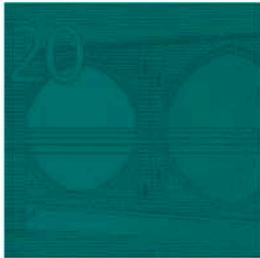




EUROPEAN CENTRAL BANK

EUROSYSTEM



In 2012 all ECB publications feature a motif taken from the €50 banknote.



## HFCS CORE VARIABLES CATALOGUE

WAVE I



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# ID VARIABLES

## SA0010 HOUSEHOLD IDENTIFICATION NUMBER

**Reference unit:** Household and individual

**Reference period:** -

**Coding:**

Numerical value, 6 digits

## SA0100 COUNTRY

**Reference unit:** Household and individual

**Reference period:** -

**Coding:**

Two letters country code

## IM0100 IMPLICATE ID

**Reference unit:** Household and individual

**Reference period:** -

**Coding:**

Numerical value, 1 digit

## RA0010 PERSONAL ID

**Reference unit:** Individual

**Reference period:** -

**Coding:**

Numerical value, 2 digits

# HOUSEHOLD LEVEL VARIABLES

## HB0100 SIZE OF HOUSEHOLD MAIN RESIDENCE

I am going to ask you about your main residence, that is the place where you (and your household) live for most of the year.

What is the size of the residence in square meters?

[INTERVIEWER: IF RESPONDENT NOT ABLE TO PROVIDE AN EXACT ANSWER, TRY TO GET AN APPROXIMATE NUMBER INSTEAD.  
INCLUDE ONLY THE LIVING AREA OF THE HOUSEHOLD'S OWN DWELLING, I.E. HOUSE/FLAT BUT NOT SURROUNDING LAND HERE.]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.01

### **Coding:**

Numerical value in square meters, 5 digits.

### **Survey definition:**

Main residence

The household main residence is defined as the dwelling where the members of the household usually live, typically a house or an apartment. A household can only have one main residence at any given time, although they may share the residence with people not belonging to the household.

While the main residence of most households is clear, there are cases for which it is not, e.g. for frequent travellers or people living in multiple houses. In these latter cases, criteria for the identification of the household's main residence would consist mostly of guidelines rather than hard rules. For those cases, the main residence has to be determined on a case-by-case basis. Possible factors include: time spent at residence per year, mailing address, tax status, telephone listing, voting registration, location of personal effects, and stated purpose of residence on insurance policies.

Note:

A twin variable HB0100\_B contains HMR size coded in the following brackets:

[0,30) =>1, [30-40) =>2, [40-50) =>3, [50-60) =>4, [60-80) =>5, [80-100) =>6, [100-120) =>7, [120-150) =>8, [150-200) =>9, 200+ =>10

HMR size in brackets is provided for all countries, while the full HMR size variable is suppressed in some of them due to data anonymisation reasons.

## HB0200 HOW LONG HAVE YOU BEEN LIVING IN THE HOUSEHOLD MAIN RESIDENCE

How long have you (or anyone in the household) been living in this residence? [enter the length of stay in years]

[INTERVIEWER NOTE: BE SURE THAT THE SPECIFIC PERSON (IF NOT THE RESPONDENT) IS STILL PART OF THE HOUSEHOLD]

**Reference unit:** Household

**Questionnaire position:** 2.02

**Reference period:** Current

### Coding:

Numerical value, 2 digits (for years).

Note:

Top-coded at 85.

## HB0300 MAIN RESIDENCE - TENURE STATUS

Do you (or anyone in the household) own all or part of the residence, do you rent it, or do you use it for free?

[INTERVIEWER: IF BOTH "OWN PART" AND "RENT" APPLICABLE, SELECT "OWN PART"; IF "FREE USE" ASK AND MAKE A NOTE TO SPECIFY WHETHER HOUSING PROVIDED AS PART OF JOB BENEFITS OR WHETHER PROVIDED BY FAMILY/FRIENDS/CHARITIES/STATE/ETC.]

**Reference unit:** Household

**Questionnaire position:** 2.03

**Reference period:** Current

### Coding:

- 1 - Own all
- 2 - Own part
- 3 - Rented / Sublet
- 4 - Free use (specify)

### Survey definition:

Free use: free use should include usufruct.

Note: National-specific code 6 - Other used in Spain to cover some particular situations, which were not recoded into the standardised HFCS codes (houses with undefined legal status, temporary situations of persons who sold the house but did not move).

## HB0400 IS RENT PAID FOR PARTIALLY OWNED HOUSEHOLD MAIN RESIDENCE

(Do you/Does your household) pay any rent for the part owned by others?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.04A

### Coding:

- 1 - Yes
- 2 - No

### Filtering

If (HB0300=2)

## HB0410 AMOUNT OF RENT PAID FOR PARTIALLY OWNED HOUSEHOLD MAIN RESIDENCE

What is the monthly amount paid as rent (please exclude utilities, heating, etc. if they are paid for separately)?

(Alternative interviewing: ask another frequency, as appropriate, and convert it to monthly amount).

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.04B

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HB0400=1)

## HB0500 % OF OWNERSHIP OF HOUSEHOLD MAIN RESIDENCE

What percentage of the value of the residence belongs to (you/your household)?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.05

### Coding:

Numerical value, 4 digits, 2 decimal places

### Filtering

If (HB0300=2)

Note: National-specific code 6 - Other used in Spain to cover some particular situations, which were not recoded into the standardised HFCS codes (for example, half inherited and half purchased).

## HB0600 WAY OF ACQUIRING PROPERTY

How (did you/your household) acquire the (part of the) residence (you own/your household owns): did you purchase it, did you construct it yourself, did you inherit it or did you receive it as a gift?

IF PARTLY INHERITED/RECEIVED AS A GIFT AND PARTLY PAID FOR IT, PROBE: Which option accounts for the largest part of what (you own/your family owns)?

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 2.06

### Coding:

- 1 - Purchased
- 2 - Own construction
- 3 - Inherited
- 4 - Gift

### Filtering

If ((HB0300=1)OR(HB0300=2))

## HB0700 YEAR OF PROPERTY ACQUISITION

In what year did you (or someone in your current household) acquire the residence?

IF THE RESIDENCE WAS ACQUIRED IN MULTIPLE STEPS, PROBE: Please tell me the year in which you (or any current household member) first acquired ownership of part of the property

**Reference unit:** Household

**Questionnaire position:** 2.07

**Reference period:** -

### Coding:

Numerical value, 4 digits.

### Filtering

If ((HB0300=1)OR(HB0300=2))

Note: Bottom-coded at 1925.

## HB0800 PROPERTY VALUE AT THE TIME OF ITS ACQUISITION

How much was the residence worth at the time [you/someone in your household] acquired it)? (< If 2.03=2 [only partly owned by the household] > Please consider the price of the entire residence, not just your/your household's share).

IF THE RESIDENCE WAS ACQUIRED IN MULTIPLE STEPS, PROBE: Please consider the total value at the time you (or any current household member) first acquired ownership of part of the property.

**Reference unit:** Household

**Questionnaire position:** 2.08

**Reference period:** -

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If ((HB0300=1)OR(HB0300=2))



## HB0900 CURRENT PRICE OF HOUSEHOLD MAIN RESIDENCE

[What is the value of this property, i.e. if you could sell it now how much do you think would be the price of it?(< IF THE HOUSEHOLD MAIN RESIDENCE IS A FARM (NON-CORE QUESTION HNB0100=1) > What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock. I will ask you to include those later when we talk about businesses.] (< If 2.03=2 [only partly owned by the household] > Please consider the price of the entire property, not just your/your household's share).

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.09

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If ((HB0300=1)OR(HB0300=2))

## HB1000 MORTGAGES OR LOANS USING HMR AS COLLATERAL

Are there currently any outstanding mortgages or loans that use the residence as collateral?

INTERVIEWER: IF MULTIPLE ITEMS - INCLUDING THE HMR - ARE USED AS COLLATERAL, CODE YES HERE AND MAKE A NOTE.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.10A

### Coding:

1 - Yes  
2 - No

### Filtering

If ((HB0300=1)OR(HB0300=2))

### Survey definition:

Mortgage loans

Mortgage loans are a very common type of debt instrument used by many individuals to borrow money to purchase a property. The financial institution is given security by housing until the mortgage is paid off in full. Under a mortgage loan, the lender has the possibility to sell (foreclose, repossess or seize) the property under certain circumstances (principally, non-payment of the mortgage loan) and to apply the amount received to the original debt.

Mortgage lending is the primary mechanism used in many countries to finance private ownership of residential property. Although the terminology and precise forms will differ from country to country, the basic components tend to be similar.

## Collateral

Refers to an asset or a set of assets that are pledged as a guarantee for the repayment of loans. A house, a car, a property, or equipment are all examples of tangible assets that could be used as collateral. In case you are unable to pay off the loan as scheduled, the assets used as collateral will be seized and sold, and the money raised by selling the assets will be used to repay the loan.

### HB1010 NUMBER OF MORTGAGES OR LOANS USING HMR AS COLLATERAL

How many such mortgages or loans are there?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.10B

#### Coding:

Numerical value, 1 digit (for number of mortgages or loans)

#### Filtering

If (HB1000=1)

### HB110\$X HMR MORTGAGE \$X: LOAN REFINANCING

Did this loan refinance an earlier loan?

INTERVIEWER: IF THE RESPONDENT SAYS THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND TREAT ANY REWORKING OF AN EARLIER LOAN AS REFINANCING.

[(READ ONLY IN CASE OF NEED): Refinancing a loan means paying off an existing loan with the proceeds from a new one, either of the same size or larger, if the borrower needs more money. Replacing a loan usually allows the borrower to benefit from better terms, possibly including a lower interest rate and/or a longer pay-off period.]

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 2.11  
Loop for HMR mortgages

#### Coding:

1 - Yes  
2 - No

#### Filtering

If (HB1010>\$x-1)

#### Technical definition:

Debt (loan) refinancing

Debt refinancing refers to the conversion of the original debt including arrears, into a new debt instrument. In other words, overdue payments or future debt-service obligations are "paid off" using a new debt obligation .

[Source: Eurostat's Concepts and Definitions Database (CODED), metadata server, RAMON, [http://ec.europa.eu/eurostat/ramon/index.cfm?TargetUrl=DSP\\_PUB\\_WELC](http://ec.europa.eu/eurostat/ramon/index.cfm?TargetUrl=DSP_PUB_WELC). No official definition provided in ESA95 (only mentioned in paragraph 5.81).]

**Survey definition:**

Debt (loan) refinancing

To refinance a loan means paying off an existing loan with the proceeds from a new loan, usually of the same size (but could also be larger, if the borrower needs more money). Replacing a loan usually allows the borrower to benefit from better terms, possibly in terms of a lower interest rate and/or a longer pay-off period.

Note: A reverse mortgage is a special type of home loan that lets you convert a portion of the equity in your home into cash.

## HB120\$X HMR MORTGAGE \$X: PURPOSE OF THE LOAN

What was the purpose for which the money (< If 2.11=1 [refinanced] > from the original loan) was used? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST]

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 2.12  
Loop for HMR mortgages

### Coding:

- 1 - To purchase the HMR
- 2 - To purchase another real estate asset
- 3 - To refurbish or renovate the residence
- 4 - To buy a vehicle or other means of transport
- 5 - To finance a business or professional activity
- 6 - To consolidate other consumption debts
- 7 - For education purposes
- 8 - To cover living expenses or other purchases
- 9 - Other (specify)

a set of 9 variables for items

- a - first choice purpose of the loan
- b - secondary choice purpose of the loan
- c - secondary choice purpose of the loan
- d - secondary choice purpose of the loan
- e - secondary choice purpose of the loan
- f - secondary choice purpose of the loan
- g - secondary choice purpose of the loan
- h - secondary choice purpose of the loan
- i - secondary choice purpose of the loan

### Filtering

If (HB1010>\$x-1)

### Survey definition:

Item 6 - Debt consolidation

Debt consolidation is the practice of taking out one unique loan to pay off several others. This is often done to secure a lower interest rate, secure a fixed interest rate or for the convenience of servicing only one loan within the same household. Debt consolidation can simply be from a number of unsecured loans into another unsecured loan, but more often it involves a secured loan against an asset that serves as collateral, most commonly a house, so as to obtain a lower interest from the lender(s). (For example: the idea is that instead of a number of high-interest loans, you take out one large low-rate loan or a top-up loan from your mortgage lender.)

### HB130\$X HMR MORTGAGE \$X: YEAR WHEN LOAN TAKEN OR REFINANCED

When did (you/your household) (first take out / < If 2.11=1 [refinanced] > most recently refinance) this loan?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS TAKEN OUT.

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN.

**Reference unit:** Household

**Reference period:** -

**Questionnaire position:** 2.13

Loop for HMR mortgages

**Coding:**

Numerical value, 4 digits (for year)

**Filtering**

If (HB1010>\$x-1)

### HB140\$X HMR MORTGAGE \$X: INITIAL AMOUNT BORROWED

What was the initial amount borrowed at the time the loan was (granted/< If 2.11=1 [refinanced] > most recently refinanced)?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK THE AMOUNT OF ANY INITIAL AMOUNT RECEIVED. IN SOME INSTANCES, THIS MAY BE ZERO.

**Reference unit:** Household

**Reference period:** -

**Questionnaire position:** 2.14

Loop for HMR mortgages

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HB1010>\$x-1)

## HB150\$X HMR MORTGAGE \$X: ADDITIONAL BORROWING ON THE HMR MORTGAGE

(Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?/ < If 2.11=1 [refinanced] > When you refinanced the earlier loan, did you borrow any additional money?)

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND CODE YES.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.15  
Loop for HMR mortgages

### **Coding:**

- 1 - Yes
- 2 - No

### **Filtering**

If (HB1010>\$x-1)

## HB160\$X HMR MORTGAGE \$X: LENGTH OF THE LOAN AT THE TIME OF BORROWING/REFINANCING

At the time the loan was (originally granted)/( < If 2.11=1 [refinanced] > most recently refinanced), how many years were agreed for the length of the loan?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK FOR HOW MANY YEARS PAYMENTS TO THE HOUSEHOLD ARE EXPECTED.

IF THE FKP ASKS, THE LENGTH OF THE LOAN IS THE SHORTEST OF:

- (1) THE TOTAL AGREED DURATION OF THE LOAN,
- (2) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE NEXT REQUIRED NEGOTIATION, OR
- (3) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE LOAN IS SCHEDULED TO BE PAID OFF.

IF A LOAN HAS A VARIABLE RATE OF INTEREST BUT NO FORMALLY REQUIRED RENEGOTIATION PERIOD, USE DEFINITION (1)

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.16  
Loop for HMR mortgages

### Coding:

Numerical value, 2 digits (for duration in years).

### Special codes:

-4 - Loan has no set term

### Filtering

If (HB1010>\$x-1)

## HB170\$X HMR MORTGAGE \$X: AMOUNT STILL OWED

What is the outstanding balance on the loan?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.17  
Loop for HMR mortgages

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (HB1010>\$x-1)

## HB180\$X HMR MORTGAGE \$X: ADJUSTABLE INTEREST RATE

Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.18  
Loop for HMR mortgages

### Coding:

1 - Yes  
2 - No

### Filtering

If (HB1010>\$x-1)

### Survey definition:

[IN THE CORE QUESTIONNAIRE, COUNTRIES THAT EXPERIENCE DIFFICULTIES IN COLLECTING RELIABLE INFORMATION ON INTEREST RATES MAY DECIDE TO FILTER THE NEXT QUESTION AND ASK IT ONLY OF LOANS WITH AN ADJUSTABLE INTEREST RATE (2.18= 1) AND OF LOANS WITH A FIXED INTEREST RATE TAKEN OR REFINANCED LESS THAN THREE YEARS AGO (2.18=2 AND 2.13>= <CURRENT YEAR - 3 >]

## HB190\$X HMR MORTGAGE \$X: CURRENT INTEREST LOAN OF THE HMR MORTGAGE

What is the current (annual) rate of interest charged on the loan (< If 2.18=1 [adjustable interest rate] > resulting from the most recent rate fixation)?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.19  
Loop for HMR mortgages

### Coding:

Numerical value, 5 digits, 3 decimal places.

### Filtering

If (HB1010>\$x-1)

## HB200\$X HMR MORTGAGE \$X: MONTHLY AMOUNT OF PAYMENT MADE ON LOAN

How much is the monthly payment on the loan including both interest and repayment and excluding any required payments for taxes, insurance or other fees?

(INTERVIEWING STRATEGY: THE FREQUENCY FOR THE INFORMATION COLLECTED IN NATIONAL QUESTIONNAIRES MAY VARY (AS APPROPRIATE) WHILE THE OUTPUT VARIABLE TO BE REPORTED TO THE ECB IS ALWAYS DEFINED IN TERMS OF MONTHLY AMOUNTS)

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.20  
Loop for HMR mortgages

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HB1010>\$x-1)

## HB2100 MONEY STILL OWED ON ADDITIONAL HMR LOANS

For the <2.10B minus 2(3)> remaining loan(s) on the residence, what is the total outstanding balance on (this loan/these loans)?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.21

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If (HB1010>\$loops)

## HB2200 MONTHLY AMOUNT OF PAYMENT MADE ON ADDITIONAL HMR LOANS

How much is the monthly payment on (the loan/these loans), excluding any required payments for taxes, insurance or other fees?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.22

**Coding:**  
Numerical value in EUR, 6 digits.

**Filtering**  
If (HB1010>\$loops)

## HB2300 MONTHLY AMOUNT PAID AS RENT

What is the monthly amount paid as rent (please exclude utilities, heating, etc. if possible)?

(Alternative interviewing: ask another frequency, as appropriate, and convert it to monthly amount).

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.23

**Coding:**  
Numerical value in EUR, 6 digits.

**Filtering**  
If (HB0300=3)

## HB2400 HOUSEHOLD OWNS OTHER PROPERTIES THAN HMR

(< If 2.03=1 or 2 [For owners] > Apart from your house/apartment) (Do you/Does your household) own any (other) properties, such as houses, apartments, garages, offices, hotels, other commercial buildings, farms, land, etc.?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY BUSINESS PROPERTIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTLY BY THE HOUSEHOLD. PROPERTIES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED.]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.24A

### Coding:

1 - Yes  
2 - No

## HB2410 NUMBER OF PROPERTIES OTHER THAN HOUSEHOLD MAIN RESIDENCE

How many such properties do you / does your household own in full or partially?

[INTERVIEWER: ALLOW RESPONDENT TO COUNT AS ONE, PROPERTIES THAT ARE SUBSTANTIALLY SIMILAR TO EACH OTHER AND THAT ARE MANAGED AS A GROUP (E.G. A BUILDING WITH SEVERAL FLATS). MAKE A NOTE IF THAT IS THE CASE].

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.24B

### Coding:

Numerical value, 2 digits (for number of properties)

### Filtering

If (HB2400=1)

## HB250\$X OTHER PROPERTY \$X: PROPERTY TYPE

What type of property is it?

