

Questionnaire Program – Wave 3 – Panel and Refresher Households

"Panel on Household Finances"

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

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

The template contains loop passes. A prototype for the navigation within a loop is provided at the end of the questionnaire. Color code based on the CAPI:

- *Black: The text of the question, which is read aloud by the interviewer.*
- *Red: Information for the interviewer, which may not be read aloud.*
- *Green: Possible responses and extension of question text and definitions, which should only be read aloud if necessary.*
- *Gray: Text that should be completely hidden, for example under a button for "More information" or "Glossary".*

Programmer information that is identified by brackets { }, < >, []:

Curly braces { } contain text blocks that are displayed only under certain conditions. The angle brackets < > provide the conditions.

The brackets [] are placeholders for values, descriptions (e.g. auxiliary variables) and personal names that are taken from the CAPI.

Parentheses () do not constitute programming rules, but are used for explanation.

Exceptions:

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

Definition of SAMPLE

1 = Panel sample W1 and/or W2

2 = Refresher sample W3

Definition HHArt and respective preload variables

HHArt= 3 refresher households

HHArt = 3 if SAMPLE = 2

HHArt = 1 Panel-HH for follow-up survey**Preload variables**

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

HHArt=2 Split-HH
Preload variables

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

Control variables for panel used in further survey waves

Defined above

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

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

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

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

HHArt =

1 for panel household,

2 for split household,

3 for refresher household

Additional preload variables

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

Preload variables – households

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

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

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

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

DHB0200b_preload = DHB0200b from previous wave, for HHArt = 1
= missing, other

DHB0200c_preload = DHB0200c from previous wave, for HHArt = 1

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

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

Preload variables – individuals

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

Screener

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

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

screen

screen

SCREENER

Question: INTRODUCTION:

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

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

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

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

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

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

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

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

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

Details of individuals are not visible.

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

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

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

1 – Continue with interview

**If HHArt = 1 (Panel-HH) AND
KTimHH_VW=1, continue with
VSCRL1**

Input filter hhart=3

Page A pagea DEFINITION OF A HOUSEHOLD

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

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

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

People or groups of people,

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

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

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

-3 - Question filtered

continue with vscr2

-8 - Question filtered for panel

Input filter hhart=3

Question2 vscr2 NAMES OF POTENTIAL FKPS

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

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

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

1 - Name of 1st person

-8 - Question filtered for panel

NO PERSON NAMED: continue with vscr3

2 - Name of 2nd person

MORE THAN ONE PERSON

3 - Name of 3rd person

NAMED: continue with vscr5

ONE PERSON NAMED: continue with vscr11\$x

Input filter hhart=3 AND no person named in vscr2

Question3 vscr3 NAME OF EXTERNAL FKP

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

1 - Yes: Name...

-3 - Question filtered

IF =1, continue with VSCRXB,

2 - No

-8 - Question filtered for panel

ELSE continue with VSCR4

Input filter hhart=3 AND vscr3=2

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

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

- 1 - Yes, household member: Name: -3 - Question filtered
2 - Yes, substitute: Name (external FKP): -8 - Question filtered for panel
3 - No

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

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

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

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

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

INTERVIEWER: Multiple answers possible.

- 1 - Name of 1st person -2 - None of these people
2 - Name of 2nd person -3 - Question filtered
3 - Name of 3rd person -8 - Question filtered for panel

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

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

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

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

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

INTERVIEWER: Multiple answers possible.

- 1 - Name of 1st person -2 - None of these people
2 - Name of 2nd person -3 - Question filtered
3 - Name of 3rd person -8 - Question filtered for panel

IF ONLY ONE NAME IS SELECTED: continue with vscr11\$x, ELSE continue with vscr7

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

Question13 vscr13 OTHER PEOPLE IN THE HOUSEHOLD

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

1 - Yes

-3 - Question filtered

IF = 1, continue with vscr13b,

2 - No

-8 - Question filtered for panel

IF = 2: This is a shame, then we

cannot conduct our survey.

Thank you for your time. -> END

(FAILURE CODE FOR THE

SAMPLE MANAGEMENT

SYSTEM) - INFORM FIELD

CONTROL.

Input filter hhart=3 AND vscr13=1

Question13b vscr13b ATTEMPT TO FIND AN INTERNAL FKP

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

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

1 - Yes, household member; name: -3 - Question filtered

IF = 1, continue with vscria1

2 - No: [NAME FROM vscr2 OR -8 - Question filtered for panel

IF = 2, continue with vscrib

vscr4-7] is to be treated as

external FKP.

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

vscrl1 vscrl1 CHECK - FKP WAVE 1

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

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

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

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

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

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

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

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

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

- Do not read aloud.

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

If = 1, continue with VSCRXA1
If = 2 and HHArt = 1, continue with DRA050
If = 2 and HHArt = 2, continue with PageAD
If = 3, continue with VSCRL2

Input filter vscrl1=3

vscrl2 vscrl2 CHECK - CORRECT HOUSEHOLD

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

1: Yes, selected correct household. -3 - Question filtered
2: No, selected wrong household.

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

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

X.A1 vscrx1 CHECK - PREVIOUS RESPONDENT IS FKP

INTERVIEWER: The household member [<IF hhart=3> Name from VSCR2 OR VSCR4-7 OR VSCR13B / <IF hhart=1 OR =2> NameKT_VW] is the financial knowledgeable person for the household. The remaining questions in this screening must be answered by [Name from VSCR2 or VSCR4-7 or VSCR13B]!

Is the previous respondent [<IF hhart=3> Name from VSCR2 OR VSCR4-7 OR VSCR13B / <IF hhart=1 OR =2> NameKT_VW]?

- 1 - Yes -3 - Question filtered IF = 1, continue with dra050
- 2 - No IF = 2, continue with vscrx2

Input filter vscrx1=2

X.A2 vscrx2 CHANGE OF RESPONDENT

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

INTERVIEWER: - If [<IF hhart=3> Name from VSCR2 OR VSCR4-7 or VSCR13B / <IF hhart=1 OR =2> NameKT_VW] is present, continue the interview immediately with this person.

- If [<IF hhart=3> Name from VSCR2 OR VSCR4-7 or VSCR13B/ <IF hhart=1 OR =2> NemeKT_VW] is not present at this time, request help with the arrangement of a time.

- 1 - Yes, conversation can continue immediately with [<IF hhart=3> NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B/ <IF hhart=1 OR =2> NameKT_VW] -3 - Question filtered IF = 1, continue with pagec. IF = 2, end conversation and ARRANGE A TIME IF = 3, continue with pagec IF (=4 OR 5) AND hhart=3, continue with vscrx3 IF (=4 OR 5) AND (hhart=1 OR =2), continue with dra050
- 2 - Arrange a time with internal FKP
- 3 - Conversation was interrupted and will continue here with [<IF hhart=3> NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B/ <IF hhart=1 OR =2> NameKT_VW].
- 4 - [<IF hhart=3> NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B/ <IF hhart=1 OR =2> NameKT_VW] is not willing to have conversation.
- 5 - [<IF hhart=3> NAME FROM VSCR2 OR vscr4-7 OR vscr13b / <IF hhart=1 OR =2> namekt_vw] is not willing to have conversation, according to information received.

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

PROGRAMMER: MODULE FOR THE CASE OF AN EXTERNAL FKP

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

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

INTERVIEWER: - [NAME FROM VSCR3, VSCR4 or VSCR13B] is external authority (FKP), i.e. NOT a member of the household.

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

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

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

Input filter hhart=3 AND vscrxb=1

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

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

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

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

**Question21 vscr21 RELATIONSHIP OF EXTERNAL FKP WITH
HOUSEHOLD**

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

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

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

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

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

X.B4 vscrx4 LAST ATTEMPT TO FIND INTERNAL FKP

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

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

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

Input filter hhart=3 AND vscrx4=1

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

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

Is the previous respondent [Name from VSCRXB4]?

- | | | |
|---------|----------------------------------|-----------------------------------|
| 1 - Yes | -3 - Question filtered | IF=1: continue with dra050 |
| 2 - No | -8 - Question filtered for panel | IF=2: continue with vscrx6 |

Input filter hhart=3 AND vscrx5=2

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

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

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

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

- 1 - Yes, conversation can continue right away [NAME FROM vscrx4]
- 2 - Arrange a time with internal FKP
- 3 - Call was interrupted and will be continued here
- 4 - [NAME FROM vscrx4] is not willing to have conversation
- 5 - [NAME FROM vscrx4] is not willing to have conversation, according to information
- 3 - Question filtered
- 8 - Question filtered for panel

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

Input filter hhart=3 AND vscrx6=1 , 3

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

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

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

- 1 - CONTINUE
- 2 - FKP is not willing to have conversation
- 3 - Question filtered
- 8 - Question filtered for panel

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

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

Page AD pagead PAGE – HOUSEHOLD DEFINITION

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

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

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

People or groups of people living here as

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

(2) domestic employees

should be treated as separate households.

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

-3 - Question filtered

continue with dra050

Question15**dra050****START FOR HH MATRIX**

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

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

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

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

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

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

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

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

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

1 - Yes, begin interview

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

conversation and arrange a time

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

1 - Yes, continue with auxiliary variable kt_fix

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

conversation and arrange a time;

PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050

9 - No, TP is not willing to continue the interview. This is a shame, then we cannot conduct our survey.

Thank you for your time. -> END

(failure code for the sample management system) - INFORM FIELD CONTROL.

IF=1, continue with auxiliary variable kt_fix

IF=2, interview can only be continued later-> Interrupt

conversation and arrange a time;

PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050

IF=9, respondent is not willing to continue the interview. This is a shame, then we cannot conduct

our survey. Thank you for your time. -> END (failure code for the sample management system) -

INFORM FIELD CONTROL.

kt_fix

kt_fix

AUXILIARY VARIABLE - FKP IS KNOWN (YES / NO)

PROGRAMMER: GENERATE AUXILIARY VARIABLE KT_FIX:

KT_FIX= 1, IF HHART = 3 OR [(HHART= 1 OR 2) AND (VSCRXA1 = 1 OR PAGEC = 1)], ELSE KT_FIX = 0

VARIABLE MUST BE TRANSMITTED TO HH-MARTIX

Start of HH-Matrix module

PROGRAMMER: START OF EXTERNAL PROGRAM HH-MATRIX

PLEASE USE SEPARATED PROGRAMMER GUIDE „INFAS_HAUSHALTMATRIX

PHF (VERMÖGENSSURVEY)_5639“

Input filter dra050=1

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

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

Question21

vsmql21

NAME OF EXTERNAL FKP

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

1 - Insert text in an excelsheet
open text entry

-3 - Question filtered

continue with VSCRLXB

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

X.PB

vscrlxb

CONSENT TO USE EXTERNAL FKP 2

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

1 - All agree and all signatures are provided

-3 - Question filtered

2 - Respondent is in agreement, but not all the signatures can be obtained immediately or respondent would like to talk with the named people first.

9 - Not all hh members agree

If=1, continue with VSCRLXB3 (Recording of Address)

=2, stop interview and arrange new meeting -

Terminvereinbarung

=9, This is a shame, then we cannot conduct our survey.

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

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

X.B3P vsclxb3 ADDRESS OF EXTERNAL FKP

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

First name	96 - Permission for sharing address	IF = 97, This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL ELSE continue with VSCRL21
Surname	must be clarified to start with	
Company (optional)	97 - Sharing of address refused	
Address	98 - Address not available	
Postcode	-3 - Question filtered	
City/Town	-8 - Question filtered for panel	
Phone (optional)		

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

Question21p vscl21 RELATIONSHIP OF EXTERNAL FKP WITH HOUSEHOLD

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

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

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

Input filter dra050=1

PROGRAMMER: START OF HH-MATRIX LOOP FOR ALL PERSONS

vsmq5 vsmq5 MATRIX - CENTRE OF LIFE

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

INTERVIEWER: Show list 0.1.

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

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

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

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

ADDITIONAL PERSONS NAMED: RECORD OF NAME, GENDER, AGE (VARIABLE RA0300) OR AGEGROUP AND CHECK OF HH MEMBERSHIP (QUESTION VSMQ5)
NO ADDITIONAL PERSONS NAMED: CONTINUE WITH QUESTION VSMQ9

Input filter no other persons named in HH-Matrix loop

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

vsmq9

vsmq9

MATRIX - PERSONS CURRENTLY ABSENT

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

INTERVIEWER: Show list 0.2.

INTERVIEWER: These are:

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

1 - Yes

-3 - Question filtered

2 - No

PROGRAMMER: SHOW UP INTERVIEWER INFORMATION: THIS PERSON SHOULD BE RECORDED BY BUTTON "NEUE PERSON" TO THE LIST OF HH-MEMBERS. RECORD NAME, GENDER, AGE (VARIABLE RA0300) AND ASK QUESTIONS STARTING FROM QUESTION VSMQ11.

OTHER PEOPLE WHO ARE ABSENT FOR NOW

Input filter not all persons from vsmq9 recorded OR vsmq11 not yet processed

vsmq11 vsmq11 MATRIX - ABSENT PERSONS - CENTRE OF LIFE

Question: Does this person consider the household in [address] as {his/her} center of life?
Please look at list 0.3.

INTERVIEWER: Show list 0.3.

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

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

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

Input filter vsmq11=2

vsmq12 vsmq12 MATRIX - ABSENT PERSONS - DAILY SUBSISTENCE COSTS

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

1 - Yes -3 - Question filtered
2 - No

Input filter vsmq12=2

vsmq13 vsmq13 MATRIX - ABSENT PERSONS - CONTRIBUTION TO HOUSEHOLD FINANCES

Question: Does this person contribute to the budget of {your/the} household and/or does {he/she} decide about the budget of {your/the} household?

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

Input filter vsmq11=2

vsmq14 vsmq14 MATRIX - ABSENT PERSONS - FURTHER PRIVATE ADDRESSES

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

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

Input filter vsmq14=1

vsmq15 vsmq15 MATRIX - ABSENT PERSONS - DECISION ON FINANCES

PROGRAMMER: CONTINUE ITERATION AS LONG AS QUESTION VSMQ9 = 2 (NO) , THEN START RELATION MATRIX - VARIABLE LABEL: MATRIX - RELATIONS

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

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

vsmq16 vsmq16 RECORD RELATIONSHIPS

PROGRAMMER: - MODUL "BEZIEHUNGSMATRIX" AUFRUFEN.

- START MODULE "RELATION MATRIX"

- THEN: END EXTERNAL PROGRAM - BACK TO QUESTIONNAIRE

-1 - Don't know

-2 - No answer

Question17 vscr15 LIST OF HOUSEHOLD MEMBERS

PROGRAMMER: HOUSEHOLD MEMBERS ARE

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

2) ALL OTHER MEMBERS FOR

A. QUESTION VSMQ5=1 OR

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

ALL OTHER ENTERED PEOPLE ARE NOT MEMBERS OF THE HOUSEHOLD.

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

[LIST OF NAMES]

1.02 ra0500 HOW LONG HAVE YOU BEEN LIVING IN GERMANY

PROGRAMMER: CREATE BUTTON "SINCE BIRTH WITHOUT LONG INTERRUPTION"

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

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

Numeric entry in years, 3 digits	-1 - Don't know -2 - No answer -5 - Since birth, without long interruption -8 - Question filtered for panel	IF = -5 oder =0 OR hhmg_vw=1 , continue with dra0100, ELSE continue with dra0550
-------------------------------------	---	---

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

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

INT: Do not read aloud

- 1: Age is incorrect -> Re-enter correct age
- 2: Length of residency in Germany is incorrect -> Back to RA0500
- 3: All information is correct -> Continue

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

1.02AAA dra0550 IN GERMANY IN 2010

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

1 - Yes 2 - No	-1 - Don't know -2 - No answer -3 - Question filtered -8 - Question filtered for panel	continue with dra0100
-------------------	---	------------------------------

Input filter hhmg_vw=1 AND dlra0400=1

1.01LA5 dlra0010 PANEL - CHANGE OF CITIZENSHIP

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

1 - Yes 2 - No - nothing changed	-1 - Don't know -2 - No answer -3 - Question filtered	IF = 2 go to dpa0100, ELSE continue with dra0100
-------------------------------------	---	---

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

1.02A dra0100 GERMAN CITIZENSHIP

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

1 - Yes 2 - No	-1 - Don't know -2 - No answer -8 - Question filtered for panel	IF =2 or =-1 or =-2, continue with DRA0130a-d, ELSE continue with DRA0110
-------------------	---	--

Input filter dra0100=1

1.02B dra0110 GERMAN CITIZENSHIP SINCE BIRTH

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

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

Input filter dra0100=1

1.02C dra0120 SECOND CITIZENSHIP

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

- | | | |
|---------|----------------------------------|--------------------------------------|
| 1 - Yes | -1 - Don't know | IF =1, continue with DRA0130, |
| 2 - No | -2 - No answer | ELSE continue with DPA0100 |
| | -3 - Question filtered | |
| | -8 - Question filtered for panel | |

Input filter dra0100<>1 OR dra0120=1

1.02D dra0130a-d CITIZENSHIP

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

INTERVIEWER: Multiple answers possible.

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

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

PROGRAMMER: REFERENCE UNIT: THE FOLLOWING QUESTIONS (DPA0100 – DPA0500) ARE EXCLUSIVELY FOR HOUSEHOLD MEMBERS, WHICH ARE 16 OR OLDER. THE QUESTIONS ARE ASKED TO THE INTERNAL FKP; IF THE FKP IS EXTNAL ASK ANOTHER HOUSEHOLD MEMBER. THE ANSWERS FROM QUESTIONS DPA0100-DPA0500 HAVE TO BE LINKED TO THE MATRIX DATASET

1.03 dpa0100 MARITAL STATUS

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

INTERVIEWER: - Show list 1.1.

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

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

- For people whose partner in a registered partnership has died, please enter "widowed" with code 3.

- | | |
|---|------------------------|
| 1 - Single | -1 - Don't know |
| 2 - Divorced | -2 - No answer |
| 3 - Widowed | -3 - Question filtered |
| 4 - Married and living with spouse | |
| 5 - Married and separated | |
| 6 - Registered, same-sex partnership, living together | |
| 7 - Registered same-sex partnership, living separately. | |

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

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

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

1: Correct entry

2: Explain information -> Call up commentary window

property (e.g. household equipment, residence, joint car) and marital savings. A separation of property is agreed by a notarized prenuptial or partnership agreement. The matrimonial property regime with a separation of property is rare in Germany.

1.04A dpa0300 HIGHEST LEVEL OF EDUCATION COMPLETED

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

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

- Show list 1.3

1 - *Currently still a pupil* -1 - *Don't know*

2 - *Lower level secondary school* -2 - *No answer*
(*Hauptschule*)

3 - *Mid-level secondary school*
(*Realschule*)

4 - *Degree in vocational school,*
10th grade

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

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

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

8 - *No school degree*

1.04B

dpa0400

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

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

Please look at list 1.4.

INTERVIEWER: Show list 1.4.

1 - Currently in vocational training or degree program

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

IF loop for internal FKP, continue with DPA0450

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

ELSE continue with DPA0500

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

4 - Yes, completed training at a vocational college, master or technical college, vocational or specialist academy (with up to 880 hours)

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

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

7 - Yes, received PhD / second dissertation

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

9 - No, do not have higher education degree

10 - Yes, completed specialist academy with a long preparation time of more than 880 hours

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

In order to be certain that I have entered the information correctly, I will ask the questions again: (You are / [Name] is) [ra0300] years old and already (have / has) the following vocational training: [Vocational degree from DPA0400]. Is that correct?

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

2: Vocational degree is incorrect -> Back to DPA0400

3: All information is correct -> Continue

dpa0450

ECONOMIC EDUCATION

Question: {During your / During [name's] schooling or vocational training did {you / they}} attend any talks, courses or training sessions on household finances or asset management?

1 - Yes, participated

-1 - Don't know

2 - No, not participated

-2 - No answer

-3 - Question filtered

1.05

dpa0500

CURRENTLY EMPLOYED

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

INTERVIEWER: Show list 1.5.

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

-1 - Don't know

-2 - No answer

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

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

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

Page E

pagee

PAGE - INFORMATION FOR THE INTERVIEWER TO START THE HH INTERVIEW

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

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

PROGRAMMER: END OF HH MATRIX

TIME STAMP

PROGRAMMER: INTRODUCTION TO HOUSEHOLD INTERVIEW

Page F

pagef

PAGE - HOUSEHOLD INTERVIEW ONLY WITH FKP

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

In the interview with an internal FKP, continue with pageh

In the interview with an external FKP, continue with DXA0100

Input filter External FKP

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

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

1.06 dxa0100 START OF INTERVIEW WITH EXTERNAL FKP

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

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

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

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

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

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

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

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

Details of individuals are not visible.

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

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

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

Do you have any questions before we begin the interview?

May I now begin the interview on the household finances?

1 - Yes, *begin interview*

9 - No, *respondent is not willing*

IF = 9 This is a shame, then we cannot conduct our survey.

Thank you for your time.-> END

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

Section 2: Consumption

REFERENCE UNIT: HOUSEHOLD. THE QUESTIONS ARE ASKED TO THE INTERNAL FKP

Page H

pageh

BEGINNING OF HOUSEHOLD INTERVIEW

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

2.01

hi0220

TOTAL EXPENDITURES OF THE HOUSEHOLD

Question: Roughly how much (do you / does your household / does the household) typically spend in total per month on consumer goods and services? This includes money spent on food and beverages consumed at home and outside of the home, utilities, fees, recreational activities such as the cinema or concerts, clothing etc.

