

Questionnaire Program – Wave 2 – Panel and Refresher Households

"Panel on Household Finances"

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

Colour coding in the CAPI style

- Black – text of question to be read out by the interviewer
- Red – information for the interviewer, not to be read out
- Green – possible answers, extension of question texts and definitions that can be read out only as required.
- Grey – text that should be completely hidden, such as under a “More information” or “Glossary” button.

Definitions of preload variables

Definition of SAMPLE

1 = Panel sample W1

2 = Refresher sample W2

HHArt= 3 refresher households

HHArt = 3 if SAMPLE = 2

HHArt = 1 Panel-HH for follow-up survey

Preload variables

NAMEKT_VW	<ul style="list-style-type: none"> ▪ Name of person who was FKP of the HH in previous wave
KT_VW	<p>= 1 for FKP from the previous wave, = 0 other</p>
DATUM_HH_VW	Date of HH interview in previous wave (month and year)
KTimHH_VW	<p>= 1, if internal FKP in previous wave = 0, if external FKP in previous wave</p>
NAME_VW	Names of household members from previous wave
SEX_VW	Gender of household members (information from previous wave, ra0200)
Alter_fort	Age at time of current wave according to information from previous wave; calculated based on year of birth indicated in personal interview (dpe9050) or data from the HH matrix (ra0300)
HHMG_VW	<p>= 1 for household member from previous wave, ie for all household members from previous wave, irrespective of age. = 0 other</p>
BEFR_P_VW	<p>= 1 for respondent from previous wave, ie all respondents that were 16 years and older at the time of the previous wave = 0 other</p>
TN_BEFR_P_VW	<p>= 1 for participation in the previous wave, ie respondent with (proxy) interview in the previous wave = 0 other</p>

DATUM_P_VW	Date of personal interview in previous wave
Beziehungsstatus	Relationship status from the previous wave (vsmq16\$x), preload relationship status for plausible answers only, (ie fourth digit of flag variable <> 3)

**HHArt=2 Split-HH
Preload variables**

ANZ_AUS	<ul style="list-style-type: none"> ▪ Number of persons that moved out to the same address (irrespective of age)
NAMEAUSwave	Name of person(s) that moved out to the same address (taken from the HH grid in the current wave – transfer from SWITCH for split households),
SEX_VW	Gender of person(s) who moved out (information from previous wave, ra0200)
Alter_fort	Age of person(s) who moved at time of current wave according to information from previous wave
KT_VW	= 1, if person who moved was FKP in previous wave = 0 other
HHMG_VW	= 1 for household member from previous wave, ie for all household members from previous wave, irrespective of age. = 0 other
BEFR_P_VW	= 1 for respondent from previous wave, ie all respondents that were 16 years or older at the time of the previous wave = 0 other
TN_BEFR_P_VW	= 1 for participation in the previous wave, ie respondent with (proxy) interview in the previous wave = 0 other
DATUM_P_VW	Date of personal interview in previous wave

Screeener

INTERVIEWER: - Give the respondents another brochure, if required, for the first round of the household survey.

- Please read aloud! For reasons of data protection, it is necessary for your contact to receive the information before the start of the interview.

screen

screen

SCREENER

Question: INTRODUCTION:

This scientific study carried out on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, the income and the spending patterns of private households. It is part of a larger survey for the entire euro area.

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

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

[Progr.: Additional Text, if hhart = 1:

Your Household did already take part in the first wave of this study. We therefor also contact you for the second wave.]

[Progr.: Additional Text, if hhart = 2:

The houshehold of [show all names from NAMEAUS separated by „and“] participated in the first wave of this study.. We therefor contact you for the second wave.]

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

The collected data is always separated from your personal data. Your information from the interview will be passed on to the Deutsche Bundesbank without your name and address.

Details of individuals are not visible.

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

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

By participating, you acknowledge and agree that your personal data or the data of your household may be saved and processed for the stated purposes.

1 – Continue with interview

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

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

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

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

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

Input filter: *hhart=3*

Question1 vscr1 CHECK ADDRESS FROM ECP

PROGRAMMER: SHOW SURNAME, FIRST NAME AND ADDRESS

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

1 - Yes

2 - No

IF = 1 Continue with Pagea,

**ELSE contionue with vscr1a
(ENTRY OF ADDRESS)**

Input filter: *hhart=3 AND vscr1=2*

Question1A vscr1a CORRECT ADDRESS

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

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

1 - First name:

2 - Surname:

3 - Street:

4 - Postcode:

5 - City/Town:

-3 - Question filtered

-8 - Question filtered for panel

Continue with pagea

Input filter: *hhart=3*

Page A **pagea** **DEFINITION OF A HOUSEHOLD**

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

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

People or groups of people,

(1) who live in a shared residence and do not have any family or partnership relationships to each other, or

(2) domestic staff who lives here constitutes independent households.

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

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

-3 - Question filtered

continue with vscr2

-8 - Question filtered for panel

Input filter: *hhart=3*

Question2 **vscr2** **NAMES OF POTENTIAL FKPS**

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

INTERVIEWER: - Whenever possible, the household members should specify a "financially knowledgeable person" (FKP). Only in special cases will it be desirable to select an FKP who is not a member of the household at the time of the interview.

- Please enter the first name and surname of the specified people. If spontaneously only one name is provided, this is sufficient. If the target person (TP) cannot name a member of the household as an authority, leave all fields blank.

1 - Name of 1st person

-8 - Question filtered for panel

NO PERSON NAMED: continue with vscr3

2 - Name of 2nd person

3 - Name of 3rd person

MORE THAN ONE PERSON NAMED: continue with vscr5

ONE PERSON NAMED: continue with vscr11\$x

Input filter: *hhart=3 AND no person named in vscr2*

Question3 vscr3 NAME OF EXTERNAL FKP

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

- | | | |
|------------------|----------------------------------|-------------------------------------|
| 1 - Yes: Name... | -3 - Question filtered | IF =1, continue with vscrxb, |
| 2 - No | -8 - Question filtered for panel | ELSE continue with vscr4 |

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

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

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

- | | | |
|---|----------------------------------|--|
| 1 - Yes, household member: Name: | -3 - Question filtered | IF =1, continue with vscr11\$x, |
| 2 - Yes, substitute: Name (external FKP): | -8 - Question filtered for panel | IF = 2, continue with vscrxb, |
| 3 - No | | |

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

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

Question5 vscr5 SEVERAL POTENTIAL FKPS - CHECK 1 - BEST OVERVIEW

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

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

INTERVIEWER: Multiple answers possible.

- | | | |
|------------------------|----------------------------------|---|
| 1 - Name of 1st person | -2 - None of these people | IF ONLY ONE NAME IS SELECTED: continue with vscr11\$x, |
| 2 - Name of 2nd person | -3 - Question filtered | ELSE continue with vscr6 |
| 3 - Name of 3rd person | -8 - Question filtered for panel | |

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

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

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

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

INTERVIEWER: Multiple answers possible.

1 - Name of 1st person

-2 - None of these people

IF ONLY ONE NAME IS

2 - Name of 2nd person

-3 - Question filtered

SELECTED: continue with

3 - Name of 3rd person

-8 - Question filtered for panel

vscr11\$x, ELSE continue with

vscr7

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

**Question7 vscr7 SEVERAL POTENTIAL FKPS - CHECK 3 - LAST
BIRTHDAY**

Question: From these people who had their birthday last?

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

INTERVIEWER: Only one name can be selected.

1 - Name of 1st person

-3 - Question filtered

2 - Name of 2nd person

-8 - Question filtered for panel

3 - Name of 3rd person

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

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

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

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

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

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

IF = 1, continue with vscrxa1,

IF = 2 AND there is only one name in vscr2, then continue with vscr13

IF = 2 and there is more than one name in vscr2, repeat question vscr11\$x and use the name of the next person from vscr2.

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

Question13 vscr13 OTHER PEOPLE IN THE HOUSEHOLD

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

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

IF = 1, continue with vscr13b,

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

Input filter: *hhart=3 AND vscr13=1*

Question13b vscr13b ATTEMPT TO FIND AN INTERNAL FKP

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

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

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

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

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

vscr1 vscr1 CHECK - FKP WAVE 1

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

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

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

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

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

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

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

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

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

1: yes, [namekt_vw] is still the -3 - Question filtered **IF = 1, continue with vscrxaA1**
Financial Knowledgeable Person **IF = 2 and hhart = 1, continue**
(FKP2: **with dra050**

2- no, [namekt_vw] is no longer the **IF = 2 and hhart = 2, continue**
Financial Knowledgeable Person **with pagead**
(FKP) **IF = 3, continue with vscr12**

3: [namekt_vw] is unknown in the household

Input filter: vscr1=3

vscr2 vscr2 CHECK - CORRECT HOUSEHOLD

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

1: Yes, selected correct household. -3 - Question filtered

IF = 1, continue with pagead

2: No, selected wrong household.

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

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

X.A1 vscrxa1 CHECK - PREVIOUS RESPONDENT IS FKP

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

Is the previous respondent [<IF hhart=3> Name from vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw]?

1 - Yes

-3 - Question filtered

IF = 1, continue with dra050

2 - No

IF = 2, continue with vscrxa2

Input filter: vscrx1=2

X.A2 vscrx2 CHANGE OF RESPONDENT

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

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

1 - Yes, conversation can continue immediately with [<IF hhart=3> NAME FROM vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw]

IF = 1, continue with pagec.

2 - Arrange a time with internal FKP

IF = 2, end conversation and ARRANGE A TIME

3 - Conversation was interrupted and will continue here with [<IF hhart=3> NAME FROM vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw].

IF = 3, continue with pagec

IF (=4 OR 5) AND hhart=3, continue with vscrx3

4 - [<IF hhart=3> NAME FROM vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> Namekt_vw] is not willing to have conversation.

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

5 - [<IF hhart=3> NAME FROM vscr2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> namekt_vw] is not willing to have conversation, according to information received.

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

PROGRAMMIERER: MODULE FOR THE CASE OF AN EXTERNAL FKP

X.B **vscrxb** **CONSENT REGARDING THE USE OF AN EXTERNAL FKP**

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

INTERVIEWER: - [NAME FROM vscr3, vscr4 or vscr13b] is external authority (FKP), i.e. NOT a member of the household.

- Submit declaration of consent and enter the names of all HH members above the age of 18. Then have all HH members sign it.

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

- | | | |
|---|---|---|
| <i>1 - All agree and all signatures are provided</i> | <i>-3 - Question filtered</i> | IF = 1, continue with vscrxb3 (Entry of address) |
| <i>2 - Respondent is in agreement, but not all the signatures can be obtained immediately or respondent would like to talk with the named people first.</i> | <i>-8 - Question filtered for panel</i> | IF = 2, end conversation - Arrange a time |
| <i>9 - Not all hh members agree</i> | | IF = 9, continue with vscrxb4 |

Input filter: *hhart=3 AND vscrxb=1*

X.B3 **vscrxb3** **ADDRESS OF EXTERNAL FKP**

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

- | | | |
|---------------------------|--|---|
| <i>First name</i> | <i>96 - Permission for sharing address must be clarified to start with</i> | IF vscrxb3 = 97, continue with vscrxb4 |
| <i>Surname</i> | | |
| <i>Company (optional)</i> | <i>97 - Sharing of address refused</i> | ELSE continue with vscr21 |
| <i>Address</i> | <i>98 - Address not available</i> | |
| <i>Postcode</i> | <i>-3 - Question filtered</i> | |
| <i>City/Town</i> | <i>-8 - Question filtered for panel</i> | |
| <i>Phone (optional)</i> | | |

Input filter: *hhart=3 AND vscrx4=1*

X.B5 **vscrx5** **LAST ATTEMPT TO FIND INTERNAL FKP -
PREVIOUS RESPONDENT IS FKP**

INTERVIEWER: The household member [Name from vscrx4] is the authority for the household. The remaining questions in this screening must be answered by [Name from vscrx4]!

Is the previous respondent [Name from vscrx4]?

1 - Yes

-3 - Question filtered

IF=1: continue with dra050

2 - No

-8 - Question filtered for panel

IF=2: continue with vscrx6

Input filter: *hhart=3 AND vscrx5=2*

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

Question: I would like to discuss the questions about the finances in your household with [NAME FROM vscrx4] and continue the interview with {him/her} now. Is that possible right now or can we arrange a time?

INTERVIEWER: - If [Name from vscrx4] is present, the interview continues immediately with this person.

- If [Name from vscrx4] is not present at this time, request help with the arrangement of a time. Please tell the respondents that as many members of the household as possible above the age of at least 16 should be present for the next interview.

1 - Yes, conversation can continue right away [NAME FROM vscrx4]

-3 - Question filtered

IF = 1, continue with paged.

2 - Arrange a time with internal FKP

-8 - Question filtered for panel

IF = 2: End conversation and ARRANGE A TIME

3 - Call was interrupted and will be continued here

IF = 3: continue with paged

4 - [NAME FROM vscrx4] is not willing to have conversation

5 - [NAME FROM vscrx4] is not willing to have conversation, according to information

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

Input filter: *hhart=3 AND vscrx6=1 , 3*

Page D

paged

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

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

INTERVIEWER: [Name from vscrx4] has not yet been informed about the study. Please read introduction aloud.

1 - CONTINUE

-3 - Question filtered

IF = 1, continue with dra050

2 - FKP is not willing to have conversation

-8 - Question filtered for panel

IF = 2: This is a shame, then we cannot conduct our survey.

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

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

Page AD

pagead

PAGE – HOUSEHOLD DEFINITION

Question: If more than one household lives here, then this survey is only concerned with the

household to which [NAMES from NAMEAUS separated by "or") belongs.

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

People or groups of people living here as

(1) roommates with no family or partnership attachments to each other, or

(2) domestic employees should be treated as separate households.

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

-3 - Question filtered

continue with dra050

Question15 dra050 START OF HH MATRIX

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

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

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

<IF hhart = 3 OR [(hhart= 1 OR 2) AND (vscrx1 = 1 OR Pagec = 1)]>

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

<IF [(hhart= 1 or 2) AND [vscl1 = 2 OR vscl2 = 1 OR (vscrx2 = 4 OR 5) OR Pagec = 2]]>

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

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

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

1 - Yes, begin interview

2 - No, interview can only be continued later-> Interrupt

conversation and arrange a time

9 - No, respondent is not willing to continue the interview.

1 - Yes, continue with auxiliary variable kt_fix

2 - No, interview can only be continued later-> Interrupt conversation and arrange a time; PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050

9 - No, TP is not willing to continue the interview. This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

IF=1, continue with auxiliary variable kt_fix

IF=2, interview can only be continued later-> Interrupt conversation and arrange a time; PROG: IF A NEW TIME IS ARRANGED, APPLY dra050

IF=9, respondent is not willing to continue the interview. This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

kt_fix kt_fix AUXILIARY VARIABLE xx - FKP IS KNOWN (YES / NO)

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

Start of HH-Matrix module

PROGRAMMER: START EXTERNAL PROGRAM HH MATRIX

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

Input filter: *dra050=1*

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

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

Question21 vsmql21 NAME OF EXTERNAL FKP

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

*1 - Insert text in an excelsheet
open text entry*

-3 - Question filtered

continue with vsclxb

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

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

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

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

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

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

X.B3P **vscrlxb3** **ADDRESS OF EXTERNAL FKP**

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

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

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

ELSE continue with vscrl21

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

Question21p **vscrl21** **RELATIONSHIP OF EXTERNAL FKP WITH HOUSEHOLD**

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

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

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

continue with vscrl15

Input filter: *dra050=1*

PROGRAMMIERER: START HH MATRIX LOOP FOR ALL PERSONS

vsmq5 vsmq5 MATRIX - CENTRE OF LIFE

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

INTERVIEWER: Show list 0.1.

INTERVIEWER: xx

1 - Yes, belongs to household

-3 - Question filtered

2 - No

IF = 1 (belongs to household):

Return to person list, add person to the list of household members

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

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

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

NO OTHER PERSONS NAMED: GO TO QUESTION VSMQ9

Input filter: xx

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

vsmq9

vsmq9

MATRIX - PERSONS CURRENTLY ABSENT

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

INTERVIEWER: Show list 0.2.

INTERVIEWER: These include

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

1 - Yes

-3 - Question filtered

IF = 1, go to PERSON RECORD

2 - No

IF = 2, go to RELATIONSHIP
MATRIX

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

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

vsmq11

vsmq11

MATRIX - ABSENT PERSONS - CENTRE OF LIFE

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

INTERVIEWER: Show list 0.3.

INTERVIEWER: The household is to be treated as the centre of life if

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

1 - Yes, belongs to household

-3 - Question filtered

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

2 - No

IF = 2: go to vsmq12

Input filter: vsmq11=2

vsmq12

vsmq12

MATRIX - ABSENT PERSONS - DAILY SUBSISTENCE COSTS

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

1 - Yes

2 - No

-3 - Question filtered

IF =1 continue with question vsmq14

IF =2 continue with question vsmq13

Input filter: vsmq12=2

vsmq13

vsmq13

MATRIX - ABSENT PERSONS - CONTRIBUTION TO HOUSEHOLD FINANCES

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

1 - Yes, household member

2 - No, not a household member

-3 - Question filtered

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

IF =2: GO TO QUESTION vsmq14

Input filter: vsmq11=2

vsmq14

vsmq14

MATRIX - ABSENT PERSONS - FURTHER PRIVATE ADDRESSES

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

1 - Yes

2 - No, belongs to household

-3 - Question filtered

WENN =1: WEITER MIT FRAGE vsmq15

WENN =2: (GEHÖRT ZUM HAUSHALT): Zurück zur Haushaltsauflistung, Person in Liste der HH-Mitglieder aufnehmen

Input filter: vsmq14=1

vsmq15

vsmq15

MATRIX - ABSENT PERSONS - DECISION ON FINANCES

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

PROGRAMMER: - REPEAT UNTIL THE QUESTION VSMQ9 = 2 (NO), THEN START THE RELATIONSHIP MATRIX - VARIABLE LABEL: MATRIX - RELATIONSHIPS

1 - Yes, belongs to household

-3 - Question filtered

2 - No

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

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

vsmq16

vsmq16

RECORD RELATIONSHIPS

PROGRAMMER: - CALL UP "RELATIONSHIP MATRIX" MODULE

- THEN: END EXTERNAL PROGRAM – RETURN TO QUESTIONNAIRE

-1 - Don't know

-2 - No answer

Question17

vscr15

LIST OF HOUSEHOLD MEMBERS

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

[LIST OF NAMES]

PROGRAMMER: HOUSEHOLD MEMBERS ARE

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

2) ALL OTHER MEMBERS FOR

A. QUESTION VSMQ5=1 OR

B. QUESTION VSMQ11=1 OR QUESTION VSMQ13=1 OR QUESTION VSMQ14=2 OR QUESTION VSMQ15=1.

ALL OTHER ENTERED PEOPLE ARE NOT MEMBERS OF THE HOUSEHOLD.

Control variables for panel used during the interview

Defined above

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

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

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

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

HHArt =

1 for panel household,

2 for split household,

3 for refresher household

Additional preload variables

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

Preload variables – households

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

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

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

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

DHB0200b_preload = DHB0200b from previous wave, for HHArt = 1

	= missing, other
DHB0200c_preload	= DHB0200c from previous wave, for HHArt = 1
	= missing, other
DHB0200d_preload	= DHB0200d from previous wave, for HHArt = 1
	= missing, other
HB0500_preload	= HB0500 from previous wave, for HHArt = 1
	= missing, other
DHB2400_preload	= DHB2400 from previous wave, for HHArt = 1
	= missing, other

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

Preload variables – individuals

RA0400_preload	= RA0400 from previous wave, if HHMG_VW = 1
	= missing, other
DPE0100a_preload	= DPE0100a from previous wave, if TN_BEFR_P_VW = 1
	= missing, other
DPE1275_preload	= DPE1275 from previous wave, if TN_BEFR_P_VW = 1
	= missing, other

Section 1: General Characteristics of the Household (Household Survey)

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

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

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

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

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

PROGRAMMER: BEGINNING OF A LOOP FOR ALL HOUSEHOLD MEMBERS FROM THE HH-MATRIX [VSCR15]. IF THE INTERVIEW IS CONDUCTED WITH THE INTERNAL FKP START WITH HIM/HER, OTHERWISE STRAT WITH PERSON ON RECORD 1
IF KT_FIX = 1, USE „YOU“ IN THE FIRST LOOP, ELSE USE [NAME]
IF KT_FIX = 0, ALWAYS USE [NAME] .

IF hhmg_vw=1 continue with dIra0400,
ELSE continue with ra0400

Input filter: hhmg_vw=1

1.01LA1 dIra0400 **PANEL - COUNTRY OF BIRTH**

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

1 - Yes
2 - No

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

IF = 1, continue with dIra0010,
ELSE continue with ra0400

Input filter: hhmg_vw<>1 OR (hhmg_vw=1 AND dIra0400<>1)

1.01 ra0400 **COUNTRY OF BIRTH**

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

PROGRAMMER: CREATE BUTTON GERMANY

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

According country list

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

1.02 **ra0500** **HOW LONG HAVE YOU BEEN LIVING IN GERMANY**

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

PROGRAMMER: CREATE BUTTON "SINCE BIRTH WITHOUT LONG INTERRUPTION"

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

Numeric entry in years,
3 digits

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

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

ELSE continue with dra0550

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

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

INT: Do not read aloud

- 1: Age is incorrect -> Re-enter correct age
- 2: Length of residency in Germany is incorrect -> Back to ra0500
- 3: All information is correct -> Continue

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

1.02AAA **dra0550** **IN GERMANY IN 2010**

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

- 1 - Yes
- 2 - No

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

continue with dra0100

Input filter: hhmg_vw=1 AND dlra0400=1

1.01LA5 **dlra0010** **PANEL - CHANGE OF CITIZENSHIP**

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

- 1 - Yes
- 2 - No - nothing changed

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

IF = 2 continue with dpa0100,

ELSE continue with dra0100

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

1.02A dra0100 GERMAN CITIZENSHIP

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

- | | | |
|---------|----------------------------------|---|
| 1 - Yes | -1 - Don't know | IF =2 OR =-1 OR =-2, continue with dra0130a-d, |
| 2 - No | -2 - No answer | |
| | -8 - Question filtered for panel | ELSE continue with dra0110 |

Input filter: *dra0100=1*

1.02B dra0110 GERMAN CITIZENSHIP SINCE BIRTH

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

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

Input filter: *dra0100=1*

1.02C dra0120 SECOND CITIZENSHIP

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

- | | | |
|---------|----------------------------------|--------------------------------------|
| 1 - Yes | -1 - Don't know | IF =1, continue with dra0130, |
| 2 - No | -2 - No answer | ELSE continue with dpa0100 |
| | -3 - Question filtered | |
| | -8 - Question filtered for panel | |

Input filter: *dra0100<>1 OR dra0120=1*

1.02D dra0130a-d CITIZENSHIP

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

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

INTERVIEWER: Multiple answers possible.

- | | | |
|-------------------------------|----------------------------------|---|
| <i>According country list</i> | -1 - Don't know | IF the affected HH-member is < 16 years old AND the loop has not yet been run through for all HH-members, continue with the next household member |
| | -2 - No answer | |
| | -3 - Question filtered | IF the affected HH-member is < 16 years old AND the loop has been run through for all HH-members, continue with Pagee |
| | -8 - Question filtered for panel | |

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

Reference unit: THE FOLLOWING QUESTIONS (DPA0100 - DPA0500) ARE EXCLUSIVELY DIRECTED AT HOUSEHOLD MEMBERS AGED 16 OR OLDER. THE QUESTIONS ARE PUT TO THE INTERNAL FKP OR, WITH EXTERNAL FKP, TO A HOUSEHOLD MEMBER.

1.03 dpa0100 **MARITAL STATUS**

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

INTERVIEWER: - Show list 1.1.

INTERVIEWER: - Question refers to the legal marital status

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

- For persons whose same-sex partnership has ended, please enter "divorced" with code 2.

For persons WHOSE PARTNER in a registered partnership has died, please enter

"widowed" with code 3.

1 - Single

-1 - Don't know

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

2 - Divorced

-2 - No answer

ELSE continue with dpa0300

3 - Widowed

-3 - Question filtered

4 - Married and living with spouse

5 - Married and separated

6 - Registered, same-sex

partnership, living together

7 - Registered same-sex

partnership, living separately.

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

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

1: Correct entry

2: Explain information -> Call up commentary window

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

1.03A

dpa0200a-e

LEGAL STATUS MARRIAGE/RECOGNISED

PARTNERS-TYPE

Question: What types of legal agreements {have you / has [Name]} made in relation to {your/his/her) marriage or consensual union? Please look at list 1.2 again for more on this.

INTERVIEWER: - Show list 1.2

- Multiple answers possible (a to d can be combined with e)

- You will find further explanations of the "statutory matrimonial regime", "joint property" and "separation of property" on the help page.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

-3 - Question filtered

5 variables:

a - Statutory matrimonial regime -

Applies if no special arrangements
have been made

b - Joint property

c - Separation of property

d - Other matrimonial regime, e.g.
for migrants

e - Other contractual arrangements,
for example, with regard to joint
loans, gifts, inheritance, etc.

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

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

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

1.04A

dpa0300

HIGHEST LEVEL OF EDUCATION COMPLETED

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

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

- Show list 1.3

1 - Currently still a pupil

-1 - Don't know

2 - Lower level secondary school
(Hauptschule)

-2 - No answer

3 - Mid-level secondary school
(Realschule)

4 - Degree in vocational school,
10th grade

5 - Secondary school
(Fachoberschule) with diploma
permitting admission to university
of applied sciences

6 - General or specific upper level
secondary school permitting
admission to university
(Gymnasium or EOS and EOS with
training)

7 - Other degree (please specify -
PROG: Save text in DPA0300S)

8 - No school degree

1.04B

dpa0400

**HIGHEST LEVEL OF PROFESSIONAL EDUCATION
COMPLETED - TYPE**

Question: {Do you / Does [Name]} have a completed vocational degree or a university degree? If there are multiple degrees, please list only the highest one.

Please look at list 1.4.

INTERVIEWER: Show list 1.4.

1 - *Currently in vocational training or degree program* -1 - *Don't know*
-2 - *No answer*

2 - *Yes, completed work-company training program (apprenticeship)*

3 - *Yes, completed professional-school vocational training (vocational school, higher business school)*

4 - *Yes, completed training at a vocational college, master or technical college, vocational or specialist academy*

5 - *Yes, degree from university of applied sciences, graduated from engineering school*

6 - *Yes, university degree, graduated with training as teacher*

7 - *Yes, received PhD / second dissertation*

8 - *Yes, other degree (please specify - PROG: Save text in DPA0400S)*

9 - *No, do not have higher education degree*

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

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

1: Age is incorrect -> Re-enter correct age

2: Vocational degree is incorrect -> Back to dpa0400

3: All information is correct -> Continue

1.05

dpa0500

CURRENTLY EMPLOYED

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

INTERVIEWER: Show list 1.5.

1 - Yes, employed (full-time, part-time, training, employed a little or irregularly)

-1 - Don't know

-2 - No answer

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

2- Yes, generally employed, but not currently (on maternity / parental leave / excused for longer period of time due to illness / other leave)

3 - No, not employed (in training, unemployed, retired, housewife/houseman)

Page E

pagee

PAGE - INFORMATION FOR THE INTERVIEWER TO START THE HH INTERVIEW

INTERVIEWER:

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

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

PROGRAMMER: END OF THE HH-MATRIX

TIME STAMP

PROGRAMMIERER: START HOUSEHOLD INTERVIEW

Page F

pagef

PAGE - HOUSEHOLD INTERVIEW ONLY WITH FKP

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

In the interview with an internal FKP, continue with pageh

In the interview with an external FKP, continue with dxa0100

Input filter: *External FKP*

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

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

1.06 dxa0100 START OF INTERVIEW WITH EXTERNAL FKP

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

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

To start with, I would like to give you some background on the study.

This scientific study carried out on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, the income and the spending patterns of private households. It is part of a larger survey for the entire euro area.

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

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

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

The collected data is always separated from your personal data. Your information from the interview will be passed on to the Deutsche Bundesbank without your name and address.

Details of individuals are not visible.

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

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

By participating, the household agrees that its data may be saved and processed for the specified purposes.

Do you have any questions before we begin the interview?

May I now begin the interview on the household finances?

1 - Yes, begin interview

9 - No, respondent is not willing to have conversation

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

Section 2: Consumption

Reference unit: HOUSEHOLD. THE QUESTIONS ARE PUT TO THE FKP.

Page H pageh **BEGINNING OF HOUSEHOLD INTERVIEW**

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

2.01 hi0220 **TOTAL EXPENDITURES OF THE HOUSEHOLD**

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

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

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

Question: If you exclude financial investments: Would you say that the last 12 months correspond to a normal year in terms of {your total expenditures / the total expenditures of your household / the total expenditures of the household}?

- | | | |
|---------|-----------------|---------------------------------|
| 1 - Yes | -1 - Don't know | If = 2, continue with dhi0550 , |
| 2 - No | -2 - No answer | ELSE continue with hi0600 |

Input filter: *dhi0500=2*

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

Question: Were the expenditures higher or lower than in a normal year?

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

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

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

INTERVIEWER: Read possible answers aloud.

- | | | |
|--|-----------------|-----------------------------------|
| 1 - Higher than {your income / the income of your household / the income of the household} | -1 - Don't know | IF = 1, continue with hi0700a-g , |
| 2 - Were approximately equal to the income | -2 - No answer | ELSE continue with dhi0600 |
| 3 - Were lower than {your income / the income of your household / the income of the household} | | |

Input filter: *hi0600=1*

2.05 hi0700a-g SOURCE OF EXTRA INCOME TO MEET EXPENSES

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

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

PROGRAMMER: MULTIPLE ANSWERS POSSIBLE .

INTERVIEWER: - Show list 2.1.

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

-3 - Question filtered

7 variables:

a - Sale of assets and financial assets

b - Expenditures covered by payment with a credit card or use of an overdraft facility

c - Obtaining a loan/payment in instalments

d - Use of savings

e - Received help from relatives or friends

f - Bills not paid immediately

g - None of the above, but (please specify- PROG: SAVE TEXT IN hi0700s)

2.06 **dhi0600** **ESTIMATE OF MONTHLY HOUSEHOLD INCOME**

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

INTERVIEWER: Show list 2.2.

INTERVIEWER:

Wages

Salary

Income from self-employment

Retirement benefits or pensions

Income from public aid

Income from renting

Income from Leasing

Housing allowance

Child benefits

Other income

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

2.07 **dhi0800** **MAKE ENDS MEET**

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

INTERVIEWER: Read possible answers aloud.

1 - With great difficulty

-1 - Don't know

2 - With some difficulty

-2 - No answer

3 - Fairly easily

-3 - Question filtered

4 - Easily

2.08 **dhi0400** **ABILITY TO GET FINANCIAL ASSISTANCE FROM FRIENDS OR RELATIVES**

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

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

IF internal FKP, continue with dhi0200,

ELSE continue with dhi0700

Input filter: *internal FKP*

2.09 **dhi0200** **SAVING BEHAVIOUR**

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

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

INTERVIEWER: Show list 2.3.

- | | |
|---|-------------------------------|
| <i>1 - {I save / We save} a certain amount regularly, e.g. in a savings account, a savings agreement, in stock or a life insurance policy</i> | <i>-1 - Don't know</i> |
| <i>2 - {I save / We save} a little each month, {I determine / we determine} the amount, depending on the financial situation.</i> | <i>-2 - No answer</i> |
| <i>3 - {I save / We save} something if something is left to save.</i> | <i>-3 - Question filtered</i> |
| <i>4 - {I / We do not save } because there is no financial room to maneuver.</i> | |
| <i>5 - {I / We do not want} to save.</i> | |

IF =-1,-2 OR 5, continue with dhi0700,

ELSE continue with dhi0300a-n

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

2.10

dhi0300a-n

PURPOSE FOR SAVING

Question: Please, look at list 2.4

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

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

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

WHAT IS THE MOST IMPORTANT REASON?

INTERVIEWER: - Show list 2.4.

- Multiple answers possible.