[INTERVIEWER: DO NOT READ THE CATEGORIES  
IN CASE OF MIXED TYPES (E.G. FLATS PARTLY USED ALSO AS A SHOP) SELECT "OTHER" AND  
SPECIFY]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.25  
Loop for other properties

### Coding:

- 1 - House or flat
- 2 - Apartment building
- 3 - Industrial building/warehouse
- 4 - Building plot/estate
- 5 - Garage
- 6 - Shop
- 7 - Office
- 8 - Hotel
- 9 - Farm
- 10 - Other (SPECIFY)

### Filtering

If (HB2410>\$x-1)

### Survey definition:

Option 1 - House or flat

Maisonettes, villas, terraced houses fall under option 1- 'House or flat' (and not under 'Other')

Option 2 - Apartment building

'Apartment building' means block of flats, the whole building.

## HB260\$X OTHER PROPERTY \$X: FOR HOUSEHOLD OWN USE

Is this property mainly for your (household's) holidays or other private own use?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.26A  
Loop for other properties

### Coding:

- 1 - Yes
- 2 - No

### Filtering

If ((HB250\$x=1) or (HB250\$x=5))

## HB261\$X OTHER PROPERTY \$X: FOR BUSINESS USE

Is it used mainly for business activities by you (or someone else in your household)?

**Reference unit:** Household

**Reference period:** Current

**Questionnaire position:** 2.26B

Loop for other properties

### Coding:

1 - Yes

2 - No

### Filtering

If ((HB260\$X<>1)AND(HB2410>\$X-1))

## HB262\$X OTHER PROPERTY \$X: LEASED OR RENTED

Is it mainly rented or leased to a business or people outside your household?

**Reference unit:** Household

**Reference period:** Current

**Questionnaire position:** 2.26C

Loop for other properties

### Coding:

1 - Yes

2 - No

### Filtering

If ((HB260\$X<>1)AND(HB261\$X<>1)AND(HB2410>\$X-1))

## HB263\$X OTHER PROPERTY \$X: FOR OTHER USE

What is it used for?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.26D  
Loop for other properties

**Coding:**

- 1 - Vacant
- 2 - Free use for others
- 3 - Other (SPECIFY)

**Filtering**

If ((HB260\$X<>1)AND(HB261\$X<>1)AND(HB262\$X<>1)AND(HB2410>\$X-1))

## HB270\$X OTHER PROPERTY \$X: % OF THE PROPERTY BELONGING TO HOUSEHOLD

What percentage of the value of the property belongs to (you/your household)?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.27  
Loop for other properties

**Coding:**

Numerical value, 5 digits, 2 decimal places.

**Filtering**

If (HB2410>\$X-1)

## HB280\$X OTHER PROPERTY \$X: CURRENT VALUE

[What is the value of this property, i.e. if you could sell it now how much do you think would be the price of the property/< IF HB250\$x=9 > What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock. I will ask you to include those later when we talk about businesses.] (< If 2.27 < 100% [only partly owned by the household] > Please consider the price of the entire property, not just your/your household's share)?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.28  
Loop for other properties

**Coding:**  
Numerical value in EUR, 9 digits.

**Filtering**  
If (HB2410>\$x-1)

## HB2900 ADDITIONAL PROPERTIES CURRENT VALUE

If (you/your household) decided to sell the <2.24B minus 2(3)> (property/properties) you told me about, how much do you think would be the price for the part (you own/your household owns)?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.29

**Coding:**  
Numerical value in EUR, 9 digits.

**Filtering**  
If (HB2410>\$loops)

## HB3000 MORTGAGES OR LOANS USING OTHER PROPERTIES AS COLLATERAL

Are there currently any outstanding mortgages or loans that use (this property/any of these properties) as collateral?

INTERVIEWER: IF ANY OF THE LOANS WAS COLLATERALIZED BY THE HOUSEHOLD MAIN RESIDENCE AND THIS PROPERTY, AND THEY WERE RECORDED EARLIER, MAKE A NOTE AND DO NOT RECORD THEM AGAIN HERE.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.30A

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HB2400=1)

**Survey definition:**

As in HB1000

## HB3010 NUMBER OF MORTGAGES OR LOANS USING OTHER PROPERTIES AS COLLATERAL

How many such mortgages or loans are there?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.30B

**Coding:**

Numerical value, 1 digit (for number of mortgages or loans)

**Filtering**

If (HB3000=1)

## HB310\$X OTHER PROPERTY MORTGAGES \$X: LOAN REFINANCING

Did this loan refinance an earlier loan?

INTERVIEWER: IF THE RESPONDENT SAYS THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND TREAT ANY REWORKING OF AN EARLIER LOAN AS REFINANCING.

[(READ ONLY IN CASE OF NEED): Refinancing a loan means paying off an existing loan with the proceeds from a new one, either of the same size or larger, if the borrower needs more money. Replacing a loan usually allows the borrow to benefit from better terms, possibly including a lower interest rate and/or a longer pay-off period.]

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 2.31  
Loop for other property mortgages

### Coding:

- 1 - Yes
- 2 - No

### Filtering

If (HB3010>\$x-1)

**Technical definition:** As in HB110x

**Survey definition:** As in HB110x

## HB320\$X OTHER PROPERTY MORTGAGE \$X: MAIN PURPOSE OF THE LOAN

What was the purpose for which the money (< If 2.31=1 [refinanced] > from the original loan) was used? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 2.32  
Loop for other property mortgages

### Coding:

- 1 - To purchase the HMR
- 2 - To purchase another real estate asset
- 3 - To refurbish or renovate the residence
- 4 - To buy a vehicle or other means of transport
- 5 - To finance a business or professional activity
- 6 - To consolidate other consumption debts
- 7 - For education purposes
- 8 - To cover living expenses or other purchases
- 9 - Other (specify)

a set of 9 variables for items

- a - first choice purpose of the loan
- b - secondary choice purpose of the loan
- c - secondary choice purpose of the loan
- d - secondary choice purpose of the loan
- e - secondary choice purpose of the loan
- f - secondary choice purpose of the loan
- g - secondary choice purpose of the loan
- h - secondary choice purpose of the loan
- i - secondary choice purpose of the loan

### Filtering

If (HB3010>\$x-1)

### Survey definition:

As in HB120x

### HB330\$X OTHER PROPERTY MORTGAGE \$X: YEAR WHEN LOAN TAKEN OR REFINANCED

When did (you/your household) (first take out / < If 2.31=1 [refinanced] > most recently refinance) this loan?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS TAKEN OUT.

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN.

**Reference unit:** Household

**Reference period:** -

**Questionnaire position:** 2.33

Loop for other property mortgages

#### **Coding:**

Numerical value, 4 digits (for year)

#### **Filtering**

If (HB3010>\$x-1)

### HB340\$X OTHER PROPERTY MORTGAGE \$X: INITIAL AMOUNT BORROWED

What was the initial amount borrowed at the time the loan was (granted/< If 2.31=1 [refinanced] > most recently refinanced)?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK THE AMOUNT OF ANY INITIAL AMOUNT RECEIVED. IN SOME INSTANCES, THIS MAY BE ZERO.

**Reference unit:** Household

**Reference period:** -

**Questionnaire position:** 2.34

Loop for other property mortgages

#### **Coding:**

Numerical value in EUR, 9 digits.

#### **Filtering**

If (HB3010>\$x-1)

## HB350\$X OTHER PROPERTY MORTGAGE \$X: ADDITIONAL BORROWING

(Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?/< If 2.31=1 [refinanced] > When you refinanced the earlier loan, did you borrow any additional money?)

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND CODE YES.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.35  
Loop for other property mortgages

### **Coding:**

- 1 - Yes
- 2 - No

### **Filtering**

If (HB3010>\$x-1)

## HB360\$X OTHER PROPERTY MORTGAGE \$X: LENGTH OF THE LOAN AT THE TIME OF BORROWING/REFINANCING

At the time the loan was (originally granted)/( < If 2.31=1 [refinanced] > most recently refinanced), how many years were agreed for the length of the loan?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK FOR HOW MANY YEARS PAYMENTS TO THE HOUSEHOLD ARE EXPECTED.

IF THE FKP ASKS, THE LENGTH OF THE LOAN IS THE SHORTEST OF:

- (1) THE TOTAL AGREED DURATION OF THE LOAN,
- (2) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE NEXT REQUIRED NEGOTIATION, OR
- (3) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE LOAN IS SCHEDULED TO BE PAID OFF.

IF A LOAN HAS A VARIABLE RATE OF INTEREST BUT NO FORMALLY REQUIRED RENEGOTIATION PERIOD, USE DEFINITION (1)

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.36  
Loop for other property mortgages

### Coding:

Numerical value, 2 digits (for duration in years).

### Special codes:

-4 - Loan has no set term

### Filtering

If (HB3010>\$x-1)

## HB370\$X OTHER PROPERTY MORTGAGE \$X: AMOUNT STILL OWED

What is the outstanding balance on the loan?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.37  
Loop for other property mortgages

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (HB3010>\$x-1)

### HB380\$X OTHER PROPERTY MORTGAGE \$X: ADJUSTABLE INTEREST RATE

Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.38  
Loop for other property mortgages

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HB3010>\$x-1)

### HB390\$X OTHER PROPERTY MORTGAGE \$X: CURRENT INTEREST LOAN OF THE MORTGAGE

What is the current (annual) rate of interest charged on the loan (< If 2.38=1 [adjustable interest rate] > resulting from the most recent rate fixation)?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.39  
Loop for other property mortgages

**Coding:**

Numerical value, 5 digits, 3 decimal places.

**Filtering**

If (HB3010>\$x-1)

## HB400\$X OTHER PROPERTY MORTGAGE \$X: MONTHLY PAYMENT ON LOAN

How much is the monthly payment on the loan including both interest and repayment and excluding any required payments for taxes, insurance or other fees?

(INTERVIEWING STRATEGY: THE FREQUENCY FOR THE INFORMATION COLLECTED IN NATIONAL QUESTIONNAIRES MAY VARY (AS APPROPRIATE) WHILE THE OUTPUT VARIABLE TO BE REPORTED TO THE ECB IS ALWAYS DEFINED IN TERMS OF MONTHLY AMOUNTS)

**Reference unit:** Household

**Reference period:** Current

**Questionnaire position:** 2.40

Loop for other property mortgages

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HB3010>\$x-1)

## HB4100 MONEY STILL OWED ON ADDITIONAL OTHER PROPERTY LOANS

For the <2.30B minus 2(3)> remaining loan(s) on the other properties, what is the total outstanding balance on (this loan/these loans)?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS

**Reference unit:** Household

**Reference period:** Current

**Questionnaire position:** 2.41

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If (HB3010>\$loops)

## HB4200 MONTHLY PAYMENT ON ADDITIONAL OTHER PROPERTY LOANS

How much is the monthly payment on (the loan/these loans), excluding any required payments for taxes, insurance or other fees?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.42

**Coding:**  
Numerical value in EUR, 6 digits.

**Filtering**  
If (HB3010>\$loops)

## HB4300 OWNERSHIP OF CARS

(Do you/Does anyone in your household) own any cars?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY VEHICLES USED FOR BUSINESS ACTIVITIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTLY BY THE HOUSEHOLD. VEHICLES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED. LEASED CARS SHOULD NOT BE INCLUDED EITHER]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.43A

**Coding:**  
1 - Yes  
2 - No

## HB4310 NUMBER OF CARS

How many cars do (you /your household) own?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.43B

**Coding:**

Numerical value, 2 digits (for number of cars)

**Filtering**

If (HB4300=1)

## HB4400 TOTAL VALUE OF THE CARS

For the cars that you/your household own, if you sold them now, about how much do you think you could get?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.44

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HB4300=1)

**Survey definition:**

Note: what is sought is the market value of the vehicles. If the insurance value of the car is a better approximation to the true value then respondents should be encouraged to quote that.

## HB4500 OWNERSHIP OF OTHER VEHICLES

(Do you/does anyone in your household) own any other type of vehicle, such as motorbikes, trucks, vans, planes, boats or yachts or any other vehicle such as trailers, caravans, etc.?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY VEHICLES USED FOR BUSINESS ACTIVITIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTLY BY THE HOUSEHOLD. VEHICLES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED. LEASED VEHICLES SHOULD NOT BE INCLUDED EITHER]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.45A

### Coding:

- 1 - Yes
- 2 - No

## HB4510X NUMBER OF OTHER VEHICLES

How many such vehicles (do you/does your household) own?

PROBE: do you use any of them for business purposes? [IF YES, MAKE A NOTE]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.45B

### Coding:

Numerical value, 2 digits.

set of 6 variables for items:

- a - Motorbikes
- b - Trucks
- c - Vans
- d - Planes
- e - Boats / yachts
- f - Other vehicles (specify)

### Filtering

If (HB4500=1)

## HB4600 TOTAL VALUE OF OTHER VEHICLES

If (you/your household) decided to sell (this vehicle/these vehicles) now, how much do you think you would get?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.46

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (HB4500=1)

## HB4700 OWNERSHIP OF OTHER VALUABLES

(Do you/Does you household) own any valuables such as jewellery, works of art, antiques, etc.?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.47A

### Coding:

1 - Yes  
2 - No

## HB4710 VALUE OF OTHER VALUABLES

In total, approximately how much do you think all these valuables would bring if you sold them?

[INTERVIEWER: WHENEVER THERE ARE DIFFICULTIES TO ANSWER THIS QUESTION, ENCOURAGE RESPONDENTS TO PROVIDE AT LEAST A RANGE]

IF THE FKP CANNOT PROVIDE AN ANSWER, PROBE: If they are insured, what is the value insured?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 2.47B

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (HB4700=1)

## HC0100 HOUSEHOLD HAS A LEASING CONTRACT

(Do you/does any member of your household) currently have any leasing contract (e.g. on a car, etc.)?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.01A

**Coding:**

- 1 - Yes
- 2 - No

**Technical definition:**

Leasing

Leasing is defined for statistical purposes as financial leasing when the leasing period covers all or most of the economic lifetime of the durable good. At the end of the leasing period, the lessee often has the option to buy the good at a nominal price (ESA 95, Annex II).

[Source: ECB, Guideline ECB/2007/9 on monetary, financial institutions and markets statistics as amended (Glossary), <http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html>]

Hire purchase

A durable good is sold to a purchaser in return for agreed future payments. The buyer takes possession of the good immediately, though in law it remains the property of the seller or financier as collateral/guarantee until all agreed payments have been made. Hire purchase is usually restricted to consumer durables, and most purchasers are households. Financers of hire purchase contracts typically are separate institutional units operating in close co-operation with sellers of durable goods.

[Source: Eurostat, "European System of Accounts - ESA 1995", Office for Official Publications of the European Communities, Luxembourg <http://forum.europa.eu.int/irc/dsis/nfaccount/info/data/esa95/en/een00498.htm>]

## HC0110 MONTHLY LEASING PAYMENTS

What is the total amount of the lease payments per month?

[ALTERNATIVE INTERVIEWING: ASK ANOTHER FREQUENCY, AS APPROPRIATE, AND CONVERT IT TO MONTHLY AMOUNT]

**Reference unit:** Household

**Questionnaire position:** 3.01B

**Reference period:** Current

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HC0100 =1)

## HC0200 HOUSEHOLD HAS CREDIT LINE OR OVERDRAFT

Do you or any other member of the household have a credit line or an account with an overdraft facility with a financial institution?

**Reference unit:** Household

**Questionnaire position:** 3.02A

**Reference period:** Current

### Coding:

1 - Yes

2 - No

### Technical definition:

Credit lines

Credit lines are usually linked to a bank overdraft. They may also be granted on the basis of an 'umbrella contract' allowing the customer to draw loans on several types of loan accounts up to a certain maximum amount applying to all loan accounts together. At the time of the agreement on such an umbrella contract, the form the credit will take and/or the time at which the credit will be drawn and/or the interest rate are not specified, but a range of possibilities might be agreed.

Bank overdrafts

Bank overdrafts shall be defined as debit balances on current accounts. Bank overdrafts shall be without defined maturity and, in general, authorised but taken without giving prior notice to the bank. Usually, the credit or other institution shall define an upper limit for the size and the maximum period of the bank overdraft the household or non-financial corporation may accumulate.

[Source: ECB, Regulation ECB/2001/18 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations, as amended,

<http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html>]

**Survey definition:**

**Credit lines**

A credit line /line of credit is a type of credit in which a bank undertakes to provide credit to a client during a predefined period. The client may either withdraw the credit amount all at once, or make a certain number of withdrawals during the specified period.

**Bank overdrafts**

Bank account overdraft: the household is currently maintaining a negative balance on one of its bank accounts. Interest is charged on the amount owed. The bank account does not need to be a current account.

(Note: for the survey purposes the linked account does not need to be a current account).

**HC0210 HOUSEHOLD HAS OUTSTANDING CREDIT LINE/OVERDRAFT BALANCE**

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

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.02B

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HC0200 =1)

**HC0220 AMOUNT OF OUTSTANDING CREDIT LINE/OVERDRAFT BALANCE**

How much?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.02C

**Coding:**

Numerical value in EUR, 6 digits.

**Filtering**

If (HC0210 =1)

## HC0300 HOUSEHOLD HAS A CREDIT CARD

Do you or any other member of the household have credit cards other than ones paid by employers? (Do not consider here debit cards, i.e. cards where the money spent is immediately deducted from your bank account).

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.03A

**Coding:**

- 1 - Yes
- 2 - No

**Technical definition:**

Cards with credit function

Credit function: It enables cardholders to make purchases and/or withdraw cash up to a prearranged ceiling. The credit granted may be settled in full by the end of a specified period or may be settled in part, with the balance taken as extended credit on which interest is usually charged.

[Source: ECB, Guideline ECB/2007/9 on monetary, financial institutions and markets statistics as amended, <http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html>]

**Survey definition:**

Credit/store cards

Credit cards (Visa, Amex, Master Card, Diners, etc.) provide a specific credit facility: money is lent to people between the time they purchase goods and the time of full repayment of the amount; interest is to be paid on any balance that is not cleared at the end of the month. There are monthly statements for the money spent specifying the minimum amount to be paid. Credit cards are not bank debit cards, where the money spent on the card is immediately deducted from a linked bank account.

Store cards are credit cards issued by a single company/store and can only be used for payments to that company/store.

### HC0310 HOUSEHOLD HAS OUTSTANDING BALANCE ON CREDIT CARDS

After paying the most recent (monthly) bill or bills, was there any balance outstanding on (your/your household's) credit card(s) for which you are charged interest?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.03B

**Coding:**

1 - Yes

2 - No

**Filtering**

If (HC0300 =1)

### HC0320 AMOUNT OF OUTSTANDING CREDIT CARDS BALANCE

How much?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.03C

**Coding:**

Numerical value in EUR, 6 digits.

**Filtering**

If (HC0310 =1)

## HC0400 HAS ANY NON-COLLATERISED LOANS

(Other than loans I have already recorded), do you have any (other) loans or owe any (other) money (e.g. car loans, consumer loans, instalment loans, etc.)? Please, also include here private loans from relatives, friends, employers, etc.

