QUESTION PROGRAMME
"Households and their 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.

New colour coding in the CAPI style

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

Screener

INTRODUCTION
This scientific study on behalf of the Deutsche Bundesbank is concerned with the financial structure, income and spending patterns of households. It is part of a larger survey conducted throughout the euro area.
Participation in this study is strictly voluntary, but your cooperation is very important in order to generate a comprehensive and adequate picture of the financial situation in various households in Germany and in the euro area.
The study on payment behaviour in Germany, which the Bundesbank conducted last year, gives you a rough idea of what we are aiming for. [INT: If necessary, show the cash study and give the household the opportunity to note down the web link to the study:
http://www.bundesbank.de/bargeld/bargeld_veroeffentlichungen_studien.en.php]
We assure you that the data we collect will be used solely for generating statistics, for monetary and stability policy purposes, as well as for science and research. We guarantee you that all your information will be treated as strictly confidential and all regulations on data protection will be followed to the letter. The survey results will be evaluated and presented entirely anonymously, ie without names or addresses.
The data collected will be kept separate from your personal details at all times. The information you provide during the interview will be forwarded to the Bundesbank without names or addresses. Individual personal details are not identifiable. Individual household data will under no circumstance be used for commercial purposes. The Deutsche Bundesbank will only supply the anonymous survey data to the European Central Bank, other Eurosystem central banks, as well as to trustworthy research institutions for project-related studies. Before that the data will undergo further security measures, such as the deletion of uncommon attributes and attribute combinations, as well as generalisation, to make the information even less recognisable. It is therefore impossible to determine which details stemmed from which particular person.

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

Question1   VSCR1   Check of address in ECP
PROG: DISPLAY SURNAME, FIRST NAME AND ADDRESS
Question: First I would like to check whether we have your correct address
INT: Read out address.

1 - YES   ***YES: GO TO PAGE A***
2 - NO

                                                       NO: GO TO ADDRESS ENTRY
                                                       VSCR 1a

Filter: VSCR1=2
Question1A   VSCR1A Correct address
PROG: ENTER THIS ADDRESS INTO ECP FOR RECORD "00"
INT: Please enter the full address once again.

1 - First name   *-3 – Question filtered*   ***CONTINUE WITH PAGE A***
2 - Surname
3 - Street
4 - Post code
5 - Town / City

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

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

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

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

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

CONTINUE WITH VSCR2

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

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

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

No person named: GO TO VSCR 3

More than one person named: GO TO VSCR 5

One person named: GO TO VSCR 10

Filter: no name in VSCR2
Question3   **VSCR3**   **Name of external FKPs**
Question: Is there someone from outside the household who would know about the finances? Who would that be?

1 - YES: NAME: *-3 – Question filtered*
2 - NO:

YES: GO TO VSCRXB

NO: GO TO VSCR4

Question4   VSCR4   Name - person with only basic knowledge of the household finances

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

1 - YES, HOUSEHOLD MEMBER: *NAME:*	*-3 – Question filtered*	***If = 1 GO TO VSCR 10***
2 - YES: PROXY: NAME (external FKP):		***If = 2 GO TO VSCR X.B***
3 - NO		***IF= 3: That's a pity. I'm afraid we will not be able to go to the survey. Thank you for your time. -> END (omission code for the Sample Management System) - INFORM FIELD CONTROLLING.***

Question5   VSCR5   Several potential FKPs - check 1 - best overview

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

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

INT: Multiple answers possible

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

Question6   VSCR6   Several potential FKPs - check 2 - owner or tenant of property

PROG: DISPLAY NAME(S) FROM VSCR5

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

INT: Multiple answers possible

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

Question7   VSCR7   Several potential FKPs - check   3 - mid-life

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

Question: Who is closest to age 45?

INT: Only one name can be selected.

1. Name of 1st person	*-3 – Question filtered*
2. Name of 2nd person	
3. Name of 3rd person	

Filter: more than one name in VSCR 2 OR VSCR4=1

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

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

1 - YES: *-3 – Question filtered*   ***IF=1: GO TO VSCR11***

2 - NO {HOUSEHOLD MEMBER}

                                        IF=2 GO TO QUESTION VSCRXA1

Filter: VSCR10=1

Question11 VSCR11 Household to which FKP belongs - main residence

Question: (Do you / Does [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7]) consider the household at [ADDRESS: STREET, CITY (FROM ECP / VSCR1a)] to be (your / his / her)) main household?

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

1 - YES: {HOUSEHOLD MEMBER}   *-3 – Question filtered*   ***YES: {HOUSEHOLD MEMBER}***
                                                         GO TO VSCRXA1

2 - NO: {NOT A HOUSEHOLD MEMBER}

                                         NO: {NOT A HOUSEHOLD MEMBER} GO TO VSCR13

Filter: VSCR11=2

Question13 VSCR13 Other people in the household

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

1 – Yes   *-3 – Question filtered*   ***IF = 1 GO TO VSCR13B,***

2 - No

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

Filter: VSCR13=1

Question13B VSCR13B Attempt to find an internal FKP

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

household's finances?

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

1 - YES (HOUSEHOLD MEMBER):   *-3 – Question filtered*   ***IF = 1 GO TO VSCRXA1***
NAME:

2 - NO: ([PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7]) is to be treated as an external FKP):   ***IF = 2 GO TO VSCRXB***

X.A1   VSCRXA1 Check   - previous respondent is FKP

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

1 – YES	*-3 – Question filtered*	***IF=1 Go to VSCR15***
2 - NO		
		IF=2 Go to VSCRXA2

Filter: VSCRXA1=2

VSCRXA2 Change of respondent

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

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

1 - Yes, interview can continue directly with [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B]	*-3 – Question filtered*	***IF=1: GO TO PAGE C.***
		IF=2: End interview and ARRANGE A NEW APPOINTMENT
2 - Arrange an appointment with internal FKP		
		IF=3: GO TO PAGE C
3 - Interview is stopped and will be continued from here with [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B]		***IF=4: END***
		IF=5: END
4 - [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B] is not willing to be interviewed		
5 - [PROG: DISPLAY NAME FROM VSCR2 OR VSCR4-7 OR VSCr13B] is not willing to be interviewed, according to information		

Filter: VSCRXA2=1 , 3

Page C PageC   INFORMATION ON SURVEY IF INTERNAL FKP
PROG: INSERT "INTRODUCTION" TEXT FROM ABOVE HERE

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

1 – Continue	*-3 – Question filtered*	***IF=1: CONTINUE WITH DRA050***
2 - FKP is not willing to be interviewed		
		IF=2 CONTINUE WITH VSCRBX4

MODULE IN CASE OF AN EXTERNAL FKP

X.B   VSCRXB   Consent regarding the use of an external FKP

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

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

1 - All persons agree and have signed the consent form.	*-3 – Question filtered*	*IF=1 - Go to VSCRXB3 (enter address)*
2 - Respondent consents, but not all of the signatures can be provided immediately or respondent first wants to talk to those persons named.		*IF=2 - End interview - arrange a new appointment*
9 - Not all household members agree		*IF=9 - Go to VSCRXB4*

X.B3   VSCRXB3 Address of external FKP

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

First name	*96 - Permission to pass on the address must be given first - INT: Please expand later in ECP.*	*IF VSCRB3=97, continue with VSCRXB4*
Surname		
Enterprise (optional)		
Street		*else go to VSCR21*
Post code	*97 - Permission to pass on address refused*	
City/Town		
Tel (optional)		
	98 - Address not available - INT: Please expand later in ECP.	
	-3 – Question filtered	

Question21   VSCR21   Relationship of external FKP with household

PROG: FOR THE DATABASE - INPUT RECORD 19 AND TRANSFER ADDRESS DETAILS FROM THIS QUESTION TO THE ECP

Question: Would you please tell me how [PROG: DISPLAY NAME FROM VSCR3, VSCR4 or VSCR13B] is related to the household.
Then we will contact [PROG: DISPLAY NAME FROM VSCR3, VSCR4 or VSCR13.B] in writing in order to arrange an interview appointment.

1 - Household member's relative	*-1 - Don't know*	*CONTINUE WITH DRA050*
2 - Household member's friend	*-2 - No answer*	
3 - Lawyer, notary	*-3 – Question filtered*	
4 - Tax advisor		
5 - Financial advisor		
6 - Domestic employee		
7 - Other (please specify)		

X.B4   VSCRXB4 Last attempt to find internal FKP

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

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

1 - YES, HOUSEHOLD MEMBER   *-3 – Question filtered*   ***IF=1 CONTINUE WITH   VSCRXB5***
(internal FKP): NAME
2 - NO:

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

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

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

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

1 – YES   *-3 – Question filtered*   ***IF=1: Go to DRA050***
2 - NO

IF=2 Go to VSCRBX6

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

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

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

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

1 - Yes, interview can continue directly with [PROG: NAME FROM VSCRXB4]   *-3 – Question filtered*   ***IF=1:   GO TO PAGE D.***

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

3 - Interview is stopped and will be continued from here   ***IF=3:   GO TO PAGE D***

4 - [PROG: NAME FROM VSCRXB4] is not willing to be interviewed   ***IF=4:   END***

5 - [PROG: NAME FROM VSCRXB4] is not willing to be interviewed, according to information   ***IF=5:   END***

Page D   PageD   INFORMATION ON SURVEY IF INTERNAL FKP - LAST ATTEPT TO FIND INTERNAL FKP

PROG: INSERT TEXT "INTRODUCTION" FROM ABOVE HERE

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

1 – Continue   *-3 – Question filtered*   ***IF=1:   GO TO DRA050***
2 - FKP is not willing to be
interviewed   ***IF=2:   END***

Question15   DRA050   Entry to the household matrix

PROG: - START EXTERNAL HOUSEHOLD MATRIX PROGRAMME (existing infas standard programme) RECORDING OF HOUSEHOLD MEMBERS - CAPI - ALWAYS WITH THE INTERNAL FKP OR WITH ONE HOUSEHOLD MEMBER FOR EXTERNAL FKP
- Queries within this programme are only partly standardised. Standardised probe questions can be displayed via a window (applies to text in green type).

- IF FKP IS A HOUSEHOLD MEMBER AND NAME IS ALREADY KNOWN, PLEASE ENTER DIRECTLY INTO MATRIX AND RECORD EXTRA INFORMATION.
- Record name, gender and age
- IF RELATIONSHIP MATRIX IS ACCESSED, A PROBE QUESTION FOR OTHER PERSONS APPEARS FIRST.

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

May I start this part of the interview now?

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

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

1 - Yes, begin the interview   ***1 - Yes, begin the interview***
2 - No, interview cannot begin until
later   ***2 - No, interview cannot begin***
9 - No, respondent is not willing to   ***until later -> Stop interview and***
go to the interview.   ***arrange an appointment->***
                                                                      PROG: START WITH DRA050
                                                                      FOR NEW APPOINTMENT

                                                                      9 - No, respondent is not willing
                                                                      to go to the interview. -> END

VSMQ4   VSMQ4   Matrix - lives in several households

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

1 - YES: *-3 – Question filtered*   ***IF=1: GO TO VSMQ5***
2 - NO: {BELONGS TO THE
HOUSEHOLD}:   ***IF=2: Return to list of persons,***
                                                                              add person to the list of
                                                                              household members

VSMQ5 VSMQ5   Matrix - centre of life

PROG: After question: Interviewer asks in compliance with the instructions "record all persons in the overview who currently belong to the household" if anyone else belongs to the household.
Other person named: Record name, gender, age or age group and household membership check (new loop from question VSMQ4)
No further person named: CONTINUE WITH QUESTION VSMQ9

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

INT: The household is to be treated as the centre of life if
(1) The person works elsewhere but returns to [address] regularly.
(2) The person is a student living away from [address] only during the academic term.
(3) The person is a child in joint custody and spends more days in the household than anywhere else
(4) The person is an elderly relative and spends more days in the household than anywhere else.

INT: Present list 1

1 - YES: {BELONGS TO HOUSEHOLD}: *2 - NO: {DOES NOT BELONG TO HOUSEHOLD}*	*-3 – Question filtered*	***IF=1 Return to person list, add person to the list of household members*** ***IF=2: Return to person list, record this person's details but do not enter them in the list of household members*** ***Interviewer: "This person does not belong to the household for the purposes of this survey and will not be added to the household list.""***

ADDITIONAL PEOPLE WHO ARE NOT CURRENTLY PRESENT

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

VSMQ9 VSMQ9   Matrix - persons currently absent

PROG: AFTER QUESTION: If VSMQ9= 1("Yes") jump back to person list - Interviewer note "Insert this person into the household member list using the "new person" button"
Record name, sex, age and ask questions from question VSMQ11.

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

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

INT: Present list 2.

1 - Yes: {belongs to the household}	*-3 – Question filtered*	***IF=1 GO TO PERSON RECORD***
2 - No		***IF=2 GO TO RELATIONSHIP MATRIX***

VSMQ11 VSMQ11   Matrix - absent persons - centre of life

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

 INT: The household is to be treated as the centre of life if
 (1)The person works elsewhere but returns to [address] regularly.
 (2) The person is a student living away from [address] only during the academic term.
 (3)The person is a child in joint custody and spends more days in the household than anywhere else.
 (4)The person is an elderly relative and spends more days in the household than anywhere else.

INT: Present list 1.

1- Yes {BELONGS TO THE HOUSEHOLD} 2- No	-3 – Question filtered	*IF=1 Return to person list, add person to the list of household members*
		IF=2 GO TO VSMQ12

Filter: VSMQ11=2

VSMQ12 VSMQ12   Matrix - absent persons - daily subsistence costs

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

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

Filter: VSMQ12=2

VSMQ13 VSMQ13   Matrix - absent persons - contribution to household finances

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

1- Yes {BELONGS TO THE HOUSEHOLD} 2- No	-3 – Question filtered	*IF=1 Return to person list, add person to the list of household members*
		IF=2 GO TO VSMQ14

Filter: VSMQ11=2

VSMQ14 VSMQ14   Matrix - absent persons - further private addresses

Question: Does this person have his/her own private address at another location?

1 – Yes 2 - No {BELONGS TO HE HOUSEHOLD}	-3 – Question filtered	*IF =1 GO TO VSMQ15*
		IF=2 Return to person list, add person to the list of household members

VSMQ15 VSMQ15   Matrix - absent persons - decision on finances
PROG: Iteration until question VSMQ9 = 2 ("No"), the START the relation matrix - variable label: Matrix
        - relationships
Question: Does (your / the) household make most of the financial decisions for this person?

1 - Yes {BELONGS TO THE HOUSEHOLD} *2 - No {DOES NOT BELONG TO THE HOUSEHOLD}:*	*-3 – Question filtered*	***IF=1 Return to person list, add person to the list of household members***
		IF=2 Return to person list, record this person's details but do not enter them in the list of household members *Interviewer information: "This person does not belong to the household for the purposes of this survey and will not be added to the household list."*

VSMQ16
PROG: - Call up "relationship matrix" module
        - THEN: END of external programme - return to questionnaire

Question17   VSCR15   List of household members
PROG: HOUSEHOLD MEMBERS ARE
        1) A POSSIBLE INTERNAL FKP   - [NAME FROM 2, 4-7, 13.B., IF POINT XA1 HAS BEEN REACHED, OR NAME FROM X.B4]
        2) ALL OTHER MEMBERS, FOR THE
        A.QUESTION VSMQ4=2 OR
        B.QUESTION VSMQ5=1 OR
        C.QUESTION VSMQ11=1 OR QUESTION VSMQ13=1 OR QUESTION VSMQ14=2 OR QUESTION VSMQ15=1.
        ALL OTHER RECORDED PERSONS ARE NOT HOUSEHOLD MEMBERS.

Question: Based on the answers that you have just given me, I will refer to the (following / following) [NUMBER] (person / persons) in ("your household" / "the household") for the rest of the interview:

        {LIST OF NAMES}
        CORRECT LIST IF NECESSARY

SECTION 1: DEMOGRAPHICS (household questionnaire)
REFERENCE UNIT: ALL HOUSEHOLD MEMBERS. QUESTIONS ARE TO BE ASKED TO THE FKP IF FKP IS INTERNAL; ELSE ASK HOUSEHOLD MEMBER.
(<IF NUMBER OF HOUSEHOLD MEMBERS > 1>:) Let's now start with some basic questions about the individual household members.

(<IF NUMBER OF HOUSEHOLD MEMBERS =1>:) Let's now start with some basic questions about your situation.
The next questions all refer to [name].
THEN DISPLAY ALL NAMES FROM THE HOUSEHOLD MATRIX ONE AFTER ANOTHER STARTING WITH THE FKP.

1.01   RA0400   COUNTRY OF BIRTH
PROG: Create "Germany" button
Question: In which country (were you / was [Name]) born?
 INT: Question refers to the country or territory as it was known at the time of birth.

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

1.02   RA0500   HOW LONG HAVE YOU BEEN LIVING IN GERMANY
PROG: AN "ALWAYS, SINCE BIRTH" BUTTON SHOULD BE INSERTED HERE.
Question: For how many years (have you / has [Name]) been living in Germany?
INT: If the person has been living in Germany for less than half a year, code "zero", if the
      person has had multiple stays in Germany, probe: Please include all stays in
      Germany that lasted longer than half a year.

Numerical value in years, 3 digits   *-1 - Don't know*
                                         -2 - No answer
                                         -5 - Since birth with no
                                         long residences abroad

1.02A   DRA0100   GERMAN NATIONAL
Question: Are you / Is [Name]) a German national?

1 - Yes   *-1 - Don't know*   ***If =2 or =-1 or =-2, go to***
2 - No   *-2 - No answer*   ***DRA0130,***

                                                    else go to DRA0110

Filter: DRA0100=1
1.02B   DRA0110   GERMAN NATIONAL SINCE BIRTH
Question: (Have you / Has [Name]) been a German national since birth, or obtained citizenship later?

1 - Since birth   *-1 - Don't know*
2 - Obtained later   *-2 - No answer*
                           -3 - Question filtered

Filter: DRA0100=1
1.02C   DRA0120   SECOND NATIONALITY
Question: (Do you / Does [Name]) hold another nationality in addition to German citizenship?

1 - Yes   *-1 - Don't know*   ***If =1, go to DRA0130,***
2 - No   *-2 - No answer*
                           -3 - Question filtered   ***else go to DPA0100***

1.02D   DRA0130a ADDITIONAL NATIONALITIES
**   -d**

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

               <else> What nationalities (do you / does [Name]) have?

INT: Multiple answers possible

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

1.03   DPA0100   MARITAL STATUS

Question: What is ([Name]'s / your) marital status? Please refer to list 3
 INT: Question refers to the legal marital status.
INT: Present list 3.

1 - Single / never married   *-1 - Don't know*
2 - Divorced.   *-2 - No answer*
3 - Widowed   *-3 - Question filtered*
4 - Married and living together with
spouse
5 - Married, but separated
6 - consensual union on a legal
basis

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Filter: (DPA0100=4 , 5 , 6 OR internal FKP is married) AND  respondent is
 intart=1
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1.03A   DPA0200a Legal status marriage/recognised partners -e

Question: Which types of legal agreements (have you / has [Name]) made with regard to your / [his / her]) marriage or partnership resembling marriage? Please refer to list 4.

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

1 - Named
2 - Not named

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

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

Online Glossary:
(a) Since the German Equal Opportunities Act of 1957, German marital property law has drawn a distinction among community of accrued gains, separation of property and joint marital property. If no marriage contract exists, the community of accrued gains shall apply. In the event of a divorce, the assets acquired during the marriage are divided equally between the spouses or partners, with some exceptions.
(b) The joint marital property regime is agreed by a notarized marital contract. Under the principle of joint marital property, the married couple's wealth is fundamentally the whole joint wealth of both spouses (common property). Thereby those articles that are solely for the personal use of one spouse, such as household items, jewellery, working equipment, etc, are also joint property. Joint property includes the wealth the engaged couple had prior to marriage as well as the wealth accrued during the marriage. Joint property also includes wealth accrued from spouses' employment and self-employed activities.
(c) The separation of property involves the complete separation of both spouses' or partners' assets without having to grant an equalisation of the community of accrued gains after divorce. Each spouse or partner administers his / her wealth and remains owner of the wealth accrued before the marriage as well as the wealth accrued during the bona fide marriage. The right to separate the joint marital daily effects (such as household items, marital home, joint car) and the marital savings remain unaffected. Separation of property is agreed by a notarized marital contract or partnership agreement. The separation of property occurs very rarely in Germany.

1.03A   DPA0200a Legal status marriage/recognised partners -e

1.04A   DPA0300   HIGHEST LEVEL OF EDUCATION COMPLETED

Question: What is the highest level of education (you have / [Name] has) completed. Please refer to list 5.

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

1 - Still at school
2 - Completed lower secondary school
3 - Completed higher secondary school
4 - Completed East German standard school up to 10th grade
5 - University of applied sciences entrance diploma / completed technical school
6 - General or subject-specific university entrance diploma / senior school-leaving certificate (from a grammar school) / East German secondary school up to 12th grade (also with apprenticeship)
7 - Other (please specify PROG: Insert text in DPA0300S)
8 - No school-leaving qualification

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

1.04B   DPA0400   HIGHEST LEVEL OF PROFESSIONAL EDUCATION COMPLETED

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

INT: Present list 6.

1 - Currently in training or studying

2 - Yes, vocational training completed (apprenticeship)
3 - Yes, vocational training completed (vocational school or commercial college)
4 - Yes, training at a technical or commercial college, school for master craftsmen or engineers or university of cooperative education completed
5 - Yes, university of applied sciences degree
6 - Yes, university degree obtained / teacher training completed
7 - Yes, doctorate / postdoctoral qualification obtained
8 - Other (please specify PROG: Insert text in DPA0400S)
9 - No, no training completed

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

1.05   DPA0500   EMPLOYED

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

1 - Yes, employed (full-time, part-time, apprenticeship, low-paid part-time job or irregular employment)
2 - Yes, ordinarily employed but not currently (maternity leave / long-term sick leave / other period of leave)
3 - No, not employed (in training, unemployed, retired, homemaker)

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

Online Glossary:
PROG: IF FKP INTERNAL

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

PROG.: IF FKP EXTERNAL

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

PROG: END OF "HOUSEHOLD MATRIX"

Start of household interview

PROG: START FOR EXTERNAL FKP

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

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

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

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

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

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

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

The data collected will also be kept separate from your personal details. The information you provide during the interview will be forwarded to the Bundesbank without names or addresses. Individual personal details are not identifiable. Individual household data will under no circumstance be used for commercial purposes. The Bundesbank will only supply the anonymous survey data to the European Central Bank, other Eurosystem central banks, as well as to trustworthy research institutions for project-related studies. The data itself will undergo further security measures beforehand, such as the deletion of uncommon attributes and attribute combinations, as well as generalisation, to make the information even less recognisable. It is therefore impossible to determine which details stemmed from which particular person.

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

Do you have any questions before we start?

May I start the interview on household finances now?

1 – Yes, begin the interview
9 – No, respondent is not ready -> END

SECTION 2: CONSUMPTION

Reference unit: Household. Questions to be asked to FKP.

Let's now talk about (<IF number of household members =1 AND internal FKP>your / <IF number of household members >1 AND internal FKP>your household's / <IF external FKP> the household's) financial situation: The first questions are about (your / your / the) household's consumption expenditure and saving habits.

2.01   HI0100   AMOUNT SPENT ON FOOD AT HOME

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

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

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

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

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

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

2.03   DHI0500   COMPARISON OF LAST 12 MONTHS' EXPENSES TO AVERAGE

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

1 - Yes	*-1 - Don't know*	***If = 2, go to DHI0550,***
2 - No	*-2 - No answer*	
		else go to HI0600

```
Filter: DHI0500=2
```

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

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

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

INT: Read out the possible answers.

1 - Higher than (your / your household / the household) income	*-1 - Don't know*	***If = 1, go to HI0700a-g,***
	-2 - No answer	
2 - About the same as income		***else go to DHI0600***
3 - Less than (your / your household/ the household) income		

2.05   HI0700a-g SOURCE OF EXTRA INCOME TO MEET EXPENSES

PROG: ALLOW MULTIPLE ANSWERS.

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

INT: - Present list 8
   - Multiple answers possible.

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

a - Sold assets
b - Got a credit card / overdraft facility
c - Got some other loan
d - Spent out of savings
e - Asked for help from relatives or friends
f - Left some bills unpaid
g - Other (SPECIFY) PROG: Insert text in HI0700S)

2.06   DHI0600   ESTIMATE OF MONTHLY HOUSEHOLD INCOME

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

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

INT: Present list 9.

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

2.07   DHI0800   MAKE ENDS MEET

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

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

INT: Read out options.

1 - With great difficulty   *-1 - Don't know*
2 - With some difficulties   *-2 - No answer*
3 - Fairly easily   *-3 - Question filtered*
4 - Easily   *(CAPI-mistake)*

2.08   DHI0400   ABILITY TO GET FINANCIAL ASSISTANCE FROM FRIENDS OR RELATIVES

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

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

Filter: internal FKP

2.09   DHI0200   Saving Behaviour

Question: Now I'd like to ask you some questions about (your / your household's) attitude towards savings.
Which of the reasons in list 10 best describes (your / your household's) saving behaviour?

INT: Present list 10.

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

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

If =-1,-2 or 5, go to DHI0700.

**2.10   DHI0300a- PURPOSE FOR SAVING
           m**

PROG: If more than one reason is given, ask the following probe question: And what is the most important reason?
VERBATIM TEXT ANSWER – ONE LINE PER REASON – WITH THE OPTION OF MARKING THE MOST IMPORTANT OPTION. CODE AFTER THE INTERVIEW.

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

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

INT: Multiple answers possible.

Verbatim text   *-1 - Don't know*
                                                          -2 - No answer
{DO NOT SHOW CODING   *-3 - Question filtered*
INSTRUCTIONS IN CAPI: *-4 - No other reason*
1 - Purchase of a house /   *(only variables b to m)*
apartment
2 - Major purchase excluding
vehicles (other residences,
furniture, etc)
3 - Purchase of vehicles
4 - Setting up a business or
finance investments in an existing
business
5 - Invest in financial assets
6 - Provision for unexpected
events
7 - Paying off loans / debts
8 - Old -age provision
9 - Travels / holidays
10 - Education / support of children
* or grandchildren*
11 - Bequests
12 - Taking advantage of state
subsidies (a subsidy to building
society savings, for example)
13 - Other (please specify PROG:
Insert text in DHI0300S)

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

2.11   HNI0700   CRISIS - SAVING IN THE NEXT 12 MONTHS

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

1 - A larger share   *-1 - Don't know*
2 - A smaller share   *-2 - No answer*
3 - The same share   *-3 – Question filtered*

2.12   DHI0700   ESTIMATE OF WEALTH

Question: Before we continue, another question about (your wealth   / the wealth of your household / the wealth of the household):
How high would you say (your net wealth / the net wealth of your household / the net wealth of the household) is? The net wealth is the value of everything belonging to household members minus all liabilities. Please also take the assets in list 11 into consideration, and then subtract debts and liabilities.

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

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

INT: Present list 11.

