B hd0210 **NUMBER OF SELF-EMPLOYED PRIVATE COMPANIES OR BUSINESSES**

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 If = -1 oder =-2, continue with DHD3100,
-2 - No answer ELSE continue with paget (loop for businesses).
-3 - Question filtered

CAPI-CHECK: HD0210cc: HD0210=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter hd0210>=1 OR less than 3 loop passes

PROGRAMMIERER: START OF A LOOP FOR 3 COMPANIES

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

Page T

paget

PAGE - LOOP FOR COMPANIES

Question: < 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

ECONOMIC SECTOR OF BUSINESS (NACE)

dhd030\$x

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

-1 - Don't know

-2 - No answer

Subsequent encoding for NACE

-3 - Question filtered

Rev. 2 (2008) 1 digit (21

-4 - Not encodable

categories) in hd030\$x

intt2\$x

intt2\$x

PROGRAMMER:

INTERVIEWER:

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 | -1 - Don't know |
| 2 - Private Limited liability company (GmbH) | -2 - No answer |
| 3 - General partnership (OHG) | -3 - Question filtered |
| 4 - Limited partnership (KG, KGaA) | |
| 5 - Public limited company (AG) | |
| 6 - Civil law partnership (GbR) | |
| 7 - Cooperative (eG) | |
| 8 - Non-profit orga | |

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 | -1 - Don't know | If = 1, continue with DHD510\$x |
| 2 - No | -2 - No answer | ELSE continue with HD050\$x |
| | -3 - Question filtered | |

Input filter dhd500\$x=1

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; | -1 - Don't know |
| 4 digits (year) | -2 - No answer |
| Range<=[Interviewjahr] | -3 - Question filtered |

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

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, | -1 - Don't know |
|----------------|-----------------|

2 digits
range>0

-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."

Eingangsfiler HD0210>=1 UND anzhhm16>1 (mehr als ein HH-Mitglied 16 Jahre und älter) ODER Schleife <3 mal durchlaufen

5.09A HD061\$x IM UNTERNEHMEN SELBSTÄNDIG BESCHÄFTIGTE HH MITGLIEDER

PROGRAMMIERER: MEHRFACHNENNUNGEN ZULASSEN

FRAGE: Wie viele Haushaltsmitglieder arbeiten in diesem Betrieb bzw. Unternehmen?

Numerische Angabe, 2-stellig.

-1 - weiß nicht
-2 - keine Angabe
-3 - Frage gefiltert
-4 - keines der Haushaltsmitglieder
PROG: BEI "-4": BUTTON: "Keines der Haushaltsmitglieder" STATT
CODE

Input filter hd0210>=1 OR less than 3 loop passes

5.10 hd070\$x HOUSEHOLD'S SHARE OF THE COMPANY IN %

PROGRAMMER:

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

Input filter hd0210>=1 OR less than 3 loop passes

5.11A hd080\$x VALUE OF THE COMPANY

Question: <If HD070\$x >= 100% > How much is the business or the company worth after the deduction of liabilities? Here I mean: for what amount could {you / your household / the

household} sell {your / its} stake if you take into account the company's assets and deduct the liabilities?

<If HD070\$x < 100% OR HD070\$x =-1 or -2> How much is {your share / the share of your household / the share of the household} in the business or company worth after deduction of the liabilities? Here I mean: for what amount could {you / your household / the household} sell {your / its} share if you take into account the company's assets and deduct the liabilities?

INTERVIEWER: Please do not enter any assets or liabilities that may have already been mentioned in the previous sections. {<If HD070\$x <100% OR HD070\$x =-1 or -2> If the surveyed person only knows the entire value, but not the value of the share, please enter "Does n

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

CAPI-CHECK:

Input filter hd080\$x=-1,-2 AND hd070\$x<100%

5.11B

dhd085\$x

TOTAL VALUE OF THE BUSINESS

Question: Please try to give me the value of the entire business or company after deducting liabilities.

INTERVIEWER: Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

Numeric entry in EUR, 9 digits

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

End of the loop for 3 companies.
If 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

5.11C

dhd3100

FOLLOW-UP QUESTION ABOUT VALUE OF ALL COMPANIES

Question: What is {your share / the share of your household / the share of the household} in {<If HD02010<0> the / <if HD0210 >0> all [HD0210]} businesses or companies worth after the deduction of the liabilities?

INTERVIEWER: Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

INTERVIEWER: By this I mean: For what amount could {you / your household / the household} sell {your / its} share if you take into account all the company's assets and deduct the liabilities?

Numeric entry in EUR, 9 digits

-1 - Don't know

Continue with hd1000

-2 - No answer

-3 - Question filtered

Input filter (hd0210>3) AND in less than 50% of loop passes (hd080\$x=-1,-2)

5.12

hd0900

VALUE OF ALL OTHER COMPANIES

Question: What is the value of {your share / the share of your household / the share of the household} in {<IF HD0210=4 > the other business or company / <IF HD0210>4> the other [HD0210 minus 3] businesses or companies} after the deduction of liabilities?

INTERVIEWER: Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

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

-1 - Don't know

If = 1, continue with HD1010,

2 - No

-2 - No answer

ELSE continue with HD1100

-3 - Question filtered

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 respon

Investor / silent partner:Input filter hd1000=1

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

-1 - Don't know

If = 1, continue with DHD2710 a-f

2 - No

-2 - No answer

ELSE continue with DHD0400

Online-Glossar: The Riester pension plan is a subsidized private pension in Germany. It usually pays a life-long pension. Person with a Riester pensions receive government subsidies and in many cases also tax deductions. There is no insurance obligation.

Input filter dhd2700=1

5.15B dhd2710a-g RIESTER/RÜRUP PENSION PLANS - TYPES

Question: Please think of all Riester or Rürup pension plans in {your / the} household: Which of the investment forms on list 5.3 were selected for these agreements?

INTERVIEWER: - Show list 5.3.

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

7 Variables:

a - Bank savings plan

b - Home loan savings agreement

c - Fund savings plan

d - Classical pension insurance

f - whole-life insurance

e - Certified credit agreement

g - Other (please specify. PROG:

PLACE TEXT IN dhd271

5.15C dhd4000 WHOLE-LIFE INSURANCE

Question: {Do you / Do you or another household member / Does a household member} have {<IF DHD2710f=1>, in addition to the above-mentioned Riester/Rürup annuity agreements, other} whole-life insurances?

INTERVIEWER: Only Whole-life insurances should be entered here. Risk life insurance is not meant. See glossary for the difference (also on the help page).

Yes (whole-life insurance)

-1 - Don't know

IF=1 continue with dhd4050

2 - No

-2 - No answer

ELSE continue with dhd0400

Online-Glossar: "Whole-life insurance"

The whole-life insurance usually involves a combination of a savings agreement and death benefits, i.e. it is paid out not only in the case of death, but also – if the policyholder has not died by a certain date – at the end of the

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

5.16A dhd0400 OWN SAVINGS ACCOUNTS

Question: <IF DHD2700=1> I would like to ask you about the savings accounts, home loan savings agreements and securities accounts. The next set of questions all relate to investments that are NOT subject to a Riester or Rürup annuity agreement. I will return to the Riester and Rürup annuity agreements later when we talk about pensions.
<ALWAYS> {Do you / Do you or another household member / Does a household member} have { <IF DHD2710a=1>, besides the Riester or Rürup savings accounts, other} savings accounts? You will find other instructions on list 5.4.

INTERVIEWER: Show list 5.4.

INTERVIEWER: 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

5.16b hd1210 BALANCES IN SAVINGS ACCOUNTS

Question: How high is the balance in {these savings accounts / these savings accounts of your household / these savings accounts of the household} in total at the present time?

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

Input filter dhd0400=1

5.16c dhd0500 SAVING FOR SAVINGS ACCOUNT

Question: {Do you / Does your household / Does the household} regularly deposit a certain amount in {this account / these accounts}?