INTERVIEWER: OTHER LOANS TAKEN TO FINANCE A BUSINESS SHOULD ALSO BE INCLUDED HERE. BILLS THAT ARE LESS THAN 30 DAYS OVERDUE SHOULD NOT BE INCLUDED AS LOANS.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.04A

### **Coding:**

- 1 - Yes
- 2 - No

### **Survey definition:**

This variable covers the following types of unsecured loans:

Consumer / personal / instalment loans

You borrow a fixed amount of money and usually have to repay it in fixed instalments over a set period (the term). In most cases, you do not have to have a current account with the bank but you may with a credit union. The interest you pay might be fixed or variable and rates for loans secured by property might be lower than unsecured.

You will be charged interest on what you borrow, usually monthly. The interest rate varies depending on the type of loan. You can use the APR (Annual Percentage Rate) to help you shop around for the best deal. APR tells you the cost of the loan taking into account the interest on the loan and other charges. Repayments are usually by standing order or direct debit from your bank account.

Other loans from a bank or credit institution

Loans from credit unions

Loans from other money lenders: generally short-term loans for small amounts that you pay back within six months or a year. Usually collected weekly with a higher interest rate (compared to bank credit)

Student loans from a bank and student loans from government

Informal loans from relatives and friends.

## HC0410 NUMBER OF NON-COLLATERISED LOANS

How many?

**Reference unit:** Household

**Reference period:** Current

**Questionnaire position:** 3.04B

**Coding:**

Numerical value, 2 digits.

**Filtering**

If (HC0400=1)

## HC050\$X NON-COLLATERISED LOAN \$X: PURPOSE OF THE LOAN

Why did you take on this loan? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

**Reference unit:** Household

**Reference period:** Current

**Questionnaire position:** 3.05

Loop for non-collaterised loans

### Coding:

- 1 - To purchase the HMR
- 2 - To purchase another real estate asset
- 3 - To refurbish or renovate the residence
- 4 - To buy a vehicle or other means of transport
- 5 - To finance a business or professional activity
- 6 - To consolidate other consumption debts
- 7 - For education purposes
- 8 - To cover living expenses or other purchases
- 9 - Other (specify)

a set of 9 variables for items

- a - first choice purpose of the loan
- b - secondary choice purpose of the loan
- c - secondary choice purpose of the loan
- d - secondary choice purpose of the loan
- e - secondary choice purpose of the loan
- f - secondary choice purpose of the loan
- g - secondary choice purpose of the loan
- h - secondary choice purpose of the loan
- i - secondary choice purpose of the loan

### Filtering

If (HC0410 >\$x-1)

## HC060\$X NON-COLLATERISED LOAN \$X: AMOUNT INITIALLY BORROWED

What was the initial amount borrowed at the time the loan was (granted/most recently refinanced)?

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 3.06  
Loop for non-collaterised loans

**Coding:**  
Numerical value in EUR, 9 digits.

**Filtering**  
If (HC0410 >\$x-1)

## HC070\$X NON-COLLATERISED LOAN \$X: INTITAL LENGTH OF THE LOAN

And at the time the loan was (granted/most recently refinanced), how many years were agreed for repayment?

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 3.07  
Loop for non-collaterised loans

**Coding:**  
Numerical value, 2 digits (for years).

**Special codes:**  
-4 - Loan has no set term

**Filtering**  
If (HC0410 >\$x-1)

## HC080\$X NON-COLLATERISED LOAN \$X: OUTSTANDING BALANCE OF LOAN

What is the outstanding balance on the loan?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.08  
Loop for non-collaterised loans

**Coding:**  
Numerical value in EUR, 9 digits.

**Filtering**  
If (HC0410 >\$x-1)

## HC090\$X NON-COLLATERISED LOAN \$X: CURRENT INTEREST RATE OF LOAN

What is the current (annual) rate of interest charged on the loan?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.09  
Loop for non-collaterised loans

**Coding:**  
Numerical value, 4 digits, 2 decimal places.

**Filtering**  
If (HC0410 >\$x-1)

## HC100\$X NON-COLLATERISED LOAN \$X: MONTHLY PAYMENT ON LOAN

How much is the monthly payment on the loan including both interest and repayment, but excluding any required payments for taxes, insurance or other fees?

(Alternative interviewing: ask quarterly/annual amount, if more appropriate, and convert into the monthly amount).

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.10  
Loop for non-collaterised loans

**Coding:**  
Numerical value in EUR, 6 digits.

**Filtering**  
If (HC0410 >\$x-1)

## HC1100 TOTAL AMOUNT OWED FOR ADDITIONAL NON-COLLATERISED LOANS

For the remaining <3.02 minus 2(3)> loan(s), what is the total outstanding balance?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 3.11

**Coding:**  
Numerical value in EUR, 9 digits.

**Filtering**  
If (HC0410>\$loops)

## HC1200 MONTHLY PAYMENT ON ADDITIONAL NON-COLLATERALISED LOANS

How much (is/in total are) the monthly payment(s) on (this loan / these loans) including both interest and repayment, but excluding any required payments for taxes, insurance or other fees?

**Reference unit:** Household

**Questionnaire position:** 3.12

**Reference period:** Current

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HC0410>\$loops)

## HC1300 HAS APPLIED FOR LOAN/CREDIT

[INTERVIEWER: IF RESPONDENT REPORTED HAVING TAKEN (A) MORTGAGE(S) ON THE HOUSEHOLD MAIN RESIDENCE OR OTHER PROPERTY IN THE LAST THREE YEARS, SKIP AND GO TO 3.13B; ELSE CONTINUE WITH 3.13A]

In the last three years, have you (or any member of your household) applied for a loan or other credit?

**Reference unit:** Household

**Questionnaire position:** 3.13A

**Reference period:** Last 3 years

### Coding:

1 - Yes

2 - No

### Filtering

IF((sum(\$year,-HB1301)>3) AND (sum(\$year,-HB1302)>3) AND (sum(\$year,-HB3301)>3) AND (sum(\$year,-HB3302)>3)))

## HC1310 WAS REFUSED CREDIT

In the last three years, has any lender or creditor turned down any request you [or someone in your household] made for credit, or not given you as much credit as you applied for?

**Reference unit:** Household

**Questionnaire position:** 3.13B

**Reference period:** Last 3 years

### Coding:

- 1 - Yes, turned down
- 2 - Yes, not given as much credit
- 3 - No

### Filtering

If (HC1300 =1)

## HC1320 RE-APPLYING FOR CREDIT

(Were you/Was your household) later able to obtain the amount requested, by reapplying to the same institution or somewhere else?

[INTERVIEWER: IF MULTIPLE INSTANCES, ASK: (Were you/Was your household) later able to obtain the amount requested on all such loans?]

**Reference unit:** Household

**Questionnaire position:** 3.13C

**Reference period:** Last 3 years

### Coding:

- 1 - Yes
- 2 - No

### Filtering

If (HC1310 =1)

## HCI400 NOT APPLYING FOR CREDIT DUE TO PERCEIVED CREDIT CONSTRAIN

In the last three years, did you (or another member of your household) consider applying for a loan or credit but then decided not to, thinking that the application would be rejected?

**Reference unit:** Household  
**Reference period:** Last 3 years

**Questionnaire position:** 3.14

**Coding:**

- 1 - Yes
- 2 - No

## HD0100 INVESTMENTS IN BUSINESSES NOT PUBLICLY TRADED

(Do you/Does anyone in your household) own all or part of any business that is not publicly traded?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.01

**Coding:**

- 1 - Yes
- 2 - No

**Survey definition:**

Not publicly traded business are business the shares of which are not publicly traded. Publicly traded shares are shares that are listed on a stock exchange or other form of secondary market, i.e. they can be bought and sold there.

## HD0200 INVESTMENTS IN SELF-EMPLOYMENT BUSINESSES

(Is this business/Are any of these businesses), one in which (you are/someone in your household is) either self-employed or (have/has) an active role in running the business?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.02A

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HD0100=1)

## HD0210 HOW MANY SELF-EMPLOYMENT BUSINESSES

How many such businesses (do you/ does someone in your household) own entirely or in part?

PROBE: IF THE RESPONDENT WISHES, LEGALLY SEPARATE BUSINESSES THAT ARE MANAGED AS ONE BUSINESS MAY BE COMBINED HERE.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.02B

**Coding:**  
Numerical value, 2 digits

**Filtering**  
If (HD0200=1)

## HD030\$X BUSINESS \$X: NACE

What is the main activity of this business? Please describe

[INTERVIEWER: WRITE DOWN THE DESCRIPTION

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.03  
Loop for self-employment businesses

**Coding:**  
1 character code (output requirements based on the first letter of the 2008 NACE classification [21 categories]).

**Filtering**  
If (HD0210>\$x-1)

**Technical definition:**

The NACE is the standard classification used at national and EU level for both economic and social statistics. Economic activities are characterised by the input of goods or services, a production process and the output of products.

[NACE Rev. 2: [http://epp.eurostat.ec.europa.eu/cache/ITY\\_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF](http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF)]

Note: Grouped codes DE, HJ, LMN used in Spain.

## HD040\$X BUSINESS \$X: LEGAL FORM OF THE BUSINESS

What is the legal form of this business?

[IMPLEMENTATION: COLLECT COUNTRY SPECIFIC AND DETAILED LEGAL FORM OF BUSINESS, AS THIS MIGHT BE MORE MEANINGFUL TO RESPONDENTS, AND THE NATIONAL ACCOUNT CLASSIFICATION OF PRODUCER HOUSEHOLDS MIGHT DEPEND ON THIS DETAILED LEGAL FORM. CODE USING STANDARD CATEGORIES ONLY FOR REPORTING TO THE ECB]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.04  
Loop for self-employment businesses

### Coding:

- 1 - Sole proprietorship / independent professional
- 2 - Partnership
- 3 - Limited liability companies
- 4 - Co-operative societies
- 5 - Non-profit making bodies

### Filtering

If (HD0210>\$x-1)

### Technical definition:

Eurostat definition in CODED:

The following legal forms can be found in most Member States:

- Sole proprietorship: Enterprise owned exclusively by one natural person.
- Partnership: Association of persons who conduct a business under a collective name. It can take the form of a limited partnership.
- Limited liability companies: Enterprises comprising joint-stock companies, limited partnerships with share capital and private limited company. Harmonised rules at European level governing the publication of accounts for these types of companies are laid down by the Fourth Council Directive.
- Co-operative societies: These are bodies set down by law in each country. They observe a number of general principles, for example they may only be entitled to provide their services to members, profits are often distributed in proportion to members' dealings with the society, etc.
- Non-profit making bodies.
- Enterprises with other forms of legal constitution: This group includes nationalised industries, publicly-owned enterprises and state or local authority monopolies.

[Source: Eurostat's Concepts and Definitions Database (CODED), metadata server, RAMON, [http://ec.europa.eu/eurostat/ramon/index.cfm?TargetUrl=DSP\\_PUB\\_WELC](http://ec.europa.eu/eurostat/ramon/index.cfm?TargetUrl=DSP_PUB_WELC).]

Note: National-specific code 6 - Other used in Spain to cover "all other forms" response category in the national questionnaire.

## HD050\$X BUSINESS \$X: NUMBER OF EMPLOYEES

Including (you/your household member(s)), how many people work in this business?

IF THE FKP SAYS THE NUMBER VARIES SEASONALLY OR OTHERWISE, PROBE: Please tell me the maximum number over the last year (INTERVIEWER: MAKE A NOTE)

**Reference unit:** Household

**Reference period:** Current

**Questionnaire position:** 4.05

Loop for self-employment businesses

### Coding:

Numerical value, 5 digits.

### Filtering

If (HD0210>\$x-1)

Note:

Twin variables HD050x\_B contain number of employees coded in the following brackets:

0 =>0, 1-2 =>1, 3-9 =>2, 10+ =>3.

Number of employees in brackets is provided for all countries, while the exact number of employees variable is suppressed in some of them due to data anonymisation reasons.

## HD060\$X BUSINESS \$X: HOUSEHOLD MEMBERS WORKING IN THE BUSINESS

< ASK ONLY IF MORE THAN ONE ADULT IN THE HOUSEHOLD (ELSE SKIP QUESTION) > Who in your household works in this business. (MULTIPLE ANSWER)

**Reference unit:** Household

**Reference period:** Current

**Questionnaire position:** 4.06

Loop for self-employment businesses

### Coding:

Person(s) code(s), 2 digits.

a set of 6 variables for up to 6 person codes:

a - person 1

b - person 2

c - person 3

d - person 4

e - person 5

f - person 6

### Filtering

If (HD0210>\$x-1)

## HD070\$X BUSINESS \$X: % OF HOUSEHOLD OWNERSHIP

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

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.07  
Loop for self-employment businesses

**Coding:**  
Numerical value, 5 digits, 2 decimal places

**Filtering**  
If (HD0210>\$x-1)

## HD080\$X BUSINESS \$X: VALUE OF THE BUSINESS

(< If 4.04=1 [sole proprietorship / independent professional]> Aside from any assets and debts connected with this business that I may have already recorded:)

What is the net value of (your /your household's) share of the business? That is, what could you sell it for, taking into account all (remaining) assets associated with the business and deducting the (remaining) liabilities? (< IF [HD030x BUSINESS IS A FARM] > Please include the value of farm implements, crops or livestock.)

[INTERVIEWER: IF RESPONDENT CAN ONLY PROVIDE TOTAL VALUE OF THE BUSINESS, USE THE ANSWER TO THE PREVIOUS QUESTION TO CALCULATE THE VALUE OF THE SHARE AND MAKE A NOTE]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.08  
Loop for self-employment businesses

**Coding:**  
Numerical value in EUR, 9 digits

**Filtering**  
If (HD0210>\$x-1)

## HD0900 VALUE OF ADDITIONAL BUSINESSES

Aside from any assets and liabilities I have already recorded, what is the net value of your (household's) share of the remaining <4.02B minus 2> business(es)? That is, what could you sell (it/them) for, taking into account all assets associated with the business and deducting the liabilities?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.09

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If (HD0210>\$loops)

## HDI000 NON-SELF-EMPLOYMENT NOT PUBLICLY TRADED BUSINESSES

Are there (other) businesses that are not publicly traded where (you own or share/anyone in your household owns or shares) ownership only as an investor or silent partner?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.10A

### Coding:

1 - Yes  
2 - No

### Filtering

If (HD0100=1)

## HDI1010 VALUE OF NON-SELFEMPLOYMENT NOT PUBLICLY TRADED BUSINESSES

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

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.10B

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If (HD1000=1)

## HDI1100 HOUSEHOLD OWNS SIGHT ACCOUNTS

< IF 3.02A=1 [HH has credit lines or accounts with overdraft facilities] (SKIP QUESTION AND GO DIRECTLY TO 4.11B) >

(Do you/Does anyone in your household) have a sight account? Such accounts may also be called current accounts, draft accounts, or checking accounts.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.11A

### Coding:

1 - Yes  
2 - No

### Technical definition:

Sight account

Sight accounts are equivalent to 'transferable deposits' within the 'overnight deposits' category in the BSI statistics. Transferable deposits are understood to be deposits which are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without significant delay, restriction or penalty.

[Source: ECB, Regulation ECB/2008/32 concerning the balance sheet of the monetary financial institutions sector (update of ECB/2001/13) and Regulation ECB/2001/18 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations, as amended, <http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html>]

### Survey definition:

Sight account

Sight accounts include all deposits usually at a bank, savings bank, credit institutions, mutual bank, insurance

company, against which the account holder is permitted to make daily withdrawals (from the bank counter or ATM machines) and make transfers for the purpose of making payments to third persons or others, or transfers to other accounts. Usually these accounts have typical names in each country as e.g. (DE) Bankkonto, (DE) Girokonto, (FR) Compte chèques.

## HD110 VALUE OF SIGHT ACCOUNTS

(< If 3.02A=1 [HH has credit lines or accounts with overdraft facilities] > You told me earlier that (you have /your household has) sight accounts. Such accounts may also be called current accounts, draft accounts, or checking accounts.)

In total, how much is in (this/all these) accounts now?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.11B

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If(HD1100=1)

## HD1200 HOUSEHOLD OWNS SAVINGS ACCOUNTS

Aside from mutual funds, (do you/does anyone in your household) have any saving accounts, time deposits, certificates of deposit or other such deposits?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.12A

### Coding:

1 - Yes  
2 - No

### Technical definition:

Saving deposits

Savings deposits are equivalent to deposits redeemable at notice as defined in Regulation ECB/2008/32 together with non-transferable overnight deposits. Deposits redeemable at notice are non-transferable deposits without any agreed maturity which cannot be converted into currency without a period of prior notice, before the expiry the conversion into currency is not possible or possible only with a penalty. Non-transferable overnight deposits are those deposits that are not directly useable to make payments.

Time deposits

Time deposits are equivalent to deposits with agreed maturity as defined in Regulation ECB/2008/32. They are

non-transferable deposits which cannot be converted into currency before an agreed fixed term or that can only be converted into currency before that agreed term provided that the holder is charged some kind of penalty.

[Source: ECB, Regulation ECB/2008/32 concerning the balance sheet of the monetary financial institutions sector (update of ECB/2001/13), <http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html>]

### **Survey definition:**

#### **Saving deposits**

Include all money deposits usually at a bank, savings bank, credit institutions, mutual bank, etc.. against which the account holder is permitted to make daily withdrawals (from the bank counter or ATM machines) but not to make transfers for the purpose of making payments to third persons or others. Usually these accounts have typical names in each country as e.g. (DE) Sparkonto, (DE) Sparbuch, (DE) Tagesgeldkonto, (FR) Livret d'épargne.

#### **Time deposits**

Money deposit usually at a bank, savings bank, credit institutions, mutual bank, that cannot be withdrawn for a certain "term" or period of time. When the term is over it can be withdrawn or it can be held for another term. Typical names are: (BE) bon de caisse, (BE) kasbon, (BE) Termijnrekening, (LU) bon de caisse, (DE) Sparbrief, (DE) Sparkassenbrief.

## **HD1210 VALUE OF SAVING ACCOUNTS**

In total, how much is in (this/all these) accounts now?

**Reference unit:** Household

**Reference period:** Current

**Questionnaire position:** 4.12B

### **Coding:**

Numerical value in EUR, 9 digits.

### **Filtering**

If (HD1200=1)

## HDI300 HOUSEHOLD OWNS INVESTMENTS IN MUTUAL FUNDS

(Do you/Does anyone in your household) have any investments in mutual funds, money market mutual funds or hedge funds?

IF NECESSARY SAY: THESE ARE TYPES OF INVESTMENTS THAT POOL MONEY FROM MANY INVESTORS AND INVESTS THIS MONEY IN STOCKS, BONDS, AND/OR OTHER SECURITIES.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.13A

### **Coding:**

- 1 - Yes
- 2 - No

### **Technical definition:**

Mutual fund

Mutual fund is equivalent to Money Market Funds in Regulation ECB/2008/32 and in Regulation ECB/2007/8. Money market funds are defined as those collective investment undertakings the shares/units of which are, in terms of liquidity, close substitutes for deposits and which primarily invest in money market instruments and/or in MMF shares/units and/or in other transferable debt instruments with a residual maturity of up to and including one year and/or in bank deposits and/or which pursue a rate of return that approaches the interest rate of money market instruments. Investment funds shall mean a collective investment undertaking that a) invests in financial and non-financial assets to the extent that its objective is investing capital raised from the public and b) is constituted pursuant to Community or national law under: i) contract law (as a common fund managed by management companies); ii) trust law (as a unit trust); iii) company law (as an investment company); or iv) any other similar mechanism.