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

SECTION 3: REAL ASSETS AND THEIR FINANCING

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

3.01   DHB0100   BUILDING TYPE - HOUSEHOLD MAIN RESIDENCE

Question: In what type of building (do you / does your household / does the household) live?
Please refer to list 12.

INT: Present list 12.

1 - Detached single-family house   *-1 - Don't know*   ***If =-1, -2, 1, 2, or 4, continue***
                                       -2 - No answer   ***with HB0100,***

2 - Semi-detached house
3 - Multiple family dwelling or   ***else go to DHB0110***
communal housing (e.g. apartment
building)
6 - Non-detached house
4 - Farm
5 - Building with various uses (eg
multiple family building with office,
medical practice or shop) (please
specify PROG: Insert text in
DHB0100S1)
9 - Other (please specify PROG:
Insert text in DHB0100S)

```
Filter: DHB0100=3 , 5 , 6 , 9
```

3.02   DHB0110   PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE

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

1 - One apartment   *-1 - Don't know*
2 - More than one apartment   *-2 - No answer*
3 - The whole house   *-3 - Question filtered*

DHB9999

PROG: CREATE DHB9999 AUXILIARY VARIABLE THAT ACCEPTS THE FOLLOWING "VALUES":
IF DHB0110=-3 ->DHB0100 - Building type
IF DHB0110>0 -> DHB0110 - Property type
IF DHB0100=-1 or -2 AND DH0110=-1 or -2 -> "House / Apartment"

3.03   HB0100   SIZE OF HOUSEHOLD MAIN RESIDENCE

Question: What is the size of the <DHB9999> in square metres? Please only include the living space. Any additional space will be recorded later.

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

3.04   DHB0120   YEAR HOUSEHOLD MOVED INTO MAIN RESIDENCE

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

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

Numerical value, 4 digits (for year)   *-1 - Don't know*   ***If year for DHB0120<=10,***
     -2 - No answer   ***continue with DHB0130 a-o ,***

else go to DHB0200a-d

Filter: DHB0120>=2000

3.05   DHB0130a REASONS FOR MOVING
-o

PROG: ALLOW MULTIPLE ANSWERS.
Question: Why did you move to the residence<DHB9999> in [YEAR DHB0120]? Please refer to list 13.

INT: - Present list 13
    - Multiple answers possible.

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

a - Better / other location
b - Change from rented to owned property, or vice-versa
c - Marriage / partnership / joint apartment with partner
d - Separation / divorce
e - Training / study
f - Rent / costs too high
g - Greater / changed requirement for space
h - Retirement
i - Change of job
j - Shorter commuting distance
k - Closer to relatives
l - Health grounds
m - Unemployment
n - Foreclosure of residential property
o - Other (precise entry PROG: Insert text in DHB0130S)

3.06　DHB0200a SHARE OF HOUSEHOLD MAIN RESIDENCE OWNED BY HOUSEHOLD -d

PROG:　ALLOW MULTIPE ANSWERS FOR b, c AND d.

Question:　(Do you / Does your household / Does the household) use the <DHB9999>

INT: - Read out the possible answers
　　 - Multiple answers possible.

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

a - as sole owner?
b - as co-owner?
c - as tenant / sub-tenant?
d - for free (not for housing allowance recipients with tenancy agreements!)?

If DHB0200a=1 AND (DHB0100= 3 or =5 or = 6), continue with DHB0150,
If DHB0200a=1 AND (DHB0100<> 3 AND <>5 AND DHB0100<>6), continue with DHB0151,

If DHB0200b=1 AND (DHB0100= 3 or =5 or = 6), continue with DHB0150

If DHB0200b=1 AND (DHB0100<>3 AND <>5 AND <> 6), continue with DHB0151,

If DHB0200c=1 AND DHB0200b<>1 AND DHB0200d<>1, continue with DHB0600

If DHB0200d=1 AND DHB0200b<>1 AND DHB0200c<>1, continue with DHB0210,

If DHB0200c=1 AND DHB0200d=1 AND DHB0200b<>1, continue with DHB0210,

else go to DHB0150

```
Filter: (DHB0200A=1 OR DHB0200B=1) AND (DHB0100=3 OR DHB0100=5 OR
DHB0100=6)
```

3.07A   DHB0150   PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE - PLOT OF LAND

Question: Does the <DHB9999> also include a plot of land, such as a garden?

1 - Yes	*-1 - Don't know*	***If =1, continue with DHB0151***
2 - No	*-2 - No answer*	
	-3 – Question filtered	***If=2 and (DHB0100=5 and (DHB0110 <>1 and <>2)), continue with DHB0152,***
		If=2 and DHB0100<>5 and (DHB0200c<>1 and DHB0200d<>1), continue with DHB0320,
		If=2 and DHB0100 <>5 and DHB0200c=1 and (DHB0200d<>1), continue with DHB0600,
		If=2 and DHB0100 <>5 and (DHB0200c<>1 and DHB0200d=1), continue with DHB0210,
		If=2 and DHB0100<>5 and (DHB0200c=1 and DHB0200d=1), continue with DHB0210,
		else go to DHB0320

3.07A   DHB0150   PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE - PLOT OF LAND

Question: Does the <DHB9999> also include a plot of land, such as a garden?

1 - Yes	*-1 - Don't know*	***If =1, continue with DHB0151***
2 - No	*-2 - No answer*	
	-3 – Question filtered	***If=2 and (DHB0100=5 and (DHB0110 <>1 and <>2)), continue with DHB0152,***
		If=2 and DHB0100<>5 and (DHB0200c<>1 and DHB0200d<>1), continue with DHB0320,
		If=2 and DHB0100 <>5 and DHB0200c=1 and (DHB0200d<>1), continue with DHB0600,
		If=2 and DHB0100 <>5 and (DHB0200c<>1 and DHB0200d=1), continue with DHB0210,
		If=2 and DHB0100<>5 and (DHB0200c=1 and DHB0200d=1), continue with DHB0210,
		else go to DHB0320

```
Filter: ((DHB0200a=1 OR DHB0200b=1) AND DHB0100<>3,5,6) OR DHB0150=1
```
3.07B   DHB0151   SIZE OF PLOT OF LAND - HOUSEHOLD MAIN RESIDENCE

Question: What is the size of the piece of land belonging directly to this <DHB9999> in square metres?

Numerical value in square metres, 5 digits

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

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

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

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

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

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

else go to DHB0320

```
Filter: DHB0100=5 AND DHB0110<>1 , 2
```
3.07C   DHB0152   SIZE OF UNOCCUPIED PART OF BUILDING - HOUSEHOLD MAIN RESIDENCE

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

Numerical value in square metres, 5 digits

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

If (DHB0200c<>1 and DHB0200d<>1), Continue with DHB0320

If (DHB0200c=1 and DHB0200d<>1), Continue with DHB0600,

If (DHB0200c<>1 and DHB0200d=1), Continue with DHB0210,

If (DHB0200c=1 and DHB0200d=1), Continue with DHB0210,

else go to DHB0320

3.08   DHB0210   FREE USE OF HOUSEHOLD MAIN RESIDENCE - ACTUAL OWNER

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

1 - Employer *-1 - Don't know* **If DHB0200c=1, continue with**
2 - Family members / friends *-2 - No answer* **DHB0600,**
3 - Charities / public sector bodies *-3 - Question filtered*

4 - Other (please specify PROG: **else go to DHB0320**
Insert text in DHB0210S)

3.09   DHB0600   HOUSING ALLOWANCE

Question: Do you receive housing allowance?

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

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

Question: How much do you pay per month in rent excluding bills?
     Please do not include utility costs such as heating, electricity, etc.

     (<IF DHB0600=1> Please take the whole rent into account, including the amount that is covered by the housing allowance).

Numerical value in EUR, 6 digits *-1 - Don't know* **If = -1, -2, -4, continue with**
     -2 - No answer **DHB0310,**
     -3 - Question filtered
     -4 - rent only known **else go to DHB0320**
     including utility costs:
     PROG: Insert button for
     "4"

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

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

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

3.10C DHB0320 UTILITY BILLS AT HOUSEHOLD MAIN RESIDENCE - AMOUNT
DHB0325 UTILITY BILLS AT HOUSEHOLD MAIN RESIDENCE - PERIOD OF TIME

PROG: A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPERATE VARIABLE (DHB0325). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).

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

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

Numerical value in EUR, 6 digits	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered*	***If (DHB0200a=1 and DHB0200b<>1), continue with DHB0400a-d***
		If (DHB0200a<>1 and DHB0200b=1), continue with HB0500
		else go to HB2400

```
Filter: DHB0200b=1
```

3.11 HB0500 PERCENTAGE OF OWNERSHIP OF HOUSEHOLD MAIN RESIDENCE

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

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

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

```
Filter: DHB0200a=1 OR DHB0200b=1
```

3.12A DHB0400a HOUSEHOLD MAIN RESIDENCE - MEANS OF PROPERTY ACQUISITION
-d

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

INT: Multiple answers possible.

1 - Named *2 - Not named*	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered*	***If multiple answers, continue with DHB0410,***
4 variables: *a - Purchased* *b - Constructed (yourself)* *c - Inherited* *d - Received as a gift (also signed over)*		***else go to HB0700***

3.12B   DHB0410 HOUSEHOLD MAIN RESIDENCE - MOST SIGNIFICANT MEANS OF PROPERTY ACQUISITION

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

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

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

3.13   HB0700   YEAR OF PROPERTY ACQUISITION - HOUSEHOLD MAIN RESIDENCE

Question: You told me that (you / your household / the household) moved into this <DHB9999> in <DHB0120>
In what year did (you / your household / the household) acquire <DHB9999> / the undeveloped plot of land?

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

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

3.14   HB0800   PROPERTY VALUE AT THE TIME OF ITS ACQUISITION

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

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

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

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

3.15 HB0900 CURRENT VALUE OF HOUSEHOLD MAIN RESIDENCE

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

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

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

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

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

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

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

1 - Yes   *-1 - Don't know*   ***If = 1, continue with HB1010***
2 - No   *-2 - No answer*
                   -3 - Question filtered   ***If = 2 AND (DHB0200a=1 or DHB0200b=1), continue with DHNB0100a-e ,***

                                              else go to HB2400

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

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

INT: The answer can be also zero.

Numerical value, 2 digits for   *-1 - Don't know*   ***If>0 continue with DHB500$x,***
(number of mortgages and loans)   *-2 - No answer*
                                    -3 - Question filtered   ***If=-1 or =-2 continue with DHB2600,***

                                                               If = 0, continue with DHNB0100a-e

```
Filter: HB1010>=1 AND loop cycles less than 3-times passed
```
Start of a loop for 3 with the <DHB9999> collateralised loans.
NOTE: Prototype for navigating within a loop at the end of the survey
If only 1 loan (<HB1010 =1>): "Let's now talk about the loan which is collateralised by the residence."
Go
to Text in DHB500$x.
If more than one loan:
Now let's talk about the (<HB1010 =2> two / < HB1010=3> three / < HB1010 >3> three most
important) loans, which are collateralised with this residence.
Please start with the loan with the largest outstanding balance and then continue to the next largest,
and so on (if existing).
For the second and third loop cycle: transitional text
Now let's come to the next largest outstanding balance.

3.17   DHB500$x   HMR MORTGAGES $x: TYPE OF LOAN
Question: Please refer to list 14. What type of loan is it?

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

1 - New loan - a new loan was   *-1 - Don't know*
taken out to finance a larger   *-2 - No answer*
purchase   *-3 - Question filtered*
2 - Refinancing - this loan was
used to pay off another loan
3 - A reverse annuity mortgage -
supplementary pension, which is
financed by a credit institution
against the equity of the property

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

3.18   HB120$xa- HMR MORTGAGES $x: PURPOSE OF THE LOAN
i

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

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

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

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

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - No other purpose
(only variables b to i)

9 variables:
a) Most important purpose
b)-i) Other purposes

3.19   HB130$x   HMR MORTGAGES $x: YEAR WHEN LOAN TAKEN OUT OR REFINANCED
Question: When did (you / your household / the household) (first take out this loan / < If DHB500$x =2 [refinanced] > most recently refinance this loan) / (< If DHB500$x =3 > When did the payments to the household begin)?

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

3.20   HB140$x   HMR MORTGAGES $x: INITIAL AMOUNT BORROWED
Question: What was the initial amount borrowed at the time the loan was (granted / < If DHB500$x =2 [refinanced] > most recently refinanced) / (< If DHB500$x =3 > What was the initial amount that was paid out)?

INT: In some instances, this may be zero

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

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

PROG: - ONLY ASK QUESTION IN FIRST LOOP.

- < IF DHB500$x =3 > INSERT "YES" AS ANSWER AND CONTINUE WITH HB160$x

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

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

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

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

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

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

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

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

Question: What is the outstanding balance on the loan?

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

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

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

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

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

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

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

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

Numerical value, 5 digits, 3 decimal places   *-1 - Don't know*   ***If = -1 or -2, continue with***
    -2 - No answer   ***DHB561$x,***
    -3 - Question filtered

    else go to DHB590$x

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

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

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

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

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

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

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS ENTRY SHOULD BE STORED IN A SEPERATE VARIABLE (DHB591$X). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
 - IF DHB590$x <0 HIDE QUESTION DHB591$x   AND CODE AS -3 (FILTERED)

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

Numerical value in EUR, 6 digits   *-1 - Don't know*   ***End of the loop for 3 loans.***
    -2 - No answer
    -3 - Question filtered   ***If HB1010> 1 AND in HB170$x more than 50% of the loops -1 or -2 continue with DHB2600,***

    if less than 50% -1 or -2 AND HB1010>3 continue with HB2100;

    else go to DHNB0100a-e

Filter: HB1010>1 AND in more than 50% of the loop cycles HB170$x=-1,-2

3.26B   DHB2600   ADDITIONAL QUESTION - MONEY STILL OWED ON LOANS (USING HMR AS COLLATERAL)

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

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

Numerical value in EUR, 9 digits   *-1 - Don't know*   **Continue with DHB2000**
                                        -2 - No answer
                                        -3 - Question filtered

Filter: HB1010>3 AND in less than 50% of the loop cycles HB170$x=-1,-2

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

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

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

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

Filter: HB1010<>0 AND NOT (HB1010=2 AND in less than 50% of the loop cycles HB170$x=-1,-2)

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

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE

         ENTRY REFERS TO. THIS ENTRY SHOULD BE STORED IN A SEPERATE VARIABLE (DHB2010). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
         - IF DHB2000x <0 HIDE QUESTION DHB2010 AND CODE AS -3 (FILTERED)

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

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

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

3.29 DHNB0100 THIRD PARTY SUPPORT FOR PROPERTY (HMR) ACQUISITION a-e

PROG: ALLOW MULTIPE ANSWERS

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

INT: - Present list 15
   - Multiple answers possible.

1 - Named
2 - Not named

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

a - Yes, guarantees
b - Yes, support without repayment obligations
c - Yes, loans from relatives and other individuals who do not belong to household
d - Yes, other (please specify PROG: Insert text in DHB0100S)
e - No. No guarantees or financial support

Properties other than household main residence

3.30 HB2400 HOUSEHOLD OWNS OTHER PROPERTIES APART FROM HMR

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

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

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

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

INT: Present list 16.

1 - Yes
2 - No

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

If = 1, continue with HB2410,

else go to DHB0800

3.31   HB2410   NUMBER OF PROPERTIES OTHER THAN HOUSEHOLD MAIN RESIDENCE

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

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

Numerical value, 2 digits (number of properties)	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered*	***If = -1 or = -2, continue with DHB2700***

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

Beginning of loop for 3 properties (other than household main residence)

See prototype model for navigation of loops in the appendix.

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

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

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

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

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

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

For the second and third loop cycle: transitional text

Let us now talk about the next property that (you own / your household owns / the household owns).

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

PROG: Text modules for DHB600$x:

     If

     DHB600$x = 1: "this single-family house or owner-occupied apartment"

     DHB600$x = 2: "this multiple-family dwelling / rented house"

     DHB600$x = 3: "this industrial building / warehouse"

     DHB600$x = 4: "this building plot / estate"

     DHB600$x = 5: "this garage"

     DHB600$x = 6: "this shop / medical practice"

     DHB600$x = 7: "this office building"

     DHB600$x = 8: "this hotel"

     DHB600$x = 9: "this farm"

     DHB600$x = 10: "this building with various uses"

     DHB600$x = 11: "this other property"

     DHB600$x = -1 or -2: "this property"

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

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

1 - Single-family house or owner-occupied dwelling, holiday apartment / home, semi-detached house	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered*
2 - Multiple-family dwelling / rented house	
3 - Industrial building / warehouse	

4 - Building plot / estate
5 - Garage
6 - Shop / medical practice
7 - Office building
8 - Hotel
9 - Farm
10 - Building with various uses (eg apartment building with shop)
(please specify PROG: Insert text in DHB600$xS1)
11 - Other (please specify PROG: Insert text in DHB600$xS)

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

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

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

1 - Yes	*-1 - Don't know*	***If = -1, -2, 2 continue with***
2 - No	*-2 - No answer*	***DHB651$x,***
	-3 - Question filtered	
		else go to HB270$x

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

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

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

1 - Yes	*-1 - Don't know*	***If = -1, -2, 2 continue with***
2 - No	*-2 - No answer*	***DHB652$x,***
	-3 - Question filtered	
		else go to HB270$x

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

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

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

1 - Yes	*-1 - Don't know*	***If = -1, -2, -3, 2 continue with***
2 - No	*-2 - No answer*	***DHB653$x,***
	-3 - Question filtered	
		else go to HB270$x

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

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

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

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

3.34   **HB270$x**   **OTHER PROPERTY $x: PERCENTAGE OF THE PROPERTY BELONGING TO HOUSEHOLD**

PROG: 100% BUTTON

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

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

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

3.35   **HB280$x**   **OTHER PROPERTY $x: CURRENT VALUE OF THE PROPERTY**

Question: <If DHB600$x = -1, -2, 1,2,3,5,6,7,8,11> If (you / your household / the household) were to sell (<DHB600$x Type of property >) including the plot of land, how much do you think (you / your household / the household) could sell it for?

                <If DHB600$x = 4 > If (you / your household / the household) were to sell (<DHB600$x Type of property >) including the plot of land, how much do you think (you / your household / the household) could sell it for?

                <If DHB600$x =9 > [Farm]> If (you / your household / the household) were to sell the farm (buildings and farmland), how much do you think (you / your household / the household) could sell it for? Please only consider the buildings and the farmland here. The value of farm implements, crops and livestock will be recorded later when we move on to talk about businesses.

                <If DHB600$x =10 [Building with various uses]> If (you / your household / the household) were to sell the building with various uses, including the plot of land, how much do you think (you / your household / the household) could sell it for? Please relate your answer to the entire building and the entire plot of land.

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

Numerical value in EUR, 9 digits   *-1 - Don't know*   ***End of the loop for 3 properties***
                                     -2 - No answer   ***(other than household main***
                                       -3 - Question filtered   ***residence).***

If HB2410>1 AND in HB280$x more than 50% of the loop cycles -1 or -2 continue with DHB2700,

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

else DHB2500

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

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

Numerical value in EUR, 9 digits   *-1 - Don't know*   **Go to DHB2500.**
                                          -2 - No answer
                                          -3 - Question filtered

3.37 HB2900 CURRENT VALUE OF THE 3+PROPERTIES

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

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

LOANS USING OTHER PROPERTIES AS COLLATERAL

3.38A DHB2500 MORTGAGES/LOANS COLLATERALISED WITH PROPERTY

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

<If <HB2410 [Number of properties other than household main residence]> 1>:
Are there currently any outstanding mortgages or loans that use at least one of the aforementioned properties as collateral?

<If <HB2410 [Number of properties other than household main residence]= -1 or -2>:
Are there currently any outstanding mortgages or loans that use these properties or plots of land as collateral?

1 - Yes   *-1 - Don't know*   **If = 1, continue with HB3010,**
2 - No   *-2 - No answer*
                                          -3 - Question filtered   **else go to DHB0800**

3.38B HB3010 Number of mortgages and loans

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

(If <HB1010>0> [mortgages which are collateralised using the household main residence>) mortgages and loans which are also collateralised with the <DHB9999>, which (you inhabit / your household inhabits / the household inhabits) do not need to be recorded again here.

Numerical value, 1 digit (number of   *-1 - Don't know*   **If = -1 or -2, go to DHB2800**
mortgages and loans)   *-2 - No answer*
                                          -3 - Question filtered

```
Filter: HB3010>=1 AND loop less than 3-times passed
```
Beginning of a loop for 3 mortgages and loans using other properties as collateral.
See prototype model for navigation of loops in the appendix.

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

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

DHB700$x   TYPE OF LOAN
a-c

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

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

1 - Named
2 - Not named

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

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

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

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

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

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

INT: - Multiple answers possible
  - Do not read out the possible answers.

1 - To purchase (the <DHB9999>), which (you / your household / the household) (inhabit / inhabits / inhabits) (main residence)
2 - To purchase another real estate asset
3 - To refurbish or renovate the residence
4 - To buy a vehicle or other means of transport
5 - To finance a business or professional activity
6 - To repay other consumer / instalment loans
7 - To finance training or a period of study (e.g. educational loan)
8 - To cover living expenses or other purchases
9 - Other (please specify. PROG: Insert text in HB320$xS)

-1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - No other purpose
(only variables b to i)

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

3.41 HB330$x YEAR WHEN LOAN TAKEN OUT OR REFINANCED
Question: In which year (did you / did your household / did the household) (first take out this loan / < If DHB700$x b=1 [refinanced] > most recently refinance this loan) / (< If DHB700$xc=1 > In which year did the payments to the household begin)?

Numerical value, 4 digits (year)

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

3.42 HB340$x INITIAL AMOUNT BORROWED
Question: What was the initial amount borrowed at the time the loan was (granted / < If DHB700$xb=1 [refinanced] > most recently refinanced) / (< If DHB700$x c=1 > What was the initial amount that was paid out?

INT: In some instances, this may be zero.

Numerical value in EUR, 9 digits

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

3.43   HB3501   ADDITIONAL BORROWING

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

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

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

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

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

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

INT: <If DHB700$x c <> 1>: Further explanations about the "agreed duration of the loan" can be found on the help page.

Numerical value, 2 digits (number of years)	*-1 - Don't know*
	-2 - No answer
	-3 - Question filtered
	-4 - No fixed duration agreed (line of credit / loan has no set term)
	PROG: BUTTON HERE INSTEAD OF -4

Online Glossary:

The length of the loan is the shortest of:

(1) the total agreed duration of the loan,

(2) the time since the last negotiation of the loan until the next required negotiation, or

(3) the time since the last negotiation of the loan until the loan is scheduled to be paid off.

If a loan has a variable rate of interest but no formally required renegotiation period, please state the total agreed duration of the loan (option 1).

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

3.45   HB370$x   AMOUNT STILL OWED

Question: What is the outstanding balance on the loan?

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

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

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

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

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

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

```
Filter: HB3010>=1 AND loop less than 3-times passed
```
3.47A   DHB770$x EFFECTIVE INTEREST RATE
Question: What is the current (annual) effective rate of interest that (you pay / your household pays / the household pays) for this loan?

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

Numerical value, 5 digits, 2 decimal places.	*-1 - Don't know*	***If = -1 or -2, continue with DHB771$x,***
	-2 - No answer	
	-3 - Question filtered	***else go to DHB710$x***

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

```
Filter: DHB770$x=-1,-2
```
3.47B   DHB771$x NOMINAL INTEREST RATE
Question: If you do not know the effective rate of interest: What is the current (annual) nominal rate of interest that (you pay / your household pays / the household pays) for this loan (< If HB380$x =1 [variable rate of interest]> the result of the last adjustment)?

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

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

```
Filter: HB3010>=1 AND loop less than 3-times passed
```
3.48A   DHB710$x LOAN INSTALMENTS - AMOUNT
LOAN INSTALMENTS - TIME PERIOD
PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE
ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHB711$x). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
- IF DHB710$x <0 HIDE QUESTION DHB711$x AND CODE AS -3 (FILTERED)
Question: How much is the monthly, quarterly or yearly payment on the loan including both interest and repayment that (you pay / your household pays / the household pays)?
 INT: Please do not include any insurance or other fees in this amount.

Numerical value in EUR, 6 digits	*-1 - Don't know*	***End of the loop for 3 loans.***
	-2 - No answer	
	-3 - Question filtered	***If HB3010>1 AND in HB370$x more than 50% of the loop cycles -1 or -2 continue with DHB2800,***
		if less than 50% -1 or -2 AND HB3010>3 go to HB4100;
		else go to DHB0800

```
Filter: (HB3010>1 AND in less than 50% of the loop cycles (HB370$x=-1,-
2)) OR HB3010=-1,-2
```
3.48B   DHB2800   ADDITIONAL QUESTION - MONEY STILL OWED ON OTHER LOANS
Question: What is the total outstanding balance for the remaining loans on the other properties?
INT: The amount we want is the outstanding principal excluding interest, special repayment fees etc, not the sum of future payments.

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

```
Filter: HB3010>3 AND in less than 50% of the loop cycles (HB370$x=-1,-2)
```
3.49   HB4100   MONEY STILL OWED - OTHER LOANS
Question: What is the total outstanding balance for (<HB3010=4> the remaining / < HB3010>4 all < HB3010 minus 3> other) loans?
INT: The amount we want is the outstanding principal excluding interest, special repayment fees etc, not the sum of future payments.

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

```
Filter: (HB3010>1 AND in more than 50% of the loop cycles (HB370$x=-1,-
2)) OR HB3010>3 OR (HB3010=-1,-2)
```
3.50   DHB2200   REPAYMENTS FOR MORTGAGES/LOANS COLLATERALISED USING 3+
DHB2210   PROPERTIES - AMOUNT
REPAYMENTS FOR MORTGAGES/LOANS COLLATERALISED USING 3+
PROPERTIES - TIME PERIOD
PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE
         ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE
         VARIABLE (DHB2210). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER
         (PLEASE SPECIFY).
         - IF DHB2200 <0 HIDE QUESTION DHB2210 AND CODE AS -3 (FILTERED)
Question: We have already talked about <number of loop cycles> loans in detail. Now I would like to
             ask a question about the (IF < HB3010>3 < HB3010 minus 3>) other loans.
             How much is the total monthly, quarterly or yearly repayment including both interest and
             repayment that (you pay / your household pays / the household pays) for this loan / these
             loans? Please do not include any insurance or other fees in this amount.

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

3.51A   DHB0800   OWNERSHIP OF CARS
Question: (Do you / Does your household / Does the household) own one or more cars for private
             use? This also includes leased vehicles including those for which the employer pays the
             leasing instalment.
INT: If (you own / your household owns / the household owns) one or more businesses, please do not include any cars that are fully owned by this business / these businesses.
INT: Please only note cars (including minivans) at this stage; other vehicles will be recorded later.