- | | |
|--|--|
| 1 - Purchase of a house/apartment | -1 - Don't know |
| 14 - Fixing/Renovation of a property | -2 - No answer |
| 2 - Major purchases besides vehicles (second home, furniture, etc.) | -3 - Question filtered |
| 3 - Acquisition of vehicles | -4 - No other reason (only variables b to n) |
| 4 - Business start-up or financing of investments for existing company | |
| 5 - Investment in financial assets | |
| 6 - Safety net for emergencies | |
| 7 - Repayment of loans/debts | |
| 8 - Retirement | |
| 9 - Holidays/travel | |
| 10 - Education/Support of children and grandchildren | |
| 11 - Bequests | |
| 12 - Use of government support (e.g. home loan subsidy) | |
| 13 - Other (please specify; PROG: Place text in dhi0300s) | |

Set of 14 variables:

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

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

2.11 hni0700 CRISIS - SAVING IN THE NEXT 12 MONTHS

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

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

2.12 dhi0700 ESTIMATE OF TOTAL HH NET WEALTH

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

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

INTERVIEWER: Show list 2.5.

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

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

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

PROGRAMMER: TIME STAMP AFTER QUESTION

Section 3: Real Estate Assets and Their Financing

Reference unit: HOUSEHOLD. THE QUESTIONS ARE PUT TO THE FKP.

Page M pagem **PAGE - START FOR HOUSEHOLD MAIN RESIDENCE**

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

3.01 dhb0100 **BUILDING TYPE - HOUSEHOLD MAIN RESIDENCE**

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

Please look at list 3.1.

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

- Show list 3.1

1 - Detached single family house -1 - Don't know

2 - Semi-detached house -2 - No answer

6 - Row house

3 - Multi-family house or communal living building (e.g. rental building)

4 - Agricultural farm

5 - Building with mixed use (e.g. multi-family building with office, practice, or store) (please specify; PROG: Place text in dhb0100s1)

9 - Other (please specify; PROG: Place text in dhb0100s)

IF = -1, -2, 1, 2, OR 4, continue with production of the auxiliary variables dhb9999 AND then hb0100,

ELSE continue with dhb0110

Input filter: *dhb0100=3, 5, 6, 9*

3.02 dhb0110 PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE

Question: {Do you / does your household / does the household} take up the entire house or only one or more apartments?

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

dhb9999 dhb9999 AUXILIARY VARIABLE - DESCRIPTION OF THE HH MAIN RESIDENCE

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

```
<IF DHB0100 = 1> "DETACHED SINGLE FAMILY HOUSE"  
<IF DHB0100 = 2> "SEMI-DETACHED HOUSE"  
<IF DHB0100 = 3 AND DHB0110 =1> "APARTMENT"  
<IF DHB0100 = 3 AND DHB0110 =2> "APARTMENTS"  
<IF DHB0100 = 3 AND DHB0110 =3> "HOUSE"  
<IF DHB0100 = 3 AND DHB0110 =-1 OR -2> "MULTI-FAMILY HOUSE OR  
COMMUNAL LIVING BUILDING"  
<IF DHB0100 = 4> "AGRICULTURAL FARM"  
  
<IF DHB0100 = 5 AND DHB0110 =1> "APARTMENT"  
<IF DHB0100 = 5 AND DHB0110 =2> "APARTMENTS"  
<IF DHB0100 = 5 AND DHB0110 =3> "HOUSE"  
<IF DHB0100 = 5 AND DHB0110 =-1 OR -2> "BUILDING WITH MIXED USAGE"  
  
<IF DHB0100 = 6 AND DHB0110 =1> „APARTMENT“  
<IF DHB0100 = 6 AND DHB0110 =2> „APARTMENTS“  
<IF DHB0100 = 6 AND DHB0110 =3> "ROW HOUSE"  
<IF DHB0100 = 6 AND DHB0110=-1 OR -2> „ROW HOUSE“  
  
<IF DHB0100 = 9 AND DHB0110 =1> "APARTMENT"  
<IF DHB0100 = 9 AND DHB0110 =2> "APARTMENTS"  
<IF DHB0100 = 9 AND DHB0110 =3> "HOUSE"  
<IF DHB0100 = 9 AND DHB0110 =-1 OR -2> "REAL ESTATE"  
  
<IF DHB0100 = -1 OR -2 AND DHB0110 =1> "APARTMENT"  
<IF DHB0100 = -1 OR -2 AND DHB0110 =2> "APARTMENTS"  
<IF DHB0100 = -1 OR -2 AND DHB0110 =3> "HOUSE"  
<IF DHB0100 = -1 OR -2 AND DHB0110 =-1 OR -2> "REAL ESTATE"
```

3.03 hb0100 SIZE OF HH MAIN RESIDENCE

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

Numeric entry in square meters, 5 digits -1 - Don't know -2 - No answer **continue with dlhb1122**

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

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

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

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

PROGRAMMER: CREATE AUXILLARY VARIABLE DLHB1122 AND SET FOLLOWING VALUES:

DLHB1122=1 IF HHART=1 AND DHB0100_PRELOAD=DHB0100 AND DHB0110_PRELOAD=DBH0110 AND (HB0100>HB0100_PRELOAD-10 AND HB0100<HB0100_PRELOAD+10)

IN ALL OTHER CASES SET DLHB1122=0

IF = 1 continue with dlhb1110,

ELSE continue with dhb0120

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

3.03LA dlhb1110 PANEL – SAME HOUSEHOLD MAIN RESIDENCE

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

1 - Yes -1 - Don't know -2 - No answer -3 - Question filtered **IF = 1 continue with dhb0200a-d, ELSE continue with dhb0120**

Input filter: *dlhb1110<>1*

3.04 dhb0120 YEAR HOUSEHOLD MOVED INTO MAIN RESIDENCE

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

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

Numeric entry 4 digits (year)

-1 - Don't know

-2 - No answer

-8 - Question filtered for panel

**IF [interview year less
dhb0120]<=10, continue with
dhb0130 a-o ,**

ELSE continue with dhb0200a-d

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

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

1: Year moved in is incorrect -> return to dhb0120

2: All information is correct -> continue

Input filter: *(Interview year - dhb0120)<=10 AND dlhb1110<>1*

3.05

dhb0130a-o

REASONS FOR MOVING

Question: What were the reasons for moving to [dhb9999] in the year [dhb0120]? Please look at list 3.2.

INTERVIEWER: - Show list 3.2.

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

15 Variables:

-3 - Question filtered

-8 - filtered for panel

a - Better / different location

b - Change from rental to owned home or vice versa

c - Marriage / cohabitation / joint apartment with partner

d - Separation / divorce

e - Education / study

f - Rent / costs too high

g - Greater / altered need for space

h - Retirement

i - Change of job

j - Shorter way to work

k - Proximity to family

l - Health reasons

m - Unemployment

n - Foreclosure of residential real estate

o - Other (specify; PROG: Place text in dhb0130s)

3.06

dhb0200a-d

SHARE OF HOUSEHOLD MAIN RESIDENCE OWNED BY HOUSEHOLD

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

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

INTERVIEWER: - Read possible answers aloud.

- Multiple answers possible.

1 - Named

-1 - Don't know

IF (dlhb1110<>1 OR (dlhb1110 =1

2 - Not Named

-2 - No answer

AND dhb0200a_preload<>

dhb0200a) AND dhb0200a=1

AND (dhh0100= 3 OR =5 OR = 6),

continue with dhb0150,

4 Variables:

a - as the sole owner?

IF (dlhb1110<>1 OR (dlhb1110 =1

AND dhb0200a_preload<>

dhb0200a) AND dhb0200a =1

AND (dhh0100<> 3

und <>5 und dhh0100 <>6),

continue with dhb0151 ,

b - as a co-owner?

c - as a tenant/subtenant? d - for

free, unless it is a housing benefit

recipient with a rental agreement?

IF (dlhb1110<>1 OR (dlhb1110 =1

AND (dhh0200a_preload<>

dhb0200a

OR

dhh0200b_preload<>dhh0200b

OR

dhh0200c_preload<>dhh0200c

OR

dhh0200d_preload<>dhh0200d)))

AND dhb0200b=1 AND

(dhh0100= 3 OR =5 OR = 6),

continue with dhb0150 ,

IF (dlhb1110<>1 OR (dlhb1110

[GleicheWohnung]=1 AND

(dhh0200a_preload<> dhb0200a

OR

dhh0200b_preload<>dhh0200b

OR

dhh0200c_preload<>dhh0200c

OR

dhh0200d_preload<>dhh0200d)))

AND dhb0200b=1 AND

(dhh0100<>3 und <>5 und <> 6),

continue with dhb0151 ,

IF dhb0200c=1 und dhb0200b<>1

und dhb0200d<>1, continue with

dhb0600

IF (dlhb1110<>1 OR (dlhb1110

[GleicheWohnung]=1 AND
(dhb0200a_preload<> dhb0200a
OR
dhb0200b_preload<>dhb0200b
OR
dhb0200c_preload<>dhb0200c
OR
dhb0200d_preload<>dhb0200d)))
AND dhb0200d=1 AND
dhb0200b<>1, continue with
dhb0210,

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

ELSE continue with dhb0150

Input filter: (dlhb1110<>1 AND ((dhhb0200A=1 OR dhhb0200B=1) AND (dhhb0100=3 OR dhhb0100=5 OR dhhb0100=6))

OR

(dlhb1110=1 AND (dhhb0200a_preload<> dhhb0200a

OR dhhb0200b_preload<>dhhb0200b OR dhhb0200c_preload<>dhhb0200c OR dhhb0200d_preload<>dhhb0200d)

AND

((dhhb0200A=1 OR dhhb0200B=1) AND (dhhb0100=3 OR dhhb0100=5 OR dhhb0100=6)))

OR dhhb0200a,b,c,d=-1,-2

3.07A

dhhb0150

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

Question: Does this [dhhb9999] also have a plot of land (e.g. a garden)?

1 - Yes

-1 - Don't know

WENN =1, weiter mit dhhb0151

2 - No

-2 - No answer

-3 - Question filtered

WENN=2 UND (dhhb0100=5 UND (dhhb0110<>1 UND <>2)), weiter mit dhhb0152 ,

-8 - Question filtered for panel

WENN=2 UND dhhb0100 <>5 UND (dhhb0200c<>1 UND dhhb0200d<>1), weiter mit dhhb0320,

WENN=2 UND dhhb0100 <>5 UND (dhhb0200c=1 UND dhhb0200d<>1), weiter mit dhhb0600,

WENN=2 UND dhhb0100 <>5 UND dhhb0200d=1, weiter mit dhhb0210,

SONST weiter mit dhhb0320 .

Input filter: (dlhb1110<>1 AND ((dhhb0200a=1 OR dhhb0200b=1) AND dhhb0100<>3,5,6))

OR

(dlhb1110=1 AND (dhhb0200a_preload<> dhhb0200a

OR dhhb0200b_preload<>dhhb0200b OR dhhb0200c_preload<>dhhb0200c OR dhhb0200d_preload<>dhhb0200d) AND

((dhhb0200a=1 OR dhhb0200b=1) AND dhhb0100<>3,5,6)) OR

dhhb0150=1

3.07B dhhb0151 **SIZE OF PLOT OF LAND - HH MAIN RESIDENCE**

Question: How large is the piece of land directly connected with this [dhhb9999] in square meters?

Numeric entry in square meters, 5 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

WENN dhhb0100 =5 UND

(dhhb0110 <>1 UND <>2), weiter mit dhhb0152,

WENN dhhb0100 <>5 UND

(dhhb0200c<>1 UND dhhb0200d<>1), weiter mit dhhb0320,

WENN dhhb0100 <>5 UND

(dhhb0200c=1 UND dhhb0200d<>1), weiter mit dhhb0600 ,

WENN dhhb0100<>5 UND

dhhb0200d=1, weiter mit dhhb0210,

SONST weiter mit dhhb0320.

CAPI-CHECK: dhhb0151cc: dhhb0151=0

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

1: Correct entry

2: Explain entry -> Call up comment window

Input filter: (dlhb1110<>1 AND dhhb0100=5 AND dhhb0110<>1 , 2 AND (dhhb0200a=1 OR dhhb0200b=1))

OR

(dlhb1110=1 AND (dhhb0200a_preload<> dhhb0200a

OR dhhb0200b_preload<>dhhb0200b OR dhhb0200c_preload<>dhhb0200c OR dhhb0200d_preload<>dhhb0200d) AND

(dhhb0100=5 AND dhhb0100<>1,2 AND (dhhb0200a=1 OR dhhb0200b=1))

3.07C

dhb0152

**SIZE OF UNOCCUPIED PART OF BUILDING - HH
MAIN RESIDENCE**

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

Numeric entry in square meters, 5
digits

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

**WENN (dhb0200c<>1 UND
dhb0200d<>1), weiter mit
dhb0320**

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

**WENN dhb0200d=1, weiter mit
dhb0210,**

SONST weiter mit dhb0320

CAPI-CHECK: dhb0152cc: dhb0152=0

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

1: Correct entry

2: Explain -> Call up comment window

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

OR

(dlhb1110=1 AND (dhb0200a_preload<> dhb0200a

OR dhb0200b_preload<>dhb0200b OR dhb0200c_preload<>dhb0200c OR dhb0200d_preload<>dhb0200d)
AND dhb0200d=1)

3.08

dhb0210

**FREE USE OF HH MAIN RESIDENCE - ACTUAL
OWNER**

Question: With regard to the free use, who places the [dhb9999] at {your / your household's / the household's} disposal?

- 1 - Employer
 - 2 - Family members / friends
 - 3 - Charities / public bodies
 - 4 - Other (please specify; PROG:
PLACE TEXT IN dhb0210s)
- 1 - Don't know
 - 2 - No answer
 - 3 - Question filtered
 - 8 - Question filtered for panel

**IF dhb0200a,b,c=1, continue with
dhb0600,**

ELSE continue with dhb0320.

Input filter: *dhb0200a,b,c=1*

3.09 dhb0600 HOUSING ALLOWANCE

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

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

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

Input filter: *dhb0200c=1*

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

Question: What is the current monthly base rent?

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

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

<i>Numeric entry in EUR, 6 digits</i>	-1 - Don't know	IF = -1, -2, -4, continue with
	-2 - No answer	dhb0310,
	-3 - Question filtered	ELSE continue with dhb0320
	-4 - Only rent including utilities ("Warmmiete") is known (PROG: BUTTON "Only rent including utilities ("Warmmiete)") FOR CODE	
	-4	

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

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

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

dhb0300cc 2: dhb0300>0 AND dhb0200d=1

INTERVIEWER: In order to be certain that I have entered the information correctly, I will ask the questions again: I previously recorded that (you / your household / the household) uses the real estate for free. Now I have entered EUR [dhb0300] as the base rent. Is that correct?

1: Household does not actually live for free -> Call up comment window.

2: Base rent is incorrect -> Back to dhb0300

3: All information is correct

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

3.10B **dhb0310** **AMOUNT OF RENT PAID FOR HOUSEHOLD MAIN RESIDENCE (INCL. UTILITY BILLS)**

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

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

1: Total rent is incorrect -> Back to dhb0310

2: Living area is incorrect -> Correct information in hb0100

3: All information is correct.

3.10C **dhb0320** **UTILITY BILLS AT HH MAIN RESIDENCE - AMOUNT**
dhb0325 **UTILITY BILLS AT HH MAIN RESIDENCE - TIME PERIOD**

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

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

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

3.10D

dhb0330
dhb0335

COSTS FOR TELECOMMUNICATIONS - AMOUNT
COSTS FOR TELECOMMUNICATIONS - TIME PERIOD

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

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**IF (dhb0200a=1 OR dhb0200b=1),
continue with dhb0340**

ELSE continue with dhb3000.

Input filter: dhb0200a=1 OR dhb0200b=1

3.10E

dhb0340

GROUND RENT

Question: {Do you / Does your household / Does the household} pay ground rent ("Erbpacht") or is there a lease for the land belonging to this [dhb9999]?

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

1 - Yes

-1 - Don't know

WENN =1, weiter mit dhb0350

2 - No

-2 - No answer

WENN =-1,-2, 2 UND

dhb0200a=1UND

(dlhb1110[same HMR]<>1 ODER

(dlhb1110[same HMR]=1 UND

dhb0200a_preload<>dhb0200a) ,

weiter mit dhb0400a-d

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

UND (dlhb1110[same HMR]=1

UND

dhb0200a_preload=dhb0200a)

Weiter mit hb0800

WENN =-1,-2, 2 UND

dhb0200b=1, weiter mit hb0500

SONST weiter mit dhb3000.

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

Input filter: *dhb0340=1*

3.10F

dhb0350
dhb0355

GROUND RENT - AMOUNT

GROUND RENT - TIME PERIOD

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

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

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

WENN

dhb0200a=1 UND

(dlhb1110<>1 ODER

(dlhb1110=1 UND

dhb0200a_preload<>dhb0200a))

weiter mit dhb0400a-d

WENN dhb0200a=1 UND

dlhb1110=1 UND

dhb0200a_preload=dhb0200a

Weiter mit hb0800

WENN dhb0200b=1, weiter mit

hb0500

SONST weiter mit dhb3000.

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

Input filter: *dhb0200b=1*

3.11 hb0500 HOUSEHOLD MAIN RESIDENCE - PERCENTAGE OF OWNERSHIP

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

INTERVIEWER: Enter information with two decimal places

Numeric entry in %, -1 - Don't know

4 digits, 2 decimal places -2 - No answer

-3 - Question filtered

WENN

(dlhb1110=1 UND

dhb0200b_preload=dhb0200b

UND

hb0500_preload=hb0500 UND

hb0500>0)

WEITER MIT hb0800

SONST

WEITER MIT dhb0400a-d

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

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

1: Correct entry

2: Explain information: Call up commentary window.

Input filter: *(dhb0200a=1 AND (dlhb1110<>1)*

OR

(dhb0200a=1 AND (dlhb1110=1 AND dhb0200a_preload<>dhb0200a))

OR

(dhb0200b=1 AND (dlhb1110<>1)

OR

(dhb0200b=1 AND dlhb1110=1 AND (dhb0200b_preload<>dhb0200b OR hb0500_preload<>hb0500))

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

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

INTERVIEWER: Multiple answers possible.

1 - Named	-1 - Don't know	IF multiple answers are given, continue with dhb0410,
2 - Not Named	-2 - No answer	
	-3 - Question filtered	ELSE continue with hb0700
4 variables:	-8 - filtered for panel	
a - Bought		
b - Built		
c - Inherited		
d - Received as gift or received signed over		

Input filter: *multiple answers in dhb0400a-d*

3.12B **dhb0410** **HOUSEHOLD MAIN RESIDENCE - MOST SIGNIFICANT MEANS OF ACQUISITION**

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

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

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

Input filter: *(dhb0200a=1 AND (dlhb1110<>1)*

OR

(dhb0200a=1 AND (dlhb1110=1 AND dhb0200a_preload<>dhb0200a))

OR (dhb0200b=1 AND dlhb1110<>1)

OR

(dhb0200b=1 AND dlhb1110=1 AND (dhb0200b_preload<>dhb0200b OR hb0500_preload<>hb0500))

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

3.15 hb0900 HOUSEHOLD MAIN RESIDENCE - CURRENT VALUE

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

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

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

CAPI-CHECK: $hb0900cc1: ((hb0900/hb0800)^{(1/((Interview\ year-hb0700))-1}) > 0.25 \text{ AND } (hb0900 > 0 \text{ AND } hb0800 > 0 \text{ AND } hb0700 > 0))$

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

In order to be certain that I have entered the information correctly, I will ask the questions again: I have recorded that the real estate was worth EUR [hb0800] in the year [hb0700] and is currently worth [hb0900].

Consequently, the increase in the value is more than 25 percent per year. Have I entered this all correctly?

1: Purchase value is incorrect -> Back to hb0800

2: Current value is incorrect -> Back to hb0900

3: Year of acquisition is incorrect -> Back to hb0700

4: All data is correct -> Continue with input filter *dhb0200a=1 OR dhb0200b=1*

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

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

In order to be certain that I have entered the information correctly, I will ask the questions again: I have recorded that the real estate was worth EUR [hb0800] in the year [hb0700] and is currently worth [hb0900].

Consequently, the loss in value is more than 20 percent per year. Have I entered this all correctly?

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

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

3.15A **dhb1300** **HOUSEHOLD MAIN RESIDENCE - EXPECTATIONS – PRICES**

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

INTERVIEWER: Show list 3.3.

- | | |
|--|-------------------------------|
| <i>1 - Increase significantly</i> | <i>-1 - Don't know</i> |
| <i>2 - Increase somewhat</i> | <i>-2 - No answer</i> |
| <i>3 - Stay approximately the same</i> | <i>-3 - Question filtered</i> |
| <i>4 - Fall somewhat</i> | |
| <i>5 - Fall significantly</i> | |

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

3.15B **dhb1400** **HH MAIN RESIDENCE - ESTIMATED RENT**

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

- | | |
|---------------------------------------|-------------------------------|
| <i>Numeric entry in EUR, 5 digits</i> | <i>-1 - Don't know</i> |
| | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |

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

3.16A **dhb2400** **MORTGAGES AND LOANS COLLATERALISED USING
HH MAIN RESIDENCE**

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

1 - Yes	-1 - Don't know	IF = 1, continue with hb1010
2 - No	-2 - No answer	IF = 2, -1, -2 AND (dhb0200a=1 OR dhb0200b=1), continue with dhn0100a-e ,
	-3 - Question filtered	ELSE continue with dhb3000

Input filter: *dhb2400=1*

3.16B **hb1010** **NUMBER OF MORTGAGES OR LOANS USING HMR
AS COLLATERAL**

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

INTERVIEWER: The answer can also be zero.

<i>Numeric entry, 2 digits (number of mortgages, credit, and loans)</i>	-1 - Don't know	IF>0, continue with pagen,
	-2 - No answer	IF=-1 or =-2, continue with dhb2600,
	-3 - Question filtered	IF = 0, continue with dhn0100a- e

CAPI-CHECK: HB1010cc: hb1010>10

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

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

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

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

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

Page N **pagen** **PAGE - GETTING STARTED WITH MORTGAGE LOAN FOR HH MAIN RESIDENCE**

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

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

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

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

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

-3 - Question filtered

3.17 **dhb500\$x** **HMR MORTGAGES: TYPE OF LOAN**

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

INTERVIEWER: - Show list 3.4

- You will find additional explanations on "refinancing" and "reverse loans" on the help page.

- | | |
|--|------------------------|
| 1 - New loan – a new loan was taken out to finance a larger purchase | -1 - Don't know |
| 2 - Refinanced loan – This loan replaced another loan. | -2 - No answer |
| 3 - Reverse mortgage - Supplementary retirement pension that a bank finances through the mortgage of property. | -3 - Question filtered |

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

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

3.18A hb120\$xa-i HMR MORTGAGES: PURPOSE OF THE LOAN

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

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

INTERVIEWER:

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

- | | | |
|---|--|---|
| <i>1 - To purchase the [dhb9999] that {you / your household / the household} lives in (HH main residence)</i> | <i>-1 - Don't know</i> | IF dhb500\$x=3, continue dhb550\$x, |
| <i>2 - To purchase another piece of property</i> | <i>-2 - No answer</i> | IF dhb500\$x=2, continue with hb113\$xa-d, |
| <i>3 - To repair or renovate the property</i> | <i>-3 - Question filtered</i> | ELSE continue with hb115\$x |
| <i>4 - To purchase a vehicle or another form of transport</i> | <i>-4 - no further purpose (only variables b to i)</i> | |
| <i>5 - To finance a company or a professional activity</i> | | |
| <i>6 - For debt restructuring of other consumer/instalment loans</i> | | |
| <i>7 - To finance training or university (e.g. "education credits")</i> | | |
| <i>8 - To cover the cost of living or to make other purchases.</i> | | |
| <i>9 - Other (please specify. PROG: PLACE TEXT IN hb120\$xs)</i> | | |

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

Input filter: *dhb500\$x=3*

3.18B **dhb550\$x** **HMR MORTGAGES: REFINANCING FOR REVERSE MORTGAGE**

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

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

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

3.18C **hb113\$xa-d** **HMR MORTGAGES \$X: PURPOSE OF REFINANCING**

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

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

INTERVIEWER:

- Read possible answers aloud.
- Multiple answers possible.

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

4 variables:

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

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

Input filter: *hb1010>=1*

3.18D hb115\$x HMR MORTGAGES \$X: RENEGOTIATION

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

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

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

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

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

**3.19 hb130\$x HMR MORTGAGES \$X: YEAR WHEN LOAN TAKEN
OUT OR REFINANCED**

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

< IF dhb500\$x =3 > What year did the payments to the household begin?

- | | |
|--------------------------------------|------------------------|
| <i>Numeric entry 4 digits (year)</i> | -1 - Don't know |
| | -2 - No answer |
| | -3 - Question filtered |

CAPI-CHECK: hb130\$xcc: (hb130\$x>=0 AND hb130\$x<1800)

INTERVIEWER: The year entered is far back in the past.

Please correct the entry or explain the information.

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

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

3.20 **hb140\$x** **HMR MORTGAGES \$X: INITIAL AMOUNT BORROWED**

Question: <IF dhb500\$x<>3> What was the total loan amount at the time when the loan {<IF dhb500\$x <>2 > was taken out / < IF dhb500\$x =2 (refinanced) > last refinanced}? < IF dhb500\$x =3 > How high was the initially paid-out amount?

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

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

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

3.21 **dhb1501** **HMR MORTGAGES: ADDITIONAL BORROWING**

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

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

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

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

3.22 **hb160\$x** **HMR MORTGAGES \$X: MATURITY OF THE LOAN AT THE TIME OF BORROWING / REFINANCING**

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

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

- Numeric entry in years,
2 digits
- 1 - Don't know
 - 2 - No answer
 - 3 - Question filtered
 - 4 - No fixed term agreed (credit lines/loans without fixed term)
- PROG: Button here instead of -4.

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

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

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

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

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

Question: What is the outstanding balance?

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**IF hb170\$x, continue with
hb180\$x,**

ELSE continue with dhb570\$x

CAPI-CHECK: hb170\$xcc: hb170\$x=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *hb1010>=1 AND less than 3 loop passes AND hb170\$x>0*

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

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

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

-1 - Don't know

-2 - No answer

-3 - Question filtered

*-4 - {I do not / my household does
not / the household does not} aim
to make full repayment.*

-5 - Less than one year

CAPI-CHECK: dhb570\$xcc: dhb570\$x=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

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

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

-3 - Question filtered

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

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

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

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

Numeric Entry in years, 2 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

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

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

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

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

Enter information with a maximum of 3 decimal places.

Numeric entry in %, 5 digits, 3 decimal places

-1 - Don't know

-2 - No answer

-3 - Question filtered

If = -1 or -2, continue with dhb561\$x,

ELSE continue with dhb590\$x

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

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

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

Question: If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan {<|F hb180\\$x=1 (adjustable rate interest)> as result of the last adjustment}?

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

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

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

**3.26A dhb590\\$x HMR MORTGAGES \$X: INSTALMENTS - AMOUNT
 dhb591\\$x HMR MORTGAGES \$X: INSTALMENTS - TIME
 PERIOD**

Question: What is the amount, i.e. interest and repayment that {you / your household / the household} {spend / spends} for this loan in a month, quarter or year at the present time? Please do not include insurance and other fees.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB591\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY).
- IF DHB590\$X <0, HIDE QUESTION DHB591\$X AND ENCODE WITH -3 (FILTERED)

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

End of the loop for 3 loans.

If $hb1010>3$, continue with **dhb2000**

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

**ELSE continue with **dhn0100a-
e.****

Input filter: *hb1010>3*

3.26B **dhb2000** **HMR MORTGAGES: REPAYMENTS FOR ALL OTHER**
dhb2010 **LOANS - AMOUNT**
HMR MORTGAGES: REPAYMENTS FOR ALL OTHER
LOANS - TIME PERIOD

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

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

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

INTERVIEWER: Please do not include insurance and other fees.

Numeric entry in EUR, 6 digits

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

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

ELSE continue with dhb2600

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

3.27 **hb2100** **HMR MORTGAGES: MONEY STILL OWED ON ALL**
OTHER LOANS

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

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

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

Numeric entry in EUR, 9 digits

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

Continue with dhn0100a

CAPI-CHECK: hb2100cc: hb2100=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Continue with dhnb0100a

CAPI-CHECK: dhb2600cc: dhb2600=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

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

INTERVIEWER: - Show list 3.5.

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

-3 - Question filtered

5 Variables:

a - Yes, guarantees

b - Yes, support without repayment obligations

c - Yes, loans from family and other private individuals who do not belong to the household

d - Yes, other (please specify;

PROG: PLACE TEXT IN

dhnb0100s)

e - No. No guarantees or support.

WENN INTERNAL FKP AND

(dhb0200a-d=-1,-2 OR

(dhb0200c,d=1 AND

dhb0200a<>1 AND

dhb0200b<>1)), continue with

dhb3000

ELSE continue with hb2400

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

3.29A **dhb3000** **PLANNED PURCHASE OF PROPERTY - HH MAIN RESIDENCE**

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

- | | | |
|---------|------------------------|---|
| 1 - Yes | -1 - Don't know | IF =1, continue with dhb3100a-e, |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with dhb3200a-l |

Input filter: *Internal FKP AND dhb3000=1*

3.29B **dhb3100a-e** **FINANCING OF THE PLANNED PROPERTY PURCHASE**

Question: How do you plan to finance the acquisition?

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

INTERVIEWER: - Show list 3.6.

- Multiple answers possible.

- | | | |
|---|--|-----------------------------|
| 1 - Loan collateralized with land mortgage | -1 - Don't know | continue with hb2400 |
| 2 - Loan without land mortgage | -2 - No answer | |
| 3 - Savings | -3 - Question filtered | |
| 4 - Home loan savings agreement | -4 - No additional funds (only variables b) to e)) | |
| 5 - Guarantees or loans from friends and family | | |

5 variables:

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

Input filter: *Internal FKP AND dhb3000=2, -1, -2*

3.29C **dhb3200a-I** **REASONS FOR BEING A RENTER**

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

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

AND THE MOST IMPORTANT REASON IS?

INTERVIEWER: - Show list 3.7.

- Multiple answers possible.

INTERVIEWER: This question refers to the whole household.

- | | |
|---|---|
| <i>1 - {I / we} live happily as renters.</i> | <i>-1 - Don't know</i> |
| <i>2 - {I / we } want to remain mobile and flexible.</i> | <i>-2 - No answer</i> |
| <i>3 - {I am / we are} already too old to move.</i> | <i>-3 - Question filtered</i> |
| <i>4 - Real estate is too expensive for {me / us}.</i> | <i>-4 - No additional funds (only variables b) to I))</i> |
| <i>5 - {I / we} do not want to take out a loan / {I / we} do not want to be indebted.</i> | |
| <i>6 - {I / we} } do not have the equity to buy real estate.</i> | |
| <i>7 - {My / our} equity is tied up in real estate not used as the HH main residence.</i> | |
| <i>8 - The bank do not / did not give {me / us} a loan.</i> | |
| <i>9 - {I / we think} that {I / we} would not get loan from the bank.</i> | |
| <i>10 - The purchase of real estate is too risky for {me / us}.</i> | |
| <i>11 - {I / we have} a cheap rental apartment.</i> | |
| <i>12 - Other reasons</i> | |

12 variables:

a) Most important reason

b) - I) Other reasons

3.30

hb2400

**HOUSEHOLD OWNS OTHER PROPERTIES APART
FROM HMR**

Question: <dhb0200a =1 or dhb0200b=1> (owner): Apart from the [dhb9999], {do you / do you or another household member / does a household member} have additional real estate in Germany or abroad? {IF <dhb0110=1 or dhb0110=2> Please also consider apartments in your house that you do not live in or rented adjacent buildings.} Some examples are provided in list 3.8.

<Only dhb0200c=1 or only dhb0200d=1 or only (dhb0200c=1 and dhb0200d=1) > (Tenant): {Do you / you or another household member / does a household member} have real estate in Germany or abroad? Some examples are provided in list 3.8.

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

<Always additionally>

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

INTERVIEWER: Show list 3.8.

INTERVIEWER:

Houses

Apartments

Flats

Garages

Offices

Hotels

Other commercial real estate

Farms

Land

Parking spaces (only in the CAPI).

REAL ESTATE ABROAD ALSO GOES HERE.

1 - Yes

-1 - Don't know

If =1, continue with hb2410,

2 - No

-2 - No answer

ELSE continue with dhb0800.

Input filter: *hb2400=1*

3.31 **hb2410** **NUMBER OF PROPERTIES OTHER THAN HH MAIN
RESIDENCE**

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

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

*Numeric entry, 2 digits (number of
pieces of properties)* *-1 - Don't know*
-2 - No answer
-3 - Question filtered

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

ELSE continue with pagea.