Mutual fund share/unit:

Equivalent to the sum of the category "money market fund shares/units" in Regulation ECB/2008/32 and "IF shares/units" in Regulation ECB/2007/8. "MMF shares/units" are defined as units issued by MMFs. "IF shares and units" are defined as "shares or units, including in the form of equity capital, issued by IFs that are included in the list of IFs for statistical purposes. This item represents the total liability to the IF's shareholders. Funds arising from non-distributed benefits or funds set aside by reporting IFs in anticipation of likely future payments and obligations are also included."

[Source: ECB, Regulation ECB/2008/32 concerning the balance sheet of the monetary financial institutions sector (update of ECB/2001/13) and Regulation ECB/2007/8 concerning statistics on the assets and liabilities of investment funds, <http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html>]

### **Survey definition:**

Mutual fund

A form of collective investment that pools money from many investors and invests their money in stocks, bonds, short-term money-market instruments, and/or other securities. In a mutual fund, the fund manager trades the fund's underlying securities, realizing capital gains or losses, and collects the dividend or interest income. The investment proceeds are then passed along to the individual investors. The value of a share of the mutual fund, known as the net asset value per share (NAV), is calculated daily based on the total value of the fund divided by the number of shares currently issued and outstanding.

## HD1310X TYPES OF MUTUAL FUNDS

What types of such funds (do you/does your household) have: funds predominantly investing in equity, in bonds, in short-term debt and other money market instruments (e.g. money market funds), in real estate, hedge funds or other types of funds?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.13B

### Coding:

- 1 - Yes
- 2 - No

a set of 7 variables for items:

- a - Funds predominatly investing in equity
- b - Funds predominatly investing in bonds
- c - Funds predominatly investing in money market instruments
- d - Funds predominatly investing in real estate
- e - Hedge funds
- f - Other fund types (specify)
- g -DK/REF type

### Filtering

If (HD1300=1)

### Survey definition:

Note:

- if fund is a hedge fund then it should be recorded under e - Hedge funds, irrespective of the investment policy of the fund.
- 'predominantly' should be interpreted as with the highest percentage.

## HDI320X MARKET VALUE OF MUTUAL FUNDS

What is the current market value of your (household's) investments in each type of fund?

[INTERVIEWER: IF RESPONDENT UNABLE TO PROVIDE DETAILED INFORMATION, TRY TO COLLECT AGGREGATE INFORMATION FOR ALL TYPES OF FUNDS ALTOGETHER]

**Reference unit:** Household

**Questionnaire position:** 4.13C

**Reference period:** Current

### **Coding:**

Numerical value in EUR, 9 digits.

a set of 7 variables for items:

- a - Funds predominantly investing in equity
- b - Funds predominantly investing in bonds
- c - Funds predominantly investing in money market instruments
- d - Funds predominantly investing in real estate
- e - Hedge funds
- f - Other fund types (specify)
- g - AGGREGATE AMOUNT ALL FUND TYPES TOGETHER

### **Filtering**

If (HD1300=1)

## HDI400 HOUSEHOLD OWNS BONDS

Other than what you have already told me, (do you/does anyone in your household) own any type of corporate or government bonds, bills or notes? (< If 4.13A=1 [HH has investments in funds] > Please exclude any bonds, bills or notes corresponding to your investment in funds already reported under the previous question)

**Reference unit:** Household

**Questionnaire position:** 4.14A

**Reference period:** Current

### **Coding:**

- 1 - Yes
- 2 - No

### **Technical definition:**

Bonds

Bonds is equivalent to the category 'debt securities issued' and 'securities other than shares' in Regulation ECB/2008/32.

## Debt securities

Debt securities i.e. securities other than shares excluding financial derivatives, consist of all financial assets which are bearer instruments, are usually negotiable and traded on secondary markets and do not grant the holder any ownership rights to the institutional unit issuing them. This category covers financial assets which are typically represented by documents intended for circulation and whose nominal value is determined on issue. It includes issues of bills, bonds, notes, debentures and similar instruments normally traded in the financial markets. Instruments included in this category can be characterised as providing the holder with the unconditional right to a fixed or contractually determined variable money income in the form of coupon payments (interest) and/or a stated fixed sum on a specified date or dates or starting from a date fixed at the time of issue. Private placements are covered as far as possible.

Global bonds are included (ESA 95, paragraphs 5.50-5.55). This corresponds to ESA 95 category F.33.

[Source: ECB, Regulation ECB/2008/32 concerning the balance sheet of the monetary financial institutions sector (update of ECB/2001/13), Guideline ECB/2007/9 on monetary, financial institutions and markets statistics as amended, Glossary, <http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html> and Eurostat, ESA95, <http://circa.europa.eu/irc/dsis/nfaccount/info/data/ESA95/en/titelen.htm>]

### Survey definition:

#### Bonds

Debt securities, in which the issuer owes the holders a debt and is obliged to repay the principal and interest (the coupon) at a later date, termed maturity. Important is that the security is transferrable from one person to another person.

## HDI410X KIND OF BONDS OWNED

What kind are these - are they ones issued by a foreign or domestic government, by a bank or other type of financial institution, by a non-financial corporation, or by another organization? [CODE ALL THAT APPLY]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.14B

### Coding:

- 1 - Yes
- 2 - No

a set of 4 variables for items:

- a - State or other general government
- b - Banks / Other financial intermediaries,
- c - Non-financial corporation,
- d -Other (specify),

### Filtering

If (HD1400=1)

## HDI420 MARKET VALUE OF BONDS

In total, what is the current market value of all these securities?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.14C

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (HD1400=1)

## HDI500 HOUSEHOLD OWNS PUBLICLY TRADED SHARES

Next, (do you/does anyone in your household) own stock shares in any publicly traded companies?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.15A

### Coding:

1 - Yes  
2 - No

### Technical definition:

Share

Shares is equivalent to 'shares and other equity' in Regulation ECB/2008/32 excluding mutual fund share and excluding other equity [because in the survey "other equity" is classified as businesses]. 'Shares and other equity' is defined as 'holdings of securities which represent property rights in corporations or quasi-corporations. These securities generally entitle the holders to a share in the profits of corporations or quasi-corporations and to a share in their own funds in the event of liquidation. Mutual fund shares are included here'. Shares is also equivalent to the classification 'shares and other equity excluding mutual fund shares' F.51 in ESA95.

[Source: ECB, Regulation ECB/2008/32 concerning the balance sheet of the monetary financial institutions sector (update of ECB/2001/13), <http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html>, and Eurostat, ESA95, <http://circa.europa.eu/irc/dsis/nfaccount/info/data/ESA95/en/titelen.htm>]

[NB: according to ESA95 other equity includes 1) equity in incorporated partnerships; 2) equity in limited liability companies whose owners are partners not shareholders; 3) capital in ordinary or limited partnerships recognised as independent legal entities; 4) capital in cooperative societies recognised as independent legal entities.]

Publicly traded shares: covers those shares with prices quoted on a recognised stock exchange or other form of secondary market (See ESA95, para 5.90.)

**Survey definition:**

Share

A share is one of a finite number of equal portions in the capital of a company, usually evidenced by a piece of paper (also called share certificate) or by an electronic book entry, entitling the owner to a proportion of distributed, non-reinvested profits known as dividends and to a portion of the value of the company in case of liquidation.

Publicly traded shares are shares that are listed on a stock exchange or other form of secondary market, i.e. they can be bought and sold there. Main exchanges in Europe: Euronext, Frankfurt Stock Exchange, London Stock exchange, Helsinki Stock Exchange, Madrid stock Exchange, Milan stock exchange ; Main exchanges in USA: NYSE, Nasdaq, Amex. Main exchanges in Asia: Tokio stock exchange.

**HDI510 VALUE OF PUBLICLY TRADED SHARES**

In total, what is the current market value of these shares?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.15B

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HD1500=1)

**HDI520 ANY SHARES ISSUED BY FOREIGN COMPANIES**

Are any of these shares issued by a foreign company?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.15C

**Coding:**

1 - Yes  
2 - No

**Filtering**

If (HD1500=1)

**Technical definition:**

The securities are classified by the jurisdiction of residence of the issuer of the securities. The residence of an enterprise can be taken to be where it is legally incorporated, or, in the absence of legal incorporation, where it is legally domiciled.

[Source: IMF, 'Coordinated portfolio investment survey guide', 2nd ed., Washington, D.C.: International Monetary Fund, 2002., <http://www.imf.org/external/pubs/ft/cpis/2002/index.htm>]

## HDI600 HOUSEHOLD OWNS MANAGED ACCOUNTS

Some people deposit money at a bank or investment company for a person specialised in investment to manage for them. The manager may make most of the day-to-day decisions or consult more closely with the account owner. Such accounts may also be trust accounts.

Aside from pensions or insurance contracts, (do you/does anyone in your household) have any such managed accounts?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.16A

**Coding:**

- 1 - Yes
- 2 - No

## HDI610 MANAGED ACCOUNTS - ASSETS NOT ALREADY RECORDED

Does this include any assets I have not recorded yet?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.16B

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HD1600=1)

## HD1620 VALUE OF ADDITIONAL ASSETS IN MANAGED ACCOUNTS

In total, what is the value of all these (additional) assets now?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.16C

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HD1610=1)

## HD1700 DOES ANYONE OWE MONEY TO HOUSEHOLD

Next, does anyone (outside of the household) owe money to you (or any member of your household), for instance loans to friends or relatives, other private loans, rent deposits or any other such loan I have not already recorded?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.17A

**Coding:**

1 - Yes  
2 - No

**Survey definition:**

Money 'owed' to you means amounts that are expected to be repaid at some point in the future.

## HD1710 AMOUNT OWNED TO HOUSEHOLD

In total, how much is owed to (you/your household)?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.17B

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HD1700=1)

## HDI800 INVESTMENT ATTITUDES

[SHOW CARD] Which of the following statements comes closest to describing the amount of financial risk that you (and your husband/wife/partner) are willing to take when you save or make investments?

[INTERVIEWER: CODE ONLY ONE RESPONSE, THE ONE DEEMED MOST APPLICABLE BY THE RESPONDENT]

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 4.18

### **Coding:**

- 1- Take substantial financial risks expecting to earn substantial returns
- 2 - Take above average financial risks expecting to earn above average returns
- 3 - Take average financial risks expecting to earn average returns
- 4 - Not willing to take any financial risk

## HDI900 ANY OTHER FINANCIAL ASSETS

Other than any pension rights and insurance contracts, do you (or anyone else in your household) have any other substantial assets that I have not already recorded, such as options, futures, index certificates, precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, or something else?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.19A

### **Coding:**

- 1 - Yes
- 2 - No

### **Survey definition:**

Note: Jewellery is not included here. (Jewellery is included in HB4700 (Q 2.47B))

## HD1910 SPECIFICATION OF OTHER ASSETS

What are these assets (allow up to three)?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.19B

**Coding:**

Verbatim text answer, 255 characters.

**Filtering**

If (HD1900=1)

## HD1920 VALUE OF THE OTHER ASSETS

What is the total value of these other assets?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 4.19C

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HD1900=1)

## HG0110 GROSS INCOME FROM REGULAR SOCIAL TRANSFERS

What was the total gross amount over (the last 12 months / the last calendar year)?

**Reference unit:** Household  
**Reference period:** Last 12 months/last calendar year

**Questionnaire position:** 7.06B

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HG0100=1)

## HG0200 RECEIVED INCOME FROM REGULAR PRIVATE TRANSFERS

Did (you/your household) receive any regular payments of alimony, child support, subsidies, private scholarships, or regular cash transfers from persons outside the household or organizations in (the last 12 months / the last calendar year)? Please do not include gifts or one-time payments.

[INTERVIEWING STRATEGY: IT IS SUGGESTED TO ADD COUNTRY-SPECIFIC EXAMPLES]

**Reference unit:** Household

**Questionnaire position:** 7.07A

**Reference period:** Last 12 months/last calendar year

### **Coding:**

- 1 - Yes
- 2 - No

### **Technical definition:**

Regular private transfers

Any regular transfers from private entities and/or other households. Includes, compulsory or voluntary alimony and child support received on a regular basis, regular payments from households in other countries, any other regular income support payments from people living in other households such as received by children studying away from home or elderly relatives living in another household.

Also includes, regular support received from non-profit institutions including charities, such as regular assistance provided by non-profit institutions serving households, strike pay from unions received on a regular basis, scholarships from charitable trusts.

[Source: "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001]

### **Survey definition:**

Regular inter-household cash transfers received refer to regular monetary amounts received, during the income reference period, from other households or persons. They should refer to regular payment received, even if once a year, available to finance (regular) consumption expenditure.

Inter-household transfers should be:

- Regular, i.e. transfer receipts must be to some extent be anticipated or relied on;
- Current, i.e. available for consumption during the income reference period.

The definition of regular does not refer to precise timing and do not require strong periodicity.

It includes:

- Compulsory alimony and child support;
- Voluntary alimony and child support received on a regular basis;
- Regular cash support from persons other than household members;
- Regular cash support from households in other countries.
- Scholarships from charitable trusts.

It excludes:

- Inheritances and other capital transfers, i.e. transfers received from other households which the household does not consider as being wholly available for consumption within the income reference period (covered as inheritances under HH0100)

- Gifts and other large, one-time and unexpected cash flows, like “lump sums” to buy a car, a house, ... or to be saved for long term consumption (more than one year ahead) (covered as gifts under HH0100).

## HG0210 INCOME FROM REGULAR PRIVATE TRANSFERS

What was the total gross amount over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.07B

**Reference period:** Last 12 months/last calendar year

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (HG0200=1)

## HG0300 RECEIVED INCOME FROM REAL ESTATE PROPERTY

Did (you/your household) receive any income from renting real estate in (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.08A

**Reference period:** Last 12 months/last calendar year

### Coding:

1 - Yes

2 - No

### Technical definition:

This variable covers rental income:

Rents on land, inland waters and rivers and sub-soil assets

Rents on land consist of the amounts paid to a landowner by a tenant for the use of the land. Rents on subsoil assets consist of the payments made to the owners of the subsoil assets by institutional units permitting them to extract the subsoil deposits over a specified period.

Rental income other than for land

Rental on fixed assets is the amount payable by the user of a fixed asset to its owner, under an operating lease or similar contract, for the right to use that asset in production for a specified period of time.

[Source: United Nations, System of National Accounts 2008, Draft version of Volume 2, <http://unstats.un.org/unsd/sna1993/draftingPhase/volume2.pdf>]

### Survey definition:

Income from rental of a property or land refers to the income received, during the income reference period, from

renting a property (for example renting a dwelling - not included in the profit/loss of unincorporated enterprises-, receipts from boarders or lodgers, or rent from land) after deducting costs such as mortgage interest repayments, minor repairs, maintenance, insurance and other charges.

If renting of the property is part of an unincorporated business (e.g. renting summer appartments as a self-employment business), the income should be part of the self-employment income under PG0200.

### HG0310 GROSS RENTAL INCOME FROM REAL ESTATE PROPERTY

What was the total gross amount over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.08B

**Reference period:** Last 12 months/last calendar year

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HG0300=1)

### HG0400 RECEIVED INCOME FROM FINANCIAL INVESTMENT

Did (you/your household) receive any income in the form of interest or dividends on sight deposits, time and saving deposits, certificates of deposit, managed accounts, bonds, publicly traded stock shares or mutual funds in (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.09A

**Reference period:** Last 12 months/last calendar year

**Coding:**

1 - Yes

2 - No

**Technical definition:**

Interest

Interest is the amount that the debtor becomes liable to pay to the creditor over a given period of time without reducing the amount of principal outstanding, under the terms of the financial instrument agreed between them.

Dividends

Dividends are a form of property income to which shareholders, that is the owners of a corporation, become entitled as a result of placing funds at the disposal of the corporation. (Source: System of National Accounts, United Nations, 1993). Out of these, only dividends received from publicly traded companies are included as financial investments income under PG0400.

**Survey definition:**

Interest and dividends received from publicly traded companies (not including the profit/loss of an unincorporated enterprises and investments in companies that are not publicly traded). Refer to the amount of interest from assets such as bank accounts, certificates of deposit, bonds, publicly traded shares etc. received during the income reference period less expenses incurred.

**HG0410 GROSS INCOME FROM FINANCIAL INVESTMENTS**

What was the total gross amount over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.09B

**Reference period:** Last 12 months/last calendar year

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HG0400=1)

**HG0500 RECEIVED INCOME FROM PRIVATE BUSINESS OTHER THAN SELF-EMPLOYMENT**

(Other than self-employment income I have already recorded, did/Did) (you/your household) receive any income from a private business or partnership in (the last 12 months / the last calendar year)?

[INTERVIEWER: INCOME FROM SELF-EMPLOYMENT ACTIVITIES SHOULD BE REPORTED IN 7.02B AND SHOULD NOT BE DOUBLE COUNTED HERE]

**Reference unit:** Household

**Questionnaire position:** 7.10A

**Reference period:** Last 12 months/last calendar year

**Coding:**

1 - Yes

2 - No

**Survey definition:**

Profits from capital investment in an unincorporated business other than self-employment income (PG0200) and income from financial investments (HG0400) Refers to the amount of profits from capital investment in unincorporated and incorporated not publicly traded private businesses received during the income reference period less expenses incurred.

## HG0510 GROSS INCOME FROM PRIVATE BUSINESS OTHER THEN SELF-EMPLOYMENT

What was the total gross amount over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.10B

**Reference period:** Last 12 months/last calendar year

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (HG0500=1)

## HG0600 RECEIVED INCOME FROM OTHER INCOME SOURCE

Did (you/your household) receive any other regular or irregular income from sources other than those I have already recorded, such as capital gains or losses from the sale of assets, prize winnings, insurance settlements, severance payments, lump sum payments upon retirement, premature withdrawal from private insurance schemes or any other sources in (the last 12 months / the last calendar year)?

[INTERVIEWER: TAX REFUNDS SHOULD NOT BE CONSIDERED HERE, NOR ANYWHERE ELSE]

**Reference unit:** Household

**Questionnaire position:** 7.11A

**Reference period:** Last 12 months/last calendar year

### Coding:

1 - Yes

2 - No

### Survey definition:

Other income sources

Any other income that is not included in the sources already recorded. Residual item.

Sources of income to be included:

- Capital gains or losses from the sale of assets
- Severance and termination payments (benefits compensating employees for employment ending before the employee has reached the normal retirement age for that job); redundancy compensation (capital sums paid to employees who have been dismissed through no fault of their own by an enterprise that is ceasing or cutting down its activities)
- Lump sum payments upon retirement
- Premature withdrawal from private pension schemes
- Prize winnings
- Insurance settlements

NOTE: If the text specification of the kind of income provided by the respondent allows subsequent re-classification into one of the standardised income variables, the preferred solution is to add this income under its

corresponding category. If such ex-post classification is not possible or the income does not belong to any of these income components, the residual income variable HG0610 is to be used, with the text description of the kind of income provided in HG0620.