1 - Yes -1 - Don't know **If = 1, continue with DHD0510**
2 - No -2 - No answer **ELSE continue with DHD0600**
-3 - Question filtered

Input filter dhd0500=1

5.17C

dhd0620
dhd0621

**SAVED SUM FOR HOME LOAN SAVINGS - AMOUNT
SAVED SUM FOR HOME LOAN SAVINGS - 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 DHD06

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

5.18A

dhd0700

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

-1 - Don't know

If = 1, continue with the following text

2 - No

-2 - No answer

ELSE continue with DHD0750

-3 - Question filtered

Input filter dhd0700=1

5.18B

dhd0750

**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

Input filter dhd0700=1

5.18C **dhd0775a,c,d** **SECURITIES ACCOUNT - TYPES OF SECURITIES HELD**

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	-1 - Don't know	If DHD0775a=1, continue with DHD2420h
2 - Not Named	-2 - No answer	If DHD0775a<>1 AND DHD0775b=1, continue with DHD0910
4 variables:	-3 - Question filtered	If DHD0775a<>1 AND DHD0775b<>1 AND DHD0775c=1, continue with DHD2510a-f
a – Mutual fund shares		If DHD0775a<>1 AND DHD0775b<>1 AND DHD0775c<>1 AND DHD0775d=1, continue with DHD2610
b - Certificates		ELSE continue with DHD2300.
c - Fixed-income securities such as government bonds, corporate and bank bonds		

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 fil
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	-1 - Don't know	If one variable is DHD2410a-f=1, continue with DHD2420a-f
2 - Not Named	-2 - No answer	ELSE continue with DHD0800
7 variables in each case:	-3 - Question filtered	
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

Input filter at least one variable dhd2410a-f=1

5.19C dhd2420a-f 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 -1 - Don't know
6 variables: -2 - No answer
a - Funds that mainly invest in stock -3 - Question filtered

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

Input filter dhd0775a=1

5.20A dhd0800 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 -1 - Don't know
2 - No -2 - No answer
-3 - Question filtered

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 SAVINGS AMOUNT FOR FUNDS - AMOUNT dhd0811

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 DHD081

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

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:

-3 - Question filtered

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

Input filter dhd0775c=1

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

Input filter dhd0775c=1

5.22B dhd2520 MARKET VALUE OF BONDS

Question: What is the market value of all these fixed-income securities at present?

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

Input filter dhd0775c=1

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 dhd1110 SAVED SUM FOR BONDS - AMOUNT
dhd1111 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: MONTHL

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 DHD110

Input filter dhd0775d=1

5.23A dhd2610 VALUE OF PUBLICLY TRADED STOCKS

Question: How 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 OR DHD0775b=-1 OR -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 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 -1 - Don't know **If = 1, continue with DHD1210**
2 - No -2 - No answer **ELSE continue with DHD2300**
-3 - Question filtered

Input filter dhd1200=1

5.23C 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: MONTHL

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

Input filter dhd0700=1

5.24A dhd2300 OTHER SECURITIES IN SECURITIES ACCOUNT

Question: {<IF DHD0775a=1 or DHD0775b=1 or DHD0775c=1 or DHD0775d=1> We have already spoken about {<IF DHD0775a=1>funds}/ {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)

-1 - Don't know

If =-1, -2, 2, continue with

2 - No

-2 - No answer

HD1600

-3 - Question filtered

ELSE continue with DHD2305

-8 - Question filtered for panel

Input filter dhd2300=1

5.24B

dhd2305

**OTHER SECURITIES IN SECURITIES ACCOUNT -
TYPE**

Question: What are these securities?

1 - Insert text in an excelsheet
open text entry

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter dhd2300=1

5.24C

dhd2310

**OTHER SECURITIES IN SECURITIES ACCOUNT -
VALUE**

Question: What is the total value of all these other securities at the present moment?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter dhd2300=1

5.24D

dhd2330

**SAVING FOR OTHER SECURITIES IN SECURITIES
ACCOUNT**

Question: {Do you / Does your household / Does the household} regularly invest a certain amount in these securities?

1 - Yes

-1 - Don't know

If =-1, -2, 2, continue with

2 - No

-2 - No answer

HD1600

-3 - Question filtered

ELSE continue with DHD2320

Input filter dhd2330=1

5.24E

dhd2320

dhd2321

**OTHER SECURITIES IN SECURITIES ACCOUNT -
AMOUNT**

**OTHER SECURITIES IN SECURITIES ACCOUNT -
TIME PERIOD**

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

-1 - Don't know

If = 1, continue with HD1710

2 - No

-2 - No answer

ELSE continue with DHD1400

-3 - Question filtered

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

5.27A

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 pa

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

-1 - Don't know

open text entry

-2 - No answer

-3 - Question filtered

Input filter hd1900=1

- a - Savings account, savings book, fixed deposit account or similar accounts
- b - Home loan savings agreement
- c - Investment funds, money market funds or hedge funds
- d - Certificates
- e - Stocks
- f - Government bonds, co

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

If = 1, continue with DHD1340
 If <>1 and interview with internal FKP and anzhhm>1, continue with HD1800
 If <>1 and interview with internal FKP and anzhhm =1, continue with DHD2800
 If <>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?

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

If interview with internal FKP AND number=1, continue with DHD2800
 If interview with internal FKP and number>1, continue with HD1800
 ELSE continue with DHD300\$x

Input filter internal FKP AND anzhhm>1

5.29A **hd1800** **INVESTMENT BEHAVIOR - RISK PREFERENCES - HOUSEHOLD**

Question: If savings or investment decisions are made in your household: Which of the statements on list 5.9 best describes the attitude toward risk?

Try to characterize the household as a whole, even if it is not always easy.

INTERVIEWER: - Show LIST 5.9

- Please only select the statement that is MOST accurate.

- | | |
|--|------------------------|
| 1- We take significant risks and want to generate high returns. | -1 - Don't know |
| 2- We take above-average risks and want to generate above-average returns. | -2 - No answer |
| 3- We take average risks and want to generate average returns. | -3 - Question filtered |
| 4 - We are not ready to take any financial risks. | |
| 5 - | |

If HD1800=5, continue with DHD2800
 ELSE continue with DHD2900

Input filter hd1800=5 OR (internal FKP AND anzhhm=1)

5.29B dhd2800 INVESTMENT BEHAVIOR - RISK PREFERENCES - INDIVIDUAL

Question: f 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. | -1 - Don't know |
| 2- I take above-average risks and want to generate above-average returns. | -2 - No answer |
| 3- I take average risks and want to generate average returns. | -3 - Question filtered |
| 4 - I am not ready to take any financial risks. | |

IF Interview internal FKP AND anzhhm=1, go to DHD2950a-c
 IF Interview mit internal FKP AND anzhhm>1, go to DHD2900
 ELSE continue with DHD300\$x

Input filter internal FKP AND anzhhm>1

Z.111 dhd2900 INVESTMENT DECISIONS

PROGRAMMER: NO MULTIPLE ANSWERS

Question: Viewed in general: How do you make investment decisions in your household?

INTERVIEWER: #NAME?

- | | |
|---|------------------------|
| 1 - Primarily, each person in the household on their own. | -1 - Don't know |
| 2 - We decide on the essential things together. | -2 - No answer |
| 3 - One household member for the household | -3 - Question filtered |
| 4 - It depends. | |

Input filter internal FKP

5.29C hnd4000 PLANNING PERIOD

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. | -1 - Don't know |
| 2 – {I / We} choose different providers for {my / our} financial products and insurance. | -2 - No answer |
| 3 – {I / We} always search for the least expensive provider for each financi | -3 - Question filtered |
| | -4 - no further answers (only variable b and c) |

Input filter (internal FKP AND anzhhm>1) OR external FKP, loop for all persons in household

Z.112 dhnd300\$x 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 | -1 - Don't know | Loop for all people in the household. |
| 2 - Well | -2 - No answer | |
| 3 - Not very well | -3 - Question filtered | |
| 4 - Poorly | | |

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 | -1 - Don't know | If=1, continue with DHND020 |
| 2 - No | -2 - No answer | ELSE continue with HH0100 |

Input filter dhnd0100=1

PROGRAMMIERER: 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 | -1 - Don't know |
| 2 - not named | -2 - No answer |
| 6 Variables: | -3 - Question filtered |
| 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-Di | |

5.30C dhnd0400 ONLINE-BANKING

Question: Do you use online banking for the account that you use for the majority of your payments?

- | | |
|---|-----------------|
| 1 – Yes, this is the rule | -1 - Don't know |
| 2 - Yes, but this is rather the exception | -2 - No answer |
| 3 - No | |

Input filter anzhhm>1 AND (DHB0400c=1 OR DHB0400d=1 OR DHB0400c_preload=1 OR DHB0400d_preload=1)

Section 6: Inter-generational Transfers / Gifts

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

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 DHH50\$xa<> -4>(also)}?

- | | |
|---------------|------------------------|
| 1 - named | -1 - Don't know |
| 2 - not named | -2 - No answer |
| Show HH list. | -3 - Question filtered |

PROGRAMMIERER: NACH JEDER GENANNTEN PERSON UNMITTELBAR FRAGE DHH5100A-0 STELLEN.

Input filter (DHB0400c=1 OR DHB0400d=1 OR DHB0400c_preload=1 OR DHB0400d_preload=1)

6.00B dhh5100a-o DONOR OF DONATION

PROGRAMMER: ASK THIS QUESTION ALL IN DHH5000A-0 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 (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 (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

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

If=-1 OR -2 OR -4 (all receivers recorded) continue with HH0100
Else continue with next receiver in DHH5000 a-o

6.01 hh0100 RECEIPT OF LARGER GIFTS OR INHERITANCES

Question: Inheritances and gifts are of great importance for the building of wealth in households.