1 - Yes   *-1 - Don't know*   **If = -1, -2, 2 go to DHB1100**
2 - No   *-2 - No answer*

                                                         else go to DHB8888

DHB8888   TOTAL NUMBER OF CARS

PROG: GENERATE AUXILIARY VARIABLE DHB8888 -> Total number of cars.
Question: How many cars (do you / does your household / does the household) own?

numerical value	*-1 - Don't know*	***If DHB8888>0 "owns at least***
	-2 - No answer	***one car" continue with***
	-3 - Question filtered	***DHB820$x a-c,***
		else go to DHB1100.

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

PROG: - SHOW AFTER EACH INITIAL LOOP: LET'S NOW MOVE ON TO THE NEXT CAR.
- IF (DHB820$xa=-1 or -2 AND DHB820$xb=-1 or -2 AND DHB820$xc=-1 or -2) THEN TEXT MODULE DHB820$x a-c = ""
- INSERT A FREE TEXT FIELD FOR "OTHER" IN THE LIST OF CAR MAKES (STORE IN VARIABLE DHB820$xS"

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

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

Three variables	*-1 - Don't know*	***Beginning of a loop for all***
	-2 - No answer	***DHB8888 cars***
a - Make - insert list	*-3 - Question filtered*	
b - Model - free text		
c - Year of registration - year		
specification, 4-digits		

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

3.51C   DHB825$x LEASED CAR VERSUS CAR OWNED BY HOUSEHOLD

Question: Who is the owner of the vehicle (<DHB820$x a-c>)?
INT: In cases of doubt, the person named in the vehicle registration document should be used.

1 - Passenger car belonging to the	*-1 - Don't know*	***End of the loop for all DHB8888***
household	*-2 - No answer*	***cars***
2 - Passenger car is leased -	*-3 - Question filtered*	
household pays the leasing		
instalment itself		
3 - Passenger car is made		
available for use by employer		

DHB7777a NUMBER OF CARS PER CATEGORY -c

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

If DHB7777a>0 "owns at least one car" continue with DHB0810,

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

else go to DHB1100

3.51D   DHB0810   VALUE OF ALL CARS OWNED BY HOUSEHOLD

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

Numerical value in EUR, 9 digits	*-1 - Don't know*	***If DHB7777b>0 continue with DHB1000,***
	-2 - No answer	
	-3 - Question filtered	***else go to DHB1100***

3.52   DHB1000 LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD
DHB1010   MAKES THE PAYMENTS
LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - TIME PERIOD

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHB1010). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
- IF DHB1000 <0 HIDE QUESTION DHB1010 AND CODE AS -3 (FILTERED)

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

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

3.53A   DHB1100   OTHER VEHICLES

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

Please do not include any company vehicles or leased vehicles.

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

INT: Present list 17.

1 - Yes	*-1 - Don't know*	***If = 1, continue with DHB1200 a-h,***
2 - No	*-2 - No answer*	
		else go to DHC0100

3.53B DHB1200a NUMBER OF OTHER VEHICLES -h

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

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

INT: Present list 18.

Numerical value, 2 digits

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

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

3.54 HB4600 TOTAL VALUE OF OTHER VEHICLES

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

Numerical value in EUR, 9 digits

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

3.55A DHC0100 OTHER LEASING CONTRACTS

Question: (Do you have / Do you or another member of your household have / Does a member of the household have) (<DHB7777b>0> any other) leasing contracts (except for passenger cars and other vehicles), which have not yet expired?

1 - Yes
2 - No

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

If = 1, continue with DHC0110,

else go to HB4700

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

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE

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

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

Numerical value in EUR, 9 digits

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

3.56A HB4700 OWNERSHIP OF OTHER VALUABLES
PROG: DO NOT DISPLAY LIST ON SCREEN:
Works of art
Antiques
Valuable jewellery
Valuable collections
Other valuable items

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

INT: Present list 19.

1 - Yes	-1 - Don't know	**If = 1, continue with HB4710,**
2 - No	-2 - No answer	
		else go to HC0200

Filter: HB4700=1
3.56B HB4710 VALUE OF OTHER VALUABLES
Question: If (you / your household / the household) were to sell these items today, how much do you think (you could/ your household / the household could) get for them?
INT: <If the FKP cannot provide an answer, enquire>:
If an insurance policy has been taken out for these items, can you tell me what the insured value is?

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

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

4.01 HC0200 OWN CREDIT LINES
Question: (Do you / Do you or another member of your household / Does a member of the household) have a current account or any other account that can be overdrawn or which can be used as a credit facility?

1 - Yes	-1 - Don't know	**If = 1, continue with HC0210,**
2 - No	-2 - No answer	
		else go to HC0300

Filter: HC0200=1
4.01A HC0210 OUTSTANDING CREDIT LINE / OVERDRAFT BALANCE
Question: At present, is there any balance outstanding on any of (your / your household's / the household's) accounts of these types?

1 - Yes	-1 - Don't know	**If = 1, continue with HC0220,**
2 - No	-2 - No answer	
	-3 - Question filtered	**else go to HC0300**

Filter: HC0210=1
4.01B HC0220 AMOUNT OF OUTSTANDING CREDIT LINE / OVERDRAFT BALANCE
Question: What is the total amount overdrawn on all the accounts?

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

4.02A   HC0300   OWN CREDIT CARDS

Question: (Do you / Do you or another member of your household / Does any member of the household) own a credit card?

INT: Please do not include any credit cards which are paid for by employers. Do not consider debit cards here, i.e. cards where the transaction amount is deducted immediately from your bank account.

1 - Yes	*-1 - Don't know*	***If =1 continue with DHC0600,***
2 - No	*-2 - No answer*	
		else go to DHC0700

Filter: HC0300=1

4.02B   DHC0600   OWN CREDIT CARDS - POSITIVE BALANCE

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

1 - Yes	*-1 - Don't know*	***If =1 continue with DHC0610,***
2 - No	*-2 - No answer*	
		else go to HC0310

Filter: DHC0600=1

4.02C   DHC0610   AMOUNT OF POSITIVE BALANCE ON CREDIT CARD ACCOUNT

Question: What is the total positive balance for all the credit cards that (you / you or another member of your household / the household members) own?

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

Filter: HC0300=1

4.02D   HC0310   OUTSTANDING BALANCE ON CREDIT CARDS

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

1 - Yes	*-1 - Don't know*	***If =1 continue with HC0320,***
2 - No	*-2 - No answer*	
	-3 - Question filtered	***else go to DHC0700***

Filter: HC0310=1

4.02E   HC0320   AMOUNT OWED ON CREDIT CARDS

Question: What is the total outstanding amount on all the credit cards?

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

4.03BAFA   DHC0700 STUDENT GRANT / LOAN (BAFÖG)

Question: (Are you / Are you or another household member / Is a household member) currently receiving a student grant / loan (BAföG) or (have you / have you or another household member / has a household member) received a student grant / loan in the past?

1 - Yes	*-1 - Don't know*	***If =1 continue with DHC0710,***
2 - No	*-2 - No answer*	
	-3 - Question filtered	***else go to DHC0800***

4.03BAFB   **DHC0710 STUDENT GRANT / LOAN (BAFÖG) - LOAN AMOUNT**

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

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

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

Filter: DHC0710=1

4.03BAFC   **DHC0720 STUDENT GRANT / LOAN (BAFÖG) - OUTSTANDING BALANCE**

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

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

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

Filter: DHC0710=1

4.03BAFD   **DHC0730 STUDENT GRANT / LOAN (BAFÖG) - REPAYMENTS ALREADY COMMENCED**

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

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

Filter: DHC0730=1

4.03BAFE   **DHC0740 STUDENT GRANT / LOAN (BAFÖG) - REPAYMENTS - AMOUNT**
       DHC0741   STUDENT GRANT / LOAN (BAFÖG) - REPAYMENTS - TIME PERIOD

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHC0741). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
       - IF DHC0740 <0 HIDE QUESTION DHB0741 AND CODE AS -3 (FILTERED).

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

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

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

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

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

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

4.04A   DHC0800   UNCOLLATERALISED LOANS

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

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

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

1 - Yes   *-1 - Don't know*   ***If =1, continue with DHC0200 a-c,***
2 - No   *-2 - No answer*

                                                                else go to DHC1100

4.04B   DHC0200a NUMBER OF COLLATERALISED LOANS BY CATEGORY
           -c

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

INT: The answer may also be zero.
     If entry for all types of loans (loans from private individuals, from employer or other
     loans) is zero, then check the answers and add an annotation.

Numerical value in each case, 2   *-1 - Don't know*   ***If (DHC0200a= -1 or -2 AND***
digits   *-2 - No answer*   ***DHC0200b=-1 or   -2 AND***
                                       -3 - Question filtered   ***DHC0200c=-1 or -2) OR***
3 Variables   ***(DHC0200a AND DHC0200b AND***
a - Loans from private individuals   *** DHC0200c=0), continue with***
b - Loans from employer   ***DHC1000***
c - Other loans (e.g. consumer
loans / instalment loans)   ***else go to DHC600$xa-i***

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

Beginning of a loop for three loans:

See prototype model for navigation of loops in the appendix.

IF ONLY ONE LOAN EXISTS: <(DHC0200a =1 OR DHC0200b=1 OR DHC0200c=1) AND SUM OF THE AFORE-MENTIONED LOANS =1 > Let us now talk about this loan.

ELSE: Please begin with the loan with the highest outstanding amount and then move on to the loan with the next highest outstanding amount.

For the second and third loop cycle: transitional text

Let us now move on to the loan with the second highest / third highest outstanding balance.

4.05A   DHC600$x PURPOSE OF UNCOLLATERALISED LOAN
a-i

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

Question: For what purpose (did you / did your household / did the household) take out this loan?

INT: - Multiple answers possible
       - Do not read out the possible answers.

1 - To purchase the (<DHB9999>), which (you / your household / the household) (inhabit / inhabits / inhabits) (household main residence)	*-1 - Don't know*	***If =1, continue with DHC600$xz,***
	-2 - No answer	
	-3 - Question filtered	***else go to DHC610$x***
	-4 - No other purpose (only variables b to i)	
2 - To purchase another real estate asset		
3 - To refurbish or renovate the residence		
4 - To buy a vehicle or other means of transport		
5 - To finance a business or professional activity		
6 - To consolidate other consumption debts / instalment loans		
7 - To finance a training or period of study (e.g. educational loan)		
8 - To cover living expenses or other purchases		
9 - Other (please specify. PROG: Insert text in DHC600$xS)		

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

```
Filter: DHC600$xa=1
```

4.05B   DHC600$x CHECK - MORTGAGE
z

Question: Is this loan coupled with a mortgage or other securities on property?

INT: If the respondent answered "yes" to this question, then it is not an uncollateralised
     loan. In this case, move on to the next loan.

1 - Yes	*-1 - Don't know*	***If = 1, continue with page F,***
2 - No	*-2 - No answer*	
	-3 - Question filtered	***else go to DHC610$x***

```
Filter: DHC600$xz=1
```
PROG: CONTINUE WITH NEXT LOAN OR END OF THE LOOP.

INT: This loan is not an uncollateralised loan so move on to the next loan (if applicable).

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

4.06   DHC610$x AMOUNT INITIALLY BORROWED
Question: What was the initial amount borrowed at the time the loan was granted or most recently refinanced?

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

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

4.07   DHC620$x INITIAL LENGTH OF LOAN
Question: At the time the loan was granted / most recently refinanced, how many years were agreed for the repayment?

Numerical value, 2 digits   *-1 - Don't know*
                                 -2 - No answer
                                 -3 - Question filtered
                                 -4 - No fixed duration
                                 agreed (line of credit /
                                 loan has no set term)
                                 PROG: BUTTON HERE
                                 INSTEAD OF -4

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

4.08   DHC630$x OUTSTANDING BALANCE OF LOAN
Question: What is the outstanding balance of this loan?

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

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

4.09A DHC690$x EFFECTIVE INTEREST RATE

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

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

Numerical value, 4 digits, 2 decimal places.	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered*	*If = -1 or -2, continue with DHC691$x,* *else go to DHC650$x*

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

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

4.09B DHC691$x NOMINAL INTEREST RATE

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

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

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

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

4.10 DHC650$x CREDIT REPAYMENTS-AMOUNT
      DHC651$X CREDIT REPAYMENTS - TIME PERIOD

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

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

Numerical value in EUR, 6 digits	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered*	*End of the loop for 3 loans.* *If ((DHC0200a +DHC0200b + DHC0200c)>1) AND in DHC630$x more than 50% of the loop cycles -1 or -2 continue with DHC1000,* *if less than 50% -1 or -2 AND ((DHC0200a + DHC0200b + DHC0200c)>3) go to DHC0900;* *else DHC1100*

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

4.11   DHC1000   CHECK - PRINCIPAL OF ALL OTHER LOANS
Question: What is the total outstanding amount for these unsecured loans?

Numerical value in EUR, 9 digits   *-1 - Don't know*   ***If (DHC0200a+ DHC0200b+***
                                      -2 - No answer   ***DHC0200c>3), go to DHC0500***
                                      -3 - Question filtered
                                                           else DHC1100

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

4.12   DHC0900   TOTAL PRINCIPAL AMOUNT OF ALL OTHER LOANS
Question: Now think about any loans which we have not yet covered. What is the total outstanding
             amount for these remaining (<(DHC0200a+ DHC0200b+ DHC0200 DHC0200c) minus 3>)
             loans?

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

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

4.13   DHC0500   REPAYMENTS FOR ALL OTHER LOANS-AMOUNT
         DHC0510   DHC0510 REPAYMENTS FOR ALL OTHER LOANS - TIME PERIOD
PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE
         ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE
         VARIABLE (DHC0510). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER
         (PLEASE SPECIFY).
         - IF DHB0500 <0 HIDE QUESTION DHB0510 AND CODE AS -3 (FILTERED).
Question: We have already talked about <number of loop cycles> loans in detail. Now I would like to
             ask a question about the (<(DHC0200a+ DHC0200b+ DHC0200c) minus 3>) other loans.

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

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

4.14A   DHC1100   OUTSTANDING BILLS
Question: (Do you / Does your household / Does the household) have any unpaid bills which are
             more than 30 days overdue?

1 - Yes   *-1 - Don't know*   ***If DHC1100=1, continue with***
2 - No   *-2 - No answer*   ***DHC1150,***

                                    else go to filter before DHC0300

```
Filter: DHC1100=1
```

4.14B   DHC1150   OUTSTANDING BILLS - AMOUNT OWED
Question: What is the total outstanding amount for all these bills?

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

```
Filter: HB1010>0 OR HB3010>0 OR DHB1000>0 OR DHC0730=1 OR DHC0110>0 OR
(DHC0200a>0, b>0, c>0)
```

4.15   DHC0300   LATE OR MISSED PAYMENTS ON LOAN

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

1 - All payments made on time   *-1 - Don't know*
2 - One of the payments was late   *-2 - No answer*
or not made   *-3 - Question filtered*
3 - More than one payment was
late or not made

4.16A   HC1300   APPLICATION FOR LOAN/CREDIT

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

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

1 - Yes   *-1 - Don't know*   **If = 1, continue with HC1310B,**
2 - No   *-2 - No answer*

                                            else go to HC1400

```
Filter: HC1300=1
```

4.16B   HC1310   REFUSED CREDIT

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

1 - Yes, rejected completely   *-1 - Don't know*   **If = 1, continue with HC1320,**
2 - Yes, not granted full amount   *-2 - No answer*
3 - No   *-3 - Question filtered*   **else go to HC1400**

```
Filter: HC1310=1
```

4.16C   HC1320   RE-APPYLING FOR CREDIT

Question: (Were you / Was your household / Was the household) later able to obtain the full amount requested or did the credit requirement remain uncovered?

1 - Yes, all loans received in their   *-1 - Don't know*
full amounts   *-2 - No answer*
2 - No, credit requirement   *-3 - Question filtered*
remained uncovered

4.17   HC1400   NOT APPLYING FOR CREDIT DUE TO PERCEIVED CREDIT CONSTRAINT

Question: In the last three years, (did you / did you or another household member / did a household member) consider applying for a loan but then decided not to because (you thought / you or another household member thought / a household member thought) that the application would be rejected?

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

4.18A   DHC0400   GUARANTEES PROVIDED

Question: (Have you / Has your household / Has the household) acted as a guarantor for a loan? Please also consider any guarantes provided for businesses as well as for 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 go to Z101

Filter: DHC0400=1

4.18B   DHC0410   VALUE OF GUARANTEES PROVIDED

Question: What was the total amount of these guarantees?

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

Filter: internal FKP

ZI QUESTIONS

Reference unit: Household. Questions to be asked of FKP.

PROG: Only ask questions Z.101 to K.2 if FKP is a member of the household.

Let us now move on to a completely new topic. I would now like to ask you a few questions about your opinions and expectations.

Z.101   ZI101   satisfaction with life

Question: How satisfied are you with your life in general?

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

INT: Present list 20.

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

Z.103   ZI103   SELF-ASSESSMENT: RISK

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

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

INT: Present list 21.

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

Z.104   ZI104   SELF-ASSESSMENT: CONFIDENCE

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

Assess yourself on a scale from "0" to "10", with "0" being "I don't trust others at all" and "10" being "I trust others completely".
Please refer to list 22.

INT: Present list 22.

0: I do not trust others at all	-1 - Don't know
1:	-2 - No answer
2:	-3 - Question filtered
3:	
4:	
5:	
6:	
7:	
8:	
9:	
10: I trust others completely	

Z.105   ZI105   SELF-ASSESSMENT: PATIENCE
Question: How do you assess yourself:
Are you generally a patient person or an impatient person?

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

INT: Present list 23.

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

Filter: internal FKP
K.1   DHNI0800 CRISIS -   PRICE EXPECTATIONS
Question: How do you think the general price level will develop over the next 12 months? Please refer to list 24.

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

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

Filter: internal FKP
K.2   DHNI0100 CRISIS - TAXATION EXPECTATIONS
Question: How do you think taxes and social security contributions will develop over the next 12 months? Please refer back to list 24.

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

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

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

Reference unit: Household. Questions to be asked of FKP.
I would now like to ask you about (your / your household's / the household's) financial assets in greater
 detail.

5.01 HD0100 INVESTMENTS IN BUSINESSES NON PUBLICLY TRADED

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

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

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

```
Filter: HD0100=1
```
5.02A HD0200 INVESTMENTS IN SELF-EMPLOYMENT BUSINESSES

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

1 - Yes	*-1 - Don't know*	***If = 1, continue with HD0210,***
2 - No	*-2 - No answer*	
	-3 - Question filtered	***else go to HD1000***

```
Filter: HD0200=1
```
5.02B HD0210 NUMBER OF SELF-EMPLOYEMT BUSINESSES

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

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

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

```
Filter: HD0210>=1 OR loop cycles less than 3-times passed
```
Beginning of a loop for three businesses
See prototype model for navigation of loops in the appendix.
IF ONLY ONE BUSINESS < HD0210=1>: Let us now look at this business.
<ELSE>: Start with the business with the highest value and then continue in descending order.

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

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

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

INT: Encourage the respondent to provide more details if necessary

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

Subsequent recoding to NACE
Rev. 2 (2008), 1 digit, (21
Categories) in HD030$x

```
Filter: HD0210>=1 OR loop cycles less than 3-times passed
```
5.04   DHD540$x LEGAL FORM OF THE BUSINESS

Question: What is the legal form of this business? Please refer to list 25.

INT: Present list 25.

1 - Sole trader / freelancer   *-1 - Don't know*
2 - Private limited company (Ltd)   *-2 - No answer*
3 - General partnership   *-3 - Question filtered*
4 - Limited partnership
5 - Public limited company (PLC)
6 - Civil-law association
7 - Cooperative association
8 - Non-profit institution

```
Filter: HD0210>=1 OR loop cycles less than 3-times passed
```
5.05   DHD500$x HOUSEHOLD INVOLVED IN FOUNDATION BUSINESS

Question: (Were you / Were you or anybody else who now belongs to the household / Was anybody else who now belongs to the household) involved in founding the business?

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

```
Filter: DHD500$x=1
```
5.06   DHD510$x YEAR OF FOUNDATION

Question: In what year was the business founded?

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

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

```
Filter: DHD500$x=1
```
5.07A   DHD520$x SUPPORT FROM A THIRD PARTY FOR BUSINESS FOUNDATION
        a-e

Question: Did the guarantees or other financial support from relatives or other individuals, who do not belong to (your / your / the) household play a significant role when founding the business? Which of the answers specified in list 26 are applicable?

INT: Present list 26.

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

5 Variables:
a - Guarantees
b - Support without repayment obligations
c - Loans from relatives
d - Other (please specify. PROG: Insert text in DHD520$xS)
e - None

5.07B   DHD560$x SUPPORT FROM STATE FOR FOUNDATION

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

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

5.08   HD050$x   NUMBER OF EMPLOYEES IN THE BUSINESS

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

INT: This includes all employees as well as freelancers.

Numerical value, 5 digit	*-1 - Don't know*	***If =-4 go to HD070$x,***
	-2 - No answer	
	-3 - Question filtered	***else continue with HD060$x***
	-4: No other persons	
	PROG: CODE AS	
	BUTTON INSTEAD OF "-4"	

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

PROG: Multiple answers possible
Question: Which members of the household work in this business?

INT: Multiple answers possible.

Code for the respective person	*-1 - Don't know*	***If HD060$x f>0, continue with***
Display list of household members	*-2 - No answer*	***DHD065$x,***
aged 16 years and above	*-3 - Question filtered*	
Record a maximum of 6 persons	*-4 - Nobody*	***else go to HD070$x***
	-5 - no further person	
6 Variables	*PROG: FOR "-4":*	
a - person 1	*BUTTON: "Nobody"*	
b - person 2	*INSTEAD OF CODE*	
c - person 3		
d - person 4		
e - person 5		
f - person 6		

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

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

INT: If no other household members work in the business, please enter "0".

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

```
Filter: HD0210>=1 OR loop cycles less than 3-times passed
```
5.10   HD070$x   PERCENTAGE OF HOUSEHOLD OWNERSHIP OF BUSINESS

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

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

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


```
Filter: HD0210>=1 Or loop cycles less than 3-times passed
```
5.11A   HD080$x   VALUE OF THE BUSINESS

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

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

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

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

Numerical value in EUR, 9 digits   *-1 - Don't know*   ***If HD080$x = -1 or -2 AND***
                                       -2 - No answer   ***HD070$x <100%, continue with***
                                       -3 - Question filtered ***DHD085$x ,***

                                                                 else (end of the loop for 3
                                                                 businesses.

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

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

                                                                 else HD1000)

```
Filter: HD080$x=-1,-2 AND HD070$x<100%
```
5.11B   DHD085$x TOTAL VALUE OF THE BUSINESS
Question: Please try to specify the value of the business as a whole after deducting the liabilities.

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

Numerical value in EUR, 9 digits   *-1 - Don't know*   ***End of the loop for 3***
                                          -2 - No answer   ***businesses.***
                                          -3 - Question filtered
                                                                     If HD0210 >1 AND in HD080$x
                                                                     more than 50% of the loop
                                                                     cycles -1 or -2 continue with
                                                                     DHD3100,

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

                                                                     else HD1000


```
Filter: (HD0210>1 AND in more than 50% of the loop cycles (HD080$x=-1,-
2)) OR HD0200=-1,-2
```
5.11C   DHD3100   CHECK -TOTAL VALUE OF ALL BUSINESSES
Question: How much is (your share / your household's share / the household's share) of all
             <HD0210> businesses worth after deducting the liabilities?

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

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

Numerical value in EUR, 9 digits   *-1 - Don't know*   ***Go to HD1000***
                                          -2 - No answer
                                          -3 - Question filtered


```
Filter: (HD0210>3) AND in less than 50% of the loop cycles (HD080$x=-1,-2)
```
5.12   HD0900   VALUE OF ADDITIONAL BUSINESSES
Question: What is the value of (your / your household's / the household's) share of (IF HD0210=4
             the other business / <IF HD0210>4> the other < HD0210 minus 3> businesses) after
             deducting the liabilities?

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

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

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

HD0100=1
Investor / sleeping shareholder businesses:
5.13A   HD1000   SLEEPING SHAREHOLDER
Question: (Do you / Do you or any other member of your household / Do any of the household
             members) hold capital in any non-publicly traded businesses without any active
             involvement in the management, e.g. as a silent partner or investor?

1 - Yes   *-1 - Don't know*   ***If = 1, continue with HD1010,***
2 - No   *-2 - No answer*   ***else go to HD1100***
                                -3 - Question filtered

5.13B   HD1010   VALUE OF SHARES (SLEEPING SHAREHOLDER)

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

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

Let's now talk about financial investments:

5.14A   HD1100   OWN CURRENT ACCOUNTS

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

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

1 - Yes   *-1 - Don't know*   ***If = 1, continue with DHD3200,***
2 - No, no current account *-2 - No answer*

                                                        else go to text preceding DHD2700

5.14B   DHD3200   VALUE OF SIGHT DEPOSITS

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

INT: Enter account deficit as a negative figure.

Numerical value in EUR, 9 digits   *-1 - Don't know*
                                       -2 - No answer
                                       -3 - Question filtered
                                       -6 - No credit balance
                                       PROG: BUTTON "zero balance" INSTEAD OF "-6"

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

5.15A   DHD2700   RIESTER/RÜRUP PENSION PLANS

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

1 - Yes   *-1 - Don't know*   ***If = 1, continue with DHD2710 a-f,***
2 - No   *-2 - No answer*

                                    else go to DHD0400

5.15B   DHD2710a RIESTER/RÜRUP PENSION PLANS - TYPES
-f

PROG: ALLOW MULTIPLE ANSWERS

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

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

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

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

5.16A   DHD0400   OWN SAVINGS ACCOUNTS

Question: (<IF DHD2700=1> I would now like to ask you about savings accounts, savings and loan contracts and safe custody accounts. The next few questions refer solely to assets which are not invested in Riester or Rürup pension schemes. I will come back to Riester and Rürup pension plans later when we move on to retirement provisions.
(Do you / Do you or another member of your household / Does a member of the household) (<IF DHD2710a=1> except Riester or Rürup savings accounts) have any other savings accounts? See list 28 for further information

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

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

INT: Present list 28.

1 - Yes   -1 - Don't know   *If = 1, continue with HD1210,*
2 - No   -2 - No answer
                                                    else go to DHD0600

5.16B   HD1210   DEPOSITS ON SAVINGS ACCOUNTS
Question: In total, how much is in (this / all these) savings account(s) at present?

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

5.16C   DHD0500   SAVING - SAVINGS ACCOUNT

Question: (Do you / Does your household / Does the household) regularly invest a certain amount in (this account / these accounts)?

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

5.16D   DHD0510   SAVING - SAVINGS ACCOUNT-AMOUNT
DHD0511   SAVING - SAVINGS ACCOUNT - TIME PERIOD

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHD0511). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
- IF DHD0510 <0 HIDE QUESTION DHD0511 AND CODE AS -3 (FILTERED).