## HG0620 SPECIFICATION OF OTHER INCOME SOURCE RECEIVED

What was the source of this income?

[INTERVIEWER: IT IS FUNDAMENTAL TO DISTINGUISH BETWEEN REGULAR AND IRREGULAR SOURCES OF INCOME]

**Reference unit:** Household

**Questionnaire position:** 7.11B

**Reference period:** Last 12 months/last calendar year

### Coding:

Verbatim text, 255 characters.

### Filtering

If (HG0600=1)

## HG0610 GROSS INCOME FROM OTHER SOURCES

What was the total gross amount received over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.11C

**Reference period:** Last 12 months/last calendar year

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (HG0600=1)

## HG0700 IS INCOME 'NORMAL' IN REFERENCE PERIOD

Now considering the sum of all sources of income, would you say that your (household's) income over the last 12 months was unusually high or low compared to what you would expect in a "normal" year, or was it about normal?

**Reference unit:** Household

**Questionnaire position:** 7.12

**Reference period:** Last 12 months/last calendar year

**Coding:**

- 1 - High
- 2 - Normal
- 3 - Low

## HG0800 FUTURE INCOME EXPECTATIONS

Over the next year, do you expect your (household's) total income to go up more than prices, less than prices, or about the same as prices?

[NOTE FROM THE SUBGROUP: IF INCOME IS COLLECTED FOR THE LAST CALENDAR YEAR PLUS CURRENT EMPLOYMENT INCOME, THE QUESTION CAN BETTER BE FORMULATED IN TERMS OF COMPARISON BETWEEN CURRENT AND FUTURE INCOME]

**Reference unit:** Household

**Questionnaire position:** 7.13

**Reference period:** Next 12 months vs. the last 12 months

**Coding:**

- 1 - More than prices
- 2 - Less than prices
- 3 - About the same as prices

## PG9020 RESPONDENT OF THE PERSONAL INCOME SECTION

The questions 7.01A - 7.05B in this section and for person X were answered by:

**Reference unit:**  
**Reference period:** -

**Questionnaire position:** 7.R

**Coding:**

Identification of person (numerical value, 2 digits)

## HH0100 ANY SUBSTANTIAL GIFT OR INHERITANCE RECEIVED

(< If 2.06 = 3 or 4 [household main residence inherited or received as a gift] > In addition to the household main residence,) (have you/has any member of the HH) ever received an inheritance or a substantial gift, including money or any other assets (from someone who is not a part of your current household)?

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 8.01A

**Coding:**

1 - Yes  
2 - No

**Survey definition:**

Inheritance: includes transfer of assets in connection with death of a decedent.

Gift: transfer of assets made during the life of a donor, not connected to the death of that person.

## HH0110 NO OF GIFTS/INHERITANCES RECEIVED

How many?

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 8.01B

**Coding:**

Numerical value, 2 digits.

**Filtering**

If (HH0100=1)

Note: Bottom coded to 1925.

## HH020\$X GIFT/INHERITANCE \$X: YEAR GIFT/INHERITANCE RECEIVED

In what year did you/your household receive (it/the most important one for your [household's] current wealth/the next most important one for your [household's] current wealth)?

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 8.02  
Loop for gifts/inheritances

**Coding:**  
Numerical value, 4 digits.

**Filtering**  
If (HH0110>\$x-1)

## HH030\$X GIFT/INHERITANCE \$X: WHAT KIND OF ASSETS RECEIVED

What kinds of assets were received? (CODE ALL THAT APPLY)

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 8.03  
Loop for gifts/inheritances

**Coding:**  
1 - Yes, such assets received  
2 - No, no such assets received

a set of 9 variables for items:

- a - Money
- b - Dwelling
- c - Use of a dwelling (under reserve or usufruct)
- d - Land
- e - Business
- f - Securities, shares
- g - Jewellery, furniture, artwork
- h - Life insurance
- i - Other assets (specify)

**Filtering**  
If (HH0110>\$x-1)

**Survey definition:**  
c- Usufruct: the right to enjoy the use and advantages of another's property short of the destruction or waste of its substance

e-Business: that would also include a farm business

h- Life insurance: if bought as a gift. If the benefits of a life insurance have been monetarised then they should be recorded in a - Money (or in 7.11A as income, if monetarised during the survey reference period).

#### HH040\$X GIFT/INHERITANCE \$X: VALUE

At the time (you/your household) received it, how much was it worth?

**Reference unit:** Household

**Reference period:** -

**Questionnaire position:** 8.04

Loop for gifts/inheritances

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (HH0110>\$x-1)

#### HH050\$X GIFT/INHERITANCE \$X: TYPE OF TRANSFER (GIFT/INHERITANCE)

Was that a gift or an inheritance?

**Reference unit:** Household

**Reference period:** -

**Questionnaire position:** 8.05

Loop for gifts/inheritances

**Coding:**

1 - Gift

2 - Inheritance

**Filtering**

If (HH0110>\$x-1)

## HH060\$X GIFT/INHERITANCE \$X: FROM WHOM RECEIVED

From whom was it received?

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 8.06  
Loop for gifts/inheritances

### Coding:

- 1 - Maternal grandparents
- 2 - Paternal grandparents
- 3 - Parents
- 4 - Children
- 5 - Other relatives
- 6 - Other (specify)

### Filtering

If (HH0110>\$x-1)

## HH0700 EXPECT TO RECEIVE INHERITANCE IN THE FUTURE

And in the future, (do you/does anyone in your household) expect to receive a substantial gift or inheritance (from someone outside the household)?

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** 8.07

### Coding:

- 1 - Yes
- 2 - No

## HI0100 AMOUNT SPENT ON FOOD AT HOME

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

**Reference unit:** Household  
**Reference period:** Last 12 months

**Questionnaire position:** 9.01

### **Coding:**

Numerical value in EUR, 6 digits.

### **Technical definition:**

Food consumption at home

### **COICOP-HBS classification of goods 01 (food and non-alcoholic beverages).Survey definition:**

Food consumption at home

Amount spent on purchases of food and non-alcoholic beverages: bread and cereals, meat, fish, milk, cheese and eggs, fruit and vegetables, sugar, jam, honey chocolate and confectionery, coffee, tea and cocoa, mineral water, soft drinks and fruit and vegetable juices.

## HI0200 AMOUNT SPENT ON FOOD OUTSIDE HOME

During the last 12 months, about how much did (you/your household) spend in a typical month on food and beverages outside the home? I mean expenses at restaurants, lunches, canteens, coffee shops and the like. Please, include only the amounts (you/your household) paid out i.e. net of any employer subsidy/discount/promotion etc.

**Reference unit:** Household  
**Reference period:** Last 12 months

**Questionnaire position:** 9.02

### **Coding:**

Numerical value in EUR, 6 digits.

### **Survey definition:**

Food consumption outside home

Expenses at restaurants and canteens. In case of subsidised meals provided as part of employment package, only the amount actually paid by the household should be included.

## HI0300 MAKES PRIVATE TRANSFERS TO INDIVIDUALS OUT OF HOUSEHOLD/CHARITIES (Y/N)?

Did (you/your household) make payments on a regular basis to persons outside your household (such as alimony, aid to relatives or other persons who are not part of the household, etc.) in the last 12 months? Do not consider here one-off payments.

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 9.03A

### **Coding:**

- 1 - Yes
- 2 - No

### **Survey definition:**

Regular inter-household transfers paid refer to regular monetary amount paid, during the income reference period, to other households. They should refer to regular payments, even once a year, out of income.

These inter-household transfers should be:

- Regular, i.e. transfer payments must be to some extent be anticipated or relied on;
- Current, i.e. out of the income from the income reference period.

The definition of regular does not refer to precise timing and do not require strong periodicity.

Regular inter-household transfers paid include:

- Compulsory alimony and child support
- Voluntary alimony and child support paid on a regular basis
- Regular cash support to persons other than household members
- Regular cash support to households in other countries.
- Regular donations given to charities/institutions (eg the church).

Regular inter-household transfers paid exclude:

- Capital transfers and money drawn from saving.
- Repayments of loans/transfers received.

NOTE: The applied definition should mirror the one applied for the inter-household transfers received under HG0200.

## HI0310 AMOUNT GIVEN AS PRIVATE TRANSFERS PER MONTH

About how much money do (you/your household) give per month?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 9.03B

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HI0300=1)

## HI0400X PURPOSE OF SAVING

Now I'd like to ask you some questions about your attitudes about savings. People have different reasons for saving, even though they may not be saving all the time. What are your (household's) most important reasons for saving?

[CODE ALL THAT APPLY] [INTERVIEWER: DO NOT SHOW ANSWER CATEGORIES]

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 9.04

### Coding:

- 1 - Yes
- 2 - No

a set of 12 variables for items:

- a - Purchase own home
- b - Other major purchases (other residences, vehicles, furniture, etc.)
- c - Set up a private business or finance investments in an existing business
- d - Invest in financial assets
- e - Provision for unexpected events
- f - Paying off debts
- g - Old-age provision
- h - Travels/holidays
- i - Education/support of children or grandchildren
- j - Bequests
- k - Taking advantage of state subsidies (for example, a subsidy to building society savings)
- l - Other (SPECIFY)

## HI0500 COMPARISON OF LAST 12 MONTHS' EXPENSES WITH AVERAGE

Aside from any purchases of assets, would you say that your (household's) overall expenses over the last 12 months were unusually high or low compared to what you would expect in a "normal" year, or were they about normal?

**Reference unit:** Household  
**Reference period:** Last 12 months

**Questionnaire position:** 9.05

### Coding:

- 1 - Higher than average
- 2 - Lower than average
- 3 - Just about average

## HI0600 LAST 12 MONTH EXPENSES WERE BELOW/ABOVE INCOME

Again aside from any purchases of assets, over the last 12 months would you say that your (household's) regular expenses were higher than your (household's) income, just about the same as your (household's) income or that (you/your household) spent less than (your/its)\_income?

**Reference unit:** Household  
**Reference period:** Last 12 months

**Questionnaire position:** 9.06

### Coding:

- 1 - Expenses exceeded income
- 2 - Expenses about the same as income
- 3 - Expenses less than income

## HI0700X SOURCE OF EXTRA INCOME TO MEET EXPENSES

You have told me that your expenses in the last 12 months have been above your income. What did you do to meet expenses?

[CODE ALL THAT APPLY] [INTERVIEWER: DO NOT SHOW ANSWER CATEGORIES]

**Reference unit:** Household  
**Reference period:** Last 12 months

**Questionnaire position:** 9.07

### Coding:

- 1 - Yes
- 2 - No

a set of 7 variables for items:

- a - Sold assets
- b - Got a credit card / overdraft facility
- c - Got some other loan
- d - Spent out of savings
- e - Asked for help from relatives or friends
- f - Left some bills unpaid
- g - Other(SPECIFY)

### Filtering

If (HI0600=1)

## HI0800 ABILITY TO GET FINANCIAL ASSISTANCE FROM FRIENDS OR RELATIVES

In an emergency, could (you/your household) get financial assistance of say EUR 5,000 from friends or relatives who do not live with you?

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** 9.08

### Coding:

- 1 - Yes
- 2 - No

## SB1000 QUARTER OF THE INTERVIEW

**Reference unit:** Household  
**Reference period:** -

**Questionnaire position:** -

**Coding:**

Quarter (2011q1), or year, if quarter not available.

## SC0600 TYPE OF DWELLING

**Reference unit:** Household  
**Reference period:** Current

**Questionnaire position:** -

**Coding:**

- 1 - Individual house
- 2 - Semi-detached house
- 3 - Flat/apartment
- 4 - Other kind of dwelling

## VARIABLES FOR ALL HOUSEHOLD MEMBERS

### RA0020 PAST PERSONAL ID (ONLY TO BE PROVIDED BY COUNTRIES WITH A PANEL COMPONENT)

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED BY NCB'S

**Reference unit:** All household members (panel)

**Questionnaire position:**

**Reference period:** -

**Coding:**

Numerical value, 2 digits

### RA0030 VINTAGE OF LAST INTERVIEW (INDIVIDUAL) (ONLY TO BE PROVIDED BY COUNTRIES WITH A PANEL COMPONENT)

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED BY NCB'S

**Reference unit:** All household members (panel)

**Questionnaire position:**

**Reference period:** -

**Coding:**

Numerical value, 4 digits

### RA0040 MOTIVATION FOR ENTERING THE HOUSEHOLD

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED BY NCB'S

**Reference unit:** New members of panel household

**Questionnaire position:**

**Reference period:** -

**Coding:**

1 - Newborn

2 – Other

## RA0100 RELATIONSHIP TO REFERENCE PERSON

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED FROM THE HOUSEHOLD SCREENER.

**Reference unit:** All household members

**Questionnaire position:** 0.01

**Reference period:** Current

### Coding:

- 1 - Reference person (RP)
- 2 - Spouse or Partner of RP
- 3 - Son/daughter of RP
- 4 - Parent of RP
- 5 - Parent in law of RP
- 6 - Grandparent of RP
- 7 - Grandchild of RP
- 8 - Brother/sister of RP
- 9 - Another relative of RP
- 10 - Other household member - not a relative of Rp

### Survey definition:

Spouse:

Spouse is defined as a person related by marriage (husband/wife) or alternative legal arrangement (registered partner, in countries where such an arrangement exists).

Partner:

Partner is defined as a person, other than a spouse, with whom one cohabits without being married or having alternative partnership on a legal basis to each other (domestic partner, cohabitating partner, consensual union).

Another relative:

Another relative is a person not belonging to any of the previous categories related to the RP by circumstances of birth or family relationship (e.g. aunts, uncles, cousins, etc.).

Other household member:

Other persons, without such a family relationship, should be coded as other household members, not related to RP.

## RA0200 GENDER

[INTERVIEWER: RECORD GENDER BY OBSERVATION OR RELATIONSHIP TO REFERENCE PERSON: IF NOT OBVIOUS, ASK]

I am required to ask: what is X's(your) gender?

**Reference unit:** All household members

**Questionnaire position:** 1.01

**Reference period:** Current

**Coding:**

1 - Male

2 - Female

## RA0300 AGE

What is X's(your) age?

**Reference unit:** All household members

**Questionnaire position:** 1.02

**Reference period:** Current

**Coding:**

Numerical value, 3 digits.

**Survey definition:**

Age of the person at the time of the interview.

Note:

Age is top-coded at 85.

A twin variable RA0300\_B contains age coded in the following brackets:

0-6 =>1, 7-13 =>2, 14-15 =>3, 16-19=>4, 20-24 =>5, 25-29 =>6, 30-34 =>7, 35-39 =>8, 40-44 =>9, 45-49 =>10, 50-54 =>11, 55-59 =>12, 60-64 =>13, 65-69 =>14, 70-74 =>15, 75-79 =>16, 80-84 =>17, 85+ =>18.

Age in brackets is provided for all countries, while the full age variable is suppressed in some of them due to data anonymisation reasons.

## RA0400 COUNTRY OF BIRTH

In which country was(were) X(you) born?

**Reference unit:** All household members  
**Reference period:** Current

**Questionnaire position:** 1.03

### **Coding:**

Three characters country code (using the EU-LFS and EU-SILC classification of countries).

If detailed coding is not possible, the following groups can be used:

OEA = Other Euro Area

OEU = Other European Union Countries

OTH = Other countries

### **Technical definition:**

Country of birth is the country where a person was born, that is the country of usual residence of mother at the time of the birth (in cases when the birth took place in country unrelated to the place of usual residence of the mother). It is recommended that the questions related to country of birth ask directly country of birth of person or country of usual residence of mother at the time of birth.

Information on country of birth should be obtained in accordance with the national boundaries and names of the countries existing at the time of data collection.

Classification of countries used in EU-SILC (see in particular Regulation EC 1983/2003):

BE Belgique/België  
BG Bulgaria  
CZ Czech Republic  
DK Denmark  
DE Deutschland  
EE Estonia  
IE Ireland  
EL Elláda  
ES España  
FR France  
IT Italia  
CY Cyprus  
LV Latvia  
LT Lithuania  
LU Luxembourg  
HU Hungary  
MT Malta  
NL Nederland  
AT Österreich  
PL Poland  
PT Portugal  
RO Romania  
SI Slovenia  
SK Slovak Republic  
FI Suomi  
SE Sverige

UK United Kingdom  
CH Switzerland  
HR Croatia  
IS Iceland  
NO Norway  
TR Turkey

OEU Other European Countries

NAF North Africa  
(Algeria, Egypt, Libyan Arab Jamahiriya, Morocco, Sudan, Tunisia, Western Sahara)

WAF West Africa  
(Benin, Burkina Faso, Cape Verde, Côte d'Ivoire, Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Mauritania, Niger, Nigeria, Saint Helena, Senegal, Sierra Leone, Togo)

OAF Other Africa

USA United States

CAN Canada

CSA Central and South America

NME Near and Middle East  
(Armenia, Azerbaijan, Bahrain, Georgia, Iraq, Israel, Jordan, Kuwait, Lebanon, Occupied Palestinian Territory, Oman, Qatar, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen)

OAS Other Asia

OCE Australia and Oceania

OTH Other

More aggregated classification according to transmission codes is likely to be used for external dissemination of data, respecting the needed minimum number of cases and confidentiality protection. Countries may of course keep more detailed classification in their data releases, for example having separate codes for some countries with sufficient number of cases and of particular national interest.

[Source: Commission regulation (EC) No 1983/2003 of 7 November 2003 implementing Regulation (EC) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions (EU-SILC) as regards the list of target primary variables, <http://eur-lex.europa.eu/en/index.htm> ]

### **Survey definition:**

Country of birth is the country where a person was born, that is the country of usual residence of mother at the time of the birth (in cases when the birth took place in country unrelated to the place of usual residence of the mother).

## RA0500 HOW LONG HAVE YOU BEEN LIVING IN THE COUNTRY

For how many years (have you/has X) lived in <country in which the interview is taking place>?

INTERVIEWER: IF THE PERSON HAS BEEN LIVING IN <COUNTRY> FOR LESS THAN HALF A YEAR, CODE "ZERO"

IF THE PERSON HAS HAD MULTIPLE STAYS IN <COUNTRY>, PROBE: Please include all stays in <country> that lasted longer than half a year.

**Reference unit:** All household members  
**Reference period:** Current

**Questionnaire position:** 1.04

### Coding:

Numerical value in years, 3 digits.

### Filtering

If (RA0400<>SA0100)

### Survey definition:

Number of years the person has been living in the country.

If the duration of the stay is less than a year, the variable will be coded 0.

In case of repeated stays in the country of interview, the answer should reflect the total length respondent has been living in the country as the sum of all stays longer than 6 months.

Example: if respondent studied in the country 5 years, then left the country to come back after some time, the total length of stay should include those 5 years of his/her studies.