{<WENN 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 household member / 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, -1, -2) OR (hh0100=1 UND hh0110>1 AND Loop <3)

PROGRAMMIERER: LOOP FOR 3 GIFTS / LEGACIES

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

IF HH0110 = -1 OR -2 (FOR THE NUMBER "DON'T KNOW" OR "NO ANSWER"): ONLY RUN THROUGH LOOP ONCE FOR THE MOST IMPORTANT GIFT / I

Page U

pageu

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

**Start of a loop
for 3 gifts / legacies**

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

Input filter hh0100=1

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 | -1 - Don't know |
| 2 - Not Named | -2 - No answer |
| 9 variables: | -3 - Question filtered |
| 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;
PR | |

Input filter hh0100=1

**6.05 hh040\$x VALUE OF GIFT / INHERITANCE
hh045\$x VALUE OF GIFT / INHERITANCE - GROSS/NET**

PROGRAMMER:

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 | If number>1, continue with |
| | -2 - No answer | DHH50\$xa-o |
| | -3 - Question filtered | 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-0 IMMEDIATELY AFTER ENTRY IN DHH50\$XA-0

Question: Which {<If DHH50\$xa<> -4>(other)} household member or which household members received the [HH050\$x]XX?

1 - Named

-1 - Don't know

IF =-1,-2,-4 continue with hh0700

2 - Not Named

-2 - No answer

XX

Show HH list

-3 - Question filtered

-4 - no other person

Input filter hh0100=1

6.07 dhh510\$xa-o DONOR OF GIFT / INHERITENCE

PROGRAMMER: ASK QUESTION FOR ALL PEOPLE MENTIONED IN DHH50\$XA-0 IMMEDIATELY AFTER ENTRY IN DHH50\$XA-0

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

-1 - Don't know

End of loop for 3

2 - Paternal grandparents

-2 - No answer

gifts / legacies

3 - Father

-3 - Question filtered

4 - Mother

5 - Both parents

6 - Son/daughter

7 - Other family

8 - Unrelated people (please specify; PROG: Place text in DHH510\$xS)

6.08 hh0700 INHERITANCE OR GIFT EXPECTED IN THE FUTURE

Question: {Do you / Does your household / Does the household} expect a larger gift or inheritance from someone who is not a household member in the future?

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

Page SV pagesv PAGE - DONATIONS

Question: Now we come to the transfers that {you / your household / the household} gives to others. This is about support or subsistence payments, as well as donations for the needy, for example, victims of earthquakes or floods, donations for other charitable purposes such as churches or organizations or donations to political parties.

6.09A

hi0300

REGULAR TRANSFERS TO PEOPLE OUTSIDE OF THE HOUSEHOLD

Question: {Have you / Has your household / Has the household} made regular support or subsistence payments in the last 12 months to people who do not belong to {your / the} household? Please do not consider any one-time payments or gifts.

INTERVIEWER: By this we do NOT mean salary payments to domestic staff.

1 - Yes

-1 - Don't know

If =1, continue with DHI0100

2 - No

-2 - No answer

ELSE continue with DHH0800

Input filter hi0300=1

6.09B

dhi0100

DONATIONS - AMOUNT

dhi0110

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 DHI01

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:

6.10A

dhh0800

DONATIONS

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 beneficial purposes like congregations or organizations or donations to political parties.

1 - Yes

-1 - Don't know

If =1, continue with DHH0805

2 - No

-2 - No answer

ELSE continue with DHH0900

Input filter dhh0800=1

6.10B

dhh0805

DONATIONS - AMOUNT

Question: How high were these voluntary payments?

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

CAPI-CHECK: DHH0805cc: dhh0805=0 AND dhh0800=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhh0805) here or in the previous question (dhh0800) or explain it.

1: Correct entry here (dhh0805)

2: Correct entry for previous question -> Back to dhh0800

6.11A dhh0900 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

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

**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.

Input filter internal FKP

FL.1 dhn0100 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

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

Input filter internal FKP

FL.2 dhn0200 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

-1 - Don't know

- 2 - Just as much
- 3 - Less than today

- 2 - No answer
- 3 - Question filtered

Input filter internal FKP

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

PROGRAMMIERER: ZEITSTEMPEL NACH DER FRAGE

Input filter internal FKP

FL.3B **dhnm0350** **LITERACY – DIVERSIFICATION B**

Question: Imagine that someone decided to move their money from one form of investment to several different forms of investment. How do you think the risk of that person losing their money would change: would it rise, fall, or stay roughly the same?

- 1 – it rises
- 2 – it remains about the same
- 3- it sinks
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

Input filter internal FKP

FL.4 **dhnm0400** **LITERACY – COMPOUND INTEREST EFFECT II**

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 6: Inter-generational Transfers / Gifts

Referenzeinheit: Haushaltsmitglieder, die 16 Jahre und älter sind. Die Fragen sind den einzelnen Haushaltsmitgliedern oder einem Vertreter zu stellen.

PROGRAMMIERER: BEGINNING OF PERSONAL QUESTIONNAIRE

INSTRUCTIONS FOR INTERVIEW STRATEGY: FIRST GO THROUGH ALL THE BLOCKS OF QUESTIONS WITH THE FKP UNTIL THE END – THEN INCLUDE EVERY OTHER

PERSON ABOVE THE AGE OF 16 AND ASK EACH INDIVIDUAL PERSON THE RELEVANT QUESTIONS

Page I pagei 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:

<i>Numeric entry, (ID of the person being interviewed)</i>	<i>-1 - Don't know</i>	If ID for [NAME]= Selected ID (personal interview), continue with PageAG
	<i>-2 - No answer</i>	ELSE (proxy interview) continue with to DPE9030
	<i>-3 - Question filtered</i>	

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}?

<i>1 - Yes</i>	<i>-3 - Question filtered</i>	IF =2, continue with pageaf ELSE continue with pageag
----------------	-------------------------------	--

Page AG pageag START OF ACQUISITION PART OF PERSONAL INTERVIEW

PROGRAMMER:

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

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

7.GJ **dpe9050a** **YEAR OF BIRTH**
dpe9050b **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 -1 - Don't know
digits -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 s

7.GK **dpe9100** **COUNTRY OF BIRTH - GERMANY**

Question: {Were you / Was [Name]} born in Germany?

INTERVIEWER: If the place of birth belonged to Germany at the time of birth (e.g. domain of the former GDR), this is considered to be born in Germany.

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

IF neither [NAME]'s biological father nor biological mother

(relationship status=3) were entered in the household matrix AND PE9050>0 AND PE9050<1990 AND tn_befr_p_vw<>1, continue with DRA0400
 IF biological father AND biological mother of [NAME] (Beziehungsstatus=3) were both entered in the household matrix and PE9050>0 UND pe9050<1990 UND tn_befr_p_vw=1, continue with DPE0100a-I
 IF biological father AND biological mother of [NAME] (relationship status=3) were both entered in the household matrix and PE9050>=1990, continue with DPE0100a-I
 ELSE continue with DPE9150

Input filter Neither biological father nor biological mother of [NAME] (relationship status=3) were entered in the household matrix.

7.GL dpe9150 COUNTRY OF BIRTH - PARENTS

Question: Was {your / [Name]'s} biological mother or {your / [Name]'s} biological father born abroad, i.e. outside of Germany?

INTERVIEWER: If the mother or father's place of birth belonged to Germany at the time of birth (e.g. domain of the former GDR), this is considered to be born in Germany.

- | | | |
|---------|----------------------------------|-------------------------------|
| 1 - Yes | -1 - Don't know | IF PE9050>=1990 OR |
| 2 - No | -2 - No answer | tn_befr_p_vw=1, continue with |
| | -3 - Question filtered | DPE0100a-I |
| | -8 - Question filtered for panel | ELSE continue with DRA0400 |

Input filter dpe9050a<1990 AND tn_befr_p_vw <>1

7.W dra0400 RESIDENCE IN 1989

Question: Where {did you / [Name]} have {your/his/her} residence when the Berlin Wall fell?

- | | |
|---|----------------------------------|
| 1 - In the (old) Federal Republic (West Germany), including West Berlin | -1 - Don't know |
| 2 - In the former GDR | -2 - No answer |
| 3 - Elsewhere (please specify - PROG: PLACE TEXT IN dra0400s) | -3 - Question filtered |
| | -8 - Question filtered for panel |

7.00A dpe9200 EDUCATION FATHER

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

<CATI> Please read list 7.1}

- | | |
|---------------------------------------|----------------------------------|
| 1 - no formal degree | -1 - Don't know |
| 2 -lower educational qualification (2 | -2 - No answer |
| - Lower level secondary school | -3 - Question filtered |
| (Hauptschule) | -8 - Question filtered for panel |
| 3 - Mid-level secondary school | |
| (Realschule) | |
| 4 - Secondary school | |
| (Fachoberschule) with diploma | |
| permitting admission to university | |
| of applied sciences o | |

7.00B dpe9210 EDUCATION MOTHER

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

<CATI> Please read list 7.1}

- | | |
|---------------------------------------|----------------------------------|
| 1 - no formal degree | -1 - Don't know |
| 2 -lower educational qualification (2 | -2 - No answer |
| - Lower level secondary school | -3 - Question filtered |
| (Hauptschule) | -8 - Question filtered for panel |
| 3 - Mid-level secondary school | |
| (Realschule) | |
| 4 - Secondary school | |
| (Fachoberschule) with diploma | |
| permitting admission to university | |
| of applied sciences o | |

7.01 dpe0100a-l 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:

~Code 2- "Employ

1 - Employed, also apprenticeship, full-time,
2 - Employed part-time
12 - Part-time early retirement
3 - low-paid part-time or irregularly employed
4- On maternity leave / parental leave / long-term sick leave / other leave. The return to work is planned.