CAPI-CHECK: *hb2410cc: hb2410=0 AND hb2400=1*

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

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

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

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

TIME STAMP

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

Page AA pageaa PAGE - BEGINNING OF LOOP FOR OTHER PROPERTIES

Question:

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

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

<IF hb2410=1 AND (only dhb0200c=1 or only dhb0200 d=1 or only (dhb0200c=1 and dhb0200d=1)) (For tenants and free use with only one other real estate property)> We now come to the real estate that {you own / your household owns / the household owns}.

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

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

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

<With second and third loop pass>, transition text:

Now we come to the next real estate property that {you / your household / the household} {own / owns}.

3.32

dhb600\$x

OTHER PROPERTY \$X: TYPE OF PROPERTY

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

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

- 1 - Single-family house or apartment, holiday apartment, holiday house, row house
- 2 - Multifamily house / rental house
- 3 - Plant building, warehouse
- 4 - Building land / property
- 5 - Garage
- 6 - Store / practice
- 7 - Office building
- 8 - Hotel
- 9 - Farm
- 10 - Building with mixed use (e.g. multi-family building with store)
(please specify; PROG: Place text in dhb600\$xS1)
- 11 - Other (please specify; PROG: Place text in dhb600\$xS)
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

PROGRAMMER: OVERLAYS FOR DHB600\$X AFTER QUESTION HB270\$X:
IF

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

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

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

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

PROGRAMMER: IF MORE THAN ONE TYPE OF USE IS GIVEN, THEN ASK THE FOLLOWING QUESTION:

AND HOW {DO YOU / DOES YOUR HOUSEHOLD / THE HOUSEHOLD} USE THIS REAL ESTATE FOR THE MOST PART?

INTERVIEWER: - Show list 3.9.

- Multiple answers possible.

- | | |
|--|--|
| <i>1 - As a holiday home or for other private purposes.</i> | <i>-1 - Don't know</i> |
| <i>2 - For our own business</i> | <i>-2 - No answer</i> |
| <i>3 - For rental or lease to companies or people who do not belong to the household</i> | <i>-3 - Question filtered</i> |
| <i>4 - Is empty</i> | <i>-4 - No other use (only variables b to f)</i> |
| <i>5 - Left to third parties for free use</i> | |
| <i>6 - Other (please specify; PROG: PLACE TEXT IN hb260\$xS)</i> | |

6 variables:

- a) HH main use*
- b) - f) Other uses*

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

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

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

PROGRAMMER: BUTTON 100%

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

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

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

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

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

Question: <IF *dhb600\$x* = -1, -2, 1, 2, 3, 5, 6, 7, 8, 11> If {you / your household / the household} sold [*dhb600\$x* (type of real estate)], including the land, today, what price {could you / could your household / the household} obtain in your opinion?

<IF *dhb600\$x* = 4 > If {you / your household / the household} sold [*DHB600\$x* (type of real estate)] today, what price {could you / could your household / could the household} obtain in your opinion?

<IF *dhb600\$x* =9 (farm)> If {you / your household / the household} sold the farm, (building and the agricultural land) today, what price could {you / your household / the household} obtain in your opinion? Please refer here only to buildings and agricultural land. The value of the agricultural products, the seed and the farm animals will be entered later when we speak about companies and farms.

<IF *dhb600\$x* =10 (building with mixed use)> If {you / your household / the household} sold the building with mixed use, including the land, today, what price could {you / your household / the household} obtain in your opinion? Please refer to the entire building and the entire property here.

< IF *hb270\$x* >0 AND *hb270\$x* <100% (real estate only partially owned by the household)> Please think of the total price of the real estate and not only of the part that {you own / your household / the household owns}.

Numeric entry in EUR, 9 digits

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

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

If *hb2410* >1 AND in *hb280\$x* more than 50% of the loop passes are -1 or -2, continue with *dhb2700*,

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

ELSE continue with *dhb2500*.

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

3.36 **dhb2700** **OTHER PROPERTY \$X: FOLLOW UP QUESTION - VALUE**

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

continue with dhb2500

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

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter: $hb2400=1$

3.38A **dhb2500** **MORTGAGES/LOANS COLLATERALISED WITH PROPERTY**

Question: <IF hb2410 (number of pieces of real estate in addition to the HH main residence)=1>:

Are there currently any outstanding mortgages or loans that use this property as collateral?

<IF hb2410 (number of pieces of real estate in addition to the HH main residence)> 1>:

Are there currently any outstanding mortgages or loans that use at least one of the aforementioned properties as collateral?

<IF hb2410 (number of pieces of real estate in addition to the HH main residence)= -1 OR -2>:

Are there currently any outstanding mortgages or loans that use these properties or plots of land as collateral?

1 - Yes

-1 - Don't know

If = 1, continue with hb3010,

2 - No

-2 - No answer

ELSE continue with dhb0800.

-3 - Question filtered

Input filter: *dhb2500=1*

3.38B **hb3010** **NUMBER OF MORTGAGES AND LOANS**

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

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

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

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

If =-1 or -2, continue with dhb2800

IF =0, go to dhb0800

ELSE continue with pageo.

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

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

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

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

Question: < hb3010=1 (only 1 loan) >: Now we come to this loan.
< hb3010>1 (more than one loan) >. Please start with the mortgage or loan with the highest amount not yet repaid and then continue with the next highest.

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

-3 - Question filtered

3.39

dhb700\$xa-c

OTHER PROPERTY MORTGAGES \$X - NEW LOAN

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

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

- Multiple answer possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

-3 - Question filtered

3 variables:

a - New loan - The loan was taken out in order to finance a larger expense.

B – Refinanced loan – The loan replaced another loan.

C - Reverse mortgage - Supplementary retirement pension that a bank finances through the mortgage of the real estate.

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

Refinancing may allow the debtor to benefit from better credit conditions, e.g. in the form of lower interest rates and/or longer maturities.

A reverse mortgage (home equity conversion loan) is a supplementary retirement pension that a bank finances through the mortgage of the real estate. During the term, the household remains the owner of the real estate.

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

3.40 **hb320\$xa-i** **OTHER PROPERTY MORTGAGE \$X: PURPOSE OF LOAN**

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

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

INTERVIEWER: Multiple answers possible.

*1 - To purchase the [*dhb9999*] that {you / your household / the household} lives in (HH main residence)*

2 - To purchase another piece of property

3 - To repair or renovate the property

4 - To purchase a vehicle or another form of transport

5 - To finance a company or a professional activity

6 - For debt restructuring of other consumer/instalment loans

7 - To finance training or university (e.g. "education credits")

8 - To cover the cost of living or to make other purchases.

*9 - Other (please specify. PROG: PLACE TEXT IN *hb120\$xs*)*

-1 - Don't know

-2 - No answer

-3 - Question filtered

-4 - no further purpose (only variables b to i)

If *dhb700\$xc=1*, continue with *dhb0710\$x*,

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

ELSE continue with *hb315\$x*

9 variables:

a) Most important reason

(b) - (i) Other reasons

9 variables:

a) Most important reason

(b) - (i) Other reasons

Input filter: *dhb700\$xc=1*

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

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

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

Input filter: *dhb700\$xb=1 OR dhb710\$x=1*

3.40B **hb313\$xa-d** **OTHER PROPERTY MORTGAGE\$X: PURPOSE OF
REFINANCING**

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

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

INTERVIEWER: - Multiple answers possible.

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

4 variables:

a - In order to obtain better conditions

b - In order to receive additional money

c - Another reason

d - No refinancing

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

3.40C **hb315\$x** **OTHER PROPERTIES MORTGAGES:
RENEGOTIATION**

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

INTERVIEWER: Changes in conditions that were arranged at the beginning of the agreement, eg fixed interest periods, are not regarded as "renegotiated".

- You will find further explanations on "renegotiated loans" on the help page.

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

Input filter: *hb3010>=1 AND only in first loop pass*

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

3.43 **hb3501** **OTHER PROPERTY MORTGAGES \$X: ADDITIONAL BORROWING**

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

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

Input filter: *hb3010>=1*

3.44 **hb360\$x** **OTHER PROPERTY MORTGAGES \$X: MATURITY OF THE LOAN AT THE TIME OF BORROWING/REFINANCING**

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

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

INTERVIEWER: <If dhb700\$xc <> 1>: You will find more explanations on the "agreed maturity" on the help page.

- | | |
|-------------------------------------|---|
| Numeric entry in years,
2 digits | -1 - Don't know |
| | -2 - No answer |
| | -3 - Question filtered |
| | -4 - No fixed term agreed (credit lines/loans without fixed term) |
| | PROG: BUTTON HERE INSTEAD OF -4. |

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

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

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

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

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

Question: What is the outstanding balance on the loan?

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

Numeric entry in EUR, 9 digits

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

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

ELSE continue with dhb400\$x.

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

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

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

*Numerical entry in years,
3 digits, 1 decimal place
Range: >=1*

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

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

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

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

- 1 - Yes
- 2 - No

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

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

**3.46B dhb410\$x OTHER PROPERTY MORTGAGE: ORIGINAL TERM OF
FIXED INTEREST RATE**

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

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

Numeric Entry in years, 3 digits	-1 - Don't know
with decimal points	-2 - No answer
range>=0	-3 - Question filtered

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

**3.47A dhb770\$x OTHER PROPERTY MORTGAGE \$X: EFFECTIVE
INTEREST RATE**

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

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

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

- Enter information with a maximum of 2 decimal places.

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

If =-1 or -2, continue with
dhb771\$x,

ELSE continue with dhb720\$x

ONLINE GLOSSAR: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

Input filter: dhb770\$x=-1,-2

**3.47B dhb771\$x OTHER PROPERTY MORTGAGE \$X: NOMINAL
INTEREST RATES**

Question: If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan {<IF hb380\$x =1 (adjustable rate interest)> as result of the last adjustment}?

INTERVIEWER: Enter amount with a maximum of 2 decimal places.

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

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

3.48A

dhb720\$x

OTHER PROPERTY MORTGAGE \$X: LOAN

dhb725\$x

INSTALMENTS - AMOUNT

OTHER PROPERTY MORTGAGE \$X: LOAN

INSTALMENTS - TIME PERIOD

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

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB725\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHB720\$X < 0, HIDE QUESTION DHB725\$X AND ENCODE WITH -3 (FILTERED)

INTERVIEWER: Please do not include insurance and other fees.

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

End of the loop for 3 loans.

**If hb3010 > 3, continue with
dhb2200**

**If hb3010 > 1 AND hb3010 <= 3
AND in hb370\$x more than 50%
of the loop passes are -1 or -2,
continue with dhb2800,**

ELSE continue with dhb0800.

Input filter: *hb3010>3*

3.48B **dhb2200** **REPAYMENTS FOR MORTGAGES/LOANS**
dhb2210 **COLLATERALISED USING 3+ PROPERTIES -**
AMOUNT
REPAYMENTS FOR MORTGAGES/LOANS
COLLATERALISED USING 3+ PROPERTIES - TIME
PERIOD

Question: We have already spoken about the [number of loops passes] loans in detail. Now I have a question {<hb3010=4> about the remaining loan / < hb3010>4 about the [hb3010 minus 3] other loans}. What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays } on {this loan / these loans} in a month, quarter, or year at the present time? Please do not include insurance and other fees.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB2210). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHB710\$X <0, HIDE QUESTION DHB711\$X AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

IF hb3010> 1 AND in hb370\$x

less than 50% -1 OR -2 continue with hb4100

ELSE continue with dhb2800

CAPI-CHECK: *dhb2200cc: dhb2200=0*

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

Question: What is the total outstanding balance on {<hb3010 = 4> the remaining / < hb3010 >4 all [hb3010 minus 3] other} not yet repaid loans?

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

continue with dhb0800

CAPI-CHECK: hb4100cc: hb4100=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

**3.50 dhb2800 OTHER PROPERTY MORTGAGE \$X: FOLLOW-UP
QUESTION - MONEY STILL OWED ON OTHER LOANS**

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

continue with dhb0800

-2 - No answer

-3 - Question filtered

CAPI-CHECK: dhb2800cc: dhb2800=0

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

1: Correct entry

2: Explain information -> Call up comment window

3.51A dhb0800 OWNERSHIP OF CARS

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

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

1 - Yes

-1 - Don't know

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

2 - No

-2 - No answer

dhb1100,

ELSE, continue with dhb8888.

Input filter: dhb0800=1

dhb8888 dhb8888 TOTAL NUMBER OF CARS

Question: How many cars are there?

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

Numeric entry

-1 - Don't know

If dhb8888>0 "at least one car

-2 - No answer

owned", continue with DHBdhh

-3 - Question filtered

ELSE continue with dhb1100.

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

3.51B **dhb820\$xa-c** **DESCRIPTION OF CAR - YEAR OF REGISTRATION,
MAKE, MODEL**

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

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

- IF (DHB820\$XA=-1 OR -2 AND DHB820\$XB=-1 OR -2 AND DHB820\$XC=-1 OR -2) THEN TEXT BLOCK DHB820\$X A-C = " "

- IN "OTHER" ON THE LIST OF BRANDS, INSERT AN OPEN TEXT BOX (STORAGE IN VARIABLE DHB820\$XS)

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

Three variables:

a - Make - Save list (see annex)

b - Model - Free text

c - Year of manufacture - numeric entry, 4-digit (year)

-1 - Don't know

-2 - No answer

-3 - Question filtered

Start of the loop for all dhb8888 cars

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

1: Correct entry

2: Explain information -> Call up comment window

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

3.51C **dhb825\$x** **LEASED CARS VERSUS CARS OWNED BY
HOUSEHOLD**

Question: Who is the owner of the vehicle [dhb820\$x a-c]?

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

1 - Car is owned by the household

2 - Car is leased - Household makes the lease payments itself

3 - Car is provided by employer.

-1 - Don't know

-2 - No answer

-3 - Question filtered

End of the loop for all dhb8888 cars

Input filter: *dhb0800=1*

dhb7777a-c **dhb7777a-c** **NUMBER OF CARS PER CATEGORY**

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

If dhb7777a>0 "at least one car owned", continue with dhb0810,

If dhb7777b>0 AND dhb7777a<=0, continue with dhb1000,

ELSE continue with dhb1100.

Input filter: dhb7777a>0

3.51D dhb0810 VALUE OF ALL CARS OWNED BY HOUSEHOLD

Question: Now we come to the cars that are owned by {you / your household / the household}.

If these cars were sold today, what price could {you / your household / the household} obtain in your opinion {<If dhb7777a > 1> in total for all cars}?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

IF dhb7777b>0 continue with dhb1000,

ELSE continue with dhb1100

Input filter: dhb7777b>0

3.52 dhb1000 LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - AMOUNT
dhb1010 LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - TIME PERIOD

Question: Now we come to the leased cars for which {you / you or a household member / a household member} {make / makes} the lease payments. What are the total monthly, quarterly, or annual instalment payments for all the leased cars?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB1010). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHB1000 <0, HIDE QUESTION DHB1010 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

CAPI-CHECK: dhb1000cc: dhb1000=0

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

1: Correct entry

2: Explain information -> Call up comment window

3.53A dhb1100 OTHER VEHICLES

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

Please do not include any company vehicles or leased vehicles.

INTERVIEWER: Show list 3.10.

INTERVIEWER:

Motorcycles

Trucks

Vans

Airplanes

Boats

Yachts

Mobile homes

Expensive bicycles

Other vehicles (not cars)

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

If=1, continue with dhb1200a-h,
If <>1 and dhb7777a>0, continue
with dhb4800
ELSE continue with dhc0100

Input filter: *dhb1100=1*

3.53B **dhb1200a-h** **NUMBER OF OTHER VEHICLES**

Question: How many vehicles of the types included in list 3.11 {do you / does your household / the household} own in each case?

PROGRAMMER: IF NUMBER > 0, ASK THE FOLLOWING QUESTION IN EACH CASE: {DO YOU / DOES ANOTHER HOUSEHOLD MEMBER / DOES A HOUSEHOLD MEMBER} USE ANY OF THESE VEHICLES FOR BUSINESS PURPOSES? IF "YES", NOTE AND SAVE IN VARIABLE DHB1200SA-H.

CREATE VARIABLE DHB5555 =SUM(DHB1200A-H)

INTERVIEWER: Show list 3.11.

Numeric entry, 2 digits

-1 - Don't know

-2 - No answer

a - Motorcycles

-3 - Question filtered

b - Trucks

c - Vans

d - Mobile homes

e - Airplanes

f - Boats / yachts

g - Expensive bicycles

h - Other vehicles (please specify.

PROG: PLACE TEXT IN

dhb1200s)

CAPI-CHECK: *dhb1200cc: dhb5555=0*

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *dhb1100=1*

3.54 **hb4600** **TOTAL VALUE OF OTHER VEHICLES**

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

INTERVIEWER: Show list 3.12.

INTERVIEWER:

Motorcycles

Trucks

Vans

Mobile homes

Airplanes

Boats / yachts

Expensive bicycles

h - Other vehicles

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter: *dhb7777a>0 OR dhb1100=1*

3.55D dhb4800 PURCHASE OF VEHICLES

Question: *<dhb7777a=1 and dhb1100<>1 >*

{Have you / has your household / the household} bought this car in the last 12 months?

<dhb7777a>1 and dhb1100<>1 >

{Have you / has your household / the household} bought at least one of these cars in the last 12 months?

< dhb7777a<=0 and dhb1100=1 and dhb5555>0 >

{Have you / has your household / the household} bought one of these vehicles in the last 12 months?

<dhb7777a>=1 and dhb1100=1 and dhb5555>0 >

{Have you / has your household / the household} bought one of these vehicles or cars in the last 12 months?

<ELSE>

{Have you / has your household / the household} bought a vehicle or car in the last 12 months?

1 - Yes

-1 - *Don't know*

If =-1, -2, 2, continue with dhc0100,

2 - No

-2 - *No answer*

ELSE continue with dhb4810

3.55E **dhb4810** **PURCHASE PRICE OF THE NEW VEHICLES**

Question: <dhb7777a=1 and dhb1100<>1 >

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

<dhb7777a>1 and dhb1100<>1 >

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

< dhb7777a<=0 and dhb1100=1 and SUM dhb5555>0 >

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

<dhb7777a>=1 and dhb1100=1 and SUM dhb5555>0 >

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

<ELSE>

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

<For all cases>

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

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

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

1 - Yes

-1 - Don't know

If =1, continue with dhc0110,

2 - No

-2 - No answer

ELSE continue with hb4700

-3 - Question filtered

Input filter: *dhc0100=1*

3.55B **dhc0110** **PAYMENTS FOR OTHER LEASING CONTRACTS -**
dhc0111 **AMOUNT**
PAYMENTS FOR OTHER LEASING CONTRACTS -
TIME PERIOD

Question: How high are the lease payments that {you / your household / the household} spent for this agreement or for these agreements in total in a month, quarter or year?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC0111). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC0110 <0, HIDE QUESTION DHC0111 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

CAPI-CHECK: dhc0110cc: dhc0110=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

PROGRAMMER: DO NOT SAVE LIST ON THE SCREEN:

ART

ANTIQUES

VALUABLE JEWELRY

VALUABLE COLLECTIONS

OTHER VALUABLE ITEMS

INTERVIEWER: Show list 3.13.

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

If =1, continue with hb4710,

ELSE continue with Pagep

Input filter: hc0210=1

**4.01B hc0220 AMOUNT OF OUTSTANDING CREDIT LINE /
OVERDRAFT BALANCE**

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

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

CAPI-CHECK: hc0220cc: hc0210=1 AND hc0220=0

INTERVIEWER: Zero is not a valid amount. Please correct entry (hc0220) here or in the previous question (hc0210) or explain it.

- 1: Correct entry here (hc0200)
- 2: Correct entry for previous question -> Back to hc0210
- 3: Explain information -> Call up comment window

4.02A hc0300 OWN CREDIT CARDS

Question: {Do you / Do you or another member of your household / Does a member of the household} have credit cards?

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

<i>1 - Yes</i>	<i>-1 - Don't know</i>	If =1, continue with dhc0600
<i>2 - No</i>	<i>-2 - No answer</i>	ELSE continue with dhc0700

Input filter: hc0300=1

4.02B dhc0600 OWN CREDIT CARDS: POSITIVE BALANCE

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

<i>1 - Yes</i>	<i>-1 - Don't know</i>	IF =1, continue with dhc0610
<i>2 - No</i>	<i>-2 - No answer</i>	ELSE continue with hc0310

**4.03BAFA dhc0700 GERMAN GOVERNMENT STUDENT ASSISTANCE
SCHEME (BAFÖG)**

Question: {Do you / do you or another household member / does a household member} currently receive Bafög or {did you / did you or another household member / did a household member} receive Bafög in the past?

- | | | |
|---------|------------------------|-------------------------------------|
| 1 - Yes | -1 - Don't know | IF =1 continue with dhc0710, |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with pageab |

Input filter: *dhc0700=1*

**4.03BAFB dhc0710 GERMAN GOVERNMENT STUDENT ASSISTANCE
SCHEME (BAFÖG) - LOANS**

Question: In many cases, Bafög is granted in part as a loan. Do {you / you or another household member / a household member} have repayment obligations from Bafög payments now or expect them in the future?

INTERVIEWER: Bafög must not be repaid immediately after completion of university, therefore there may also be repayment obligations without repayments already being made.

- | | | |
|---------|------------------------|-----------------------------------|
| 1 - Yes | -1 - Don't know | If =1, continue dhc720 |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with dhc0800 |

Input filter: *dhc0710=1*

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

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

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

- | | | |
|---------------------------------------|------------------------|--|
| <i>Numeric entry in EUR, 6 digits</i> | -1 - Don't know | |
| | -2 - No answer | |
| | -3 - Question filtered | |

Input filter: *dhc0710=1*

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

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

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

Input filter: *dhc0730=1*

**4.03BAFE dhc0740 GERMAN GOVERNMENT STUDENT ASSISTANCE
dhc0741 SCHEME (BAFÖG) - REPAYMENTS - AMOUNT
GERMAN GOVERNMENT STUDENT ASSISTANCE
SCHEME (BAFÖG) - REPAYMENTS - TIME PERIOD**

Question: How much do {you / you and the other household members / the household members} pay back in total in the month, quarter or year?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC0741). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHC0740 <0, HIDE QUESTION DHC0741 AND ENCODE WITH -3 (FILTERED)

- | | |
|---------------------------------------|------------------------|
| <i>Numeric entry in EUR, 6 digits</i> | -1 - Don't know |
| | -2 - No answer |
| | -3 - Question filtered |

CAPI-CHECK: dhc0740cc: dhc0730=1 AND dhc0740=0

INTERVIEWER: Zero is not a valid amount. Please correct entry for previous question (dhc0730) or here (dhc0740) or explain entry.

- 1: Correct entry here (dhc0740)
- 2: Correct entry for previous question -> Back to dhc0730
- 3: Explain information -> Call up comment window

Input filter: *dhc0730=1*

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

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

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

CAPI-CHECK: *dhc0750cc: dhc0750=0*

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

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

Page AB pageab PAGE – UNCOLLATERALISED LOANS

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

4.04A dhc0800 UNCOLLATERALISED LOANS

Question: <IF dhb2400=1 OR dhb2500=1 OR hc0210=1 OR hc0310=1 OR dhc0710=1 (start with HH that reported loans beforehand) > {Do you / does your household / the household} have, in addition to the already reported loans, { <IF hc0210=1 OR hc0310=1> other} unsecured loans that have not yet been fully repaid?

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

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

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

*1 - Yes -1 - Don't know IF =1, continue with dhc0200a-c,
2 - No -2 - No answer*

ELSE continue with dhc1100

ONLINE GLOSSAR: Uncollateralised loans for the purposes of this study are loans that are not entered in the land register. Collateralised loans, however, are entered in the land register and the collateralized security is real estate. If the borrower cannot repay the loan, the lender has the opportunity, in the case of a collateralized loan, to sell the real estate and satisfy the claims at least in part.

Input filter: *dhc0800=1*

4.04B **dhc0200a-c** **NUMBER OF COLLATERALISED LOANS BY CATEGORY**

Question: How many unsecured loans in the following categories {have you / has your household / the household} not yet repaid in full?

Please refer to the loans of private individuals, i.e., loans from family, that have to be paid back.

INTERVIEWER:

Please enter no loans taken out from other HH-members.

The answer can also be zero.

If all three types of loans, i.e. loans from private individuals, employers, and "other loans" are reported as zero, please ask again and insert a comment.

*Numeric entry in each case,
2 digits*

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

3 variables

a - Loans from private individuals

b - Loans from employer

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

**If (dhc0200a= -1 or -2 AND
dhc0200b=-1 or -2 AND
dhc0200c=-1 or -2), continue with
dhc1000**

**If sum (dhc0200a-c=0), continue
with dhc1100**

**If (dhc0200a>=1), continue with
Pageac (loop for unsecured
loans from family and friends)**

**ELSE continue with Pager (loop
for other unsecured loans)**

CAPICHECK: *dhc0200cc: SUM(dhc0200a-c)=0*

INTERVIEWER: You have entered zero for all three types of unsecured loans. This is not possible. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *dhc0200a>0 AND less than 3 loop passes*

PROGRAMMIERER: START OF A LOOP FOR 3 UNCOLLATERALIZED LOANS FROM RELATIVES AND FRIENDS (DHC0200A)
REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

Page AC **pageac** **PAGE - LOOP FOR LOANS FROM FRIENDS AND FAMILY**

Question: <dhc0200A=1> I would now like to talk with you about the loan that {you / your household / the household} received from family or friends.

<OTHER>: I would now like to talk with you about the loans that {you / your household / the household} received from family or friends. Please start with the loan from private individuals with the highest outstanding balance and then continue with the next highest.

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

Now we come to the loan from family or friends with the {second highest / third highest} outstanding balance.

4.04C

hc035\$xa-i

PURPOSE OF LOAN FROM PRIVATE INDIVIDUALS

Question: For what purpose {did you / did your household / did the household} take out this loan?

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

WHAT WAS THE MOST IMPORTANT PURPOSE?

- MULTIPLE ANSWERS POSSIBLE

INTERVIEWER: - Read possible answers aloud.

- Multiple answers possible.

- | | |
|---|--|
| <i>1 - To purchase the [dhb9999] that {you / your household / the household} lives in (HH main residence)</i> | <i>-1 - Don't know</i> |
| <i>2 - To purchase another piece of property</i> | <i>-2 - No answer</i> |
| <i>3 - To repair or renovate the property</i> | <i>-3 - Question filtered</i> |
| <i>4 - To purchase a vehicle or another form of transport</i> | <i>-4 - no further purpose (only variables b to i)</i> |
| <i>5 - To finance a company or a professional activity</i> | |
| <i>6 - For debt restructuring of other consumer/instalment loans</i> | |
| <i>7 - To finance training or university (e.g. "education credits")</i> | |
| <i>8 - To cover the cost of living or to make other purchases.</i> | |
| <i>9 - Other (please specify. PROG: PLACE TEXT IN hb120\$xs)</i> | |

9 variables:

a) Most important reason

b) - i) Other reasons

CAPI-CHECK: hc035\$xcc: hc035\$xa-i=3 AND hb2400=2 AND (dhb0200a=2 AND dhb0200b=2 AND dhb0200c=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I do not have any real estate. Is it nevertheless correct that {you / your household/ the household} took out a loan for the repair or renovation of real estate?

1: Yes, that is correct (please explain: Open query).

2: No, loan was not taken out for the repair or renovation of real estate -> Back to hc0350\$x a-i

4.04F

hc036\$x

**LOANS FROM PRIVATE INDIVIDUALS:
OUTSTANDING AMOUNT**

Question: What is the outstanding balance on this loan?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

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

1: Correct entry

2: Explain information -> Call up comment window

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

4.04G

dhc420\$x

**LOANS FROM PRIVATE INDIVIDUALS: EFFECTIVE
INTEREST RATE**

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

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

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

- Enter information with a maximum of 2 decimal places.

Numeric entry in %, 4 digits, 2 decimal places

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

ELSE continue with dhc370\$x

ONLINE GLOSSAR: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

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

4.04H

dhc430\$x

**LOANS FROM PRIVATE INDIVIDUALS: NOMINAL
INTEREST RATES**

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

INTERVIEWER: Enter amount with a maximum of 2 decimal places.

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

Numeric entry in %,

-1 - Don't know

4 digits, 2 decimal places

-2 - No answer

-3 - Question filtered

ONLINE GLOSSAR: XXThe nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for th loan makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

4.04I

dhc370\$x
dhc371\$x

**LOANS FROM PRIVATE INDIVIDUALS:
INSTALMENTS FOR ALL OTHER LOANS - AMOUNT
LOANS FROM PRIVATE INDIVIDUALS:
INSTALMENTS FOR ALL OTHER LOANS - TIME
PERIOD**

Question: What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} on this loan in total in a month, quarter, or year at the present time? Please do not include insurance and other fees.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC371\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC370\$X <0, HIDE QUESTION DHC371\$X AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

End of the loop for 3 loans from private individuals.

If dhc0200a>3, continue with dhc3900

IF dhc0200a>1 AND dhc0200a <=3 AND in hc036\$x more than 50% of loop passed are -1 or -2, continue with dhc3800

If ((dhc0200a>1 AND dhc0200a <=3 AND in HC036\$x less than 50% are -1 or -2) OR dhc0200a=1) AND dhc0200b<1 AND dhc0200c<1, continue with dhc1100

ELSE continue with pager (loop for other uncollateralised loans)

CAPI-CHECK: dhc370\$xcc: dhc0370=0

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

1: Correct entry

2: Explain information -> Call up comment window

4.04L

dhc3900
dhc3910

**LOANS FROM PRIVATE INDIVIDUALS -
INSTALMENTS FOR ALL OTHER LOANS - AMOUNT
LOANS FROM PRIVATE INDIVIDUALS -
INSTALMENTS FOR ALL OTHER LOANS - TIME
PERIOD**

Question: We have already spoken about the [number of loop passes] loans from private individuals in detail. I now have a question about the [dhc0200a minus 3] other loans from private individuals.

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

Please do not include insurance and other fees.

PROGRAMMER: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC3910). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

- IF DHC3900 <0, HIDE QUESTION DHC3910 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

If dhc0200a>1 AND in hc036\$x

more than 50% of the loop

passes are -1 or -2, continue with dhc3800,

ELSE continue with hc0370

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

4.04J

dhc3800

**FOLLOW-UP QUESTION ABOUT AMOUNT OWED IN
LOANS FROM PRIVATE INDIVIDUALS**

Question: What is the outstanding balance for all unsecured loans from private individuals in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

If dhc0200b<1 AND dhc0200c<1,

continue with dhc1100

ELSE continue with pager (loop for other uncollateralised loans)

CAPI-CHECK: dhc3800cc: dhc3800=0

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

1: Correct entry

2: Explain information -> Call up comment window

4.04K

hc0370

**LOANS FROM PRIVATE INDIVIDUALS - TOTAL
AMOUNT OWED FOR ALL OTHER LOANS**

Question: And what is the total outstanding balance for these remaining [dhc0200a minus 3] loans?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**If dhc0200b<1 AND dhc0200c<1,
continue with dhc1100**

**ELSE continue with pager (loop
for other uncollateralised loans)**

CAPI-CHECK: hc0370cc: hc0370=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

PROGRAMMIERER: START OF A LOOP FOR 3 UNCOLLATERALLIZED LOANS (DHC0200B, DHC0200C), WHICH ARE NOT FROM RELATIVES OR FRIENDS. REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

Page R

pager

**PAGE - BEGINNING OF LOOP FOR
UNCOLLATERALIZED LOANS**

Question: < dhc0200a<1 AND dhc0200b<1 UND dhc0200c=1> Now we come to this uncollateralized loan.

< dhc0200a<1 UND dhc0200b=1 UND dhc0200c< 1> Now we come to the loan that {you / you or another household member / one of the household members} {have / has} received from the employer.

< dhc0200a<1 UND ((dhc0200b=1 UND dhc0200c=1) OR dhc0200b>1 OR dhc0200c>1)> Now we come to {your uncollateralized loans / the uncollateralized loans of your household / the uncollateralized loans}. Please start with the loan with the highest outstanding balance and then continue with the next highest.

<OTHER>: You have stated that {you / your household / the household}, in addition to loans from friends and family, took out other uncollateralized loans. Now let us get to these other uncollateralized loans. Please start with the loan that has the highest outstanding balance and then continue with the next highest.

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

Now we come to the loan with the {second highest / third highest} outstanding balance.

-3 - Question filtered

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

4.05a dhc600\$xa-i PURPOSE OF OTHER UNCOLLATERALISED LOAN

Question: For what purpose {did you / did your household / did the household} take out this loan?