## PERSONAL QUESTIONNAIRE VARIABLES (PERSONS 16 AND OLDER)

## PA0100 MARITAL STATUS

What is X's(your) marital status?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 1.05

### Coding:

- 1 - Single/never married
- 2 - Married
- 3 - Consensual union on a legal basis
- 4 - Widowed
- 5 - Divorced

### Technical definition:

Marital status is usually understood as legal marital status, which is defined as the (legal) conjugal status of each individual in relation to the marriage laws (or customs) of the country (i.e. de jure status).

Four main marital statuses can be distinguished: single (never married), married, widowed and divorced. Other legal marital statuses may exist in some countries - like registered/legal partnership or legally separated.

In addition to the de-jure marital status, a second distinct concept of marital status exists - de facto marital status. It is defined as the marital status of each individual in terms of his or her actual living arrangements within the household rather than in terms of a legal status of persons. The key classification criterion is the fact whether person lives in a union with a partner or not. De-facto marital status then distinguishes between partnership with a legal basis and consensual union (co-habitation).

[Source: Eurostat, Core Social Variables]

### Survey definition:

The variable includes legal (de-jure) marital status of the respondent classified under the four main legal marital statuses, plus consensual union on a legal basis:

Single (never married).

Married.

Consensual union on a legal basis (includes registered partnerships or other similar national legal arrangements – if existing in a given country)

Widowed and not remarried (including widowed from registered partnership, where applicable).

Divorced and not remarried (including legally separated and dissolved registered partnership, where applicable).

In case legally separated constitutes a special legal marital status (as it is in some countries), information on these may be collected separately but will be thereafter classified under divorced. Married persons not living with their spouse will, however, be classified according to their de-jure status as married. In this respect, the de-jure marital status may not necessarily correspond with the actual situation of the household in terms of co-habitation, arrangements, etc.

NOTE: the actual co-habitation and household arrangements (particularly with respect to informal cohabitation arrangements not covered by legal marital status) can be derived from the relationship of other household members to the reference person. The Eurostat's Core social Variables works with the following aggregated classification of household types:

1 One-person household

2 Multi-person household

2.1. Lone parent with child(ren) aged less than 25

2.2. Couple without child(ren) aged less than 25

2.3. Couple with child(ren) aged less than 25

2.4. Couple or lone parent with child(ren) aged less than 25 and other persons living in household\*

2.5 Other type of household\*\*

\* Category "other persons" includes all persons in household who are not children of that couple or lone parent or partner in that couple.

\*\* Category "Other type of household" includes all other households without parent-child relationship.

## PA0200 HIGHEST LEVEL OF EDUCATION COMPLETED

What is the highest level of education (you/he/she) (has/have) completed?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 1.06

### **Coding:**

Categories based on ISCED-97 classification:

- 1 – Primary or below (No formal education or below ISCED 1 + ISCED 1: Primary education)
- 2 – Lower secondary (ISCED 2: Lower secondary or second stage of basic education)
- 3 – Upper secondary (ISCED 3: Upper secondary + ISCED 4: Post-secondary)
- 5 – Tertiary (ISCED 5: First stage tertiary + ISCED 6: Second stage tertiary)

### **Technical definition:**

The highest level of education of one person is defined as the highest attainment of an educational programme the person has successfully completed.

The educational classification to be used is the International Standard Classification of Education (ISCED 1997) coded according to the seven ISCED-97 categories. The basic unit of classification in ISCED-1997 is the educational programme. Educational programmes are defined on the basis of their educational content as an array or sequence of educational activities, which are organised to accomplish a pre-determined objective or a specified set of educational tasks.

ISCED-1997 provides an improved set of criteria for assigning individual programmes to 'levels' of education (the more practical steps for the coding according to ISCED-97 can be found in the ISCED-97 manual published by UNESCO

[Source: UNESCO-ISCED-97, [http://www.uis.unesco.org/ev.php?ID=3813\\_201&ID2=DO\\_TOPIC](http://www.uis.unesco.org/ev.php?ID=3813_201&ID2=DO_TOPIC)]

### **Survey definition:**

The variable uses the ISCED-97 International Standard Classification of Education.

ISCED categories cannot be asked directly in the questionnaire, answer categories will have to reflect the structure of each national system of education. In each country, an official "mapping" exists of the national system of education into the international ISCED scheme, which is used for compiling EU statistics on education and in surveys coordinated by Eurostat. This "mapping" is to be used as a reference for recoding of answers from national questionnaire into the harmonised ISCED-based output.

The expression "level successfully completed" must be associated with obtaining a certificate or a diploma, when there is a certification. In cases where there is no certification, successful completion must be associated with full attendance.

When determining the highest level, both general and vocational education/training should be taken into consideration.

Persons who have not completed their studies should be coded according to the highest level they have completed.

## PE0100\$X LABOUR STATUS

SHOW CARD: What is (your/X's) current employment status. Which categories best describe (your/his/her) situation? Please start with the most important employment status.

[INTERVIEWER: CODE THE MAIN STATUS AS FIRST AND THEN ALL OTHERS THAT ALSO APPLY TO THIS PERSON.]

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.01

### Coding:

- 1 - Doing regular work for pay / self-employed/working in family business
- 2 - On sick/maternity/other leave (except holidays), planning to return to work
- 3 - Unemployed
- 4 - Student/pupil/unpaid intern
- 5 - Retiree or early retiree
- 6 - Permanently disabled
- 7 - Compulsory military service or equivalent social service
- 8 - Fulfilling domestic tasks
- 9 - Other not working for pay (specify)

a set of 9 variables for items:

- a - first choice labour status
- b - secondary choice labour status
- c - secondary choice labour status
- d - secondary choice labour status
- e - secondary choice labour status
- f - secondary choice labour status
- g - secondary choice labour status
- h - secondary choice labour status
- i - secondary choice labour status

### Survey definition:

Item a - labour status (first choice):

The variable captures the person's own perception of their main activity at present.

The term 'normal' refers to disregarding purely transient or other temporary changes in the situation, and to an averaging over time in case of fluctuations (such as over 4 weeks preceding the interview). The concept of 'current' implies that any definitive changes in the activity situation are taken into account. For instance, if a person has lost a job or has retired recently, or the activity status has changed otherwise in a definitive manner, then the situation as of the time of the interview should be reported. In this sense, 'current' overrides any concept of averaging over any specific reference period.

The self-declared main activity status is, in principle, determined on the basis of the most time spent, but no criteria are specified explicitly. In case respondents hesitate between the answers 'permanently disabled' and 'in retirement', the code 'in retirement' should be privileged for persons having reached the most frequent legal

retirement age or the one in their previous occupation.

The code 'in compulsory military or community service' might not be relevant any longer in certain countries and will therefore be dropped from national questionnaires in these countries.

The code "on sick/maternity/other leave, planning to return to work" applies to situations when respondent has existing employment contract /self-employment activity from which he/she is only temporarily absent due to sickness, maternity leave period or other transitory reasons and he/she expects to return to that job. For routing of the questions, these persons are considered as being in employment - e.g. they are asked questions related to their employment, from which they are only temporary absent.

Unpaid family workers fall under code 1: 'Doing regular work for pay / self-employed/family business'

Items b-i: Secondary labour status indicated by the respondent in addition to the main status under Item a.

## PE0200 STATUS IN EMPLOYMENT

In (your/his/her) current main job, (are you/is [he/she]) working for someone else, self-employed with or without employees or an unpaid worker in a family business?

[IF THE PERSON HAS MORE THAN ONE JOB, PROBE: Please select the main one based on the hours worked.]

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.02

### Coding:

- 1 - Employee
- 2 - Self-employed - with employees
- 3 - Self-employed - without employees
- 4 - Unpaid family worker

### Filtering

If ((PE0100a=1)OR(PE0100a=2))

### Survey definition:

This variable refers to the main job. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked.

#### Employee

Employees are defined as persons who work for a public or private employer and who receive compensation in the form of wages, salaries, fees, gratuities, payment by results or payment in kind; non-conscripted members of the armed forces are also included.

- An employee is usually working for an outside employer, but a son or daughter, for example, who is working in a parent's firm and receives a regular monetary wage is classified here as an employee.
- A woman looking after children in her own home is classified as an employee if she is paid to do this by the local authority (or any other public administration) and if she doesn't take any decision affecting the enterprise (e.g. schedules or number of children) but as a self employed if she does it privately.
- Apprentices, or trainees receiving remuneration should be considered as employees.

- Priests ( of any kind of religion) are considered employees
- Persons who are simultaneously working in their own professional practice and for a public or private employer (e.g. doctors with their own cabinet and working in an hospital) should be classified according to the status where they work a more important number of hours.

#### Self-employed with employees

Self-employed persons with employees are defined as persons who work in their own business, professional practice or farm for the purpose of earning a profit, and who employ at least one other person. If people working in the business, professional practice or farm, are not paid then he/she should be considered as self employed without employees.

#### Self-employed without employees

Self-employed persons without employees are defined as persons who work in their own business, professional practice or farm for the purpose of earning a profit, and who do not employ any other person. Nevertheless he may engage members of his/her own family or apprenticed without payment. In this category one can find farmers working alone or using the assistance of members of family.

#### In particular:

- A woman who looks after one or more children that are not her own on a private basis and receiving a payment for this service is a self-employed.
- A freelancer should be classified as self-employed, although a person who has been regularly retained by a single employer for some time may also be regarded as an employee.

#### Family worker

Family workers are persons who help another member of the family to run an agricultural holding or other business, provided they are not considered as employees. Persons working in a family business or on a family farm without pay should be living in the same household as the owner of the business or farm, or in a slightly broader interpretation, in a house located on the same plot of land and with common household interests. Such people frequently receive remuneration in the form of fringe benefits and payments in kind. However, that this applies only when the business is owned or operated by the individual themselves or by a relative. Thus, unpaid voluntary work done for charity should not be included.

#### The category includes,

- A son or daughter working in the parents' business or on the parents' farm without pay.
- A wife who assists her husband in his business, e.g. a haulage contractor, without receiving any formal pay.

#### Special case: Members of producers' co-operatives

Members of producers' co-operatives should be considered as self-employed if in the cooperative, each member takes part on an equal footing with other members in determining the organisation of production, sales and /or other work of the establishment, the investments and the distribution of the proceeds of the establishment amongst their members. In the case co-operative hired workers and these workers have an employment contract that gives them a basic remuneration (which is not directly dependent upon the revenue of the cooperative), these workers are identified as employees of the co-operative. Even if the co-operative has employees (e.g. an accountant) the members of the co-operative should be considered as "self-employed without employees" because the co-operative as an institution (and not any of its members) is the employer.

## PE0300 JOB DESCRIPTION / ISCO

What is (your/his/her) job title? What (do you/does [he/she]) do on that job? (Tell me more about that.)

[INTERVIEWER: WRITE DOWN BOTH THE JOB TITLE AND DESCRIPTION OF TASKS RESPONDENT DOES IN HIS/HER JOB]

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.03

### **Coding:**

ISCO code, 2 digits.

[Output categories based on ISCO classification of occupations (2 digits)].

### **Filtering**

If ((PE0100a=1)OR(PE0100a=2))

### **Technical definition:**

This variable refers to the current main job. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked. The variable on occupation should be coded according to the ISCO-88 (COM) classification which is based upon ISCO-88, International Standard Classification of Occupations, published by the International Labour Force (Geneva, 1990). The basis for the classification in the ISCO-88 scheme is the nature of the job itself and the level of skill required. A job is defined as the set of tasks and duties to be performed.

The questions needed for the classification by occupation are the job title associated with the main job and a further description of the tasks and duties. For a few occupations, information on size group of workplace (the local unit of activity) is needed to code ISCO-88.

NOTE: As of 2010, the current ISCO-88 classification of occupations is to be replaced by the new ISCO-08 version. Given the expected timespan of national surveys, the new version of the classification can be an issue for comparability of the euro area output and some coordination in this respect would be useful.

[Source: International Labour Force, ISCO-88, <http://www.ilo.org/public/english/bureau/stat/isco/index.htm>]

### **Survey definition:**

This variable refers to the current main job. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked. A job is defined as the set of tasks and duties to be performed.

## PE0400 MAIN EMPLOYMENT - NACE

What does the firm/organisation you work for mainly make or do?

INTERVIEWER: IF THE COMPANY IS A DIVERSIFIED COMPANY, WE WANT TO KNOW ABOUT THE SUBSIDIARY IN WHICH THE PERSON WORKS.

[INTERVIEWER: WRITE DOWN THE DESCRIPTION OF ECONOMIC ACTIVITY OF LOCAL UNIT WHERE RESPONDENT WORKS]

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.04

### Coding:

1 character code (output requirements based on the first letter of the 2008 NACE classification [21 categories]).

### Filtering

If (PE0200=1)

### Technical definition:

The economic sector of main employment should be coded according to the NACE, Rev.2, first level, classification provided in annex, which is based upon the Statistical Classification of Economic Activities. The NACE, is the standard classification used at national and EU level for both economic and social statistics. Economic activities are characterised by the input of goods or services, a production process and the output of products.

[NACE Rev. 2: [http://epp.eurostat.ec.europa.eu/cache/ITY\\_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF](http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF)]

### Survey definition:

This variable refers to the main job. If multiple jobs are held, the main job should be the one with the greatest number of hours usually worked.

The underlying question asks the respondent to describe the economic activity and the kind of products or services supplied by the firm where (s)he works.

If the company is diversified company, the activity of the subsidiary in which respondent works is to be asked. If the employer operates on more localities, the economic activity of the employer should refer to the local unit where respondent works. The "local unit" to be considered is the geographical location where the job is mainly carried out or, in the case of itinerant occupations, can be said to be based; normally it consists of a single building, part of a building, or, at the largest, a self-contained group of buildings. The "local unit" is therefore the group of employees of the enterprise who are geographically located at the same site.

Note: Grouped codes B-E, L-N and R-U used in Portugal. Grouped codes DE, HJ, L-N used in Spain.

## PE0500 TYPE OF CONTRACT

Is this a permanent position or a temporary contract?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.05

### Coding:

- 1 - Permanent position
- 2 - Temporary contract

### Filtering

If (PE0200=1)

### Survey definition:

This variable refers to the main job. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked.

This question is addressed only to employees. Jobs are usually based on written work contracts. However in some countries such contracts exist only for specific cases (for example in the public sector, for apprentices, or for other persons undergoing some formal training within an enterprise). Taking account of these different institutional arrangements the notions "temporary job" and "work contract of limited duration" (likewise "permanent job" and "work contract of unlimited duration") describe situations which under different institutional frameworks can be regarded as similar. A job may be regarded as temporary if it is understood by both employer and the employee that the termination of the job is determined by objective conditions such as reaching a certain date, completion of an assignment or return of another employee who has been temporarily replaced. In the case of a work contract of limited duration the condition for its termination is generally mentioned in the contract.

To be included in these groups are:

- persons with a seasonal job
- persons engaged by an employment agency or business and hired out to a third party for the carrying out of a "work mission" (unless there is a work contract of unlimited duration with the employment agency or business)
- persons with specific training contracts. If there exists no objective criterion for the termination of a job or work contract these should be regarded as permanent or of unlimited duration.

What is involved is the actual employment being time-limited under an agreement - not that he/she has, for example, considered stopping work in order to travel or attend college. Students with jobs which they only reckon to have for as long as they are studying are thus not in a time-limited job. Respondents who have a contract to do their job, which may be renewed, for example, once a year, should be coded according to whether or not the respondents themselves consider their job to be of an unlimited duration.

Contract for a probationary period when the contract finishes automatically at the end of the probationary period, necessitating a new contract if the person continues to be employed by the same employer, is considered as "temporary job".

## PE0600 HOURS WORKING A WEEK - MAIN JOB

On average over a year, how many hours a week (do you/does [he/she]) usually (work on this job/devote to these self-employment activities)?

[INTERVIEWER: IF THE PERSON IS A SEASONAL WORKER, PROBE: Please tell me how many hours a week (you work/[he/she] works) when (you are/[he/she] is) working and how many weeks you work per year in that job. MAKE A NOTE OF THE NUMBER OF WEEKS.]

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.06

### Coding:

Numerical value, 4 digits, 1 decimal place.

### Filtering

If ((PE0100a=1)OR(PE0100a=2))

### Survey definition:

If multiple jobs are held, the main job should be the one with the greatest number of hours usually worked.

The number of hours corresponds to the number of hours the person normally works in his/her main job. This covers all hours including extra hours, either paid or unpaid, which the person normally works, but excludes the travel time between the home and the place of work as well as the main meal breaks (normally taken at midday). Persons who usually also work at home (within the definitions given below) are asked to include the number of hours they usually work at home.

Apprentices, trainees and other persons in vocational training should exclude the time spent in school or other special training centres.

Some persons, particularly the self-employed and family workers, may not have usual hours, in the sense that their hours vary considerably from week to week or month to month. When the respondent is unable to provide a figure for usual hours for this reason, the average of the hours actually worked per week over the past four weeks is used as a measure of usual hours.

For self-employed people, in particular, normal hours may also include work done at home, such as planning, record-keeping and so on.

Special case: Persons who usually also work at home

This concept applies to many self-employed people, for example in artistic or professional activities, who work wholly or partly at home, often in a part of their living accommodation set aside for the purpose. However, if the place of work comprises a separate unit (for example, a doctor's surgery or tax consultant's practice) which is adjacent to the person's home but contains a separate entrance, then work performed there should not be considered to be done "at home". Similarly, a farmer is not to be regarded as working "at home" when he is occupied in fields or buildings adjacent to his house. In the case of employees, "working at home" should be interpreted strictly in terms of formal working arrangements, where it is mutually understood by the employee and the employer that a certain part of the work is to be done at home. Such an arrangement may be explicitly included in the terms of employment, or may be recognised in other ways (for example, if the employee explicitly notifies the employer of this work by completing a timesheet, or by requesting additional payment or

other form of compensation). This arrangement is also recognised if an employee is equipped with a computer in his home in order to perform his work. Other typical examples of "working at home" include travelling salesmen who prepare at home for appointments with clients which are then held at the clients' offices or homes, or persons who do typing or knitting work which on completion is sent to a central location. "Working at home" does not cover cases where employees carry out tasks at home (because of personal interest or pressure of time), which under their working arrangements might equally have been performed at their place of work.

If the person is a seasonal worker the number of working hours per week to be reported should correspond to the average over the year, i.e. number of hours per week (during active working periods) times the number of working weeks per year divided by 52.

### PE0700 TIME IN MAIN JOB

How long (have you/has [he/she]) worked (for that company or organisation / in that self-employment activity)?  
[enter the length in years]

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.07

#### **Coding:**

Numerical value for number of years, 3 digits, 1 decimal place.

#### **Filtering**

If ((PE0100a=1)OR(PE0100a=2))

#### **Survey definition:**

Number of consecutive years that the respondent has worked for the company he/she is working for at the time of the interview. Coded as zero if less than a year with this employer.

The duration of current employment is not affected by: 1) a change in position within the company, 2) off-duty leaves during which the employment relationship has not been paused and which have not lasted longer than one year, 3) parental leaves or 4) changes in the name of company due to ownership changes or mergers and acquisitions.