-1 - Don't know
-2 - No answer
-4 - No other employment status (only b to l)

If at least once DPE0100a-l =1, 2, 3, 4, 12 (employed is one of the statuses), continue with PE0800
IF tn_befr_p_vw <>1 AND all DPE0100a-l < >1,2,3,4,12 AND at least once DPE0100a-l=8, continue with DPE1700
IF tn_befr_p_vw=1 AND all DPE0100a-l <>1,2,3,4,12 AND at least once DPE0100a-l=8 AND (DPE0100a_preload <>7,8 OR (DPE0100b <>-4) continue with DPE1700
IF tn_befr_p_vw=1 AND (DPE0100a=7 OR 8) AND (DPE0100a_preload=7 OR 8) AND (DPE0100b=-4) continue with input filter of DPE1275
ELSE continue with PE0900

Input filter dpe0100a, b, c, d, e, f, g, h, i, j, k, l =1,2,3,4,12

7.02 pe0800 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 pageq
ELSE continue with dpe0200a

Input filter pe0800=1

Page Q pageq 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 dpe0200a 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]}?

<CATI> <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

<CATI> Please read list 7.2 aloud

INTERVIEWER: <CAPI> Show list 7.3.

<CATI> 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 EMPLOY

-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

Input filter dpe0200a=1

7.03A

dpe0210

PROFESSIONAL POSITION - WORKER

Question: In what professional position {are you / is [Name]} currently employed? <CAPI> Please look at list 7.4.} <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

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

continue with dpe0300

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

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

continue with dpe0300

- 4 - Employee with skilled job such as e.g. data processor, accountant, draftsman
- 5 - Employee with highly ski

Input filter dpe0200a=3

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 | -1 - Don't know | continue with dpe0300 |
| 2 - Civil servant in intermediate service | -2 - No answer | |
| 3 - Civil servant in upper intermediate service | -3 - Question filtered | |
| 4 - Civil servant in higher service | -8 - Question filtered for panel | |

Input filter dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

7.04 pe0300 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 | -1 - Don't know |
| dpe0300 | -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 | -1 - Don't know | If DPE0200a=4,5,6,7 continue with DPE1500 |
| open text entry | -2 - No answer | ELSE continue with PE0500 |
| | -3 - Question filtered | |
| | -8 - Question filtered for panel | |

Input filter dpe0200a<>4,5,6,7

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.

Input filter dpe0200a=1,2 AND pe0500=2

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
2 - Yes, so-called "one euro job"
3 - 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

7.07 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
IF DPE1500 = 1, continue with
dpe1699
ELSE continue with dpe0400

CAPI-CHECK: PE0600cc: DPE0100a,b,c,d,e,f,g,h,i,j,k or l =1 AND (pe0600>0 AND pe0600<30)

In order to be certain that I have entered the information correctly, I will ask the questions again: I just noted that (you / [Name]) (are / is) employed full time. Then it is st

Input filter dpe1500=1

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 DPE02

Input filter pe0800=1

7.12 **pe0810** **MORE THAN ONE JOB / EMPLOYER AT THE PRESENT TIME - TYPE**

Question: You told me before that {you / [Name]} had another job or part-time job besides {your / his / her} main job: Which of the following statements applies to {you / [Name]} with respect to these jobs?

- | | | |
|---|----------------------------------|--|
| 1 – {I have / [Name] has} one or more dependent jobs | -1 - Don't know | If dpe0100a-k =1 or =2, continue with pne2800 |
| 2 – {I have / [Name] has} one or more self-employed activities | -2 - No answer | |
| 3 - {I have / [Name] has} one or more dependent jobs as well as self-employed activity. | -3 - Question filtered | ELSE continue with pne2700 |
| | -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.K1 **pez010** **LIKELIHOOD OF LOOSING A JOB**

Question: <IF DPE0200a =4 or 5> {Do you / Does [Name]} expect that {you / he / she} could be affected by an undesirable change in your professional work over the next three years, e.g. the end of self-employed work, significant reduction in business, closure of {your own / the} business?

<ELSE> {Do you / Does [Name]} expect that {you / he / she} could be affected by an undesirable change at work over the next three years, e.g. loss of job or short-time work?

INTERVIEWER: 0 not probable – 100 very probable

- | | | |
|-------------------------|----------------------------------|---|
| Numeric entry, 0 to 100 | -1 - Don't know | If = 1, continue with PNE2850a-e |
| | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with PNE2700 |
| | -8 - Question filtered for panel | |

Input filter (tn_befr_p_vw<>1 AND mindestens eine der Variablen dpe0100a-l=8)

OR

(tn_befr_p_vw=1 AND mindestens eine der Variablen dpe0100a-l=8 AND (dpe0100a_preload<>7,8 OR dpe0100b<>-4))

7.13A **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

**IF DPE0100a-l<>1,2,3,4,12 AND
at least one time DPE0100a-l=5
continue with PEZ020**

Input filter DPE0100a-l<>1,2,3,4,12 UND mindestens einmal DPE0100a-l=5

7.13B 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

continue with PE0900

Input filter (tn_befr_p_vw<>1 AND dpe0100a<>1,2,3,4,12)

OR

(tn_befr_p_vw=1 AND dpe0100a<>1,2,3,4,12,7,8)

OR

(tn_befr_p_vw=1 AND dpe0100a=7,8 AND (dpe0100a_preload<>7,8 OR 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: {<IF (tn_befr_p_vw =1) AND (DPE0100a=DPE0100a_preload=5 OR DPE0100a=DPE0100a_preload=10) UND (DPE0100b=-4) > {Were you / Was [Name]} since our last interview in [DATUM_HH_VW] ever employed full-time, part-time or in an irregular job for at least 6 months of a year?}

{< ELSE > {Were you / Was [Name]} ever employed full-time, part-time or in an irregular job for at least 6 months of a year?

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**

Input filter pe0900=1

PROGRAMMIERER: SHOW TEXT FOR DPE0500A:
IF DPE0100A = 5: UNEMPLOYMENT

IF DPE0100A = 6: SCHOOL, UNIVERSITY OR INTERNSHIP
 IF DPE0100A = 7: RETIREMENT OR PENSION
 IF DPE0100A = 8: EARLY RETIREMENT OR INCAPACITY TO WORK
 IF DPE0100A = 9: MILITARY OR CIVIL SERVICE OR VOLUNTARY

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 | -1 - Don't know | If =1, continue with DPE0510 |
| 2 - Salaried staff/Employee | -2 - No answer | If =2, continue with DPE0520 |
| 3 - Civil servant, including judge and careersoldier(incl. "Zeitsoldaten"), regular soldiers | -3 - Question filtered | If =3, continue with DPE0530 |
| 4 - Self-employed person or entrepreneur, including self-employed farmer - WITHOUT dependent employees | -8 - Question filtered for panel | 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.

<CATI> Please read list 7.8 aloud.

- | | | |
|---------------------------------|----------------------------------|-----------------------|
| 1 - Unskilled worker | -1 - Don't know | continue with pne2010 |
| 2 - Semi-skilled worker | -2 - No answer | |
| 3 - Skilled worker | -3 - Question filtered | |
| 4 - Supervisor | -8 - Question filtered for panel | |
| 5 - Master craftsman or foreman | | |

Input filter dpe0500a=2

7.15B dpe0520 LAST PROFESSIONAL POSITION - FORMER EMPLOYEE

Question: In what professional position {were you / was [Name]} last employed? <CAPI>

Please look at list 7.9.

INTERVIEWER: <CAPI> Show list 7.9

<CATI> Please read list 7.9 aloud.

- | | |
|--|----------------------------------|
| 1 - Industrial and plant foreman | -1 - Don't know |
| 2 - Employee with unskilled job -
no vocational degree | -2 - No answer |
| 3 - Employee with unskilled job -
with vocational degree | -3 - Question filtered |
| 4 - Employee with skilled job such
as e.g. data processor,
accountant, draftsman | -8 - Question filtered for panel |
| 5 - Employee with highly ski | |

continue with pne2010

Input filter dpe0500a=3

7.15C **dpe0530** **LAST PROFESSIONAL POSITION - CIVIL SERVANT**

Question: In what professional position {were you / was [Name]} last employed? <CAPI>
Please look at list 7.10.