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

WHAT WAS THE MOST IMPORTANT PURPOSE?

- MULTIPLE ANSWERS POSSIBLE

INTERVIEWER: - Please do not read possible answers aloud!

- Multiple answers possible

- | | | |
|---|--|--|
| <i>1 - To purchase the [dhb9999] that {you / your household / the household} lives in (HH main residence)</i> | <i>-1 - Don't know</i> | If at least once dhca-i=1, continue with dhc600\$xz |
| <i>2 - To purchase another piece of property</i> | <i>-2 - No answer</i> | |
| <i>3 - To repair or renovate the property</i> | <i>-3 - Question filtered</i> | |
| <i>4 - To purchase a vehicle or another form of transport</i> | <i>-4 - no further purpose (only variables b to i)</i> | |
| <i>5 - To finance a company or a professional activity</i> | | ELSE continue with dhc610\$x |
| <i>6 - For debt restructuring of other consumer/instalment loans</i> | | |
| <i>7 - To finance training or university (e.g. "education credits")</i> | | |
| <i>8 - To cover the cost of living or to make other purchases.</i> | | |
| <i>9 - Other (please specify. PROG: Place text in hb600\$xS)</i> | | |

9 variables:

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

CAPI-CHECK: dhc600\$xcc: dhc600\$xa-i=3 AND hb2400=2 AND (dhb0200a=2 AND dhb0200b=2 AND dhb0200c=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I have not recorded any real estate. Is it nevertheless correct that {you / your household / the household} took out a loan for the repair or renovation of real estate?

1: Yes, that is correct (please explain: Open query).

2: No, loan was not taken out for the repair or renovation of real estate -> Back to dhc600\$a-i

Input filter: *dhc600\$xa-i=1*

4.05B dhc600\$xz CHECK - MORTGAGE

Question: Is there a mortgage or a land mortgage on property for the loan?

- | | | |
|---------|------------------------|---------------------------------|
| 1 - Yes | -1 - Don't know | If =1, continue with dhc605\$xz |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with dhc610\$x |

Input filter: *dhc600\$xz=1*

4.05C dhc605\$xz CHECK MORTGAGE - ALREADY MENTIONED

Question: Did you mention this loan when we spoke about loans collateralized with real estate?

INTERVIEWER: If question was answered with Yes, this loan is not an uncollateralized loan, so the program jumps to the next uncollateralized loan or the next topic.

- | | | |
|---------|------------------------|---|
| 1 - Yes | -1 - Don't know | If <=2, the loop for the next loan begins |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with dhc610\$x |

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

4.06 dhc610\$x OTHER UNCOLLATERALIZED LOANS: INITIAL AMOUNT OF LOAN

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

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

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

CAPI-CHECK: dhc610\$xcc: dhc610\$x=0

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

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

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

4.07 **dhc620\$x** **OTHER UNCOLLATERALIZED LOANS: INITIAL MATURITY OF LOAN**

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

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

*Numeric entry in years,
2 digits* *-1 - Don't know*
 -2 - No answer
 -3 - Question filtered
 -4 - No fixed maturity has been agreed
 (Credit lines / loans without fixed end of term) PROG: BUTTON "No fixed maturity has been agreed (Credit lines / loans without fixed end of term)" FOR CODE -4

CAPI-CHECK: dhc620\$xcc: dhc620\$x=0

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

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

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

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

Question: What is the outstanding balance on this loan?

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

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

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

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

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

4.09A dhc690\$x OTHER UNCOLLATERALIZED LOANS: EFFECTIVE INTEREST RATE

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

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

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

- Enter information with a maximum of 2 decimal places.

*Numeric entry in %,
4 digits, 2 decimal places*

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

**If =-1 or -2, continue with
dhc691\$x**

ELSE continue with dhc650\$x

ONLINE GLOSSAR: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

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

4.09B dhc691\$x OTHER UNCOLLATERALIZED LOANS: NOMINAL INTEREST RATE

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

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

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

*Numeric entry in %,
4 digits, 2 decimal places*

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

ONLINE GLOSSAR: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

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

4.10 **dhc650\$x** **OTHER UNCOLLATERALIZED LOANS: LOAN**
 dhc651\$x **INSTALMENTS - AMOUNT**
 OTHER UNCOLLATERALIZED LOANS: LOAN
 INSTALMENTS - TIME PERIOD

Question: What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} for this loan in total in a month, quarter, or year at the present time? Please do not include insurance and other fees.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC651\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC650\$X <0, HIDE QUESTION DHC651\$X AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

End of the loop for 3 other uncollateralized loans.

If sum(dhc0200b + dhc0200c)>3), continue with dhc0500. PROG: Please treat values less than zero as zero for calculating sum total.

If (sum (dhc0200b + dhc0200c)>1) AND sum (dhc0200b + dhc0200c)<=3) AND in dhc630\$x more than 50% of the loop passes are -1 or -2, continue with dhc1000; PROG: Please treat values less than zero as zero for calculating sum total.

ELSE continue with dhc1100

CAPI-CHECK: dhc650\$xcc: dhc650\$x=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *Anzahl Kredite aus dhc0200b-c > 3*

4.13 **dhc0500** **INSTALMENTS FOR ALL OTHER LOANS - AMOUNT**
dhc0510 **INSTALMENTS FOR ALL OTHER LOANS - TIME**
PERIOD

Question: We have already spoken about the [number of loop passes] uncollateralized employer, instalment, consumer and other loans in detail. Now I have a question about the [sum(dhc0200b, dhc0200c) minus 3] other uncollateralized loans which we have not yet spoken about in detail.

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

Please do not include insurance and other fees.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC0510). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC0500 <0, HIDE QUESTION DHC0510 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

If in dhc630\$x more than 50% of the loop passes are -1 or -2, continue with dhc1000

ELSE continue with dhb0900

Input filter: *(number of loans in dhc0200b-c > 1 AND in more than 50% of loop passes dhc630\$x=-1,-2) OR (dhc0200b=-1,-2 AND dhc0200c=-1,-2)*

4.11 **dhc1000** **FOLLOW-UP QUESTION ON AMOUNT OWED FOR ALL**
OTHER UNCOLLATERALIZED LOANS

Question: What is the outstanding balance for all uncollateralized loans in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Continue with dhc1100

CAPI-CHECK: dhc1000cc: dhc1000=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *hb1010>0 OR hb3010>0 OR dhb1000>0 OR dhc0730=1 OR dhc0110>0 OR (dhc0200a>0 OR b>0 OR c>0)*

4.15 dhc0300 LATE OR STILL OUTSTANDING REPAYMENTS FOR LOANS

Question: {Could you / could your household / could the household} make all the instalment payments on time in the last twelve months for the various loans, mortgages and leasing agreements?

- | | |
|--|-------------------------------|
| <i>1 - All payments were made on time</i> | <i>-1 - Don't know</i> |
| <i>2 - One of the payments was made late or not at all</i> | <i>-2 - No answer</i> |
| <i>3 - More than one of the payments was made late or not at all</i> | <i>-3 - Question filtered</i> |

4.16A hc1300 APPLICATION FOR A LOAN/CREDIT

Question: {Have you / Have you or another household member / Has the household} applied for at least one loan in the last three years? Please also think about all the loans that we have already discussed.

INTERVIEWER: This question also refers to mortgages on the household's main residence.

- | | | |
|----------------|------------------------|-------------------------------------|
| <i>1 - Yes</i> | <i>-1 - Don't know</i> | If = 1, continue with hc1310 |
| <i>2 - No</i> | <i>-2 - No answer</i> | ELSE continue with hc1400 |

CAPI-CHECK: *hc1300cc: (hc1300=2 AND ((Interview year-hb1301)<3 OR (Interview year-hb1302)<3 OR (Interview year-hb1303)<3 OR (Interview year-hb3301)<3 OR (Interview year-hb3302)<3 OR (Interview year-hb3303)<3).*

In order to be certain that I have entered everything correctly, I will ask the questions again: So you have not applied for or taken out any loan in the year [Interview year minus 2],[Interview year minus 1] or [Interview year]?

INTERVIEWER: Do not read aloud

- 1: Yes, correct -> Continue
- 2: No, false -> Set hc1300 to 1

Input filter: *hc1300=1*

4.16B hc1310a-c CREDIT APPLICATION WAS REJECTED

Question: In the last three years, has any lender or creditor turned down any request { you / you or another household member / the household} made for a loan or not granted a loan in full?

INTERVIEWER: - Multiple answers possible.

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

**If hc1310a= 1 or hc1310b=1,
continue with hc1320**

3 variables:

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

ELSE continue with hc1400

Input filter: *hc1310a=1 OR hc1310b=1*

4.16C hc1320 RE-APPLYING FOR CREDIT WITH OTHER CREDIT INSTITUTIONS

Question: {Have you / Has your household / Has the household} succeeded in receiving the loan or all the loans in full, or were you granted a smaller amount?

- | | |
|--|------------------------|
| 1 - Yes, received all the loans in full. | -1 - Don't know |
| 2 - No, was granted a smaller amount | -2 - No answer |
| | -3 - Question filtered |

4.17 hc1400 NOT APPLYING FOR CREDIT DUE TO PERCEIVED CREDIT CONSTRAINT

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

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

4.18A **dhc0400** **GUARANTEES MADE**

Question: {Have you / Has your household / Has the household} made guarantees for loans? Please also consider business guarantees and guarantees for private individuals who do not or no longer live in {your/the} household.

1 - Yes

-1 - *Don't know*

IF = 1, continue with dhc0410

2 - No

-2 - *No answer*

ELSE continue with pagezi

Input filter: *dhc0400=1*

4.18B **dhc0410** **AMOUNT OF GUARANTEES MADE**

Question: How much is the total sum of all these guarantees?

Numeric entry in EUR, 9 digits

-1 - *Don't know*

-2 - *No answer*

-3 - *Question filtered*

CAPI-CHECK: *dhc0410cc: dhc0410=0*

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *internal FKP*

ZI Questions

Reference unit: HOUSEHOLD. THE QUESTIONS ARE TO BE PUT TO THE FKP.

Page ZI

pagezi

PAGE - ATTITUDES AND SATISFACTION

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

Input filter: *internal FKP*

Z.101

zi101

SATISFACTION WITH LIFE

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

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

Please look at list 4.1 again for more on this.

INTERVIEWER: Show list 4.1.

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

Input filter: *internal FKP*

Z.103 zi103 SELF-ASSESSMENT: RISK

Question: How do you view yourself:

Are you in general a risk-taking person or do you try to avoid risks?

Please use the numbers from 0 to 10:

0 means that you are "not at all ready to take risks" and 10 means that you are "very willing to take risks".

With the values in between you can graduate your rating.

Please look at list 4.2 again for more on this.

INTERVIEWER: Show list 4.2.

- | | |
|--|-------------------------------|
| 0: <i>Not at all willing to take risks</i> | -1 - <i>Don't know</i> |
| 1: | -2 - <i>No answer</i> |
| 2: | -3 - <i>Question filtered</i> |
| 3: | |
| 4: | |
| 5: | |
| 6: | |
| 7: | |
| 8: | |
| 9: | |
| 10: <i>Very willing to take risks</i> | |

Input filter: *internal FKP*

Z.104 zi104 SELF-ASSESSMENT: TRUST

Question: How do you view yourself :

Are you in general a person who trusts others or do you tend to distrust people?

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

"0" means "I do not trust others at all" and "10" means "I trust others completely".

With the values in between you can graduate your rating.

Please look at list 4.3 again for more on this.

INTERVIEWER: Show list 4.3.

- | | |
|--|-------------------------------|
| 0: <i>I do not trust others at all</i> | -1 - <i>Don't know</i> |
| 1: | -2 - <i>No answer</i> |
| 2: | -3 - <i>Question filtered</i> |
| 3: | |
| 4: | |
| 5: | |
| 6: | |
| 7: | |
| 8: | |
| 9: | |
| 10: <i>I trust others completely</i> | |

Input filter: *internal FKP*

Z.105 zi105 SELF-ASSESSMENT: PATIENCE

Question: How do you view yourself personally:

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

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

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

With the values in between you can graduate your rating.

Please look at 4.4 again for more on this.

INTERVIEWER: Show list 4.4.

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

Input filter: *internal FKP*

K.1A dhni0800 EXPECTATIONS FOR PRICE LEVEL

Question: What do you think, will the general price level change in the next twelve months?

Please look at list 4.5 for more on this.

INTERVIEWER: Show list 4.5.

- | | | |
|--|-------------------------------|-------------------------------------|
| 1 - <i>Rise significantly</i> | -1 - <i>Don't know</i> | IF=3 continue with dhni0900, |
| 2 - <i>Rise somewhat</i> | -2 - <i>No answer</i> | |
| 3 - <i>Stay approximately the same</i> | -3 - <i>Question filtered</i> | ELSE continue with dhni0850 |
| 4 - <i>Fall somewhat</i> | | |
| 5 - <i>Fall significantly</i> | | |

Input filter: dhni0800= 1, 2, 4,5

K.1B dhni0850 PRICE LEVEL EXPECTATIONS - PERCENTAGE

Question: What do you think, by what percentage will the general price level {<dhni0800=1 ordhni0800=2 > rise / <dhni0800=4 or dhni0800 = 5> fall} in the next 12 months?

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

Input filter: internal FKP

K.2A dhni0900 EXPECTATIONS - REAL ESTATE PRICES

Question: What do you think, how will real estate prices in your area change in the next twelve months? Please look at list 4.6 for more on this.

INTERVIEWER: Show list 4.6 and keep it displayed for the following questions.

1 - Increase significantly -1 - Don't know **If=3 OR =-1 OR =-2, continue with dhni1000**
2 - Increase somewhat -2 - No answer **ELSE continue with dhni0950**
3 - Stay approximately the same -3 - Question filtered
4 - Fall somewhat
5 - Fall significantly

Input filter: dhni0900= 1, 2, 4, 5

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

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

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

Input filter: *internal FKP*

K.3A **dhni1000** **EXPECTATIONS - SAVINGS**

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

INTERVIEWER: Keep list 4.6 displayed.

- | | |
|---------------------------------|------------------------|
| 1 - Increase significantly | -1 - Don't know |
| 2 - Increase somewhat | -2 - No answer |
| 3 - Stay approximately the same | -3 - Question filtered |
| 4 - Fall somewhat | -4 - Different |
| 5 - Fall significantly | |

Input filter: *internal FKP*

K.3B **dhni1050** **EXPECTATIONS - SAVINGS DEPOSITS**

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

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

Input filter: *internal FKP*

K.4A **dhni1100** **EXPECTATIONS - STOCK MARKET**

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

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

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

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

Input filter: dhni1000= 1, 2, 4, 5

K.4B **dhni1150** **EXPECTATIONS FOR STOCK MARKET -
PERCENTAGE**

Question: What do you think, by what percentage will stock prices {<dhni1100=1 or dhni1100=2 > rise / <dhni1100=4 or dhni1100=5> fall} over the next 12 months?

Numeric entry in %, 1 digit

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter: internal FKP

K.6 **dhni0100** **EXPECTATIONS FOR TAXES**

Question: One last question on your expectations. What do you think, how will taxes and social security contributions change over the next twelve months? Please look at list 4.7 for more on this.

INTERVIEWER: - By this we mean the total of taxes and social security contributions for the average citizen.

- Display list 4.7.

1 - Rise significantly

-1 - Don't know

2 - Rise somewhat

-2 - No answer

3 - Stay approximately the same

-3 - Question filtered

4 - Fall somewhat

5 - Fall significantly

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

Reference unit: HOUSEHOLD. THE QUESTIONS ARE TO BE PUT TO THE FKP.

Page 5 pages PAGE - START FOR FINANCIAL ASSETS

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

5.01 hd0100 OWNERSHIP OF PRIVATE COMPANIES OR BUSINESSES

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

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

1 - Yes -1 - Don't know If = 1, continue with hd0200
2 - No -2 - No answer

ELSE continue with hd1000

Input filter: *hd0100=1*

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

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

1 - Yes -1 - Don't know If = 1, continue with hd0210
2 - No -2 - No answer

-3- Question filtered

ELSE continue with hd1000

Input filter: *hd0200=1*

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

Question: How many such companies or businesses {do you / do you or other household members / do the household members} own in full or in part? By this I mean companies or businesses in which {you / you or other household members / household members} are self-employed or play an active role in running the business.

INTERVIEWER: Companies and investments in companies that are legally independent, but subject to uniform management, should be entered jointly (i.e. as a whole).

Numeric entry, 2 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**If = -1 oder =-2, continue with
dhd3100,**

**ELSE continue with paget (loop
for businesses).**

CAPI-CHECK: *hd0210cc: hd0210=0*

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

1: Correct entry

2: Explain information -> Call up comment window

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

5.05 **dhd500\$x** **INVESTMENT BY THE HOUSEHOLD IN THE
FORMATION OF THE COMPANY**

Question: {Were you / Were you or any another person who belongs to the household today / Was a person who belongs to the household today} involved in the formation of this company or business?

1 - Yes	-1 - Don't know	If = 1, continue with dhd510\$x
2 - No	-2 - No answer	
	-3 - Question filtered	ELSE continue with hd050\$x

Input filter: *dhd500\$x=1*

5.06 **dhd510\$x** **YEAR OF FORMATION**

Question: In what year was the company or business formed?

INTERVIEWER: If the person does not know the year, the decade is also sufficient. Please note in the comments field.

<i>Numeric entry;</i>	-1 - Don't know
<i>4 digits (year)</i>	-2 - No answer
<i>Range<=[interviewyear]</i>	-3 - Question filtered

CAPI-CHECK: *dhd510\$xcc: (dhd510\$x>0 AND dhd510\$x<=1800) OR (dhd510\$x>2014)*

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

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

Input filter: *dhd500\$x=1*

5.07A **dhd520\$xa-e** **SUPPORT FROM THIRD PARTIES IN THE
FORMATION OF THE COMPANY**

Question: Did guarantees or other support from family or other individuals that do not belong to {your / the} household play an essential role in the formation of this company or business? Which of the responses provided in list 5.2 applies here?

INTERVIEWER: - Show list 5.2.

- Multiple answers possible.

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

5 Variables:

a - Guarantees

b - Support without repayment obligations

c - Loans from relatives

d - Other (please specify. PROG:

PLACE TEXT IN dhd520\$xs)

e - None

Input filter: *dhd500\$x=1*

5.07B **dhd560\$x** **SUPPORT FROM THE GOVERNMENT IN THE
FORMATION OF THE COMPANY**

Question: {Have you / Has your household / Has the household} received state subsidies for the formation of the company? These include, for example, start-up grants, allowances ("ich-AG" / one man corporation) and bridging allowance.

- | | |
|----------------|-------------------------------|
| <i>1 - Yes</i> | <i>-1 - Don't know</i> |
| <i>2 - No</i> | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |

CAPI-CHECK: hd060\$xcc: (hd060\$a=-4) OR (hd060\$b=-4) OR (hd060\$c=-4) OR (hd060\$d=-4) OR (hd060\$e=-4) OR (hd060\$f=-4)

In order to be certain that I have entered the information correctly, I will ask the questions again: You have stated that no household member works in this business or company. Have I entered this correctly?

- 1: No -> Back to hd060\$x
- 2: Yes, the entry is correct

Input filter: *Entry in hd060\$f*

5.09B **dhd065\$x** **MORE THAN 6 HH MEMBERS IN THE COMPANY ARE SELF-EMPLOYED**

Question: How many other household members besides these 6 are employed in this business or company?

INTERVIEWER: *If no other household members are employed in the business, please enter zero.*

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

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

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

Question: What percentage of this business or company belongs to {you / your household / the household}?

INTERVIEWER: *Enter information with a maximum of two decimal places.*

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

CAPI-CHECK: HD070\$xcc: hd070\$x>100

INTERVIEWER: Entry should be between 0% and 100%. Please correct entry or explain the information.

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

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

5.11A hd080\$x VALUE OF THE COMPANY

Question: <IF *hd070*\$x >= 100% > How much is the business or the company worth after the deduction of liabilities? Here I mean: for what amount could {you / your household / the household} sell {your / its} stake if you take into account the company's assets and deduct the liabilities?

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

INTERVIEWER: Please do not enter any assets or liabilities that may have already been mentioned in the previous sections. {<If *hd070*\$x <100% OR *hd070*\$x =-1 OR -2> If the surveyed person only knows the entire value, but not the value of the share, please enter "Does not know" here.}

INTERVIEWER: RED: If it is a farm, please add the following:

GREEN: I am not only referring here to the value of the property and agricultural land about which we may have already spoken, but all the buildings, machinery, agricultural products, livestock, etc.

Numeric entry in EUR, 9 digits

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

If *hd080*\$x = -1 or -2 AND *hd070*\$x <100%, continue with *dhd085*\$x

ELSE this is the end of the loop for 3 companies.

If *hd0210* > 1 AND in *hd080*\$x more than 50% of loop passes are -1 or -2, continue with *dhd3100*

If in *hd080*\$x less than 50% are -1 or -2 AND *hd0210*>3, continue with *hb0900*

ELSE continue with *hd1000*

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

5.11B **dhd085\$x** **TOTAL VALUE OF THE BUSINESS**

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

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

Numeric entry in EUR, 9 digits

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

End of the loop for 3 companies.

If $hd0210 > 1$ AND in $hd080\$x$ more than 50% of loop passes are -1 or -2, continue with dhd3100

If in $hd080\$x$ less than 50% are -1 or -2 AND $hd0210 > 3$, continue with hb0900

ELSE continue with hd1000

Input filter: $(hd0210 > 1$ AND in more than 50% of loop passes $(hd080\$x=-1,-2))$ OR $hd0200=-1,-2$

5.11C **dhd3100** **FOLLOW-UP QUESTION ABOUT VALUE OF ALL COMPANIES**

Question: What is {your share / the share of your household / the share of the household} in {<IF $hd02010 < 0$ > the / <IF $hd0210 > 0$ > all [$hd0210$]} businesses or companies worth after the deduction of the liabilities?

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

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

Numeric entry in EUR, 9 digits

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

Continue with hd1000

5.14A **hd1100** **OWN CHECKING ACCOUNTS**

Question: We now come to the financial assets: {Do you / Do you or another household member / Does a household member} have a checking account?

PROGRAMMER: IF THE FKP FOR QUESTION HC0200=1 (ACCOUNT WITH OVERDRAFT FACILITY) STATED THAT HE / SHE / HIS / HER HOUSEHOLD HAS A CHECKING ACCOUNT, CONTINUE WITH DHD3200

- ENCODE HD1100 WITH 1 "YES" IF LEFT OUT

1 - Yes

-1 - Don't know

If = 1, continue with dhd3200

2 - No, no checking account

-2 - No answer

ELSE continue with pageae

Input filter: *hd1100=1*

5.14B **dhd3200** **AMOUNT OF THE DEMAND DEPOSITS**

Question: < IF hc0200=1 (account with overdraft facility)> When you told me beforehand that {you / your household / the household} {have / has} a checking account, please think about all checking accounts that {you / you and the other household members / the household members} have: How high is the balance on these accounts in total at the present time? If {you / your household / the household} {have / has} a negative balance on one or more accounts, please do not include these accounts here.

INTERVIEWER: If all accounts are overdrawn, code with "no balance".

Numeric entry in EUR,

-1 - Don't know

9 digits

-2 - No answer

-3 - Question filtered

-6 - No balance

PROG: BUTTON "No balance"

FOR CODE -6

Page AE **pageae** **PAGE - FINANCIAL ASSETS**

Question: One after the other, we will now go through the most important ways that households and individuals can invest their assets. Please provide the greatest amount of information possible. I will initially ask you separately about Riester and Rürup pension plans.

5.15A **dhd2700** **RIESTER/RÜRUP PENSION PLANS**

Question: {Have you / Have you or another household member / Has a household member} concluded a Riester or Rürup pension plan?

INTERVIEWER: Additional Information on „Riester“ pensions is provided on the help page.

1 - Yes

-1 - Don't know

If = 1, continue with dhd2710 a-f

2 - No

-2 - No answer

ELSE continue with dhd0400

Input filter: *dhd400=1*

5.15D dhd4050 WHOLE-LIFE INSURANCE - AMOUNT

Question: How high is the balance for {these life insurance agreements / the life insurance agreements of your household / the life insurance agreements of the household} in total at the present time?

Numeric entry in EUR, 9 digits

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

5.16A dhd0400 OWN SAVINGS ACCOUNTS

Question: <IF dhd2700=1> I would like to ask you about the savings accounts, home loan savings agreements and securities accounts. The next set of questions all relate to investments that are NOT subject to a Riester or Rürup annuity agreement. I will return to the Riester and Rürup annuity agreements later when we talk about pensions.

<ALWAYS> {Do you / Do you or another household member / Does a household member} have { <IF dhd2710a=1>, besides the Riester or Rürup savings accounts, other} savings accounts? You will find other instructions on list 5.4.

INTERVIEWER: Show list 5.4.

INTERVIEWER: This refers to accounts from which no direct credit transfers can be made, eg

classic savings accounts / passbooks (also online)

Savings plans

Fixed term deposit accounts

Call money accounts

Similar accounts.

We do NOT mean home loan savings agreements, fund savings plans, fund shares or certificates.

1 - Yes

-1 - Don't know

IF = 1, continue with hd1210

2 - No

-2 - No answer

ELSE continue with dhd0600

Input filter: *dhd0400=1*

5.16b hd1210 BALANCES IN SAVINGS ACCOUNTS

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

Numeric entry in EUR, 9 digits

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

Input filter: *dhd0400=1*

5.16c **dhd0500** **SAVING FOR SAVINGS ACCOUNT**

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

1 - Yes	-1 - Don't know	If = 1, continue with dhd0510
2 - No	-2 - No answer	
	-3 - Question filtered	ELSE continue with dhd0600

Input filter: *dhd0500=1*

5.16d **dhd0510** **SAVING - SAVINGS ACCOUNT - AMOUNT**
dhd0511 **SAVING - SAVINGS ACCOUNT - TIME PERIOD**

Question: What amount {do you / does your household / does the household} usually deposit in {your savings accounts / the savings accounts of your household / the savings accounts of the household} in total in the month, quarter or year?

Please restrict yourself here to the amounts that are not directly intended for investment in other financial assets {< IF dhd2710a= 1> and leave out Riester or Rürup savings accounts}.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0511). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHD0510 <0, HIDE QUESTION DHD0511 AND ENCODE WITH -3 (FILTERED)

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

CAPI-CHECK: *dhd0510cc: dhd0510=0 AND dhd0500=1*

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd0510) here or in the previous question (dhd0500) or explain it.

- 1: Correct entry here (dhd0510)
- 2: Correct entry for previous question -> Back to dhd0500
- 3: Explain information -> Call up comment window

5.17a **dhd0600** **HOME LOAN SAVINGS AGREEMENTS**

Question: {Do you / Do you or another household member / Does a household member} have { <IF dhd2710b=1>, besides the Riester or Rürup home loan savings agreements, other} home loan savings agreements? Here, only enter home loan savings agreements that have not yet been paid out.

- | | | |
|---------|-----------------|-------------------------------|
| 1 - Yes | -1 - Don't know | If = 1, continue with dhd0610 |
| 2 - No | -2 - No answer | ELSE continue with dhd0700 |

Input filter: *dhd0600=1*

5.17b **dhd0610** **BALANCES FOR ACCOUNTS IN HOME LOAN SAVINGS AGREEMENTS AND CONTRACTS**

Question: How high is the balance, i.e. the interest-bearing deposits, on {these home loan savings accounts / these home loan savings accounts of your household / these home loan savings accounts of the household} in total at the present time?

< IF dhd2710b=1> Please take into account here and in the following only the home loan savings accounts that are not connected with a Riester or Rürup annuity agreement.

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

Input filter: *dhd0600=1*

5.17C **dhd0620** **SAVED SUM FOR HOME LOAN SAVINGS - AMOUNT**
dhd0621 **SAVED SUM FOR HOME LOAN SAVINGS - TIME PERIOD**

Question: What amount {do you / does your household / does the household} usually deposit in {these home loan savings accounts / these home loan savings accounts of your household / these home loan savings accounts of the household} in total in a month, quarter or year?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0621). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DHD0620 <0, HIDE QUESTION DHD0621 AND ENCODE WITH -3 (FILTERED)

INTERVIEWER: If no deposits: enter zero.

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

5.18A **dhd0700** **SECURITIES ACCOUNT**

Question: <IF dhd2710c=1>: You mentioned Riester or Rürup fund savings plans. Is ANOTHER securities account held for {you / you or another household member / a household member}?

<IF dhd2710c <>1>: Is a securities account held for {you / you or another household member / a household member}?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

If = 1, continue with the following text

ELSE continue with dhd0750

Input filter: *dhd0700=1*

5.18B **dhd0750** **SECURITIES ACCOUNT - ESTIMATED MARKET VALUE**

Question: Investment decisions are particularly important for the study. In the following I would like to ask you about the total value and the composition of the securities portfolio. Let us start with the total value. Please think of all the securities accounts that {you / you and other household members / the household members} have {<If dhd2710c= 1 >, not including the Riester or Rürup fund savings plan}: What do you estimate is today's market value for the securities held in these accounts in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter: *dhd0700=1*

5.18C dhd0775a-d SECURITIES ACCOUNT - TYPES OF SECURITIES HELD

Question: Which of the following securities are managed in these accounts? Please look at list 5.5 for more on this.

INTERVIEWER: - Show list 5.5.

- Multiple answers possible

- You will find more explanations about "fund shares", "certificates", "non-fixed-interest securities", "publicly traded shares" and "exchange traded funds" on the help page.

1 – Named

-1 - Don't know

If dhd0775a=1, continue with dhd2420h

2 – Not named

-2 - No answer

-3 - Question filtered

4 variables:

a – Fund shares

b - Certificates

c - Fixed-income securities such as government bonds, corporate and bank bonds

d – Listed shares

If dhd0775a<>1 AND dhd0775b=1, continue with dhd0910

If dhd0775a<>1 AND dhd0775b<>1 AND dhd0775c=1, continue with dhd2510a-f

If dhd0775a<>1 AND dhd0775b<>1 AND dhd0775c<>1 AND dhd0775d=1, continue with dhd2610

ELSE continue with dhd2300.

ONLINE GLOSSAR: A) A fund is a "basket" of many securities that are sometimes very different from each other. A share of a fund gives you a share of this basket and its returns. In some cases individual projects are financed by the fund, such as real estate, ships or films. Common types of funds are, for example, equity funds, annuity funds, money market funds, funds of funds, hedge funds, exchange-traded funds (ETFs), ship fund, media funds. B) Certificates are relatively new forms of investment. They are issued by banks and the banks are liable for the yield. The yield depends on the performance of certain capital market indicators, such as a stock index, a stock price, interest rates or a basket of currencies. The repayment of the capital employed is not necessarily guaranteed. Popular types of certificates are bonus certificates, index certificates, discount certificates, leverage certificates, guarantee certificates and subject certificates. C) Fixed-income securities are investments that entitle the holder to receipt of a previously fixed amount of interest. Depending on who issued these documents, they may involve government bonds (e.g. German government bonds, savings bonds, treasury bonds, treasury warrants, municipal bonds, covered bonds from the federal government, state governments or municipalities), corporate bonds or other debt securities (e.g. bank bonds)?

D) A publicly traded share is a security traded on an exchange, which makes the shareholder (the owner of the paper) a part owner of the joint stock company. It usually guarantees a claim to a portion of the company's income. The shares represent a certificate that securitizes a portion of the capital in a joint stock company.

E) An exchange-traded fund (ETF) is a fund traded on the stock market, mostly managed passively and usually reproducing an underlying index (e.g. the DAX). ETFs can be traded at any time like shares on the stock exchange for the usual fees with stocks (investment funds without surcharge). Due to the inexpensive low-cost structure, they are becoming increasingly popular among private investors. ETFs are available for almost all asset classes. You can use ETFs to invest in stocks, commodities, bonds, credit derivatives and the money market.

Input filter: *dhd0775a=1*

5.19A **dhd2420h** **TOTAL VALUE OF INVESTMENT FUNDS**

Question: Let us now move on to mutual fund shares.

What is the approximate current market value of all the mutual fund shares in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter: *dhd0775a=1*

5.19B **dhd2410a-g** **TYPES OF INVESTMENT FUNDS**

Question: Please tell me which of the types of mutual funds on list 5.6 {do you / does your household / does the household} currently have?

INTERVIEWER: - Show list 5.6.