Please do not count rent, taxes, financial payments (e.g. loan repayments, insurance premiums etc.) or major purchases (e.g. valuables, cars, large household appliances, furniture etc.).

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

2.02A

hi0100

AMOUNT SPENT ON FOOD AT HOME

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

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

In order to be certain that I have entered the information correctly, I will ask the questions again: I have noted that you spent EUR [Amount from HI0100] per month for food and drinks that you consumed at home. That is [HI0100/Number from VSCR15] per month per household member. Is that correct?

1 - Higher
2 - Lower

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

2.04

hi0600

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

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

INTERVIEWER: Read possible answers aloud.

1 - Higher than {your income / the income of your household / the income of the household}
2 - Were approximately equal to the income
3 - Were lower than {your income / the income of your household / the income of the household}

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

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

Input filter hi0600=1

2.05

hi0700a-g

SOURCE OF EXTRA INCOME TO MEET EXPENSES

PROGRAMMER: MULTIPLE ANSWERS POSSIBLE.

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

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

INTERVIEWER: - Show list 2.1.

- Multiple answers possible.

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

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

2.06

dhi0600

ESTIMATE OF MONTHLY HOUSEHOLD INCOME

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

INTERVIEWER: Show list 2.2.

INTERVIEWER: Wages

Salary

Income from self-employment

Retirement benefits or pensions

Income from public aid

Income from renting

Income from Leasing

Housing allowance

Child benefits

Other income

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

2.07

dhi0800

MAKE ENDS MEET

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

INTERVIEWER: Read possible answers aloud.

1 - With great difficulty

-1 - Don't know

2 - With some difficulty

-2 - No answer

3 - Fairly easily

-3 - Question filtered

4 - Easily

**IF internal FKP continue with
HIZ0040a, ELSE continue with
DHI0400**

Input filter internal FKP

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

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

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

INTERVIEWER: Show list 2.3.

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

**IF =-1,-2 or 5, continue with DHI0700,
ELSE continue with DHI0300a-o**

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

2.10 dhi0300a-o PURPOSE FOR SAVING

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

WHAT IS THE MOST IMPORTANT REASON?

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

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

INTERVIEWER: - Show list 2.4.

- Multiple answers possible.

- | | |
|--|--|
| 1 - Purchase of a house/apartment | -1 - Don't know |
| 14 - Fixing/Renovation of a property | -2 - No answer |
| 2 - Major purchases besides vehicles (second home, furniture, etc.) | -3 - Question filtered |
| 3 - Acquisition of vehicles | -4 - No other reason (only variables b to n) |
| 4 - Business start-up or financing of investments for existing company | |
| 5 - Investment in financial assets | |
| 6 - Safety net for emergencies | |
| 7 - Repayment of loans/debts | |
| 8 - Retirement | |
| 9 - Holidays/travel | |
| 10 - Education/Support of children and grandchildren | |
| 11 - Bequests | |
| 15 - for funeral etc. | |
| 12 - Use of government support (e.g. home loan subsidy) | |
| 13 - Other (please specify; PROG: Place text in DHI0300S) | |
- Set of 14 variables:
a) Most important reason
b) - n) Other reasons

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

2.11 hni0710 CRISIS - SAVING IN THE NEXT 12 MONTHS

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

- | | |
|-------------------------|-----------------|
| 1 - A larger percentage | -1 - Don't know |
|-------------------------|-----------------|

2 - A smaller percentage
3 - An equivalent percentage

-2 - No answer

2.12 dhi0700 ESTIMATE OF TOTAL HH NET WEALTH

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

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

INTERVIEWER: Show list 2.5.

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

Real estate,

Vehicles,

Investments in companies,

Financial assets,

Insurance

Less debts and liabilities

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

PROGRAMMER: TIME STAMP AFTER QUESTION

2.12A dhi0750 ESTIMATE WEALTH DISTRIBUTION POSITION

Question: Looking at this net worth, what section of Germany's wealth distribution do you think {you are/your household is/the household is} in?

Please assign yourself to one of the categories from 1 to 10, where 1 is the bottom 10% and 10 is the top 10% of net worth in Germany.

INTERVIEWER: Show list 2.6.

1: lowest wealth decile (lowest 10 percent in wealth distribution) -1 - Don't know
-2 - No answer

2:

3:

4:

5:

6:

7:

8:

9:

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

2.13

hnd3200

**FINANCIAL CRISIS - NET WORTH DEVELOP-
MENT**

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

1 - will going to sharply rising

-1 - Don't know

2 - will going to sharply falling

-2 - No answer

3 - stays about the same

Section 3: Real Estate Assets and Their Financing

REFERENCE UNIT: HOUSEHOLD. THE QUESTIONS ARE ASKED TO THE INTERNAL FKP

Page M

pagem

PAGE - START FOR HOUSEHOLD MAIN RESIDENCE

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

3.01

dhb0100

BUILDING TYPE - HOUSEHOLD MAIN RESIDENCE

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

Please look at list 3.1.

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

- Show list 3.1

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

2 - Semi-detached house -2 - No answer

6 - Row house

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

4 - Agricultural farm

5 - Building with mixed use (e.g. multi-family building with office, practice, or store) (please specify; PROG: Place text in DHB0100S1)

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

3.01B

dhb0105

YEAR OF CONSTRUCTION - HOUSEHOLD MAIN RESIDENCE

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

Numeric entry, 4 digits

-1 - Don't know

-2 - No answer

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

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

3.02 dhb0110 PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE

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

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

**dhb9999 dhb9999 AUXILIARY VARIABLE - DESCRIPTION OF THE HH
MAIN RESIDENCE**

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

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

3.03 hb0100 SIZE OF HH MAIN RESIDENCE

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

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

CAPI-CHECK: hb0100cc: (hb0100>500 AND hb0100>0) OR (hb0100>0 AND hb0100<10)
In order to be certain that I have entered the information correctly, I will ask the questions again: The living area of the [DHB9999] without the space of the remaining area amounts to [HB0100] in square meters. Is that correct?

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

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

PROGRAMMER: CREATE AUXILLARY VARIABLE DLHB1122 AND SET FOLLOWING VALUES:

DLHB1122=1 IF HHART=1 AND DHB0100_PRELOAD=DHB0100 AND
DHB0110_PRELOAD=DBH0110 AND (HB0100>HB0100_PRELOAD-10 AND
HB0100<HB0100_PRELOAD+10)
IN ALL OTHER CASES SET DLHB1122=0

IF = 1 continue with DLHB1110,
ELSE continue with DHB0120

Input filter DLHB1122=1 (new question for panel)

3.03LA dlhb1110 PANEL – SAME HOUSEHOLD MAIN RESIDENCE

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

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

3.04 dhb0120 YEAR HOUSEHOLD MOVED INTO MAIN RESIDENCE

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

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

Numeric entry, 4 digits -1 - Don't know IF [interview year less
-2 - No answer DHB0120]<=10, continue with
dlhb0130 a-o ,
ELSE continue with dhb0200a-d

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

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

3.05 dhb0125 PLANNED MOVE - HOUSEHOLD MAIN RESIDENCE

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

At least another ... years

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

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

Numeric entry, 2 digits

-1 - weiß nicht

-2 - keine Angabe

-7 für immer

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

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

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

INTERVIEWER: - Read possible answers aloud.

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

4 Variables:

a - as the sole owner?

b - as a co-owner?

c - as a tenant/subtenant?

d - for free, unless it is a housing

benefit recipient with a rental

agreement?

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

(dhb0200a_preload<> dhb0200a
OR
dhb0200b_preload<>DBH0200b
OR
DBH0200c_preload<>dhb0200c
OR
DBH0200d_preload<>dhb0200d)))
AND dhb0200b=1 AND
(dhb0100<>3 und <>5 und <> 6),
continue with dhb0151 ,
IF dhb0200c=1 und dhb0200b<>1
und dhb0200d<>1, continue with
dhb0600
IF (dlhb1110<>1 OR (dlhb1110
[GleicheWohnung]=1 AND
(dhb0200a_preload<> dhb0200a
OR
dhb0200b_preload<>DBH0200b
OR
DBH0200c_preload<>dhb0200c
OR
DBH0200d_preload<>dhb0200d)))
AND dhb0200d=1 AND
dhb0200b<>1, continue with
dhb0210,
IF
dhb0200a_preload= dhb0200a
AND
dhb0200b_preload=DBH0200b
AND
DBH0200c_preload=dhb0200c
AND
DBH0200d_preload=dhb0200d
AND
dhb0200a, dhb0200b, dhb0200c,
dhb0200d>0 AND
dlhb1110 [GleicheWohnung]=1
continue with dhb0600
ELSE continue with dhb0150

Input filter (dlhb1110<>1 AND ((dhb0200A=1 OR dhb0200B=1) AND (dhb0100=3 OR dhb0100=5 OR dhb0100=6))OR(dlhb1110=1 AND (dhb0200a_preload<> dhb0200a OR dhb0200b_preload<>DBH0200b OR DBH0200c_preload<>dhb0200c OR DHB0200d_preload<>dhb0200d) AND ((dhb0200A=1 OR dhb0200B=1) AND (dhb0100=3 OR dhb0100=5 OR dhb0100=6)))OR dhb0200a,b,c,d=-1,-2

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

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

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

Input filter (dlhb1110<>1 AND ((dhh0200a=1 OR dhh0200b=1) AND dhh0100<>3,5,6)) OR (dlhb1110=1 AND (dhh0200a_preload<> dhh0200a OR dhh0200b_preload<>DBH0200b OR DBH0200c_preload<>dhh0200c OR DBH0200d_preload<>dhh0200d) AND ((dhh0200a=1 OR dhh0200b=1) AND dhh0100<>3,5,6)) OR dhh0150=1

3.07B dhh0151 SIZE OF PLOT OF LAND - HH MAIN RESIDENCE

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

<i>Numeric entry in square meters, 5 digits</i>	<ul style="list-style-type: none"> -1 - Don't know -2 - No answer -3 - Question filtered -8 - Question filtered for panel 	<p>IF dhh0100 =5 UND (dhh0110 <>1 UND <>2), weiter mit dhh0152, IF dhh0100 <>5 UND (dhh0200c<>1 UND dhh0200d<>1), weiter mit dhh0320, IF dhh0100 <>5 UND (dhh0200c=1 UND dhh0200d<>1), weiter mit dhh0600 , IF dhh0100<>5 UND dhh0200d=1, weiter mit dhh0210, SONST weiter mit dhh0320.</p>
---	---	--

CAPI-CHECK: dhh0151cc: dhh0151=0

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

1: Correct entry

2: Explain entry -> Call up comment window

Input filter (dlhb1110<>1 AND dhh0100=5 AND dhh0110<>1 , 2 AND (dhh0200a=1 OR dhh0200b=1)) OR (dlhb1110=1 AND (dhh0200a_preload<> dhh0200a OR dhh0200b_preload<>DBH0200b OR DBH0200c_preload<>dhh0200c OR DBH0200d_preload<>dhh0200d) AND (dhh0100=5 AND dhh0100<>1,2 AND (dhh0200a=1 OR dhh0200b=1))

3.07C dhh0152 SIZE OF UNOCCUPIED PART OF BUILDING - HH MAIN RESIDENCE

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

<i>Numeric entry in square meters, 5 digits</i>	<ul style="list-style-type: none"> -1 - Don't know -2 - No answer -3 - Question filtered -8 - Question filtered for panel 	<p>IF (dhh0200c<>1 UND dhh0200d<>1), weiter mit dhh0320 IF (dhh0200c=1 UND dhh0200d<>1), weiter mit dhh0600, IF dhh0200d=1, weiter mit dhh0210, SONST weiter mit dhh0320</p>
---	---	---

CAPI-CHECK: dhh0152cc: dhh0152=0

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

1: Correct entry

2: Explain -> Call up comment window

Input filter (dlhb1110<>1 AND dhb0200d=1) OR (dlhb1110=1 AND (dhb0200a_preload<>dhb0200a OR dhb0200b_preload<>DBH0200b OR DBH0200c_preload<>dhb0200c OR DBH0200d_preload<>dhb0200d) AND dhb0200d=1)

3.08 **dhb0210** **FREE USE OF HH MAIN RESIDENCE - ACTUAL OWNER**

Question: With regard to the free use, who places the [DHB9999] at {your / your household's / the household's} disposal?

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

3.09 **dhb0600** **HOUSING ALLOWANCE**

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

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

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

Input filter dhb0200c=1

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

Question: What is the current monthly base rent?

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

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

*Numeric entry in EUR,
6 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

-4 - Only rent including utilities

("Warmmiete") is known (PROG:

BUTTON "Only rent including

utilities ("Warmmiete")" FOR CODE

-4

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

dhb0310,

ELSE continue with dhb0320

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

INTERVIEWER: In order to be certain that I have entered the information correctly, I will ask the questions again: The monthly base rent is currently EUR [DHB0300] and the total living area is [HB0100] square meters. That totals EUR [dhb0300/hb0100] in base rent per square meter. Have I entered this correctly?

1: Base rent is incorrect -> Back to dhb0300

2: Living area is incorrect -> Call up comment window.

3: All information is correct.

dhb0300cc 2: dhb0300>0 AND dhb0200d=1

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

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

2: Base rent is incorrect -> Back to DHB0300

3: All information is correct

3.10D

dhb0330
dhb0335

COSTS FOR TELECOMMUNICATIONS - AMOUNT
COSTS FOR TELECOMMUNICATIONS - TIME PERIOD

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

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

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

3.10E1

dhb1370a-e

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

Question: What do you think will happen to the value of the [DHB9999] in which {you/your household/the household} currently {live/lives/lives} in the next 12 months?

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

INTERVIEWER: Show list 3.2.

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

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

Numeric entry in interval [0,10]

-1 - Don't know

Continue with DHB3000

5 variables:

-2 - No answer

*a - decrease by more than 4
percent*

-3 - Question filtered

b - decrease by 2 to 4 percent

*c - decrease or increase by less
than 2 percent*

d - increase by 2 to 4 percent

e - increase by more than 4 percent

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

Progr.:

- assign value 1 („The total of the entries not equals 10“)

- Check processes only in the background, in program directly -> continue with DHB1371a-e

Input filter (SUM(DHB1370a-e)>=0 AND SUM(DHB1370a-e) <10) OR SUM(DHB1370a-e)>1

PROGRAMMER: ASK THIS QUESTION ONLY IF DHB1370CC=1, VIZ. THE TOTAL OF THE ENTRIES OF THE RESPONDENT NOT EQUALS 10. TAKE ENTRIES FROM DHB1370A-E AS INITIAL VALUES; DO NOT OVERWRITE VALUES IN DHB1370A-E.

**3.10E2 dhb1371a-e EXPECTATIONS – REAL ESTATE PRICES –
HOUSEHOLD MAIN RESIDENCE - RENTER -
REQUEST**

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

INTERVIEWER: Leave Liste 3.2.

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

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

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

Numeric entry in interval [0,10]

-1 - Don't know

Continue with DHB3000

5 variables:

-2 - No answer

a - decrease by more than 4 percent

-3 - Question filtered

b - decrease by 2 to 4 percent

c - decrease or increase by less than 2 percent

d - increase by 2 to 4 percent

e - increase by more than 4 percent

Input filter dhb0200a=1 OR dhb0200b=1

3.10E **dhb0340** **HERITABLE BUILDING RIGHT / LEASEHOLD /
EMPHYTEUSIS**

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

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

1 - Yes

2 - No

-1 - *Don't know*

-2 - *No answer*

-3 - *Question filtered*

IF =1, weiter mit dhb0350

IF =-1,-2, 2 UND dhb0200a=1UND

(dlhb1110[same HMR]<>1 ODER

(dlhb1110[same HMR]=1 UND

dhb0200a_preload<>dhb0200a)),

weiter mit dhb0400a-d

IF =-1,-2, 2 UND dhb0200a=1 UND

(dlhb1110[same HMR]=1 UND

dhb0200a_preload=dhb0200a)

Weiter mit hb0800

IF =-1,-2, 2 UND dhb0200b=1,

weiter mit hb0500

SONST weiter mit dhb3000.

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

Input filter dhb0340=1

3.10F **dhb0350** **GROUND RENT - AMOUNT**
dhb0355

GROUND RENT - TIME PERIOD

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

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

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

IF

dhb0200a=1 UND

(dlhb1110<>1 ODER

(dlhb1110=1 UND

dhb0200a_preload<>dhb0200a))

weiter mit dhb0400a-d

IF dhb0200a=1 UND dlhb1110=1

UND

dhb0200a_preload=dhb0200a

Weiter mit hb0800

IF dhb0200b=1, weiter mit

hb0500

SONST weiter mit dhb3000.

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

Input filter dhb0200b=1

3.11 hb0500 **HOUSEHOLD MAIN RESIDENCE - PERCENTAGE OF OWNERSHIP**

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

INTERVIEWER: Enter information with two decimal places

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

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

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

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

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

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

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

INTERVIEWER: Multiple answers possible.

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

Input filter multiple answers in dhb0400a-d

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

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

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

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

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

3.13 **hb0700** **HOUSEHOLD MAIN RESIDENCE - YEAR OF
PROPERTY ACQUISITION**

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

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

- | | |
|--------------------------------|----------------------------------|
| Numeric entry, 4 digits (year) | -1 - Don't know |
| | -2 - No answer |
| | -3 - Question filtered |
| | -8 - Question filtered for panel |

CAPI-CHECK: hb0700cc: ((hb0700>=0 AND hb0700<=1800) OR (hb0700>Interview year) OR (hb0700< Minimum (interview year-ra0300) AND hb0700>0 AND minimum (interview year-ra0300)>0):

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

- 1: Year of acquisition of ownership is wrong -> Correct information
- 2: All information is correct -> Continue

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

1: Purchase value is incorrect -> Back to HB0800

2: Current value is incorrect -> Back to HB0900

3: Year of acquisition is incorrect -> Back to HB0700

4: All data is correct -> Continue with input filter DHB0200a=1 OR DHB0200b=1

Input filter dhb0200a=1 OR dhb0200b=1

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

Question: What do you think will happen to the value of the [DHB9999] including the land in the next 12 months?

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

Please refer to list 3.2

INTERVIEWER: Show list 3.2

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

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

<i>Numeric entry in interval [0,10]</i>	<i>-1 - Don't know</i>
<i>5 variables:</i>	<i>-2 - No answer</i>
<i>a - decrease by more than 4 percent</i>	<i>-3 - Question filtered</i>
<i>b - decrease by 2 to 4 percent</i>	
<i>c - decrease or increase by less than 2 percent</i>	
<i>d - increase by 2 to 4 percent</i>	
<i>e - increase by more than 4</i>	

CAPI-CHECK: DHB1350CC CAPI-CHECK: (SUM(DHB1350a-e)>=0 AND SUM(DHB1350a-e) <10) OR SUM(DHB1350a-e)>10

Progr.:

- assign value 1 („The total of the entries not equals 10“)

- Check processes only in the background, in program directly -> continue with DHB1351a-e

3.16A

dhb2400

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

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

1 - Yes

-1 - Don't know

IF = 1, continue with hb1010

2 - No

-2 - No answer

IF = 2, -1, -2 AND (dhb0200a=1

-3 - Question filtered

OR dhb0200b=1), continue with
dhn0100a-e ,

ELSE continue with dhb3000

Input filter dhb2400=1

3.16B

hb1010

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

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

INTERVIEWER: The answer can also be zero.

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

-1 - Don't know

IF>0, continue with pagen,

-2 - No answer

IF=-1 or =-2, continue with

-3 - Question filtered

dhb2600,

IF = 0, continue with dhn0100a-
e

CAPI-CHECK: HB1010cc: hb1010>10

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

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

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

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

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

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

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

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

-3 - Question filtered

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

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

INTERVIEWER: - Show list 3.4

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

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

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

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

3.17A **dhb090\$xa-g**

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

INTERVIEWER: - Show list 3.4

- Multiple answers possible

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

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

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

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

INTERVIEWER: - Multiple answers possible

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

- | | | |
|--|--|---|
| 1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence) | -1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - no further purpose (only variables b to i) | IF dhb500\$x=3, continue dhb550\$x,
IF dhb500\$x=2, continue with hb113\$xa-d,
ELSE continue with hb115\$x |
| 2 - To purchase another piece of property | | |
| 3 - To repair or renovate the property | | |
| 4 - To purchase a vehicle or another form of transport | | |
| 5 - To finance a company or a professional activity | | |
| 6 - For debt restructuring of other consumer/instalment loans | | |
| 7 - To finance training or university (e.g. "education credits") | | |
| 8 - To cover the cost of living or to make other purchases. | | |
| 9 - Other (please specify. PROG: PLACE TEXT IN hb 120\$xs) | | |
| 9 variables: | | |
| a) Most important reason | | |
| (b) - (i) Other reasons | | |

Input filter dhb500\$x=3

3.18B dhb550\$x HMR MORTGAGES: REFINANCING

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

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

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

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

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

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

INTERVIEWER: - Read possible answers aloud.

- Multiple answers possible.