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

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

5.17A   DHD0600   SAVINGS AND LOAN CONTRACTS

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

1 - Yes	*-1 - Don't know*	***If = 1, continue with DHD0610,***
2 - No	*-2 - No answer*	
		else go to DHD0700

5.17B   DHD0610   POSITIVE BALANCE ON SAVINGS AND LOAN CONTRACTS

Question: In total, what is the current balance, ie the deposits earning interest, on (these savings and loan contracts / these savings and loan contracts of your household / these savings and loan contracts of the household)?
(< IF DHD2710b=1: please only consider non-Riester and non-Rürup savings and loan contracts here and in the following section.)

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

5.17C DHD0620 SAVINGS AMOUNT - HOME PURCHASE SAVINGS-AMOUNT
DHD0621 SAVINGS AMOUNT - HOME PURCHASE SAVINGS - TIME PERIOD

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

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

INT: If no savings deposits are made, please enter zero.

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

5.18A DHD0700 DEPOSITS OF SECURITIES

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

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

Investment decisions are particularly important for this study. Therefore, I would now like to ask you about the total value and the composition of your investment portfolio.

5.18B DHD0750 DEPOSITS OF SECURITIES - ESTIMATED MARKET VALUE

Question: Let's start with the total value. Please consider all deposits of securities that (you / you and the other household members / the household members) have (<If DHD2710c=1>, excluding Riester and Rürup mutual fund savings plans): What is the approximate current market value of the securities held in these deposits of securities in total?

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

5.18C   DHD0775a DEPOSIT OF SECURITIES - TYPES OF SECURITIES HELD -d

PROG: MULTIPLE ANSWERS POSSIBLE

Question: Which of the following types of securities are held in these deposits of securities? Please refer to list 29.

INT: - Present list 29
   - Multiple answers possible.
   - Further information on "mutual fund shares", "certificates", "fixed-income securities", "quoted shares" as well as "Exchange Traded Funds" can be found on the help page.

1 - Named
2 - Not named

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

If DHD0775a =1, continue with DHD2420h,

else go to filter preceding DHD0910.

a - Mutual fund shares
b -- Certificates
c - Fixed-interest securities (government bonds, corporate and bank bonds)
d - Quoted shares

Online Glossary:
A) A fund is a "basket" of a large number of securities which differ widely in some cases. A fund share denotes a share of this basket and its income. In some cases, only individual projects are financed by the fund, such as real estate, ship building or films. Examples of common types of funds are share-based funds, bond-based funds, money market funds, funds of funds, hedge funds, exchange traded funds (ETF), shipping funds and media funds.
B) Certificates are relatively new forms of investment. They are issued by banks and these banks are responsible for the return on these certificates. The return is dependent on the development of certain capital market variables, such as the stock price index, stock prices, interest rates and foreign exchange baskets. The repayment of the invested capital is not necessarily guaranteed. Examples of current types of certificates are bonus certificates, index certificates, discount certificates, leverage certificates, guarantee certificates and theme certificates.

C) Fixed-interest securities are assets which entitle the bearer to a fixed pre-determined rate of interest. Depending on who issued these securities, they could be government bonds (such as Federal bonds, Federal savings notes, Federal Treasury financing paper, Federal Treasury notes, municipal bonds, Pfandbriefe from Federal government, local and state government), corporate bonds or other debt securities (eg bank bonds).
D) A quoted share is a security that is traded on the stock market and which shows the shareholder (owner of the security) as being a partner in a public limited company. This type of security therefore usually entitles the bearer to a share of the corporate profits.   The share constitutes a certificate which securitises a share of the capital of a public limited company.
E) An Exchange Traded Fund (ETF) is a fund which is traded on the stock exchange and which is usually passively managed and usually represents an underlying index. ETFs can be traded at any time just like shares on the stock exchange at the usual charges for shares (investment fund without an initial charge). Owing to the favourable cost structure, they are also enjoying growing demand from private investors. ETFs are available for almost all investment classes. ETFs can be used to invest in shares, commodities, bonds, credit derivates and the money market.

5.19A   DHD2420h TOTAL VALUE OF INVESTMENT FUNDS

Question: Let's now move on to mutual fund shares.
   What is the approximate current market value of all the mutual fund shares in total?

Numerical value in EUR, 9 digits

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

5.19B DHD2410a TYPES OF INVESTMENT FUNDS
-g

PROG: MULTIPLE ANSWERS POSSIBLE

Question: Which of the fund types shown in list 30 (do you currently own / does your household currently own / does the household currently own)?

INT: - Present list 30
- Multiple answers possible.

1 - Named	*-1 - Don't know*	**If a variable DHD2410a-f=1,**
2 - Not named	*-2 - No answer*	**continue with DHD2420a-f,**
	-3 - Question filtered	
7 variables in each case:		**else go to DHD0800**

a - Funds predominantly investing in equity
b - Funds predominantly investing in bonds
c - Funds predominantly investing in money market instruments
d - Funds predominantly investing in real estate
e - Hedge funds
f - Other fund types (specify)
PROG: Insert text in DHD2410S)
g - Funds, but investment form unknown.

5.19C DHD2420a VALUE OF INVESTMENT FUNDS - TYPES
-f

PROG: SHOW NAMED FUND TYPES IN DHD2410a-g ONLY. WHERE REQUIRED, INSERT ANSWERS IN DHD2420A-F FOR THIS EURO-LOOP [NUMERICAL VALUE IN EUR, 9 DIGITS.]

Question: What is the current market value of (your mutual fund shares / the mutual fund shares of your household / the mutual fund shares of the household) for each respective fund type?

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

a - Funds predominantly investing in equity
b - Funds predominantly investing in bonds
c - Funds predominantly investing in money market instruments
d - Funds predominantly investing in real estate
e - Hedge funds
f - Other fund types

5.20A DHD0800 SAVING - FUNDS

Question: (Do you / Does your household / Does the household) regularly invest a certain amount in funds (e.g. in a fund savings plan)?

1 - Yes	*-1 - Don't know*	**If = 1, continue with DHD0810,**
2 - No	*-2 - No answer*	
	-3 - Question filtered	**else go to filter before DHD0910**

5.20B   DHD0810   SAVINGS AMOUNT - FUNDS - AMOUNT
**   DHD0811   SAVINGS AMOUNT - FUNDS - TIME PERIOD**

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE
        ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE
        VARIABLE (DHD0811). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER
        (PLEASE SPECIFY).
        - IF DHD0810 <0 HIDE QUESTION DHD0811 AND CODE AS -3 (FILTERED)

Question: How much (do you / does your household / does the household) usually invest in funds per
             month, quarter or year?

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

Filter: DHD0775b=1

Let us now talk about any certificates that (you own / you or any other members of your household own
 / the household members own).

5.21A   DHD0910   TOTAL MARKET VALUE OF CERTIFICATES
Question: In total, what is the current market value of these certificates?

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

Filter: DHD0775b=1

5.21B   DHD1000   SAVING - CERTIFICATES
Question: (Do you / Does your household / Does the household) regularly invest a certain amount in
             the form of certificates?

1 - Yes   *-1 - Don't know*   **If = 1, continue with DHD1010,**
2 - No   *-2 - No answer*
                       -3 - Question filtered **else go to filter before DHD2510**
                                                 a-f

Filter: DHD1000=1

5.21C   DHD1010   SAVINGS AMOUNT - CERTIFICATES-AMOUNT
**   DHD1011   SAVINGS AMOUNT - CERTIFICATES - TIME PERIOD**

PROG: - THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A
        SEPARATE VARIABLE (DHB1011). INPUT OPTIONS: MONTHLY, QUARTERLY,
        ANNUALLY, OTHER (PLEASE SPECIFY).
        - IF DHD1010 <0 HIDE QUESTION DHD1011 AND CODE AS -3 (FILTERED)

Question: How much (do you / does your household / does the household) usually invest in
             certificates per month, quarter or year?

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

I would now like to ask you a few questions about any fixed-interest securities that (you own / your household owns / the household owns).

5.22A   DHD2510a BOND ISSUER
-f

PROG: MULTIPLE ANSWERS POSSIBLE
Question: Who issued these fixed-interest securities?   Please refer to list 31.
INT: - Present list 31
     - Multiple answers possible.

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

a - Federal Government or local governments in Germany
e - Foreign central, state and local governments in the euro area
f - Foreign central, state and local governments outside of the euro area
b - Banks (e.g. bank bonds)
c - Businesses
d - Other (please specify. PROG: Insert text in DHD2510S)

5.22B   DHD2520   MARKET VALUE OF GOVERNMENT BONDS
Question: In total, what is the current market value of all these fixed-interest securities?

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

5.22C   DHD1100   SAVINGS - FIXED-RATE SECURITIES
Question: (Do you / Does your household / Does the household) regularly invest a certain amount in the form of fixed-interest securities?

1 - Yes   *-1 - Don't know*   **If = 1, continue with DHD1110,**
2 - No   *-2 - No answer*
                   -3 - Question filtered   **else go to filter before DHD2610**

5.22D   DHD1110   SAVINGS - FIXED-RATE SECURITIES-AMOUNT
DHD1111   SAVINGS - FIXED-RATE SECURITIES - TIME PERIOD

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHD1111). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
       - IF DHD1100 <0 HIDE QUESTION DHD1111 AND CODE AS -3 (FILTERED).
Question: How much (do you / does your household / does the household) usually invest in fixed-interest securities per month, quarter or year?

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

Let us now talk about the shares that (you own / your household owns / the household owns).

5.23A   DHD2610   VALUE OF LISTED SHARES

Question: In total, what is the current value of these shares? (<IF DHD0775a=1 OR DHD0775b=1 OR DHD0775a=-1 OR -2 OR DHD0775b=-1 OR -2> Please do not include any certificates or share-based funds.)

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

5.23B   DHD2620   SHARES ISSUED BY FOREIGN BUSINESSES

Question: Are any of these shares issued by a foreign company?
 INT: Foreign companies are companies where the headquarters are located outside of Germany.

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

5.23C   DHD1200   SAVINGS - SHARES

Question: (Do you / Does your household / Does the household) regularly invest a certain amount in the form of shares in publicly traded companies?
             (<IF DHD0775a=1>: Please include only those regular investments that you did not mention when we spoke about funds.>)

1 - Yes   *-1 - Don't know*   ***If = 1, continue with DHD1210,***
2 - No   *-2 - No answer*
                             -3 - Question filtered   ***else go to DHD2300***

5.23D   DHD1210   SAVINGS - SHARES - AMOUNT
DHD1211   SAVINGS - SHARES - TIME PERIOD

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHD1211). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
             - IF DHD1210 <0 HIDE QUESTION DHD1211 AND CODE AS -3 (FILTERED).

Question: How much (do you / does your household / does the household) usually invest in shares in publicly traded companies per month, quarter or year?

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

5.24A DHD2300 OTHER SECURITIES IN PORTFOLIO

Question: (<IF DHD0775a=1 or DHD0775b=1 or DHD0775c=1 or DHD0775d=1> We have spoken about (<IF DHD0775a=1>funds), (<IF DHD0775b=1> certificates), (<IF DHD0775c=1> fixed-interest securities), (<IF DHD0775 DHD0775d=1> shares in publicly traded companies) already.)

Are there any other securities in (your portfolio / your portfolio and the portfolio of other household members / the portfolio of all household members) that I have not recorded yet?

1 - Yes (please specify)	*-1 - Don't know*	***If = -1, -2, 2, continue with***
2 - No	*-2 - No answer*	***HD1600,***
	-3 - Question filtered	
		else go to DHD2305

5.24B DHD2305 OTHER SECURITIES IN PORTFOLIO - TYPE

Question: What are these securities?

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

5.24C DHD2310 OTHER SECURITIES IN PORTFOLIO-VALUE

Question: In total, what is the current value of these other securities?

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

5.24D DHD2330 SAVING-OTHER SECURITIES IN PORTFOLIO

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

1 - Yes	*-1 - Don't know*	***If = -1, -2, 2, continue with***
2 - No	*-2 - No answer*	***HD1600,***
	-3 - Question filtered	
		else go to DHD2320

5.24E DHD2320 OTHER SECURITIES IN PORTFOLIO-AMOUNT
DHD2321 OTHER SECURITIES IN PORTFOLIO- TIME PERIOD

PROG: A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHD2321). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).

Question: How much (do you / does your household / does the household) usually invest in these securities per month, quarter or year?

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

5.25A   HD1600   HOUSEHOLD OWNS MANAGED ACCOUNTS

Question: (Have you / Has your household / Has the household) used the services of an asset manager to invest (your / its / its) assets?

1 - Yes   *-1 - Don't know*   ***If = 1, continue with HD1610,***
2 - No   *-2 - No answer*

                                                       else go to HD1700

```
Filter: HD1600=1
```
5.25B   HD1610   MANAGED ACCOUNTS - ASSETS NOT ALREADY RECORDED

Question: Do these assets that are invested with the help of an asset manager constitute assets that I have not already recorded?

1 - Yes   *-1 - Don't know*   ***If = 1, continue with HD1620,***
2 - No   *-2 - No answer*
                              -3 - Question filtered   ***else go to HD1700***

```
Filter: HD1610=1
```
5.25C   HD1620   VALUE OF ADDITIONAL ASSETS IN MANAGED ACCOUNTS

Question: In total, what is the current value of these assets that I have not already recorded?

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

5.26A   HD1700   DEPTS OWED TO THE HOUSEHOLD

Question: Does anyone outside of the household owe money to (you / you or another member of your household / any member of the household)? By this I mean, for instance, loans to friends or relatives, other private loans, rent deposits or any other such loan I have not already recorded.

1 - Yes   *-1 - Don't know*   ***If = 1, continue with HD1710,***
2 - No   *-2 - No answer*
                              -3 - Question filtered   ***else go to HD1800***

```
Filter: HD1700=1
```
5.26B   HD1710   AMOUNT OWED TO THE HOUSEHOLD

Question: In total, how much is owed to (you / you or another member of your household / any member of the household)?

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

```
Filter: internal FKP AND anzhhm>1
```
5.27A   HD1800   INVESTMENT ATTITUDES - RISK PREFERENCES-HOUSEHOLD

Question: Which of the statements in list 32 comes closest to describing the attitude to risk when your household makes savings or investment decisions?
Please try and characterise the household as a whole, even if this is not always easy.

INT: - Present list 32.
      - Please code only the response deemed MOST APPLICABLE.

1 - We take substantial financial risks expecting to earn substantial returns
2 - We take above-average financial risks expecting to earn above-average returns
3 - We take average financial risks expecting to earn average returns

4 - We are not willing to take any financial risk
5 - No classification possible for the household as a whole

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

If HD1800=5, continue with DHD2800,

else go to HD1900

```
Filter: HD1800=5 OR (internal FKP AND anzhhm=1)
```
5.27B   DHD2800   INVESTMENT ATTITUDES - RISK PREFERENCES-INDIVIDUAL

Question: Which of the statements in list 33 comes closest to describing your personal attitude to risk when making savings or investment decisions personally?

INT: - Present list 33.
      - Please code only the response deemed MOST APPLICABLE.

1 - I take substantial financial risks expecting to earn substantial returns
2 - I take above-average financial risks expecting to earn above-average returns
3 - I take average financial risks expecting to earn average returns

4 - I am not willing to take any financial risk

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

5.28A   HD1900   ANY OTHER FINANCIAL ASSETS

Question: (Do you / Do you or does a member of your household / Does a member of the household) have any other substantial assets? List 34 contains some examples. (<If DHD 2700 = 1> Please do not include investments as part of "Riester" and "Rürup" private pension plans.)

INT: Shares in cooperatives
Precious metals
Options
Futures
Certified securities that are not held in a safe custody account
Proceeds from a lawsuit or estate that is being settled
Drilling rights, for example for oil and gas
Royalties
Other

INT: Present list 34.

1 - Yes
2 - No

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

If = 1, continue with HD1910,

else go to   DHD1300

5.28B   HD1910   SPECIFICATION OF OTHER ASSETS
Question: What are these assets?
INT: Allow up to 3.

Verbatim text answer, 255   *-1 - Don't know*
characters   *-2 - No answer*
                                     -3 - Question filtered

5.28C   HD1920   TOTAL VALUE OF OTHER ASSETS
Question: What is the total value of these other assets?

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

5.29A   DHD1300   DISCRETIONARY SAVING
Question: Some people and households do not save or do not save on a regular basis but invest whatever is left over on their current account. (Have you / Has your household / Has the household) invested funds on an "ad hoc basis" in the last 12 months? Please also consider payment orders that automatically transfer credit balances remaining on a current account at the end of the month to another account.

1 - Yes   *-1 - Don't know*   ***If = 1, continue with DHD1310,***
2 - No   *-2 - No answer*
                      -3 - Question filtered   ***else go to DHD1330***

5.29B   DHD1310   DISCRETIONARY SAVING - AMOUNT
Question: What was the total value of these irregular investment activities over the last 12 months?

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

**5.29C   DHD1320a DISCRETIONARY SAVING - SAVINGS METHOD
          -g**

PROG: MULTIPLE ANSWERS POSSIBLE

Question: In which form did (you / your household / the household) save these funds?

INT: - If the form cannot be assigned to one of the categories below, please record under
     "other" and state the form
     - Do not read out the possible answers
     -   Multiple answers possible.

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

7 variables:
a - Savings account, savings plan,
time deposit account or similar type
* of account*
b - Savings and loan contract
c - Investment funds, money
market funds or hedge funds
d - Certificates
e - Shares
f - Government bonds, corporate
bonds, other debt securities
g - Other (please specify, PROG:
Insert text in DHD1320S)

5.29D   DHD1330   DISCRETIONARY SAVING - SAVINGS USED

Question: (Have you / Has your household / Has the household) used savings deposits and assets
              in the last 12 months to finance current expenditure, ie not reinvesting the funds?
              Purchasing real estate, vehicles or valuable items would constitute reinvestment.

1 - Yes   *-1 - Don't know*   **If = 1, continue with DHD1340,**
2 - No   *-2 - No answer*
                              -3 - Question filtered   **else go to DHD2900**

5.29E   DHD1340   DISCRETIONARY SAVING - SAVINGS USED - AMOUNT

Question: What is the total value of the savings used over the last 12 months?

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

Z.111   DHD2900   INVESTMENT DECISIONS

PROG: NO MULTIPLE ANSWERS

Question: In general, how does your household make investment decisions?

INT: Code only one.

1 - Generally each person in the   *-1 - Don't know*
household makes their own   *-2 - No answer*
decisions   *-3 - Question filtered*
2 - We decide important things
together
3 - One household member
decides for the whole household
4 - Depends

Z.112 DHD3000$ SELF ASSESSMENT - QUALITY OF INFORMATION ABOUT HOUSEHOLD x MEMBERS

PROG: DISPLAY HOUSEHOLD MATRIX AND RECORD RATING FOR EACH HH MEMBER.

Question: How good do you think that the information that you were able to provide on the financial investments of the household members is? Please provide a rating for each person in (your / the) household.

1 - Very good	*-1 - Don't know*	***Loop for all persons in***
2 - Good	*-2 - No answer*	***household***
3 - Not so good	*-3 - Question filtered*	
4 - Poor		

5.K1 DHD1800 CRISIS - LOSSES / PROFITS REALISED

Question: (Have you / Has your household / Has the household), on balance, made substantial profits or substantial losses in the last 2 years when selling financial assets?

1 - Substantial profits	*-1 - Don't know*	***If = 1 or 3, continue with***
2 - Neither nor	*-2 - No answer*	***DHD1810,***
3 - Substantial losses	*-3 - Question filtered*	
		else go to HND3040

5.K2 DHD1810 CRISIS - LOSSES/PROFITS REALISED (TEXT)

Question: Can you please tell me which type of securities was affected the most?

Verbatim text answer, maximum	*-1 - Don't know*
256 characters	*-2 - No answer*
	-3 - Question filtered

5.K3 HND3040 CRISIS - RELUCTANCE TO INVEST IN CERTAIN INVESTMENT INSTRUMENTS

Question: Of the instruments that (you / your household / the household) owned two years ago, are there any in which (you / your household / the household) would not invest any more today?

1 - Yes	*-1 - Don't know*	***If = 1, continue with DHD1900,***
2 - No	*-2 - No answer*	
	-3 - Question filtered	***else go to HND3100***

5.K4 DHD1900 CRISIS - RELUCTANCE TO INVEST IN CERTAIN INVESTMENT INSTRUMENTS (TEXT)

PROG: VERBATIM TEXT TO BE RECORDED HERE, WILL BE CODED AT A LATER DATE.

Question: Which instruments would this be?

Verbatim text answer, maximum	*-1 - Don't know*
256 characters	*-2 - No answer*
	-3 - Question filtered

5.K5   HND3100   CRISIS - CHANGE IN NET WORTH

Question: Has (your net worth / your household's net worth / the household's net worth), on balance, increased or decreased substantially in the last 2 years? Or did it remain at roughly the same level? By net worth, I mean everything that (you own / your household owns / the household owns), less any debt.

1 - Has increased substantially   *-1 - Don't know*
2 - Has decreased substantially   *-2 - No answer*
3 - No major change

5.K6   HND3200   CRISIS - EXPECTED CHANGE IN FUTURE NET WORTH

Question: Now consider the next 2 years: Do you expect (your net worth / your household's net worth / the household's net worth), on balance, to increase or decrease substantially in the next 2 years? Or will it remain at roughly the same level?

1 - Will increase substantially   *-1 - Don't know*
2 - Will decrease substantially   *-2 - No answer*
3 - Expect no major change

5.30A   DHND0100 HOUSEHOLD'S BANK - SUBSISTENCE

Question: (Do you / Does your household / Does the household) have a house bank?
   INT: By house bank, I mean a bank that (you use / your household uses / the household uses) to conduct the majority of bank transactions.

1 - Yes   *-1 - Don't know*   ***If = 1, continue with DHND020,***
2 - No   *-2 - No answer*

                                                  else go to section 6


```
Filter: DHND0100=1
```
5.30B   DHND0200 HOUSEHOLD'S BANK - BANKING GROUP

Question: To which banking group does (your house bank / your household's house bank / the household's house bank) belong? Please refer to list 35.

INT: Present list 35.

1 - Sparkasse (savings bank)   *-1 - Don't know*
2 - Volksbank (People's bank) /   *-2 - No answer*
Raiffeisenbank   *-3 - Question filtered*
3 - Landesbank
4 - Big bank (Deutsche Bank,
Commerzbank, Dresdner Bank,
HypoVereinsbank, Postbank)
5 - Direct bank (e.g. ING-DiBa,
Comdirect, DKB)
6 - Other (please specify, PROG:
Insert text in DHND0200S)


```
Filter: DHND0100=1
```
5.K7   DHND0300 CRISIS - ASKED BANK FOR FINANCIAL ADVICE

Question: (Have you / Has your household / Has the household) used the services of an asset manager at (your / its / its) house bank in the last 2 years?

1 - Yes   *-1 - Don't know*   ***If = 1, continue with DHND0400,***
2 - No   *-2 - No answer*
                          -3 - Question filtered   ***else go to section 6***

5.K8   DHND0400 CRISIS - LIKELY ASK BANK FOR FINANCIAL ADVICE IN THE FUTURE

Question: Looking to the near future: How likely is it that (you / your household / the household) will follow the advice provided by (your / its / its) house bank?

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

SECTION 6: INTERGENERATIONAL TRANSFERS / GIFTS

Reference unit: Household. Questions to be asked to FKP.
Inheritance and gifts are of major importance for a household's wealth.

6.01   HH0100   RECEIPT OF SUBSTANTIAL GIFT OR INHERITANCE

Question: (<DHB0400c=1 or DHB0400d=1 or DHB0400c=1 and DHB0400d=1 [household main residence inherited or received as a gift]> In addition to the household main residence), (have you / have you or another member of your household / has any member of the household) ever received a substantial gift or inheritance, e.g. money or any other assets, from someone who is not a part of the household?

INT: Gifts are understood to include transfers of assets.
INT: It is up to the household to define what constitutes a "substantial" gift or inheritance.

1 - Yes   -1 - Don't know   **If = 1, continue with HH0110,**
2 - No   -2 - No answer
                                                                else go to HH0700

6.01A   HH0110   NUMBER OF SUBSTANTIAL GIFTS OR INHERITANCES RECEIVED

Question: How many substantial gifts or inheritances were received?

INT: If multiple household members jointly received a gift or inheritance, ie at the same time and from the same person, treat all as one gift or inheritance.

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

Loop for 3 gifts / inheritances
See prototype model for navigation of loops in the appendix.
If only one gift / inheritance < HH0110=1>: Let us now talk about this gift or inheritance.
If more than one gift / inheritance < HH0110>1 >: Start with the most important for (your current wealth / the current wealth of your household / the current wealth of the household). This does not necessarily have to be the largest gift / inheritance - but, for instance, one that was received at a time where extra money was particularly important.
If the number of gifts / inheritances is not known or no answer is given < HH0110= -1 OR -2>: The following questions are concerned with the most important gift / inheritance for (your current wealth / the current wealth of your household / the current wealth of the household). This does not necessarily have to be the largest gift / inheritance - but, for instance, one that was received at a time where extra money was particularly important.
PROG: IF ANSWER TO NUMBER OF GIFTS / INHERITANCES IS "DON'T KNOW" OR "NO ANSWER”
< HH0110= -1 OR -2>: REPEAT LOOP FOR MOST IMPORTANT GIFT / INHERITANCE.
For the second and / or third loop cycle: Transitional text
Let us continue with the next most important gift / inheritance. I mean the most important of those that we have not yet discussed.

6.02   HH050$x   GIFT OR INHERITANCE
PROG: IF HH050$x=-1 or -2 THEN TEXT MODULE HH050$X="gift or inheritance"
Question: Was that a gift or an inheritance?

1 - Gift	*-1 - Don't know*	***Beginning of loop for 3 gifts /***
2 - Inheritance	*-2 - No answer*	***inheritances***
	-3 - Question filtered	

6.03   HH020$x   YEAR GIFT / INHERITANCE WAS RECEIVED
Question: (<IF HH0110>1 OR =-1 OR =-2> In what year did (you / your household / the household) receive the <HH050$x> that was most important for (your current wealth / the current wealth of your household / the current wealth of the household)?

(<IF HH0110=1> In what year did (you / your household / the household) receive the <HH050$x>?)

For the second and / or third loop cycle: Transitional text:
In what year did (you / your household / the household) receive the <HH050$x>?

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

6.04 HH030$xa- TYPE OF ASSETS RECEIVED
i

PROG: MULTIPLE ANSWERS POSSIBLE.
Question: What type of asset was the <HH050$x>? Please refer to list 36.
INT: - Present list 36
- Multiple answers possible.

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

9 variables:
a - Money
b - Dwelling
c - Usufruct (use of a dwelling)
d - Land
e - Business
f - Securities, shares
g - Jewellery, furniture, artwork
h - Life insurance
i - Other assets (please specify,
PROG: Insert text in HH030$xS)

6.05 HH040$x   VALUE OF GIFT / INHERITANCE
Question: At the time (you / your household / the household) received the <HH050$x>, how much
was it worth?

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

6.06 DHH50$xa-o RECIPIENT OF GIFT / INHERITANCE

PROG: SHOW HH LIST. MULTIPLE ANSWERS POSSIBLE.
Question: Which member(s) of the household received the <HH050$x>?