## PE0800 CURRENTLY MORE THAN ONE JOB/EMPLOYERS

Besides (your/his/her) main job, (do you/does he/she) currently have any other job?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.08A

### Coding:

- 1 - Yes
- 2 - No

### Filtering

If ((PE0100a=1)OR(PE0100a=2))

## PE0810 TYPE OF OTHER WORK

In this other work, (are you/is [he/she]) working for someone else, (are you/is [he/she]) self-employed, or (do you/does [he/she]) have both kinds of work?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.08B

### Coding:

- 1 - I also have one or more contracts with (an) employer(s)
- 2 - I also have one or more self-employment activities
- 3 - I also have both contract(s) with (an) employer(s) and self-employment activity/activities

### Filtering

If (PE0800=1)

## PE0900 EVER BEEN EMPLOYED

(Have you / has [he/she]) ever worked(full time/part-time) for all or most of the year?

**Reference unit:** All 16+  
**Reference period:** -

**Questionnaire position:** 5.09

### Coding:

- 1 - Yes
- 2 - No

### Filtering

If((PE0100a<>1)AND(PE0100a<>2)AND(PE0100b<>1)AND(PE0100b<>2))

## PE1000 TOTAL TIME IN EMPLOYMENT

Since (you were/he/she was) 16, how many years (have you/has [he/she]) worked for all or most of the year?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 5.10

### Coding:

Numerical value in years, 2 digits.

### Filtering

If((PE0100a=1)OR(PE0100a=2)OR(PE0100b=1)OR(PE0100b=2)OR(PE0900=1))

### Survey definition:

This indicator provides a summary measure of the labour force experience of the individual. The number of years, since starting the first regular job, that the person has spent at work, whether as an employee or self-employed. When a person had a job, but was temporarily absent because of maternity leave, injury or temporary disability, slack work for technical or economical reasons, ... the related period is to be taken into account.

‘At work’ is self-defined. In cases where there is doubt, such as when the person spent a number of years working on a part-time basis, the person’s own perception of whether their main activity was ‘at work’ or something else should be taken.

Note: Top-coded at 73.

## PE1100 AT WHAT AGE EXPECT TO RETIRE

At what age do (you/he/she) plan to retire?

**Reference unit:** All 16+  
**Reference period:** -

**Questionnaire position:** 5.11

### Coding:

Numerical value, 2 digits

### Filtering

If ((PE0100a>0 and PE0100a<5)OR(PE0100a>6))

## PE9020 RESPONDENT OF THE EMPLOYMENT SECTION

The questions in this section and for person X were answered by:

**Reference unit:**  
**Reference period:** -

**Questionnaire position:** 5.R

### Coding:

Identification of person (numerical value,2 digits)

## PF0100 HAS PUBLIC PENSION PLANS

Now I will ask you about future entitlements to public retirement plans.

Leaving aside any plans from (which you are/ X is) already receiving benefits at present, will you be eligible to any state and/or social security public pension in the future?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.01A

### Coding:

1 - Yes  
2 - No

### Technical definition:

Public pension plan

A pension (or retirement income) plan (arrangement or scheme) is a legally binding contract having an explicit retirement objective (or - in order to satisfy tax related conditions or contract provisions - the benefits can not be

paid at all or without a significant penalty unless the beneficiary is older than a legally defined retirement age). This contract may be part of a broader employment contract, it may be set forth in the plan rules or documents, or it may be required by law. The elements of the pension plan may be mandated by law or statute or set forth as pre-requisites for special tax treatment, as is the case for many tax qualified savings or retirement programme designed to provide the plan's members and beneficiaries with an income after retirement. In addition to having an explicit retirement objective, pension plans may offer additional benefits, such as disability, sickness, and survivors' benefits.

[Source: OECD, Revised Taxonomy for pension plans, pension funds and pension entities, Juan Yermo, October 2002, [www.oecd.org/dataoecd/34/23/2488707.pdf](http://www.oecd.org/dataoecd/34/23/2488707.pdf) ]

#### Public pension plan

Social security and similar schemes where the general government (that is central, state, and local governments, as well as other public sector bodies such as social security institutions) administers the payment of pension benefits.

[Source: OECD, Revised Taxonomy for pension plans, pension funds and pension entities, Juan Yermo, October 2002, [www.oecd.org/dataoecd/34/23/2488707.pdf](http://www.oecd.org/dataoecd/34/23/2488707.pdf)].

#### Social security funds

Institutional units whose principal activity is to provide social benefits and which fulfil each of the following criteria:

- by law or by regulation certain groups of the population are obliged to participate in the scheme or to pay contributions;
- the government is responsible for the management of the institution in respect of the settlement or approval of the contributions and benefits independently from its role as supervisory body or employer.

[Source: Eurostat, ESSPROS Manual 2008 (ESSPROS = European System of Social PROtection Statistics, [http://epp.eurostat.ec.europa.eu/portal/page/portal/product\\_details/publication?p\\_product\\_code=KS-RA-07-027](http://epp.eurostat.ec.europa.eu/portal/page/portal/product_details/publication?p_product_code=KS-RA-07-027))]

#### **Survey definition:**

##### Public and social security pension plans

In each country National Accounts provide the SEC 95 list of public sector bodies, i.e. bodies that must be considered as providers of public pension plans.

All the bodies and institutions that are not included in this list must be considered as providers of private pension plans (and the corresponding pensions should be classified as Occupational plans or Other individual plans).

## PF0110 NUMBER OF PUBLIC PENSION SCHEMES

How many of these public/social security pension plans (do you /does X) have?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.01B

**Coding:**  
Numerical value, 2 digits.

**Filtering**  
If (PF0100=1)

## PF0200 MAIN PUBLIC PLAN - % OF CURRENT GROSS EARNINGS CONTRIBUTED

[DO NOT ASK IF AVAILABLE THROUGH INSTITUTIONAL DATA WITHIN THE COUNTRY]

In total, what percentage of your current gross earnings from your current job goes towards this pension?

[INTERVIEWER: BY GROSS EARNINGS WE MEAN BEFORE PAYING TAXES, UNEMPLOYMENT INSURANCE, ETC. AND THE CONTRIBUTIONS TO SOCIAL SECURITY THEMSELVES]

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.02

**Coding:**  
Numerical value, 4 digits, 2 decimal places.

**Filtering**  
If (PF0100=1)

## PF0300 MAIN PUBLIC PLAN - YEARS CONTRIBUTING TO PENSION PLAN

In total, for how many years have you been contributing to this pension scheme?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.03

**Coding:**  
Numerical value, 2 digits.

**Filtering**  
If (PF0100=1)

Note: Top-coded to 73.

## PF0400 ADDITIONAL PUBLIC PLANS: % OF GROSS EARNINGS

[DO NOT ASK IF AVAILABLE THROUGH INSTITUTIONAL DATA WITHIN THE COUNTRY]

For the remaining <6.01B minus 1> pensions you mentioned, what percentage of your current gross earnings from your current job goes towards these pensions (excluding employer's contribution)?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.04

**Coding:**  
Numerical value, 4 digits, 2 decimal places.

**Filtering**  
If (PF0110>1)

## PF0500 HAS PUBLIC/SOCIAL SECURITY PLAN WITH ACCOUNT BALANCE

[DO NOT ASK IF NO SOCIAL SECURITY PLANS WITH ACCOUNT BALANCES EXIST IN THE COUNTRY]

[Is (your / X's) plan / Are any of (your / X's) plans] one(s) where (you have/X has) an account balance, such as <NATIONAL EXAMPLES>?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.05A

### Coding:

1 - Yes  
2 - No

### Filtering

If (PF0100=1)

### Survey definition:

The question refers to public/social security defined contribution plans. In a defined contribution plan, contributions are paid into an individual account for each member. The contributions are invested and the returns of the investment (which may be positive or negative) are credited to the individual's account. So the account balance is the current value of the accrued and invested contributions.

## PF0510 CURRENT VALUE OF ALL SOCIAL SECURITY PLANS THAT HAVE AN ACCOUNT

How much is currently in (your / X's) account(s)?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.05B

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If (PF0500=1)

### Survey definition:

The question refers to the current balance of the account(s) (i.e. the amount available in the pension plan currently) of all public/social security defined contribution plans that the respondent owns.

## PF0600 HAS OCCUPATIONAL PENSION PLAN

(Are you/Is X) covered by any other type of pension or retirement plan through (current or) past work other than those already reported, from which (you are/[he/she] is) not yet receiving benefits?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.06A

### Coding:

- 1 - Yes
- 2 - No

### Technical definition:

Occupational pension plans

Access to such plans is linked to an employment relationship between the plan member and the entity that establishes the plan (the plan sponsor). Occupational plans may be established by employers or groups of employers (e.g. industry associations), sometimes in conjunction with labour associations (e.g. a trade union). Generally, the plan sponsor is responsible for making contributions to occupational pension plans, but employees may be also required to contribute. Sponsors may also have administrative or oversight responsibilities for these plans. They are also referred as employer's pension schemes or company pension plans.

[Source: OECD Glossaries, Private pensions - OECD classification and glossary; 2005  
[http://ec.europa.eu/comm/eurostat/ramon/statmanuals/files/oecd\\_pension\\_class\\_and\\_gloss\\_en\\_and\\_fr.pdf](http://ec.europa.eu/comm/eurostat/ramon/statmanuals/files/oecd_pension_class_and_gloss_en_and_fr.pdf)]

### Survey definition:

As above. Occupational pension plans may be mandatory or voluntary.  
The employer should not be one of the institutions considered as a 'public sector pension provider'.

## PF0610 NUMBER OF OCCUPATIONAL PENSION PLANS

How many?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.06B

### Coding:

Numerical value, 1 digit.

### Filtering

If (PF0600=1)



## PF0700 OCCUPATIONAL PLAN HAS AN ACCOUNT BALANCE

[Is (your / X's) plan / Are any of (your / X's) plans] one(s) where (you have/X has) an account balance, such as <NATIONAL EXAMPLES>?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.07A

### Coding:

- 1 - Yes
- 2 - No

### Filtering

If (PF0600=1)

## PF0710 CURRENT VALUE OF ALL OCCUPATIONAL PENSION PLANS THAT HAVE AN ACCOUNT

How much is currently in (your / X's) account(s)?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.07B

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If (PF0700=1)

## PF0800 OCCUPATIONAL PLAN HAS REGULAR BENEFIT IN RETIREMENT

[Is (your / X's) plan / Are any of (your / X's) (other) plans] one(s) which will pay a regular benefit in retirement?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.08

### Coding:

- 1 - Yes
- 2 - No

### Filtering

If (PF0600=1)

## PF0900 HAS VOLUNTARY PENSION SCHEME

Some people have formal retirement plans they set up on their own, such as voluntary pension schemes or whole life insurance contracts.

(Do you/Does X) have any such plan?

INTERVIEWER: IF ANY SUCH PLAN HAS ALREADY BEEN RECORDED EARLIER IN THE INTERVIEW, MAKE A NOTE AND CONTINUE HERE.

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.09A

### Coding:

- 1 - Yes
- 2 - No

### Technical definition:

Personal (voluntary) plans

Access to these plans is not linked to an employment relationship. Individuals independently purchase and select material aspects of the arrangements without intervention of their employers. Some personal plans may have restricted membership (e.g. to the self-employed, to members of a particular craft or trade association, to individuals who do not already belong to an occupational plan, etc).

[Source: OECD Revised Taxonomy for pension plans, pension funds and pension entities, Juan Yermo, October 2002]

Life insurance

Holders of life insurance policies, both with profit and without profit, make regular payments to an insurer (there may be just a single payment), in return for which the insurer guarantees to pay the policy holder an agreed minimum sum or an annuity, at a given date or at the death of the policy holder, if this occurs earlier. Term life insurance, where benefits are provided in the case of death but in no other circumstances, is excluded here

[Source: European Union, Regulation (EC) No 184/2005 of the European Parliament and of the Council of 12 January 2005 on Community statistics concerning balance of payments, international trade in services and foreign direct investment (Official Journal of the European Union No L 35, 8.2.2005, p. 23 – 55)]

**Survey definition:**

Personal (voluntary) pension plans

Participation in these plans is in general voluntary for individuals, i.e. by law individuals are not obliged to participate in these pension plans. The plans are established and administered by a pension fund or financial institution (including insurance companies) acting as a pension provider. Individuals independently purchase and select material aspects of the arrangements.

Whole life insurance

A contract with both insurance and investment components: (1) It pays off a stated amount upon the death of the insured, and (2) it accumulates a cash value that the policyholder can redeem or borrow against.

[Source: Campbell R. Harvey's Hypertextual Finance Glossary  
<http://www.duke.edu/~charvey/Classes/wpg/bfglosw.htm>]

Term life insurance, where benefits are provided in the case of death but in no other circumstances, is excluded here

**PF0910X TYPE OF VOLUNTARY PENSION SCHEME**

(Is this / are they) voluntary pension scheme(s) or whole life insurance contracts?

CODE ALL THAT APPLY

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.09B

**Coding:**

- 1 - Yes
- 2 - No

set of 2 variables for items:

- a - Voluntary pension schemes
- b - Whole life insurance contracts

**Filtering**

If (PF0900=1)

## PF0920 VOLUNTARY PENSION SCHEMES - VALUE OF ACCOUNTS

Considering all plans together, how much are they worth at the moment?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.09C

**Coding:**  
Numerical value in EUR, 9 digits.

**Filtering**  
If (PF0900=1)

## PF0930 MONTHLY CONTRIBUTIONS TO VOLUNTARY PENSION SCHEMES

How much do (you/your household) monthly contribute to all these plans?

**Reference unit:** All 16+  
**Reference period:** Current

**Questionnaire position:** 6.09D

**Coding:**  
Numerical value in EUR, 6 digits

**Filtering**  
If (PF0900=1)

## PF9020 RESPONDENT OF THE PENSIONS SECTION

The questions in this section and for person X were answered by:

**Reference unit:**  
**Reference period:** -

**Questionnaire position:** 6.R

**Coding:**  
Identification of person (numerical value,2 digits)

## PG0100 RECEIVED EMPLOYEE INCOME

Did you receive any sort of employee income during (last 12 months / last calendar year)?

**Reference unit:** All 16+

**Questionnaire position:** 7.01A

**Reference period:** Last 12 months/last calendar year

### Coding:

- 1 - Yes
- 2 - No

### Technical definition:

Employee income in cash or near cash

Employee income is the sum of remuneration received from an employer in cash. It includes any income from regular wages or salaries, including remuneration for time not worked (such as annual holidays), any overtime, thirteenth month payment, fees paid to directors of incorporated enterprises, sums paid for fostering children regarded as payment for labour, tips and gratuities, bonuses and profit sharing benefits (including stock options), allowances paid to cover expenses such as living in special quarters or in a special when relocation is part of the conditions of service of the job. Any reimbursements for work expenses from an employer should be deducted if paid with wages and salaries (eg business travel and accommodation costs)

[As in "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001, but excludes redundancy payments and employers' contributions.]

### Survey definition:

Gross cash employee income

It refers to the monetary component of the compensation of employees in cash payable by an employer to an employee. It includes the value of any social contributions and income taxes payable by an employee or by the employer on behalf of the employee to social insurance schemes or tax authorities.

Gross employee cash or near cash income includes the followings items:

- Wages and salaries paid in cash for time worked or work done in main and any secondary or casual job(s);
- Remuneration for time not worked (e.g. holiday payments);
- Enhanced rates of pay for overtime;
- Fees paid to directors of incorporated enterprises
- Piece rate payments
- Payments for fostering children
- Commissions, tips and gratuities
- Supplementary payments (e.g. thirteenth month payment)
- Profit sharing and bonuses paid in cash
- Additional payments based on productivity
- Allowances paid for working in remote locations (regarded as part of the conditions of the job)
- Allowances for transport to or from work
- Cash housing allowances paid by employer
- Additional payments made by employers to their employees or former employees and other eligible persons to supplement the sick, disability, maternity leave or survivor's pay entitlement from social insurance schemes, where such payments can not be separately and clearly identified as social benefits.
- Payments made by employers to an employee in lieu of wages and salaries through a social insurance scheme when unable to work through sickness, disability or maternity leave where such payment can not be separately

and clearly identified as social benefits.

- Payments for fostering children: It refers to the amount of money that the government or NPISHs give to families for taking care of children. These children live in a family instead of living in an institution. The family is not the real family. The children do not have the legal status of 'children of the family'.

All such income received in the reference period should be included, even if in arrears.

It excludes:

- Reimbursements made by an employer for work-related expenses (e.g. business travel)
- Severance and termination pay to compensate employees for employment ending before the employee has reached the normal retirement age for that job and redundancy payments (they are included under HG0600)
- Allowances for purely work-related expenses such as those for travel and subsistence or for protective clothes
- Lump sum payments at the normal retirement date (they are included under HG0600)
- Union strike pay.
- Employers' social insurance contributions

## PG0110 GROSS CASH EMPLOYEE INCOME

What was the total gross amount over (the last 12 months / last calendar year)? Please include income from regular wages or salaries, as well as any overtime pay, tips, bonuses, profit sharing benefits (unless part of the pension arrangements).

[INTERVIEWING: MONTHLY AMOUNT AND NUMBER OF MONTHS THE INCOME WAS RECEIVED CAN BE ASKED AS AN ALTERNATIVE.]

[INTERVIEWING: if respondent cannot provide gross information, net income can be asked and subsequently converted into gross. Monthly amount and number of months the income was received can be asked as an alternative.]

**Reference unit:** All 16+

**Questionnaire position:** 7.01B

**Reference period:** Last 12 months/last calendar year

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (PG0100=1)

## PG0200 RECEIVED SELF-EMPLOYMENT INCOME

Did you earn any income from working as self-employed during (the last 12 months / last calendar year)?

[INTERVIEWER: INCOME FROM A BUSINESS OTHER THAN SELF-EMPLOYMENT INCOME IS COVERED IN 7.10B].

**Reference unit:** All 16+

**Questionnaire position:** 7.02A

**Reference period:** Last 12 months/last calendar year

### Coding:

1 - Yes

2 - No

### Technical definition:

Income from self-employment

Income from self-employment (including farming) is the net operating profit or loss that a self-employed person makes out of his or her unincorporated enterprise. It includes an element which rewards the labour expended and also an element covering the return to the capital employed (mixed income). The business of a self-employed person may make a loss, which is regarded as negative income. Income from self-employment excludes rental and royalty income, dividends earned by owners of incorporated enterprises, as well as profits from capital investment in unincorporated businesses.

Net operating profit or loss is gross revenue minus operating costs, wages and salaries paid to employees, including social contributions, taxes paid on production and imports, interest paid on business loans, and depreciation of fixed assets. Net operating profit includes in kind goods and services taken out of the enterprise by the owners or partners. Gross revenue includes subsidies received.

In kind or imputed income due to the consumption of goods and services that self-employed produce themselves or obtain through bartering are not included.

[Source: "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001]

### Survey definition:

Self-employment income

Self-employment income is defined as the income received, during the income reference period, by individuals, for themselves or in respect of their family members, as a result of their current or former involvement in self-employment jobs. Self-employment jobs are those jobs where the remuneration is directly dependent upon the profits (or the potential for profits) derived from the goods and services produced (where own consumption is considered to be part of profits). The self-employed make the operational decisions affecting the enterprise, or delegate such decisions while retaining responsibility for the welfare of the enterprise. (In this context "enterprise" includes one-person operations). The remuneration of hobbies shall be regarded as self-employment.