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

-3 - Question filtered

**If one variable is dhd2410a-f=1,
continue with dhd2420a-f**

ELSE continue with dhd0800

7 variables in each case:

*a - Funds that mainly invest in
stocks*

*b - Fund that mainly invest in fixed-
income securities (bonds)*

*c - Funds that mainly invest in
money market securities*

*d - Funds that mainly invest in real
estate*

e - Hedge funds

f - Other funds (please specify type,

PROG: PLACE TEXT IN

dhd2410s)

*g - Funds, but investment form is
not known.*

Input filter: *dhd0800=1*

5.20B **dhd0810** **SAVINGS AMOUNT FOR FUNDS - AMOUNT**
 dhd0811 **SAVINGS AMOUNT FOR FUNDS - TIME PERIOD**

Question: What amount {do you / does your household / does the household} usually invest in funds in a month, quarter, or year?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0811). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

- IF DHD0810 <0, HIDE QUESTION DHD0811 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 9 digits

-1 - *Don't know*

-2 - *No answer*

-3 - *Question filtered*

IF dhd0775b=1 go to dhd0910

**IF dhd0775b<>1 AND
dhd0775c=1 go to dhd2510a-f**

**IF dhd0775b<>1 AND
dhd0775c<>1 AND dhd0775d=1
go to dhd2610**

ELSE go to dhd2300.

CAPI-CHECK: *dhd0810cc: dhd0810=0 AND dhd0800=1*

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd0810) here or in the previous question (dhd0800) or explain it.

1: Correct entry here (dhd0810)

2: Correct entry for previous question -> Back to dhd0800

3: Explain information -> Call up comment window

Input filter: *dhd0775b=1*

5.21A **dhd0910** **MARKET VALUE OF CERTIFICATES IN TOTAL**

Question: Now let's talk about the certificates that {you have / you or other household members have / the household members have}.

What is the current market value of the certificates in total?

Numeric entry in EUR, 9 digits

-1 - *Don't know*

-2 - *No answer*

-3 - *Question filtered*

Input filter: *dhd0775b=1*

5.21B dhd1000 SAVING - CERTIFICATES

Question: {Do you / Does your household / Does the household} regularly deposit a certain amount in the form of certificates?

1 - Yes

-1 - *Don't know*

If = 1, continue with dhd1010,

2 - No

-2 - *No answer*

**If <>1 AND dhd0775c=1,
continue with DHD2510a-f**

-3 - *Question filtered*

**If <>1 AND dhd0775c<>1 AND
dhd0775d=1, continue with
dhd2610**

ELSE continue with dhd2300.

Input filter: *dhd1000=1*

**5.21C dhd1010 SAVINGS AMOUNT FOR CERTIFICATES - AMOUNT
 dhd1011 SAVINGS AMOUNT FOR CERTIFICATES -TIME
 PERIOD**

Question: What amount {do you / does your household / does the household} usually invest in certificates in a month, quarter, or year?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD1011). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHD1010 <0, HIDE QUESTION DHD1011 AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 9 digits

-1 - *Don't know*

IF dhd0775c=1 go to dhd2510a-f

-2 - *No answer*

**IF dhd0775c<>1 AND
dhd0775d=1 go to dhd2610**

-3 - *Question filtered*

ELSE go to dhd2300.

CAPI-CHECK: *dhd1010cc: dhd1010=0 AND dhd1000=1*

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd1010) here or in the previous question (dhd1000) or explain it.

1: Correct entry here (dhd1010)

2: Correct entry for previous question -> Back to dhd1000

3: Explain information -> Call up comment window

Input filter: *dhd0775c=1*

5.22A **dhd2510a-f** **BOND ISSUERS**

Question: Now I would like to ask you a few questions about the fixed-income securities that {you have / your household has / the household has}.

Who issued these fixed-income securities? Please look at list 5.7. Please consider the fixed-income securities in total and enter all that apply from the list.

INTERVIEWER: - Show list 5.7.

- Multiple answers possible.

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

6 Variables:

a - Federal, state or municipality in Germany

e - Foreign national, state or local governments in the euro area

f - Foreign national, state or local governments outside of the euro area

b - Banks (e.g. bank bonds)

c - Businesses

d - Other (please specify. PROG: PLACE TEXT IN dhd2510s)

Input filter: *dhd0775c=1*

5.22A2 **dhd2515** **BONDS - MATURITIES**

Question: What maturities {do your / the / the} fixed-income securities {of your household / the household} primarily have?

- | | |
|--|-------------------------------|
| <i>-1 - Less than 1 year</i> | <i>-1 - Don't know</i> |
| <i>-2 - Between one and five years</i> | <i>-2 - No answer</i> |
| <i>-3 - More than 5 years</i> | <i>-3 - Question filtered</i> |

Input filter: *dhd0775c=1*

5.22B **dhd2520** **MARKET VALUE OF BONDS**

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

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

Input filter: *dhd0775c=1*

5.22C **dhd1100** **SAVING FOR BONDS**

Question: {Do you / Does your household / Does the household} regularly deposit a certain amount into a form of fixed-income securities?

1 - Yes

-1 - *Don't know*

f = 1, continue with dhd1110

2 - No

-2 - *No answer*

**If <>1 AND dhd0775d=1,
continue with dhd2610**

-3 - *Question filtered*

ELSE continue with dhd2300.

Input filter: *dhd1100=1*

5.22D **dhd1110** **SAVED SUM FOR BONDS - AMOUNT**
 dhd1111 **SAVED SUM FOR BONDS - TIME PERIOD**

Question: What amount {do you / does your household / does the household} usually invest in fixed income securities in a month, quarter, or year?

PROGRAMMER: - IF DHD1100 <0, HIDE QUESTION DHD1111 AND ENCODE WITH - 3 (FILTERED)

- IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD1111). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

Numeric entry in EUR, 9 digits

-1 - *Don't know*

-2 - *No answer*

-3 - *Question filtered*

CAPI-CHECK: *dhd1110cc: dhd1110=0 AND dhd1100=1*

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd1110) here or in the previous question (dhd1100) or explain it.

1: Correct entry here (dhd1110)

2: Correct entry for previous question -> Back to dhd1100

3: Explain information -> Call up comment window

Input filter: *dhd2300=1*

5.24B **dhd2305** **OTHER SECURITIES IN SECURITIES ACCOUNT -
TYPE**

Question: What are these securities?

- | | |
|---|-------------------------------|
| <i>1 - Insert text in an excelsheet
open text entry</i> | <i>-1 - Don't know</i> |
| | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |

Input filter: *dhd2300=1*

5.24C **dhd2310** **OTHER SECURITIES IN SECURITIES ACCOUNT -
VALUE**

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

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

Input filter: *dhd2300=1*

5.24D **dhd2330** **SAVING FOR OTHER SECURITIES IN SECURITIES
ACCOUNT**

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

- | | | |
|----------------|-------------------------------|--|
| <i>1 - Yes</i> | <i>-1 - Don't know</i> | If =-1, -2, 2, continue with hd1600 |
| <i>2 - No</i> | <i>-2 - No answer</i> | |
| | <i>-3 - Question filtered</i> | ELSE continue with dhd2320 |

Input filter: *dhd2330=1*

5.24E **dhd2320**
dhd2321 **OTHER SECURITIES IN SECURITIES ACCOUNT -
AMOUNT**
**OTHER SECURITIES IN SECURITIES ACCOUNT -
TIME PERIOD**

Question: What amount {do you / does your household / does the household} usually invest in these securities in a month, quarter, or year?

PROGRAMMER: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD2321). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

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

CAPI-CHECK: dhd2320cc: dhd2320=0 AND dhd2330=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd2320) here or in the previous question (dhd2330) or explain it.

1: Correct entry here (dhd2320)

2: Correct entry for previous question -> Back to dhd2330

3: Explain information -> Call up comment window

5.25A hd1600 MANAGED ACCOUNTS

Question: {Do you / Does your household / Does the household} use an asset manager for the investment of {your / its / its} wealth?

1 - Yes

-1 - *Don't know*

If = 1, continue with hd1610

2 - No

-2 - *No answer*

ELSE continue with hd1700

Input filter: *hd1600=1*

**5.25B hd1610 ASSETS IN MANAGED ACCOUNTS NOT YET
RECORDED**

Question: Does this portion of {your assets / the assets of your household / of the assets of the household} that were invested with the aid of an asset manager involve assets that have not yet been entered?

1 - Yes

-1 - *Don't know*

If = 1, continue with hd1620

2 - No

-2 - *No answer*

-3 - *Question filtered*

ELSE continue with hd1700

Input filter: *hd1610=1*

**5.25C hd1620 VALUE OF OTHER ASSETS IN MANAGED
ACCOUNTS**

Question: What is the value of this asset not yet entered at the present time?

Numeric entry in EUR, 9 digits

-1 - *Don't know*

-2 - *No answer*

-3 - *Question filtered*

5.26A **hd1700** **MONEY OWED TO HOUSEHOLD**

Question: Does someone outside {your / the / the} household owe money to {you / you or another household member / a household member}? I am thinking about loans to friends or acquaintances, other private loans, rental deposits or any other loans that we still have not spoken about

- | | | |
|---------|------------------------|-------------------------------------|
| 1 - Yes | -1 - Don't know | If = 1, continue with hd1710 |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with dhd1400 |

Input filter: *hd1700=1*

5.26B **hd1710** **AMOUNT OWED TO HOUSEHOLD**

Question: What is the total amount owed to {you / you or another household member / a household member}?

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

5.26C **dhd1400** **CASH**

Question: {Do you / Does your household / Does the household} currently have cash that has been saved over a longer period of time?

- | | | |
|---------|------------------------|--------------------------------------|
| 1 - Yes | -1 - Don't know | If = 1, continue with dhd1410 |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with hd1900 |

5.26D **dhd1410** **AMOUNT OF CASH**

Question: How much cash is this currently?

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

5.27A **hd1900** **ANY OTHER FINANCIAL ASSETS**

Question: {Do you / Do you or a household member / Does a household member} have other significant valuables or assets? You will find examples on list 5.8. <If dhd2700 = 1> Please do not give me any assets connected with Riester or Rürup annuity agreements.

INTERVIEWER: Show list 5.8.

INTERVIEWER: Shares in cooperatives

Precious metals

Options

Futures

Effective pieces of securities which are not held in a securities account

Claims arising from legal proceedings or from an estate

Extraction rights, for example, for oil and gas

Claims arising from patents and licenses

Other

1 - Yes

-1 - Don't know

If = 1, continue with hd1910

2 - No

-2 - No answer

ELSE continue with dhd1300

Input filter: *hd1900=1*

5.27B **hd1910** **DESCRIPTION OF OTHER ASSETS**

Question: What assets are these?

INTERVIEWER: Let a maximum of 3 be described.

1 - Insert text in an excelsheet

-1 - Don't know

open text entry 255 signs

-2 - No answer

-3 - Question filtered

Input filter: *hd1900=1*

5.27C **hd1920** **TOTAL VALUE OTHER ASSETS**

Question: What value do these assets have in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

5.28A **dhd1300** **DISCRETIONARY SAVING**

Question: Some people and households do not save or do not do so regularly, but invest what is left over in their checking account. {Did you / your household / the household} invest money on an “ad-hoc basis” in the last 12 months? Please also think about automatic transfers of remaining balances at the end of the month to move the remaining credit balance from a checking account to another account (“Abschöpfungsaufträge”).

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

What was the total amount of these irregular investments in the last 12 months?

Input filter: *dhd1300=1*

5.28B **dhd1310** **DISCRETIONARY SAVING - AMOUNT**
DISCRETIONARY SAVING - TIME PERIOD

Question: What was the total amount of these irregular investments in the last 12 months?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

CAPI-CHECK: *dhd1310cc: dhd1310=0 AND dhd1300=1*

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd1310) here or in the previous question (dhd1300) or explain it.

1: Correct entry here (dhd1310)

2: Correct entry for previous question -> Back to dhd1300

3: Explain information -> Call up comment window

Input filter: *dhd1300=1*

5.28C **dhd1320a-g** **DISCRETIONARY SAVING - FORMS OF SAVING**

Question: In what form {did you / did your household / did the household} invest this money?

INTERVIEWER: - Please do not read possible answers aloud

- Multiple answers possible

- If the form cannot be classified under the provided categories, please enter under Other and enter form.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

-3 - Question filtered

7 variables:

a - Savings account, savings book, fixed deposit account or similar accounts

b - Home loan savings agreement

c - Investment funds, money market funds or hedge funds

d - Certificates

e - Stocks

f - Government bonds, corporate bonds, other debt securities

g - Other (please specify. PROG: PLACE TEXT IN dhd1320s)

5.28D **dhd1330** **DISCRETIONARY SAVING - LIQUIDATED SAVINGS**

Question: {Did you / your household / the household} liquidate financial assets in the last few years which were not invested in another form? Such a re-investment would also be the purchase of real estate, cars or valuable objects.

1 - Yes

-1 - Don't know

If = 1, continue with dhd1340

2 - No

-2 - No answer

If <>1 and interview with internal FKP and anzhhm>1, continue with hd1800

-3 - Question filtered

If <>1 and interview with internal FKP and anzhhm =1, continue with dhd2800

If <>1 and interview with external FKP continue with dhd300\$x

ELSE continue with dhd1800

Input filter: *dhd1330=1*

5.28E **dhd1340** **DISCRETIONARY SAVING - LIQUIDATED SAVINGS**

Question: What was the total amount of these liquidated investments in the last 12 months?

Numeric entry in EUR, 9 digits

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

**If interview with internal FKP
AND number=1, continue with
dhd2800**

**If interview with internal FKP and
number>1, continue with hd1800**

ELSE continue with dhd300\$x

Input filter: *internal FKP AND anzhhm>1*

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

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

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

INTERVIEWER: - Show LIST 5.9

- Please only select the statement that is MOST accurate.

- 1- We take significant risks and want to generate high returns.*
 - 2- We take above-average risks and want to generate above-average returns.*
 - 3- We take average risks and want to generate average returns.*
 - 4 - We are not ready to take any financial risks.*
 - 5 - No uniform classification is possible for the hh as a whole.*
- 1 - *Don't know*
 - 2 - *No answer*
 - 3 - *Question filtered*

**If hd1800=5, continue with
dhd2800**

ELSE continue with dhd2900

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

**5.29B dhd2800 INVESTMENT BEHAVIOR - RISK PREFERENCES -
INDIVIDUAL**

Question: f you personally make the savings or investment decisions: Which of the statements on list 5.10 best describes your personal attitude toward risk?

INTERVIEWER: - Show list 5.10

- Please only select the statement that is **MOST** accurate.

- | | |
|--|-------------------------------|
| <i>1- I take significant risks and want to generate high returns.</i> | <i>-1 - Don't know</i> |
| <i>2- I take above-average risks and want to generate above-average returns.</i> | <i>-2 - No answer</i> |
| <i>3- I take average risks and want to generate average returns.</i> | <i>-3 - Question filtered</i> |
| <i>4 - I am not ready to take any financial risks.</i> | |

IF Interview internal FKP AND anzhhm=1, go to dhd2950a-c

IF Interview mit internal FKP AND anzhhm>1, go to dhd2900

ELSE continue with dhd300\$x

Input filter: *internal FKP AND anzhhm>1*

Z.111 dhd2900 INVESTMENT DECISIONS

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

PROGRAMMER: NO MULTIPLE ANSWERS

INTERVIEWER: - Read possible answers aloud.

- One answer only

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

Input filter: *internal FKP*

5.29C **dhd2950a-c** **INVESTMENT BEHAVIOR - SELECTION OF PRODUCTS**

Question: And how do you personally act in general with regard to the selection of financial products, such as accounts, savings accounts, securities or insurance? Please show list 5.11.

PROGRAMMER: - MULTIPLE ANSWERS POSSIBLE

- IF MORE THAN ONE ENTRY, ASK FOLLOW-UP QUESTION: AND WHICH OF THE STATEMENTS ON LIST 5.11 BEST DESCRIBES {YOUR BEHAVIOR / THE BEHAVIOR OF THE HOUSEHOLD}?

INTERVIEWER: *multiple answers possible*

- Show LIST 5.11

If the respondent is not able to answer for the household as a whole, please record how the FKP selects financial products.

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

3 variables

a) Statement that is most accurate

b) – c) Other statements

Input filter: *dhd1800=1 OR 3*

5.K2 dhd1810 CRISIS - REALISED GAINS / LOSSES (TEXT)

Question: Can you please tell me what type of securities played the main role in this?

- | | |
|--|-------------------------------|
| <i>1 - Save text in an Excel file</i> | <i>-1 - Don't know</i> |
| <i>Open text entry, 256 characters</i> | <i>-2 - No answer</i> |
| <i>maximum</i> | <i>-3 - Question filtered</i> |

5.K3 hnd3040 CRISIS - CONCERNS ABOUT INVESTING IN CERTAIN FORMS OF ASSETS

Question: Are there assets which {you / your household / the household} owned three years ago and in which {you / your household / the household} would no longer invest any more money today?

- | | | |
|----------------|-------------------------------|-------------------------------------|
| <i>1 - Yes</i> | <i>-1 - Don't know</i> | If =1, continue with dhd1900 |
| <i>2 - No</i> | <i>-2 - No answer</i> | |
| | <i>-3 - Question filtered</i> | ELSE continue with hnd3100 |

Input filter: *hnd3040=1*

5.K4 dhd1900 CRISIS - CONCERNS ABOUT INVESTING IN CERTAIN FORMS OF ASSETS (TEXT)

Question: What forms of assets were these?

PROGRAMMER: SHOULD BE ENTERED FREELY, WILL BE ENCODED LATER

- | | |
|--|-------------------------------|
| <i>1 - Save text in an Excel file</i> | <i>-1 - Don't know</i> |
| <i>Open text entry, 256 characters</i> | <i>-2 - No answer</i> |
| <i>maximum</i> | <i>-3 - Question filtered</i> |

5.K5 hnd3100 CRISIS - CHANGE IN NET ASSETS

Question: Have {your net assets / the net assets of your household / the net assets of the household} significantly increased or decreased in the last three years on the bottom line? Or have they remained about the same? By net assets I mean the value of everything that {you own / your household owns / the household owns}, minus any debts.

- | | |
|--|------------------------|
| <i>1 - Has increased significantly</i> | <i>-1 - Don't know</i> |
| <i>2 - Has decreased significantly</i> | <i>-2 - No answer</i> |
| <i>3 - No major change</i> | |

5.K6 hnd3200 CRISIS - CHANGE IN NET ASSETS IN THE FUTURE

Question: Now please think about the next three years: Do you expect {your net assets / the net assets of your household / the net assets of the household} to significantly increase or decrease in the next three years on the bottom line? Or will they remain about the same?

- | | |
|--|------------------------|
| <i>1 - Will increase significantly</i> | <i>-1 - Don't know</i> |
| <i>2 - Will decrease significantly</i> | <i>-2 - No answer</i> |
| <i>3 - Expect no major change</i> | |

5.30A dhnd0100 PRINCIPAL BANK - EXISTENCE

Question: {Do you / Does your household / Does the household} have a principal bank (“Hausbank”)?

INTERVIEWER: By this I mean a bank that {you / your household / the household} {use / uses} to handle the majority of the bank transactions.

1 - Yes -1 - Don't know If=1, continue with dhnd020
2 - No -2 - No answer
ELSE continue with hh0100

Input filter: dhnd0100=1

5.30B dhnd0200 PRINCIPAL BANK - BANK GROUP

Question: To which group of banks does {your principal bank / the principal bank of your household / the principal bank of the household} belong? Please look at list 5.13.

INTERVIEWER: Show list 5.13.

1 - Savings bank (Sparkasse) -1 - Don't know
2 - Credit union (Volksbank and Raiffeisenbank) -2 - No answer
-3 - Question filtered
3 - Regional bank (Landesbank)
4 - Major private bank (Deutsche Bank, Commerzbank, HypoVereinsbank, Postbank)
5 - Direct bank (e.g. ING-Diba, Comdirect, DKB)
6 - Other (please specify, PROG:Place text in dhnd0200s)

Input filter: dhnd0100=1

5.K7 dhnd0300 CRISIS - CONFIDENCE IN COMMERCIAL BANKS

Question: {Have you / Has your household / Has the household} used a consulting service at {your / the} principal bank in the past three years?

1 - Yes -1 - Don't know If=1, continue with dhnd0400
2 - No -2 - No answer
-3 - Question filtered ELSE continue with hh0100

Input filter: dhnd0300=1

5.K8 dhnd0400 CRISIS -CONSULTING BY COMMERCIAL BANKS

Question: In relation to the near future: How likely is it that {you / your household / the household} will follow the investment recommendations of {your / its /its} principal bank?

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

PROGRAMMER: TIME STAMP AFTER THE QUESTION

Section 6: Inter-generational Transfers / Gifts

Reference unit: HOUSEHOLD. THE QUESTIONS ARE TO BE PUT TO THE FKP.

6.01 hh0100 RECEIPT OF LARGER GIFTS OR INHERITANCES

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

{<WENN dlha1110[StabilerHaushalt]=1 > Between [DATUM_HH_VW] and now: (Have you / Have you or another member of your household / Has a household member) {<(dhb0400c=1 OR dhb0400d=1 (Main residence received as gift or inheritance) besides your main residence} received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD ? }

<ELSE> {Have you / Have you or another household member / Has a household member} {<dhb0400c=1 OR dhb0400d=1 (main residence is inheritance or gift)> except for the main residence} ever received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD?

INTERVIEWER: The household may determine what a "larger" gift or inheritance is.

INTERVIEWER: Transfers are also meant by gifts here.

1 - Yes

-1 - Don't know

IF=1, go to hh0110

2 - No

-2 - No answer

ELSE go to hh0700

Input filter: hh0100=1

6.01A hh0110 NUMBER OF LARGER GIFTS OR INHERITANCES

Question: How many larger gifts or inheritances were there?

INTERVIEWER: If several household members received an inheritance or a gift together, i.e. at the same time and from the same person, then this is to be treated as one inheritance or gift.

Numeric entry,

-1 - Don't know

IF =-1 or -2, continue with hh0700

1 digit

-2 - No answer

ELSE continue with pageu

-3 - Question filtered

Input filter: (hh0100=1 AND hh0100=1, -1, -2) OR (hh0100=1 UND hh0110>1 AND less than 3 loop passes

PROGRAMMIERER: LOOP FOR 3 GIFTS / LEGACIES

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

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

Page U **pageu** **PAGE - LOOP FOR LEGACIES AND GIFTS**

Question: < hh0110=1 (only one gift / inheritance)>: Now we come to this gift or inheritance.
< hh0110>1 (More than one gift / inheritance) >: Start with the gift or inheritance that is particularly important for {your current financial situation / the current financial situation of your household / the current financial situation of the household}. This does not have to be the largest - maybe it occurred at a time when additional money played an important role.

<WITH SECOND OR THIRD LOOP CYCLE> TRANSITION TEXT

Now we come to the next gift / inheritance. I mean the most important of those which we have not yet spoken about.

-3 - Question filtered

6.02 **hh050\$x** **GIFT OR INHERITANCE**

Question: Was that a gift or an inheritance?

PROGRAMMER: IF HH050\$X=-1 OR -2, THEN TEXT BLOCK HH050\$X= "GIFT OR INHERITANCE"

1 - Gift

-1 - Don't know

Start of a loop

2 - Inheritance

-2 - No answer

for 3 gifts / legacies

-3 - Question filtered

Input filter: hh0100=1

6.03 **hh020\$x** **YEAR GIFT / INHERITANCE RECEIVED**

Question: <IF hh0110>1> In what year {did you / did your household / did the household} receive the [hh050\$x] that was the most important for {your current financial situation / the current financial situation of your household / the current financial situation of the household}?

Numeric entry 4 digits (year)

-1 - Don't know

Range<=[interviewyear]

-2 - No answer

-3 - Question filtered

CAPI-CHECK: hh020\$xcc: (hh020\$x>=0 AND hh020\$x<1800)

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: hh0100=1

6.04 **hh030\$a-i** **TYPE OF ASSETS RECEIVED**

Question: What type was the [hh050\$x]? Please look at list 6.1.

INTERVIEWER: - Show list 6.1..

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

-3 - Question filtered

9 variables:

a - Money

b - Residential real estate

c - Usufruct (use of residential real estate)

d - Property

e - Companies

f - Securities, stocks

g - Jewelry, furniture, art

h - Life insurance

i - Other assets (please specify;

PROG: PLACE TEXT IN hh030\$xs)

Input filter: hh0100=1

6.05 **hh040\$x** **VALUE OF GIFT / INHERITANCE**

Question: What value did the [hh050\$x] have when {you / your household / the household} received it?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

If number>1, continue with

dhh50\$a-o

ELSE continue with dhh

Input filter: *anzhnm>1 AND hh0100=1*

6.06 dhh50\$xa-o RECIPIENT OF GIFT / INHERITANCE

Question: Which member(s) of the household received the [hh050\$x] {<IF dhh50\$xa<> - 4>(besides)}?

PROGRAMMER: - SHOW HH LIST.

- ALLOW MULTIPLE POSSIBLE ANSWERS

- ASK QUESTION FOR ALL PEOPLE MENTIONED IN DHH510\$XA-0 IMMEDIATELY AFTER ENTRY IN DHH510\$XA-0

XX

1 - Named

-1 - Don't know

IF = -1, -2, -4 and all iteration loops complete, go to hh0700

2 - Not Named

-2 - No answer

IF = -1, -2, -4 and all iteration

Show HH list

-3 - Question filtered

loops not yet complete, continue with next iteration

-4 - no other person

Else go to next recipient

Input filter: *hh0100=1*

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

Question: What is the relationship between {<IF hh050\$x=1> the donor of the gift / <IF hh050\$x=2> the deceased / <IF hh050\$x<>1 AND <>2 the donor of the gift respectively the deceased} and [Name aus dhh50\$xa-o]?

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

INTERVIEWER: Here we are interested in the relationship to the household member who received the gift or inheritance.

1 - Maternal grandparents

-1 - Don't know

End of loop for 3 gifts / legacies

2 - Paternal grandparents

-2 - No answer

3 - Father

-3 - Question filtered

4 - Mother

5 - Both parents

6 - Son/daughter

7 - Other family

8 - Unrelated people (please specify; PROG: Place text in dhh510\$xs)

6.08 **hh0700** **INHERITANCE OR GIFT EXPECTED IN THE FUTURE**

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

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

Page SV **pagesv** **PAGE - DONATIONS**

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

6.09A **hi0300** **REGULAR TRANSFERS TO PEOPLE OUTSIDE OF THE HOUSEHOLD**

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

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

- | | | |
|---------|-----------------|-------------------------------------|
| 1 - Yes | -1 - Don't know | If =1, continue with dhi0100 |
| 2 - No | -2 - No answer | ELSE continue with dhh0800 |

Input filter: *hi0300=1*

6.09B **dhi0100** **DONATIONS - AMOUNT**
dhi0110 **DONATIONS - TIME PERIOD**

Question: How much money {do you / does your household / does the household} roughly spend on such regular payments in a month, quarter or year?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHI0110). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY).

- IF DHI0100 <0, HIDE QUESTION DHI0110 AND ENCODE WITH -3 (FILTERED)

- | | |
|---------------------------------------|------------------------|
| <i>Numeric entry in EUR, 6 digits</i> | -1 - Don't know |
| | -2 - No answer |
| | -3 - Question filtered |

Input filter: *internal FKP*

Page W **pagew** **PAGE - LITERACY**

Question: At the end of this section I would like to ask a couple of questions to better understand the decisions on saving. You can also see the questions on list 6.2.

INTERVIEWER: *Show list 6.2.*

Input filter: *internal FKP*

FL.1 **dhn0100** **LITERACY - COMPOUND INTEREST EFFECT**

Question: Let us assume you have a balance of € 100 in your savings account. This balance bears interest at an annual rate of 2%, and you leave it there for 5 years. What do you think: How high is your balance after 5 years?

INTERVIEWER: *Show list 6.2.*

- | | |
|---------------------|------------------------|
| - Higher than € 102 | -1 - Don't know |
| - Exactly € 102 | -2 - No answer |
| - Lower than € 102 | -3 - Question filtered |

Input filter: *internal FKP*

FL.2 **dhn0200** **LITERACY - INFLATION**

Question: Let us assume that the interest paid on your savings account is 1% per year and the inflation rate is 2% per year. What do you think: After a year, will you be able to buy just as much, more or less than today with the balance in your savings account?

INTERVIEWER: *Show list 6.2.*

- | | |
|---------------------|------------------------|
| 1 - More | -1 - Don't know |
| 2 - Just as much | -2 - No answer |
| 3 - Less than today | -3 - Question filtered |

Input filter: *internal FKP*

FL.3 **dhn0300** **LITERACY - DIVERSIFICATION**

Question: Do you agree with the following statement: "The investment in the stock of a single company is less risky than investing in a fund with stock in similar companies"?

INTERVIEWER: *Show list 6.2.*

- | | |
|--------------------|------------------------|
| 1 - I agree | -1 - Don't know |
| 2 - I do not agree | -2 - No answer |
| | -3 - Question filtered |

PROGRAMMER: TIME STAMP AFTER THE QUESTION

Input filter: *all persons except internal FKP AND Proxy-Interview*

7.RB **dpe9030** **EMPLOYMENT: CONSENT FOR PROXY**

Question: Does [Name] give {his / her} consent for you to answer the following questions for {him / her}?

1 - Yes

-3 - Question filtered

IF =2, continue with pageaf

2 - No

ELSE continue with pageag

Page AG **pageag** **START OF ACQUISITION PART OF PERSONAL
INTERVIEW**

Question: Can I start with the interview?

INTERVIEWER: If the respondent was not yet notified about the study, this person must be informed about the survey. You will find information on the help page.

1 - Yes, begin the interview

9 - No, respondent is not willing to continue the interview -> END.

PROGRAMMER: ALWAYS SHOW FOLLOWING TEXT – AS USUAL
THE QUESTIONS IN THIS INTERVIEW ARE MAINLY FINANCIAL IN NATURE. SOME OF THE QUESTIONS WILL HAVE AN ANSWER GIVEN AS AN AMOUNT. THE IDEAL RESPONSE WOULD ALWAYS BE A SPECIFIC AMOUNT IN EURO. HOWEVER, YOU CAN ALSO PROVIDE THE INFORMATION IN OTHER CURRENCIES, EG DEUTSCHE MARK. IF YOU DO NOT KNOW THE EXACT AMOUNT, OR IF YOU DO NOT WANT TO TELL ME, YOU CAN ALSO PROVIDE A RANGE. OF COURSE, IF THERE IS A QUESTION YOU ARE NOT ABLE TO ANSWER AT ALL OR DO NOT WANT TO ANSWER, WE CAN MOVE ON TO THE NEXT QUESTION.

TO HELP YOU IN ANSWERING THE QUESTIONS, YOU MAY WISH TO CONSULT INFORMATION RECEIVED FROM BANKS, INSURANCE COMPANIES, YOUR EMPLOYER OR OTHER PARTIES. THIS MAY ALSO SPEED UP THE INTERVIEW PROCESS. UNDER NO CIRCUMSTANCES WILL I ASK YOU FOR ACCOUNT NUMBERS OR PINS OR LOOK AT THE DOCUMENTS MYSELF, UNLESS AT YOUR EXPRESS REQUEST.

ONLINE GLOSSAR: This scientific study on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, income and spending patterns of private households. It is part of a larger survey for the entire euro currency area.

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

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

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

The collected data is always separated from your personal data. Your information from the interview will be passed on to the Deutsche Bundesbank without your name and address.

Details of individuals are not identifiable.

Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare attributes and combinations of attributes as well as generalisation. Consequently, it is not possible to identify which person has provided some specific information!

By participating, you acknowledge and agree that your personal data or the data of your household may be saved and processed for the stated purposes.

7.G **dpe9040** **GENDER**

INTERVIEWER: - Enter gender of [Name]

< IF unclear> ask follow-up question: {Are you / Is [Name]} ...? ...

1 - Male

2 - Female

CAPI-CHECK: dpe9040cc: <gender of dpe9040 differs from the one in the household matrix>

The entry does not match the entry in the household matrix. Please check entry: [Name] is [entry from question dpe9040]. Is that correct?

Please check entry.

1: Entry is correct

2: Entry must be corrected -> Back to dpe9040

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

7.GL **dpe9150** **COUNTRY OF BIRTH - PARENTS**

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

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

1 - Yes	-1 - Don't know	IF pe9050>=1990 OR
2 - No	-2 - No answer	tn_befr_p_vw=1, continue with
	-3 - Question filtered	dpe0100a-l
		ELSE continue with dra0400

Input filter: *dpe9050<1990 AND tn_befr_p_vw <>1*

7.W **dra0400** **RESIDENCE IN 1989**

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

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

7.01

dpe0100a-l

CURRENT EMPLOYMENT STATUS

Question: <CAPI>: {<IF ONLY ONE PERSON IN THE HH AND hd0200=1> We have already spoken briefly about your company.} Which of the descriptions on list 7.1 currently apply with respect to {your / [Name]'s} employment situation? Please report everything that is CURRENTLY true.