- | | |
|--|------------------------|
| 1 - Named | -1 - Don't know |
| 2 - Not Named | -2 - No answer |
| 4 variables: | -3 - Question filtered |
| a - In order to obtain better conditions | |
| b - In order to receive additional money | |
| c - Another reason | |
| d - No refinancing | |

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

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

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

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

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

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

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

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

Question: <If DHB500\$x<>3> What was the total loan amount at the time when the loan {<if DHB500\$x <>2 > was taken out / < if DHB500\$x =2 (refinanced) > last refinanced}?

< If DHB500\$x =3 > How high was the initially paid-out amount?

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

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

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

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

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

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

Numeric entry in years,
2 digits

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

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

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

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

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

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

Question: What is the outstanding balance?

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

Numeric entry in EUR, 9 digits

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

IF hbx170\$x, continue with hb180\$x, ELSE continue with dhb570\$x

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

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

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

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

BUTTON FOR -4 „The household does not intend to repay“ BUTTON FOR -5 „less than 1 year“

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

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

INTERVIEWER:

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

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

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

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

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

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

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

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

- 1 - Yes
- 2 - No

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

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

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

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

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

Numeric Entry in years, 2 digits

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

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

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

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

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

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

Enter information with a maximum of 3 decimal places.

Numeric entry in %,
5 digits, 3 decimal places

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

If = -1 or -2, continue with
DHB561\$x,
ELSE continue with DHB590\$x

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

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

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

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

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

Numeric entry in %,
5 digits, 3 decimal places

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

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

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

Question: <HB1010=4> And what is the outstanding balance for the remaining loan that is collateralized with the [DHB9999]?

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

Continue with dhn0100a

-2 - No answer

-3 - Question filtered

CAPI-CHECK: HB2100cc: hb2100=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

Continue with dhn0100a

-2 - No answer

-3 - Question filtered

CAPI-CHECK: DHB2600cc: dhb2600=0

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter dhb0200a=1 AND dhb0200b=1 AND NICHT (dhb2400=-1,-2)

3.29

dhn0100a-e

**THIRD PARTY SUPPORT FOR PROPERTY HMR
ACQUISITION**

Question: Did guarantees or other support from family or other private individuals that do not belong to {your / the} household play an essential role in the decision to purchase the [DHB9999]? Which of the responses provided in list 3.5 applies here?

INTERVIEWER: - Show list 3.5.

- Multiple answers possible.

1 - Named

-1 - Don't know

IF INTERNAL FKP AND

2 - Not Named

-2 - No answer

(dhn0200a-d=-1,-2 OR

5 Variables:

-3 - Question filtered

(dhn0200c,d=1 AND

a - Yes, guarantees

dhn0200a<>1 AND

b - Yes, support without repayment obligations

dhn0200b<>1)), continue with

c - Yes, loans from family and other private individuals who do not

dhn3000

belong to the household

ELSE continue with hb2400

d - Yes, other (please specify;

PROG: PLACE TEXT IN

dhn0100s)

e - No. No guarantees or support.

Input filter Internal FKP AND (dhn0200a-d=-1, -2 OR (dhn0200c-d=1 AND dhn0200a<>1 AND dhn0200b<>1)

3.29A

dhn3000

**PLANNED PURCHASE OF PROPERTY - HH MAIN
RESIDENCE**

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

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

-3 - Question filtered

3.30

hb2400

**HOUSEHOLD OWNS OTHER PROPERTIES APART
FROM HMR**

Question: <DHB0200a =1 or DHB0200b=1> (owner): Apart from the [DHB9999], {do you / do you or another household member / does a household member} have additional real estate in Germany or abroad? {IF <DHB0110=1 or DHB0110=2> Please also consider apartments in your house that you do not live in or rented adjacent buildings.} Some examples are provided in list 3.8.

<Only DHB0200c=1 or only DHB0200d=1 or only (DHB0200c=1 and DHB0200d=1) > (Tenant): {Do you / you or another household member / does a household member} have real estate in Germany or abroad? Some examples are provided in list 3.8.

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

<Always additionally>

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

INTERVIEWER: Show list 3.8.

INTERVIEWER: Houses

Apartments

Flats

Garages

Offices

Hotels

Other commercial real estate

Farms

Land

Parking spaces (only in the CAPI).

Real estate abroad also goes here.

1 - Yes

-1 - Don't know

If =1, continue with HB2410,

2 - No

-2 - No answer

ELSE continue with DHB0800.

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

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

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

Page AA

pageaa

PAGE - BEGINNING OF LOOP FOR OTHER PROPERTIES

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

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

<If HB2410=1 AND (only DHB0200c=1 or only DHB0200 d=1 or only (DHB0200c=1 and DHB0200d=1)) (For tenants and free use with only one other real estate property)> We now come to the real estate that {you own / your household owns / the household owns}.

<If HB2410 >1 AND (DHB0200a=1 or DHB0200b=1) (For owners of a HH main residence with more than one other piece of real estate)> We now come to the first of these real estate properties that {you / your household / the household} {own / owns}.

<If HB2410 =1 AND (DHB0200a=1 or DHB0200b=1) (For owners of a HH main residence with one other piece of real estate)> We now come to the second real estate property that {you / your household / the household} {own / owns}.

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

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

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

3.32

dhb600\$X

OTHER PROPERTY \$X: TYPE OF PROPERTY

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

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

- | | |
|---|---|
| 1 - Single-family house or
apartment, holiday apartment,
holiday house, row house | -1 - Don't know
-2 - No answer
-3 - Question filtered |
| 2 - Multifamily house / rental house | |
| 3 - Plant building, warehouse | |
| 4 - Building land / property | |
| 5 - Garage | |
| 6 - Store / practice | |
| 7 - Office building | |
| 8 - Hotel | |
| 9 - Farm | |
| 10 - Building with mixed use (e.g.
multi-family building with store)
(please specify; PROG: Place text
in DHB600\$xS1) | |
| 11 - Other (please specify; PROG:
Place text in DHB600\$xS) | |

PROGRAMMER: FLASH FOR DHB600\$X FROM QUESTION HB260\$X:

IF

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

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

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

DHB600\$X = 4: "DIESES BAULAND BZW. DAS GRUNDSTÜCK"

DHB600\$X = 5: "DIESE GARAGE"

DHB600\$X = 6: "DIESEN LADEN BZW. DIE PRAXIS"

DHB600\$X = 7: "DIESES BÜROGEBÄUDE"

DHB600\$X = 8: "DIESES HOTEL"

DHB600\$X = 9: "DIESEN LANDWIRTSCHAFTLICHEN BETRIEB"

DHB600\$X = 10: "DIESES GEBÄUDE MIT GEMISCHTER NUTZUNG"

DHB600\$X = 11: "DIESE SONSTIGE IMMOBILIE"

DHB600\$X = -1 ODER -2: "DIESE IMMOBILIE"

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

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

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

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

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

INTERVIEWER: - Show list 3.9.

- Multiple answers possible.

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

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

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

PROGRAMMER: BUTTON 100%

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

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

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

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

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

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

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

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

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

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

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

Numeric entry in EUR, 9 digits

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

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

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

If less than 50% are -1 or -2 AND HB2410>3, continue with HB2900;

ELSE continue with DHB2500.

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

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

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

Numeric entry in EUR, 9 digits

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

continue with dhb2500

Input filter hb2400=1

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

Question: <If HB2410 (number of pieces of real estate in addition to the HH main residence)=1>:

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

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

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

1 - Yes

-1 - Don't know

If = 1, continue with HB3010,

2 - No

-2 - No answer

ELSE continue with DHB0800.

-3 - Question filtered

LOANS SECURED WITH OTHER REAL ESTATE

Input filter dhb2500=1

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

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

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

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

-1 - Don't know

If =-1 or -2, continue with

-2 - No answer

DHB2800

-3 - Question filtered

IF =0, go to dhb0800

ELSE continue with pageo.

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

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

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

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

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

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

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

-3 - Question filtered

PROGRAMMER: ALLOW MULTIPLE ANSWERS ONLY FOR A-E

3.39A dhb750\$xa-f LOANS OTHER PROPERTIES - ASSIGNMENT

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

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

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

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

{<IF HB2410>3> other properties}

INTERVIEWER: -multiple answers possible for a-e

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

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

6 variables:

-3 - Question filtered

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

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

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

d- additional property

e- main residence

f- none of the mentioned properties

3.39B

dhb700\$xa-c

OTHER PROPERTY MORTGAGES \$X - NEW LOAN

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

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

- Multiple answer possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

3 variables:

-3 - Question filtered

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

b – Refinanced loan – The loan replaced another loan.

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

Online-Glossar: Refinancing a loan means repaying an existing loan with the funds from a new loan. The new loan may be for the same amount as the not yet repaid amount of the old credit or higher, for example, because the debtor needs additional money. Refinancing may allow the debtor to benefit from better credit conditions, e.g. in the form of lower interest rates and/or longer maturities.

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

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

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

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

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

INTERVIEWER: Multiple answers possible.

- | | |
|--|---|
| 1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence) | -1 - Don't know |
| 2 - To purchase another piece of property | -2 - No answer |
| 3 - To repair or renovate the property | -3 - Question filtered |
| 4 - To purchase a vehicle or another form of transport | -4 - no further purpose (only variables b to i) |
| 5 - To finance a company or a professional activity | |
| 6 - For debt restructuring of other consumer/instalment loans | |
| 7 - To finance training or university (e.g. "education credits") | |
| 8 - To cover the cost of living or to make other purchases. | |
| 9 - Other (please specify. PROG: PLACE TEXT IN hb 120\$xs) | |
| 9 variables: | |
| a) Most important reason | |
| (b) - (i) Other reasons | |
| 9 variables: | |
| a) Most important reason | |
| (b) - (i) Other reasons | |

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

Input filter dhb700\$xc=1

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

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

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

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

3.40B **hb313\$a-d** **OTHER PROPERTY MORTGAGES\$X: PURPOSE OF REFINANCING**

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

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

INTERVIEWER: - Multiple answers possible.

- | | |
|--|------------------------|
| 1 - Named | -1 - Don't know |
| 2 - Not Named | -2 - No answer |
| 4 variables: | -3 - Question filtered |
| a - In order to obtain better conditions | |
| b - In order to receive additional money | |
| c - Another reason | |
| d - No refinancing | |

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

3.41 **hb330\$x** **OTHER PROPERTY MORTGAGES \$X: YEAR WHEN LOAN TAKEN OUT OR REFINANCED**

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

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

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

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

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

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

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

Question: What is the outstanding balance on the loan?

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

Numeric entry in EUR, 9 digits

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

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

ELSE continue with dhb400\$x.

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

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

1: Correct entry

2: Explain information -> Call up comment window

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

PROGRAMMER:

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

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

INTERVIEWER:

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

Range: >=1

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

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

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

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

1 - Yes

2 - No

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

Input filter (HB3010>1 AND in more than 50% of the loop passes (HB370\$x=-1,-2)) OR HB3010>3 OR (HB3010=-1,-2)

3.48B

dhb2200
dhb2210

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

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

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB2210). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHB710\$x <0, HIDE QUESTION DHB711\$x AND ENCODE WITH -3 (FILTERED)

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

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**IF hb3010> 1 AND in hb370\$x
less than 50% -1 OR -2 continue
with hb4100
ELSE continue with dhb2800**

CAPI-CHECK: DHB2200cc: dhb2200=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

continue with dhb0800

-2 - No answer

-3 - Question filtered

CAPI-CHECK: HB4100cc: hb4100=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

3.50 **dhb2800** **OTHER PROPERTY MORTGAGE \$X: FOLLOW-UP QUESTION - MONEY STILL OWED ON OTHER LOANS**

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

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

Numeric entry in EUR, 9 digits

-1 - Don't know

continue with dhb0800

-2 - No answer

-3 - Question filtered

CAPI-CHECK: DHB2800cc: dhb2800=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

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

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

1 - Yes	-1 - Don't know	If =-1, -2, 2, continue with DHB1100, ELSE, continue with DHB8888.
2 - No	-2 - No answer	

Input filter dhb0800=1

dhb8888 **dhb8888** **TOTAL NUMBER OF CARS**

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

Question: How many cars are there?

Numeric entry	-1 - Don't know	If DHB8888>0 "at least one car owned", continue with DHB820\$x a-c, ELSE continue with DHB1100.
	-2 - No answer	
	-3 - Question filtered	

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

3.51B **dhb820\$a-c** **DESCRIPTION OF CAR - YEAR OF REGISTRATION,
MAKE, MODEL**

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

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

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

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

Three variables:	-1 - Don't know	Start of the loop for all DHB 8888 cars
a - Make - Save list (see annex)	-2 - No answer	
b - Model - Free text	-3 - Question filtered	
c - Year of manufacture - numeric entry, 4-digit (year)		

CAPI-CHECK: DHB820\$xc: (dhb820\$xc>=0 AND dhb820\$xc<1800) INTERVIEWER:

Entry of year lies far in the past. Please correct entry or explain the information.

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

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

3.51C **dhb825\$x** **LEASED CARS VERSUS CARS OWNED BY HOUSEHOLD**

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

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

1 - Car is owned by the household	-1 - Don't know	End of the loop for all dhb8888 cars
2 - Car is leased - Household makes the lease payments itself	-2 - No answer	
3 - Car is provided by employer.	-3 - Question filtered	

Input filter dhb0800=1

dhb7777a-c **dhb7777a-c** **NUMBER OF CARS PER CATEGORY**

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

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

Input filter dhb7777a>0

3.51D **dhb0810** **VALUE OF ALL CARS OWNED BY HOUSEHOLD**

Question: Now we come to the cars that are owned by {you / your household / the household}.

If these cars were sold today, what price could {you / your household / the household} obtain in your opinion {<If DHB7777a > 1> in total for all cars}?

Numeric entry in EUR, 9 digits	-1 - Don't know	IF dhb7777b>0 continue with dhb1000, ELSE continue with dhb1100
	-2 - No answer	
	-3 - Question filtered	

Input filter dhb7777b>0

3.52 **dhb1000** **LEASING INSTALMENT FOR LEASED CARS ON**
dhb1010 **WHICH THE HOUSEHOLD MAKES THE PAYMENTS -**
AMOUNT
LEASING INSTALMENT FOR LEASED CARS ON
WHICH THE HOUSEHOLD MAKES THE PAYMENTS -
TIME PERIOD

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB1010). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHB1000 <0, HIDE QUESTION DHB1010 AND ENCODE WITH -3 (FILTERED)

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

CAPI-CHECK: DHB1000cc: DHB1000=0

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

1: Correct entry

2: Explain information -> Call up comment window

3.53A **dhb1100** **OTHER VEHICLES**

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

Please do not include any company vehicles or leased vehicles.

INTERVIEWER: Show list 3.8.

INTERVIEWER: Motorcycles

Trucks

Vans

Airplanes

Boats

Yachts

Mobile homes

Expensive bicycles

Other vehicles (not cars)

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

If=1, continue with DHB1200a-h,

If <>1 and DHB7777a>0, continue with DHB4800

ELSE continue with DHC0100

Section 4: Other Liabilities / Lending Restrictions

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

Page P pagep **PAGE - GETTING STARTED WITH UNCOLLATERALIZED LOANS**

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

4.01 hc0200 **OWN CREDIT LINES**

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

INTERVIEWER:

1 - Yes	-1 - Don't know	If =1, continue with HC0210,
2 - No	-2 - No answer	ELSE continue with HC0300

Input filter hc0200=1

4.01A hc0210 **OVERDRAFT FACILITY**

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

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

Input filter hc0210=1

4.01B hc0220 **AMOUNT OF OUTSTANDING CREDIT LINE / OVERDRAFT BALANCE**

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

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

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

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

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

4.02A hc0300 OWN CREDIT CARDS

Question: {Do you / Do you or another member of your household / Does a member of the household} have credit cards?

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

1 - Yes -1 - Don't know If =1, continue with DHC0600
2 - No -2 - No answer ELSE continue with DHC0700

Input filter hc0300=1

4.02B dhc0600 OWN CREDIT CARDS: POSITIVE BALANCE

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

1 - Yes -1 - Don't know IF =1, continue with DHC0610
2 - No -2 - No answer ELSE continue with HC0310

Input filter dhc0600=1

4.02C dhc0610 OWN CREDIT CARD: BALANCE ON CREDIT CARD ACCOUNT

Question: How much is this balance in total for all credit cards that {you / you and the other household members / the household members} have?

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

Input filter hc0300=1

4.02D hc0310 OWN CREDIT CARDS: OUTSTANDING CREDIT CARD DEBTS

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

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

Input filter hc0310=1

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

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

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

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

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

- 1: Correct entry here (HC0320)
- 2: Correct entry for previous question -> Back to HC0310
- 3: Explain information -> Call up comment window

4.03BAFA dhc0700 GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG)

Question: {Do you / do you or another household member / does a household member} currently receive Bafög or {did you / did you or another household member / did a household member} receive Bafög in the past?

1 - Yes -1 - Don't know **IF =1 continue with dhc0710,**
2 - No -2 - No answer **ELSE continue with pageab**
-3 - Question filtered

Input filter dhc0700=1

4.03BAFB dhc0710 GERMAN GOVERNMENT STUDENT ASSISTANCE SCHEME (BAFÖG) - LOANS

Question: In many cases, Bafög is granted in part as a loan. Do {you / you or another household member / a household member} have repayment obligations from Bafög payments now or expect them in the future?

INTERVIEWER: Bafög must not be repaid immediately after completion of university, therefore there may also be repayment obligations without repayments already being made.

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

Input filter dhc0800=1

4.04B **dhc0200a-c** **NUMBER OF COLLATERALISED LOANS BY CATEGORY**

Question: How many unsecured loans in the following categories {have you / has your household / the household} not yet repaid in full?
Please refer to the loans of private individuals, i.e., loans from family, that have to be paid back.

INTERVIEWER: Please enter no loans taken out from other HH-members.

The answer can also be zero.

If all three types of loans, i.e. loans from private individuals, employers, and "other loans" are reported as zero, please ask again and insert a comment.

Numeric entry in each case,

-1 - Don't know

If (DHC0200a= -1 or -2 AND

2 digits

-2 - No answer

DHC0200b=-1 or -2 AND

3 variables

-3 - Question filtered

DHC0200c=-1 or -2), continue

a - Loans from private individuals

with DHC1000

b - Loans from employer

If sum (DHC0200a-c=0), continue

c - Other loans (e.g. consumer/

with DHC1100

instalment loans)

If (DHC0200a>=1), continue with

PageAC (loop for unsecured

loans from family and friends)

ELSE continue with PageR (loop

for other unsecured loans)

CAPI-CHECK: DHC0200cc: SUM(dhc0200a-c)=0

INTERVIEWER: You have entered zero for all three types of unsecured loans. This is not possible. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

PROGRAMMER: START OF A LOOP FOR 3 UNCOLLATERALIZED LOANS FROM RELATIVES AND FRIENDS (DHC0200A)

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

Page AC **pageac** **PAGE - LOOP FOR LOANS FROM FRIENDS AND FAMILY**

Question: <DHC0200A=1> I would now like to talk with you about the loan that {you / your household / the household} received from family or friends.

<OTHER>: I would now like to talk with you about the loans that {you / your household / the household} received from family or friends. Please start with the loan from private individuals with the highest outstanding balance and then continue with the next highest.

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

Now we come to the loan from family or friends with the {second highest / third highest} outstanding balance.

-3 - Question filtered

4.04C

hc035\$xa-i

PURPOSE OF LOAN FROM PRIVATE INDIVIDUALS

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

WHAT WAS THE MOST IMPORTANT PURPOSE?

Question:

INTERVIEWER: - Read possible answers aloud.

- Multiple answers possible.

- | | |
|--|---|
| 1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence) | -1 - Don't know |
| 2 - To purchase another piece of property | -2 - No answer |
| 3 - To repair or renovate the property | -3 - Question filtered |
| 4 - To purchase a vehicle or another form of transport | -4 - no further purpose (only variables b to i) |
| 5 - To finance a company or a professional activity | |
| 6 - For debt restructuring of other consumer/instalment loans | |
| 7 - To finance training or university (e.g. "education credits") | |
| 8 - To cover the cost of living or to make other purchases. | |
| 9 - Other (please specify. PROG: PLACE TEXT IN hb 120\$xs) | |
- 9 variables:
a) Most important reason
b) - i) Other reasons

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

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I do not have any real estate. Is it nevertheless correct that {you / your household/ the household} took out a loan for the repair or renovation of real estate?

1: Yes, that is correct (please explain: Open query).

2: No, loan was not taken out for the repair or renovation of real estate -> Back to HC0350\$x a-i

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

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

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

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

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

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

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

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

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

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

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

INTERVIEWER:

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

Numeric entry in years, 2 digits -1 - Don't know
-2 - No answer
-3 - Question filtered
-4 - No fixed maturity has been agreed
(Credit lines / loans without fixed end of term) PROG: BUTTON "No fixed maturity has been agreed (Credit lines / loans without fixed end of term)" FOR CODE -4

4.04F hc036\$x LOANS FROM PRIVATE INDIVIDUALS: OUTSTANDING AMOUNT

Question: What is the outstanding balance on this loan?

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

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

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

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

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

4.04G dhc420\$x LOANS FROM PRIVATE INDIVIDUALS: EFFECTIVE INTEREST RATE

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

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

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

- Enter information with a maximum of 2 decimal places.