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

Show HH list

6.07 DHH510$x PARTY FROM WHICH GIFT / INHERITANCE WAS RECEIVED
Question: From whom was the <HH050$x> received?
INT: This question aims to determine the relationship between the giver and the household member
who received the gift or inheritance.

1 - Maternal grandparents   *-1 - Don't know*   ***End of loop for 3 gifts /***
2 - Paternal grandparents   *-2 - No answer*   ***inheritances***
3 - Father   *-3 - Question filtered*
4 - Mother
5 - Parents
6 - Children
7 - Other relatives
8 - Other (please specify, PROG:
Insert text in DHH510S)

6.08   HH0700   EXPECT TO RECEIVE GIFT OR INHERITANCE IN THE FUTURE

Question: In the future, (do you / does your household / does the household) expect to receive a substantial gift or inheritance (from someone outside the household)?

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

Let us now talk about transfers that (you / your household / the household) made. These may include alimony or support payments, but also donations for persons in need, such as victims of the Haiti earthquake, to charities, such as the church or institutions, or to political parties.

6.09A   HI0300   REGULAR TRANSFERS TO INDIVIDUALS OUTSIDE THE HOUSEHOLD

Question: Did (you / your household / the household) make alimony or support payments on a regular basis to persons who are not part of the household in the last 12 months? Do not consider one-off payments or gifts.

INT: This does NOT include wage payments to domestic staff.

1 - Yes	-1 - Don't know	*If = 1, continue with DHI0100,*
2 - No	-2 - No answer	
		else go to DHH0800

Filter: HI0300=1

6.09B   DHI0100   VALUE OF TRANSFERS - AMOUNT
**   DHI0110   DHI0110 VALUE OF TRANSFERS - TIME PERIOD**

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE

        ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHI0110). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
        - IF DHI0100 <0 HIDE QUESTION DHI0110 AND CODE AS -3 (FILTERED).

Question: About how much money (do you / does your household / does the household) give per month, quarter or year as regular transfers?

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

6.10A   DHH0800   DONATIONS

Question: Did (you / your household / the household) make voluntary payments to non-profit organisations (donations, contributions) in 2009?

1 - Yes	-1 - Don't know	*If = 1, continue with DHH0805,*
2 - No	-2 - No answer	
		else go to DHH0900

Filter: DHH0800=1

6.10B   DHH0805   VALUE OF DONATIONS - AMOUNT

Question: How high were these voluntary payments?

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

6.11A   DHH0900   CHURCH TAX

Question: Many people additionally pay church tax. (Do you / does your household / does the household) also   pay church tax?

1 - Yes	-1 - Don't know	*If =1, continue with DHH0905,*
2 - No	-2 - No answer	
		else go to filter before ZI106

6.11B   DHH0905   VALUE OF CHURCH TAX - AMOUNT
**   DHH0910   VALUE OF CHURCH TAX - TIME PERIOD**

PROG: A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DHH0910). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).

Question: Please estimate how much church tax (you pay / your household pays / the household pays) per month, quarter or year.

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

Filter: internal FKP

Z.106   ZI106   VISIT TO RELIGOUS SERVICE
Question: Irrespective of whether you pay church tax, how often do you go to church, the synagogue or the mosque?

INT: Read out options.

1 - Regularly   *-1 - Don't know*
2 - When the occasion arises   *-2 - No answer*
3 - For feast days and religious   *-3 - Question filtered*
festivals
4 - Never

Filter: internal FKP

At the end of this section, I have a few questions geared toward a better understanding savings decisions. You can also read the questions in list 37.

FL.1   DHNM0100 FINANCIAL LITERACY - COMPOUND INTEREST EFFECT
Question: Let us assume that you have a balance of €100 on your savings account. This balance bears interest at a rate of 2% per year and you leave it for 5 years on this account. How high do you think your balance will be after 5 years?

INT: Present list 37.

1 - More than €102   *-1 - Don't know*
2 - Exactly €102   *-2 - No answer*
3 - Less than €102   *-3 - Question filtered*

Filter: internal FKP

FL.2   DHNM0200 FINANCIAL LITERACY - INFLATION
Question: Let us assume that your savings account bears interest at a rate of 1% per year and the rate of inflation is 2% per year. Do you think that in one year's time the balance on your savings account will buy the same as, more than or less than today

1 - More   *-1 - Don't know*
2 - The same   *-2 - No answer*
3 - Less than today   *-3 - Question filtered*

Filter: internal FKP

FL.3   DHNM0300 FINANCIAL LITERACY - DIVERSIFICATION
Question: Do you agree with the following statement: "Investing in shares of one company is less risky than investing in a fund containing shares of similar companies"?

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

START OF PERSONAL INTERVIEW

SECTION 7: EMPLOYMENT

Reference unit: Household members aged 16+. Questions to be asked to individual HH members or proxy.

PROG: INTERVIEW WITH INTERNAL FKP.

For multi-person households: So far you have answered questions about the situation of (your / your / the) household as a whole.

The following questions about employment refer to your personal situation.

PROG: IN PERSONAL INTERVIEW ONLY – NOT IN INTERVIEW WITH FKP

The following questions about employment refer to the personal situation of [NAME].

NOTE ON INTERVIEW STRATEGY: FIRST ASK FKP QUESTIONS FROM ALL BLOCKS, THEN START AGAIN AT SECTION 7 FOR EVERY PERSON AGED 16+ AND ASK THE QUESTIONS THAT ARE RELEVANT FOR INDIVIDUAL PERSONS (BLOCKS 7, 8 AND 9).

In an interview with the internal FKP or if the HH comprises just one person -> continue with DPE9040,
else go to DPE9020.

Filter: all persons except internal FKP AND anzhhm>1

7.R   PE9020   respondent of the employment section
PROG: SHOW HOUSEHOLD MATRIX.

INT: Please state whether the personal interview was conducted with the person directly or with a proxy.

The questions in this section and for [NAME] were answered by:

Numerical value (ID of person interviewed)	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered*	*If [NAME]=ID (personal interview), continue with infotext,* *else go to DPE9030*

```
Filter: all persons except internal FKP AND Proxy-Interview
```
7.RB   DPE9030   CONSENT FOR PROXY

Question: Has [NAME] given (his / her) consent for you to answer the following questions on (his / her) behalf?

INT: The subject of the questions must first be informed about the study. Corresponding information can be found on the help page.

1 - Yes   *-3 - Question filtered*   **If = 2, continue with PF9020,**
2 - No

                                                                         else go to   DPE9040

Online Glossary:
PROG: TEXT FOR HELP PAGE = INSERT "INTRODUCTION" TEXT FROM ABOVE HERE.

The questions in this interview are mainly financial in nature. Some of the questions will have an answer given as an amount. The ideal response would always be a specific amount in euro. However, you can also provide the information in other currencies, e.g. Deutsche Mark. If you do not know the exact amount, or if you do not want to tell me, you can also provide a range. Of course, if there is a question you are not able to answer at all or do not want to answer, we can move on to the next question.

To help you in answering the questions, you may wish to consult information received from banks, insurance corporations, your employer or other parties. This may also speed up the interview process. Under no circumstances will I ask you for account numbers or PINs or look at the documents myself, unless at your express request.

May I start the interview now?

1 - Yes, start the interview.
9 - No, respondent is not willing to continue with the interview. -> END

7.G   DPE9040   GENDER

PROG: <Probe question only if gender in dpe9040 is different from gender in the household matrix>:[Name] is [information from question DPE9040]. Is this correct?
        Please check entry.

        1: Entry is correct.
        2: Entry has to be corrected -> back to DPE9040

INT: - Enter gender of [Name]
        - if not obvious, please ask: I am required to ask, what is (your / [NAME]'s gender)?

1 - Male
2 - Female

7.GJ   DPE9050   YEAR OF BIRTH

Question: Before we start with the questions about employment, could you please tell me in which year (you were / [Name] was) born?

INT: <PROG: After question: Calculate year of birth according to age in household matrix. If year of birth in DPE9050 differs by more than two years>:
The year of birth [information from DPE9050] does not match the age of [Name] ([Age] years old). Please check the entry <If not the proxy> and make sure that you are talking to the right person).

1: Year of birth for [Name] is correct.
2: Year of birth for [Name] has to be corrected -> back to DPE9050.

Numerical value, 4 digits   *-1 - Don't know*
                                     -2 - No answer

7.W   DRA0400   PLACE OF RESIDENCE IN 1989

Question: Where (were you / was [Name]) living when the Berlin wall came down?

1 - In the domain of the (former) Federal Republic of Germany, including West Berlin	*-1 - Don't know*
	-2 - No answer
	-3 - Question filtered
2 - In the domain of the former German Democratic Republic	
3 - Elsewhere (please specify, PROG: Insert text in DRA0400S)	

7.01   DPE0100a-k   CURRENT EMPLOYMENT STATUS

PROG: RECORD MAIN STATUS IN DPE0100a.

Question: (<IF ONLY ONE PERSON IN HH AND HD0200=1> We have already spoken briefly about your company. Now I will ask you a few questions about your work.)

Which of the categories in list 38 best describe (your / [Name]'s) current employment status?
Multiple answers possible.
Which of these describes the main employment status?

INT: - Multiple answers possible
     - Present list 38. [CATEGORY 1, 2, 3, 4 (EMPLOYED) VISUALLY SEPARATE
     FROM 5-11 (NOT IN PAID EMPLOYMENT)]
     - Please mind the following:
       ~ For part-time job with 50 % or 75 % enter 2 - part-time
       ~ If more than one different part-time job enter 2 - part-time.
       ~ For freelancers working 40 hours a week or more enter 1 - full-time. For
         freelancers working less enter 2 - part-time.
       ~ For persons in early retirement programme: enter 2 - part-time as main status and
     7 - pensioner or retired civil servant as other employment status.

1 - In full-time employment, also apprenticeship	*-1 - Don't know*	***If DPE0100a=1, 2, 3, 4 (employed as most important status),***
2 - In part-time employment	*-2 - No answer*	***continue with PE0800,***
3 - In low-paid part-time or irregular employment	*-4: No other employment status (only b) to k))*	
4 - On maternity leave / paternity leave / long-term sick leave / other period of leave (planning to return to work)		***else go to DPE1700***
5 - Unemployed		
6 - Student, pupil, unpaid intern		
7 - Pensioner or retired civil servant		
8 - Retired early or about to retire - also unfit for work or reduced ability to work		
9 - On national service / community service / a voluntary year		
10 - Homemaker		
11 - In other non-paid employment (please specify, PROG: Insert text in DPE0100S)		

Set of 11 variables
a) Main status
b) - k) Additional status

7.02 PE0800 CURRENTLY MORE THAN ONE JOB/EMPLOYERS

Question: <Do you / Does [Name]> currently have more than one job? By this, I also mean self-employed positions.

1 - Yes
2 - No

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

Filter: DPE0100a=1,2,3,4

7.03 DPE0200a TYPE OF CURRENT EMPLOYMENT RELATIONSHIP

PROG: ENTER JOB WITH MOST HOURS PER WEEK IN DPE0200a.

Question: <If PE0800=1 or PE0800=-1 or PE0800=-2> Please refer to list 39. Which of these best describes (your / [Name]'s) main job? Please consider the job with the most hours per week.

<If PE0800 =2> Please refer to list 39. Which of these best describes (your / [Name]'s) main job?

INT: Present list 39.

1 - worker / labour (also agriculture)
2 - Employee
3 - Civil servant (including judge, career and regular soldier)
4 - Self-employed or entrepreneur (including self-employed farmer) without employees
5 - Self-employed or entrepreneur (including self-employed farmer) with employees
6 - Trainee / on work experience / interns
7 - Unpaid family worker

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

If DPE0200a=1, continue with DPE0210,

if DPE0200a=2, continue with DPE0220,

if DPE0200a=3, continue with DPE0230,

else go to DPE0300

Filter: DPE0100a=1

7.03A DPE0210 EMPLOYMENT STATUS - WORKER

Question: In what kind of job (are you / is [Name]) currently employed? Please refer to list 40. If PE0800 =1: Please consider the job with the most hours per week.

INT: Present list 40.

1 - Unskilled worker who has not completed any vocational training
2 - Semi-skilled worker who has completed some vocational training
3 - Skilled worker who has completed vocational training
4 - Foreman or group leader
5 - Master craftsman or site foreman

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

Continue with DPE0300

7.03B   DPE0220   EMPLOYMENT STATUS - SALARIED EMPLOYEE
Question: In what kind of job (are you / is [Name]) currently employed? Please refer to list 41. If PE0800=1: Please consider the job with the most hours per week.

INT: Present list 41

1 - foreman
2 - Employee with simple duties - no vocational training completed
3 - Employee with simple duties - vocational training completed
4 - Employee with specific duties (e.g. clerical officer, accounts officer, draughtsman)
5 - Employee with highly-specific or managerial duties (e.g. research assistant, engineer, head of department)
6 - Employee with extensive managerial duties (e.g. manager, managing director)

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

Continue with DPE0300

Filter: DPE0100a=3

7.03C   DPE0230   EMPLOYMENT STATUS - CIVIL SERVANT
Question: <IF PE0800=1:> When answering the following questions, please consider the job with the most hours per week.
In what kind of job (are you / is [Name]) currently employed?
Please refer to list 42.

INT: Present list 42.

1 - Civil servant in the Lower Service
2 - Civil servant in the Intermediate Service
3 - Civil servant in the Upper Intermediate Service
4 - Civil servant in the Higher Service

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

Continue with DPE0300

Filter: DPE0100a=1,2,3,4

7.04   PE0300   JOB DESCRIPTION (ISCO)
        DPE0300   JOB DESCRIPTION (TEXT)
PROG: VERBATIM TEXT ANSWER AND ISCO CODING AFTER THE INTERVIEW.
Question: What is (your / [Name]'s) job title and what does the job involve?
 INT: Tell me more about that.
INT: Write down both the job title and description of tasks.

Verbatim text answer in variable DPE0300
Numerical code, 2 digits (based on ISCO classification of occupations)

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

If DPE0200a =4,5,6,7, continue with DPE1500,

else go to PE0500

7.05   **PE0500**   **TYPE OF EMPLOYMENT CONTRACT**

Question: Is this a permanent position or a temporary contract?

1 - Permanent position   *-1 - Don't know*   ***If DPE0200a =1 or 2 AND***
2 - Temporary contract   *-2 - No answer*   ***PE0500=2,***
                                  -3 - Question filtered

                                                             ***continue with DPE1300, else go
                                                             to DPE1500***

7.06   **DPE1300**   **ONE EURO JOB / JOB CREATION MEASURES**

Question: Is this job part of a job creation scheme, government-supported work opportunity or a "one euro job"?

1 - Yes, job creation scheme   *-1 - Don't know*
position (including government-   *-2 - No answer*
supported work opportunity)   *-3 - Question filtered*
2 - Yes, a "one euro job"
3 - No

7.07   **DPE1500**   **YEAR-ROUND JOB**

Question: Is this (<IF DPE0200a =4 or 5> self-employed) position a seasonal job?

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

7.08   **PE0600**   **WORKING HOURS PER WEEK - MAIN JOB**

Question: <IF DPE1500 = 2, -1, -2> How many hours a week (do you / does [Name]) usually work?

              <IF DPE1500 = 1> How many hours a week (do you / does [Name]) usually work during the season?

              (<If DPE0200a<>4,5,7>I think about the real working hours).

Numerical value, 3 digit   *-1 - Don't know*   ***If DPE1500 = 1, continue with***
                                    -2 - No answer   ***dpe1699,***
                                    -3 - Question filtered
                                                               else go to DPE0400

7.09   **dpe1699**   **NUMBER OF WEEKS WORKED PER YEAR - SEASONAL WORKER**

Question: For how many weeks a year (do you / does [Name]) work on this job?

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

7.10 PE0400 MAIN ACTIVITY OF COMPANY (NACE)
DPE0400 MAIN ACTIVITY OF COMPANY (TEXT)

Question: (<IF ONLY ONE PERSON IN HH AND HD0200=1 AND HD0210 in DPE0200a = 1 AND DPE0200a =4 or 5 > PROG: Insert text from DHD0301 and continue with PE0700).

<IF DPE0200a =4 or 5> Please describe in as much detail as possible in which field you predominantly work in that self-employed or employed activity. (< If respondent is FKP and HD0200=1> In this question the focus is on your work. We may have already spoken about your business / businesses.

<Else> Please describe in as much detail as possible the field in which this business operates. Please consider the job with the most hours per week.

INT: If necessary, encourage the respondent to provide more details.

Verbatim text answer of the description in variable DPE0400 Subsequent recoding to NACE Rev 2 (2008), 1 digit, (21 categories) in PE0400	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered* *-4: PROG: New button: "Already recorded"*

7.11 PE0700 TIME IN MAIN JOB

Question: How long (have you / has [Name]) been working (<IF DPE0200a =4 or 5> in that self-employed activity or as a managing director or senior manager) / (<IF DPE0200a =1, 2, 3, 6, 7> for that company or organisation)?

INT: Enter length in years, not more than 1 decimal place

Numerical value in years, 3 digits, 1 decimal place	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered*	*If PE0800 =-1or =-2 or =2 AND DPE0100a-k =1 or =2, continue with PNE2800,* *if PE0800=1, continue with PE0810,* *else go to PNE2700*

7.12 PE0810 CURRENTLY MORE THAN ONE JOB / EMPLOYER - TYPE

Question: You have just told me that (you have / [Name] has) other jobs or secondary activities in addition to (your / [his / her]) main job: Which of the following statements best describes (your / [Name]'s) situation with regard to these activities?

1 - One or more paid jobs *2 - One or more self-employed positions* *3 - Both*	*-1 - Don't know* *-2 - No answer* *-3 - Question filtered*	*If DPE0100a-k =1 or =2, continue with PNE2800,* *else go to PNE2700*

7.K1   PNE2800   CRISIS - EXPECTED CHANGES OR DETERIORATION IN JOB CONDITIONS NEXT TWO YEARS

Question: <IF DPE0200a =4 or 5> (Do you / Does [Name]) expect that (you / [he / she]) could be affected in the next two years by an unwelcome change in (your / [his / her]) employment situation, e.g. end of self-employed activities, sharp reduction in business, closure of own business?

<Else> (Do you / Does [Name]) expect that (you / [he / she]) could be affected in the next two years by an unwelcome change in (your / [his / her]) employment situation, e.g. job loss or short-time work?

1 - Yes	-1 - Don't know	**If = 1, continue with PNE2850a-**
2 - No	-2 - No answer	**e,**
	-3 - Question filtered	

7.K2   PNE2850a-f   CRISIS - EXPECTED CHANGES

Question: What kind of change / deterioration could this be? Please refer to list 43.

INT: - Multiple answers possible.
   - Present list 43.

1 - Named	-1 - Don't know	**Continue with PNE2700**
2 - Not named	-2 - No answer	
	-3 - Question filtered	
a - Job loss	-4 - Not applicable: I did	
b - End of self-employed activities, closure of own business	not work	
c - Short-time work		
d - Unwelcome change in type of work		
e - Unwelcome change in workplace		
f - Other (please specify, PROG: Insert text in PNE2850S)		

7.13   DPE1700   EMPLOYMENT STATUS OF LAST MAIN JOB - UNFIT WORK, REDUCED ABILITY TO WORK

Question: (Are you / Is [Name]) unfit for work or (do you / does [Name]) have a reduced ability to work?

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

7.14   PE0900   EVER BEEN EMPLOYED

Question: (Have you / Has [Name]) ever been employed full time, part time or in irregular employment for at least 6 months of a year?

1 - Yes	-1 - Don't know	**If =1, continue with DPE0500a,**
2 - No	-2 - No answer	
	-3 - Question filtered	**else go to DPE1275**

```
Filter: PE0900=1
```
LAST JOB HELD

```
PROG: Text modules for question DPE0500a:
If DPE0100a = 5: the period of unemployment
If DPE0100a = 6: school, degree or work experience
If DPE0100a = 7: retirement
If DPE0100a = 8: early retirement or inability to work
If DPE0100a = 9: national service, community service or voluntary year
If DPE0100a = 10: homemaker activities
If DPE0100a = 11: this job
```

7.15   DPE0500a TYPE OF EMPLOYMENT RELATIONSHIP - LAST JOB

Question: You stated that (you are / [Name] is) currently mainly (a) [PROG: SHOW DPE0100a] (<If DPE0100b-k<=4 AND >0: and working is only (your/[Name]'s secondary occupation. Which type of job did you have before [PROG: Text modules for questions DPE0500a]? If you had more than one job, please consider the job with the most hours per week. (<If DPE0100b-k<=4 AND >0> This does not include (your / [Name]'s) current job.)
Please refer to list 39.

INT: Present list 39.

1 - Worker / labour (also agriculture)	*-1 - Don't know*	***If =1, continue with DPE0510,***
2 - Employee	*-2 - No answer*	***if =2, continue with DPE0520,***
3 - Civil servant (including judge, career soldier)	*-3 - Question filtered*	***if =3, continue with DPE0530,***
4 - Self-employed (including self-employed farmer) without employees		***else go to PNE2010***
5 - Self-employed (including self-employed farmer) with employees		
6 - Trainee / on work experience / interns		
7 - Unpaid family worker		

```
Filter: more than one options named in DPE0500a
```
Page

PROG: For the following questions, please refer to the job with the most hours per week.

```
Filter: DPE0500a=1
```

7.15A   DPE0510   LAST EMPLOYMENT STATUS -   WORKER

Question: In what kind of job (were you / was [Name]) last employed? Please refer to list 40.

INT: Present list 40.

1 - Unskilled worker who has not completed any vocational training	*-1 - Don't know*	***Continue with PNE2010***
2 - Semi-skilled employee who has completed some vocational training	*-2 - No answer*	
3 - Skilled worker who has completed vocational training	*-3 - Question filtered*	
4 - Foreman or group leader		
5 - Master craftsman or site foreman		

7.15B   DPE0520   LAST EMPLOYMENT STATUS - SALARIED EMPLOYEE

Question: In what kind of job (were you / was [Name]) last employed? Please refer to list 41.

INT: Present list 41.

1 - Foreman
2 - Employee with simple duties -
no vocational training completed
3 - Employee with simple duties -
vocational training completed
4 - Employee with specific duties
(e.g. clerical officer, accounts
officer, draughtsman)
5 - Employee with highly-specific
or managerial duties (e.g. research
assistant, engineer, head of
department)
6 - Employee with extensive
managerial duties (e.g. manager,
managing director)

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

Continue with PNE2010

7.15C   DPE0530   LAST EMPLOYMENT STATUS - CIVIL SERVANT

Question: In what kind of job (were you / was [Name]) last employed? Please refer to list 42.

INT: Present list 42.

1 - Civil servant in the Lower
Service
2 - Civil servant in the Intermediate
Service
3 - Civil servant in the Upper
Intermediate Service
4 - Civil servant in the Higher
Service

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

Continue with PNE2010

7.16A   PNE2000   DESCRIPTION OF LAST JOB (ISCO)
**   PNE2010   DESCRIPTION OF LAST JOB (TEXT)**

PROG: VERBATIM TEXT ANSWER AND ISCO CODING AFTER THE INTERVIEW.

Question: What was (your / [Name]'s) job title and what did the job involve?
 INT: Tell me more about that.

INT: If necessary, encourage the respondent to provide more details.

Numerical code, 2 digits (based on
ISCO classification of
occupations)
Additional verbatim text answer in
variable PNE2010

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

7.16B   PNE1900   MAIN ACTIVITY OF COMPANY - LAST JOB (NACE)
PNE1910   MAIN ACTIVITY OF COMPANY - LAST JOB (TEXT)

Question: <IF DPE0500a =4 or 5> Please describe in as much detail as possible in which field (you / [Name]) predominantly worked in that self-employed or employed activity.

<Else> Please describe in as much detail as possible the field in which this business operated.

INT: If necessary, encourage the respondent to provide more details.

Verbatim text answer in variable	*-1 - Don't know*
PNE1910	*-2 - No answer*
Subsequent recoding to NACE Rev	*-3 - Question filtered*
(2008), 1 digit	*-4 - uncodable*

7.17   PNE2100   TIME IN LAST JOB

Question: How long did (you / [Name]) work (<IF DPE0500a =4 or 5> in that self-employed activity) / (<IF DPE0500a =1, 2, 3, 6, 7> for that company or organisation)?

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

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

7.18   DPE1100   END DATE OF LAST JOB

Question: In what year did (you / [Name]) stop working (<IF DPE0500a =4 or 5> in that self-employed activity) / (<IF DPE0500a =1,2, 3, 6, 7> for that company or organisation)?

Numerical value in years, 4 digits	*-1 - Don't know*	***If DPE0100a-k = 5 or = 8 or = 9***
	-2 - No answer	***AND (survey year - DPE1100***
	-3 - Question filtered	***<2), continue with PNE2700,***
		else go to PE1000

7.K3   PNE2700   CRISIS - CHANGE AND DETERIORATION IN JOB CONDITIONS

Question: <IF (DPE0200a =4 or = 5) OR (DPE0200a = 4 or = 5)> (Were you / Was [he / she]) affected in the last two years by an unwelcome change in (your / [his / her]) employment situation, e.g. end of self-employed activities, sharp reduction in business, closure of own business?

<Else> (Were you / Was [he / she]) affected in the past two years by an unwelcome change in (your / [his / her]) employment situation, e.g. job loss or short-time work?

1 - Yes	*-1 - Don't know*	***If = 1, continue with dpe1600a-e,***
2 - No	*-2 - No answer*	
	-3 - Question filtered	***else go to PE1000***
	-4 - not applicable: I did	
	not work	

7.K4   dpe1600a- CRISIS - ACTUAL CHANGES - TYPE

PROG: Multiple answers possible

Question: What kind of change / deterioration occurred? Please refer to list 43.

INT: - Multiple answers possible.
      - Present list 43.

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

a - Job loss
b - End of self-employed activities,
closure of own business
c - Short-time work
d - Unwelcome change in type of
work
e - Unwelcome change in
workplace
f - Other (please specify, PROG:
Insert text in dpe1600S)

Filter: PE0900=1 OR DPE0100a=1,2,3,4

7.19   PE1000   TOTAL TIME IN EMPLOYMENT

PROG: Insert button "Always" (value: current age -16).

Question: Since (you were / [Name] was) 16, how many years (have you / has [he / she]) worked for all or most of the year (<IF DPE0100a <> 7> to date)?

INT: - If the person only started work less than one year ago but is likely to work for the year, please enter 1, else enter 0.
     - Periods of parental leave are classed as periods of employment (Note for users: Employees are entitled to parental leave until their children (in exceptional cases: grand children) complete their third year of age. For the 14 first month of parental leave they can apply for "Elterngeld", a child-raising allowance. The remaining time of leave is unpaid. Parental leaves are acounted for in the calculation of pension entitlements. The parent on parental leave is allowed to work up to 30 hours per week. Part-time work does not reduce pension entitlements. During parental leave the parent may not be dismissed.)