<CATI>: What employment situation currently applies to {you / [Name]}? Please enter everything that currently applies.

PROGRAMMER: - ENTER MOST IMPORTANT STATUS IN DPE0100A

- IF MORE THAN ONE IS GIVEN, ASK FOLLOW-UP QUESTION: WHICH OF THESE DESCRIBES THE MAIN EMPLOYMENT STATUS?

INTERVIEWER:

<CAPI> Show list 7.1: categories 1, 2, 3, 4, 12 (employed) visually separate from 5-11 (not employed).

<CATI> Please read aloud.

- Multiple answers possible.

Please consider the following information for classification when entering it:

~Code 2- "Employed part-time", also for half-day jobs, three-quarters jobs, multiple different part time jobs.

~For self-employed persons, depending on the scope of their work, please identify it with code 1 "Employed full-time" (40 hours per week or more) or code 2- "Employed part-time".

1 - Employed, also apprenticeship, full-time,

-1 - Don't know

If at least once dpe0100a-l =1, 2, 3, 4, 12 (employed is one of the statuses), continue with pe0800

2 - Employed part-time

-2 - No answer

12 - Part-time early retirement

-4 - No other employment status (only b to l)

3 - low-paid part-time or irregularly employed

IF tn_befr_p_vw <>1 AND all dpe0100a-l < >1,2,3,4,12 AND at least once dpe0100a-l=8, continue with DPE1700

4- On maternity leave / parental leave / long-term sick leave / other leave. The return to work is planned.

IF tn_befr_p_vw=1 AND all dpe0100a-l <>1,2,3,4,12 AND at least once dpe0100a-l=8 AND (dpe0100a_preload <>7,8 OR (dpe0100b <>-4) continue with dpe1700

5 - Unemployed

6 - In school, university or unpaid internship

7 - Retiree or pensioner

8 - Early retiree - also unfit for work , profession, or occupation or diminished ability to work

IF tn_befr_p_vw=1 AND (dpe0100a=7 OR 8) AND (dpe0100a_preload=7 OR 8) AND (dpe0100b=-4) continue with input filter of dpe1275

9 - Military service /

"Bundesfreiwilligendienst"/ volunteer year

10 - Housewife / Houseman

11 - Other unemployed (please specify. PROG: Place text in dpe0100S)

ELSE continue with pe0900

12 variables:

a) Most important status

b) - l) Other status

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

7.02 pe0800 SEVERAL JOBS

Question: <Do you / Does [Name]> currently have more than one job? By this I also mean self-employed positions.

- | | | |
|---------|----------------------------------|-----------------------------|
| 1 - Yes | -1 - Don't know | If = 1, continue with pageq |
| 2 - No | -2 - No answer | ELSE continue with dpe0200a |
| | -3 - Question filtered | |
| | -8 - Question filtered for panel | |

Input filter: *pe0800=1*

Page Q pageq PAGE - MOST IMPORTANT EMPLOYMENT

Question: <Do you / Does [Name]> currently have more than one job? In the following questions, please refer to the job with the highest number of weekly working hours. Please also consider self-employed activities.

- 3 - Question filtered

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

7.03 dpe0200a TYPE OF EMPLOYMENT

Question: <CAPI> <IF pe0800=1 OR pe0800=-1 OR pe0800=-2> Please look at list 7.2. Which of these best applies to {you / [Name]}? Please think about the job with the highest number of weekly working hours.

<CAPI><IF pe0800=2> Please look at list 7.2. Which of these applies to {you / [Name]}?

<CATI> <IF pe0800=1 OR pe0800=-1 OR pe0800=-2> Which of the following descriptions best applies to {you / [Name]}? Please think about the job with the highest number of weekly working hours.

INTERVIEWER: <CAPI> Show list 7.2.

<CATI> Please read list 7.2 aloud.

- | | | |
|--|----------------------------------|--------------------------------------|
| 1 - Worker, also in agriculture | -1 - Don't know | If dpe0200a=1, continue with dpe0210 |
| 2 - Salaried staff/ Employee | -2 - No answer | |
| 3 - Civil servant, including judge, career soldier (including "Zeitsoldaten"), regular soldier | -3 - Question filtered | IF dpe0200a=2, continue with dpe0220 |
| 4 - Self-employed person or entrepreneur, including self-employed farmer - WITHOUT DEPENDENT EMPLOYEES | -8 - Question filtered for panel | IF dpe0200a=3, continue with dpe0230 |
| 5 - Self-employed or entrepreneur, including self-employed farmer - WITH DEPENDENT EMPLOYEES | | ELSE continue with dpe0300 |
| 6 - Apprentice / Trainee | | |
| 7 - Unpaid assistant for family member(s) | | |

Input filter: *dpe0200a=1*

7.03A dpe0210 PROFESSIONAL POSITION - WORKER

Question: In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.3.} <If pe0800=1 OR pe0800 =-1 OR pe0800 =-2> Please think of the job with the highest number of working hours.

INTERVIEWER: <CAPI> Show list 7.3

<CATI> Please read list 7.3. aloud

1 - Unskilled worker

-1 - Don't know

continue with dpe0300

2 - Semi-skilled worker

-2 - No answer

3 - Skilled worker

-3 - Question filtered

4 - Supervisor

-8 - Question filtered for panel

5 - Master craftsman or foreman

Input filter: *dpe0200a=2*

7.03B dpe0220 PROFESSIONAL POSITION - SALARIED EMPLOYEE

Question: In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.4.} {< PE0800=1 OR PE0800 =-1 OR PE0800 =-2>: Please think about the job with the highest number of working hours.

INTERVIEWER: <CAPI> Show list 7.4.

<CATI> Please read list 7.4. aloud

1 - Industrial and plant foreman

-1 - Don't know

continue with dpe0300

2 - Employee with unskilled job - no vocational degree

-2 - No answer

-3 - Question filtered

3 - Employee with unskilled job - with vocational degree

-8 - Question filtered for panel

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

5 - Employee with highly skilled job or management responsibility, such as scientist, engineer, head of department

6 - Employee with comprehensive management tasks such as, director, managing director

Input filter: *dpe0200a=3*

7.03C dpe0230 PROFESSIONAL POSITION - CIVIL SERVANT

Question: In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.5.}

<IF pe0800=1 OR pe0800 =-1 OR pe0800 =-2> Please think of the job with the highest number of working hours.

INTERVIEWER: <CAPI> Show list 7.5.

<CATI> Please read list 7.5. aloud

1 - Civil servant in lower service

-1 - Don't know

continue with dpe0300

2 - Civil servant in intermediate service

-2 - No answer

-3 - Question filtered

3 - Civil servant in upper intermediate service

-8 - Question filtered for panel

4 - Civil servant in higher service

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

7.04 pe0300 JOB DESCRIPTION - ISCO (EX POST)
dpe0300 JOB DESCRIPTION - TEXT

Question: Please describe {your / [Name]'s} professional work to me as accurately as possible.

PROGRAMMER: OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW.

Open text entry in variable dpe0300

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

7.04A dpe0320 DESCRIPTION OF EMPLOYMENT

Question: What is {your / [Name]'s} job title?

INTERVIEWER: Please enter the name of the exercised profession here.

1 - Insert text in an excelsheet

-1 - Don't know

If dpe0200a=4,5,6,7 continue with

open text entry in variable dpe0320

-2 - No answer

dpe1500

-3 - Question filtered

-8 - Question filtered for panel

ELSE continue with pe0500

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

7.05 **pe0500** **EMPLOYMENT CONTRACT - TEMPORARY**

Question: Does this involve a temporary or a permanent job?

- 1 - Permanent job*
- 2 - Temporary job*

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

**If dpe0200a =1 or 2 AND
pe0500=2, continue with
dpe1300, ELSE continue with
dpe1500.**

Input filter: *dpe0200a=1,2 AND pe0500=2*

7.06 **dpe1300** **"ONE EURO JOB" / JOB CREATION SCHEMES**

Question: Does this job involve a job creation scheme (ABM job), job support in accordance with Section 16e SGB II (German Social Code II) or a so-called "one euro job"?

- 1 - Yes, job creation scheme (ABM job) or job support in accordance with Section 16e SGB II*
- 2 - Yes, so-called "one euro job"*
- 3 - No*

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

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

7.07 **dpe1500** **FULL YEAR JOB**

Question: Does this {<if DPE0200a =4 OR 5> self-employed} work involve a seasonal activity?

- 1 - Yes*
- 2 - No*

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

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

7.08 **pe0600** **WEEKLY WORKING HOURS - MAIN JOB**

Question: <IF dpe1500 = 2, -1, -2> How many hours {do you / does [Name]} usually work per week?

<IF dpe1500 = 1> How many hours {do you / does [Name]} usually work per week in the season?

<IF dpe0200a< >4,5,7 >Here I mean the actual working hours. Please also consider regular overtime.

*Numeric entry,
3 digits*

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

**IF dpe1500 = 1, continue with
dpe1699**

ELSE continue with dpe0400

CAPI-CHECK: pe0600cc: dpe0100a,b,c,d,e,f,g,h,i,j,k OR I =1 AND (pe0600>0 AND pe0600<30)

In order to be certain that I have entered the information correctly, I will ask the questions again: I just noted that (you / [Name]) (are / is) employed full time. Then it is still true that {you / [Name]} usually work [pe0600] hours PER WEEK?

1: Yes, that is correct (please explain: Open query).

2: No, the information on working hours is wrong -> Back to pe0600

Input filter: dpe1500=1

7.09 **dpe1699** **WEEKS WORKED PER YEAR - SEASONAL WORKER**

Question: How many weeks of the year {do you / does [Name]} do this work?

Numeric entry, 2 digits

-1 - Don't know

Range <=52

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

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

7.10 **pe0400** **ECONOMIC SECTOR OF BUSINESS (NACE)**
dpe0400 **ECONOMIC SECTOR OF BUSINESS (DESCRIPTION)**

Question:

<IF dpe0200a =4 or 5> Please describe to me as precisely as possible the sector or industry in which {you / [Name]} {are / is} mainly working in a self-employed or entrepreneurial capacity.

< IF TP= FKP and hd0200=1> In this question the focus is on {your / [Name]'s} work. It may be that we have already spoken about the company or companies earlier.

<ELSE> Please describe to me as precisely as possible the sector or industry in which {your employer / [Name]'s employer} does business. Please think about the job with the highest number of weekly working hours.

PROGRAMMER: IF ANZHMM=1 AND HD0200=1 AND HD0210 = 1 AND DPE0200A =4 OR 5, THEN DO NOT ASK QUESTION, BUT INSERT TEXT FROM [DHD0301] AND CONTINUE WITH PE0700

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

Open text entry for description in variable dpe0400

-1 - Don't know

-2 - No answer

Subsequent encoding for NACE

-3 - Question filtered

Rev. 2 (2008) 1 digit (21

-4 - Already entered PROG:

categories) in pe0400

BUTTON "Already entered." FOR CODE -4

-8 - Question filtered for panel

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

7.11 **pe0700** **LENGTH OF EMPLOYMENT AT CURRENT JOB**

Question: How long {have you / has [Name]} already worked {<IF dpe0200a =4 or 5> in self-employed activity or as managing director or manager / (<dpe0200a =1, 2, 3, 6, 7> for the company or organization)?

INTERVIEWER: Entry in years, not more than one decimal place.

<i>Numeric Entry in years, 3 digits with decimal points</i>	-1 - Don't know	If (pe0800 =-1 OR =-2 OR =2) AND (dpe0100a-l=1 OR =2), continue with pne2800
	-2 - No answer	
	-3 - Question filtered	
	-8 - Question filtered for panel	If pe0800=1, continue with pe0810
		ELSE continue with pne2700

CAPI-CHECK: pe0700cc: pe0700>(ra0300-15) AND pe0700>0 AND ra0300>0

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

{You are / [Name] is} [Age] years old and {have / has} already worked for [pe0700] years {<IF dpe0200=4 OR 5> in a self-employed activity or as managing director or manager / <IF dpe0200a=1, 2, 3, 6, 7> for the company or organization}. Is this correct?

1: Entry of work years is incorrect -> Back to pe0700

2: All information is correct -> Continue

Input filter: *pe0800=1*

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

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

<i>1 – {I have / [Name] has} one or more dependent jobs</i>	-1 - Don't know	If dpe0100a-k =1 or =2, continue with pne2800
	-2 - No answer	
<i>2 – {I have / [Name] has} one or more self-employed activities</i>	-3 - Question filtered	
	-8 - Question filtered for panel	ELSE continue with pne2700
<i>3 - {I have / [Name] has} one or more dependent jobs as well as self-employed activity.</i>		

Input filter: *dpe0100a,b,c,d,e,f,g,h,i,j,k,l=1,2*

7.K1 **pne2800** **CRISIS - EXPECTED CHANGES OR DETERIORATION
IN JOB CONDITIONS**

Question: <IF dpe0200a =4 OR 5> {Do you / Does [Name]} expect that {you / he / she} could be affected by an undesirable change in your professional work over the next three years, e.g. the end of self-employed work, significant reduction in business, closure of {your own / the} business?

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

- | | | |
|---------|----------------------------------|---|
| 1 - Yes | -1 - Don't know | If = 1, continue with pne2850a-e |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with pne2700 |
| | -8 - Question filtered for panel | |

Input filter: *pne2800=1*

7.K2 **pne2850a-f** **CRISIS - EXPECTED CHANGES OR DETERIORATION
IN JOB CONDITIONS - TYPE**

Question: What could it be?

<CAPI> Please look at list 7.6.

INTERVIEWER: <CAPI> Show list 7.6.

<CATI> - Please read aloud responses to list 7.6, one after the other

- Multiple answers possible.

- | | | |
|---------------|-------------------------|------------------------------|
| 1 - Named | -1 - Don't know | Continue with pne2700 |
| 2 - Not named | -2 - No answer | |
| | -3 - Question filtered | |
| | -8 - filtered for panel | |
- 6 variables:*
- a - Job loss*
 - b - End of self-employed work, closure of own business*
 - c - Short-time work*
 - d - Undesirable change of job content*
 - d - Undesirable change of job location*
 - f - Other (please specify. PROG: PLACE TEXT IN pne2850s)*

Input filter: (tn_befr_p_vw<>1 AND at least one of the variables dpe0100a-l=8)

OR

(tn_befr_p_vw=1 AND at least one of the variables dpe0100a-l=8 AND (dpe0100a_preload<>7,8 OR dpe0100b<>-4))

7.13 **dpe1700** **EMPLOYMENT STATUS IN THE LAST MAIN JOB -
OCCUPATIONALLY DISABLED, UNABLE TO WORK
OR HAVE REDUCED EARNINGS CAPACITY**

Question: {Are you / is [Name]} occupationally disabled, unable to work or have reduced earnings capacity?

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

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

OR

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

OR

(tn_befr_p_vw=1 AND dpe0100a=7,8 AND (dpe0100a_preload<>7,8 OR dpe0100b<>-4))

7.14 **pe0900** **EVER EMPLOYED**

Question: {<IF (tn_befr_p_vw =1) AND (dpe0100a=dpe0100a_preload=5 OR dpe0100a=dpe0100a_preload=10) UND (dpe0100b=-4) > {Were you / Was [Name]} since our last interview in [DATUM_HH_VW] ever employed full-time, part-time or in an irregular job for at least 6 months of a year?}

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

PROGRAMMER: IF DPE0100B-L=1,2,3,4,12: DO NOT ASK QUESTION, ENCODE PE0900 WITH 1 AND CONTINUE WITH DPE0500A

1 - Yes

-1 - Don't know

If = 1, continue with question

2 - No

-2 - No answer

dpe0500a

-3 - Question filtered

-8 - Question filtered for panel

**IF <>1 AND dpe9040=2 go to
dpe1275**

**IF (dpe9040<>2) AND pe0900<>1
AND dpe9030=1(Proxy-Interview)
go to dpe1400**

**IF (dpe9040<>2) AND pe0900<>1
AND dpe9030=-3 (no Proxy-
Interview) go to Pageaf**

ELSE continue with dpe1150

Input filter: pe0900=1

PROGRAMMIERER: SHOW TEXT FOR DPE0500A:

IF DPE0100A = 5: UNEMPLOYMENT

IF DPE0100A = 6: SCHOOL, UNIVERSITY OR INTERNSHIP

IF DPE0100A = 7: RETIREMENT OR PENSION

IF DPE0100A = 8: EARLY RETIREMENT OR INCAPACITY TO WORK

IF DPE0100A = 9: MILITARY OR CIVIL SERVICE OR VOLUNTARY SOCIAL YEAR

IF DPE0100A = 10: WORK AS HOUSEWIFE OR HOUSEMAN

IF DPE0100A = 11: THIS ACTIVITY

7.15 dpe0500a TYPE OF EMPLOYMENT - LAST EMPLOYMENT

Question: <IF dpe0100a<>1,2,3,4,12> You have stated that {your / [Name]s} employment status currently mainly is [SHOW dpe0100a]. {<If (dpe0100b-l=1,2,3,4, 12) AND at least once dpe0100b-l>0>: and {you are / [Name] is} only employed incidentally}.

{<CAPI> Please look at list 7.7.} What type of employment did you have before [PROG: Show text for dpe0500a]? If there were multiple jobs, please think about the one with the highest number of weekly working hours. {<IF dpe0100b-l=1,2,3,4,12 AND at least once dpe0100b-l>0> Here we do not mean {your / [Name]'s} current employment.}

INTERVIEWER: <CAPI> Show list 7.7.

<CATI> Please read list 7.7 aloud.

1 - Worker, also in agriculture

-1 - Don't know

If =1, continue with dpe0510

2 - Salaried staff/Employee

-2 - No answer

If =2, continue with dpe0520

3 - Civil servant, including judge and careersoldier(incl. "Zeitsoldaten"), regular soldiers

-3 - Question filtered

If =3, continue with dpe0530

4 - Self-employed person or entrepreneur, including self-employed farmer - WITHOUT dependent employees

-8 - Question filtered for panel

ELSE continue with pne2010

5 - Self-employed person, including self-employed farmer - WITH dependent employees

6 - Apprentice or trainee

7 - Unpaid assistant for family member(s)

Input filter: *dpe0500a=1*

7.15A **dpe0510** **LAST PROFESSIONAL POSITION - WORKER**

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

<CAPI> Please look at list 7.8.

INTERVIEWER: <CAPI> Show list 7.8.

<CATI> Please read list 7.8 aloud.

1 - Unskilled worker

-1 - Don't know

continue with pne2010

2 - Semi-skilled worker

-2 - No answer

3 - Skilled worker

-3 - Question filtered

4 - Supervisor

-8 - Question filtered for panel

5 - Master craftsman or foreman

Input filter: *dpe0500a=2*

7.15B **dpe0520** **LAST PROFESSIONAL POSITION - FORMER
EMPLOYEE**

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

Please look at list 7.9.

INTERVIEWER: <CAPI> Show list 7.9

<CATI> Please read list 7.9 aloud.

1 - Industrial and plant foreman

-1 - Don't know

continue with pne2010

*2 - Employee with unskilled job - no
vocational degree*

-2 - No answer

-3 - Question filtered

*3 - Employee with unskilled job -
with vocational degree*

-8 - Question filtered for panel

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

*5 - Employee with highly skilled job
or management responsibility, such
as scientist, engineer, head of
department*

*6 - Employee with comprehensive
management tasks such as,
director, managing director*

Input filter: *dpe0500a=3*

7.15C dpe0530 LAST PROFESSIONAL POSITION - CIVIL SERVANT

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

INTERVIEWER: <CAPI> Show list 7.10

<CATI> Please read list 7.10 aloud.

1 - Civil servant in lower service

-1 - Don't know

continue with pne2010

2 - Civil servant in intermediate service

-2 - No answer

-3 - Question filtered

3 - Civil servant in upper intermediate service

-8 - Question filtered for panel

4 - Civil servant in higher service

Input filter: *pe0900=1*

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

Question: Please describe {your / [Name]'s} professional work to me as precisely as possible.

PROGRAMMER: OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW

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

Open text entry in variable pne2010

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

7.16A2 pne2020 LAST EMPLOYMENT (JOB TITLE)

Question: What was {your / [Name]'s} job title?

PROGRAMMER: OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW.

INTERVIEWER: Please enter the name of the exercised profession here.

1 - Insert text in an excelsheet

-1 - Don't know

open text entry in variable pne2010

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

Input filter: *pe0900=1*

7.16B **pne1900** **LAST EMPLOYMENT - ECONOMIC SECTOR OF**
pne1910 **BUSINESS (NACE CODE)**
LAST EMPLOYMENT - ECONOMIC SECTOR OF
BUSINESS (DESCRIPTION)

Question: <IF dpe0500a =4 OR 5> Please describe to me as precisely as possible the sector or industry in which {you / [Name]} {were / was} working in this self-employed or employed activity.

<ELSE> Please describe to me as precisely as possible the sector or industry in which {your former employer / [Name]'s former employer} did business.

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

Open text entry in variable pne1910 -1 - Don't know
Subsequent encoding in NACE -2 - No answer
(2008) -3 - Question filtered
 -4 - Not encodable
 -8 - Question filtered for panel

Input filter: *pe0900=1*

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

Question: How many years {did you / [Name]} work {<IF dpe0500a=4 OR 5> in a self-employed activity} / {<IF dpe0500a=1, 2, 3, 6, 7> for the company/organization?

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

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

CAPI-CHECK: pne2100cc: pne2100>55

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

{You are / [Name] is} [Age] years old and worked for [pne2100] years {<IF dpe0200a=4 or 5> in a self-employed activity or as managing director or manager / <IF dpe0200a=1, 2, 3, 6, 7> for the company or organization}.

- 1: Information on work years is incorrect -> Back to pne2100
- 2: All information is correct -> Continue

Input filter: *pe0900=1*

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

Question: What year {did you / [Name]} stop working {<IF dpe0500a=4 OR 5> in a self-employed activity} / { <IF dpe0500a=1, 1.2, 3, 6, 7> for the company or the organization?

<i>Numeric entry 4 digits (year)</i>	-1 - <i>Don't know</i>	If DPE0100a=1,2,3,4,12 OR
	-2 - <i>No answer</i>	(DPE0100a-I = 5, 8, 9, 10, 11 AND
	-3 - <i>Question filtered</i>	(year of collection– [DPE1100]
	-8 - <i>Question filtered for panel</i>	<2), continue with PNE2700

ELSE continue with PE1000

CAPI-CHECK: *dpe1100cc: (dpe1100>2014) OR (dpe1100<dpe9050 AND dpe1100>0 AND dpe9050>0)*

INTERVIEWER: Year is in the future or is before the person's year of birth. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *(tn_befr_p_vw<>1 AND dpe0100a=1,2,3,4,12 OR (dpe0100a=5,8,9,10,11 AND (Jahr des Interviews-[dpe1100])<2))*

OR

(tn_befr_p_vw=1 AND dpe0100a=1,2,3,4,12 OR (dpe0100a=5,9,10,11 AND (Jahr des Interviews-[dpe1100])<2))

OR

(tn_befr_p_vw=1 AND dpe0100a=8 AND (Jahr des Interviews-[dpe1100])<2) AND (dpe0100a_preload<>7,8 OR dpe0100b<>-4) xx

7.K3 **pne2700** **CRISIS - CHANGE AND DETERIORATION IN JOB CONDITIONS**

Question: <IF (dpe0200a=4 or = 5) OR (dpe0500a =4 OR = 5)> {Were you / Was he / Was she} affected by an undesirable change in {your / his / her} professional activity over the last three years, e.g. end of self-employed work, significant reduction in business, closure of {your own / the} business?

<ELSE> {Were you / Was he / Was she} affected by an undesirable change at work over the last three years, e.g. loss of job or short-time work?

1 - <i>Yes</i>	-1 - <i>Don't know</i>	If=1, continue with dpe1600a-e
2 - <i>No</i>	-2 - <i>No answer</i>	
	-3 - <i>Question filtered</i>	ELSE continue with pe1000
	-4 - <i>Not accurate: I have not worked</i>	
	-8 - <i>Question filtered for panel</i>	

Input filter: *pne2700=1*

7.K4 **dpe1600a-f** **CRISIS - CHANGE AND DETERIORATION IN JOB CONDITIONS - TYPE**

Question: What was it? {<CAPI> Please look at list 7.11.}

PROGRAMMER: MULTIPLE ANSWERS POSSIBLE.

INTERVIEWER: <CAPI> Show list 7.11.

<CATI> Please read list 7.11 aloud.

- Multiple answers possible

- | | |
|----------------------|--------------------------------|
| <i>1 - Named</i> | <i>-1 - Don't know</i> |
| <i>2 - Not named</i> | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |
| | <i>-8 - filtered for panel</i> |

6 variables:

- a - Job loss*
- b - End of self-employed work, closure of own business*
- c - Short-time work*
- d - Undesirable change of job content*
- d - Undesirable change of job location*
- f - Other (please specify. PROG: PLACE TEXT IN dpe1600s)*

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

7.19 **pe1000** **TOTAL LENGTH IN EMPLOYMENT**

Question: How many years {have you / has [Name]} been mostly employed since {your / his / her} 16th birthday {<IF dpe0100a <> 7> so far} in total?

PROGRAMMER: INSERT "ALWAYS" BUTTON (VALUE: [RA0300]-16).

INTERVIEWER: - If the person only began to work less than a year ago, but plans to work 1 year, please enter 1; else please enter zero.

- Time in company training / apprenticeship is considered to be employed.
- Time in maternity leave or parental leave is considered as times of employment.

- | | |
|---|---|
| <i>Numerical entry in years, 2 digits</i> | <i>-1 - Don't know</i> |
| | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |
| | <i>-4 - "Always"</i> |
| | <i>-8 - Question filtered for panel</i> |

CAPI-CHECK: pe1000cc: pe1000>55

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

{You are / [Name] is} [Age] years old and {have / has} been largely employed since {your / his / her} 16th birthday for a total of [pe1000] years.

1: Information on work years is incorrect -> Back to pne2100

2: All information is correct -> Continue

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

7.20 dpe1200 LENGTH OF SOCIAL SECURITY CONTRIBUTIONS AS DEPENDENT EMPLOYEES

Question: How many years in total {<IF pe1000>0> of these} {were you / was [Name]} obligated to make social security payments or employed as a civil servant? Also think about years in which you have only worked a few months.

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

INTERVIEWER: The so called „Künstlersozialversicherung“ is a statutory public pension. It provides access to health, disability and pension insurance for freelance artists and journalists.

INTERVIEWER: Parental leave time is considered a time of employment.

Numerical entry in years,
2 digits

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 4 - "Always"
- 5 - Question filtered for panel

IF dpe9040=2 go to DPE1275

IF dpe9040<>2 AND (dpe0100a=7 oder =8) AND dpe0100b-l<>1,2,3,4,12 AND dpe9030=1 (Proxy-Interview) go to DPE1400

IF (dpe0100a =7 oder =8) AND dpe0100b-l<>1,2,3,4,12 AND dpe9030=-3 (no Proxy-Interview) go to Pageaf,

IF pe0900<>1 AND dpe9030=1(Proxy-Interview) go to dpe1400

IF pe0900<>1 AND dpe9030=-3 (no Proxy-Interview) go to Pageaf

ELSE continue with pe1150

CAPI-CHECK: dpe1200cc: dpe1200>55

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

{You are / [Name] is} [Age] years old and {were / was} previously self-employed or worked as a civil servant and {were / was} obligated to make social security contributions for a total of dpe1200] years.

1: Information on work years is incorrect -> Back to pne2100

2: All information is correct -> Continue

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

7.21 dpe1275 NUMBER OF CHILDREN

Question: Before I move to the topic of pension and retirement, I have another question {about your personal situation / [Name]'s personal situation}. How many children {do or did you / does / did [Name] have in total? I mean all {your own children / [Name]'s own children, even those that do not live or no longer live in the household.

PROGRAMMER: ONLY ASK QUESTION IF [NAME] IS FEMALE AND TN_BEFR_P_VW <>1) OR (TN_BEFR_P_VW=1 AND DPE9040=2 AND RA0300<50) OR (TN_BEFR_P_VW=1 AND DPE1275_PRELOAD>0

IF TN_BEFR_P_VW=1 AND RA0300>=50 AND DPE1275_PRELOAD<=0 CODE WITH - 8 AND LEAVE THE QUESTION.

INTERVIEWER: I mean all the children that the TP gave birth to in their life. This does not involve any of the partner's children. If the TP would like to also report the children of the partner, foster care children or adopted children, please include a note in the comment field.

Numeric entry,
2 digits

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

If (dpe0100a=7 or =8) AND
dpe0100b-l<>1,2,3,4,12 AND
dpe9030=1 (proxy interview),
continue with DPE1400

If (dpe0100a =7 or =8) AND
dpe0100b-l<>1,2,3,4,12 AND
dpe9030=-3 (NO proxy interview),
continue with PageAF

If pe0900<>1 AND dpe9030=1
(proxy interview), continue with
dpe1400

IF pe0900<>1 AND dpe9030=-3
(no proxy interview) go to Pageaf

ELSE continue with pe1150

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

7.22 **pe1150** **EXPECTED AGE OF RETIREMENT**

Question: What do you think - At what age {will you / will [Name]} stop doing paid work?

Numerical entry in years, 3 digits (age)	-1 - Don't know	If dpe9030=1 (proxy interview),
	-2 - No answer	continue with dpe1400
	-9 - Never / {I / [Name]} will work as long as possible	ELSE continue with dpe1800
	-3 - Question filtered	

CAPI-CHECK: pe1150cc: pe1150<ra0300 AND ra0300>0 AND pe1150>0

INTERVIEWER: You have entered an age that the respondent has already reached. The "expected age" is in the past as a result. Please correct entry.

1: Correct entry

2: Explain information -> Call up comment window

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

7.23 **dpe1800** **ESTIMATE OF RETIREMENT INCOME**

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

1 - With great difficulty	-1 - Don't know	continue with pageaf
2 - With some difficulty	-2 - No answer	
3 - Fairly easily	-3 - Question filtered	
4 - Easily		

Input filter: dpe9030=1 (proxy interview)

7.24 **dpe1400** **EMPLOYMENT: QUALITY OF INFORMATION
PROVIDED BY PROXY**

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

1 - Very well	-1 - Don't know
2 - Well	-2 - No answer
3 - Not very well	-3 - Question filtered
4 - Poorly	

PROGRAMMER: TIME STAMP

Section 8: Pensions and Insurance

Reference unit: HOUSEHOLD MEMBERS THAT ARE 16 YEARS OR OLDER. THE QUESTIONS ARE TO BE PUT TO THE INDIVIDUAL HOUSEHOLD MEMBERS OR A PROXY.

Page AF pageaf **START OF PENSION**

Question: Now I would like to ask you questions about pensions. This relates to both retirement income that {you / [Name]} already {receive / receives} and to income that {you / [Name]} previously acquired claims to, but {have / has} still not drawn on so far.

- In the interview with the internal FKP or if only one person is in the household-> Continue with Pagej

ELSE continue with pf9010

Input filter: *all persons except internal FKP AND anzhhm>1*

8.ra pf9010 **PENSION: PROXY REMAINS THE SAME**

INTERVIEWER: Will the questions on retirement also be answered by [Name matching ID from pe9020]?

1 - Yes
2 - No

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

If =1 and dpe9030 <> 2, continue with pagej

If = 1 and dpe9030=2, continue with DPF9030

ELSE continue with pf9020

Input filter: *pf9010=2*

8.R pf9020 **PENSION: SECTION ANSWERED BY**

PROGRAMMER: SHOW HH LIST WITHOUT NAME FROM PE9020.

INTERVIEWER: - Please specify who will answer the questions on retirement.

- The questions in this part on [NAME] are answered by:

Numeric entry, -1 - Don't know
2 digits -2 - No answer
(ID of the person being interviewed) -3 - Question filtered

If ID for [NAME]= Selected ID (personal interview), continue with pagej

ELSE (proxy interview) continue with DPF9030

Input filter: *Proxy- Interview*

8.RB **dpf9030** **PENSION: CONSENT FOR PROXY**

Question: Does [Name] give {his/her} consent to have you answer the following questions for {him/her}?