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

4 digits, 2 decimal places -2 - No answer

-3 - Question filtered

IF =-1 OR -2, continue with

dhc430\$x ,

ELSE continue with dhc370\$x

Online-Glossar: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for th loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

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

4.04H dhc430\$x LOANS FROM PRIVATE INDIVIDUALS: NOMINAL INTEREST RATES

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

INTERVIEWER: Enter amount with a maximum of 2 decimal places.

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

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

4 digits, 2 decimal places -2 - No answer

-3 - Question filtered

Online-Glossar: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for th loan makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

4.04I

dhc370\$x
dhc371\$x

**LOANS FROM PRIVATE INDIVIDUALS:
INSTALMENTS FOR ALL OTHER LOANS - AMOUNT
LOANS FROM PRIVATE INDIVIDUALS:
INSTALMENTS FOR ALL OTHER LOANS - TIME
PERIOD**

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC371\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC370\$X <0, HIDE QUESTION DHC371\$X AND ENCODE WITH -3 (FILTERED)

Question: What is the total amount, i.e. interest and principal repayment, that {you/your household/the household} currently {pay/pays/pays} for this loan per month, quarter or year? Please exclude insurance and other fees.

INTERVIEWER:

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

End of the loop for 3 loans from private individuals.

If DHC0200a>3, continue with DHC3900

IF DHC0200a>1 AND DHC0200a <=3 AND in HC036\$x more than 50% of loop passed are -1 or -2, continue with DHC3800

If ((DHC0200a>1 AND DHC0200a <=3 AND in HC036\$x less than 50% are -1 or -2) OR

DHC0200a=1) AND DHC0200b<1 AND DHC0200c<1, continue with DHC1100

ELSE continue with pager (loop for other uncollateralised loans)

CAPI-CHECK: DHC370\$xcc: dhc0370=0

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

1: Correct entry

2: Explain information -> Call up comment window

4.04L

dhc3900
dhc3910

**LOANS FROM PRIVATE INDIVIDUALS -
INSTALMENTS FOR ALL OTHER LOANS - AMOUNT
LOANS FROM PRIVATE INDIVIDUALS -
INSTALMENTS FOR ALL OTHER LOANS - TIME
PERIOD**

PROGRAMMER: IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC3910). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

- IF DHC3900 <0, HIDE QUESTION DHC3910 AND ENCODE WITH -3 (FILTERED)

Question: We have already spoken in detail about [number of loops] personal loans. Now I have a question about the [DHC0200a minus 3] other personal loans.

What is the total amount, i.e. interest and principal repayment, that {you/your household/the household} currently {pay/pays/pays} for these loans per month, quarter or year?}

Please exclude insurance and other fees.

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

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

4.04J

dhc3800

**FOLLOW-UP QUESTION ABOUT AMOUNT OWED IN
LOANS FROM PRIVATE INDIVIDUALS**

Question: What is the outstanding balance for all unsecured loans from private individuals in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

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

CAPI-CHECK: DHC3800cc: DHC3800=0

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

1: Correct entry

2: Explain information -> Call up comment window

4.04K

hc0370

**LOANS FROM PRIVATE INDIVIDUALS - TOTAL
AMOUNT OWED FOR ALL OTHER LOANS**

Question: And what is the total outstanding balance for these remaining [DHC0200a minus 3] loans?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

If DHC0200b<1 AND

DHC0200c<1, continue with

DHC1100

**ELSE continue with pager (loop
for other uncollateralised loans)**

CAPI-CHECK: HC0370cc: hc0370=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

PROGRAMMER: START OF A LOOP FOR 3 UNCOLLATERALLIZED LOANS

(DHC0200B,C), WHICH ARE NOT FROM RELATIVES OR FRIENDS.

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

Page R

pager

**PAGE - BEGINNING OF LOOP FOR
UNCOLLATERALIZED LOANS**

Question: < DHC0200a<1 AND DHC0200b<1 UND DHC0200c=1> Now we come to this uncollateralized loan.

< DHC0200a<1 UND DHC0200b=1 UND DHC0200c< 1> Now we come to the loan that {you / you or another household member / one of the household members} {have / has} received from the employer.

< DHC0200a<1 UND ((DHC0200b=1 UND DHC0200c=1) OR dhc0200b>1 OR dhc0200c>1)> Now we come to {your uncollateralized loans / the uncollateralized loans of your household / the uncollateralized loans}. Please start with the loan with the highest outstanding balance and then continue with the next highest.

<OTHER>: You have stated that {you / your household / the household}, in addition to loans from friends and family, took out other uncollateralized loans. Now let us get to these other uncollateralized loans. Please start with the loan that has the highest outstanding balance and then continue with the next highest.

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

Now we come to the loan with the {second highest / third highest} outstanding balance.

-3 - Question filtered

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

4.05a dhc600\$xa-j PURPOSE OF OTHER UNCOLLATERALISED LOAN

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

WHAT WAS THE MOST IMPORTANT PURPOSE?

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

INTERVIEWER: - Multiple answers possible

- Please do not read possible answers aloud!

- 1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence)
 - 2 - To purchase another piece of property
 - 3 - To repair or renovate the property
 - 4 - To purchase a vehicle or another form of transport
 - 5 - To finance a company or a professional activity
 - 6 - For debt restructuring of other consumer/instalment loans
 - 7 - To finance training or university (e.g. "education credits")
 - 8 - To cover the cost of living or to make other purchases.
 - 9 - Other (please specify. PROG: Place text in HB120\$xS)
- 9 variables:
a) Most important reason
(b) - (i) Other reasons

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

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

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I have not recorded any real estate. Is it nevertheless correct that {you / your household / the household} took out a loan for the repair or renovation of real estate?

1: Yes, that is correct (please explain: Open query).

2: No, loan was not taken out for the repair or renovation of real estate -> Back to DHC600\$xa-i

Input filter dhc600\$xa-j=1

4.05B dhc600\$xz CHECK - MORTGAGE

Question: Is there a mortgage or a land mortgage on property for the loan?

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

If =1, continue with DHC605\$xz
ELSE continue with DHC610\$x

Input filter dhc600\$xz=1

4.05C dhc605\$xz CHECK MORTGAGE - ALREADY MENTIONED

Question: Did you mention this loan when we spoke about loans collateralized with real estate?

INTERVIEWER: If question was answered with Yes, this loan is not an uncollateralized loan, so the program jumps to the next uncollateralized loan or the next topic.

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

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

4.06 dhc610\$x OTHER UNCOLLATERALIZED LOANS: INITIAL AMOUNT OF LOAN

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

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

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

CAPI-CHECK: DHC610\$xcc: dhc610\$x=0

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

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

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

4.07 dhc620\$x OTHER UNCOLLATERALIZED LOANS: INITIAL MATURITY OF LOAN

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

INTERVIEWER:

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

Numeric entry in years, 2 digits	-1 - Don't know
	-2 - No answer
	-3 - Question filtered
	-4 - No fixed maturity has been agreed (Credit lines / loans without fixed end of term) PROG: BUTTON "No fixed maturity has been agreed (Credit lines / loans without fixed end of term)" FOR CODE -4

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

4.09B **dhc691\$x** **OTHER UNCOLLATERALIZED LOANS: NOMINAL INTEREST RATE**

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

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

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

Numeric entry in %,

-1 - Don't know

4 digits, 2 decimal places

-2 - No answer

-3 - Question filtered

Online-Glossar: The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of interest rates comparable. Typically, the effective interest rate is higher than the nominal interest rate. In the case of loan agreements, both of these interest rates must be reported.

4.16A **hc1300** **APPLICATION FOR A LOAN/CREDIT**

Question: {Have you / Have you or another household member / Has the household} applied for at least one loan in the last three years? Please also think about all the loans that we have already discussed.

INTERVIEWER: This question also refers to mortgages on the household's main residence.

- | | | |
|---------|-----------------|------------------------------|
| 1 - Yes | -1 - Don't know | If = 1, continue with HC1310 |
| 2 - No | -2 - No answer | ELSE continue with HC1400 |

CAPI-CHECK: HC1300cc: (HC1300=1 AND ((Interview year-hb1301)<3 OR (Interview year-hb1302)<3 OR (Interview year-hb1303)<3)) OR (Interview year-hb3301)<3 OR (Interview year-hb3302)<3 OR (Interview year-hb3303)<3))

In order to be certain that I have entered everything correctly, I will ask the questions again: So you have not applied for or taken out any loan in the year [Interview year minus 2],[Interview year minus 1] or [Interview year]?

INTERVIEWER: Do not read aloud

- 1: Yes, correct -> Continue
- 2: No, false -> Set HC1300 to 1

Input filter hc1300=1

4.16B **hc1310a-c** **CREDIT APPLICATION WAS REJECTED**

Question: In the last three years, has any lender or creditor turned down any request { you / you or another household member / the household} made for a loan or not granted a loan in full?

INTERVIEWER: - Multiple answers possible.

- | | | |
|------------------------------|------------------------|--|
| 1 - Named | -1 - Don't know | If HC1310a= 1 or HC1310b=1,
continue with HC1320
ELSE continue with HC1400 |
| 2 - Not Named | -2 - No answer | |
| 3 variables: | -3 - Question filtered | |
| a - Yes, completely rejected | | |
| b - Yes, not granted in full | | |
| c - No | | |

Input filter hc1310a=1 OR hc1310b=1

4.16C **hc1320** **RE-APPLYING FOR CREDIT WITH OTHER CREDIT INSTITUTIONS**

Question: {Have you / Has your household / Has the household} succeeded in receiving the loan or all the loans in full, or were you granted a smaller amount?

- | | |
|--|------------------------|
| 1 - Yes, received all the loans in full. | -1 - Don't know |
| 2 - No, was granted a smaller amount | -2 - No answer |
| | -3 - Question filtered |

4.17

hc1400

**NOT APPLYING FOR CREDIT DUE TO PERCEIVED
CREDIT CONSTRAINT**

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

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

Input filter internal FKP

ZI Questions

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

Page ZI

pagezi

PAGE - ATTITUDES AND SATISFACTION

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

Input filter internal FKP

Z.101

zi101

SATISFACTION WITH LIFE

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

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

Please look at list 4.1 again for more on this.

INTERVIEWER: Show list 4.1.

0: *Completely dissatisfied*

-1 - Don't know

1:

-2 - No answer

2:

-3 - Question filtered

3:

4:

5:

6:

7:

8:

9:

10: *Completely satisfied*

Input filter internal FKP

Z.104 **zi104** **SELF-ASSESSMENT: TRUST**

Question: How do you view yourself :

Are you in general a person who trusts others or do you tend to distrust people?

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

"0" means "I do not trust others at all" and "10" means "I trust others completely".

With the values in between you can graduate your rating.

Please look at list 4.3 again for more on this.

INTERVIEWER: Show list 4.3.

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

Input filter internal FKP

Z.105 **zi105** **SELF-ASSESSMENT: PATIENCE**

Question: How do you view yourself personally:

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

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

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

With the values in between you can graduate your rating.

Please look at 4.4 again for more on this.

INTERVIEWER: Show list 4.4.

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

Input filter internal FKP

K.1A dhni0800 EXPECTATIONS FOR PRICE LEVEL

Question: What do you think, will the general price level change in the next twelve months?

Please look at list 4.5 for more on this.

INTERVIEWER: Show list 4.5.

- | | |
|---------------------------------|------------------------|
| 1 - Rise significantly | -1 - Don't know |
| 2 - Rise somewhat | -2 - No answer |
| 3 - Stay approximately the same | -3 - Question filtered |
| 4 - Fall somewhat | |
| 5 - Fall significantly | |

**IF=3 continue with dhni0900,
ELSE continue with dhni0850**

Input filter dhni0800= 1, 2, 4, 5

K.1B1 dhni0855a-e PRICE LEVEL EXPECTATIONS - PERCENTAGE

Question: How do you think the general price level will change in the next 12 months?

You can use a total of 10 points for your estimation. Please distribute the 10 points among the five options given in list 4.6. The more likely you think a specific development is, the more points you should give it.

Please refer to list 4.6.

INTERVIEWER: Show list 4.6.

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

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

- | | |
|---|------------------------|
| Numerische Angabe im Intervall [0,10] | -1 - Don't know |
| 5 Variablen: | -2 - No answer |
| a - decrease by more than 3 percent | -3 - Question filtered |
| b - decrease by 1 to 3 percent | |
| c - decrease or increase by less than 1 percent | |
| d - decrease by 1 to 3 percent+ | |
| e - decrease by more than 3 percent | |

CAPI-CHECK: hd030\$x

Input filter (SUM(DHNI0855a-e)>=0 AND SUM(DHNI0855a-e) <10) OR SUM(DHNI0855a-e) >10

K.1B2 dhni0856a-e

Question: The points distributed do not add up to 10. Please note that a total of 10 points should be allocated. How do you think the general price level will change in the next 12 months?

INTERVIEWER: Leave Liste 4.6.

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

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

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

<i>Numerische Angabe im Intervall [0,10]</i>	-1 - Don't know
	-2 - No answer
<i>5 Variablen:</i>	-3 - Question filtered
<i>a - decrease by more than 3 percent</i>	
<i>b - decrease by 1 to 3 percent</i>	
<i>c - decrease or increase by less than 1 percent</i>	
<i>d - decrease by 1 to 3 percent+</i>	
<i>e - decrease by more than 3 percent</i>	

Input filter internal FKP

K.2A dhni0900 EXPECTATIONS - REAL ESTATE PRICES

Question: What do you think, how will real estate prices in your area change in the next twelve months? Please look at list 4.6 for more on this.

INTERVIEWER: Show list 4.6 and keep it displayed for the following questions.

<i>1 - Increase significantly</i>	-1 - Don't know	If=3 OR =-1 OR =-2, continue with DHNI1000 ELSE continue with DHNI0950
<i>2 - Increase somewhat</i>	-2 - No answer	
<i>3 - Stay approximately the same</i>	-3 - Question filtered	
<i>4 - Fall somewhat</i>		
<i>5 - Fall significantly</i>		

Input filter dhni0900= 1, 2, 4, 5

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

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

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

Input filter internal FKP

K.3A dhni1000 EXPECTATIONS - SAVINGS

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

INTERVIEWER: Keep list 4.6 displayed.

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

Input filter internal FKP

K.3B dhni1050 EXPECTATIONS - SAVINGS DEPOSITS

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

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

Input filter internal FKP

K.4A dhni1100 EXPECTATIONS - STOCK MARKET

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

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

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

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

Input filter dhni1000= 1, 2, 4, 5

K.4B **dhni1150** **EXPECTATIONS FOR STOCK MARKET -
PERCENTAGE**

Question: What do you think, by what percentage will stock prices {<DHNI1100=1 or DHNI1100=2 > rise / <DHNI1100=4 or DHNI1100=5> fall} over the next 12 months?

Numeric entry in %,

-1 - Don't know

2 digits

-2 - No answer

-3 - Question filtered

Input filter hd0200=1

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

Question: How many such companies or businesses {do you / do you or other household members / do the household members} own in full or in part? By this I mean companies or businesses in which {you / you or other household members / household members} are self-employed or play an active role in running the business.

INTERVIEWER: Companies and investments in companies that are legally independent, but subject to uniform management, should be entered jointly (i.e. as a whole).

Numeric entry, 2 digits

-1 - Don't know

**If = -1 oder =-2, continue with
DHD3100,**

-2 - No answer

**ELSE continue with paget (loop
for businesses).**

-3 - Question filtered

CAPI-CHECK: HD0210cc: HD0210=0

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

1: Correct entry

2: Explain information -> Call up comment window

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

PROGRAMMER: START OF A LOOP FOR 3 COMPANIES

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

Page T **paget** **PAGE - LOOP FOR COMPANIES**

Question: < HD0210=1 (only one company)>: Now we come to this company.

<OTHER>: Start with the company or business with the highest value and then continue, if appropriate, in descending order.

-3 - Question filtered

5.03 **hd030\$x** **ECONOMIC SECTOR OF BUSINESS (NACE)**
 dhd030\$x **ECONOMIC SECTOR OF BUSINESS (TEXT)**

PROGRAMMER: OPEN TEXT ENTRY

Question: What is the main activity of this business? Please describe in as much detail as possible.

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

*Open text entry for description in
variable dhd030\$x*

-1 - Don't know

-2 - No answer

Subsequent encoding for NACE

-3 - Question filtered

Rev. 2 (2008) 1 digit (21

-4 - Not encodable

categories) in hd030\$x

intt2\$x

Is the company a farm or forestry business?

1 - Yes

2 - No

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

5.04 **dhd540\$x** **LEGAL FORM OF THE COMPANY**

Question: If legal form is unclear or not in the list, please select 9 „other“ and specify the legal form.

Display list 5.1

INTERVIEWER: Show list 5.1.

- | | |
|--|------------------------|
| 1 - Sole proprietorship/freelance work | -1 - Don't know |
| 2 - Private Limited liability company (GmbH) | -2 - No answer |
| 3 - General partnership (OHG) | -3 - Question filtered |
| 4 - Limited partnership (KG, KGaA) | |
| 5 - Public limited company (AG) | |
| 6 - Civil law partnership (GbR) | |
| 7 - Cooperative (eG) | |
| 8 - Non-profit organization | |
| 9 - Other, please specify (PROG: PLACE TEXT IN dhd540\$xs) | |

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

5.05 **dhd500\$x** **INVESTMENT BY THE HOUSEHOLD IN THE FORMATION OF THE COMPANY**

Question: {Were you / Were you or any another person who belongs to the household today / Was a person who belongs to the household today} involved in the formation of this company or business?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

If = 1, continue with DHD510\$x

ELSE continue with HD050\$x

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

5.08 **hd050\$x** **NUMBER OF EMPLOYEES IN THE BUSINESS**

Question: How many people work in this company or business including {yourself / yourself and all the other household members that participate in the company / all household members that participate in the company}? Please tell me the peak number over the last year.

INTERVIEWER: This includes all employees, including freelancers.

Numeric entry,	-1 - Don't know
2 digits	-2 - No answer
range>0	-3 - Question filtered

CAPI-CHECK: HD050\$xcc: (dhd540\$x=1) AND (hd050\$x>4)

In order to be certain that I have entered the information correctly, I will ask the questions again: You have stated that the company has the legal form of a "sole proprietorships or freelance work." And up to [number from HD050\$x] people worked in the company last year. Have I entered this correctly?

- 1: Legal form is incorrect -> Back to DHD540\$x
- 2: Number of employees is incorrect -> Back to HD050\$x
- 3: The information is correct

Input filter hd0210>=1 AND anzhhm16>1 (more than one hh member 16 years or older) OR less than 3 loop passes

5.09A **hd060\$a-f** **HH MEMBERS SELF-EMPLOYED IN THE COMPANY**

Question: What household members work in this business or company?

INTERVIEWER: - Multiple answers possible.

Code of the respective person	-1 - Don't know	IF hd060\$x f>0, continue with dhd065\$x ,
Show HH list of people over 16 years old	-2 - No answer	
Enter a maximum of 6 people	-3 - Question filtered	ELSE continue with hd070\$x
6 variables	-4 - None of the household members	
a - First person	-5 - No other household member	
b - Second person	PROG: BUTTON: "None of the household members" FOR CODE -	
c - Third person		
d - Fourth person	4	
e - Fifth person		
f - Sixth person		

CAPI-CHECK: HD060\$xcc: (hd060\$a=-4) OR (hd060\$b=-4) OR (hd060\$c=-4) OR (hd060\$d=-4) OR (hd060\$e=-4) OR (hd060\$f=-4)

In order to be certain that I have entered the information correctly, I will ask the questions again: You have stated that no household member works in this business or company Have I entered this correctly?

- 1: No -> Back to HD060\$x
- 2: Yes, the entry is correct

Input filter Entry in hd060\$xf

5.09B **dhd065\$x** **MORE THAN 6 HH MEMBERS IN THE COMPANY ARE SELF-EMPLOYED**

Question: How many other household members besides these 6 are employed in this business or company?

INTERVIEWER: If no other household members are employed in the business, please enter zero.

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

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

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

Question: What percentage of this business or company belongs to {you / your household / the household}?

INTERVIEWER: Enter information with a maximum of two decimal places.

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

CAPI-CHECK: HD070\$xcc: hd070\$x>100

INTERVIEWER: Entry should be between 0% and 100%. Please correct entry or explain the information.

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

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

5.11A hd080\$x VALUE OF THE COMPANY

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

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

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

INTERVIEWER: RED: If it is a farm, please add the following:

GREEN: I am not only referring here to the value of the property and agricultural land about which we may have already spoken, but all the buildings, machinery, agricultural products, livestock, etc.