INTERVIEWER: <CAPI> Show list 7.10

<CATI> Please read list 7.10 aloud.

- | | |
|--|----------------------------------|
| 1 - Civil servant in lower service | -1 - Don't know |
| 2 - Civil servant in intermediate
service | -2 - No answer |
| 3 - Civil servant in upper
intermediate service | -3 - Question filtered |
| 4 - Civil servant in higher service | -8 - Question filtered for panel |

continue with pne2010

Input filter pe0900=1

7.16A1 **pne2000** **LAST EMPLOYMENT - ISCO**
pne2010 **LAST EMPLOYMENT -DESCRIPTION**

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 **pne2020** **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 **pne1900** **LAST EMPLOYMENT - ECONOMIC SECTOR OF**
pne1910 **BUSINESS (NACE CODE)**
LAST EMPLOYMENT - ECONOMIC SECTOR OF
BUSINESS (DESCRIPTION)

Question: <IF DPE0500a =4 or 5> Please describe in as much detail as possible the sector or industry that {you/[name]} worked in, either as self-employed or for a company.

<Or> Please describe in as much detail as possible the sector or industry that {your former employer/[name's former employer]} worked in.

INTERVIEWER: Encourage the respondent to give a detailed description, if necessary.

<i>Open text entry in variable</i>	-1 - Don't know
<i>pne1910</i>	-2 - No answer
<i>Subsequent encoding in NACE</i>	-3 - Question filtered
<i>(2008), 1 digit</i>	-4 - not encodable
	-8 - Question filtered for Panel

Input filter pe0900=1

7.17 **pne2100** **LENGTH OF EMPLOYMENT AT LAST JOB**

Question: How many years {did you / [Name]} work {<If DPE0500a=4 or 5> in a self-employed activity} / {<IF DPE0500a=1, 2, 3, 6, 7> for the company/organization?

INTERVIEWER: If less than one year, please enter zero.

<i>Numeric Entry in years, 2 digits</i>	-1 - Don't know
	-2 - No answer
	-3 - Question filtered
	-8 - Question filtered for panel

CAPI-CHECK: pne2100cc: pne2100>55

In order to be certain that I have entered the information correctly, I will ask the questions again:

{You are / [Name] is} [Age] years old and worked for [PNE2100] years {<IF DPE0200a=4 or 5> in a self-employed activity or as mana

Input filter pe0900=1

7.18 **dpe1100** **END DATE OF LAST JOB**

Question: What year {did you / [Name]} stop working {<IF DPE0500a=4 or 5> in a self-employed activity} / {<IF DPE0500a=1, 1.2, 3, 6, 7> for the company or the organization?

<i>Numeric entry 4 digits (year)</i>	-1 - Don't know	continue with PE1000
	-2 - No answer	
	-3 - Question filtered	
	-8 - Question filtered for panel	

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 comm

Input filter pe0900=1 OR dpe0100a-1=1,2,3,4,12

7.19 pe1000 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 considere

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 [P

Input filter pe0900=1 OR dpe0100a-1=1,2,3,4,12

7.20A dpe1200 LENGTH OF SOCIAL SECURITY CONTRIBUTIONS AS DEPENDENT EMPLOYEES

PROGRAMMER: INSERT "ALWAYS" BUTTON (VALUE: [PE1000]) .

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} oblig

INTERVIEWER: Allow multiple answers

PROGRAMMIERER: ALLOW MULTIPLE ANSWERS.

7.20B dpe1210a-f RESTRICTIONS WORKING LIFE – CORONAVIRUS

Question: The coronavirus pandemic has caused severe restrictions to working life in some cases. Were you personally affected by one of the following restrictions as a consequence of the coronavirus pandemic?

- 1 - named
- 2 - not named
- a – Short-time work
- b – Unemployment
- c – Unpaid special leave for the care of children and relatives
- d – Decrease in weekly working hours
- e – A company had to be closed
- fProgram – none of the mentioned

- 1 - weiß nicht
- 2 - keine Angabe

If DPE9040=2 continue with DPE1275
If DPE9040<>2 AND (DPE0100a=7 oder =8) AND DPE0100b-l<>1,2,3,4,12 AND DPE9030=1 (Proxy-Interview) continue with DPE1400 ,
If (DPE0100a =7 OR =8) AND DPE0100b-l<>1,2,3,4,12 AND DPE9030=-3 (No Proxy-Interview) continue with PageAF,
If PE0900=2 AND DPE9030=1 (Proxy-Interview) continue with DPE1400
If PE0900=2 AND DPE9030=-3 (No Proxy-Interview)continue with PageAF
else continue with PE1150

Input filter (dpe9040=2 AND tn_befr_p_vw <>1) OR (tn_befr_p_vw=1 AND dpe9040=2 AND ra0300<50) OR (tn_befr_p_vw=1 AND dpe1275_preload>0)

7.21 dpe1275 NUMBER OF CHILDREN

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 c

Numeric entry,
2 digits

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

If (DPE0100a=7 or =8) AND
DPE0100b-l<>1,2,3,4,12 AND
dpe9030=1 (proxy interview),
continue with DPE1400
If (DPE0100a =7 or =8) AND
DPE0100b-l<>1,2,3,4,12 AND
dpe9030=-3 (NO proxy
interview), continue with
PageAF
If PE0900<>1 AND dpe9030=1
(proxy interview), continue with
DPE1400
IF PE0900<>1 AND DPE9030=-3
(no proxy interview) go to
PageAF
ELSE continue with PE1150

Input filter pe0900<>2 OR dpe100a<>7,8 OR dpe0100b-l=1,2,3,4,12

7.22

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

Input filter pe0900<>2 OR dpe0100a<>7,8 OR dpe0100b-l=1,2,3,4,12 AND dpe9030=-3 (no proxy interview)

7.23

dpe1800

ESTIMATE OF RETIREMENT INCOME

Question: When you think about your pension and about what your voluntary retirement savings: What do you think, how will you make ends meet in retirement?

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

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

continue with pageaf

Input filter dpe9030=1 (proxy interview)

7.24

dpe1400

EMPLOYMENT: QUALITY OF INFORMATION PROVIDED BY PROXY

Question: How good do you think the information that you were able to provide on the employment situation of on [Name]'s is?

- 1 - Very well
- 2 - Well
- 3 - Not very well
- 4 - Poorly

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

PROGRAMMIERER: ZEITSTEMPEL

Section 8: Pensions and Insurance

Referenzeinheit: Haushaltsmitglieder, die 16 Jahre und älter sind. Die Fragen sind den einzelnen Haushaltsmitgliedern oder einem Vertreter zu stellen.

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

Page J

pagej

PAGE - INSTRUCTIONS - PERSONAL 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.

<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

INTERVIE

1 - Named
2 - Not named
7 variables:

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

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

Input filter dpf0510d=1, e=1, m=1

8.02A **dpf0800d,e,m** **CONTRIBUTIONS - STATUTORY PUBLIC PENSIONS -**
 dpf0810d,e,m **AMOUNT**
CONTRIBUTIONS - STATUTORY PUBLIC PENSIONS -
TIME PERIOD

<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)

Question: How high are the contributions that (you/[name]) {make/makes} 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

Input filter (dpf0510d=1, e=1, m=1) AND dpf0800<>-6

8.02B **dpf0820d,e,m** **LENGTH OF CONTRIBUTION PAYMENTS -**
STATUTORY PUBLIC PENSION

Type of pension: <IF dpf0510e=1> Professional pension for freelancers <IF dpf0510d=1> Retirement pension for farmers, <IF dpf0510m=1> Other statutory pension.

Question:

Since when 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}?

**PAGE - START OF PRIVATE AND COMPANY
PENSION PLANS**

PROGRAMMER: PAGE - START OF PRIVATE AND COMPANY PENSION PLANS

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

8.03A

dpf0320

COMPANY PENSION PLANS

Question: <CAPI> Please look at list 8.2 now. Various forms of occupational pension plans are listed there. {Do you / does [Name]} have at least one contract for an occupational pension plan? Please also remember contracts that {your / [Name]'s employer has concluded for {you / [Name]}.

<CATI> {Do you / does [Name]} have at least one contract for an occupational pension plan? By occupational pension plan we mean, for example, pension funds, pension schemes, retirement funds and direct pension commitments by the employer. Please also remember the direct pensions ("Direktversicherungen"), i.e. contracts that {your / [Name]'s employer has concluded for {you / [Name]}.

INTERVIEWER: <CAPI> **INTERVIEWER:** <CAPI> **SHOW LIST 8.2 AND LEAVE IT VISIBLE**
List 8.2:

Occupational pension plans such as pension funds, pension schemes, retirement funds as well as direct pension commitments by the employer

Direct insurance by the employer

1 - Yes

-1 - Don't know

If =1, continue with DPF0325,

2 - No

-2 - No answer

ELSE continue with DPF0330

Online-Glossar: "Direct insurance"

Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or ben

Input filter dpf0320=1

8.03B

dpf0325

**OCCUPATIONAL PENSION PLAN - NUMBER OF
CONTRACTS**

Question: How many contracts for an occupational retirement pension {do you / does [Name]} have in total? Please also think about contracts from which {you are / [Name] is} already receiving income.