1 - Yes

-3 - *Question filtered*

IF =2, continue with pagek

2 - No

ELSE continue with pagej

Page J **pagej** **PAGE - INSTRUCTIONS - PERSONAL PENSION**

Question: <Change of proxy / respondent> Now I would like to ask you questions about pensions. This relates to both retirement income that {you / [Name]} already {receive / receives} and to income that {you / [Name]} previously acquired claims to, but {have / has} still not drawn on so far.

<Just in the interview with the internal FKP and number hh-members>1>

Like the questions on employment, the following questions on pensions and insurance only relate to {you / [Name]} personally and not to the household as a whole.

INTERVIEWER: If the respondent was not yet informed about the study, this person must be informed about the survey. You will find information on the help page.

-3 - *Question filtered*

ONLINE GLOSSAR: PROG: Copy text from pageag

8.01

dpf0100a-
e,m,l

**INCOME FROM STATUTORY PUBLIC PENSION -
TYPE**

Question: Let us start with retirement income that {you / [Name]} currently {receive / receives}. Initially, we will be speaking about statutory pensions in the broad sense of the word.

{<CAPI> Please look at list 8.1 now. Which of the retirement incomes on this list {do you / does [Name]} currently receive? / <CATI> Which of the following statutory retirement incomes {do you / does [Name]} currently receive? }

INTERVIEWER: Show list 8.1 and leave visible. Also refer to lists 8.2 and 8.3. Only include the answers to list 8.1 here. Private and occupational pension plans (lists 8.2 and 8.3) will be recorded later. Multiple answers possible, do not read responses aloud

<CATI> Only include the statutory pension plans here. Occupational and private pension plans will be entered later. Multiple answers possible, read responses aloud, one after the other.

INTERVIEWER: The so called „Künstlersozialversicherung“ is a statutory public pension. Please record this type under m „other form of statutory pension“.

1 - Named

-1 - Don't know

2 - Not named

-2 - No answer

7 variables:

a - Pension from the statutory public pension insurance, also due to occupational disability or reduction in earning capacity

b - Civil servant pension, also due to incapacity for work

c - Additional pension in public service

d - Retirement pension for farmers

e - Professional pension for self-employed professionals such as doctors, pharmacists, attorneys at law - (Inquire about description)

PROG: PLACE TEXT IN dpf0100s1

m - Other forms of statutory pensions (please specify)- PROG:

PLACE TEXT IN dpf0100S

l - None of the above

8.01A

dpf0510a-
e,m,l

CLAIM TO STATUTORY PUBLIC PENSION - TYPE

Question: Let us now consider {your / [Name]'s} future entitlements to statutory pensions in the broader sense.

<CAPI> To which of the forms of pension in list 8.1 {are you / is [Name]} entitled but not yet claiming? <CAPI> To which of the following statutory pension benefits {are you / is [Name]} entitled but not yet claiming?

PROGRAMMER: - DO NOT SHOW TYPES OF RETIREMENT INCOME THAT HAVE ALREADY BEEN REPORTED IN DPF0100 A-E, M, L HERE.

- IF ALL DPF0510 A-E,M=-1 OR -2 FILTER MANAGEMENT SUCH AS FOR DPF0510 L=1

INTERVIEWER: <CAPI> Show list 8.1 and leave visible. Also refer to list 8.2. Also only include the answers to list 8.1 here. Private pension plans from list 8.2 will also be entered later. Multiple answers possible, do not read responses aloud

<CATI> Only include the statutory pension plan here. Private pension plans will be entered later. Multiple answers possible, read responses aloud, one after the other.

1 - Named

-1 - Don't know

IF (ALL DPF0510 a-e,m=-1 or -2)

2 - Not named

-2 - No answer

OR DPF0510l=1, OR dpf0510b=1

continue with PageAV

ELSE continue with loop for

DPF0510 a=1, c=1, d=1, e=1, m=1

7 variables in each case:

a - Pension from the statutory public pension insurance (also due to occupational disability or reduction in earning capacity)

b - Civil servant pension (also due to incapacity for work)

c - Additional pension in public service

d - Retirement pension for farmers

e - Professional pension for self-employed professionals such as doctors, pharmacists, attorneys at law - (Inquire about description)

PROG: PLACE TEXT IN dpf0510s1

m - Other forms statutory pension plan (please specify)- PROG:

PLACE TEXT IN dpf0510s

l - None of the mentioned pension plans

Input filter: *dpf0510a=1, c=1, d=1, e=1, m=1*

PROGRAMMIERER: BEGINNING OF LOOP FOR DPF0510 A=1, C=1, D=1, E=1, M=1
LOOP FOR DPF0510A=1, C=1 – ONLY QUESTION DPF0710A OR DPF0710C
LOOP FOR DPF0510D=1, E=1, M=1 – QUESTION DPF0710D, E, M TO
DPF1001D, E, M

8.02 **dpf0710 a, c, LETTER ON PENSION AMOUNT**
 d, e, m

Question: Now we come to the {<IF dpf0510a=1> statutory pension insurance / <IF dpf0510c=1> Supplemental pension in public service / <IF dpf0510d=1> Retirement pension for farmers <if dpf0510m=1> Other pension.}

Maybe {you have / [Name] has} a letter with information about the amount of {your / {his / her}} pension in the {<IF dpf0510a=1> statutory pension insurance / <IF dpf0510c=1> supplemental pension in public service / <IF dpf0510e=1> professional pension for freelancers / <IF dpf0510d=1> retirement pension for farmers}.

What is the estimated monthly pension according to this letter IF the contract continues until retirement?

INTERVIEWER: If the respondent does not have the letter handy, please ask for an estimate.

*Numeric entry in Euro,
9 digits*

- 1 - Don't know*
- 2 - No answer*
- 3 - Question filtered*
- 6 - Letter is not available. PROG:
BUTTON "Letter is not available"
FOR CODE -6*

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

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

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

Question: How high are the contributions that (you / [Name]) {make / makes} for this form of retirement pension in a month, quarter or year?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF0810 (D, E, M)). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY) - IF DPF0800D<0 DO NOT ASK QUESTION DPF0810D AND ENCODE WITH -3 (FILTERED) IF DPF0800E<0 DO NOT ASK QUESTION DPF0810E AND ENCODE WITH -3 (FILTERED) IF DPF0800M<0 DO NOT ASK QUESTION DPF0810M AND ENCODE WITH -3 (FILTERED)

INTERVIEWER: *If no contributions are currently made: Use button "No contributions."*

*Numeric entry in Euro,
9 digits*

*-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - No contributions PROG:
BUTTON "No contributions" FOR
CODE -6*

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

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

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

Question: Since when {have you / has [Name]} been making contributions to the {<IF dpf0510e= occupational pension provided by freelancer organisations <IF dpf0510d=1> agricultural pension <IF dpf0510m=1> other statutory pension)?

Numeric entry 4 digits (year)

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

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

Question: In many cases, there is an occupational or private pension plan in addition to the statutory public pension plan. In the following, we will be talking about these types of pension plans. This includes both contracts of interest in which contributions are still being made as well as contracts from which {you / [Name]} already {receive / receives} income.

< INTERVIEW WITH INTERNAL KT> The following questions only refer to your personal situation, not to the whole household.

PROGRAMMER: PAGE - START OF PRIVATE AND COMPANY PENSION PLANS

PROGRAMMIERER: THIS IS THE BEGINING OF THE NEW PENSION PART

8.03A

dpf0320

COMPANY PENSION PLANS

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

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

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

List 8.2:

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

Direct insurance by the employer

1 - Yes

-1 - Don't know

If =1, continue with DPF0325,

2 - No

-2 - No answer

ELSE continue with DPF0330

ONLINE GLOSSAR: "Direct insurance"

Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or beneficiary. The employer makes the contribution either directly as a promised service (employer financing) or the employee agrees with his employer to convert a portion of the salary (payment from gross salary).

Input filter: dpf0320=1

8.03B **dpf0325** **OCCUPATIONAL PENSION PLAN - NUMBER OF CONTRACTS**

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

INTERVIEWER: <CAPI> leave list 8.2 visible

Numeric entry,	-1 - Don't know
2 digits (number of contracts)	-2 - No answer
	-3 - Question filtered

CAPI-CHECK: dpf0325cc CAPI: dpf0325=0

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

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

8.04A **dpf0330** **PRIVATE PENSION PLAN**

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

<CATI> {Do you / does [Name]} have at least one contract for a private pension plan? By a private pension plan we mean, for example, "Riester pension", "Rürup pension", "basic pension" and other non-government-subsidized private retirement pensions.

INTERVIEWER: - Please do not re-enter direct insurance that was already entered for the company pension plan.

<CAPI> List 8.3:

State-subsidized and certified pensions ("Riester pension", "Rürup pension", "basic pension")

Other non-government-subsidized private pensions.

<CAPI> LEAVE LIST 8.3 VISIBLE

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

Input filter: dpf0330=1

8.04B dpf0335 PRIVATE PENSION PLAN - NUMBER OF CONTRACTS

Question: How many contracts for private retirement pension {do you / does [Name]} have in total?

Please also think about contracts from which {you are / [Name] is} already receiving income.

INTERVIEWER: <CAPI> Keep list 8.4.

Numeric entry, -1 - Don't know
2 digits (number of contracts) -2 - No answer
-3 - Question filtered

CAPI-CHECK: dpf0335cc CAPI: dpf0335=0

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

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

8.04C dpf0340 OWNERSHIP OF WHOLE-LIFE INSURANCE

Question: {Do you / Does [Name]} have at least one whole-life insurance policy {<IF dpf0320=1 AND dpf0330=2> besides {your / [Name]'s} occupational pension plan / <IF dpf0320=2 AND dpf0330=1> besides {your / [Name]'s} private pension plan / <IF dpf0320=1 AND dpf0330=1> besides {your / [Name]'s} private and occupational pension plan}?

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

Yes (whole-life insurance) -1 - Don't know If =1, continue with DPF0345
2 - No -2 - No answer

If <>1 AND (DPF0320=1 OR DPF0330=1), continue with pagev,

If <>1 AND DPF0320<>1 AND DPF0330<>1 AND (at least once DPF0510a-e, m=1), continue with DPF0900

If (<>1 AND DPF0320<>1 AND DPF0330<>1 AND (all DPF0510a-e, m<>1)) AND (all DPE0100a-l<>7 OR 8), continue with DPF0950

ELSE AND interview with internal FKP -> Continue with pagek

ELSE AND (dpf9030=1 OR (pf9010=1 AND dpe9030=1) (proxy interview) -> Continue with dpf2200

ELSE AND other interview-> Continue with pagek

dpfh0345

dpfh0345

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

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

Numeric entry, 2 digits

dpf9999

dpf9999

**PRIVATE AND OCCUPATIONAL PENSION PLANS -
TOTAL**

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

Numeric entry, 2 digits

-3 - Question filtered

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

PROGRAMMIERER: BEGINNING OF A LOOP FOR ALL DPF9999 CONTRACTS.

THE LOOP RUNS FIRST OVER ALL WHOLE_LIFE INSURANCES, THEN PRIVATE PENSIONS AND FINALLY PUBLIC PENSIONS. THIS STRUCTURE IS COMPARABLE WITH THREE SUBSEQUENT LOOPS. THE VARIABLES (\$X) SHOULD RUN OVER ALL LOOPS HOWEVER. AT THE BEGINNING THE LOOP COUNTER (NUMBER OF LOOPS COMPLETED) IS ZERO. IT INCREASES AFTER EACH RUN OF THE LOOP.

Page V

pagev

**PAGE - LOOP FOR PRIVATE AND COMPANY
PENSION PLANS**

Question:

<IF dpfh0345>0 AND FIRST RUN OF THE LOOP >

Now I would like to ask a few questions about those whole-life insurances Nun möchte ich Ihnen ein paar Fragen zu {<IF dpfh0345=1> this whole-life insurance } {<IF dpfh0345>1> those [dpfh0345] whole-life insurances }

{<IF dpfh0345>1> Please think about the whole-life insurance {you / [NAME]} first concluded. We will then continue with the whole-life insurance {you own / [NAME] owns} for the second longest period.

<IN ADDITIONAL LOOPS FOR WHOLE_LIFE_INSURANCES DISPLAY>: <IF dpfh0345>1 UND LOOP COUNTER >0 AND (LOOP COUNTER-dpfh0345)<0 > Let's now talk about the next whole-life insurance.

<(IF dpfh0345=0 AND dpfh0335>0 AND FIRST RUN OF THE LOOP) OR (dpfh0345>0 AND (LOOP COUNTER -dpfh0345)=0 AND dpfh0335>0)> Now I would like to aks a few questions about {<IF dpfh0335=1> Your / [Name]s private pension contract } {<IF dpfh0335>1> Your / [Name]s [dpfh0335] private pension contracts }}

{ <IF dpfh0335>1> Please think about the privat pension contract {you / [NAME] owns the longest. We will then continue with the private pension contract {you own / [NAME] owns} for the second longest period.

<IN ADDITIONAL LOOPS FOR PRIVATE PENSIONS DISPLAY>: <IF (dpfh0335>1 AND LOOP COUNTER >=(dpfh0345+1) AND (LOOP COUNTER -dpfh0345-dpfh0335)<0)> Let's now talk about the next private pension.

<IF (dpfh0345=0 AND DPFH0335=0 AND dpfh0325>0 AND FIRST RUN OF THE LOOP) OR (dpfh0345>0 AND dpfh0335=0 AND dpfh0325>0 AND (LOOP COUNTER-dpfh0345)=0) OR (dpfh0345>0 AND dpfh0335>0 AND dpfh0325>0 AND (LOOP COUNTER-dpfh0345-dpfh0335)=0)>

Now I would like to aks a few questions about {<IF dpfh0325=1> Your / [Name]s occupational pension plan } {<IF dpfh0325>1> Your / [Name]s occupational pension plans.}

{<IF dpfh0325>1}> Please think about the occupational pension plan {you / [NAME] owns the longest. We will then continue with the occupational pension plan {you own / [NAME] owns} for the second longest period.

<IN ADDITIONAL LOOPS FOR OCCUPATIONAL PENSIONS DISPLAY:> <IF (DPFH0325>1 AND LOOP COUNTER>=(dpfh0335+dpfh0345+1)AND (LOOP COUNTER-dpfh0345-dpfh0335-dpfh0325)<0)> Let's now talk about the next occupational pension plan.
INTERVIEWER: <(IF dpfh0345>0 AND first loop) OR (number of loops passed - dpfh0345)=0 AND dpfh0335>1) OR (number of loops passed -dpfh0345-dpfh0335)=0 AND dpfh0325>1)> IF the respondent is not sure which contract {he/she / [NAME]} owns the longest, the constructs can also be entered in a different order.

-3 - Question filtered

8.05 dpf280\$x WHOLE-LIFE INSURANCE

PROGRAMMER: IF DPFH0345>0 AND NUMBER OF LOOP PASSES<= DPFH0345 (IN THE LOOP FOR WHOLE_LIFE INSURANCES) CODE WITH 1 – „YES, WHOLE-LIFE INSURANCE“ , OTHERWISE CODE 2 – „NO, NO WHOLE-LIFE INSURANCE “ .

1 - Yes, whole-life insurance

-3 - Question filtered

2 - No, no whole-life insurance

8.06 dpf281\$x PRIVATE OR OCCUPATIONAL PENSION

Question: Is this an occupational pension plan or a direct insurance contract, that {your / [Name]s} employer concluded for {you / [NAME]}, or did {you / [NAME]} conclude the contract independently?

PROGRAMMER: IN THE LOOPS FOR WHOLE-LIFE INSURANCES (<IF DPFH0345>0 AND LOOP COUNTER <= (DPFH0345-1))

OR

IN THE LOOP FOR PRIVATE PENSIONS (<IF DPFH0335>0 AND LOOP COUNTER>=DPFH0345 AND LOOP COUNTER <(DPFH0335+DPFH0345-1) CODE WITH 3 – „CONCLUDED CONTRACT INDEPENDENTLY“ AND DO NOT ASK QUESTION.

INTERVIEWER: Additional information on „Direct insurances“ are available from the help pages

1 - Occupational plan

-1 - Don't know

2 - Direct insurance

-2 - No answer

3 - Concluded contract

-3 - Question filtered

independently

ONLINE GLOSSAR: "Direct insurance"

Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or beneficiary. The employer makes the contribution either directly as a promised service (employer financing) or the employee agrees with his employer to convert a portion of the salary (payment from gross salary).

8.07 dpf282\$x RIESTER / RÜRUP SUBSIDY

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

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

8.08 dpf283\$x PRIVATE AND OCCUPATIONAL PENSIONS: INCOME OR CLAIMS

Question: <IF dpf280\$x=1> {Do you / Does [Name]} already receive payments from this whole-life insurance?

<IF dpf280\$x<>1> {Are you / Is [Name] already receiving income from this agreement?

- 1 - Yes -1 - Don't know **If=1 AND not all loop passes have been completed, continue with next loop pass for DPF9999**
- 2 - No -2 - No answer
- 3 - Question filtered

If=1 AND all loops passes have been completed, continue with DPF0900

If DPF283\$x<>1 AND DPF282\$x=1, continue with DPF271\$x

If DPF283\$x<>1 AND DPF282\$x<>1, continue with DPF130\$x

Input filter: *dpf283\$x<>1 AND dpf282\$x=1*

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

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

<IF dpf281\$x=2> Please classify direct insurance in the context of a job with the applicable answers from 1 to 4.

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

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

1 - Bank savings plan

2 - Home loan savings agreement

3 - Fund savings plan

4 - Classical pension insurance

5 - Certified credit agreement for purchase of house or residential home

6 - Riester or Rürup-subsidized company pension in the form of pension funds or schemes, but no direct insurance.

7 - Other (please specify. PROG:
Place text in dpf2710s1)

-1 - Don't know

-2 - No answer

-3 - Question filtered

If =3, continue with DPF135\$xa-g, ELSE continue with DPF130\$x

Input filter: dpf271\$x=3

8.10 dpf135\$a-g TYPES OF INVESTMENT FUNDS (RIESTER / RÜRUP)

Question: Now we are coming to the structure of this Riester- or Rürup-subsidized fund savings plan.

Please tell me which of the fund types {<CAPI> on list 8.5} are in this securities account.

INTERVIEWER: {<CAPI> Show list 8.5 / <CATI> Please read list 8.5 aloud}

- Multiple answers possible

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

a - Funds that mainly invest in stock

b - Funds that mainly invest in fixed-income securities (pension funds)

c - Funds that mainly invest in money market securities

d - Funds that mainly invest in real estate

e - Hedge funds

f - Other funds (please specify type, PROG: PLACE TEXT IN dpf1350s)

g - Funds, but investment form is not known / No information

8.11 dpf130\$x CURRENT VALUE OF THE PENSION ACCOUNT - PRIVATE PENSION PLANS

Question: What is {your / [Name]'s} current balance in the account under this agreement?

- Numeric entry in EUR, 9 digits
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- If (DPF281\$x=1 AND DPF282\$x=2), continue with DPF071\$x

ELSE continue with DPF140\$x

Input filter: (dpf281\$x=1 AND dpf282\$x=2)

8.12 **dpf071\$x** **LETTER ON AMOUNT OF PENSION - OCCUPATIONAL PENSION PLANS**

Question: Maybe {you have / [Name] has} a letter with information on the expected amount of the pension benefits from this agreement in the context of the occupational pension. What is the estimated monthly amount of {your / {his / her}} retirement income according to this letter?

*Numeric entry in Euro,
9 digits*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 6 - Letter is not available. PROG:
BUTTON "Letter is not available"
FOR CODE -6

8.13A **dpf140\$x** **CURRENT CONTRIBUTIONS - PRIVATE PENSION PLANS**

Question: {Do you / does [Name]} currently make contributions for this contract?
<IF (dpf281\$x=1 and dpf282\$x=2) OR dpf281\$x=2> Here we are only interested in {your / [Name]'s} contributions, not those of the employer.

- 1 - Yes
- 2 - No

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

If = 1, continue with DPF180\$x,

**If <>1 AND not all loop passes
have been completed, continue
with next loop pass for DPF9999**

**If <>1 AND all loops passes have
been completed, continue with
DPF0900**

Input filter: dpf140\$x=1

8.13B dpf180\$x **YOUR OWN CONTRIBUTIONS (CURRENTLY) -**
 dpf181\$x **PRIVATE PENSION PLANS - AMOUNT**
YOUR OWN CONTRIBUTIONS (CURRENTLY) -
PRIVATE PENSION PLANS - TIME PERIOD

Question: How high are the contributions that (you / [Name]) {make / makes} for this agreement in a month, quarter or year?

<IF (dpf281\$x=1 AND dpf282\$x=2) OR dpf281\$x=2>: Here we are only interested in {your / [Name]'s} contributions, not those of the employer.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF181\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

PROG: - IF DPF180\$X<0, HIDE QUESTION DPF181\$X AND ENCODE WITH -3 (FILTERED)

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

If (DPF281\$x=1 AND
DPF282\$x=2) OR DPF281\$x=2,
continue with DPF073\$x

If (DPF281\$x<>1 AND
DPF281\$x<>2) OR (DPF281\$x=1
AND DPF282\$x<>2) AND all the
loop passes have not yet been
completed, continue with the
next loop pass for DPF9999

If (DPF281\$x<>1 AND
DPF281\$x<>2) OR (DPF281\$x=1
AND DPF282\$x<>2) AND all the
loop passes have been
completed, continue with
DPF0900

Input filter: (dpf281\$x=1 AND dpf282\$x=2) OR dpf281\$x=2

8.14A **dpf073\$x** **PENSION CONTRIBUTIONS - AMOUNT**

dpf074\$x **PENSION CONTRIBUTIONS - TIME PERIOD**

Question: <IF dpf281\$x=1 AND dpf282\$x=2> What monthly, quarterly or annual contributions do {you / [Name]} and {your / [his/her]} employer make in total to {your / {his / her}} occupational pension scheme?

<IF dpf281\$x=2> What monthly, quarterly or annual contributions do {your / [his/her]} employer make in total to {your / {his / her}} occupational pension scheme?

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF074\$X. SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

INTERVIEWER: If no contributions are currently made: Use button "No contributions."

Numeric entry in Euro,
9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

-6 - No contributions PROG:

BUTTON "No contributions " FOR
CODE -6

If all loop cycles have not yet
been completed, continue with
next loop cycle for dpf9999

ELSE, end the loop for dpf9999
AND

IF dpe0100a-l<>7 AND dpe0100a-
l<>8 AND (at least once
dpf0510a-e,m=1 OR dpf0320=1
OR dpf0330=1 OR dpf0340=1),go
to dpf0900

IF dpe0100a-l<>7 AND dpe0100a-
l<>8 AND (dpf0510a-e,m<>1 AND
dpf0320<>1 AND dpf0330<>1
UND dpf0340<>1), go to dpf0950

IF dpe0100a-l=7,8 AND Interview
with internal FKP -> go to page1

IF dpe0100a-l=7,8 AND
(dpf9030=1 OR (pf9010=1 AND
dpe9030=1)) (proxy interview) ->
go to dpf2200

IF dpe0100a-l=7,8 AND other
kind of interview -> go to pagek

Section 9: Income

Reference unit: QUESTIONS 9.01 -9.08E: HOUSEHOLD MEMBERS THAT ARE 16 YEARS OR OLDER. THE QUESTIONS ARE TO BE ASKED TO THE INDIVIDUAL HOUSEHOLD MEMBERS OR A PROXY. QUESTIONS AFTER 9.10A: HOUSEHOLD. THE QUESTIONS ARE TO BE ASKED TO THE FKP.

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

Page K **pagek** **PAGE - START FOR INCOME**

Question: Besides assets and debt, income clearly also has an important role to play in households' financial situation. I will therefore now ask you some questions about various types of income. We would prefer you to give gross figures, ie before any deductions for taxes and social insurance. If you would prefer to give me a net figure, please tell me, so I can make a note.

-3 - Question filtered

In the interview with the internal FKP or if only one person in the household-> Continue with PG0100
ELSE continue with PG9010

Input filter: *all persons (except internal FKP) AND anzhhm>1*

9.RA **pg9010** **INCOME: PROXY REMAINS THE SAME**

INTERVIEWER: Will the questions on income also be answered by [Name matching ID from pf9020]?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

If =1 and DPF9030 <> 2, continue with PageL

If = 1 and DPF9030 =2, continue with DPG9030

ELSE continue with PG9020

Input filter: *pg9010<>1*

9.R **pg9020** **RESPONDENT FOR THIS SECTION**

PROGRAMMER: SHOW HH LIST WITH THE EXCEPTION OF NAME FROM PE9020 OR PF9020.

INTERVIEWER: Please enter the person who answers the questions on income. The questions in this section on [Name]'s income will be answered by the following person:

Numeric entry,

(ID of the person being interviewed)

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter: *dpg0100=1,-1,-2*

9.01B dpg0110 EMPLOYMENT INCOME - YEAR 2013

Question: {Have you / Has [Name]} received this income throughout [Interview year- 1]?

- | | | |
|---------|-------------------------------|------------------------------------|
| 1 - Yes | -1 - <i>Don't know</i> | If=2, continue with DPG0150 |
| 2 - No | -2 - <i>No answer</i> | |
| | -3 - <i>Question filtered</i> | ELSE continue with DPG0200 |

Input filter: *dpg0110=2*

9.01C dpg0150 EMPLOYMENT INCOME - NUMBER OF MONTH

Question: How many months {did you / [Name]} receive this income in [Interview year - 1]?

- | | |
|--------------------------------|-------------------------------|
| <i>Numeric entry in month,</i> | -1 - <i>Don't know</i> |
| <i>2 digits</i> | -2 - <i>No answer</i> |
| <i>[Range: 0 to 12]</i> | -3 - <i>Question filtered</i> |

CAPI-CHECK: *dpg0150cc: dpg0150=0*

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *pg0100=1*

9.01D dpg0200 AMOUNT OF EMPLOYMENT INCOME

Question: <OR dpg0100=1 OR =-1 OR =-2 (monthly income)> What was the average monthly income in [Interview year -1] { <IF dpg0110=2> in the months that {you / [Name]} worked? Please start by stating the amount without any special payments. Give me a gross amount, if possible.

<IF dpg0100=2 (annual income)> What was the total annual income in [Interview year-1]? {<CAPI> You can see what types of income we mean on list 9.1. / <CATI> In your annual income, please include the following types of income and} give me a gross amount, if possible.

<IF dpe1300=2> With regard to {your / [Name]'s} so-called "one euro job", please tell me only the additional income and not the entire unemployment benefits II.)

INTERVIEWER: <CAPI> Show list 9.1.

<CATI> Please read list 9.1 aloud.

INTERVIEWER: < If dpg0100=2 (annual income)>:

Wage or salary income plus any special benefits such as

Holiday pay

Christmas bonus

13th month's salary

Overtime compensation

Tips

Bonus payments

Special allowances

Profit sharing if not part of the pension

Severance payments that originate from the employer

Cars provided by the employer.

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**If DPG0100 =1 or =-1 or =-2,
continue with DPG0210**

**If (DPG0100<>1 AND <>-1 AND
<>-2) AND (PG0100=1 AND
DPE0200a=1,2,3,6), continue with
DPG1110**

ELSE continue with PG0200

CAPI-CHECK: dpg0200cc: dpg0200=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *dpg0100=1,-1,-2*

9.01E

dpg0210

**EMPLOYMENT INCOME - AMOUNT OF SPECIAL
PAYMENTS**

Question: How high were any special payments in [Interview year- 1] in total? What we mean by this {<CAPI: you will find it on list 9.2. / <CATI>} is the following:

INTERVIEWER: <CAPI> Show list 9.2.

<CATI> Please read list 9.2 aloud.

INTERVIEWER:

Holiday pay

Christmas bonus

13th month's salary

Overtime compensation

Tips

Bonus payments

Special allowances

Profit sharing if not part of the pension

Severance payments that originate from the employer

Cars provided by the employer

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

-6 - None of these special
payments received

PROG: BUTTON "None of these
special payments received" FOR
CODE -6

Input filter: pg0100=1 AND dpe0200a=1,2,3,6

9.02A

dpg1110

CURRENT EMPLOYMENT INCOME

Question: Does {your / [Name]'s} current income from dependent employment significantly differ from the income in [Interview year - 1]?

1 - Yes

-1 - Don't know

If=1, continue with DPG1120

2 - No

-2 - No answer

-3 - Question filtered

ELSE continue with PG0200

Input filter: dpg1110=1

9.02B

dpg1120

REASONS FOR VARYING EMPLOYMENT INCOME

Question: What are the reasons for this change in income?

1 - Insert text in an excelsheet
open text entry

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter: *pg0200=1*

9.04B dpg0300 SELF-EMPLOYMENT INCOME - MONTH / YEAR

Question: I would now like to ask you about the amount of income from freelance, self-employed or entrepreneurial work. Do you want to report this income as monthly or annual income?

<i>1 - Monthly</i>	<i>-1 - Don't know</i>	If=1 or = -1 or = -2, continue with
<i>2 - Annual</i>	<i>-2 - No answer</i>	DPG0310, ELSE continue with
	<i>-3 - Question filtered</i>	DPG0400

Input filter: *dpg0300=1,-1,-2*

9.04C dpg0310 SELF-EMPLOYMENT INCOME - MONTH / YEAR

Question: {Did you / [Name]} receive this income throughout [Interview year - 1]?

<i>1 - Yes</i>	<i>-1 - Don't know</i>	If=2, continue with DPG0320
<i>2 - No</i>	<i>-2 - No answer</i>	
	<i>-3 - Question filtered</i>	ELSE continue with DPG0400

Input filter: *dpg0310=2*

9.04D dpg0320 SELF-EMPLOYMENT INCOME - MONTH / YEAR

Question: How many months {did you / [Name]} receive this income in [Interview year - 1]?

<i>Numeric entry in month,</i>	<i>-1 - Don't know</i>
<i>2 digits</i>	<i>-2 - No answer</i>
<i>[Range: 0 to 12]</i>	<i>-3 - Question filtered</i>

CAPI-CHECK: *dpg0320cc: dpg0320=0*

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *pg0200=1 AND dpe0200a=4, 5*

**9.05A dpg1410 CURRENT INCOME AS A SELF-EMPLOYED PERSON /
FREELANCER**

Question: Does {your / [Name]'s} current income from working freelance or self-employed, or entrepreneurial work clearly differ from the income received in one of these activities in [Interview year - 1)?

- 1 - Yes
- 2 - No

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

If=1, continue with DPG1420

If<>1 AND DPF0100a=1, b=1, c=1, d=1, e=1 or m=1, continue with DPG0500

If (<>1 AND DPF0100a-e,m all <>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283\$x=1), continue with DPG0700

ELSE continue with PG0500

Input filter: *dpg1410=1*

**9.05B dpg1420 REASONS FOR VARYING INCOME AS A SELF-
EMPLOYED PERSON / FREELANCER**

Question: What are the reasons for this change in income?

- 1 - *Insert text in an excelsheet open text entry*

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

Input filter: *dpg1410=1*

9.05C **dpg1500** **CURRENT INCOME AS A SELF-EMPLOYED PERSON /**
 dpg1510 **FREELANCER - AMOUNT**
CURRENT INCOME AS A SELF-EMPLOYED PERSON /
FREELANCER - TIME PERIOD

Question: What is the total current income from working freelance or self-employed, or entrepreneurial work in a month or year? Give me a gross amount, if possible.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME PERIOD TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN IST OWN VARIABLE (DPG1510). SPECIFICATIONS: MONTH, YEAR.
- PLEASE ALLOW NEGATIVE VALUES

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**IF dpf0100a=1 OR b=1, c=1 OR
d=1 ODER e=1 OR m=1 go to
dpg9999**

**IF (dpf0100a<>1 UND b<>1 AND
c<>1 AND d<>1 UND e<>1 UND
m<>1) AND ((dpf0320=1 OR
dpf0330=1 OR dpf0340=1) AND at
least once dpf283\$x=1) go to
dpg0700**

ELSE continue with pg0500

dpg9999 **dpg9999a-e,m** **AUXILIARY VARIABLES FOR TYPES OF STATUTORY
PUBLIC PENSION**

PROGRAMMER: CREATE VARIABLES FOR DPG9999 A,B,C,D,E,M THAT ACCEPT THE FOLLOWING VALUES:

DPG9999A = "PENSION FROM STATUTORY PENSION PLAN" IF DPF0100A=1

DPG9999B = "CIVIL SERVANT PENSION" IF DPF0100B=1

DPG9999C = "SUPPLEMENTAL PENSION IN PUBLIC SERVICE" IF DPF0100C=1

DPG9999D = "RETIREMENT PENSION FOR FARMERS" IF DPF0100D=1

DPG9999E = "OCCUPATIONAL PENSION PROVIDED THROUGH FREELANCER ORGANISATIONS" IF DPF0100E=1

DPG9999M = "TEXT FROM VARIABLE DPF0100M" IF DPF0100M=1

Input filter: dpf0100a=1, b=1, c=1, d=1, e=1, m=1

9.06A **dpg0500** **INCOME FROM STATUTORY PUBLIC PENSION -
MONTH / YEAR**

Question: You said that {you / [Name]} already receive the following forms of retirement income: [List with retirement pension income dpg9999]. Now I would like to ask you about the amount of this income.