Numeric entry in EUR, 9 digits

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

If HD080\$x = -1 or -2 AND HD070\$x <100%, continue with DHD085\$x
ELSE this is the end of the loop for 3 companies.
If HD0210 > 1 AND in HD080\$x more than 50% of loop passes are -1 or -2, continue with DHD3100
If in HD080\$x less than 50% are -1 or -2 AND HD0210>3, continue with HB0900
ELSE continue with HD1000

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

5.11B **dhd085\$x** **TOTAL VALUE OF THE BUSINESS**

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

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

<i>Numeric entry in EUR, 9 digits</i>	-1 - Don't know	End of the loop for 3 companies.
	-2 - No answer	If HD0210 > 1 AND in HD080\$x
	-3 - Question filtered	more than 50% of loop passes
		are -1 or -2, continue with
		DHD3100
		If in HD080\$x less than 50% are -
		1 or -2 AND HD0210>3, continue
		with HB0900
		ELSE continue with HD1000

Input filter (hd0210>1 AND in more than 50% of loop passes (hd080\$x=-1,-2)) OR hd0200=-1,-2

5.11C **dhd3100** **FOLLOW-UP QUESTION ABOUT VALUE OF ALL COMPANIES**

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

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

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

<i>Numeric entry in EUR, 9 digits</i>	-1 - Don't know	Continue with hd1000
	-2 - No answer	
	-3 - Question filtered	

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

5.12 **hd0900** **VALUE OF ALL OTHER COMPANIES**

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

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

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

5.13A **hd1000** **SILENT PARTNER**

Question: {Are you / Are you or other household members / Are household members} involved in private businesses or companies without active participation in the management, e.g. as a silent partner or investor in a closed-end fund?

{<IF HD0200=1 > Please do not include any company that we have already discussed in detail.}

INTERVIEWER: Additional information on „closed-end funds“ is provided on the help page.

- | | | |
|---------|------------------------|--------------------------------------|
| 1 - Yes | -1 - Don't know | If = 1, continue with HD1010, |
| 2 - No | -2 - No answer | ELSE continue with HD1100 |
| | -3 - Question filtered | |

Online-Glossar: Closed-end funds, as compared to open-end funds, usually allow for investments only in a fixed time frame. After this period, the fund is closed. Usually, the investor in a closed-end fund becomes the entrepreneur/limited partner and assumes the corresponding risks. Examples are closed-end real estate funds, film funds, ship funds, etc.

Investor / silent partner: *Input*

filter hd1000=1

5.13B **hd1010** **VALUE OF SHARES (SILENT INVESTMENTS)**

Question: What is the value of {your business shares / the business shares of your household / the business shares of the household}?

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

5.14A **hd1100** **OWN CHECKING ACCOUNTS**

PROGRAMMER: IF THE FKP FOR QUESTION HC0200=1 (ACCOUNT WITH OVERDRAFT FACILITY) STATED THAT HE / SHE / HIS / HER HOUSEHOLD HAS A CHECKING ACCOUNT, CONTINUE WITH DHD3200

- ENCODE HD1100 WITH 1 "YES" IF LEFT OUT

Question: We now come to the financial assets: {Do you / Do you or another household member / Does a household member} have a checking account?

- | | | |
|-----------------------------|-----------------|--------------------------------------|
| 1 - Yes | -1 - Don't know | If = 1, continue with DHD3200 |
| 2 - No, no checking account | -2 - No answer | ELSE continue with pageae |

Input filter hd1100=1

5.14B dhd3200 AMOUNT OF THE DEMAND DEPOSITS

Question: < If HC0200=1 (account with overdraft facility)> When you told me beforehand that {you / your household / the household} {have / has} a checking account, please think about all checking accounts that {you / you and the other household members / the household members} have: How high is the balance on these accounts in total at the present time? If {you / your household / the household} {have / has} a negative balance on one or more accounts, please do not include these accounts here.

INTERVIEWER: If all accounts are overdrawn, code with "no balance".

Numeric entry in EUR,
9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered
-6 - No balance
PROG: BUTTON "No balance"
FOR CODE -6

Page AE pageae PAGE - FINANCIAL ASSETS

Question: One after the other, we will now go through the most important ways that households and individuals can invest their assets. Please provide the greatest amount of information possible. I will initially ask you separately about Riester and Rürup pension plans.

5.15A dhd2700 RIESTER/RÜRUP PENSION PLANS

Question: {Have you / Have you or another household member / Has a household member} concluded a Riester or Rürup pension plan?

INTERVIEWER: Additional Information on „Riester“ pensions is provided on the help page.

1 - Yes -1 - Don't know If = 1, continue with DHD2710 a-f
2 - No -2 - No answer ELSE continue with DHD0400

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

5.16A **dhd0400** **OWN SAVINGS ACCOUNTS**

Question: <IF DHD2700=1> I would like to ask you about the savings accounts, home loan savings agreements and securities accounts. The next set of questions all relate to investments that are NOT subject to a Riester or Rürup annuity agreement. I will return to the Riester and Rürup annuity agreements later when we talk about pensions.

<ALWAYS> {Do you / Do you or another household member / Does a household member} have { <IF DHD2710a=1>, besides the Riester or Rürup savings accounts, other} savings accounts? You will find other instructions on list 5.4.

INTERVIEWER: Show list 5.4.

INTERVIEWER: By this we mean general accounts from which no direct transfers can be made, e.g.

Classical savings accounts / passbooks (also online)

Savings plans,

Fixed term deposit accounts,

Call money accounts,

Similar accounts.

1 - Yes

-1 - Don't know

IF = 1, continue with HD1210

2 - No

-2 - No answer

ELSE continue with DHD0600

Input filter dhd0400=1

5.16b **hd1210** **BALANCES IN SAVINGS ACCOUNTS**

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

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter dhd0400=1

5.16c **dhd0500** **SAVING FOR SAVINGS ACCOUNT**

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

1 - Yes

-1 - Don't know

If = 1, continue with DHD0510

2 - No

-2 - No answer

ELSE continue with DHD0600

-3 - Question filtered

5.18A2

dhd0900a-f

PROGRAMMER: ALLOW MULTIPLE ANSWERS

Question: What kind of bank {do you/does your household/does the household} hold this securities deposit account with? Please refer to list 5.5.

INTERVIEWER: - Show list 5.5

- Multiple answers possible

1 - named

-1 - Don't know

2 - not named

-2 - No answer

6 Variablen:

-3 - Question filtered

a - Savings banks

b - Mutual savings banks

c - Federal state banks

d - big bank (Deutsche Bank, Commerzbank, HypoVereinsbank, Postbank)

e - Direct bank (z.B. ING-Diba, Comdirect, DKB)

f - others (please specify,

PROG:Text record in DHD0900S)

Input filter dhd0700=1

5.18B

dhd0750

SECURITIES ACCOUNT - ESTIMATED MARKET VALUE

Question: Investment decisions are particularly important for the study. In the following I would like to ask you about the total value and the composition of the securities portfolio. Let us start with the total value. Please think of all the securities accounts that {you / you and other household members / the household members} have {<If DHD2710c= 1 >, not including the Riester or Rürup fund savings plan}: What do you estimate is today's market value for the securities held in these accounts in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter dhd0700=1

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

Question: Which of the following kinds of securities are held in these accounts? Please refer to list 5.6.

INTERVIEWER: - Show list 5.6.

- Multiple answers possible

- You will find more explanations about "fund shares", "certificates", "non-fixed-interest securities", "publicly traded shares" and "exchange traded funds" on the help page.

1 - Named

-1 - Don't know

If DHD0775a=1, continue with DHD2420h

2 - Not Named

-2 - No answer

If DHD0775a<>1 AND

4 variables:

-3 - Question filtered

DHD0775b=1, continue with DHD0910

a - Mutual fund shares

If DHD0775a<>1 AND

b - Certificates

DHD0775b<>1 AND DHD0775c=1, continue with DHD2510a-f

c - Fixed-income securities such as government bonds, corporate and bank bonds

If DHD0775a<>1 AND

DHD0775b<>1 AND

DHD0775c<>1 AND DHD0775d=1, continue with DHD2610

ELSE continue with DHD2300.

Online-Glossar: A) A fund is a "basket" of many securities that are sometimes very different from each other. A share of a fund gives you a share of this basket and its returns. In some cases individual projects are financed by the fund, such as real estate, ships or films. Common types of funds are, for example, equity funds, annuity funds, money market funds, funds of funds, hedge funds, exchange-traded funds (ETFs), ship fund, media funds. B) Certificates are relatively new forms of investment. They are issued by banks and the banks are liable for the yield. The yield depends on the performance of certain capital market indicators, such as a stock index, a stock price, interest rates or a basket of currencies. The repayment of the capital employed is not necessarily guaranteed. Popular types of certificates are bonus certificates, index certificates, discount certificates, leverage certificates, guarantee certificates and subject certificates. C) Fixed-income securities are investments that entitle the holder to receipt of a previously fixed amount of interest. Depending on who issued these documents, they may involve government bonds (e.g. German government bonds, savings bonds, treasury bonds, treasury warrants, municipal bonds, covered bonds from the federal government, state governments or municipalities), corporate bonds or other debt securities (e.g. bank bonds)? D) A publicly traded share is a security traded on an exchange, which makes the shareholder (the owner of the paper) a part owner of the joint stock company. It usually guarantees a claim to a portion of the company's income. The shares represent a certificate that securitizes a portion of the capital in a joint stock company. E) An exchange-traded fund (ETF) is a fund traded on the stock market, mostly managed passively and usually reproducing an underlying index (e.g. the DAX). ETFs can be traded at

Input filter at least one variable dhd2410a-f=1

5.19C **dhd2420a-f** **VALUE OF INVESTMENT FUNDS (TOTAL) - TYPES**

PROGRAMMER: ONLY SHOW MENTIONED TYPES OF FUNDS IN DHD2410A-G. IF NECESSARY, USE EURO LOOP FOR THESE. FILE ANSWERS IN DHD2420A-F (NUMERIC ENTRY IN EUR, 9-DIGIT) .

Question: Please tell me, how high is the market value of {your shares of funds / the shares of funds of your household/ the shares of funds of the household} of the following type.

- | | |
|---|-------------------------------|
| <i>Numeric entry in EUR, 9 digits</i> | <i>-1 - Don't know</i> |
| <i>6 variables:</i> | <i>-2 - No answer</i> |
| <i>a - Funds that mainly invest in stock</i> | <i>-3 - Question filtered</i> |
| <i>b - Fund that mainly invest in fixed-income securities (bonds)</i> | |
| <i>c - Funds that mainly invest in money market securities</i> | |
| <i>d - Funds that mainly invest in real estate</i> | |
| <i>e - Hedge funds</i> | |
| <i>f - Other funds</i> | |

Input filter dhd0775a=1

5.20A **dhd0800** **SAVINGS FOR FUNDS**

Question: {Do you / Does your household / Does the household} regularly invest a certain amount in the funds, e.g. as part of a fund savings plan?

- | | |
|----------------|-------------------------------|
| <i>1 - Yes</i> | <i>-1 - Don't know</i> |
| <i>2 - No</i> | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |

If = 1, continue with DHD0810

If <>1 AND DHD0775b=1, continue with DHD0910

If <>1 AND DHD0775b<>1 AND DHD0775c=1, continue with DHD2510a-f

If <>1 AND DHD0775b<>1 AND DHD0775c<>1 AND DHD0775d=1, continue with DHD2610

ELSE continue with DHD2300.

Input filter dhd0800=1

5.20B **dhd0810** **SAVINGS AMOUNT FOR FUNDS - AMOUNT**
dhd0811 **SAVINGS AMOUNT FOR FUNDS - TIME PERIOD**

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0811). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

- IF DHD0810 <0, HIDE QUESTION DHD0811 AND ENCODE WITH -3 (FILTERED)

Question: What amount {do you/does your household/does the household} usually invest in funds per month, quarter or year?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

If dhd0775c=1 continue with dhd2510a-f

If dhd0775c<>1 AND dhd0775d=1 continue with dhd2610

Else continue with dhd2300.

CAPI-CHECK: DHD0810cc: dhd0810=0 AND dhd0800=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd0810) here or in the previous question (dhd0800) or explain it.

1: Correct entry here (dhd0810)

2: Correct entry for previous question -> Back to DHD0800

3: Explain information -> Call up comment window

Input filter dhd0775c=1

5.22A **dhd2510a-f** **BOND ISSUERS**

Question: Now I would like to ask you a few questions about the fixed-income securities that {you have / your household has / the household has}.

Who issued these fixed-income securities? Please look at list 5.7. Please consider the fixed-income securities in total and enter all that apply from the list.

INTERVIEWER: - Show list 5.7.

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

6 Variables:

-3 - Question filtered

a - Federal, state or municipality in Germany

e - Foreign national, state or local governments in the euro area

f - Foreign national, state or local governments outside of the euro area

b - Banks (e.g. bank bonds)

c - Businesses

d - Other (please specify. PROG:

PLACE TEXT IN dhd2510s)

Input filter dhd0775c=1

5.22A2 **dhd2515** **BONDS - MATURITIES**

Question: What maturities {do your / the / the} fixed-income securities {of your household / the household} primarily have?

- | | |
|--|-------------------------------|
| -1 - <i>Less than 1 year</i> | -1 - <i>Don't know</i> |
| -2 - <i>Between one and five years</i> | -2 - <i>No answer</i> |
| -3 - <i>More than 5 years</i> | -3 - <i>Question filtered</i> |

Input filter dhd0775c=1

5.22B **dhd2520** **MARKET VALUE OF BONDS**

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

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

Input filter dhd0775c=1

5.22C **dhd1100** **SAVING FOR BONDS**

Question: {Do you / Does your household / Does the household} regularly deposit a certain amount into a form of fixed-income securities?

- | | | |
|----------------|-------------------------------|-------------------------------------|
| 1 - <i>Yes</i> | -1 - <i>Don't know</i> | f = 1, continue with DHD1110 |
| 2 - <i>No</i> | -2 - <i>No answer</i> | If <>1 AND DHD0775d=1, |
| | -3 - <i>Question filtered</i> | continue with DHD2610 |
| | | ELSE continue with DHD2300. |

Input filter dhd0775d=1

5.23C dhd1200 SAVINGS FOR STOCK

Question: {Do you / Does your household / Does the household} regularly invest a certain amount into a form of stocks of publicly traded companies?

<IF DHD0775a=1> Please give me only those regular investments that you have not already mentioned when we spoke about funds.

- | | | |
|---------|------------------------|-------------------------------|
| 1 - Yes | -1 - Don't know | If = 1, continue with DHD1210 |
| 2 - No | -2 - No answer | ELSE continue with DHD2300 |
| | -3 - Question filtered | |

Input filter dhd1200=1

5.23D dhd1210 dhd1211 SAVED SUM FOR STOCK - AMOUNT SAVED SUM FOR STOCK - TIME PERIOD

PROGRAMMER: - IF DHD1210 <0, HIDE QUESTION DHD1211 AND ENCODE WITH -3 (FILTERED)

- IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD1211). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

Question: What amount {do you/does your household/does the household} usually invest in shares of listed companies per month, quarter or year?

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

CAPI-CHECK: DHD1210cc: dhd1210=0 AND dhd1200=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd1210) here or in the previous question (dhd1200) or explain it.

- 1: Correct entry here (dhd1210)
- 2: Correct entry for previous question -> Back to DHD1200
- 3: Explain information -> Call up comment window

Input filter dhd0700=1

5.24A dhd2300 OTHER SECURITIES IN SECURITIES ACCOUNT

Question: {<IF DHD0775a=1 or DHD0775b=1 or DHD0775c=1 or DHD0775d=1> We have already spoken about {<IF DHD0775a=1>funds}/ {DHD0775b=1> certificates}/ {<IF DHD0775c=1> fixed-income securities}/ {<IF DHD0775d=1> publicly traded stock}.

Are there other securities in {your securities account / your securities account and the securities account of the other household members / the securities account of all household members}, which I have not yet recorded up to now?

- | | | |
|--------------------------|----------------------------------|-------------------------------------|
| 1 - Yes (please specify) | -1 - Don't know | If =-1, -2, 2, continue with HD1600 |
| 2 - No | -2 - No answer | ELSE continue with DHD2305 |
| | -3 - Question filtered | |
| | -8 - Question filtered for panel | |

Input filter dhd2300=1

5.24B **dhd2305** **OTHER SECURITIES IN SECURITIES ACCOUNT -
TYPE**

Question: What are these securities?

- | | |
|---|-------------------------------|
| <i>1 - Insert text in an excelsheet
open text entry</i> | <i>-1 - Don't know</i> |
| | <i>-2 - No answer</i> |
| | <i>-3 - Question filtered</i> |

Input filter dhd2300=1

5.24C **dhd2310** **OTHER SECURITIES IN SECURITIES ACCOUNT -
VALUE**

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

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

Input filter dhd2300=1

5.24D **dhd2330** **SAVING FOR OTHER SECURITIES IN SECURITIES
ACCOUNT**

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

- | | | |
|----------------|-------------------------------|-------------------------------------|
| <i>1 - Yes</i> | <i>-1 - Don't know</i> | If =-1, -2, 2, continue with |
| <i>2 - No</i> | <i>-2 - No answer</i> | HD1600 |
| | <i>-3 - Question filtered</i> | ELSE continue with DHD2320 |

5.27A **hd1900** **ANY OTHER FINANCIAL ASSETS**

Question: {Do you / Do you or a household member / Does a household member} have other significant valuables or assets? You will find examples on list 5.8. <If DHD 2700 = 1> Please do not give me any assets connected with Riester or Rürup annuity agreements.

INTERVIEWER: Show list 5.8.

INTERVIEWER: Shares in cooperatives

Precious metals

Options

Futures

Effective pieces of securities which are not held in a securities account

Claims arising from legal proceedings or from an estate

Extraction rights, for example, for oil and gas

Claims arising from patents and licenses

Other

1 - Yes

-1 - Don't know

If = 1, continue with HD1910

2 - No

-2 - No answer

ELSE continue with DHD1300

Input filter hd1900=1

5.27B **hd1910** **DESCRIPTION OF OTHER ASSETS**

Question: What assets are these?

INTERVIEWER: Let a maximum of 3 be described.

1 - Insert text in an excelsheet
open text entry

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter hd1900=1

5.27C **hd1920** **TOTAL VALUE OTHER ASSETS**

Question: What value do these assets have in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

5.28A **dhd1300** **DISCRETIONARY SAVING**

Question: Some people and households do not save or do not do so regularly, but invest what is left over in their checking account. {Did you / your household / the household} invest money on an "ad-hoc basis" in the last 12 months? Please also think about automatic transfers of remaining balances at the end of the month to move the remaining credit balance from a checking account to another account ("Abschöpfungsaufträge").

1 - Yes

-1 - Don't know

**What was the total amount of
these irregular investments in
the last 12 months?**

2 - No

-2 - No answer

-3 - Question filtered

5.28D **dhd1330** **DISCRETIONARY SAVING - LIQUIDATED SAVINGS**

Question: {Did you / your household / the household} liquidate financial assets in the last few years which were not invested in another form? Such a re-investment would also be the purchase of real estate, cars or valuable objects.

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

If = 1, continue with DHD1340
If <>1 and interview with internal FKP and anzhhm>1, continue with HD1800
If <>1 and interview with internal FKP and anzhhm =1, continue with DHD2800
If <>1 and interview with external FKP continue with DHD300\$x
ELSE continue with DHD1800

Input filter dhd1330=1

5.28E **dhd1340** **DISCRETIONARY SAVING - LIQUIDATED SAVINGS**

Question: What was the total amount of these liquidated investments in the last 12 months?

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

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

Input filter internal FKP AND anzhhm>1

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

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

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

INTERVIEWER: - Show LIST 5.9

- Please only select the statement that is MOST accurate.

- 1- We take significant risks and want to generate high returns.
- 2- We take above-average risks and want to generate above-average returns.
- 3- We take average risks and want to generate average returns.
- 4 - We are not ready to take any financial risks.
- 5 - No uniform classification is possible for the hh as a whole.
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

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

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

5.29B **dhd2800** **INVESTMENT BEHAVIOR - RISK PREFERENCES -
INDIVIDUAL**

Question: If you personally make the savings or investment decisions: Which of the statements on list 5.10 best describes your personal attitude toward risk?

INTERVIEWER: - Show list 5.10

- Please only select the statement that is MOST accurate.

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

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

Input filter internal FKP AND anzhhm>1

Z.111 **dhd2900** **INVESTMENT DECISIONS**

PROGRAMMER: NO MULTIPLE ANSWERS

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

INTERVIEWER: - Read possible answers aloud.

- One answer only

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

Input filter internal FKP

5.29C **hnd4000**

Question: And how do you personally act in general with regard to the selection of financial products, such as accounts, savings accounts, securities or insurance?

INTERVIEWER: multiple answers possible

- Show LIST 5.11

If the respondent is not able to answer for the household as a whole, please record how the FKP selects financial products.

- | | |
|---|---|
| 1 – {I / We} choose the same provider for {my/ our} financial products and insurance. | -1 - Don't know |
| 2 – {I / We} choose different providers for {my/ our} financial products and insurance. | -2 - No answer |
| 3 – {I / We} always search for the least expensive provider for each financial product and each insurance policy. | -3 - Question filtered |
| 3 variables | -4 - no further answers (only variable b and c) |
| a) Statement that is most accurate | |
| b)– c) Other statements | |

Input filter internal FKP

5.29D **dhd2970a-e** **INVESTMENT BEHAVIOUR – INTEREST RATES**

Question: Do the low interest rates influence your savings behaviour?

INTERVIEWER: - Multiple answers possible for answers a, b, c, and d

- Show list 5.12 .

- If the respondent is not able to answer for the household as a whole, please record how the low interest rates influence the FKP's personal savings behaviour.

- If the person is not able to provide an answer for the household as a whole, please ask whether the low interest rates influence his/her personal savings behaviour.