INTERVIEWER: <CAPI> **Keep list 8.2**

Numeric entry,

-1 - Don't know

2 digits (number of contracts)

-2 - No answer

-3 - Question filtered

CAPI-CHECK: DPF0325cc CAPI: dpf0325=0

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

1: Correct entry

2: Explain information -> Call up comment window

8.04A

dpf0330

PRIVATE PENSION PLAN

Question: <CAPI> Please look at list 8.3 now. Various forms of private pension plans are listed there. {Do you / does [Name]} have at least one contract for a private pension plan? <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 pensi

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

Input filter dpf0330=1

8.04B

dpf0335

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,

-1 - Don't know

2 digits (number of contracts)

-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 pagek

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

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,

-1 - Don't know

2 digits (number of contracts)

-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

dpfh0325

dpfh0325

**AUXILLIARY VARIABLE OCCUPATIONAL PENSIONS
– NUMBER OF CONTRACTS**

PROGRAMMER: GENERATE AUXILLIARY VARIABLE „NUMBER OF OCCUPATIONAL PENSION CONTRACTS“ DPFH0325=DPF0325 IF DPF0325>=0, DPF0325=0 IF DPF0325<0

Numeric entry, 2 digits

**dpfh0335 dpfh0335 AUXILLIARY VARIABLE PRIVATE PENSIONS –
NUMBER OF CONTRACTS**

PROGRAMMER: GENERATE AUXILLIARY VARIABLE „NUMBER OF PRIVATE PENSION CONTRACTS“ DPFH0335=DPF0335 IF DPF0335>=0, DPF0335=0 IF DPF0335<0

Numeric entry, 2 digits

**dpfh0345 dpfh0345 AUXILLIARY VARIABLE WHOLE-LIFE INSURANCE –
NUMBER OF CONTRACTS**

PROGRAMMER: GENERATE AUXILLIARY VARIABLE „NUMBER OF WHOLE-LIFE INSURANCE CONTRACTS“ DPFH0345=DPF0345 IF DPF0345>=0, DPF0345=0 IF DPF0345<0

Numeric entry, 2 digits

**dpf9999 dpf9999 TOTAL NUMBER OF PRIVATE AND OCCUPATIONAL
PENSION PLANS**

PROGRAMMER: GENERATE AUXILLIARY VARIABLE „NUMBER OF CONTRACTS“
DPF9999= SUM(DPFH0325, DPFH0335, DPFH0345) .

Numeric entry, 2 digits

-3 - Question filtered

Input filter dpf9999>=1 AND less than [dpf9999] loop passes

PROGRAMMIERER: BEGINNING OF A LOOP FOR ALL DPF9999 CONTRACTS.
THE LOOP RUNS FIRST OVER ALL WHOLE_LIFE INSURANCES, THEN PRIVATE PENSIONS AND FINALLY PUBLIC PENSIONS. THIS STRUCTURE IS COMPARABLE WITH THREE SUBSEQUENT LOOPS. THE VARIABLES (\$X) SHOULD RUN OVER ALL LOOPS

**Page V pagev PAGE - LOOP FOR PRIVATE AND COMPANY
PENSION PLANS**

Question: <IF DPFH0345>0 AND FIRST RUN OF THE LOOP >

Now I would like to ask a few questions about those whole-life insurances Nun möchte ich Ihnen ein paar Fragen zu {<IF DPFH0345=1> this whole-life insurance } {<IF DPFH0345>1> those [DPFH0345] whole-life insurances }

{<IF DPFH0345>1> Please think about the whole-life insurance {you / [NAME]} first concluded. We will then continue with the whole-life insurance {you own / [NAME] owns} for the second longest period.

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 INDEPENDENT

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 | -1 - Don't know |
| 2 - Direct insurance | -2 - No answer |
| 3 - Concluded contract independently | -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 ben

8.07 **dpf282\$x** **RIESTER / RÜRUP SUBSIDY**

Question: {Do you / Does [Name]} make use of the Riester or Rürup subsidy for this contract?

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

8.08 **dpf283\$x** **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 | -1 - Don't know |
| 2 - No | -2 - No answer |
| | -3 - Question filtered |

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
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

8.09 **dpf271\$x** **RIESTER-/RÜRUP AGREEMENTS - TYPES**
(INDIVIDUALS)

Question: {<CAPI> Please look at list 8.4 now.} What form of assets {have you / has [Name]} selected for the government-subsidized agreement, i.e. "Riester pension", "Rürup pension" or "basic pension"?

<If DPF281\$x=2> Please classify direct insurance in the context of a job with the applicable answers from 1 to 4.

INTERVIEWER: Show list 8.4 Please enter 7 „other“ if the respondent says the contract is a „whole-life insurance“

<CATI> Please read list 8.4. Please enter 7 „other“ if the respondent says the contract is a „whole-life insurance“

- | | | |
|--|------------------------|--|
| 1 - Bank savings plan | -1 - Don't know | If =3, continue with DPF135\$xa-g, ELSE continue with DPF130\$x |
| 2 - Home loan savings agreement | -2 - No answer | |
| 3 - Fund savings plan | -3 - Question filtered | |
| 4 - Classical pension insurance | | |
| 5 - Certified credit agreement for purchase of house or residential home | | |
| 6 - Riester or Rürup-subsidized company pension in the form of pension fun | | |

Input filter dpf271\$x=3

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 | -1 - Don't know |
| 2 - Not named | -2 - No answer |
| a - Funds that mainly invest in stock | -3 - Question filtered |
| 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 - | |

[Name]'s} employer} spend/spends per month, quarter or year for {your / {his/her}} contract of employer-funded pensions in total?

<IF DPF281\$x=2 OR DPF140\$x<>1> What is the amount of contributions, which (<IF DPF140\$x=1> {your / [Name]} AND {your / [Name]'s} employer} pend/spends per month, quarter or year for {your / {his/her}} contract of employer-funded pensions in total?

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

Input filter DPF283\$x<>1 UND <>-3

8.14B

pfa100\$x

EXPECTED YEAR OF PAYMENT – PRIVATE AND EMPLOYER-FUNDED PENSIONS

Question: What do you expect: In which age {will you / will [NAME]} get payments from this contract?

Numeric entry in years,
3 digits

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

If not all loop rounds are finished, continue with next loop round for DPF9999

IF all loop rounds are finished. exit loop for DPF9999

IF all loop rounds are finished AND DPE0100a-l<>7 AND DPE0100a-l<>8 AND (at least once DPF0510a-e,m=1 OR DPF0320=1), continue with PFA1300

IF all loop rounds are finished AND DPE0100a-l<>7 AND DPE0100a-l<>8 AND (all DPF0510a-e,m<>1 AND DPF0320<>1), continue with DPF0950

IF all loop rounds are finished AND DPE0100a-l=7,8 AND Interview with internal FKP -> continue with PageL

IF all loop rounds are finished AND DPE0100a-l=7,8 AND(DPF9030=1 OR(PF9010=1 AND DPE9030=1)) (Proxy-Interview) -> continue with DPF2200

IF all loop rounds are finished AND DPE0100a-l=7,8 AND other

Fragen ab 9.10A: Haushalt. Die Fragen sind dem KT zu stellen.

PROGRAMMIERER: IN THE CAPI, ALL QUESTIONS ASKING FOR AMOUNTS IN SECTION 9 SHOULD ALLOW GROSS OR NET FIGURES TO BE ENTERED AND MARKED AS SUCH.

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

Input filter pg9010=2 OR (pg9010=1 AND dpf9030=2)

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 page1

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

-1 - Don't know

If=1, continue with DPG0100

2 - No

-2 - No answer

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

-1 - Don't know

If =1 or = -1 or = -2, continue

2 - Annual

-2 - No answer

with DPG0110

-3 - Question filtered

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

-1 - Don't know

If=2, continue with DPG0150

2 - No

-2 - No answer

-3 - Question filtered

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 digits

-2 - No answer

[Range: 0 to 12]

-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

Input filter pg0100=1

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 payme

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

Question: Does {your / [Name]'s} current income from working freelance or self-employed, or entrepreneurial work clearly differ from the income received in one of these activities in [Interview year - 1)?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

If=1, continue with DPG1420

If<>1 AND DPF0100a=1, b=1, c=1, d=1, e=1 or m=1, continue with DPG0500

If (<>1 AND DPF0100a-e,m all <>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283\$x=1), continue with DPG0700
ELSE continue with PG0500

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 excelsheet
open text entry

-1 - Don't know

-2 - No answer

-3 - 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 IST 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

IF DPF0100a=1 OR b=1, c=1 OR d=1 ODER e=1 OR m=1 go to DPG9999

IF (DPF0100a<>1 UND b<>1 AND c<>1 AND d<>1 UND e<>1 UND m<>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND at least once DPF283\$x=1) go to DPG0700
ELSE continue with PG0500

**dpg9999 dpg9999a-e,m 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
DP

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 | -1 - Don't know | IF=1 OR =-1 OR =-2, continue with DPG0500, |
| 2 - No | -2 - No answer | ELSE continue with DPG0710 |
| | -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 | -1 - Don't know | If=1 or =-1 or =-2, continue with DPG0530 |
| 2 - Annual | -2 - No answer | ELSE continue with DPG0600 |
| | -3 - Question filtered | |

Input filter dpg0500=1,-1,-2

**9.06B dpg0530 INCOME FROM STATUTORY PUBLIC PENSION -
YEAR 2013**

Question: Did you receive this income throughout [Interview year - 1]?