Do you want to report this income as monthly or annual income in the following?

1 - Monthly	-1 - Don't know	If=1 or =-1 or =-2, continue with
2 - Annual	-2 - No answer	DPG0530
	-3 - Question filtered	ELSE continue with DPG0600

Input filter: dpg0500=1,-1,-2

9.06B **dpg0530** **INCOME FROM STATUTORY PUBLIC PENSION -
YEAR 2013**

Question: Did you receive this income throughout [Interview year - 1]?

1 - Yes	-1 - Don't know	If=1, continue with dpg0600
2 - No	-2 - No answer	
	-3 - Question filtered	ELSE continue with pg0510

Input filter: dpg0530=1,-1,-2

9.06C **pg0510** **GROSS INCOME FROM STATUTORY PUBLIC
PENSION - NUMBER OF MONTHS**

Question: In relation to [Interview year- 1]: How many months {did you / [Name]} receive this income?

Numeric entry in month, 2 digits	-1 - Don't know	
[Range: 0 to 12]	-2 - No answer	
	-3 - Question filtered	

Input filter: *dpf0100a=1, b=1, c=1, d=1, e=1, m=1*

9.06D **dpg0600** **GROSS INCOME FROM STATUTORY PUBLIC PENSION**

Question: IF dpg0500=1 OR =-1 OR =-2 How high was the average monthly income in the form of the [list with retirement pension incomes dpg9999] in [Interview year- 1]? Give me a gross amount, if possible.

<IF dpg0500=2> How high was this total annual income in the form of [DPG9999] in [Interview year - 1]?

Give me a gross amount, if possible.

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

If ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283\$x=1), continue with DPG0700

ELSE continue with PG0500

Input filter: *(dpf0320=1 OR dpf0330=1 OR dpf0340=1) AND at least once dpf283\$x=1*

9.07A **dpg0700** **INCOME FROM THE PRIVATE PENSIONS - MONTH / YEAR**

Question: You said that {you / [Name]} already {receive / receives} income from a private or occupational pension plan. Now I would like to ask you about the amount of this income.

Do you want to report this income as monthly or annual income in the following?

1 - Monthly

-1 - Don't know

If=1 or =-1 or =-2, continue with dpg0730

2 - Annual

-2 - No answer

-3 - Question filtered

ELSE continue with DPGdpg

Input filter: *dpg0700=1,-1,-2*

9.07B **dpg0730** **INCOME FROM THE PRIVATE PENSION - YEAR 2013**

Question: Have you received this income throughout [Interview year - 1]?

1 - Yes

-1 - Don't know

If=1, continue with DPG0800

2 - No

-2 - No answer

-3 - Question filtered

ELSE continue with DPG0750

Input filter: *dpg0900=1,-1,-2*

9.08C **dpg0910** **INCOME FROM UNEMPLOYMENT BENEFITS -YEAR
2013**

Question: {Did you / Did [Name]} receive these benefits throughout [Interview year - 1]?

- | | | |
|---------|------------------------|------------------------------------|
| 1 - Yes | -1 - Don't know | If=2, continue with dpg0920 |
| 2 - No | -2 - No answer | |
| | -3 - Question filtered | ELSE continue with dpg1000 |

Input filter: *dpg0910=2*

9.08D **dpg0920** **INCOME FROM UNEMPLOYMENT BENEFITS -
NUMBER OF MONTHS**

Question: In relation to [Interview year- 1): How many months of it {did you / he / she} receive unemployment benefit and / or other benefits provided by the Employment Agency?

- | | | |
|--|------------------------|--|
| <i>Numeric entry in month,
2 digits
[Range: 0 to 12]</i> | -1 - Don't know | |
| | -2 - No answer | |
| | -3 - Question filtered | |

CAPI-CHECK: *dpg0920cc: dpg0920=0*

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

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

Input filter: pg0500=1

9.08E **dpg1000** **AMOUNT OF INCOME FROM UNEMPLOYMENT
BENEFITS**

Question: <IF dpg0900 =1 OR =-1 OR =-2 (monthly income)> How high were these payments typically in a month? Give me a gross amount, if possible.

<IF dpg0900=2 (annual income)> How high were the unemployment benefits and/or other benefits provided by the Employment Agency in [Interview year- 1] in total?
Give me a gross amount, if possible.

Numeric entry in EUR, 9 digits

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

**IF (dpg9030=1 OR (pg9010=1
AND dpf9030=1)) (proxy
interview), weiter mit Frage
dpg1600**

**IF (dpg9030=-3 OR (dpe9030=-3
AND dpf9010=1 AND pg9010=1)
OR (dpe9030<>-3 AND dpf9030=-
3 AND pg9010=1)(no proxy
interview) AND Personenrecord
> 1, go to dpp0200**

**IF (dpg9030=-3 OR (dpe9030=-3
AND dpf9010=1 AND pg9010=1)
OR (dpe9030<>-3 AND dpf9030=-
3 AND pg9010=1) (no proxy
interview) AND external FKP
AND in interview with person on
record 1 AND hhart<> 1 go to
dpp0100 ,**

**IF (dpg9030=-3 OR (dpe9030=-3
AND dpf9010=1 AND pg9010=1)
OR (dpe9030<>-3 AND dpf9030=-
3 AND pg9010=1) (no proxy
interview) AND external FKP
AND in interview with person on
record 1 AND hhart=1 go to
dpp0200**

ELSE continue with pagex

CAPI-CHECK: dpg1000cc: dpg1000=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: (dpg9030=1 OR (pg9010=1 AND dpf9030=1)) (proxy interview)

9.09 **dpg1600** **INCOME: QUALITY OF INFORMATION PROVIDED BY PROXY**

Question: How well could you provide information on [Name]'s income situation?

1 - Very well

2 - Well

3 - Not very well

4 - Poorly

-1 - Don't know

-2 - No answer

-3 - Question filtered

If FKP is external AND in the interview with person on record 1 AND hhart<>1, continue with dpp0100

IF (external FKP AND in the interview with person on record 1 AND HHART=1) go to dpp0200

ELSE continue with dpp0300

Input filter: (If a personal interview is held on personal record=1, i.e. HH has external FKP) AND hhart<>1

.06 **dpp0100** **SAVING ADDRESS OF PERSON (EXTERNAL FKP)**

Question: The plan is to repeat this research project at a later date with another survey.

For the purpose of the next survey we must keep your address.

Your address will be saved separately from the questionnaire and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous. Of course, the participation in the next survey is again voluntary.

The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

1 - Yes, I agree to the saving of my address

2 - No, I do not agree

-3 - Question filtered

Input filter: all persons except internal FKP, Personenrecord > 1

.07 **dpp0200** **SAVING ADDRESS OF PERSON**

Question: We have now arrived at the end of the interview. Thank you for your time. You will receive the 10 euros by post in the next few days.

Just one last small request. Could you please tell me your full name again, so that I'm sure that I have entered it correctly.

PROGRAMMER: ENTER FIRST AND LAST NAME INTO EKP.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

Field: First name

-1 - Don't know

Field: Last name

-2 - No answer

-3 - Question filtered

Input filter: (dpg9030=1 OR (pg9010=1 AND dpf9030=1)) (proxy interview) AND in pure personal interview on personal record > 1

.08 dpp0300 SAVING ADDRESS OF PERSON (PROXY)

Question: We have now arrived at the end of the interview for [Name]. Thank you for your time.

Just one last small request. Could you please tell me [Name]'s full name again, so that I'm sure that I have entered it correctly.

PROGRAMMER: ENTER FIRST AND LAST NAME INTO EKP.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

Field: First name

-1 - Don't know

Field: Last name

-2 - No answer

INTERVIEWER: This is the end of the personal interview. Remaining questions only for FKP.

PROGRAMMIERER: IF NUMBER OF HH MEMBERS = 1, THEN CONTINUE WITH HG0100A-K, ELSE CONTINUE WITH PAGEX

Page X pagex PAGE - START FOR INCOME OF HOUSEHOLD

Question: <If NUMBER of HH members>1 AND internal FKP> Now I would like to ask you a couple of questions about the income of your household as a whole.

<If NUMBER of HH members>1 AND external FKP> Now I would like to ask you a couple of questions about the income of the household as a whole.

-3 - Question filtered

9.10A

hg0100a-k

**INCOME FROM REGULAR SOCIAL TRANSFERS (NOT
INCL. UNEMPLOYMENT BENEFITS I AND
STATUTORY PENSION)**

Question: Many households receive social benefits to compensate for low income or the higher costs of starting a family. Which of the social benefits on list 9.3 {did you / you or other members of your household / members of the household} regularly receive in [Interview year - 1]?

INTERVIEWER: - Show list 9.3.

- Multiple answers possible.

INTERVIEWER: Please leave out any one-off special payments and payments by publicly regulated pension insurance.

1 - Named

-1 - Don't know

If at least one of the variables is

2 - Not named

-2 - No answer

HG0100a-j=1, continue with

DHG0100,

ELSE continue with HG0200

11 variables:

a - Child benefits

b - Parental benefits

c - Housing benefits

d - Bafög (German government student assistance scheme)

e - Social security

f - Unemployment benefit II or Hartz

IV

g - Asylum seeker benefits

h - War victim benefits

i - State scholarship

j - Other (please specify) PROG:

PLACE TEXT IN hg0100s

k - None of these benefits

Input filter: at least once hg0100a-i=1

9.10B

dhg0100

**INCOME FROM REGULAR SOCIAL TRANSFERS -
MONTH / YEAR**

Question: Now I would like to ask you about the amount of this income from social benefits. Do you want to report this income as monthly or annual income in the following?

1 - Monthly

-1 - Don't know

Now I would like to ask you

2 - Annual

-2 - No answer

about the amount of this income

-3 - Question filtered

from social benefits. Do you

want to report this income as

monthly or annual income in the

following?

Input filter: *dhg0100=1,-1,-2*

9.10C **dhg0110** **INCOME FROM REGULAR SOCIAL TRANSFERS -
[Year of the interview- 1]**

Question: {Did you / your household / the household} receive these benefits throughout the entire [Interview year - 1]?

1 - Yes	-1 - Don't know	If=2, continue with DHG0120
2 - No	-2 - No answer	
	-3 - Question filtered	ELSE continue with DHG0200

Input filter: *dhg0110=2*

9.10D **dhg0120** **INCOME FROM REGULAR SOCIAL TRANSFERS -
NUMBER OF MONTHS**

Question: In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive such social benefits?

<i>Numeric entry in month, 2 digits, [Range: 0 to 12]</i>	-1 - Don't know
	-2 - No answer
	-3 - Question filtered

CAPI-CHECK: *dhg0120cc: dhg0120=0 AND hg0100a-j=1*

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: *at least once hg0100a-j=1*

9.10E **dhg0200** **AMOUNT OF INCOME FROM REGULAR SOCIAL
TRANSFERS**

Question: <IF dhg0100 =1 OR =-1 OR =-2 (monthly income)> How high were these benefits in total in the last month {you / your household / the household} received the social benefits?

<IF dhg0100=2 (annual income)> How high were the social benefits in total in [Interview year - 1]?

<dpe1300=2> Please do not enter income from so-called "one euro jobs" again here.

PROGRAMMER: THIS IS NOT A GROSS/NET QUESTION.

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

CAPI-CHECK: dhg0120cc: dhg0120=0

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

1: Correct entry

2: Explain information -> Call up comment window

9.11A **hg0200** **INCOME FROM REGULAR PRIVATE TRANSFER
PAYMENTS**

Question: {Did you / your household / the household} receive regular financial support payments in [Interview year- 1]? This includes all the payments on list 9.4.

INTERVIEWER: Show list 9.4

INTERVIEWER: Alimony payments,

Private scholarships,

Regular financial contributions from organizations or persons who do not belong to the household.

Please do not include any one-time payments or gifts.

1 - Yes

-1 - Don't know

If=1, continue with DHG0300

2 - No

-2 - No answer

ELSE continue with HG0300

Input filter: hg0200=1

9.11B **dhg0300** **INCOME FROM REGULAR PRIVATE TRANSFERS
PAYMENTS- MONTH / YEAR**

Question: Now I would like to ask you about the financial support payments.

Do you want to report these payments in monthly or annual amounts?

1 - Monthly

-1 - Don't know

If=1 or =-1 or =-2, continue with
DHG0310

2 - Annual

-2 - No answer

-3 - Question filtered

ELSE continue with DHG0400

Input filter: dhg0300=1,-1,-2

9.11C **dhg0310** **INCOME FROM REGULAR PRIVATE TRANSFER
PAYMENTS - [Year of the interview- 1]**

Question: {Did you / your household / the household} receive these payments throughout the entire [Interview year - 1]?

1 - Yes

-1 - Don't know

If=2, continue with dhg0320

2 - No

-2 - No answer

-3 - Question filtered

ELSE continue with dhg0400

CAPI-CHECK: hg0300cc1: hg0300 = 1 AND dhb260\$xa-f <> 3:

In order to be certain that I have entered the information correctly, I will ask the questions again: In the course of the conversation I have noted that {you do not / your household does not / the household does not} rent or lease out any real estate. Is it nevertheless correct that {you / your household / the household} received income from renting or leasing in the last calendar year?

Input filter: hg0300=1

**9.12B dhg0500 RENTAL INCOME FROM REAL ESTATE PROPERTY -
MONTH / YEAR**

Question: Now I would like to ask you about the amount of this rental or lease income. Do you want to report this income as monthly or annual income in the following?

1 - Monthly	-1 - Don't know	If=1 or =-1 or =-2, continue with DHG0530
2 - Annual	-2 - No answer	
	-3 - Question filtered	

ELSE continue with DHG0600

Input filter: dhg0500=1,-1,-2

**9.12C dhg0530 RENTAL INCOME FROM OWNERSHIP OF REAL
ESTATE -[Year of the interview- 1]**

Question: {Did you / your household / the household} receive this income throughout the entire [Interview year - 1]?

1 - Yes	-1 - Don't know	If=1, continue with DHG0600
2 - No	-2 - No answer	
	-3 - Question filtered	ELSE continue with DHG0510

Input filter: dhg0530<>1,-3

**9.12D dhg0510 RENTAL INCOME FROM REAL ESTATE PROPERTY -
NUMBER OF MONTHS**

Question: In relation to [Interview year- 1): How many months of this year {did you / your household / the household} receive this income?

Numeric entry in month, 2 digits, [Range: 0 to 12]	-1 - Don't know	
	-2 - No answer	
	-3 - Question filtered	

Input filter: hg0500=1

9.14B **dhg0900** **INCOME FROM PRIVATE BUSINESSES OR COMPANIES - MONTH / YEAR**

Question: Do you want to report this income per month or for the entire year?

1 - Monthly	-1 - Don't know	If=1 or =-1 or =-2, continue with DHG0910
2 - Annual	-2 - No answer	
	-3 - Question filtered	ELSE continue with DHG1000

Input filter: dhg0900=1,-1,-2

9.14C **dhg0910** **INCOME FROM PRIVATE COMPANIES OR PARTNERSHIPS - [Year of the interview- 1]**

Question: {Did you / your household / the household} receive this income throughout the entire [Interview year- 1]?

1 - Yes	-1 - Don't know	If=2, continue with dhg0920
2 - No	-2 - No answer	
	-3 - Question filtered	ELSE continue with dhg1000

Input filter: dhg0910=2

9.14D **dhg0920** **INCOME FROM PRIVATE BUSINESSES OR COMPANIES - NUMBER OF MONTHS**

Question: In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive this income?

Numeric entry in month, 2 digits, [Range: 0 to 12]	-1 - Don't know	
	-2 - No answer	
	-3 - Question filtered	

CAPI-CHECK: dhg0920cc : dhg0920=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter: hg0500=1

Input filter: hg0600=1

9.15B dhg1100a OTHER SOURCES OF INCOME - REGULAR

Question: What type of income is it? Please start by describing the regular income.

INTERVIEWER: The difference between one-time payments and regular income is important.

1 - Insert text in an excelsheet
open text entry 255 signs

-1 - Don't know

-2 - No answer

-3 - Question filtered

-5 - No regular income PROG:

BUTTON "No regular income" FOR
CODE -5

If DHG1100a =-5, -1, -2, continue
with DHG1100b

ELSE continue with DHG1150

Input filter: dhg1100a<>-1,-2,-5

9.15C dhg1150 AMOUNT OF INCOME FROM OTHER REGULAR SOURCES

Question: How high was this regular gross income, i.e. before taxes in [Interview year- 1] in total? Here, positive and negative values should be offset. The value can also be negative if losses exceed profits.

PROGRAMMER: VALUE CAN ALSO BE NEGATIVE .

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

CAPI-CHECK: dhg1150cc: dhg1150=0 AND dhg1100a>0

INTERVIEWER: Zero is not a valid amount. Please correct entry here (dhg1150) or in the previous question (dhg1100a) or explain entry.

1: Correct entry here (dhg1150)

2: Correct entry for previous question -> Back to dhg1100a

3: Explain information -> Call up comment window

Input filter: hg0600=1

9.16A **dhg1100b** **OTHER SOURCES OF INCOME - IRREGULAR**

Question: Now we come to the irregular income. From what sources does it come?

1 - Insert text in an excelsheet
open text entry

-1 - Don't know
-2 - No answer
-3 - Question filtered
-5 - No irregular income, PROG:
BUTTON "No irregular income"
FOR CODE -5

**If dhg1100b <> -1,-2, -5, continue
with dhg1200**

ELSE continue with hg0700

Input filter: dhg1100b<>-1,-2,-5

9.16B **dhg1200** **AMOUNT OF INCOME FROM OTHER IRREGULAR
SOURCES**

Question: How high was this other irregular gross income, i.e. before taxes, in [Interview year- 1] in total? Here, positive and negative values should be offset. The value can also be negative if losses exceed profits.

PROGRAMMER: VALUE CAN ALSO BE NEGATIVE.

Numeric entry in EUR, 9 digits

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

CAPI-CHECK: dhg1200cc: dhg1200=0 AND dhg1100b>0

INTERVIEWER: Zero is not a valid entry. Please correct entry here (dhg1200) or in the previous question (dhg1100b) or explain entry.

- 1: Correct entry (dhg1200) here
- 2: Correct entry for previous question -> return to dhg1100b
- 3: Explain information -> call up comment window

9.17 **hg0700** **INCOME NOW AS COMPARED TO THE LAST THREE
YEARS**

Question: Was {your entire income / the entire income of your household / the entire income of the household} higher or lower in [Interview year- 1] than on average over the three preceding years? Or was it essentially similar as in the three previous years?

1 - Higher
2 - Largely unchanged
3 - Lower

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

9.18 **hg0800** **EXPECTATIONS WITH REGARD TO FUTURE INCOME**

Question: What do you think, will {your income / the income of your household / the income of the household} rise faster or slower in the next twelve months than the cost of living or approximately as same as the cost of living?

- 1 - Will rise more than the cost of living
 - 2 - Will rise about as much as the cost of living
 - 3 - Will rise less than the cost of living
- 1 - Don't know
 - 2 - No answer

If MULTI-PERSON HOUSEHOLD, continue with dhg2000a-b

ELSE continue with -.01

Input filter: *Multi-person household*

9.19 **dhg2000a-b** **PRINCIPAL EARNER**

Question: To close, we would like to know who the principal earner is in {your / the} household?

INTERVIEWER: In exceptional cases, two people can be named if the respondent (here FKP) insists that two household members earn the same amount.

- 1 - Named
 - 2 - Not named
- 1 - Don't know
 - 2 - No answer
 - 4 - No household member

names from household matrix

2 variables:

- a - principal earner*
- b - other principal earner*

PROGRAMMER: TIME STAMP

End of Interview

-01

dhp0100

**QUESTIONS THAT THE PERSON VIEWED AS
DIFFICULT**

Question: We have almost reached the end of the interview. Thank you very much for giving me your time and attention. Did you have particular difficulties in answering any questions? If yes, which ones?

INTERVIEWER: The respondent can refer to sections and specific questions or simply describe the question or give some other indication.

1 - Yes -> Free text (Variable
dhp0100s)
2 - No

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

-02

dhp0200

**SUBJECTS THE RESPONDENT THINKS ARE
MISSING**

Question: Have we failed to address important things that you think are important in connection with the financial situation, the finances, the income, etc. of {your / the} household?

If yes, would you please describe these things in more detail?

1 - Yes -> Free text (Variable
dhp0200s)
2 - No

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

-03

dhp0300

OTHER COMMENTS BY RESPONDENT

Question: Is there anything else you would like to add to the subjects about which we have already spoken in the interview?

1 - Yes -> Free text (Variable
dhp0300s)
2 - No

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

**IF internal FKP AND hhart<>1,
continue with DHP0400**

**IF internal FKP AND hhart=1,
continue with DHP0500**

**If external FKP, end the interview
and continue with PageY
(Goodbye)**

Input filter: *internal FKP AND hhart<>1*

-04 **dhp0400** **CONSENT TO SAVE ADDRESS**

Question: The plan is to repeat this research project at a later date with another survey. For the purpose of the next survey we must keep your address. Your address will be saved separately from your information and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous. Participation in the next survey is again voluntary, of course.

The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

- 1 - Yes, I agree to my address details being stored
- 2 - No, I do not agree

Input filter: *internal FKP*

-05 **dhp0500** **CHECK NAME**

Question: We have now arrived at the end of the interview. Thank you again for your time.

<Internal FKP> You will receive {<IF anzhhm>1> the 10 euros coin for your household and} 10 euros cash for your interview by post in the next few days.}

{<IF anzhhm>2 > You will receive the 10 euros coin for your household as soon as all interviews are finished.}

<always> Just one last small request. Could you please tell me your full name again, so that I'm sure that we have entered it correctly.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

- | | | |
|--------------------------|------------------------|--------------------------------------|
| <i>Field: First name</i> | -1 - Don't know | Continue with PageY (Goodbye) |
| <i>Field: Last name</i> | -2 - No answer | |
| | -3 - Question filtered | |

Page Y **pagey** **PAGE-GOODBYE**

Question: We have now arrived at the end of the interview. Thank you for your time and have a nice day/evening.

PARADATA FROM INTERVIEWER - Information on interview with the FKP

PROGRAMMIERER: THE FOLLOWING QUESTIONS ARE TO BE ANSWERED AFTER THE END OF THE INTERVIEWER'S SURVEY.

INTERVIEWER: The following questions relate to the interview with the financially knowledgeable person

Input filter: *Question to the interviewer*

P9 **hr0100** **LANGUAGE OF THE INTERVIEW**

Question: In what language was the interview conducted?

- 1 - German
- 2 - English
- 3 - Turkish
- 4 - Russian
- 5 - Polish

Input filter: *Question to the interviewer*

P10 **hr0300** **RESPONDENT - SUSPICIOUS BEFORE THE INTERVIEW**

Question: Was the respondent suspicious about the study before the interview?

- 1 - Not at all
- 2 - Yes, a little
- 3 - Yes, very

Input filter: *Question to the interviewer*

P11 **hr0400** **RESPONDENT - SUSPICIOUS AFTER THE INTERVIEW**

Question: Was the respondent suspicious about the study after the interview?

- 1 - Not at all
- 2 - Yes, a little
- 3 - Yes, very

Input filter: *Question to the interviewer*

P12 **hr0500** **RESPONDENT - UNDERSTANDING OF THE QUESTIONS**

Question: How do you rate the respondent's understanding of the questions?

- 1 - *Excellent*
- 2 - *Good*
- 3 - *Average*
- 4 - *Poor*

Input filter: *Question to the interviewer*

P13 **hr0600** **RESPONDENT - RELIABILITY OF INFORMATION ON INCOME / ASSETS**

Question: How do you rate the reliability of the information provided by the respondent on income and wealth?

- 1 - *Very reliable*
- 2 - *Somewhat reliable*
- 3 - *Unreliable / faulty*

Input filter: *Question to the interviewer*

P14 **hr0700** **RESPONDENT - ABILITY TO REPORT AMOUNTS IN EUR**

Question: How do you judge the ability of the respondent to express amounts in euros? In other words, did he / she express amounts in euros or did he / she provide a lot of information in D-Mark or another currency?

- 1 - *Very well*
- 2 - *Well*
- 3 - *Fairly well*
- 4 - *Only poorly*

Input filter: *Question to the interviewer*

P15 **hr0800** **RESPONDENT - EASINESS IN RESPONDING**

Question: Overall, how easy do you think the respondent found it to answer the questions?

- 1 - *Very easy*
- 2 - *Relatively easy*
- 3 - *Easy*
- 4 - *Not so easy*
- 5 - *Not at all*

Input filter: *Question to the interviewer*

P16 **hr0900** **RESPONDENT - ABILITY TO EXPRESS HIMSELF / HERSELF**

Question: How do you rate the ability of the respondent to express himself / herself?

- 1 - *Excellent*
- 2 - *Good*
- 3 - *Average*
- 4 - *Poor*

Input filter: *Question to the interviewer*

P17 **hr1000** **RESPONDENT - INTEREST IN THE INTERVIEW**

Question: Overall, how great was the interviewee's interest in the interview?

- 1 - *Very high*
- 2 - *Above average*
- 3 - *Average*
- 4 - *Below average*
- 5 - *Very low*

Input filter: *Question to the interviewer*

P18 **hr1100a-f** **OTHER PERSONS PRESENT DURING THE INTERVIEW**

Question: Were other persons present during the interview?

INTERVIEWER: - Multiple answers possible.

- 1 - *Named*
- 2 - *Not named*

6 variables:

- a - Children under the age of six*
- b - Children aged six or older*
- c - Spouse/Partner*
- d - Other relatives or friends*
- e - Adults who work in the household*
- f - None*

Input filter: *Question to the interviewer*

P19 **dhr0100a-d** **PEOPLE WHO CONTRIBUTED INFORMATION**

Question: Which persons actively helped answer the questions on the household as a whole?

- 1 - *Named*
- 2 - *Not named*

4 variables:

- a - Financially knowledgeable person(FKP)*
- b - Spouse / Partner of FKP*
- c - Other household member / Other household members (besides the FKP / Partner of FKP)*
- d - Adult person who knows about the household's finances, but is not belong to the household*

Input filter: *Question to the interviewer*

P20

hr1300

**RESPONDENT - FREQUENCY OF CONSULTING
DOCUMENTATION**

Question: Did the respondent(s) consult any documentation to provide answers?

- 1 - Yes, frequently
- 2 - Yes, sometimes
- 3 - Yes, seldom
- 4 - No, never

Input filter: *Question to the interviewer; just IF p20<4*

P21

hr1400a-k,m-

DOCUMENTS USED BY RESPONDENT

w

Question: Which documents did the interviewee(s) refer to?

INTERVIEWER: xx

- 1 - Yes, these documents were used during the interview
- 2 - No, the respondent(s) did not use such documents
- 3 - Question filtered

23 responses:

- a – Pension documents
- b - Bank statements
- c - Documents related to investments and business records / broker statements
- d - Documents related to loans
- e - Credit cards / credit card statements
- f - Checkbooks
- g - Documents on income, employment, payrolls
- h - Computer / PC / laptop
- i - Handwritten notes
- j - Documentation of health insurance or life insurance policies
- k - Tax forms / tax returns
- m - Assistant / accountant / financial advisor consulted
- n - Proof of rental payments / lease agreement
- o - Documents on real estate
- p - Payment receipts and invoices for social security
- q XX
- r
- s
- t
- u
- v
- w XX

Input filter: *Question to the interviewer*

Page Z **pagez** **PAGE - REMINDER FOR INTERVIEWER**

Question: Additional information may be essential for checking consistency after all households have been interviewed. This includes the following two questions, in particular.

Input filter: *Question to the interviewer*

P22 **hr1500** **NOTES OF THE INTERVIEWER - MISSING INFORMATION/MISREPRESENTATIONS**

Question: How do you rate the accuracy of the information provided by the persons participating in the interview? Please rank the household members by their ability to provide information. What questions or blocks of questions did the respondents have difficulty answering?

- | | |
|---|-------------------------------|
| <i>1 - Insert text in an excelsheet</i> | <i>-1 - Don't know</i> |
| <i>open text entry</i> | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |

Input filter: *Question to the interviewer*

P23 **hr1600** **NOTES BY THE INTERVIEWER - CONDUCTING OF SURVEY**

Question: What would you highlight concerning the household's main residence, the conduct of the interview, the way the interviewees answered your questions or anything else you deem relevant?

- | | |
|---|-------------------------------|
| <i>1 - Insert text in an excelsheet</i> | <i>-1 - Don't know</i> |
| <i>open text entry</i> | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |

PARADATA FROM INTERVIEWER - Information on living environment

PROGRAMMIERER: THE QUESTIONS ABOUT THE EXTERNAL APPEARANCE OF THE BUILDING AND THE SURROUNDING AREA ARE TO BE FILLED OUT FOR ALL HOUSEHOLDS IN THE SAMPLE (INCLUDING FAILED CONTACTS AND INCOMPLETE SURVEYS) .

Input filter: *Question to the interviewer*

P1 dsc0100 DWELLING - TYPE

Question: Type of dwelling of target HH

1 - Detached single family house or multi-family house

2 - Row house or semi-detached house

3 - Apartment house

4 - Apartment building

5 - Entire floor of building

6 - Any other type of building

(please specify and save in dsc0100s)

Input filter: *Question to the interviewer*

P2 sc0200 DWELLING RATING

Question: Please rate the building.

1 - Exclusive

2 - Very good

3 - Satisfactory

4 - Modest

5 - Very modest

Input filter: *Question to the interviewer*

P3 **sc0300** **DWELLING - LOCATION**

Question: Please describe the location of the building.

- 1 - *City center*
- 2 - *Location between the city center and suburbs*
- 3 - *Suburbs and outskirts*
- 4 - *Rural area*

Input filter: *Question to the interviewer*

P4 **sc0400** **DWELLING - OUTWARD APPEARANCE**

Question: Please describe the condition of the building.

- 1 - *Clean and well maintained*
- 2 - *A few small cracks in the facade and isolated cases of peeling paint*
- 3 - *Badly in need of renovation*
- 4 - *Dilapidated*

Input filter: *Question to the interviewer*

P5 **sc0500** **DWELLING - CONDITION IN COMPARISON TO THE NEIGHBOURHOOD (EXTERIOR)**

Question: Please describe the condition of the building compared with others in the neighbourhood.

- 1 - *The building is in worse condition than the surrounding buildings*
- 2 - *The surrounding buildings and the building here are in equally good condition*
- 3 - *The building is in better condition than the surrounding buildings*
- 4 - *No other buildings in the area*

Input filter: *Question to the interviewer*

P6 **sc0700a-g** **DWELLING - SECURITY MEASURES**

Question: What measures are in place to secure the building?

PROGRAMMER: MULTIPLE ANSWERS POSSIBLE.

INTERVIEWER: - Multiple answers possible.

1- Named

2- Not named

7 variables:

a - Doorman / Concierge

b - Security guard

c - Access control to lobby

d - Intercom system

e - Alarm system

f - Other (please specify; save in
sc0700S)

g - Not visible or no security
measures

Input filter: *Question to the interviewer*

P7 **sc0600** **DWELLING - RESIDENTIAL AREA**

Question: Assessment of the residential area

1 - Very good

2 - Good

3 - Satisfactory

4 - Sufficient

5 - Insufficient

6 - Deficient

Input filter: *Question to the interviewer*

P8 **hr0200** **APARTMENT - CONDITION INSIDE**

Question: Please describe the condition of the dwelling on the inside.

1 - Excellent to very good. There
are no cracks in the ceiling, paint
on the walls in very good to
relatively good condition.

2 - Good. A new coat of paint and
minor renovation work would be
appropriate.

3 - Average. Extensive work is
necessary on the inside of the
apartment. Holes or cracks must be
repaired, broken window panes,
etc.

4 - Poor. Some walls and ceilings
must be replaced.

-4 Interviewer did not see the inside
of the apartment. PROG: BUTTON
"Interviewer did not see the inside
of the apartment" FOR CODE -4