- | | |
|--|------------------------|
| 1 - Named | -1 - Don't know |
| 2 - Not Named | -2 - No answer |
| 7 variables: | -3 - Question filtered |
| a – Yes, {I / We } now save less than before | |
| b – Yes, {I / We } don't save at all anymore | |
| c – Yes, I / We now save more than before | |
| d – Yes, {I invest my money/ We invest our money now differently | |
| e – No, {my/ our} savings behaviour has not changed | |

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

Z.112 **dhd300\$x** **SELF ASSESSMENT - QUALITY OF INFORMATION
ON HOUSEHOLD MEMBERS**

PROGRAMMER: SHOW HOUSEHOLD MATRIX AND ENTER ESTIMATE FOR EACH MEMBER

Question: How well do you think you could provide information on the household members' financial investments such as checking accounts, credit cards, savings agreements, securities and brokerage accounts}? Please enter an estimate for each person in {your / the} household.

1 - Very well	-1 - Don't know	Loop for all people in the household.
2 - Well	-2 - No answer	
3 - Not very well	-3 - Question filtered	
4 - Poorly		

5.K1 **dhd1800** **CRISIS - REALISED GAINS / LOSSES**

Question: {Have you / Has your household / Has the household} had significant gains or losses on the bottom line from the SALE OF FINANCIAL ASSETS in the last three years?

INTERVIEWER: If there were no selling undertaken, please code with -4 „no purchases“

1 - Significant gains	-1 - Don't know	If =1 or 3, continue with DHD1810
2 - Neither	-2 - No answer	ELSE continue with HND3040
3 - Significant losses	-3 - Question filtered	
	-4 - no purchases in the past 3 years	

5.K3 **hnd3040** **CRISIS - CONCERNS ABOUT INVESTING IN CERTAIN
FORMS OF ASSETS**

Question: Are there assets which {you / your household / the household} owned three years ago and in which {you / your household / the household} would no longer invest any more money today?

1 - Yes	-1 - Don't know	If =1, continue with DHD1900
2 - No	-2 - No answer	ELSE continue with HND3100
	-3 - Question filtered	

Input filter hnd3040=1

5.K4 **dhd1900** **CRISIS - CONCERNS ABOUT INVESTING IN CERTAIN
FORMS OF ASSETS (TEXT)**

PROGRAMMER: SHOULD BE ENTERED FREELY, WILL BE ENCODED LATER

Question: What forms of assets were these?

1 - Insert text in an excelsheet open text entry	-1 - Don't know	
	-2 - No answer	
	-3 - Question filtered	

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

Section 6: Inter-generational Transfers / Gifts

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

6.00A dhh5000a-o RECEIVER OF DONATION

PROGRAMMER: SHOW HH LIST.

ALLOW MULTIPLE ANSWERS.

Question: Inheritances and gifts are an important way for households to accumulate assets. You stated before that {you/your household/the household} inherited or received {your/its/its} main residence as a gift. Which member or members of the household received the property {<IF DHH50\$xa<> -4>(also)}?

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

PROGRAMMER: AFTER EVERY MENTIONED PERSON ASKED DIRECTLY QUESTIONS DHH5100A-0.

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

6.00B dhh5100a-o DONOR OF DONATION

PROGRAMMER: ASK THIS QUESTION ALL IN DHH5000A-0 NAMED PERSONS IMMEDIATELY AFTER ENTRY.

Question: {<IF anzhhm=1> Inheritances and gifts are an important way for households to accumulate assets. You stated before that you inherited your main residence or received it as a gift.}

What is the relationship between {<IF (DHB0400d=1 OR DHB0400d_preload=1) AND (DHB0400c<>1 OR DHB0400c_preload<>1)> the donor of the gift / < IF (DHB0400c=1 OR DHB0400c_preload=1) AND (DHB0400d<>1 OR DHB0400d_preload<>1)> the bequeather <(IF (DHB0400d=1 OR DHB0400d_preload=1) and (DHB0400c=1 OR DHB0400c_preload=1)) > "the donor of the gift and/or the bequeather" } and {<IF anzhhm=1} yourself/ <IF anzhhm>1 [name from DHH5000a-o]}?

INTERVIEWER: The subject of interest here is the relation to the household member, that received the donation.

Liste 6.1 vorlegen.

- | | |
|----------------------------|------------------------|
| 1 - Grand-parents maternal | -1 - Don't know |
| 2 - Grand-parents paternal | -2 - No answer |
| 3 - Father | -3 - Question filtered |
| 4 - Mother | |
| 5 - Both parents | |
| 6 - Son/Daughter | |
| 7 - Other relatives | |
| 8 - Not related persons | |

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

6.01

hh0100

RECEIPT OF LARGER GIFTS OR INHERITANCES

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

{<IF DLHA1110[StabilerHaushalt]=1 > Between [DATUM_HH_VW] and now: (Have you / Have you or another member of your household / Has a household member)

{<(DHB0400c=1 or DHB0400d=1 (Main residence received as gift or inheritance) besides your main residence) received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD ? }

<ELSE> {Have you / Have you or another household member / Has a household member}

{<DHB0400c=1 or DHB0400d=1 (main residence is inheritance or gift)> except for the main residence} ever received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD?

INTERVIEWER: The household may determine what a "larger" gift or inheritance is.

INTERVIEWER: Transfers are also meant by gifts here.

1 - Yes

-1 - Don't know

If=-1 OR -2 continue with hh0700

2 - No

-2 - No answer

Else continue with pageu and

loop only once

Input filter hh0100=1

6.01A

hh0110

NUMBER OF LARGER GIFTS OR INHERITANCES

Question: How many larger gifts or inheritances were there?

INTERVIEWER: If several household members received an inheritance or a gift together, i.e. at the same time and from the same person, then this is to be treated as one inheritance or gift.

Numeric entry,

-1 - Don't know

IF =-1 or -2, continue with

1 digit

-2 - No answer

HH0700

-3 - Question filtered

ELSE continue with pageu

Input filter (hh0100=1 AND hh0110==1, -1, -2) OR (hh0100=1 UND hh0110>1 AND Loop <3)

PROGRAMMER: LOOP FOR 3 GIFTS / LEGACIES

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

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

Page U pageu PAGE - LOOP FOR LEGACIES AND GIFTS

Question: < HH0110=1 (only one gift / inheritance)>: Now we come to this gift or inheritance.

< HH0110>1 (More than one gift / inheritance) >: Start with the gift or inheritance that is particularly important for {your current financial situation / the current financial situation of your household / the current financial situation of the household}. This does not have to be the largest - maybe it occurred at a time when additional money played an important role.

<WITH SECOND OR THIRD LOOP CYCLE> TRANSITION TEXT

Now we come to the next gift / inheritance. I mean the most important of those which we have not yet spoken about.

-3 - Question filtered

6.02 hh050\$x GIFT OR INHERITANCE

PROGRAMMER: IF HH050\$X=-1 OR -2, THEN TEXT BLOCK HH050\$X= "GIFT OR INHERITANCE"

Question: Was that a gift or an inheritance?

1 - Gift

-1 - Don't know

Start of a loop

2 - Inheritance

-2 - No answer

for 3 gifts / legacies

-3 - Question filtered

Input filter hh0100=1

6.03 hh020\$x YEAR GIFT / INHERITANCE RECEIVED

Question: <IF HH0110>1> In what year {did you / did your household / did the household} receive the [HH050\$x] that was the most important for {your current financial situation / the current financial situation of your household / the current financial situation of the household}?

Numeric entry 4 digits (year)

-1 - Don't know

Range<=[Interviewjahr]

-2 - No answer

-3 - Question filtered

CAPI-CHECK: HH020\$xcc: (hh020\$x>=0 AND hh020\$x<1800)

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

1: Correct entry

2: Explain information -> Call up comment window

Input filter hh0100=1

6.04 hh030\$xa-j TYPE OF ASSETS RECEIVED

Question: What kinds of assets were received? Please refer to list 6.1

INTERVIEWER: - Show list 6.1..

- Multiple answers possible.

- | | |
|---|------------------------|
| 1 - Named | -1 - Don't know |
| 2 - Not Named | -2 - No answer |
| 9 variables: | -3 - Question filtered |
| a - Money | |
| b - Residential real estate | |
| c - Usufruct (use of residential real estate) | |
| d - Property | |
| e - Companies | |
| f - Securities, stocks | |
| g - Jewelry, furniture, art | |
| h - Life insurance | |
| i - Other assets (please specify; | |
| PROG: PLACE TEXT IN hh030\$xs) | |

Input filter hh0100=1

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

Question: What value did the [HH050\$x] have when {you / your household / the household} received it?

INTERVIEWER: Please indicate, if the value is in gross or net.

- | | | |
|--------------------------------|------------------------|--------------------------------|
| Numeric entry in EUR, 9 digits | -1 - Don't know | If number>1, continue with |
| | -2 - No answer | DHH50\$xa-o |
| | -3 - Question filtered | ELSE continue with DHH510\$xa- |
| | | o |

Input filter anzhhm>1 AND hh0100=1

6.06 dhh50\$xa-o RECIPIENT OF GIFT / INHERITANCE

PROGRAMMER: - SHOW HH LIST.

- ALLOW MULTIPLE POSSIBLE ANSWERS
- ASK QUESTION FOR ALL PEOPLE MENTIONED IN DHH50\$XA-0 IMMEDIATELY AFTER ENTRY IN DHH50\$XA-0

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

- | | | |
|---------------|------------------------|-----------------------------------|
| 1 - Named | -1 - Don't know | IF =-1,-2,-4 continue with hh0700 |
| 2 - Not Named | -2 - No answer | XX |
| Show HH list | -3 - Question filtered | |
| | -4 - no other person | |

Input filter hh0100=1

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

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

Question: What is the relationship between {<IF HH050\$x=1> the donor of the gift / <IF HH050\$x=2> the deceased / <IF HH050\$x<>1 AND <>2 the donor of the gift respectively the deceased} and [Name aus DHH50\$xa-o]?

INTERVIEWER: Here we are interested in the relationship to the household member who received the gift or inheritance.

- | | | |
|---|------------------------|---|
| 1 - Maternal grandparents | -1 - Don't know | End of loop for 3
gifts / legacies |
| 2 - Paternal grandparents | -2 - No answer | |
| 3 - Father | -3 - Question filtered | |
| 4 - Mother | | |
| 5 - Both parents | | |
| 6 - Son/daughter | | |
| 7 - Other family | | |
| 8 - Unrelated people (please specify; PROG: Place text in DHH510\$xS) | | |

6.08 hh0700 INHERITANCE OR GIFT EXPECTED IN THE FUTURE

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

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

Page SV pagesv PAGE - DONATIONS

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

6.09A hi0300 REGULAR TRANSFERS TO PEOPLE OUTSIDE OF THE HOUSEHOLD

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

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

- | | | |
|---------|-----------------|-------------------------------------|
| 1 - Yes | -1 - Don't know | If =1, continue with DHI0100 |
| 2 - No | -2 - No answer | ELSE continue with DHH0800 |

6.11A **dhh0900** **CHURCH TAX**

Question: Many people also pay church taxes. {Do you / Does your household / Does the household} belong to this group?

- 1 - Yes
- 2 - No

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

IF internal FKP, continue with pagew
ELSE continue with pagei

Input filter internal FKP

Page W **pagew** **PAGE - LITERACY**

Question: At the end of this section I would like to ask a couple of questions to better understand the decisions on saving. You can also see the questions on list 6.2.

INTERVIEWER: Show list 6.3.

Input filter internal FKP

FL.1 **dhnm0100** **LITERACY - COMPOUND INTEREST EFFECT**

Question: Let us assume you have a balance of € 100 in your savings account. This balance bears interest at an annual rate of 2%, and you leave it there for 5 years. What do you think: How high is your balance after 5 years?

INTERVIEWER: Show list 6.3.

- Higher than €102
- Exactly €102
- Lower than €102

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

Input filter internal FKP

FL.2 **dhnm0200** **LITERACY - INFLATION**

Question: Let us assume that the interest paid on your savings account is 1% per year and the inflation rate is 2% per year. What do you think: After a year, will you be able to buy just as much, more or less than today with the balance in your savings account?

INTERVIEWER: Leave list 6.3.

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

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

Input filter internal FKP

FL.3 **dhnm0300** **LITERACY - DIVERSIFICATION**

Question: Do you agree with the following statement: "The investment in the stock of a single company is less risky than investing in a fund with stock in similar companies"?

INTERVIEWER: Show list 6.4.

- 1 - I agree
- 2 - I do not agree

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

PROGRAMMER: TIME STAMP AFTER QUESTION

Input filter internal FKP

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

Question: Let's assume you've taken out a loan of €1,000 on which you're paying interest of 20% per annum. If you do not pay down any of the loan and interest is also charged on the accrued interest the following year, how many years would it take for the debt to double?

INTERVIEWER: Leave list 6.4.

- | | |
|--|-------------------------------|
| <i>1 – less than 2 years</i> | <i>-1 - Don't know</i> |
| <i>2 – at least 2 years but less than 5 years</i> | <i>-2 - No answer</i> |
| <i>3 - at least 5 years but less than 10 years</i> | <i>-3 - Question filtered</i> |
| <i>4- at least 10 years</i> | |

**START OF ACQUISITION PART OF PERSONAL
INTERVIEW**

Question: Can I start with the interview now?

INTERVIEWER: If the respondent was not yet notified about the study, this person must be informed about the survey. You will find information on the help page.

1 - Yes, begin the interview

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

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

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

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

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

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

Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare attributes and combinations of attributes as well as generalisation. Consequently, it is not possible to identify which person has provided some specific information!

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

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

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

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

- 1 - Yes
- 2 - No

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

IF neither [NAME]'s biological father nor biological mother (relationship status=3) were entered in the household matrix AND PE9050>0 AND PE9050<1990 AND tn_befr_p_vw<>1, continue with DRA0400
IF biological father AND biological mother of [NAME] (Beziehungsstatus=3) were both entered in the household matrix and PE9050>0 UND pe9050<1990 UND tn_befr_p_vw=1, continue with DPE0100a-l
IF biological father AND biological mother of [NAME] (relationship status=3) were both entered in the household matrix and PE9050>=1990, continue with DPE0100a-l
ELSE continue with DPE9150

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

7.GL **dpe9150** **COUNTRY OF BIRTH - PARENTS**

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

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

- 1 - Yes
- 2 - No

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

IF PE9050>=1990 OR tn_befr_p_vw=1, continue with DPE0100a-l
ELSE continue with DRA0400

Input filter dpe9050a<1990 AND tn_befr_p_vw <>1

7.W **dra0400** **RESIDENCE IN 1989**

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

- 1 - In the (old) Federal Republic (West Germany), including West Berlin

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

- 2 - In the former GDR
- 3 - Elsewhere (please specify - PROG: PLACE TEXT IN dra0400s)

7.00A **dpe9200** **EDUCATION FATHER**

Question: What is (or, if no longer living, was) the highest level of education {your/[name's]} father completed?

INTERVIEWER: {<CAPI>Show list 7.1

<CATI> Please read list 7.1}

- | | |
|---------------------------------------|------------------------|
| 1 - no formal degree | -1 - Don't know |
| 2 -lower educational qualification (2 | -2 - No answer |
| - Lower level secondary school | -3 - Question filtered |
| (Hauptschule) | |
| 3 - Mid-level secondary school | |
| (Realschule) | |
| 4 - Secondary school | |
| (Fachoberschule) with diploma | |
| permitting admission to university | |
| of applied sciences or General or | |
| specific upper level secondary | |
| school permitting admission to | |
| university (Gymnasium or EOS and | |
| EOS with training) | |
| 5- University degree | |
| 6 - Other degree (please specify - | |
| PROG: Save text in DPA0300S) | |

7.00B **dpe9210** **EDUCTAION MOTHER**

Question: What is (or, if no longer living, was) the highest level of education {your/[name's]} mother completed?

INTERVIEWER: {<CAPI>Show list 7.1

<CATI> Please read list 7.1}

- | | |
|---------------------------------------|------------------------|
| 1 - no formal degree | -1 - Don't know |
| 2 -lower educational qualification (2 | -2 - No answer |
| - Lower level secondary school | -3 - Question filtered |
| (Hauptschule) | |
| 3 - Mid-level secondary school | |
| (Realschule) | |
| 4 - Secondary school | |
| (Fachoberschule) with diploma | |
| permitting admission to university | |
| of applied sciences or General or | |
| specific upper level secondary | |
| school permitting admission to | |
| university (Gymnasium or EOS and | |
| EOS with training) | |
| 5- University degree | |
| 6 - Other degree (please specify - | |
| PROG: Save text in DPA0300S) | |

7.01

dpe0100a-l

CURRENT EMPLOYMENT STATUS**PROGRAMMER:** - ENTER MOST IMPORTANT STATUS IN DPE0100A

- IF MORE THAN ONE IS GIVEN, ASK FOLLOW-UP QUESTION: WHICH OF THESE DESCRIBES THE MAIN EMPLOYMENT STATUS?

Question: <CAPI>: {<IF ONLY ONE PERSON IN THE HH AND HD0200=1> We have already spoken briefly about your company.} Which of the descriptions on list 7.1 currently apply with respect to {your / [Name]'s} employment situation? Please report everything that is currently true.

<CATI>: What employment situation currently applies to {you / [Name]}? Please enter everything that currently applies.

INTERVIEWER: <CAPI> Show list 7.1: categories 1, 2, 3, 4, 12 (employed) visually separate from 5-11 (not employed).

<CATI> Please read aloud.

- Multiple answers possible.

Please consider the following information for classification when entering it:

~Code 2- "Employed part-time", also for half-day jobs, three-quarters jobs, multiple different part time jobs.

~For self-employed persons, depending on the scope of their work, please identify it with code 1 "Employed full-time" (40 hours per week or more) or code 2- "Employed part-time".

1 - Employed, also apprenticeship, full-time,	-1 - Don't know	<p>If at least once DPE0100a-l=1, 2, 3, 4, 12 (employed is one of the statuses), continue with PE0800 IF tn_befr_p_vw <>1 AND all DPE0100a-l< >1,2,3,4,12 AND at least once DPE0100a-l=8, continue with DPE1700 IF tn_befr_p_vw=1 AND all DPE0100a-l<>1,2,3,4,12 AND at least once DPE0100a-l=8 AND (DPE0100a_preload<=7,8 OR (DPE0100b<=4)) continue with DPE1700 IF tn_befr_p_vw=1 AND (DPE0100a=7 OR 8) AND (DPE0100a_preload=7 OR 8) AND (DPE0100b=-4) continue with input filter of DPE1275 ELSE continue with PE0900</p>
2 - Employed part-time	-2 - No answer	
12 - Part-time early retirement	-4 - No other employment status (only b to l)	
3 - low-paid part-time or irregularly employed		
4- On maternity leave / parental leave / long-term sick leave / other leave. The return to work is planned.		
5 - Unemployed		
6 - In school, university or unpaid internship		
7 - Retiree or pensioner		
8 - Early retiree - also unfit for work, profession, or occupation or diminished ability to work		
9 - Military service / "Bundesfreiwilligendienst" / volunteer year		
10 - Housewife / Houseman		
11 - Other unemployed (please specify. PROG: Place text in dpe0100S)		
12 variables:		
a) Most important status		
b) - k) Other status		

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

7.02 pe0800 SEVERAL JOBS

Question: <Do you / Does [Name]> currently have more than one job? By this I also mean self-employed positions.

- | | | |
|---------|----------------------------------|------------------------------------|
| 1 - Yes | -1 - Don't know | If = 1, continue with pageq |
| 2 - No | -2 - No answer | ELSE continue with dpe0200a |
| | -3 - Question filtered | |
| | -8 - Question filtered for panel | |

Input filter pe0800=1

Page Q pageq PAGE - MOST IMPORTANT EMPLOYMENT

Question: <Do you / Does [Name]> currently have more than one job? In the following questions, please refer to the job with the highest number of weekly working hours. Please also consider self-employed activities.

-3 - Question filtered

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

7.03 dpe0200a TYPE OF EMPLOYMENT

Question: <CAPI> <If PE0800=1 or PE0800 =-1 or PE0800 =-2> Please look at list 7.3. Which of these best applies to {you / [Name]}? Please think about the job with the highest number of weekly working hours.

<CAPI><If PE0800=2> Please look at list 7.3. Which of these applies to {you / [Name]}?

<CATI> <If PE0800=1 or PE0800 =-1 or PE0800 =-2> Which of the following descriptions best applies to {you / [Name]}? Please think about the job with the highest number of weekly working hours.

INTERVIEWER: <CAPI> Show list 7.2

<CATI> Please read list 7.2 aloud

INTERVIEWER: <CAPI> Show list 7.3.

<CATI> Please read list 7.3 aloud.

- | | | |
|--|----------------------------------|---|
| 1 - Worker, also in agriculture | -1 - Don't know | If DPE0200a=1, continue with DPE0210 |
| 2 - Salaried staff/ Employee | -2 - No answer | IF DPE0200a=2, continue with DPE0220 |
| 3 - Civil servant, including judge, career soldier (including "Zeitsoldaten"), regular soldier | -3 - Question filtered | IF DPE0200a=3, continue with DPE0230 |
| 4 - Self-employed person or entrepreneur, including self-employed farmer - WITHOUT DEPENDENT EMPLOYEES | -8 - Question filtered for panel | ELSE continue with DPE0300 |
| 5 - Self-employed or entrepreneur, including self-employed farmer - WITH DEPENDENT EMPLOYEES | | |
| 6 - Apprentice / Trainee | | |
| 7 - Unpaid assistant for family member(s) | | |

Input filter dpe0200a=1

7.03A dpe0210 PROFESSIONAL POSITION - WORKER

Question: In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.4.} <If PE0800=1 or PE0800=-1 or PE0800=-2> Please think of the job with the highest number of working hours.