If the income collected or compiled corresponds to a time period earlier than the reference period, basic adjustments shall be applied to update the data to the income reference period.

It includes:

- Net operating profit or loss accruing to working owners of, or partners in, an unincorporated enterprise, less interest on business loans;
- Royalties earned on writing, inventions, and so on not included in the profit/loss of unincorporated enterprises;

- Rentals from business buildings, vehicles, equipment, etc not included in the profit/loss of unincorporated enterprises, after deduction of related costs such as interest on associated loans, repairs and maintenance and insurance charges.

It excludes:

- Directors fees earned by owners of incorporated enterprises (which are included under 'Gross cash employee income under PG0100);
- Dividends paid by incorporated enterprises (which are included under 'Income from financial investments HG0400
- Profits from capital invested in an unincorporated enterprise in which the person does not work ('sleeping partners') (it is included under 'Income from private business or partnership HG0500);
- Rentals from dwellings, land and receipts from boarders or lodgers not included in the profit/loss of unincorporated enterprises (which are included under 'Rental income from real estate property' HG0300).

In practice if the self-employed person or business prepares annual accounts for tax purposes, the gross income benefits/losses shall be calculated as net operating benefits/losses shown on this tax account for the most recent 12 month period, before deduction of taxes on income and compulsory social insurance contributions.

In the absence of annual accounts, either for tax purposes or as a business account, the alternative approach to measure self-employment income shall be to collect the amount of money (and goods) drawn out of the business for personal use (for consumption or saving, including the market value of goods produced or purchased by the business but taken for personal use).

## PG0210 GROSS SELF EMPLOYMENT INCOME (PROFIT/LOSSES OF UNINCORPORATED ENTERPRISES)

What was the total gross amount (over the whole 12 months / over the whole last calendar year)?

**Reference unit:** All 16+

**Questionnaire position:** 7.02B

**Reference period:** Last 12 months/last calendar year

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (PG0200=1)

## PG0300 RECEIVED INCOME FROM PUBLIC PENSIONS

Did you receive any income from public pensions in (the last 12 months / the last calendar year)?

**Reference unit:** All 16+

**Questionnaire position:** 7.03A

**Reference period:** Last 12 months/last calendar year

**Coding:**

1 - Yes

2 - No

**Survey definition:**

Income received during the income reference period from public pension schemes

It includes:

- Old age pensions: periodic payments intended to maintain the income of the beneficiary after retirement from gainful employment at the standard age or support the income of old persons
- Anticipated old age pensions: periodic payments intended to maintain the income of beneficiaries who retire before the standard age as defined in the relevant scheme or in the scheme of reference. This may occur with or without a reduction of the normal pension.
- Partial retirement pensions: periodic payment of a portion of the full retirement pension to older workers who continue to work but reduce their working hours or whose income from a professional activity is below a defined ceiling.
- Survivor's pension: periodic payments to people whose entitlement derives from their relationship with a deceased person protected by a scheme (widows, widowers, orphans and similar).
- Disability Pension: periodic payment intended to maintain or support the income of someone below standard retirement age who suffers from a disability which impairs his or her ability to work or earn beyond a minimum level laid down by legislation.

It excludes:

- Pensions received from occupational and private pension plans
- Unemployment income

All such income received in the reference period should be included, even if in arrears.

## PG0310 GROSS INCOME FROM PUBLIC PENSIONS

What was the total gross amount over (the last 12 months / the last calendar year)?

**Reference unit:** All 16+

**Questionnaire position:** 7.03B

**Reference period:** Last 12 months/last calendar year

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (PG0300=1)

## PG0400 RECEIVED INCOME FROM PRIVATE AND OCCUPATIONAL PENSION PLANS

Did you receive any income from private and occupational pension plans/insurance contracts in (the last 12 months / the last calendar year)?

**Reference unit:** All 16+

**Questionnaire position:** 7.04A

**Reference period:** Last 12 months/last calendar year

### Coding:

1 - Yes

2 - No

### Survey definition:

Regular pensions from occupational and individual private plans.

Regular pensions from private plans refer to pensions and annuities received, during the income reference period, in the form of interest or dividend income from individual private insurance plans, i.e. fully organised schemes where contributions are at the discretion of the contributor independently of their employers or government.

It includes:

- Income received from occupational pension schemes

Old age, survivors, sickness, disability and unemployment pensions received as interest or dividends from individual insurance private plans.

It excludes:

- Pensions from public pension schemes (under PG0300)

All such income received in the reference period should be included, even if in arrears.

## PG0410 GROSS INCOME FROM OCCUPATIONAL AND PRIVATE PENSION PLANS

What was the total gross amount over (the last 12 months / the last calendar year)?

**Reference unit:** All 16+

**Questionnaire position:** 7.04B

**Reference period:** Last 12 months/last calendar year

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (PG0400=1)

## PG0500 RECEIVED INCOME FROM UNEMPLOYMENT BENEFITS

Did you receive any income from unemployment benefits in (the last 12 months / the last calendar year)?

**Reference unit:** All 16+

**Questionnaire position:** 7.05A

**Reference period:** Last 12 months/last calendar year

### Coding:

1 - Yes

2 - No

### Technical definition:

Unemployment benefits

Any regular transfers from social security or other governmental agencies in the form of unemployment benefits.

[Source: "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001]

### Survey definition:

Unemployment benefits refer to benefits that replace in whole or in part income lost by a worker due to the loss of gainful employment; provide a subsistence (or better) income to persons entering or re-entering the labour market; compensate for the loss of earnings due to partial unemployment; replace in whole or in part income lost by an older worker who retires from gainful employment before the legal retirement age because of job reductions for economic reasons; contribute to the cost of training or re-training people looking for employment; or help unemployed persons meet the cost of travelling or relocating to obtain employment;

It includes:

- Full unemployment benefits: benefits compensating for loss of earnings where a person is capable of working and available for work but is unable to find suitable employment, including persons who had not previously been employed.

- Partial unemployment benefits: benefits compensating for the loss of wages or salary due to formal short-time working arrangements, and/or intermittent work schedules, irrespective of their cause (business recession or slow-down, breakdown of equipment, climatic conditions, accidents and so on), and where the employer/employee relationship continues.

- Early retirement for labour market reasons: periodic payments to older workers who retire before reaching standard retirement age due to unemployment or to job reductions caused by economic measures such as the restructuring of an industrial sector or of a business enterprise. These payments normally cease when the beneficiary becomes entitled to an old age pension.

- Vocational training allowance: payments by social security funds or public agencies to targeted groups of persons in the labour force who take part in training schemes intended to develop their potential for employment.

- Mobility and resettlement: payments by social security funds or public agencies to unemployed persons to encourage them to move to another locality or change their occupation in order to seek or to obtain work.

- Other cash benefits: other unemployment financial assistance, particularly payments to the long-term unemployed

It excludes:

- Family allowances paid for dependent children, even if the eligibility for them is depended on the respondent being unemployed (included under received income from public transfers HG0100).

- Severance and termination payments (included under HG0600)

- Redundancy compensation (included under HG0600)

## PG0510 GROSS INCOME FROM UNEMPLOYMENT BENEFITS

What was the total gross amount over (the last 12 months / the last calendar year)?

**Reference unit:** All 16+

**Questionnaire position:** 7.05B

**Reference period:** Last 12 months/last calendar year

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (PG0500=1)

## HG0100 RECEIVED INCOME FROM PUBLIC TRANSFERS

Did (you/your household) receive any government scholarships or income from public assistance or other welfare payments in (the last 12 months / the last calendar year)? Please do not include unemployment benefits, public pensions or special one-time payments.

[INTERVIEWING: LISTING OF THE MAIN SOCIAL BENEFITS OF THE NATIONAL SOCIAL SECURITY/ASSISTANCE SYSTEM IS RECOMMENDED]

**Reference unit:** Household

**Questionnaire position:** 7.06A

**Reference period:** Last 12 months/last calendar year

### **Coding:**

1 - Yes

2 - No

### **Technical definition:**

This variable covers: Regular public transfers

Any regular transfers to individuals, families or households from social security or other governmental agencies not reported so far such as illness subsidies, maternity leave, family protection, child benefits, student grants and reductions in interest on student loans, scholarships and other educational assistance, tax credits etc.

It also includes:

- Age, widows, sickness, disability, etc regular pensions and allowances that are not employment related or dependent on direct contributions to an insurance scheme by the beneficiary.
- Maternity, family and child benefits
- Scholarships and other educational assistance from government

Do not consider here all lump sum and one-off subsidies or payments.

[Source: "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001]

### **Survey definition:**

Social benefits

Social benefits are defined as current transfers received during the income reference period by households intended to relieve them from the financial burden of a number of risk or needs, made through collectively organised schemes, or outside such schemes by government units and NPISHs. It includes the value of any social contributions and income tax payable on the benefits by the beneficiary to social insurance schemes or to tax authorities. In order to be included as a social benefit, the transfer must meet one of two criteria:

- Coverage is compulsory (under law, regulation or a collective bargaining agreement) for the group in question;
- It is based on the principle of social solidarity (i.e. if it is an insurance-based pension, the premium and entitlements are not proportional to the individual exposure to risk of the people protected).

The social benefits included are restricted to cash benefits. The benefits in-kind are not included.

The social benefits collected at a household level under HG0100 include the following types of benefits:

- Family/children related allowances

- Housing allowances
- Education allowances refer to grants, scholarships and other education help received by students.
- Minimum subsistence of minimum income schemes types of social benefits, periodic payments to people with insufficient resources
- Other types of social benefits

It excludes:

- Unemployment benefits (covered under PG0500)
- Income from public pension schemes (covered under PG0300)

# WEIGHTS

## HW0010 HOUSEHOLD WEIGHT

-

**Reference unit:** Household

**Reference period:** -

**Questionnaire position:**

**Coding:**

Numerical value, 6 digits, 3 decimal places

## WR\$\$\$\$ REPLICATE WEIGHT \$\$\$\$

**Reference unit:** Household

**Reference period:** -

**Questionnaire position:**

Loop for replicate weights

**Coding:**

Numerical value, 6 digits, 3 decimal places

# FLAGS

## STATUS FLAG FOR DATA VARIABLES

-

**Reference unit:** Same as the corresponding variable

**Reference period:** -

### Coding:

- 0 - Not applicable (i.e. skipped due to routing)
- 1 - Recorded as collected, complete observation
- 1050 - Not imputed, originally Don't know
- 1051 - Not imputed, originally No answer
- 1052 - Not imputed, originally not collected due to missing answer to a previous question (i.e. originally missing due to higher order missing data)
- 1053 - Not imputed, originally collected from a range or from brackets
- 1054 - Not imputed, collected value deleted (considered incorrect or unreliable) or value not collected due to a CAPI or interviewer error
- 2050 - Missing, set as missing for anonymisation purposes (only available in the ESCB dataset)
- 2051 - Missing, set as missing because data was not collected
- 3050 - Edited, set to modified value as considered incorrect or unreliable
- 4050 - Imputed, originally - Don't know
- 4051 - Imputed, originally - No answer
- 4052 - Imputed, originally not collected due to missing answer to a previous question (i.e. originally missing due to higher order missing data)
- 4053 - Imputed, originally collected from a range or from brackets
- 4054 - Imputed, collected value deleted (considered incorrect or unreliable) or value not collected due to a CAPI or interviewer error
- 5050 - Estimated, originally not collected

## DERIVED VARIABLES (D-FILE)

### DA1000 TOTAL REAL ASSETS I (INCL. BUSINESS WEALTH, VEHICLES AND VALUABLES)

**Coding:**

Numerical value

$$DA1000=DA1110+DA1120+DA1130+DA1131+DA1140$$

### DA1110 VALUE OF HOUSEHOLD'S MAIN RESIDENCE

**Coding:**

Numerical value

$$DA1110=HB0500 * HB0900$$

### DA1120 VALUE OF OTHER REAL ESTATE PROPERTY

**Coding:**

Numerical value

$$DA1120=\text{Sum of } (HB270x * HB280x) + HB2900$$

### DA1130 VALUE OF HOUSEHOLD'S VEHICLES

**Coding:**

Numerical value

$$DA1130=HB4400 + HB4600$$

### DA1131 VALUABLES

**Coding:**

Numerical value

$$DA1131=HB4710$$

### DA1140 VALUE OF SELF-EMPLOYMENT BUSINESSES

**Coding:**

Numerical value

$$DA1140=\text{Sum of } (HD080x) + HD0900$$

## DA2100 TOTAL FINANCIAL ASSETS I (EXCL. PUBLIC AND OCCUPATIONAL PENSION PLANS)

### Coding:

Numerical value

Survey definition:

It comprises: non-self employment private businesses, sight accounts, saving accounts, mutual funds, bonds, shares, managed accounts, 'other' assets, private lending, voluntary pension plans or whole life insurance contracts.

$DA2100 = DA2101 + DA2102 + DA2103 + DA2104 + DA2105 + DA2106 + DA2107 + DA2108 + DA2109$

## DA2101 DEPOSITS

### Coding:

Numerical value

$DA2101 = HD1110 + HD1210$

## DA2102 MUTUAL FUNDS, TOTAL

### Coding:

Numerical value

Total value of mutual funds

$DA2102 = HD1320g$  OR sum of(HD1320a-f)

## DA2103 BONDS

### Coding:

Numerical value

$DA2103 = HD1420$

## DA2104 VALUE OF NON SELF-EMPLOYMENT PRIVATE BUSINESS

### Coding:

Numerical value

$DA2104 = HD1010$

## DA2105 SHARES, PUBLICLY TRADED

### Coding:

Numerical value

$DA2105 = HD1510$

#### **DA2106 MANAGED ACCOUNTS**

**Coding:**

Numerical value

DA2106=HD1620

#### **DA2107 MONEY OWED TO HOUSEHOLDS**

**Coding:**

Numerical value

DA2107=HD1710

#### **DA2108 OTHER ASSETS**

**Coding:**

Numerical value

DA2108=HD1920

#### **DA2109 VOLUNTARY PENSION/WHOLE LIFE INSURANCE**

**Coding:**

Numerical value

Total value of voluntary pensions and whole life insurance

sum of (PF0920) over household members

#### **DA3001 TOTAL ASSETS I, EXCL. PUBLIC AND OCCUPATIONAL PENSION PLANS**

**Coding:**

Numerical value

DA3001=DA1000+DA2100

#### **DH0001 NUMBER OF HOUSEHOLD MEMBERS**

**Coding:**

Numerical value

#### **DH0004 NUMBER OF HOUSEHOLD MEMBERS IN EMPLOYMENT**

**Coding:**

Numerical value

Number of persons for which PE0100a or PE0100b (Labour status) = 1 ( 'doing regular work for pay/ self-employed/ family business') or 2 ('sick, maternity/other leave, planning to return to work').

#### **DH0006 NUMBER OF HOUSEHOLD MEMBERS 16+**

**Coding:**

Numerical value

Number of persons for which RA0300  $\geq$ 16

#### **DI1100 EMPLOYEE INCOME**

**Coding:**

Numerical value

DI1100=Sum of PG0110 for household members

#### **DI1200 SELF-EMPLOYMENT INCOME**

**Coding:**

Numerical value

DI1200=Sum of PG0210 for household members

#### **DI1500 INCOME FROM PENSIONS**

**Coding:**

Numerical value

Survey definition: Income from public, occupational and private pension plans.

#### **DI1600 REGULAR SOCIAL TRANSFERS (EXCEPT PENSIONS)**

**Coding:**

Numerical value

Survey definition: Unemployment benefits + gross income from regular social transfers

#### **DI2000 TOTAL HOUSEHOLD GROSS INCOME**

**Coding:**

Numerical value

DI2000=DI1100+DI1200+DI1500+DI1600+HG0210+HG0310+HG0410+HG0510+HG0610

#### **DL1000 TOTAL OUTSTANDING BALANCE OF HOUSEHOLD'S LIABILITIES**

**Coding:**

Numerical value

DL1000=DL1100+DL1200

## **DL1100 OUTSTANDING BALANCE OF MORTGAGE DEBT**

### **Coding:**

Numerical value

### Survey definition:

Outstanding balance of mortgage debt ('collateralised liabilities', 'secured debt') owed by households on all properties they own. This is the sum of mortgage debt with HMR as collateral and the mortgage debt collateralised on other household properties.

$DL1100=DL1110+DL1120$

## **DL1110 OUTSTANDING BALANCE OF HMR MORTGAGES**

### **Coding:**

Numerical value

$DL1110=$ Sum of (HB170x) + HB2100

## **DL1120 OUTSTANDING BALANCE OF MORTGAGES ON OTHER PROPERTIES**

### **Coding:**

Numerical value

$DL1120=$ Sum of (HB370x) + HB4100

## **DL1200 OUTSTANDING BALANCE OF OTHER, NON-MORTGAGE DEBT**

### **Coding:**

Numerical value

### Survey definition:

Outstanding balance of other, non-mortgage debt (total unsecured debt /non-collateralised liabilities) includes outstanding balances on credit lines or overdrafts, outstanding balance of credit cards for which the owner of the card is charged interest, and outstanding balances on all other loans (car loans, consumer loans, instalment loans, private loans from relatives, friends, employers etc.)

$DL1200=$ HC0220+ HC0320 + Sum of (HC080x) + HC1100

## **DL2000 PAYMENTS FOR HOUSEHOLD'S TOTAL DEBT (FLOW)**

### **Coding:**

Numerical value

### Survey definition:

Payments for household's total debt are the monthly payments (or the monthly equivalent of other time frequency payments) of the household to the lender to repay the loan. They include interest and repayment but exclude any required payments for taxes, insurance and other fees. The household's total payments include the payments for mortgages and the payments for other loans, such as car loans, consumer and instalment loans and loans from relatives, friends, employers etc.

$DL2000=DL2100+DL2200$

### **DL2100 PAYMENTS FOR MORTGAGES (FLOW)**

**Coding:**

Numerical value

Survey definition:

Payments made to repay all mortgages, for the HMR and other properties.

$DL2100 = \text{Sum of (HB200x)} + HB2200 + \text{Sum of (HB400x)} + HB4200$

### **DL2110 PAYMENTS FOR HMR MORTGAGES (FLOW)**

**Coding:**

Numerical value

Survey definition:

Payments made to repay HMR mortgages

$DL2110 = \text{Sum of (HB200x)} + HB2200$

### **DL2200 PAYMENTS FOR NON-COLLATERISED DEBT (FLOW)**

**Coding:**

Numerical value

Survey definition:

Payments for other debt include lease payments per month and payments for loans such as car loans, consumer and instalment loans and loans from relatives, friends, employers etc.

$DL2200 = HC0110 + \text{Sum of (HC100x)} + HC1200$

### **DN3001 NET WEALTH**

**Coding:**

Numerical value

Survey definition:

Total household assets excluding public and occupational pension wealth minus total outstanding household's liabilities

$DN3001 = DA3001 - DL1000$