- | | | |
|---------|------------------------|-----------------------------|
| 1 - Yes | -1 - Don't know | If=1, continue with DPG0600 |
| 2 - No | -2 - No answer | ELSE continue with PG0510 |
| | -3 - Question filtered | |

Input filter dpg0530=1,-1,-2

9.06C **pg0510** **GROSS INCOME FROM STATUTORY PUBLIC PENSION - NUMBER OF MONTHS**

Question: In relation to [Interview year- 1): How many months {did you / [Name]} receive this income?

- | | |
|--|--|
| <i>Numeric entry in month,
2 digits
[Range: 0 to 12]</i> | <i>-1 - Don't know
-2 - No answer
-3 - Question filtered</i> |
|--|--|

Input filter dpf0100a=1, b=1, c=1, d=1, e=1, m=1

9.06D **dpg0600** **GROSS INCOME FROM STATUTORY PUBLIC PENSION**

Question: If DPG0500=1 or =-1 or =-2 How high was the average monthly income in the form of the [list with retirement pension incomes DPG9999] in [Interview year- 1]? Give me a gross amount, if possible.

<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.

- | | | |
|---------------------------------------|--|--|
| <i>Numeric entry in EUR, 9 digits</i> | <i>-1 - Don't know
-2 - No answer
-3 - Question filtered</i> | If ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283\$x=1), continue with DPG0710
ELSE continue with PG0500 |
|---------------------------------------|--|--|

Input filter (DPF0320=1 ODER DPF0330=1 ODER DPF0340=1) UND mindestens einmal DPF283\$x=1

09.Jul **dpg0710** **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]?

- | | | |
|---------------------------|--|---|
| <i>1 - Yes
2 - No</i> | <i>-1 - Don't know
-2 - No answer
-3 - Question filtered</i> | IF=1 OR =-1 OR =-2, continue with DPG0700,
else continue with PG0500 |
|---------------------------|--|---|

Input filter DPG0710=1, -1 ODER -2

9.07A **dpg0700** **INCOME FROM THE PRIVATE PENSIONS - MONTH / YEAR**

Question: You said that {you / [Name]} already {receive / receives} income from a private or occupational pension plan. Now I would like to ask you about the amount of this income.

Do you want to report this income as monthly or annual income in the following?

1 - Monthly
2 - Annual

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

If=1 or =-1 or =-2, continue with
DPG0730
ELSE continue with DPG0800

INCOME FROM PRIVATE PENSIONS: Input filter dpg0700=1,-1,-2

9.07B **dpg0730** **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

If=1, continue with DPG0800
ELSE continue with DPG0750

Input filter dpg0730=1,-1,-2

9.07C **dpg0750** **INCOME FROM THE PRIVATE PENSIONS - NUMBER OF MONTHS**

Question: How many months {did you / [Name]} receive this income in [Interview year - 1]?

Numeric entry in month,
2 digits
[Range:0 to 12]

-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 pe0700<=2

9.08A **pg0500** **GROSS INCOME FROM UNEMPLOYMENT BENEFITS**

Question: {Have you / Has [Name]} received unemployment benefits or other benefits provided by the Employment Agency ("Bundesagentur für Arbeit") besides social assistance and unemployment benefits II in [Interview year - 1]?

INTERVIEWER: This includes e.g. bad weather benefits and bankruptcy compensation.

1 - Yes
2 - No

-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 | -1 - Don't know | If=1 or =-1 or =-2, continue with |
| 2 - Annual | -2 - No answer | DPG0910 |
| | -3 - Question filtered | |

Input filter dpg0900=1,-1,-2

9.08C **dpg0910** **INCOME FROM UNEMPLOYMENT BENEFITS -YEAR
2013**

Question: {Did you / Did [Name]} receive these benefits throughout [Interview year - 1]?

- | | | |
|---------|------------------------|-----------------------------|
| 1 - Yes | -1 - Don't know | If=2, continue with DPG0920 |
| 2 - No | -2 - No answer | ELSE continue with DPG1000 |
| | -3 - Question filtered | |

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

Input filter pg0500=1

9.08E **dpg1000** **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 | IF (dpg9030=1 OR (pg9010=1 |
| | -2 - No answer | AND dpf9030=1)) (proxy |
| | -3 - Question filtered | interview), weiter mit Frage |
| | | dpg1600 |

IF (dpg9030=-3 OR (dpe9030=-3 AND dpf9010=1 AND pg9010=1) OR (dpe9030<>-3 AND dpf9030=-3 AND pg9010=1))(no proxy interview) AND Personenrecord > 1, go to dpp0200
 IF (dpg9030=-3 OR (dpe9030=-3 AND dpf9010=1 AND pg9010=1) OR (dpe9030<>-3 AND dpf9030=-3 AND pg9010=1) (no proxy interview) AND external FKP AND in interview with person on record 1 AND hhart<> 1 go to dpp0100 ,
 IF (dpg9030=-3 OR (dpe9030=-3 AND dpf9010=1 AND pg9010=1) OR (dpe9030<>-3 AND dpf9030=-3 AND pg9010=1) (no proxy interview) AND external FKP AND in interview with person on record 1 AND hhart=1 go to dpp0200
 ELSE continue with pagex

CAPI-CHECK: DPG1000cc: dpg1000=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter (dpg9030=1 OR (pg9010=1 AND dpf9030=1)) (proxy interview)

9.09 **dpg1600** **INCOME: QUALITY OF INFORMATION PROVIDED BY PROXY**

Question: How well could you provide information on [Name]'s income situation?

1 - Very well

2 - Well

3 - Not very well

4 - Poorly

-1 - Don't know

-2 - No answer

-3 - Question filtered

If FKP is external AND in the interview with person on record 1 AND hhart<>1, continue with DPP0100

IF (external FKP AND in the interview with person on record 1 AND HHART=1) go to DPP0200

ELSE continue with DPP0300

Input filter (If a personal interview is held on personal record=1, i.e. HH has external FKP) AND hhart<>1

.06 **dpp0100** **SAVING ADDRESS OF PERSON (EXTERNAL FKP)**

Question: The plan is to repeat this research project at a later date with another survey. For the purpose of the next survey we must keep your address.

<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

9.10A **hg0100a-l** **INCOME FROM REGULAR SOCIAL TRANSFERS (NOT INCL. UNEMPLOYMENT BENEFITS I AND STATUTORY PENSION)**

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

-1 - Don't know

If at least one of the variables is

2 - Not named

-2 - No answer

HG0100a-j=1, continue with

11 variables:

DHG0100,

a - Child benefits

ELSE continue with HG0200

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 vic

Input filter at least once hg0100a-i=1

9.10B **dhg0100** **INCOME FROM REGULAR SOCIAL TRANSFERS - MONTH / YEAR**

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

-1 - Don't know

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?

2 - Annual

-2 - No answer

-3 - Question filtered

Input filter dhg0100=1,-1,-2

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
-3 - Question filtered

If=2, continue with DHG0120
ELSE continue with DHG0200

Input filter dhg0110=2

9.10D **dhg0120** **INCOME FROM REGULAR SOCIAL TRANSFERS -
NUMBER OF MONTHS**

Question: In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive such social benefits?

Numeric entry in month,
2 digits,
[Range: 0 to 12]

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

CAPI-CHECK: DHG0120cc: dhg0120=0 AND hg0100a-j=1

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter at least once hg0100a-j=1

9.10E **dhg0200** **AMOUNT OF INCOME FROM REGULAR SOCIAL
TRANSFERS**

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]?

<DPE1300=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

-1 - Don't know

If=1, continue with DHG0300

2 - No

-2 - No answer

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

-1 - Don't know

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

2 - Annual

-2 - No answer

DHG0310

-3 - Question filtered

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

-1 - Don't know

If=2, continue with DHG0320

2 - No

-2 - No answer

ELSE continue with DHG0400

-3 - Question filtered

Input filter dhg0310=2

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,

-1 - Don't know

2 digits,

-2 - No answer

[Range: 0 to 12]

-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

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 doe

Rental income from estate property:Input filter hg0300=1

9.12B dhg0500 RENTAL INCOME FROM REAL ESTATE PROPERTY - MONTH / YEAR

Question: Now I would like to ask you about the amount of this rental or lease income. Do you want to report this income as monthly or annual income in the following?