INTERVIEWER: <CAPI> Show list 7.3

<CATI> Please read list 7.3.

INTERVIEWER: <CAPI> Show list 7.4.

<CATI> Please read list 7.4.

- | | | |
|---------------------------------|----------------------------------|-----------------------|
| 1 - Unskilled worker | -1 - Don't know | continue with dpe0300 |
| 2 - Semi-skilled worker | -2 - No answer | |
| 3 - Skilled worker | -3 - Question filtered | |
| 4 - Supervisor | -8 - Question filtered for panel | |
| 5 - Master craftsman or foreman | | |

Input filter dpe0200a=2

7.03B dpe0220 PROFESSIONAL POSITION - SALARIED EMPLOYEE

Question: In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.5.} {< PE0800=1 or PE0800=-1 or PE0800=-2>: Please think about the job with the highest number of working hours.

INTERVIEWER: <CAPI> Show list 7.5.

<CATI> Please read list 7.5.

- | | | |
|--|----------------------------------|-----------------------|
| 1 - Industrial and plant foreman | -1 - Don't know | continue with dpe0300 |
| 2 - Employee with unskilled job - no vocational degree | -2 - No answer | |
| 3 - Employee with unskilled job - with vocational degree | -3 - Question filtered | |
| 4 - Employee with skilled job such as e.g. data processor, accountant, draftsman | -8 - Question filtered for panel | |
| 5 - Employee with highly skilled job or management responsibility, such as scientist, engineer, head of department | | |
| 6 - Employee with comprehensive management tasks such as, director, managing director | | |

Input filter dpe0200a=3

7.03C dpe0230 PROFESSIONAL POSITION - CIVIL SERVANT

Question: In what professional position {are you / is [Name]} currently employed? {<CAPI>

Please look at list 7.6.}

<IF PE0800=1 or PE0800 =-1 or PE0800 =-2> Please think of the job with the highest number of working hours.

INTERVIEWER: <CAPI> Show list 7.6.

<CATI> Please read list 7.6.

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

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

7.04 pe0300 JOB DESCRIPTION - ISCO (EX POST)
dpe0300 JOB DESCRIPTION - TEXT

PROGRAMMER: OPEN TEXT ENTRY AND ISCO-08-ENCODING AFTER INTERVIEW.

Question: What is (your/[name's]) job title? What (do you/does [he/she]) do on that job?

Please give me as much detail as possible.

- | | | |
|-------------------------------------|----------------------------------|--|
| Open text entry in variable dpe0300 | -1 - Don't know | |
| | -2 - No answer | |
| | -3 - Question filtered | |
| | -8 - Question filtered for panel | |

7.04A dpe0320 DESCRIPTION OF EMPLOYMENT

Question: What is {your / [Name]'s} job title?

INTERVIEWER: Please enter the name of the exercised profession here.

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

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

7.05 pe0500 EMPLOYMENT CONTRACT - TEMPORARY

Question: Does this involve a temporary or a permanent job?

- | | | |
|-------------------|----------------------------------|---|
| 1 - Permanent job | -1 - Don't know | If dpe0200a=1 or 2 AND pe0500=2, continue with dpe1300, ELSE continue with dpe1500. |
| 2 - Temporary job | -2 - No answer | |
| | -3 - Question filtered | |
| | -8 - Question filtered for panel | |

Input filter dpe0200a=1,2 AND pe0500=2

7.06 **dpe1300** **"ONE EURO JOB" / JOB CREATION SCHEMES**

Question: Does this job involve a job creation scheme (ABM job), job support in accordance with Section 16e SGB II (German Social Code II) or a so-called "one euro job"?

- | | |
|---|----------------------------------|
| 1 - Yes, job creation scheme (ABM job) or job support in accordance with Section 16e SGB II | -1 - Don't know |
| 2 - Yes, so-called "one euro job" | -2 - No answer |
| 3 - No | -3 - Question filtered |
| | -8 - Question filtered for panel |

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

7.07 **dpe1500** **FULL YEAR JOB**

Question: Does this {<If DPE0200a =4 OR 5> self-employed} work involve a seasonal activity?

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

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

7.08 **pe0600** **WEEKLY WORKING HOURS - MAIN JOB**

Question: <If DPE1500 = 2, -1, -2> How many hours {do you / does [Name]} usually work per week?

<IF DPE1500 = 1> How many hours {do you / does [Name]} usually work per week in the season?

<If DPE0200a >4,5,7 >Here I mean the actual working hours. Please also consider regular overtime.

- | | | |
|----------------------------|----------------------------------|--|
| Numeric entry,
3 digits | -1 - Don't know | IF DPE1500 = 1, continue with
dpe1699 |
| | -2 - No answer | ELSE continue with dpe0400 |
| | -3 - Question filtered | |
| | -8 - Question filtered for panel | |

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

In order to be certain that I have entered the information correctly, I will ask the questions again: I just noted that (you / [Name]) (are / is) employed full time. Then it is still true that {you / [Name]} usually work [PE0600] hours PER WEEK?

- 1: Yes, that is correct (please explain: Open query).
- 2: No, the information on working hours is wrong -> Back to PE0600

Input filter dpe1500=1

7.09 **dpe1699** **WEEKS WORKED PER YEAR - SEASONAL WORKER**

Question: How many weeks of the year {do you / does [Name]} do this work?

Numeric entry, 2 digits

-1 - Don't know

Range <=52

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

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

7.10 **pe0400** **ECONOMIC SECTOR OF BUSINESS (NACE)**
dpe0400 **ECONOMIC SECTOR OF BUSINESS (DESCRIPTION)**

PROGRAMMER: IF ANZHMM=1 AND HD0200=1 AND HD0210 = 1 AND DPE0200A =4 OR 5, THEN DO NOT ASK QUESTION, BUT INSERT TEXT FROM [DHD0301] AND CONTINUE WITH PE0700

Question: <IF DPE0200a =4 or 5> Please describe in as much detail as possible the area or industry {you/[name]} mainly {work/works} in, either as self-employed or for a company. < If ZP= KT and HD0200=1> Tell me about the main focus of {your/[name's]} work. We may have already spoken about the company or companies.

<Or> Please describe in as much detail as possible the area or industry that {your employer/[name's] employer} works in. {<IF PE0800==1> Please consider the job with the highest number of weekly working hours.}

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

Open text entry for description in variable dpe0400

-1 - Don't know

If number=1 AND HD0200=1 AND HD0210 = 1 AND DPE0200A =4 or 5, continue with PE0700

Subsequent encoding for NACE

-2 - No answer

Rev. 2 (2008) 1 digit (21 categories) in pe0400

-3 - Question filtered

-4 - Already entered PROG:
BUTTON "Already entered." FOR
CODE -4

-8 - Question filtered for panel

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

7.11 pe0700 LENGTH OF EMPLOYMENT AT CURRENT JOB

Question: How long {have you / has [Name]} already worked {<IF DPE0200a =4 or 5> in self-employed activity or as managing director or manager / (<DPE0200a =1, 2, 3, 6, 7> for the company or organization)?

INTERVIEWER: Entry in years, not more than one decimal place.

Numeric Entry in years, 3 digits with decimal points	-1 - Don't know	If (PE0800 =-1 OR =-2 OR =2)
	-2 - No answer	AND (DPE0100a-l=1 OR =2),
	-3 - Question filtered	continue with PNE2800
	-8 - Question filtered for panel	If PE0800=1, continue with PE0810
		ELSE continue with PNE2700

CAPI-CHECK: PE0700cc: pe0700>(ra0300-15) AND pe0700>0 AND ra0300>0

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

{You are / [Name] is} [Age] years old and {have / has} already worked for [PE0700] years {<IF DPE0200=4 or 5> in a self-employed activity or as managing director or manager / <IF DPE0200a=1, 2, 3, 6, 7> for the company or organization}. Is this correct?

1: Entry of work years is incorrect -> Back to PE0700

2: All information is correct -> Continue

Input filter pe0800=1

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

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

1 – {I have / [Name] has} one or more dependent jobs	-1 - Don't know	If dpe0100a-k =1 or =2, continue with pne2800
2 – {I have / [Name] has} one or more self-employed activities	-2 - No answer	ELSE continue with pne2700
3 - {I have / [Name] has} one or more dependent jobs as well as self-employed activity.	-3 - Question filtered	
	-8 - Question filtered for panel	

Input filter DPE0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

7.K1 pez010 LIKELIHOOD OF LOOSING A JOB

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

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

INTERVIEWER: 0 not probable – 100 very probable

Numeric entry, 0 to 100

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

**If = 1, continue with PNE2850a-e
ELSE continue with PNE2700**

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

**7.13 dpe1700 EMPLOYMENT STATUS IN THE LAST MAIN JOB -
OCCUPATIONALLY DISABLED, UNABLE TO WORK
OR HAVE REDUCED EARNINGS CAPACITY**

Question: {Are you / is [Name]} occupationally disabled, unable to work or have reduced earnings capacity?

- 1 - Yes
- 2 - No

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

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

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

7.13A pez020 PROBABILITY OF FINDING A JOB

Question: On a scale of 0 to 100, what do you think is the likelihood that (you/[NAME]) will be able to find a job during the next 12 months?

INTERVIEWER: 0 not probable – 100 very probable

Numeric entry, 0 to 100

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

continue with PE0900

Input filter (tn_befr_p_vw<>1 AND dpe0100a<>1,2,3,4,12) OR (tn_befr_p_vw=1 AND dpe0100a<>1,2,3,4,12,7,8) OR (tn_befr_p_vw=1 AND dpe0100a=7,8 AND (dpe0100a_preload<>7,8 OR dpe0100b<>-4))

7.14 pe0900 EVER EMPLOYED

PROGRAMMER: IF DPE0100B-L=1,2,3,4,12: DO NOT ASK QUESTION, ENCODE PE0900 WITH 1 AND CONTINUE WITH DPE0500A

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

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

1 - Yes
2 - No

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

**If = 1, continue with question
DPE0500a
IF <>1 AND DPE9040=2 go to
DPE1275
IF (DPE9040<>2) AND PE0900<>1
AND DPE9030=1(Proxy-
Interview) go to DPE1400
IF (DPE9040<>2) AND PE0900<>1
AND DPE9030=-3 (no Proxy-
Interview) go to PageAF
ELSE continue with DPE1150**

Input filter pe0900=1

PROGRAMMER: SHOW TEXT FOR DPE0500A:

IF DPE0100A = 5: UNEMPLOYMENT

IF DPE0100A = 6: SCHOOL, UNIVERSITY OR INTERNSHIP

IF DPE0100A = 7: RETIREMENT OR PENSION

IF DPE0100A = 8: EARLY RETIREMENT OR INCAPACITY TO WORK

IF DPE0100A = 9: MILITARY OR CIVIL SERVICE OR VOLUNTARY SOCIAL YEAR

IF DPE0100A = 10: WORK AS HOUSEWIFE OR HOUSEMAN

IF DPE0100A = 11: THIS ACTIVITY

7.15 dpe0500a TYPE OF EMPLOYMENT - LAST EMPLOYMENT

Question: <IF DPE0100a<>1,2,3,4,12> You have stated that {your / [Name]s} employment status currently mainly is [SHOW DPE0100a]. {<If (DPE0100b-l=1,2,3,4, 12) AND at least once DPE0100b-l>0>: and {you are / [Name] is} only employed incidentally}.

{<CAPI> Please look at list 7.7.} What type of employment did you have before [PROG: Show text for DPE0500a]? If there were multiple jobs, please think about the one with the highest number of weekly working hours. {<If DPE0100b-l=1,2,3,4,12 AND at least once DPE0100b-l>0> Here we do not mean {your / [Name]'s} current employment.}

INTERVIEWER: <CAPI> Show list 7.7.

<CAT> Please read list 7.7 aloud.

1 - Worker, also in agriculture

-1 - Don't know

If =1, continue with DPE0510

2 - Salaried staff/Employee

-2 - No answer

If =2, continue with DPE0520

3 - Civil servant, including judge
and careersoldier(incl.
Zeitsoldaten"), regular soldiers

-3 - Question filtered

If =3, continue with DPE0530

-8 - Question filtered for panel

ELSE continue with PNE2010

4 - Self-employed person or

entrepreneur, including self-

employed farmer - WITHOUT

dependent employees

5 - Self-employed person, including

self-employed farmer - WITH

dependent employees

6 - Apprentice or trainee

7 - Unpaid assistant for family

member(s)

RECENTLY EMPLOYED EMPLOYMENT

Input filter dpe0500a=1

7.15A dpe0510 LAST PROFESSIONAL POSITION - WORKER

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

<CAPI> Please look at list 7.8.

INTERVIEWER: <CAPI> Show list 7.8.

<CATI> Please read list 7.8 aloud.

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

Input filter dpe0500a=2

7.15B dpe0520 LAST PROFESSIONAL POSITION - FORMER EMPLOYEE

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

Please look at list 7.9.

INTERVIEWER: <CAPI> Show list 7.9

<CATI> Please read list 7.9 aloud.

- | | | |
|--|----------------------------------|-----------------------|
| 1 - Industrial and plant foreman | -1 - Don't know | continue with pne2010 |
| 2 - Employee with unskilled job - no vocational degree | -2 - No answer | |
| 3 - Employee with unskilled job - with vocational degree | -3 - Question filtered | |
| 4 - Employee with skilled job such as e.g. data processor, accountant, draftsman | -8 - Question filtered for panel | |
| 5 - Employee with highly skilled job or management responsibility, such as scientist, engineer, head of department | | |
| 6 - Employee with comprehensive management tasks such as, director, managing director | | |

Input filter dpe0500a=3

7.15C dpe0530 LAST PROFESSIONAL POSITION - CIVIL SERVANT

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

Please look at list 7.10.

INTERVIEWER: <CAPi> Show list 7.10

<CATi> Please read list 7.10 aloud.

- | | | |
|---|----------------------------------|-----------------------|
| 1 - Civil servant in lower service | -1 - Don't know | continue with pne2010 |
| 2 - Civil servant in intermediate service | -2 - No answer | |
| 3 - Civil servant in upper intermediate service | -3 - Question filtered | |
| 4 - Civil servant in higher service | -8 - Question filtered for panel | |

Input filter pe0900=1

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

PROGRAMMER: OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW

Question: What was your/(his/her) job title? What (did you/did [he/she]) do on that job?

Please give me as much detail as possible.

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

- Open text entry in variable pne2010
- | |
|----------------------------------|
| -1 - Don't know |
| -2 - No answer |
| -3 - Question filtered |
| -8 - Question filtered for panel |

7.16A2 pne2020 LAST EMPLOYMENT (JOB TITLE)

PROGRAMMER: OPEN TEXT ENTRY AND ISCO ENCODING AFTER INTERVIEW.

Question: What was {your / [Name]'s} job title?

INTERVIEWER: Please enter the name of the exercised profession here.

- | | |
|--|----------------------------------|
| 1 - Insert text in an excelsheet open text entry | -1 - Don't know |
| | -2 - No answer |
| | -3 - Question filtered |
| | -8 - Question filtered for panel |

Input filter pe0900=1

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

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

Numeric entry 4 digits (year)

-1 - Don't know

continue with PE1000

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

CAPI-CHECK: DPE1100cc: (dpe1100>2014) OR (dpe1100<dpe9050 AND dpe1100>0 AND dpe9050>0)

INTERVIEWER: Year is in the future or is before the person's year of birth. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

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

7.19 **pe1000** **TOTAL LENGTH IN EMPLOYMENT**

PROGRAMMER: INSERT "ALWAYS" BUTTON (VALUE: [RA0300] - 16) .

Question: How many years {have you / has [Name]} been mostly employed since {your / his / her} 16th birthday {<IF DPE0100a <> 7> so far} in total?

INTERVIEWER: - If the person only began to work less than a year ago, but plans to work 1 year, please enter 1; else please enter zero.

- Time in company training / apprenticeship is considered to be employed.

- Time in maternity leave or parental leave is considered as times of employment.

*Numerical entry in years,
2 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

-4 - "Always"

-8 - Question filtered for panel

CAPI-CHECK: PE1000cc: pe1000>55

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

{You are / [Name] is} [Age] years old and {have / has} been largely employed since {your / his / her} 16th birthday for a total of [PE1000] years.

1: Information on work years is incorrect -> Back to PNE2100

2: All information is correct -> Continue

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

**7.20 dpe1200 LENGTH OF SOCIAL SECURITY CONTRIBUTIONS AS
DEPENDENT EMPLOYEES**

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

Question: How many years in total {<If PE1000>0} of these {were you / was [Name]} obligated to make social security payments or employed as a civil servant? Also think about years in which you have only worked a few months.

INTERVIEWER: The so called „Künstlersozialversicherung“ is a statutory public pension. It provides access to health, disability and pension insurance for freelance artists and journalists.

INTERVIEWER: Parental leave time is considered a time of employment.

Numerical entry in years,
2 digits

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 4 - "Always"
- 5 - Question filtered for panel

IF DPE9040=2 go to DPE1275
IF DPE9040<>2 AND
(DPE0100a=7 oder =8) AND
DPE0100b-l<>1,2,3,4,12 AND
DPE9030=1 (Proxy-Interview) go
to DPE1400 ,
IF (DPE0100a =7 oder =8) AND
DPE0100b-l<>1,2,3,4,12 AND
DPE9030=-3 (no Proxy-Interview)
go to PageAF,
IF PE0900<>1 AND
DPE9030=1(Proxy-Interview) go
to DPE1400
IF PE0900<>1 AND DPE9030=-3
(no Proxy-Interview) go to
PageAF
ELSE continue with PE1150

CAPI-CHECK: DPE1200cc: dpe1200>55

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

{You are / [Name] is} [Age] years old and {were / was} previously self-employed or worked as a civil servant and {were / was} obligated to make social security contributions for a total of [DPE1200] years.

- 1: Information on work years is incorrect -> Back to PNE2100
- 2: All information is correct -> Continue

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

7.21 dpe1275 NUMBER OF CHILDREN

PROGRAMMER: ONLY ASK QUESTION IF [NAME] IS FEMALE AND TN_BEFR_P_VW <>1) OR (TN_BEFR_P_VW=1 AND DPE9040=2 AND RA0300<50) OR (TN_BEFR_P_VW=1 AND DPE1275_PRELOAD>0
IF TN_BEFR_P_VW=1 AND RA0300>=50 AND DPE1275_PRELOAD<=0 CODE WITH - 8 AND LEAVE THE QUESTION.

Question: Before I move to the topic of pension and retirement, I have another question {about your personal situation / [Name]'s personal situation}. How many children {do or did you / does / did [Name] have in total? I mean all {your own children / [Name's] own children, even those that do not live or no longer live in the household.

INTERVIEWER: I mean all the children that the TP gave birth to in their life. This does not involve any of the partner's children. If the TP would like to also report the children of the partner, foster care children or adopted children, please include a note in the comment field.

Numeric entry, 2 digits	-1 - Don't know -2 - No answer -3 - Question filtered -8 - Question filtered for panel	If (DPE0100a=7 or =8) AND DPE0100b-l<>1,2,3,4,12 AND dpe9030=1 (proxy interview), continue with DPE1400 If (DPE0100a =7 or =8) AND DPE0100b-l<>1,2,3,4,12 AND dpe9030=-3 (NO proxy interview), continue with PageAF If PE0900<>1 AND dpe9030=1 (proxy interview), continue with DPE1400 IF PE0900<>1 AND DPE9030=-3 (no proxy interview) go to PageAF ELSE continue with PE1150
----------------------------	---	---

Input filter pe0900<>2 OR dpe100a<>7,8 OR dpe0100b-l=1,2,3,4,12

7.22 pe1150 EXPECTED AGE OF RETIREMENT

Question: What do you think - At what age {will you / will [Name]} stop doing paid work?

Numerical entry in years (age), 2 digits	-1 - Don't know -2 - No answer -9 - Never / {I / [Name]} will work as long as possible -3 - Question filtered	If dpe9030=1 (proxy interview), continue with DPE1400 ELSE continue with DPE1800
---	---	---

CAPI-CHECK: PE1150cc: PE1150<RA0300 AND RA0300>0 AND PE1150>0

INTERVIEWER: You have entered an age that the respondent has already reached. The "expected age" is in the past as a result. Please correct entry.

- 1: Correct entry
- 2: Explain information -> Call up comment window

Input filter pe0900<>2 OR dpe0100a<>7,8 OR dpe0100b-1=1,2,3,4,12 AND dpe9030=-3 (no proxy interview)

7.23 **dpe1800** **ESTIMATE OF RETIREMENT INCOME**

Question: When you think about your pension and about what your voluntary retirement savings: What do you think, how will you make ends meet in retirement?

- | | | |
|----------------------------------|-------------------------------|-----------------------------|
| 1 - <i>With great difficulty</i> | -1 - <i>Don't know</i> | continue with pageaf |
| 2 - <i>With some difficulty</i> | -2 - <i>No answer</i> | |
| 3 - <i>Fairly easily</i> | -3 - <i>Question filtered</i> | |
| 4 - <i>Easily</i> | | |

Input filter dpe9030=1 (proxy interview)

7.24 **dpe1400** **EMPLOYMENT: QUALITY OF INFORMATION
PROVIDED BY PROXY**

Question: How good do you think the information that you were able to provide on the employment situation of on [Name]'s is?