Numerical value in years, 2 digits   *-1 - Don't know*
                                            -2 - No answer
                                            -3 - Question filtered
                                            -4 - "always"

Filter: PE0100=1 OR DPE0100a=1,2,3,4

9   DPE1200   TOTAL TIME SPENT IN EMPLOYMENT SUBJECT TO SOCIAL SECURITY CONTRIBUTIONS AS A CIVIL SERVANT

PROG: Insert button "Always" (value: PE1000).

Question: In total, how many years (<IF PE1000 >0> of this time) did (you / [Name]) spend in employment subject to social security contributions or working as a civil servant? Please also include those years when you worked for a few months only.

INT: Periods of child raising are classed as periods of employment.

Numerical value in years, 2 digits   *-1 - Don't know*
                                            -2 - No answer
                                            -3 - Question filtered
                                            -4 - "always"

7.21   DPE1275   NUMBER OF CHILDREN

PROG: Only ask question if [Name] is female

Question: Before I move on to the topic of pensions and insurance policies, I would like to ask a question about (your / [Name]'s) personal situation? In total, how many children (do you / does [Name]) have?

Please include here (your / [Names]'s) own children including children that do not or no longer live in the household.

INT: This question refers to all children, which the person has given birth to over her life.
Children of her partner are not to be included. If the RP wants to include children of her partner, foster children or adopted children, please make a note.

Numerical value, 2 digits	*-1 - Don't know*	***If DPE0100a-k =7 or =8 AND proxy interview, continue with DPE1400,***
	-2 - No answer	
	-3 - Question filtered	***if DPE0100a-k =7 or =8 AND NO proxy interview, continue with text preceding PF9010,***
		else go to PE1100

7.22   PE1100   EXPECTED RETIREMENT AGE

Question: What do you expect: At what age (will you / will [Name]) retire or start claiming a pension?

Numerical value, 3 digits (age)	*-1 - Don't know*	***If proxy interview***
	-2 - No answer	***continue with DPE1400,***
	-3 - Question filtered	***else go to DPE1800***

7.23   DPE1800   Expected financial situation in retirement

Question: When you think about (your / [Name]'s) pension and the voluntary retirement provisions that (you have / [he / she] has) made, do you think (you / [Name]) will be able to manage financially?

1 - With great difficulty	*-1 - Don't know*	***continue with PF9010***
2 - With some difficulties	*-2 - No answer*	
3 - Fairly easily	*-3 - Question filtered*	
4 - Easily		

7.24   DPE1400   QUALITY OF PROXY RESPONSES

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

1 - Very good	*-1 - Don't know*
2 - Good	*-2 - No answer*
3 - Not so good	*-3 - Question filtered*
4 - Poor	

SECTION 8: PENSIONS AND INSURANCE POLICIES

Reference unit: Household members aged 16+. Questions to be asked to individual HH members or proxy.

I would now like to ask you some questions about pensions. This includes both pension benefits that (you are / [Name] is) already receiving as well as those to which (you are / [Name] is) entitled but not yet claiming.

In an interview with the internal FKP or if the HH comprises just one person -> continue with text preceding DPF0100 a-e, m, l, else go to PF9010.

Filter: all persons except internal FKP AND anzhhm>1

8.RA   PF9010   SAME PROXY

INT: Will [insert name of the person who answered the previous section (as stated in PE9020)] be answering the questions about pensions?

1 - Yes	-1 - Don't know	*If =1 and DPE9030 <> 2, continue with text preceding DPF0100 a-e, m, l,*
2 - No	-2 - No answer	
	-3 - Question filtered	

if = 1 and DPE9030=2, continue with DPF9030,

else go to PF9020

Filter: PE9010=2

8.R   PF9020   RESPONDENT FOR THIS SECTION

PROG: Show HH list excluding names from question PE9010

INT: - Please state who will answer the questions about pensions.
 - The questions in this section and for [NAME] will be answered by:

Numerical value, 2 digits (ID of person interviewed)	-1 - Don't know
	-2 - No answer
	-3 - Question filtered

Filter: DPE3010=2 OR DPE9030=2

8.RB   DPF9030   CONSENT FOR PROXY

Question: Has [Name] given (his / her) consent for you to answer the following questions on (his / her) behalf?

1 - Yes	-3 - Question filtered	*If = 2, continue with text preceding PG9010,*
2 - No		

else go to DPF0100 a-e, m, l

<Read out only if FKP is internal and number of HH members > 1> As with the questions about employment, the following questions about pensions and insurance policies refer to (you / [Name]) personally and not to the household as a whole.

[TWO LISTS. ONE LIST WITH ALL TYPES OF STATE PENSIONS (LIST 44) AND ONE LIST WITH ALL TYPES OF PRIVATE PENSIONS (LIST 45).]

8.01   DPF0100a- RECEIVED INCOME FROM PUBLIC PENSION e,m,l

PROG: - IF ALL DPF0100 a-e,m=-1 or -2, FILTER AS IF DPF0100 l=1.

Question: Let us start with the pensions that (you are / [Name] is) currently receiving. First of all, let us consider state pensions in the broader sense.
Please look at list 44. Which of the pension benefits in this list (are you / is [Name]) currently receiving?

INT: - Present list 44 and leave it on display. You may also point to list 45. But enter here just the answers to list 44. Private old-age provisions will be asked later.
    - Multiple answers possible - Do not read out the possible answers

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

7 variables for each case:
a - State pension (also in the case of inability to work or reduced ability to work)
b - Civil servant pension (also in the case of inability to work)
c - Supplementary public-sector pension
d - Agricultural workers' pension
e - Occupational pension provided by freelancer organisations such as doctors, chemists, lawyers - (ask name) PROG: Insert text in DPF0100S1
m - Other form of state pensions (please state all) - PROG: Insert text in DPF0100S
l - None of the above

8.01A DPF0510a- ENTITLEMENT TO STATE PENSION PAYMENTS e,m,l

PROG: - Do not show types of pensions that were already mentioned in question DPF0100a-e, m, l.
        - IF ALL DPF0510 a-e,m=-1 or -2, FILTER AS IF DPF0510 l=1.

Question: Let us now consider (your / [Name]'s) future entitlements to state pensions in the broader sense.
             To which of the pension benefits in list 44 (are you / is [Name]) entitled but not yet claiming?

INT: - Leave list 44 on display.
       - Multiple answers possible - Do not read out the possible answers.

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

7 variables for each case:
a - State pension (also in the case of inability to work or reduced ability to work)
b - Civil servant pension (also in the case of inability to work)
c - Supplementary public-sector pension
d - Agricultural workers' pension
e - Occupational pension provided by freelancer organisations such as doctors, chemists, lawyers - (ask name) PROG: Insert text in DPF0510S1
m - Other form of state pensions (please state all) - PROG: Insert text in DPF0510S
l - None of the above

8.02   DPF0310f, RECEIVED INCOME FROM PRIVATE AND OCCUPATIONAL PENSION PLANS
g,i,k

PROG: DPF0310 h will be filled in the next question.
        - IF ALL DPF0310 f-I =-1 or -2, FILTER AS IF DPF00310k=1.

Question: In many cases, people have private pension plans in addition to state ones. (Are you / is [Name]) currently receiving private pensions?
Please look at list 45. Which of the pension benefits in this list (are you / is [Name]) currently receiving? Please assign direct insurance plans through (your / [his / her]) employer to option g, h or i, as appropriate

INT: - Present list 45 and leave it on display.
      - Multiple answers possible - Do not read out the possible answers.

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

4 variables for each case:
f - Occupational pension plan (except direct insurance and Riester or Rürup occupational pension plans), such as pension funds or schemes, pension fund reserves as well as direct employer pension commitments - (ask name) - PROG: Insert text in DPF0310S1
g - State subsidised and certified pension plans (Riester, Rürup and Basis pensions)
i - Other non-state subsidised private pension insurance policies
k - None of the above

Online Glossary:
"Direct insurance"
Direct insurance is a life insurance or pension policy that is concluded through the employer for the benefit of an employee. With direct insurance, the employer is the policyholder and the employee is the insured party and the beneficiary. The employer either pays the contribution directly as a pledged benefit (employer funding) or the employer arranges with the employee that a part of the employee's gross salary is paid into this fund.

8.03   DPF0310h Pay-out from whole life insurance in the past
Question: In the past, (have you / has [Name]) received a pay-out from a whole live insurance plan, that was in (your / [his/her]) name? Including whole life insurance policies that are direct insurance plans.

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

8.04 DPF0610f, ENTITLEMENT TO PRIVATE PENSION PAYMENTS g,i,k

PROG: - IF ALL DPF0310 f-i =-1 or -2, FILTER AS IF DPF0610k=1.

Question: Now let us turn our attention to the future.
Please look at list 45 again. To which of the pension benefits in list 45 (are you / is [Name]) entitled but not yet claiming? Please assign direct insurance plans through (your / [his / her]) employer to option g, h or i, as appropriate.

<Only if FKP is internal and if FKP = PE9020> Please name all contracts / investments, including those that we may have already discussed during this interview.

INT: - Multiple answers possible - Do not read out the possible answers.
    - Leave list 45 on display.

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

4 variables for each case:
f - Occupational pension plan (except direct insurance and Riester or Rürup occupational pension plans), such as pension funds or schemes, pension fund reserves as well as direct employer pension commitments - (ask name) - PROG: Insert text in DPF0610S1
g - State subsidised and certified pension plans (Riester, Rürup and Basis pensions)
i - Other non-state subsidised private pension insurance policies

k - None of the above

8.05 DPF0610h whole life insurance plans - still active

Question: Are there any whole life insurance plans (in your name / in the name of [NAME]), from which (you/[name]) or a household member is entitled to receive pay-outs in the future? This includes whole life insurance plans that are direct insurances, but no term life insurances.

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

```
Filter: DPF0510a=1, c=1, d=1, e=1 OR loop for (DPF0510a=1, c=1, d=1,
e=1,m=1)
```

Beginning of a loop for DPF0510 a=1, c=1, d=1, e=1, m=1

Let us now consider the <IF DPF0510a=1> state pension <IF DPF0510c=1> supplementary public-sector pension <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers' pension, <IF DPF0510m=1> other state pension.

8.06   DPF0710   LETTER DETAILING PENSION AMOUNT
a, c, d, e

PROG: Show in red for INT: <IF DPF0510a=1> state pension <IF DPF0510c=1> supplementary public-sector pension <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers' pension.

Question: (You / [Name]) may have received a letter detailing the amount of (<IF DPF0510a=1> state pension <IF DPF0510c=1> supplementary public-sector pension <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers' pension) expected.

What is the monthly pension forecast to be according to this letter if you continue to pay into all these contracts until retirement?

Numerical value in EUR, 9 digits   *-1 - Don't know*
                                      -2 - No answer
                                        -3 - Question filtered
                                        -6: Letter not to hand.
                                        PROG: Button instead of
                                         code -6 "Letter not to hand"

```
Filter: DPF0510d=1, e=1, m=1
```

8.07A   DPF0800d, CONTRIBUTIONS - STATE PENSIONS
e,m   CONTRIBUTIONS - STATE PENSIONS - TIME PERIOD
DPF0810d,
e,m

PROG: - Show in red for INT: <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers' pension, <IF DPF0510m=1> other state pension.

- A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE

ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DPF0810 (d, e, m)). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).

- IF DPF0800d<0, DO NOT ASK QUESTION DPF0810d AND CODE AS -3 (FILTERED)
IF DPF0800e<0, DO NOT ASK QUESTION DPF0810e AND CODE AS -3 (FILTERED)
IF DPF0800m<0, DO NOT ASK QUESTION DPF0810m AND CODE AS -3 (FILTERED).

Question: What monthly, quarterly or annual contributions (do you / does [Name]) make to these pension plans?

INT: If no contributions are currently being made: use button "No contributions".

Numerical value in EUR, 9 digits   *-1 - Don't know*
                                          -2 - No answer
                                          -3 - Question filtered
                                          -6 - No contributions
                                          PROG: BUTTON INSTEAD OF -6

```
Filter: (DPF0510d=1, e=1, m=1) AND DPF0800<>-6
```
8.07B   DPF0820d, DURATION OF CONTRIBUTION PAYMENTS - STATE PENSIONS
     e,m

PROG: Show in red for INT: Type of pension: <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers' pension, <IF DPF0510m=1> other state pension.

Question: Since when (have you / has [Name]) been making contributions for the <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers' pension <IF DPF0510m=1> other state pension)?

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


```
Filter: ((DPF0510d=1, e=1) AND DPF0710=-6) OR DPF0510m=1
```
8.07C   DPF1000d, EXPECTED PENSION AMOUNT - STATE PENSIONS
     e,m   EXPECTED PENSION AMOUNT - STATE PENSIONS - TIME PERIOD
     DPF1001d,
     e,m

PROG: - Show in red for INT: <IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers' pension, <IF DPF0510m=1> other state pension.
        - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT
THE
        ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DPF1001 (d, e, m)). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).
        - IF DPF1000d<0, DO NOT ASK QUESTION DPF1001d AND CODE AS -3 (FILTERED)
        IF DPF1000e<0, DO NOT ASK QUESTION DPF1001e AND CODE AS -3 (FILTERED)
        IF DPF1000m<0, DO NOT ASK QUESTION DPF1001m AND CODE AS -3 (FILTERED).

Question: Roughly how much pension do you estimate that (you / [Name]) will receive in the form of (<IF DPF0510e=1> occupational pension provided by freelancer organisations <IF DPF0510d=1> agricultural workers' pension, <IF DPF0510m=1> other state pension) per month, quarter or year?

Numerical value in EUR, 9 digits   *-1 - Don't know*   ***End of loop for DPF0510 a=1,***
                                      -2 - No answer   ***c=1, d=1, e=1, m=1***
                                      -3 - Question filtered

8.08A   DPF2710r- RIESTER / RÜRUP PENSIONS - TYPES
w,z,y

PROG: IF ALL DPF2710r-w, z =-1 or -2, GENERATE VARIABLE DPF2710y AND SET TO 1.

Question: You have told me that (you have / [Name] has) taken state-subsidised and certified pension plans ("Riester" pension, "Rürup" pension, "Basis" pension). Which type of investment from list 46 (have you / has [Name]) chosen for these plans? Please assign direct insurance plans through (your / [his / her]) employer to option r, s, t or u, as appropriate.

INT: - Present list 46
      - Multiple answers possible.

1 - Named

2 - Not named

-1 - Don't know

-2 - No answer

-3 – Question filtered

r - Bank savings plan

s - Savings and loan contract

t - Fund savings plan

u - Classic pension insurance scheme

v - Certified loan agreement for purchasing a house or apartment

w - Riester or Rürup occupational pension plan (pension funds or schemes, no direct insurance policies)

z - Other (please specify, PROG: Insert text in DPF2710S1))

```
Filter: (DPF0610f=1, h=1, i=1,DPF 2710r=1, s=1, t=1, u=1, v=1, w=1, z=1,
y=1 OR loop for (DPF0610f=1, h=1, i=1, DPF 2710r=1, s=1, t=1, u=1,
v=1, w=1, z=1, y=1 )
```

Beginning of a loop for DPF0610 f=1, h=1, i=1, DPF 2710r=1, s=1, t=1, u=1, v=1, w=1, z=1, y=1. The loop should be completed for one contract/contract type before continuing with the next contract.

Let us now turn to <IF DPF0610i=1> (your / the) other non-state-subsidised private pension plans, <IF DPF0610h=1> (your / the) non-state-subsidised whole life insurance policies, <IF DPF0610f=1>(your / the) occupational pension plan except Riester or Rürup plans and direct insurance policies, <IF DPF2710y=1> (your / the) Riester or Rürup plans, <IF DPF2710r=1> (your / the) Riester or Rürup bank saving plans, <IF DPF2710s=1> (your / the) Riester or Rürup savings and loan contracts, <IF DPF2710t=1> (your / the) Riester or Rürup mutual fund saving plans, <IF DPF2710u=1> (your / the) classic Riester or Rürup pension plans, <IF DPF2710v=1> (your / the) Riester or Rürup loan contracts, <IF DPF2710w=1> (your / the) Riester or Rürup occupational pension plans except direct insurance policies, <IF DPF2710z=1> (your / the) other Riester or Rürup plans.

8.08B   DPF1100f, NUMBER OF CONTRACTS - PRIVATE PENSION PLANS h,i,r-u,w,z,y

PROG: SHOW IN RED FOR INT: Type of pension:
<IF DPF0610i=1> Other non-state-subsidised private pension plans, <IFDPF0610h=1> Non-state-subsidised whole life insurance policies <IF DPF0610f=1> Occupational pension plans - except Riester or Rürup plans and direct insurance policies, <IF DPF2710y=1> Riester or Rürup plans, <IF DPF2710r=1> Riester or Rürup bank saving plans, <IF DPF2710s=1> Riester or Rürup savings and loan contracts, <IF DPF2710t=1> Riester or Rürup mutual fund saving plans, <IF DPF2710u=1> classic Riester or Rürup pension plans, <IF DPF2710v=1> Riester or Rürup certified loan contracts, <IF DPF2710w=1> Riester or Rürup occupational pension plans - excluding direct insurance policies, <IF DPF2710z=1> other Riester or Rürup plans.

Question: How many contracts of this type (have you / has [name]) taken?

Numerical value, 1 digit   *-1 - Don't know*
                                     -2 - No answer
                                     -3 - Question filtered

```
Filter: DPF0610f=1
```

8.09   DPF0710f LETTER DETAILING PENSION AMOUNT-OCCUPENTIONAL PENSION PLAN
Type of pension: Occupational pension plan except Riester or Rürup plans and direct insurance policies.

Question: (You / [name]) may have received a letter with information on the pension you can expect to receive from your occupational pension plan.
What is (your / [his / her]) monthly pension forecast to be according to this letter if you continue to pay into all these contracts until retirement?

Numerical value in EUR, 9 digits   *-1 - Don't know*
                                      -2 - No answer
                                      -3 - Question filtered
                                      -6 - Letter not to hand.
                                      PROG: Button instead of
                                      * code -6 "Letter not to*
                                      hand"

**8.10   DPF0730f CONTRIBUTIONS-OCCUPATIONAL PENSION-AMOUNT
              CONTRIBUTIONS - OCCUPATIONAL PENSION - PERIOD**

Type of pension: Occupational pension plan except Riester or Rürup plans and direct insurance policies.

> - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE DPF0740 (f). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER (PLEASE SPECIFY).

Question: What monthly, quarterly or annual contributions do (you / [name]) and (your / [his / her]) employer make to (your / [his / her]) occupational pension?

INT: If no contributions are currently being made: use button "No contributions".

Numerical value in EUR, 9 digits   *-1 - Don't know*
                                          -2 - No answer
                                          -3 - Question filtered
                                          -6 - No contributions
                                          PROG: BUTTON
                                          INSTEAD OF -6

Filter: (DPF0610f=1, h=1, i=1,DPF 2710r=1, s=1, t=1, u=1, v=1, w=1, z=1,
y=1 OR loop for(DPF0610f=1, h=1, i=1, DPF 2710r=1, s=1, t=1, u=1,
v=1, w=1, z=1, y=1)

**8.11   DPF1300f, CURRENT BALANCE PENSION ACCOUNT
           h,i,r-u,w,z,y**

Type of pension:
<IF DPF0610i=1> Other non-state-subsidised private pension plans,
<IFDPF0610h=1> Non- state-subsidised whole life insurance policies,
<IF DPF0610f=1> Occupational pension plans - except Riester or Rürup plans and direct insurance policies,
<IF DPF2710y=1> Riester or Rürup plans,
<IF DPF2710r=1> Riester or Rürup bank saving plans,
 <IF DPF2710s=1> Riester or Rürup savings and loan contracts,
<IF DPF2710t=1> Riester or Rürup mutual fund saving plans,
<IF DPF2710u=1> Classic Riester or Rürup pension plans,
<IF DPF2710w=1> Riester or Rürup occupational pension plans - excluding direct insurance policies,
<IF DPF2710z=1> Other Riester or Rürup plans.

Question: What is (your / [his / her]) balance on (<IF DPF1100=-1 or -2> all these plans / <IF DPF1100=1> (the) plan / <IF DPF1100>1> these plans)?

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

8.12   DPF1350a-g   TYPES OF INVESTMENT FUNDS

Type of pension: <IF DPF2710t=1> Riester or Rürup mutual fund saving plans.

Question: I would now like to ask about the structure of (your / [his / her]) Riester or Rürup accounts.
Which of the fund types named in list 47 are held in these accounts?

INT: - Present list 47
       - Multiple answers possible.

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

a - Funds predominantly investing in equity
b - Funds predominantly investing in bonds
c - Funds predominantly investing in money market instruments
d - Funds predominantly investing in real estate
e - Hedge funds
f - Other fund types (please specify) PROG: Insert text in DPF1350S)
g - Funds, but investment form unknown / no answer

Filter: (DPF0610f=1, h=1, i=1,DPF 2710r=1, s=1, t=1, u=1, v=1, w=1, z=1,
y=1 OR loop for (DPF0610f=1, h=1, i=1, DPF 2710r=1, s=1, t=1, u=1,
v=1, w=1, z=1, y=1)

**8.13A   DPF1400f, CURRENT CONTRIBUTION PAYMENTS - PRIVATE PENSION
         h,i,r-u,w,z,y**

Type of pension:
<IF DPF0610i=1> Other non-state-subsidised private pension plans,
<IFDPF0610h=1> Non-state-subsidised whole life insurance policies,
<IF DPF0610f=1> Occupational pension plan -   except Riester or Rürup plans and direct insurance policies,
<IF DPF2710y=1> Riester or Rürup plans,
<IF DPF2710r=1> Riester or Rürup bank saving plans,
<IF DPF2710s=1> Riester or Rürup savings and loan contracts,
<IF DPF2710t=1> Riester or Rürup mutual fund saving plans,
<IF DPF2710u=1> Classic Riester or Rürup pension plans,
<IF DPF2710w=1> Riester or Rürup occupational pension plan - excluding direct insurance policies,
<IF DPF2710z=1> Other Riester or Rürup plans.

Question: (Are you / Is [name]) currently contributing to (<IF DPF1100=-1 or -2> all these plans / <IF DPF1100=1> the plan / <IF DPF1100>1> these plans)? <IF DPF0610f=1>: This question refers only to (your / [name]'s) contributions, not to the employer's.

1 - Yes   *-1 - Don't know*   **If = 1, continue with DPF1800(f,**
2 - No   *-2 - No answer*   **h, i, r, s, t, u,w, z, y),**
                             -3 - Question filtered
                                                        else go to DPF1900(g-i)

```
Filter: DPF1400=1
```
8.13B   DPF1800f, CURRENT OWN CONTRIBUTIONS - PRIVATE PENSION - amount
h,i,r-   CURRENT OWN CONTRIBUTIONS - PRIVATE PENSION - TIME PERIOD
u,w,z,y
DPF1810f,
h,i,r-u,w,z,y

Type of pension:
<IF DPF0610i=1> Other non-state-subsidised private pension plans,
<IFDPF0610h=1> Non- state-subsidised whole life insurance policies,
<IF DPF0610f=1> Occupational pension plan -   except Riester or Rürup plans and direct insurance policies,
<IF DPF2710y=1> Riester or Rürup plans,
<IF DPF2710r=1> Riester or Rürup bank saving plans,
<IF DPF2710s=1> Riester or Rürup savings and loan contracts,
<IF DPF2710t=1> Riester or Rürup mutual fund saving plans,
 <IF DPF2710u=1> Classic Riester or Rürup pension plans,
<IF DPF2710w=1> Riester or Rürup occupational pension plan - excluding direct insurance policies,
<IF DPF2710z=1> Other Riester or Rürup plans.

        PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD
        THAT THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A
        SEPARATE
        VARIABLE (DPF1810(f, h, i, r, s, t, z, w, z, y)). INPUT OPTIONS: MONTHLY, QUARTERLY,
        ANNUALLY, OTHER (PLEASE SPECIFY).
        PROG:
        - IF DPF1800 (f, h, i, r, s, t, u,w, z, y) <0 HIDE QUESTION DPF1810 (f, h, i, r, s, t, u,w, z, y)
        AND CODE AS -3 (FILTERED)

Question: How much (do you / does [name]) contribute to (<IF DPF1100=-1 or -2> all these plans
        /<IF DPF1100=1> this plan / <IF DPF1100>1> these plans) per month, quarter or year?
        <IF DPF0610f=1>: This question refers only to (your / [name]'s) contributions, not to the
        employer's.

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


```
Filter: (DPF0610h=1 AND DPF1100h>1) OR (DPF0610i=1 AND DPF1100i>1) OR
(DPF0610g=1 AND SUM(DPF1100r s t u v w z y) >1)
```
Type of pension:
<In the loop for DPF0610i=1> Other non-state-subsidised private pension plans,
<In the loop for DPF0610i=1> Non-state-subsidised whole life insurance policies,
<At the END of the loops for Riester and Rürup plans> Riester or Rürup plans

8.14A   DPF1900g-i   DIRECT INSURANCE POLICIES - MORE THAN 1

Question: How many of the (<IF DPF0610h=1> DPF1100h whole life insurance policies <IF
        DPF0610i=1> DPF1100i private pension plans <IF DPF0610g=1> sum(DPF1100r s t u v
        w z y) Riester or Rürup plans) are direct insurance policies taken by the employer?

INT: If none are direct insurance policies, please enter zero.

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

```
Filter: (DPF0610h=1 AND DPF1100h=1) OR (DPF0610i=1 AND DPF1100i=1) OR
(DPF0610g=1 AND SUM(DPF1100r s t u v w z y) =1)
```
Type of pension:
<In the loop for DPF0610i=1> Other non-state-subsidised private pension plans
<In the loop for DPF0610h=1> Non-state-subsidised whole life insurance policies
<At the END of the loops for Riester and Rürup plans> Riester or Rürup plans

8.14B   DPF1905g-i   DIRECT INSURANCE POLICIES - ONE CONTRACT

Question: Is this contract a direct insurance policy taken by the employer?

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


```
Filter: (0<DPF1900h<DPF1100h) OR (0<DPF1900i<DPF1100i) OR (DPF0610g=1
AND 0<DPF1900g<SUM(DPF1100r s t u v w z y))
```

Type of pension:
<IF DPF0610i=1> Direct insurance policies: Other non-state-subsidised private pension plans,
<IFDPF0610h=1> Direct insurance policies: Non-state-subsidised whole life insurance policies
<IFDPF0610g=1> Direct insurance policies: Riester or Rürup occupational pension plans

8.14C   DPF1950g-i   DIRECT INSURANCE POLICIES - CURRENT TOTAL BALANCE OF PENSION
                    ACCOUNTS

Question: What part of the balance on (<IF DPF0610i=1> other non-state-subsidised private
             pension plans (<IF DPF0610h=1> non-state-subsidised whole life insurance policies (<IF
             DPF0610g=1> Riester and Rürup plans) do direct insurance policies account for?