- | | | |
|-------------|------------------------|---|
| 1 - Monthly | -1 - Don't know | If=1 or =-1 or =-2, continue with DHG0530 |
| 2 - Annual | -2 - No answer | ELSE continue with DHG0600 |
| | -3 - Question filtered | |

Input filter dhg0500=1,-1,-2

9.12C 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 | -1 - Don't know | If=1, continue with DHG0600 |
| 2 - No | -2 - No answer | ELSE continue with DHG0510 |
| | -3 - Question filtered | |

Input filter dhg0530<>1,-3

9.12D dhg0510 RENTAL INCOME FROM REAL ESTATE PROPERTY - NUMBER OF MONTHS

Question: In relation to [Interview year- 1): How many months of this year {did you / your household / the household} receive this income?

- | | | |
|--|------------------------|--|
| Numeric entry in month,
2 digits,
[Range: 0 to 12] | -1 - Don't know | |
| | -2 - No answer | |
| | -3 - Question filtered | |

CAPI-CHECK: DHG0510cc: dhg0510=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter hg0300=1

9.12E dhg0600 AMOUNT OF RENTAL INCOME FROM REAL ESTATE PROPERTY

Question: <If DHG0500 =1 or =-1 or =-2 (monthly income)> How high was this income in total in the last month {you / your household / the household} received it?

<If DHG0500=2 (annual income)>: How high was this income in [Interview year - 1] in total?

Give me a gross amount, if possible.

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

CAPI-CHECK: DHG0600cc: dhg0600=0

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

1: Correct entry

2: Explain information -> Call up comment window

9.13A hg0400 INCOME FROM FINANCIAL ASSETS

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

In

1 - Yes

-1 - Don't know

If=1, continue with DHG0800

2 - No

-2 - No answer

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 househo

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
-3 - Question filtered

If=1 or =-1 or =-2, continue with DHG0910
ELSE continue with DHG1000

`Input filter dhg0900=1,-1,-2`

9.14C **dhg0910** **INCOME FROM PRIVATE COMPANIES OR PARTNERSHIPS - YEAR 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=2, continue with DHG0920
ELSE continue with DHG1000

`Input filter dhg0910=2`

9.14D **dhg0920** **INCOME FROM PRIVATE BUSINESSES OR COMPANIES - NUMBER OF MONTHS**

Question: In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive this income?

Numeric entry in month,
2 digits,
[Range: 0 to 12]

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

CAPI-CHECK: DHG0920cc : dhg0920=0

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

1: Correct entry

2: Explain information -> Call up comment window

`Input filter hg0500=1`

9.17

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
- 1 - Don't know
- 2 - No answer
- 4 - No household member

PROGRAMMIERER: ZEITSTEMPEL

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)
2 - No

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

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

-.03

dhp0300

OTHER COMMENTS BY RESPONDENT

Question: Is there anything else you would like to add to the subjects about which we have already spoken in the interview?

1 - Yes -> Free text (Variable
dhp0300s)
2 - No

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

**IF internal FKP AND hhart<>1,
continue with DHP0400
IF internal FKP AND hhart=1,
continue with DHP0500
If external FKP, end the
interview and continue with
PageY (Goodbye)**

Input filter internal FKP AND hhart<>1

-.04

dhp0400

CONSENT TO SAVE ADDRESS

Question: The plan is to repeat this research project at a later date with another survey.

For the purpose of the next survey we must keep your address.

Your address will be saved separately from your information and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous.

Participation in the next survey is again voluntary, of course.

The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

1 - Yes, I agree to my address
details being stored
2 - No, I do not agree

Input filter internal FKP

-.05

dhp0500

CHECK NAME

Question: We have now arrived at the end of the interview. Thank you again for your time.
<Internal FKP> You will receive {<IF anzhhm=1> the 10 euros coin for your household and}
10 euros cash for your interview by post in the next few days.}

{<IF anzhhm>2 > You will receive the 10 euros coin for your household a soon as all
interviews are finished.}

<always> Just one last small request. Could you please tell me your full name again, so that
I'm sure that we have entered it correctly.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

Field: First name

-1 - Don't know

Continue with PageY (Goodbye)

Field: Last name

-2 - No answer

-3 - Question filtered

Page Y

pagey

PAGE-GOODBYE

Question: We have now arrived at the end of the interview. Thank you for your time and
have a nice day/evening.

PARADATA FROM INTERVIEWER - Information on interview with the FKP

PROGRAMMIERER: THE FOLLOWING QUESTIONS ARE TO BE ANSWERED AFTER THE
END OF THE INTERVIEWER'S SURVEY.

INTERVIEWER: It follows questions to the Es folgen Fragen zum Verlauf des Interviews mit
dem Kompetenzträger

Input filter Frage an den Interviewer

P10

hr0300

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*

Input filter Frage an den Interviewer

P11

hr0400

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*

Input filter Frage an den Interviewer

P12

hr0500

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*

Input filter Frage an den Interviewer

P13

hr0600

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 Frage an den Interviewer

P14

hr0700

RESPONDENT - ABILITY TO REPORT AMOUNTS IN EUR

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*

Input filter Frage an den Interviewer

P15 **hr0800** **RESPONDENT - EASINESS IN RESPONDING**

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*

Input filter Frage an den Interviewer

P16 **hr0900** **RESPONDENT - ABILITY TO EXPRESS HIMSELF / HERSELF**

Question:

How would you assess the expressiveness of the interviewee?

- 1 - *Excellent*
- 2 - *Good*
- 3 - *Average*
- 4 - *Poor*

Input filter Frage an den Interviewer

P17 **hr1000** **RESPONDENT - INTEREST IN THE INTERVIEW**

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*

Input filter Frage an den Interviewer

P18 **hr1100a-f** **OTHER PERSONS PRESENT DURING THE INTERVIEW**

Question:

Were there other people present during the survey?

INTERVIEWER: #NAME?

- 1 - Named
- 2 - Not named
- 6 variables:
 - a - Children under the age of six
 - b - Children aged six or older
 - c - Spouse/Partner
 - d - Other relatives or friends
 - e - Adults who work in the household
 - f - None

Input filter Frage an den Interviewer

P19 dhr0100a-d PEOPLE WHO CONTRIBUTED INFORMATION

Question:

Which people actively participated in answering questions about the household as a whole?

INTERVIEWER: #NAME?

- 1 - Named
- 2 - Not named
- 4 variables:
 - a - Financially knowledgeable 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,

Input filter Frage an den Interviewer

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**

Input filter Frage an den Interviewer; nur wenn HR1300=1,2 oder 3

P21 hr1400a-k,m-w DOCUMENTS USED BY RESPONDENT

Question:

What documents were used by the respondent/s?

INTERVIEWER:

- 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 - Documen
- 3 - Question filtered

Input filter Frage an den Interviewer

Page Z **pagez** **PAGE - REMINDER FOR INTERVIEWER**

Question: Additional information may be crucial for consistency checks after the end of all household surveys. These include in particular the following two questions:

Input filter Frage an den Interviewer

P22 **hr1500** **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
- 1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter Frage an den Interviewer

P23 **hr1600** **NOTES BY THE INTERVIEWER - CONDUCTING OF SURVEY**

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 excelsheet
open text entry
- 1 - Don't know
-2 - No answer
-3 - Question filtered

PARADATA FROM INTERVIEWER - Information on living environment

PROGRAMMIERER: THE QUESTIONS ABOUT THE EXTERNAL APPEARANCE OF THE BUILDING AND THE SURROUNDING AREA ARE TO BE FILLED OUT FOR ALL HOUSEHOLDS IN THE SAMPLE (INCLUDING FAILED CONTACTS AND INCOMPLETE SURVEYS) .

Input filter Frage an den Interviewer

P1 **dsc0100** **DWELLING - TYPE**

Question:

Building type 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 Frage 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 Frage 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

Input filter Frage an den Interviewer

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

Input filter Frage an den Interviewer

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 ar

Input filter Frage an den Interviewer

P6 **sc0700a-g** **DWELLING - SECURITY MEASURES**

PROGRAMMER: ALLOW MULTIPLE ANSWERS

Question:

What measures will be used to secure the building?

INTERVIEWER: #NAME?

- 1 - Named
- 2 - Not Named

Input filter Frage an den Interviewer

P7 **sc0600** **DWELLING - RESIDENTIAL AREA**

Question:

Assessment of the residential location

- 1 - Very good
- 2 - Good

- 3 - Satisfactory
- 4 - Sufficient
- 5 - Insufficient
- 6 - Deficient

Input filter Frage an den Interviewer

P8

hr0200

APARTMENT - CONDITION INSIDE

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 ins

-4 Interviewer did not see the inside of the apartment. PROG: BUTTON "Interviewer did not see the inside of the apartment" FOR CODE -4