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

```
Filter: (0<DPF1900h<DPF1100h) OR (0<DPF1900i<DPF1100i) OR (DPF0610g=1
AND 0<DPF1900g<SUM(DPF1100r s t u v w z y))
```

Type of pension:
<IF DPF0610i=1> Direct insurance policies: Other non-state-subsidised private pension plans,
<IFDPF0610h=1> Direct insurance policies: Non-state-subsidised whole life insurance policies
<IFDPF0610g=1> Direct insurance policies: Riester or Rürup occupational pension plans

8.14D   DPF1970g- DIRECT INSURANCE POLICIES - CURRENT OWN CONTRIBUTIONS
**   i   DIRECT INSURANCE POLICIES - CURRENT OWN CONTRIBUTIONS - TIME**
**   DPF1971g-i   PERIOD**

Question: What monthly, quarterly or annual contributions (do you / does [name]) make to these
        direct insurance policies? This question refers only to (your / [name]'s) contributions, not
     to the employer's.
PROG: A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT
     THE ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE
     VARIABLE (DPF1980(g, h, i)). INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY,
     OTHER (PLEASE SPECIFY).

INT: If no contributions are currently being made, please enter zero.

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

```
Filter: (DPF1900g,h,i>0 OR DPF1905g,h,i=1)
```

8.14E   DPF1910g- DIRECT INSURANCE POLICIES - EMPLOYER CONTRIBUTIONS - AMOUNT
**   i   DIRECT INSURANCE POLICIES - EMPLOYER CONTRIBUTIONS - TIME**
PERIOD
**   DPF1920g-i**

PROG: - A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE
     ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE
     VARIABLE (DPF1920(h-i)): INPUT OPTIONS: MONTHLY, QUARTERLY, ANNUALLY,
     OTHER (PLEASE SPECIFY).
     - IF DPF1910h<0 DO NOT ASK QUESTION DPF1920h AND CODE AS -3 (FILTERED)
     IF DPF1910i<0 DO NOT ASK QUESTION DPF1920i AND CODE AS -3 (FILTERED)

Question: How much (does your / [name]'s) employer contribute to (<IF dpf1900g-i>1 OR dpf1900g-
        i=-1 OR dpf1900g-i=-2> these direct insurance policies / <If dpf1905g-i OR dpf1900g-i=1>
         this direct insurance policy) per month, quarter or year?

Numerical value in EUR, 9 digits   *-1 - Don't know*   ***End of loop for DPF0610 f=1,***
                                        -2 - No answer   ***h=1, i=1, DPF 2710r=1, s=1, t=1,***
                                        -3 - Question filtered   ***u=1, v=1, w=1, z=1, y=1***

                                                                   If interview with internal FKP ->
                                                                   go to PG0100.
                                                                   If proxy interview -> go to
                                                                   DPF2200.
                                                                   Else -> go to text proceeding
                                                                   PG9010
```

**8.15 DPF2200 Quality of proxy responses**

Question: How good do you think the information that you were able to provide on the pension situation of [name] is?

1 - Very good
2 - Good
3 - Not so good
4 - Poor

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

## SECTION 9: INCOME

Questions 9.01 - 9.08E Reference unit: household members aged 16+. Questions to be asked to individual household members or proxy.

Questions from question 9.10A: reference unit: household. Questions to be asked of FKP.

Besides assets and debt, income clearly also has an important role to play in households' financial situation. I will therefore now ask you about various sources of income. We prefer that you give gross figures, ie before any deductions for taxes and social insurance. In case you prefer to give a net figure, please let me know, so I can note it down.

- In an interview with the internal FKP or if the HH comprises just one person -> continue with PG0100, else go to PG9010.
- IN THE CAPI, ALL QUESTIONS ASKING FOR AMOUNTS IN SECTION 9 SHOULD ALLOW GROSS OR NET FIGURES TO BE ENTERED AND MARKED AS SUCH.

Filter: all persons except internal FKP AND anzhhm>1

**9.RA PG9010 SAME PROXY**

INT: Will [show name of the person who answered the previous section (as stated in question pf9020) also be answering the questions on income?

1 - Yes
2 - No

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

*If =1 and DPF9030 <> 2, continue with text preceding PG0100,*

*if = 1 and DPF9030 =2 go to DPG9030,*

*else go to PG9020*

Filter: PG9010<>1

**9.R PG9020 RESPONDENT FOR THIS SECTION**

PROG: SHOW HH LIST EXCLUDING NAMES FROM QUESTION PE9020 AND/OR PF9020.

INT: Please state who will answer the questions on income.

The questions in this section on [name]'s income will be answered by the following person:

*Identification of person (numerical value, 2 digits)*

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

Filter: PG9010=2 OR (PG9010=1 AND DPF9030=2)

**9.RB DPG9030 CONSENT FOR PROXY**

Question: Has [name] given (his / her) consent for you to answer the following questions on (his / her) behalf?

1 - Yes
2 - No

-3 - Question filtered

*If =2 continue with the next person,*

*else PG0100*

I would now like to discuss (your personal income situation / the personal income situation of [name]). Employee income in 2009:

**9.01　　PG0100　　RECEIVED EMPLOYEE INCOME**
Question:　　(Did you / Did [name]) receive any sort of employee income in 2009?

　　　　　　<If DPE0200a = 4 or 5 [self-employed or entrepreneur - with or without paid staff] or DPE0220 = 5 or 6 [manager or employee with substantial managerial duties]> This refers ONLY to (your / [name]'s) employee income. I will ask you about profit distributions from enterprises that (you own / [name] owns) wholly or partially later.

*1 - Yes*　　　　　　　　　*-1 - Don't know*　　　　**If=1, continue with DPG0100,**
*2 - No*　　　　　　　　　*-2 - No answer*

　　　　　　　　　　　　　　　　　　　　　　　　　　**else go to PG0200**


Filter: PG0100=1
**9.01A　　DPG0100　RECEIVED EMPLOYEE INCOME - MONTH / YEAR**
Question:　　I would now like to look at the income you earned as an employee.
　　　　　　Would you prefer to state this income on a monthly or annual basis throughout?

*1 - Monthly*　　　　　　　*-1 - Don't know*　　　**If=1 or = -1 or = -2, continue with**
*2 - Annual*　　　　　　　　*-2 - No answer*　　　　**DPG0110,**
　　　　　　　　　　　　　　*-3 - Question filtered*

　　　　　　　　　　　　　　　　　　　　　　　　　　**else go to DPG0200**


Filter: DPG0100=1,-1,-2
**9.01B　　DPG0110　MONETARY INCOME AS EMPLOYEE - YEAR 2009**
Question:　　(Did you / Did [name]) receive this income throughout 2009?

*1 - Yes*　　　　　　　　　*-1 - Don't know*　　　　**If=2, continue with DPG0150,**
*2 - No*　　　　　　　　　*-2 - No answer*
　　　　　　　　　　　　　　*-3 - Question filtered*　　**else go to DPG0200**


Filter: DPG0110=2
**9.01C　　DPG0150　MONETARY INCOME AS EMPLOYEE - NUMBER OF MONTHS**
Question:　　For how many months (did you / did [name]) receive this income in 2009?

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

**9.01D   DPG0200   AMOUNT OF EMPLOYEE INCOME**

Question:     <If DPG0100=1 or =-1 or =-2 [monthly income]> What was the average monthly income in 2009? Please initially state the amount without any exceptional payments. If possible, give a gross sum.
<If DPG0100=2 [annual income]> What was the total annual income in 2009? If possible, give a gross sum. List 48 shows what we mean by that.

(<IF DPE1300=2> As regards (your / [name]'s) "one-euro job", please only state the additional income for this question, not the full unemployment benefit II.)

INT: <Show the following interviewer instructions only if DPG0100=2 [annual income]>:
Wage or salary income plus any exceptional payments such as
Holiday pay
Christmas bonus
13 month's salary
Overtime pay
Tips
Bonus payments
Extra pay
Profit sharing (where not part of pension)
Severance payments by employer
Car provided by employer

INT: Present list 48.

*Numerical value in EUR, 9 digits*

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

***If DPG0100 =1 or =-1 or =-2, continue with DPG0210,***

***else go to filter before DPG1110***

**9.01E   DPG0210   EMPLOYEE INCOME - AMOUNT OF BONUS PAYMENTS**

Question:     What was the total amount of any exceptional payments received in 2009? List 49 shows what we mean by that.

INT: Holiday pay
Christmas bonus
13th month's salary
Overtime pay
Tips
Bonus payments
Extra pay
Profit sharing (where not part of pension)
Severance payments by employer
Car provided by employer

INT: Present list 49.

*Numerical value in EUR, 9 digits*

*-1 - Don't know*
*-2 - No answer*
*-3 - Question filtered*
*-6 - No exceptional payments received*
*PROG: BUTTON INSTEAD OF -6.*

Current employee income:
### 9.02A DPG1110 CURRENT INCOME FROM EMPLOYMENT
Question:  Would you say that (your / [name]'s) current employee income differs significantly from that of 2009?

*1 - Yes*    *-1 - Don't know*    ***If=1, continue with DPG1120,***
*2 - No*    *-2 - No answer*
   *-3 - Question filtered*    ***else go to PG0200***

Filter: DPG1110=1
### 9.02B DPG1120 REASONS FOR VARYING EMPLOYEE INCOME
Question:  What are the reasons for this change in income?

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

Filter: DPG1110=1
### 9.03 DPG1300 CURRENT EMPLOYEE INCOME - AMOUNT
### DPG1310 CURRENT EMPLOYEE INCOME - TIME PERIOD
PROG: A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD TO WHICH THAT THE ENTRY REFERS. THIS INFORMATION SHOULD BE STORED IN A SEPARATE VARIABLE (DPG1310). INPUT OPTIONS: MONTH; YEAR.
Question:  What is your total current monthly or annual income? If possible, give a gross sum.

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

Income from self-employment / entrepreneurial activity:
### 9.04A PG0200 RECEIVED SELF -EMPLOYMENT INCOME
Question:  Did you / Did [name] earn any income from working freelance, as self-employed or as an entrepreneur last year? (<If DPE0200a= 5> [self-employed or entrepreneur with paid staff] I am referring here to income generated in close connection with self-employed activities, not profit distributions or dividends that are primarily determined by the amount invested. Nor does this refer to income from a contract as a managing director.)

INT: I will ask about profit distributions or dividends that are determined primarily by the amount invested later.

*1 - Yes*    *-1 - Don't know*    ***If=1, continue with DPG0300,***
*2 - No*    *-2 - No answer*    ***else go to filter preceding***
   ***DPG0500***

Filter: PG0200=1
### 9.04B DPG0300 RECEIVED SELF-EMPLOYMENT INCOME - MONTH / YEAR
Question:  I would now like to ask you about the amount of income you earned from working freelance, as self-employed or as an entrepreneur. Would you prefer to state this income on a monthly or annual basis?

*1 - Monthly*    *-1 - Don't know*    ***If=1 or = -1 or = -2, continue with***
*2 - Annual*    *-2 - No answer*    ***DPG0310, else go to DPG0400***
   *-3 - Question filtered*

**9.04C    DPG0310    RECEIVED SELF-EMPLOYMENT INCOME- YEAR 2009**
Question:    (Did you / Did [name]) receive this income throughout 2009?

1 - Yes                            *-1 - Don't know*              ***If=2, continue with DPG0320,***
2 - No                             *-2 - No answer*
                                   *-3 - Question filtered*       ***else go to DPG0400***

**9.04D    DPG0320    RECEIVED SELF-EMPLOYMENT INCOME - NUMBER OF MONTHS**
Question:    For how many months (did you / did [name]) receive this income in 2009?

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

**9.04E    DPG0400    AMOUNT OF GROSS SELF-EMPLOYMENT INCOME**
Question:    <If DPG0300 =1 or =-1 or =-2 [monthly income]> What was the average monthly income in 2009? If possible, give a gross sum.

             <If DPG0300 =2 [annual income]> What was this total annual income in 2009? If possible, give a gross sum.

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

Current self-employment income
**9.05A    DPG1410    CURRENT INCOME FROM SELF-EMPLOYMENT / FREELANCE INCOME**
Question:    Would you say that (your / [name]'s) current income earned from working freelance, as self-employed or as an entrepreneur differs significantly from that earned from one of these activities in 2009?

*1 - Yes*                          *-1 - Don't know*              ***If=1, continue with DPG1420,***
*2 - No*                           *-2 - No answer*
                                   *-3 - Question filtered*       ***else go to DPG0500***

**9.05B    DPG1420    REASONS FOR VARYING SELF-EMPLOYMENT / FREELANCE INCOME**
Question:    What are the reasons for this change in your / [his / her] income?

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

**9.05C    DPG1500   CURRENT SELF-EMPLOYMENT / FREELANCE INCOME - AMOUNT**
**         DPG1510   CURRENT SELF-EMPLOYMENT / FREELANCE INCOME - TIME PERIOD**

PROG:  A SELECTION LIST SHOULD BE PRESENTED IN THE CAPI FOR THE PERIOD THAT THE
       ENTRY REFERS TO. THIS INFORMATION SHOULD BE STORED IN A SEPARATE
       VARIABLE (DPG1510). INPUT OPTIONS: MONTH, YEAR.

Question:   What total amount do you currently earn from working freelance, from being self-employed
            or as an entrepreneur per month or year? If possible, give a gross sum.

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

Income from public pensions:
**DPG9999a   AUXILIARY VARIABLES STATUTORY PENSION**
**  -e,m**

PROG:  GENERATE AUXILIARY VARIABLES DPG9999 a,b,c,d,e,m, WHICH MAY ASSUME THE
       FOLLOWING VALUES.
       DPG9999a = "Public pension" if DPF0100a=1
       DPG9999b = "Civil servant pension" if DPF0100b=1
       DPG9999c= "Supplementary public-sector pension" if DPF0100c=1
       DPG9999d = "Agricultural workers' pension" If DPF0100d=1
       DPG9999e = "Occupational pension provided through freelancer organisations" if DPF0100e=1
       DPG9999m = "Text from variable DPF0100m" if DPF0100m=1

**9.06A    DPG0500   INCOME FROM STATUTORY PENSION - MONTH / YEAR**

Question:   You said earlier that (you / [name]) already receive the following pensions: (show list with
            pension types - DPG9999). I would now like to ask you about the amount of this income.
            Would you prefer to state this income on a monthly or annual basis throughout?

*1 - Monthly*          *-1 - Don't know*          ***If=1 or = -1 or = -2, continue with***
*2 - Annual*           *-2 - No answer*           ***  DPG0530,***
                       *-3 - Question filtered*

                                                  ***else go to DPG0600***

**9.06B    DPG0530   INCOME FROM STATUTORY PENSION - YEAR 2009**

Question:   (Did you / Did [name]) receive this income throughout 2009?

*1 - Yes*          *-1 - Don't know*          ***If = 1, continue with DPG0600,***
*2 - No*           *-2 - No answer*
                   *-3 - Question filtered*   ***else go to PG0510***

**9.06C    PG0510   GROSS INCOME FROM STATUTORY PENSION - NUMBER OF MONTHS**

Question:   For how many months of the year 2009 (did you / did [name]) receive this income?

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

**9.06D    DPG0600   TOTAL GROSS INCOME FROM STATUTORY PENSION**

Question:    <If DPG0500=1 or =-1 or =-2> What was the average monthly income in the form of <(show list of pension types - DPG9999)> in 2009? If possible, give a gross sum.

<If DPG0500=2> How high was the total annual income from <(show list of pension types - DPG9999)> in 2009?
If possible, give a gross sum.

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

Income from private pensions:

**DPG8888f, AUXILIARY VARIABLES PRIVATE PENSIONS**
**g,i**

PROG:    GENERATE AUXILIARY VARIABLES DPG8888 f,g, i WHICH MAY ASSUME THE FOLLOWING VALUES.
DPG8888f = "Occupational pension" if DPF0310f=1
DPG8888g = "Riester or Rürup pension" if DPF0310g=1
DPG8888h = " whole live insurance plan " if dpf0310h=1
DPG8888i = "Other private pension" if DPF0310i=1 or ((DPF0310f=-1 or -2) AND (DPF0310g =-1 or -2) AND(DPF0310i=-1 or -2))

**9.07A    DPG0700   INCOME FROM PRIVATE PENSIONS - MONTH / YEAR**

Question:    You said that (you already receive / [name] already receives) income from private or occupational pensions. By this, I mean (your / [his / her]) income from (show list - DPG8888>. I would now like you to give me some information on the amount of this income.
Would you prefer to state this income on a monthly or annual basis?

*1 - Monthly*          *-1 - Don't know*          ***If=1 or = -1 or = -2, continue with***
*2 - Annual*           *-2 - No answer*           ***DPG0730,***
                       *-3 - Question filtered*

                                                 ***else go to DPG0800***

**9.07B    DPG0730   INCOME FROM PRIVATE PENSIONS - YEAR 2009**

Question:    (Did you / Did [name]) receive this income throughout 2009?

*1 - Yes*          *-1 - Don't know*          ***If = 1, continue with DPG0800,***
*2 - No*           *-2 - No answer*
                   *-3 - Question filtered*    ***else go to DPG0750***

**9.07C    DPG0750   INCOME FROM PRIVATE PENSIONS - NUMBER OF MONTHS**

Question:    For how many months (did you / did [name]) receive this income in 2009?

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

### 9.07D  DPG0800  TOTAL GROSS INCOME FROM PRIVATE PENSIONS

Question:  If DPG0700=1 or =-1 or =-2 What was the average monthly income?

If DPG0700=2 What was the total annual income in 2009? If possible, give a gross sum.

*Numerical value in EUR, 9 digits*

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

Income from unemployment benefits:

### 9.08A  PG0500  GROSS INCOME FROM UNEMPLOYMENT BENEFITS

Question:  (Did you / Did [name] receive unemployment benefits or other employment agency benefits other than social security and unemployment benefit II in 2009?

INT: This might, for example, be bad weather pay or insolvency benefit payments.

1 - Yes
2 - No

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

*If=1, continue with DPG0900,*

*else go to DPG1600*

### 9.08B  DPG0900  INCOME FROM UNEMPLOYMENT BENEFITS - MONTH / YEAR

Question:  I would now like to ask you about the amount of these benefits.
Do you prefer to give a monthly or an annual figure?

1 - Monthly
2 - Annual

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

*If=1 or = -1 or = -2, continue with DPG0910,*

*else go to DPG1000*

### 9.08C  DPG0910  INCOME FROM UNEMPLOYMENT BENEFITS - YEAR 2009

Question:  (Did you / Did [name]) receive these benefits throughout 2009?

1 - Yes
2 - No

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

*If=2, continue with DPG0920,*

*else go to DPG1000*

### 9.08D  DPG0920  INCOME FROM UNEMPLOYMENT BENEFITS - NUMBER OF MONTHS

Question:  For how many months of the year 2009 did (you / [name]) receive unemployment benefits and / or other employment agency benefits?

*Numerical value in months, 2 digits*

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

**9.08E    DPG1000    TOTAL INCOME FROM UNEMPLOYMENT BENEFITS**
Question:    <If DPG0900 =1 or =-1 or =-2 [monthly income]> How high were these benefits typically per month? If possible, please give a gross figure.

<If DPG0900 =2 [annual income]> What was the total amount of unemployment benefits and / or other unemployment agency benefits received in 2009? If possible, please give a gross figure.

*Numerical value in EUR, 9 digits*

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

**If proxy interview, continue with DPG1600**

**if not a proxy interview and persons on record > 1, go to DPP 0200**

**if not a proxy interview and FKP external and in interview with person on record 1, continue with DPP0100**

**else proceed to section 9.2**

**9.09    DPG1600    QUALITY OF PROXY RESPONSES**
Question:    How good do you think the information that you were able to provide on the income situation of [name] is?

*1 - Very good*
*2 - Good*
*3 - Not so good*
*4 - Poor*

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

**If FKP external and in interview with person on record 1, continue with DPP0100 DPP0100, else go to DPP0300**

**.06    DPP0100    Consent for storing address for panel (if FKP is external)**
Question:    This research project is to be repeated at a later date, with another survey.
To allow you to be interviewed again, we must store your address.
Your address will be stored separately from the questionnaire and only for the purpose of conducting another survey, after which it will be deleted for good. Your address can never be traced back to your replies. The data you provide will remain absolutely anonymous.
Of course, your participation in another survey will again be voluntary.
Under the Data Protection Act, we require your consent to store your address, which we would kindly ask you to give. Do you consent?

INT: Do not read out.

*1 - Yes, consents to have address details being stored*
*2 - No, does not give consent*

*-3 - Question filtered*

**.07    DPP0200    Consent for person's address to be stored**

PROG:  Copy first name and surname to ECP.

Question:    We have now come to the end of the interview. Thank you for your help. [If FKP external, in interview with person on record 1: You will be receiving your 10 euro coin by post in the next few days.]
One more small request. Could you give me your full name once more so that I can be sure that I have entered it correctly.

INT: Enter first name and surname. If in doubt, ask respondent to spell it.

| | |
|---|---|
| *Field first name* | *-1 - Don't know* |
| *Field surname* | *-2 - No answer* |
| | *-3 - Question filtered* |

Filter: Proxy interview AND pure personal interview, persons on record>1

**.08    DPP0300    Consent for person's address to be stored (proxy)**

PROG:  Copy first name and surname to ECP.

Question:    We have now come to the end of the interview for [name]. Thank you for your help.
Just one more small request. Could you give me [name]'s full name once more so that I can be sure that I have entered it correctly.

INT: Enter first name and surname. If in doubt, ask respondent to spell it.

| | |
|---|---|
| *Field first name* | *-1 - Don't know* |
| *Field surname* | *-2 - No answer* |
| | *-3 - Question filtered* |

# 9.2 Reference unit: household.

This is the end of the personal interview. Remaining questions only to FKP.
 (<If anzhhm> 1 AND internal FKP> I would now like to ask you a few questions about the income of your household as a whole. / <If anzhhm> 1 AND external FKP> I would now like to ask you a few questions about the income of the household as a whole. <If anzhhm= 1 > PROG: Continue with HG0100a-k)

## 9.10A    HG0100a-k RECEIVED INCOME FROM PUBLIC TRANSFER

Question:    Many households receive welfare payments to compensate for low income or higher costs after starting a family. Which of the benefits on list 50 (did you / did you or other members of your household / did members of the household) receive regularly in 2009?

INT: Please do not include any special one-time payments or public pension payments.
INT: - Present list 50
      - multiple answers possible.

| | | |
|---|---|---|
| *1 - Named* | *-1 - Don't know* | ***If at least one of the variables*** |
| *2 - Not named* | *-2 - No answer* | ***HG0100a-i=1, continue with*** |
| | | ***DHG0100,*** |
| *a - Child support* | | |
| *b - Parental benefit* | | |
| *c - Housing benefit* | | ***else go to HG0200*** |
| *d - BAföG* | | |
| *e - Social security* | | |
| *f - Unemployment benefit II (Hartz IV)* | | ***CAPI-mistake till version 3.01.05:*** |
| *g - Benefits for asylum seekers* | | ***if only HG0100j=1 CAPI went to*** |
| *h - War victims' welfare benefit* | | ***HG0200*** |
| *i - Government grant* | | |
| *j - Other (please specify) PROG:* | | |
| *insert in HG0100S* | | |
| *k - None of the above* | | |

```
Filter: at least one variable HG0100a-i=1 + CAPI-mistake after HG0100a-k
```

9.10B   DHG0100 INCOME FROM REGULAR SOCIAL TRANSFERS - MONTH / YEAR

Question: I would now like to ask you about the amount of these benefits.
             Would you prefer to give a monthly or an annual figure?

1 - Monthly	*-1 - Don't know*	***If=1 or =-1 or =-2, continue with***
2 - Annual	*-2 - No answer*	***DHG0110,***
	-3 - Question filtered	
		else go to DHG0200

9.10C   DHG0110   INCOME FROM REGULAR SOCIAL TRANSFERS - YEAR 2009

Question: (Did you / Did your household / Did the household) receive these benefits throughout 2009?

1 - Yes	-1 - Don't know	*If=2, continue with DHG0120,*
2 - No	-2 - No answer	
	-3 - Question filtered	*else go to DHG0200*

9.10D   DHG0120   INCOME FROM REGULAR SOCIAL TRANSFERS - NUMBER OF MONTHS

Question: For how many months of the year 2009 (did you / did your household / did the household) receive these social benefits?

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

9.10E   DHG0200   TOTAL INCOME FROM REGULAR SOCIAL TRANSFERS

PROG: Here no gross/net question.

Question: <If DHG0100 =1 or =-1 or =-2 [monthly income]> How high were these benefits in total in the last month (you / your household / the household) received social benefits?

<If DHG0100 =2 [annual income]> What was the total amount of social benefits received in 2009?
(<DPE1300=2> Please do not state income from "one-euro jobs" again here.)

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

Income from regular private transfers:

9.11A   HG0200   INCOME FROM REGULAR PRIVATE TRANSFERS

Question: (Did you / Did your household / Did the household) receive any regular financial support payments - other than public support payments - in 2009? This could be any of the payments specified on list 51.

INT: Alimony payments
Private scholarships
Regular cash transfers from persons outside the household or organisations
Please do not include one-time payments or gifts

INT: Present list 51.

1 - Yes	-1 - Don't know	*If=1, continue with DHG0300,*
2 - No	-2 - No answer	
		else go to HG0300

9.11B   DHG0300   INCOME FROM REGULAR PRIVATE TRANSFERS - MONTH / YEAR

Question: I would now like to ask you about the amount of these financial support payments. Would you prefer to give a monthly or an annual figure?

1 - Monthly	-1 - Don't know	*If=1 or = -1 or = -2, continue with*
2 - Annual	-2 - No answer	*DHG0310,*
	-3 - Question filtered	
		else go to DHG0400

9.11C   DHG0310   INCOME FROM REGULAR PRIVATE TRANSFERS -   YEAR 2009

Question: (Did you / Did your household / Did the household) receive these payments throughout 2009?

1 - Yes	*-1 - Don't know*	**If=2, continue with DHG0320,**
2 - No	*-2 - No answer*	
	-3 - Question filtered	**else go to DHG0400**

9.11D   DHG0320   INCOME FROM REGULAR PRIVATE TRANSFERS - NUMBER OF MONTHS

Question: For how many months of the year 2009 (did you / did your household / did the household) receive these financial support payments?

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

9.11E   DHG0400   TOTAL INCOME FROM REGULAR PRIVATE TRANSFERS

PROG: HERE NO GROSS/NET QUESTION.

Question: <If DHG0300 =1 or =-1 or =-2 [monthly income]> How high were these payments in total in the last month (you / your household / the household) received them?

<If DHG0300 =2 [annual income]> What was the total amount of these payments in 2009?
PROG: HERE NO GROSS/NET QUESTION.

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

Rental income from real estate property:

9.12A   HG0300   RENTAL INCOME FROM REAL ESTATE PROPERTY

Question: (Did you / Did your household / Did the household) receive any income from renting real estate in 2009?

1 - Yes	*-1 - Don't know*	**If=1, continue with DHG0500,**
2 - No	*-2 - No answer*	
		else go to HG0400

9.12B   DHG0500   RENTAL INCOME FROM REAL ESTATE PROPERTY - MONTH / YEAR

Question: I would now like to ask you about the amount of this rental income. Would you prefer to give a monthly or an annual figure?

1 - Monthly	*-1 - Don't know*	**If=1 or = -1 or = -2, continue with**
2 - Annual	*-2 - No answer*	**DHG0530,**
	-3 - Question filtered	
		else go to DHG0600

9.12C   DHG0530   RENTAL INCOME FROM REAL ESTATE PROPERTY -   YEAR 2009
Question: (Did you / Did your household / Did the household) receive this income throughout 2009?

1 - Yes   *-1 - Don't know*   **If = 1, continue with DHG0600,**
2 - No   *-2 - No answer*
                       -3 - Question filtered   **else go to DHG0510**

9.12D   DHG0510   RENTAL INCOME FROM REAL ESTATE PROPERTY - NUMBER OF MONTHS

Question: For how many months of the year 2009 (did you / did your household / did the household)
 receive this income?

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

9.12E   DHG0600   TOTAL RENTAL INCOME FROM REAL ESTATE PROPERTY
Question: <If DHG0500 =1 or =-1 or =-2 [monthly income]> How high was this income in total in the
last month (you / your household / the household) received it?

                <If DHG0500 =2 [annual income]> What was the total amount of this income in 2009?
If possible, please give me a gross figure.

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

Income from financial investments:
9.13A   HG0400   INCOME FROM FINANCIAL INVESTMENTS
Question: (Did you / Did your household / Did the household) receive any income from financial
investments, eg interest or dividends, in 2009? List 52 shows what that includes.

INT: Interest or dividends on …
sight, time or saving deposits
savings and loan contracts
securities (certificates, bonds, publicly traded stock shares, mutual funds)
investments with asset managers
other capital investments
Interest credited for life insurance policies and private pension policies

INT: Present list 52.

1 - Yes   *-1 - Don't know*   **If = 1, continue with DHG0800,**
2 - No   *-2 - No answer*
                       -3 – Question filtered   **else go to HG0500**

9.13B   DHG0800   AMOUNT OF TOTAL INCOME FROM FINANCIAL INVESTMENTS
Question: What was the total amount of this income in 2009?
                If possible, please give a gross figure.

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

Income from participating interests in private business or partnership:

9.14A   HG0500   INCOME FROM PRIVATE BUSINESSES OR COMPANIES

Question: (Did you / Did your household / Did the household) in 2009 receive income in the form of profit distributions from a participating interest in a not publicly traded business or a private partnership not wholly owned by your household?

INT: Income from self-employment or entrepreneurial activities should already have been reported and should not be double counted here.

1 - Yes	*-1 - Don't know*	***If=1, continue with DHG0900,***
2 - No	*-2 - No answer*	
		else go to HG0600

Filter: HG0500=1

9.14B   DHG0900   INCOME FROM PRIVATE BUSINESSES OR COMPANIES - MONTH / YEAR

Question: Would you prefer to give this income on a monthly or an annual basis?

1 - Monthly	*-1 - Don't know*	***If=1 or = -1 or = -2, continue with***
2 - Annual	*-2 - No answer*	***DHG0910,***
	-3 - Question filtered	
		else go to DHG1000

Filter: DHG0900=1,-1,-2

9.14C   DHG0910   INCOME FROM PRIVATE BUSINESSES OR COMPANIES -YEAR 2009

Question: (Did you / Did your household / Did the household) receive this income throughout 2009?

1 - Yes	*-1 - Don't know*	***If=2, continue with DHG0920,***
2 - No	*-2 - No answer*	
	-3 - Question filtered	***else go to DHG1000***

Filter: DHG0910=2

9.14D   DHG0920   INCOME FROM PRIVATE BUSINESSES OR COMPANIES - NUMBER OF MONTHS

Question: For how many months of the year 2009 (did you / did your household / did the household) receive this income?

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

Filter: HG0500=1

9.14E   DHG1000   AMOUNT OF TOTAL INCOME FROM PRIVATE BUSINESSES OR COMPANIES

Question: <If DHG0900=1 or =-1 or =-2 [monthly income]> What was the average monthly income? This refers to the period in which (you / your household / the household) received such income.

<If DHG0900=2 [annual income]> What was the total annual income in 2009? If possible, give a gross figure.

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

Other sources of income:

9.15A   HG0600   RECEIVED INCOME FROM OTHER INCOME SOURCES

Question: (Did you / Did your household / Did the household) in 2009 receive any other regular or irregular income from sources other than those I have already recorded? These include other income as described in list 53.

INT: Income from …
accident or occupational disability insurance
widow's or orphan's pensions
capital gains or losses from the sale of assets or financial assets,
lottery winnings
severance payments
other sources

Lump-sum payments upon retirement, premature withdrawal from private insurance schemes, insurance settlements (except pension) or other such sources
Tax refunds should not be considered here.

INT: Present list 53.

1 - Yes	-1 - Don't know	***If = 1, continue with DHG1100a,***
2 - No	-2 - No answer	
		else go to HG0700

Filter: HG0600=1

9.15B   DHG1100a OTHER SOURCES OF INCOME - REGULAR

Question: What was the source of this income? Please first describe any regular income.

INT: It is important to distinguish between one-time payments and regular income.

a - Regular income from:	-1 - Don't know	***If DHG1100a =-5, -1, -2 continue***
Verbatim text answer, 255	-2 - No answer	***with DHG1100b,***
characters	-3 - Question filtered	
	-5 - No regular income	***else go to DHG1150***
	PROG: BUTTON	

Filter: DHG1100a<>-1,-2,-5

9.15C   DHG1150   AMOUNT OF INCOME FROM OTHER REGULAR SOURCES

PROG: ALLOW NEGATIVE FIGURE.

Question: What was the total gross (ie pre-tax) amount of this regular income in 2009? Please subtract negative from positive income. This may yield a negative figure if losses are greater than profits.

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

Filter: HG0600=1

9.16A   DHG1100b OTHER SOURCES OF INCOME - IRREGULAR

Question: I would now like to turn to irregular income. What were the sources of this income?

b - Irregular income from:	-1 - Don't know	***If DHG1100b <> -1,-2, -5, go to***
Verbatim text answer, 255	-2 - No answer	***DHG1200,***
characters	-3 - Question filtered	
	-5 - No irregular income	***else go to HG0700***
	PROG: BUTTON	

9.16B   DHG1200   AMOUNT OF INCOME FROM OTHER IRREGULAR SOURCES

PROG: VALUE MAY BE NEGATIVE.

Question: What was the total gross (ie pre-tax) amount of this irregular income in 2009? Please subtract negative from positive income. This may yield a negative figure if losses are greater than profits.

Numerical value in EUR, 9 digits

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

9.17   HG0700   CURRENT INCOME COMPARED WITH THE LAST THREE YEARS

Question: Was (your total income / the total income of your household / the total household income) for 2009 higher or lower than the average of the previous three years? Or was it largely the same as in the previous three years?

1 - Higher
2 - Practically unchanged
3 - Lower

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

9.18   HG0800   FUTURE INCOME EXPECTATIONS

Question: Do you expect (your income / your household income / the household income) to go up more or less than the cost of living or about the same as the cost of living over the next twelve months?

1 - Will rise more than the cost of living
2 - Will rise less than the cost of living
3 - Will rise about the same as the cost of living

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

CONCLUSION OF THE INTERVIEW

CONCLUSION OF THE INTERVIEW

-.01   DHP0100   ITEMS DIFFICULT FOR RESPONDENT
Question: We have almost reached the end of the interview now. Thank you for your time and attention. Did you find any questions particularly difficult to answer? If so, which ones?

INT: The respondent may refer to sections and specific questions or simply describe the question or give an indication as to which questions he / she is referring to.

1 - Yes-> verbatim text answer   *-1 - Don't know*
(variable DHP0100S)   *-2 - No answer*
2 - No

-.02   DHP0200   ITEMS MISSED BY THE RESPONDENT
Question: Have we failed to address issues which you believe are important with regard to (your / the) wealth, finances, income etc (of your / the household)?
            If yes - Could you elaborate?

1 - Yes-> verbatim text answer   *-1 - Don't know*
(variable DHP0200S)   *-2 - No answer*
2 - No

-.03   DHP0300   RESPONDENT'S ADDITIONS
Question: Is there anything you would like to add to the issues that we have discussed during the interview?

1 - Yes-> verbatim text answer   *-1 - Don't know*   ***If FKP internal, continue with***
(variable DHP0300S)   *-2 - No answer*   ***DHP0400***
2 - No

                                                                      If FKP external, end of the interview

```
Filter: internal FKP
```
-.04   DHP0400   CONSENT FOR ADDRESS TO BE STORED
Question: This research project is to be repeated at a later date, with another survey.
            To allow you to be interviewed again, we must file your address.
            Your address will be stored separately from the information you have provided and only for the purpose of conducting another survey, after which it will be deleted for good. Your address can never be traced back to your replies. The data you provide will remain absolutely anonymous. Of course, your participation in another survey will again be voluntary.

            Under the Data Protection Act, we require your consent to store your address, which we would kindly ask you to give. Do you consent?

1 - Yes, consents to have address   *-3 – Question filtered*
details being stored
2 - No, does not give consent

-.05   DHP0500   CHECK - NAME CORRECT

PROG: Copy first name and surname to ECP (record 01)

Question: We have come to the end of the interview. Thank you again for your help. You will be receiving your 10 euro coin by post in the next few days. Just one small request. Could you give me your full name once more so that I can be sure that it has been entered correctly.

INT: Enter first name and surname. If in doubt, ask respondent to spell it.

Field first name   *-1 - Don't know*
Field surname   *-2 - No answer*
                                                -3 – Question filtered

--- END OF QUESTIONNAIRE with FKP ---
Determine whether other person 16+ years in household
Continue interview with this person
If not present, proxy interview may be conducted with RP or another person within the household. If that is not possible either, move on to next person or END.

Computer loop for EUR questions

Step 1: Hxxxx or Pxxxx

Question: How many …?
INTERVIEWER: Include information provided in another currency.

Numerical value in EUR	*-1 - Don't know*	***If =-1 or =-2, continue with step 2,***
	-2 - No answer	***else go to step 4A***

Step 2: Hxxxxo/Hxxxxu or Pxxxxo/Pxxxxu

Question: Could you give me a range, ie an upper and a lower limit for the amount?
INTERVIEWER: Either the upper or the lower bound can be coded as "Don't know" to represent an

A: Upper limit: numerical value in EUR	*-1 - Don't know*	***If (A=-1 or -2) and (B=-1 or -2),***
B: Lower limit: numerical value in EUR	*-2 - No answer*	***continue with step 3, else go to***
		step 4B or 4c

Step 3: Hxxxxi or Pxxxxi

Question: Could you tell me which range from the list might be closest to such amount?
INTERVIEWER: Present the EURO card.

Code from A-T   *-1 - Don't know*   ***If =-1 or =-2, continue with next***
 -2 - No answer   ***question, else go to step 4B***
Card to be shown to respondents with possible answers:

1: P EUR 1 – less than 100
 2: H EUR 100 – less than 500
 3: L EUR 500 – less than 1,000
 4: N EUR 1,000 – less than 2,500
 5: A EUR 2,500 – less than 5,000
 6: F EUR 5,000 – less than 7,500
 7: B EUR 7,500 – less than 10,000
 8: D EUR 10,000 – less than 25,000
 9: R EUR 25,000 – less than 50,000
10: J EUR 50,000 – less than 75,000
11: Q EUR 75,000 – less than 100,000
12: K EUR 100,000 – less than 250,000
13: T EUR 250,000 – less than 500,000
14: M EUR 500,000 – less than 1 million
15: O EUR 1 million – less than 5 million
16: C EUR 5 million – less than 10 million
17: E EUR 10 million – less than 25 million
18: G EUR 25 million – less than 50 million
19: S EUR 50 million – less than 100 million
20: I More than EUR 100 million

Step 4(A): Hxxxxk or Pxxxxk

Question: You stated that the amount is <"CURRENCY"> X (written out in words) [provided by the CAPI]

1: Yes, AMOUNT correct
2: No, amount incorrect
3: No, AMOUNT correct but in incorrect currency

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

If =1, continue with next question, if=3, correct currency, otherwise repeat Euroloop from step 1 and correct entries

Step 4(B): Complete interval (upper and lower bounds given) Hxxxxk or Pxxxxk

Question: You stated that the amount is roughly between <"CURRENCY"> X and Y (X, Y written out in words).

1: Yes, correct
2: No, incorrect
3: No, amount/amounts correct but in incorrect currency

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

If 1, continue with the next question, otherwise repeat Euroloop from step 2 and correct entries

Step 4(C): If open-ended range given Hxxxxk or Pxxxxk

Question: You stated that the amount is more than <"CURRENCY"> X (written out in words) / less than <"CURRENCY"> X (written out in words).

1: Yes, correct
2: No, incorrect
3: No, amount/amounts correct but in incorrect currency

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

If 1, continue with the next question, otherwise repeat Euroloop from step 2 and correct entries

Step : Hxxxxw or Pxxxxw

Question: In what currency was the amount given?

3:Deutsche Mark (DEM) – "D-Mark"
4:Deutsche Mark der Deutschen Notenbank – In
the GDR from 31 October 1951 to 31 July 1964

24:Mark der Deutschen Notenbank – In the
GRD, from 1 August 1964 to 31 December 1967

23:Mark of the German Democratic Republic –
In the GRD, from 1 January 1968 to 30 June
1990
1:Belgian franc BEF
2:Danish krone DKK
5:Dinar, Iran IRR
6:Drachme, Greece GRD
7:Pound sterling GBP
8:Escudo PTE
9:Estonian kroon EEK
10:Finnish markka FIM
11:French franc FRF
12:Hryvnia, Ukraine UAH
13:Dutch guilder NLG
14:Hong Kong dollars HKD
15:Irish pound IEP
16:Italian lira ITL
17:Canadian dollar CAD
18:Kuna, Croatia HRK
19:Lats, Latvia LVL
20:Litas, Lithuania LTL
21:Luxemburg franc LUF
22:Maltese lira MTL
25:New Turkish lira TRY
26:Peseta ESP
27:Reichsmark
28:Rentenmark
29:Rouble, Russian Federation RUB
30:Schilling ATS
31:Swiss franc CHF
32:Serbian dinar RSD
33:Slovak koruna SKK
34:Slovak koruna SKK
35:Tolar, Slovenia SIT
36:US dollar USD
37:Yen, Japan JPY
38:Zloty, Poland PLN
39: Cyprus pound (CYP)
40:(Gold) Mark

CURRENCY LIST

Hxxxxw or Pxxxxw

In what currency was the amount given?

3:Deutsche Mark (DEM) – "D-Mark"
4:Deutsche Mark der Deutschen Notenbank – In the GDR from 31 October 1951 to 31 July 1964
 19:Lats, Latvia LVL
24:Mark der Deutschen Notenbank – In the GRD, from 1 August 1964 to 31 December 1967
23:Mark of the German Democratic Republic – In the GRD, from 1 January 1968 to 30 June 1990
 26:Peseta ESP
1:Belgian franc BEF
2:Danish krone DKK
5:Dinar, Iran IRR
6:Drachme, Greece GRD
7:Pound sterling GBP
8:Escudo PTE
9:Estonian kroon EEK
10:Finnish markka FIM
11:French franc FRF
12:Hryvnia, Ukraine UAH
13:Dutch guilder NLG
14:Hong Kong dollars HKD
15:Irish pound IEP
 40:(Gold) Mark

16:Italian lira ITL
17:Canadian dollar CAD
18:Kuna, Croatia HRK

20:Litas, Lithuania LTL
21:Luxemburg franc LUF
22:Maltese lira MTL
25:New Turkish lira TRY

27:Reichsmark
28:Rentenmark
29:Rouble, Russian Federation RUB
30:Schilling ATS
31:Swiss franc CHF
32:Serbian dinar RSD
33:Slovak koruna SKK
34:Slovak koruna SKK
35:Tolar, Slovenia SIT
36:US dollar USD
37:Yen, Japan JPY
38:Zloty, Poland PLN
39: Cyprus pound (CYP)

Prototype for navigation within a loop

	Question:	Iteration 1	Iteration 2	Iteration 3
A1	Do you / Does [name] have / own X?	Yes --> Continue with A2 No --> Continue with B1		
A2	How many X do you / does your household / does the household have / own?	Number Don't know No answer		
A3	Does your most important / second most important X have property Y?	1 Yes	1 Yes 5 No	1 Yes 5 No 5 No
A4	INTERVIEWER CHECKPOINT: A7	1 More than 1 X -> Continue with iteration 1 of A5 3 Number of X unknown -> Continue with iteration 1 of A6 5 Else go to B1	1 More than 2 X -> A5 3 Number of X unknown -> Continue with iteration 2 of A6 5 Else go to B1	1 More than 3 X -> Go to Continue with iteration 2 of 3 Number of X unknown -> Continue with iteration 3 of A6 A6 5 Else go to B1
A5	INTERVIEWER CHECKPOINT:	1 Continue with iteration 2 of A3 5 Last resort! Continue with summary A7	1 Continue with iteration 3 of A3 5 Last resort! Continue with summary A7	
A6	Do you / Does another member of the household have / own additional X?	1 Yes -> Continue with iteration 2 A3 5 No -> Continue with B1 Don't know / No answer -> 5 No -> Continue with B1 Continue with B1	1 Yes -> Continue with iteration 3 A3 Don't know / No answer ☐ Continue with B1	1 Yes -> Continue with A7 5 No -> Continue with B1 Don't know / No answer Continue with B1
☐				
A7	Does one of your other X / your other X have property Y?			
B1	Continue interview with the following questions			

Relationship matrix

	Relationship		Opposite relationship	
	Male	**Female**	**Female**	**Male**
1	Spouse	Spouse	Spouse	Spouse
2	Partner	Partner	Partner	Partner
3	Biological father	Biological mother	Biological daughter	Biological son
4	Adoptive, step or foster father	Adoptive, step or foster mother	Adoptive, step or foster daughter	Adoptive, step or foster son
5	Biological son	Biological daughter	Biological mother	Biological father
6	Adoptive, step or foster son	Adoptive, step or foster daughter	Adoptive, step or foster mother	Adoptive, step or foster father
7	Partner of a parent	Partner of a parent	8 Son of a partner	Daughter of a partner
9	Biological brother	Biological sister	Biological sister	Biological brother
10	Half or step-brother	Half or step-sister	Half or step-sister	Half or step-brother
11	Grandfather	Grandmother	Granddaughter	Grandson
12	Grandson	Granddaughter	Grandmother	Grandfather
13	Grandson of a partner	Granddaughter of a partner	14 Partner of a grandparent	Partner of a grandparent
15	Daughter-in-law / partner of a child	Son-in-law / partner of a child	16 Father-in-law and / or father of a partner	Mother-in-law and / or mother of a partner
17	Grandfather of a partner	Grandmother of a partner	18 Partner of a grandchild	Partner of a grandchild
19	Brother-in-law	Sister-in-law	Sister-in-law	Brother-in-law
20	Brother of a partner	Sister of a partner	21 Partner of brother or sister	Partner of brother or sister
22	Uncle	Aunt	Niece	Nephew
23	Nephew	Niece	Aunt	Uncle
24	Cousin	Cousin	Cousin	Cousin
25	Great uncle	Great aunt	Great niece	Great nephew
26	Great nephew	Great niece	Great aunt	Great uncle
27	Not related	Not related	Not related	Not related
-1	Don't know	Don't know	Don't know	Don't know
-2	No answer	No answer	No answer	No answer

INTERVIEWER PARADATA

Insert text in gross dataset

The following questions should be answered by interviewers after completing the questionnaire.

The questions on the exterior and location of the building must be answered for all households in the sample (including failed contacts and incomplete surveys).

`Filter: Question to the interviewer`

P1 DSC0100 DWELLING - TYPE

Question: Type of dwelling of target HH

1 - Detached single-family or multiple-family dwelling
2 - Terraced or semi-detached house
3 - Apartment block
4 - High-rise apartment building
5 - Apartment
6 - Other type of building (please specify) Insert text in DSC0100S

`Filter: Question to the interviewer`

P2 SC0200 DWELLING RATING

Question: Please rate the building.

1 - Exclusive
2 - Very good
3 - Satisfactory
4 - Simple
5 - Very simple

`Filter: Question to the interviewer`

P3 SC0300 DWELLING - LOCATION

Question: Please describe the location of the building.

1 - City centre
2 - Located between the city centre and the suburbs
3 - Suburbs or city outskirts
4 - Rural area

`Filter: Question to the interviewer`

P4 SC0400 DWELLING - OUTWARD APPEARANCE

Question: Please describe the condition of the building.

1 - Clean and well-maintained
2 - Some small cracks in the facade and some crumbling paintwork
3 - Needs major renovation
4 - Dilapidated

P5 SC0500 DWELLING - COMPARISON TO THE NEIGHBOURHOOD (EXTERIOR)
Question: Please describe the condition of the building compared with the neighbourhood.

*1 - The building is in a poorer state
 than the surrounding buildings
2 - The surrounding buildings and
the building itself are in the same
condition
3 - The building is in a better state
than the surrounding buildings
4 - No other buildings nearby*

P7 SC0600 DWELLING - RATING OF SURROUNDING BUILDINGS
Question: Assessment of the residential area

*1 - Very good
2 - Good
3 - Satisfactory
4 - Adequate
5 - Unsatisfactory
6 - Poor*

P6 SC0700a-g DWELLING - SECURITY MEASURES
PROG: Multiple answers possible.
Question: What measures are in place to secure the building?
INTERVIEWER: Multiple answers possible

*1 - Named
2 - Not named*

*a - Doorman / porter
b - Security staff
c - Lobby access control
d - Intercom system
e - Alarm system
f - Other (please specify insert text
in SC0700S)
g - Not clear or no security
measures*

P8 HR0200   INTERIOR CONDITIONS
Question: Could you describe the conditions in the interior of the dwelling.

*1 - Excellent to very good. Ceiling
has no cracks, paintwork on the
walls in very good to fairly good
condition.
2 - Good. Needs repainting and
some minor refinishing work.
3 - Fair. Needs some major interior
 work. (Holes and/or cracks need
patching, broken windows etc).
4 - Poor. Some walls and ceilings
need replacement.*

*-4 - Interviewer has not
seen the interior of the
dwelling. PROG: Button
instead of -4.*

Information on respondents; -> enter in household dataset

NB: The following questions relate to the interview with the financially knowledgeable person

P9 HR0100 LANGUAGE OF THE INTERVIEW
Question: In what language was the interview conducted?

1 - German
2 - English
3 - Turkish
4 - Russian
5 - Polish

P10 HR0300 RESPONDENT - SUSPICIOUS BEFORE THE INTERVIEW
Question: Was the respondent suspicious about the study before the interview?

1 - Not at all
2 - To some extent, yes
3 - Absolutely

P11 HR0400 RESPONDENT - SUSPICIOUS AFTER THE INTERVIEW
Question: Was the respondent suspicious about the study after the interview?

1 - Not at all
2 - To some extent, yes
3 - Absolutely

P12 HR0500 RESPONDENT - UNDERSTANDING OF THE QUESTIONS
Question: How do you rate the respondent's understanding of the questions?

1 - Excellent
2 - Good
3 - Fair
4 - Poor

P13 HR0600 RESPONDENT - RELIABILITY OF INCOME AND WEALTH INFORMATION
Question: How do you rate the reliability of the information provided by the respondent on income
                and wealth?

1 - Accurate
2 - Fair
3 - Unreliable / inaccurate

P14 HR0700 RESPONDENT - ABILITY TO EXPRESS AMOUNTS IN EUR
Question: How do you judge the ability of the respondent to express amounts in euros? In other
                words, did he / she express amounts in euros or did he / she provide a lot of information in
                 D-Mark or another currency?

1 - Very good
2 - Good
3 - Fair
4 - Very poor

P15 HR0800 REPONDENT - EASINESS IN RESPONDING
Question: How do you rate the easiness the respondent had in responding?

1 - Very easy
2 - Fairly easy
3 - Easy
4 - Difficult
5 - Very difficult

P16 HR0900 RESPONDENT - ABILITY TO EXPRESS HIMSELF / HERSELF
Question: How do you rate the ability of the respondent to express himself / herself?

1 - Excellent
2 - Good
3 - Fair
4 - Poor

P17 HR1000 RESPONDENT - INTEREST IN THE INTERVIEW
Question: Overall, how great was the respondent's interest in the interview?

1 - Very high
2 - Above average
3 - Average
4 - Below average
5 - Very low

P18 HR1100a-f OTHER PERSONS PRESENT DURING THE INTERVIEW
PROG: Multiple answers possible.
Question: Were other persons present during the interview?
INTERVIEWER: Multiple answers possible.

1 - Named
2 - Not named

a - Children under age 6
b - Children 6 and over
c - Spouse / partner
d - Other relatives or friends
e - Adults who work in the household
f - Nobody

P19 DHR0100a-d PERSONS PROVIDING INFORMATION FOR THE INTERVIEW
PROG: Multiple answers possible.
Question: Which persons actively helped answer the questions on the household as a whole?
INTERVIEWER: Multiple answers possible.

1 - Named
2 - Not named

a - Financially knowledgeable
person (FKP)
b - The FKP's spouse / partner
c - Other household member /
other household members (except
FKP / FKP's partner)
d - Adult who knows about the
household's finances, but is not
part of the household

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 - rarely
4 - No, never

P21 HR1400a-k,m-w DOCUMENTS RESPONDENT REFERRED TO
Question: Which documents did the respondent / the respondents refer to?
INTERVIEWER: Multiple answers possible, please state all.

1 - Yes, documents were used   *-3 - Question filtered*
during the interview
2 - No, such documents were not
used by the respondent(s)

23 Possible answers
a - Pension documents
b - Account statements
c - Investment / business records /
broker statements
d - Loan documents
e - Credit cards / credit card
statements
f - Check book / check registry
g - Records on income,
employment, pay slips
h - Computer / PC / laptop
i - Handwritten notes
j - Health insurance / life insurance
 documents
k - Tax forms / tax returns
m - Secretary / accountant /
financial advisor consulted
n - Rent receipts / rental
agreements
o - Real estate records
p - Social security checks /
statements
q - Employment records,
employment references, union
records
r - Inheritance papers
s - Miscellaneous bills
t - Miscellaneous government
records
u - Miscellaneous personal
documents
v - Other documents (please
specify in writing, insert text in
HR1400Sv)
w - Some documents, not known
what kind

Additional information may be essential for checking consistency after all households have been
interviewed. This includes, in particular:
P22 HR1500 INTERVIEWER'S COMMENTS - MISSING / MISREPORTED INFORMATION
Question: How do you rate the accuracy of the information provided by the persons participating in
                    the interview? Please rank the household members by their ability to provide information.
                    What questions or blocks of questions did the respondents have difficulty answering?

Verbatim text input by the   *-1 - Don't know*
Interviewer   *-2 – No answer*
                    -3 - Question filtered

P23 HR1600   INTERVIEWER'S COMMENTS - CONDUCT OF THE INTERVIEW

Question: What would you highlight concerning the household's main residence, the conduct of the interview, the way the respondent answered your questions or anything else you deem relevant?

Verbatim text input by the
Interviewer

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