- | | |
|--------------------------|-------------------------------|
| 1 - <i>Very well</i> | -1 - <i>Don't know</i> |
| 2 - <i>Well</i> | -2 - <i>No answer</i> |
| 3 - <i>Not very well</i> | -3 - <i>Question filtered</i> |
| 4 - <i>Poorly</i> | |

PROGRAMMER: TIME STAMP

Section 8: Pensions and Insurance

REFERENCE UNIT: HOUSEHOLD MEMBERS, WHICH ARE 16 YEARS OLD OR OLDER. THE QUESTIONS HAVE TO BE ASKED TO EVERY HOUSEHOLD MEMBER OR A REPRESENTATION.

Page AF pageaf **START OF PENSION**

Question: Now I would like to ask you questions about pensions. This relates to both retirement income that {you / [Name]} already {receive / receives} and to income that {you / [Name]} previously acquired claims to, but {have / has} still not drawn on so far.

- In the interview with the internal FKP or if only one person is in the household-> Continue with PageJ
ELSE continue with PF9010

Input filter all persons except internal FKP AND anzhhm>1

8.ra pf9010 **PENSION: PROXY REMAINS THE SAME**

INTERVIEWER: Will the questions on retirement also be answered by [Name matching ID from PE9020]?

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered

If =1 and DPE9030 <> 2, continue with pagej
If = 1 and DPE9030=2, continue with DPF9030
ELSE continue with PF9020

Input filter pf9010=2

8.R pf9020 **PENSION: SECTION ANSWERED BY**

PROGRAMMER: SHOW HH LIST WITHOUT NAME FROM PE9020.

INTERVIEWER: - Please specify who will answer the questions on retirement.

- The questions in this part on [NAME] are answered by:

Numeric entry, -1 - Don't know
2 digits -2 - No answer
(ID of the person being interviewed) -3 - Question filtered

If ID for [NAME]= Selected ID (personal interview), continue with pagej
ELSE (proxy interview) continue with DPF9030

Input filter Proxy- Interview

8.RB dpf9030 **PENSION: CONSENT FOR PROXY**

Question: Does [Name] give {his/her} consent to have you answer the following questions for {him/her}?

1 - Yes
2 - No

-3 - Question filtered

IF =2, continue with pagek
ELSE continue with pagej

Question: Now I would like to ask you questions about pensions. This relates to both retirement income that {you / [Name]} already {receive / receives} and to income that {you / [Name]} previously acquired claims to, but {have / has} still not drawn on so far.

<If FKP is internal and number of HH members > 1>

Like the questions on employment, the following questions on pensions and insurance only relate to {you / [Name]} personally and not to the household as a whole.

INTERVIEWER: If the respondent was not yet informed about the study, this person must be informed about the survey. You will find information on the help page.

-3 - Question filtered

Online-Glossar: PROG: Copy text from pageag

8.01

dpf0100a-
e,m,l

**INCOME FROM STATUTORY PUBLIC PENSION -
TYPE**

Question: Let us start with retirement income that {you / [Name]} currently {receive / receives}. Initially, we will be speaking about statutory pensions in the broad sense of the word.

{<CAPI> Please look at list 8.1 now. Which of the retirement incomes on this list {do you / does [Name]} currently receive? / <CATI> Which of the following statutory retirement incomes {do you / does [Name]} currently receive? }

INTERVIEWER: Show list 8.1 and leave visible. Also refer to lists 8.2 and 8.3. Only include the answers to list 8.1 here. Private and occupational pension plans (lists 8.2 and 8.3) will be recorded later. Multiple answers possible, do not read responses aloud

INTERVIEWER: The so called „Künstlersozialversicherung“ is a statutory public pension. Please record this type under m „other form of statutory pension“.

<CATI> Only include the statutory pension plans here. Occupational and private pension plans will be entered later. Multiple answers possible, read responses aloud, one after the other.

1 - Named -1 - Don't know

2 - Not named -2 - No answer

7 variables:

a - Pension from the statutory public pension insurance, also due to occupational disability or reduction in earning capacity

b - Civil servant pension, also due to incapacity for work

c - Additional pension in public service

d - Retirement pension for farmers

e - Professional pension for self-employed professionals such as doctors, pharmacists, attorneys at law - (Inquire about description)

PROG: PLACE TEXT IN dpf0100s1

m - Other forms of statutory pensions (please specify)- PROG:

PLACE TEXT IN dpf0100S

l - None of the above

8.01A

dpf0510a-
e,m,l

CLAIM TO STATUTORY PUBLIC PENSION - TYPE

PROGRAMMER: - DO NOT SHOW TYPES OF RETIREMENT INCOME THAT HAVE ALREADY BEEN REPORTED IN DPF0100 A-E, M, L HERE.

- IF ALL DPF0510 A-E,M=-1 OR -2 FILTER MANAGEMENT SUCH AS FOR DPF0510 L=1

Question:

INTERVIEWER: <CAP> Show list 8.1 and leave visible. Also refer to list 8.2. Also only include the answers to list 8.1 here. Private pension plans from list 8.2 will also be entered later. Multiple answers possible, do not read responses aloud

<CAT> Only include the statutory pension plan here. Private pension plans will be entered later. Multiple answers possible, read responses aloud, one after the other.

1 - Named

-1 - Don't know

IF (ALL DPF0510 a-e,m=-1 or -2)

2 - Not named

-2 - No answer

OR DPF0510l=1, OR dpf0510b=1

7 variables in each case:

continue with PageAV

a - Pension from the statutory public pension insurance (also due to occupational disability or reduction in earning capacity)

ELSE continue with loop for

b - Civil servant pension (also due to incapacity for work)

DPF0510 a=1, c=1, d=1, e=1, m=1

c - Additional pension in public service

d - Retirement pension for farmers

e - Professional pension for self-employed professionals such as doctors, pharmacists, attorneys at law - (Inquire about description)

PROG: PLACE TEXT IN dpf0510s1

m - Other forms statutory pension plan (please specify)- PROG:

PLACE TEXT IN dpf0510s

l - None of the mentioned pension plans

Input filter dpf0510a=1, c=1, d=1, e=1, m=1

PROGRAMMER: BEGINNING OF LOOP FOR DPF0510 A=1, C=1, D=1, E=1, M=1
LOOP FOR DPF0510A=1, C=1 – ONLY QUESTION DPF0710A OR DPF0710C
LOOP FOR DPF0510D=1, E=1, M=1 – QUESTION DPF0710D, E, M TO
DPF1001D, E, M

8.02 **dpf0710 a, c, LETTER ON PENSION AMOUNT**
 d, e, m

Question: Now we come to the {<if DPF0510a=1> statutory pension insurance / <IF DPF0510c=1> Supplemental pension in public service / <IF> DPF0510d=1> Retirement pension for farmers <if DPF0510m=1> Other pension.}

Maybe {you have / [Name] has} a letter with information about the amount of {your / {his / her}} pension in the {<IF DPF0510a=1> statutory pension insurance / <IF DPF0510c=1> supplemental pension in public service / <IF DPF0510e=1> professional pension for freelancers / <IF DPF0510d=1> retirement pension for farmers}.

What is the estimated monthly pension according to this letter if the contract continues until retirement?

INTERVIEWER: If the respondent does not have the letter handy, please ask for an estimate.

*Numeric entry in Euro,
9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

-6 - Letter is not available. PROG:

BUTTON "Letter is not available"

FOR CODE -6

Input filter dpf0510d=1, e=1, m=1

8.02A dpf0800d,e,m **CONTRIBUTIONS - STATUTORY PUBLIC PENSIONS -**
 dpf0810d,e,m **AMOUNT**

CONTRIBUTIONS - STATUTORY PUBLIC PENSIONS -
TIME PERIOD

<IF dpf0510e=1> Professional pension for freelancers <IF dpf0510d=1> Retirement pension for farmers, <IF dpf0510m=1> Other statutory pension.

PROGRAMMER: - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF0810 (D, E, M)). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)
- IF DPF0800D<0 DO NOT ASK QUESTION DPF0810D AND ENCODE WITH -3 (FILTERED) IF DPF0800E<0 DO NOT ASK QUESTION DPF0810E AND ENCODE WITH -3 (FILTERED) IF DPF0800M<0 DO NOT ASK QUESTION DPF0810M AND ENCODE WITH -3 (FILTERED)

Question: How high are the contributions that (you/[name]) {make/makes} toward this form of retirement plan per month, quarter or year?

INTERVIEWER: If no contributions are currently made: Use button "No contributions."

*Numeric entry in Euro,
9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

-6 - No contributions PROG:

BUTTON "No contributions" FOR

CODE -6

8.03A

dpf0320

COMPANY PENSION PLANS

Question: <CAPI> Please look at list 8.2 now. Various forms of occupational pension plans are listed there. {Do you / does [Name]} have at least one contract for an occupational pension plan? Please also remember contracts that {your / [Name]'s employer has concluded for {you / [Name]}.

<CATI> {Do you / does [Name]} have at least one contract for an occupational pension plan? By occupational pension plan we mean, for example, pension funds, pension schemes, retirement funds and direct pension commitments by the employer. Please also remember the direct pensions ("Direktversicherungen"), i.e. contracts that {your / [Name]'s employer has concluded for {you / [Name]}.

INTERVIEWER: <CAPI> INTERVIEWER: <CAPI> SHOW LIST 8.2 AND LEAVE IT VISIBLE
List 8.2:

Occupational pension plans such as pension funds, pension schemes, retirement funds as well as direct pension commitments by the employer

Direct insurance by the employer

1 - Yes

-1 - Don't know

If =1, continue with DPF0325,

2 - No

-2 - No answer

ELSE continue with DPF0330

Online-Glossar: "Direct insurance"

Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or beneficiary. The employer makes the contribution either directly as a promised service (employer financing) or the employee agrees with his employer to convert a portion of the salary (payment from gross salary).

Input filter dpf0320=1

8.03B

dpf0325

OCCUPATIONAL PENSION PLAN - NUMBER OF CONTRACTS

Question: How many contracts for an occupational retirement pension {do you / does [Name]} have in total? Please also think about contracts from which {you are / [Name] is} already receiving income.

INTERVIEWER: <CAPI> Keep list 8.2

Numeric entry,

-1 - Don't know

2 digits (number of contracts)

-2 - No answer

-3 - Question filtered

CAPI-CHECK: DPF0325cc CAPI: dpf0325=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

8.04A

dpf0330

PRIVATE PENSION PLAN

Question: <CAPI> Please look at list 8.3 now. Various forms of private pension plans are listed there. {Do you / does [Name]} have at least one contract for a private pension plan? <CATI> {Do you / does [Name]} have at least one contract for a private pension plan? By a private pension plan we mean, for example, "Riester pension", "Rürup pension", "basic pension" and other non-government-subsidized private retirement pensions.

INTERVIEWER: - Please do not re-enter direct insurance that was already entered for the company pension plan.

<CAPI> List 8.3:

State-subsidized and certified pensions ("Riester pension", "Rürup pension", "basic pension")

Other non-government-subsidized private pensions.

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

Input filter dpf0330=1

8.04B

dpf0335

PRIVATE PENSION PLAN - NUMBER OF CONTRACTS

Question: How many contracts for private retirement pension {do you / does [Name]} have in total?

Please also think about contracts from which {you are / [Name] is} already receiving income.

INTERVIEWER: <CAPI> Keep list 8.4.

Numeric entry,

-1 - Don't know

2 digits (number of contracts)

-2 - No answer

-3 - Question filtered

CAPI-CHECK: DPF0335cc CAPI: dpf0335=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

8.04C

dpf0340

OWNERSHIP OF WHOLE-LIFE INSURANCE

Question: {Do you / Does [Name]} have at least one whole-life insurance policy {<IF DPF0320=1 AND DPF0330=2> besides {your / [Name]'s} occupational pension plan / <IF DPF0320=2 AND DPF0330=1> besides {your / [Name]'s} private pension plan / <IF DPF0320=1 AND DPF0330=1> besides {your / [Name]'s} private and occupational pension plan}?

INTERVIEWER: Only whole-life insurances should be entered here. Risk life insurance is not meant. See glossary for the difference (also on the help page).

Yes (whole-life insurance)

-1 - Don't know

If =1, continue with DPF0345

2 - No

-2 - No answer

If <>1 AND (DPF0320=1 OR DPF0330=1), continue with pagev,

If <>1 AND DPF0320<>1 AND DPF0330<>1 AND (at least once DPF0510a-e, m=1), continue with DPF0900

If (<>1 AND DPF0320<>1 AND DPF0330<>1 AND (all DPF0510a-e, m<>1)) AND (all DPE0100a-l<>7 OR 8), continue with DPF0950

ELSE AND interview with internal FKP -> Continue with pageI

ELSE AND (dpf9030=1 OR (pf9010=1 AND dpe9030=1) (proxy interview) -> Continue with dpf2200

ELSE AND other interview-> Continue with pagek

Online-Glossar: "whole-life insurance"

The whole-life insurance usually involves a combination of a savings agreement and death benefits, i.e. it is paid out not only in the case of death, but also – if the policyholder has not died by a certain date – at the end of the contractual term. In contrast to that, the risk life insurance only offers death benefits, i.e. it is only paid out if the policyholder dies during the term of the contract.

Input filter dpf0340=1

8.04D

dpf0345

WHOLE-LIFE INSURANCE - NUMBER OF CONTRACTS

Question: How many WHOLE-LIFE insurance policies {do you / does [Name] have}?

Numeric entry,

-1 - Don't know

2 digits (number of contracts)

-2 - No answer

-3 - Question filtered

CAPI-CHECK: DPF0345cc : dpf0345=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

**dpfh0325 dpfh0325 AUXILLIARY VARIABLE OCCUPATIONAL PENSIONS
- NUMBER OF CONTRACTS**

PROGRAMMER: GENERATE AUXILLIARY VARIABLE „NUMBER OF OCCUPATIONAL PENSION CONTRACTS“ DPFH0325=DPF0325 IF DPF0325>=0, DPF0325=0 IF DPF0325<0

Numeric entry, 2 digits

**dpfh0335 dpfh0335 AUXILLIARY VARIABLE PRIVATE PENSIONS –
NUMBER OF CONTRACTS**

PROGRAMMER: GENERATE AUXILLIARY VARIABLE „NUMBER OF PRIVATE PENSION CONTRACTS“ DPFH0335=DPF0335 IF DPF0335>=0, DPF0335=0 IF DPF0335<0

Numeric entry, 2 digits

**dpfh0345 dpfh0345 AUXILLIARY VARIABLE WHOLE-LIFE INSURANCE –
NUMBER OF CONTRACTS**

PROGRAMMER: GENERATE AUXILLIARY VARIABLE „NUMBER OF WHOLE-LIFE INSURANCE CONTRACTS“ DPFH0345=DPF0345 IF DPF0345>=0, DPF0345=0 IF DPF0345<0

Numeric entry, 2 digits

**dpf9999 dpf9999 TOTAL NUMBER OF PRIVATE AND OCCUPATIONAL
PENSION PLANS**

PROGRAMMER: GENERATE AUXILLIARY VARIABLE „NUMBER OF CONTRACTS“ DPF9999= SUM(DPFH0325, DPFH0335, DPFH0345).

Numeric entry, 2 digits

-3 - Question filtered

Input filter dpf9999>=1 AND less than [dpf9999] loop passes

PROGRAMMER: BEGINNING OF A LOOP FOR ALL DPF9999 CONTRACTS.

THE LOOP RUNS FIRST OVER ALL WHOLE_LIFE INSURANCES, THEN PRIVATE PENSIONS AND FINALLY PUBLIC PENSIONS. THIS STRUCTURE IS COMPARABLE WITH THREE SUBSEQUENT LOOPS. THE VARIABLES (\$X) SHOULD RUN OVER ALL LOOPS HOWEVER. AT THE BEGINNING THE LOOP COUNTER (NUMBER OF LOOPS COMPLETED) IS ZERO. IT INCREASES AFTER EACH RUN OF THE LOOP.

PENSION PLANS

Question: <IF DPFH0345>0 AND FIRST RUN OF THE LOOP >

Now I would like to ask a few questions about those whole-life insurances Nun möchte ich Ihnen ein paar Questionn zu {<IF DPFH0345=1> this whole-life insurance } {<IF DPFH0345>1> those [DPFH0345] whole-life insurances }

{<IF DPFH0345>1> Please think about the whole-life insurance {you / [NAME]} first concluded. We will then continue with the whole-life insurance {you own / [NAME] owns} for the second longest period.

<IN ADDITIONAL LOOPS FOR WHOLE_LIFE_INSURANCES DISPLAY>: <IF DPFH0345>1 UND LOOP COUNTER >0 AND (LOOP COUNTER-DPFH0345)<0 > Let's now talk about the next whole-life insurance.

<(IF DPFH0345=0 AND DPFH0335>0 AND FIRST RUN OF THE LOOP) OR (DPFH0345>0 AND (LOOP COUNTER -DPFH0345)=0 AND DPFH0335>0)> Now I would like to aks a few questions about {<IF DPFH0335=1> Your / [Name]s private pension contract } {<IF DPFH0335>1> Your / [Name]s [DPFH0335] private pension contracts }}

{ <IF DPFH0335>1> Please think about the privat pension contract {you / [NAME] owns the longest. We will then continue with the private pension contract {you own / [NAME] owns} for the second longest period.

<IN ADDITIONAL LOOPS FOR PRIVATE PENSIONS DISPLAY>: <IF (DPFH0335>1 AND LOOP COUNTER >=(DPFH0345+1) AND (LOOP COUNTER -DPFH0345-DPFH0335)<0)> Let's now talk about the next private pension.

<IF (DPFH0345=0 AND DPFH0335=0 AND DPFH0325>0 AND FIRST RUN OF THE LOOP) OR (DPFH0345>0 AND DPFH0335=0 AND DPFH0325>0 AND (LOOP COUNTER-DPFH0345)=0) OR (DPFH0345>0 AND DPFH0335>0 AND DPFH0325>0 AND (LOOP COUNTER-DPFH0345-DPFH0335)=0)>

Now I would like to aks a few questions about {<IF DPFH0325=1> Your / [Name]s occupational pension plan } {<IF DPFH0325>1> Your / [Name]s occupational pension plans.} {<IF DPFH0325>1> Please think about the occupational pension plan {you / [NAME] owns the longest. We will then continue with the occupational pension plan {you own / [NAME] owns} for the second longest period.

<IN ADDITIONAL LOOPS FOR OCCUPATIONAL PENSIONS DISPLAY:> <IF (DPFH0325>1 AND LOOP COUNTER >=(DPFH0335+DPFH0345+1) AND (LOOP COUNTER-DPFH0345-DPFH0335-DPFH0325)<0)> Let's now talk about the next occupational pension plan.

INTERVIEWER: <(IF dpfh0345>0 AND first loop) OR (number of loops passed -dpfh0345)=0 AND dpfh0335>0) OR (number of loops passed -dpfh0345-dpfh0335)=0 AND dpfh0325>0)> IF the respndent is not sure which contract {he/she / [NAME]} owns the longest, the constructs can also be entered in a different order.

8.08

dpf283\$x

**PRIVATE AND OCCUPATIONAL PENSIONS: INCOME
OR CLAIMS**

Question: <IF DPF280\$x=1> {Do you / Does [Name]} already receive payments from this whole-life insurance?

<IF DPF280\$x<>1> {Are you / Is [Name] already receiving income from this agreement?

1 - Yes

-1 - Don't know

If=1 AND not all loop passes
have been completed, continue
with next loop pass for DPF9999
If=1 AND all loops passes have
been completed, continue with
DPF0900

2 - No

-2 - No answer

If DPF283\$x<>1 AND
DPF282\$x=1, continue with
DPF271\$x

-3 - Question filtered

If DPF283\$x<>1 AND
DPF282\$x<>1, continue with
DPF130\$x

Input filter dpf283\$x<>1 AND dpf282\$x=1

8.09

dpf271\$x

**RIESTER-/RÜRUP AGREEMENTS - TYPES
(INDIVIDUALS)**

Question: {<CAPI> Please look at list 8.4 now.} What form of assets {have you / has [Name]} selected for the government-subsidized agreement, i.e. "Riester pension", "Rürup pension" or "basic pension"?

<If DPF281\$x=2> Please classify direct insurance in the context of a job with the applicable answers from 1 to 4.

INTERVIEWER: Show list 8.4 Please enter 7 „other“ if the respondent says the contract is a „whole-life insurance“

<CATI> Please read list 8.4. Please enter 7 „other“ if the respondent says the contract is a „whole-life insurance“

1 - Bank savings plan

-1 - Don't know

If =3, continue with DPF135\$xa-
g, ELSE continue with DPF130\$x

2 - Home loan savings agreement

-2 - No answer

3 - Fund savings plan

-3 - Question filtered

4 - Classical pension insurance

5 - Certified credit agreement for
purchase of house or residential
home

6 - Riester or Rürup-subsidized
company pension in the form of
pension funds or schemes, but no
direct insurance.

7 - Other (please specify. PROG:
Place text in DPF2710S1)

Input filter dpf271\$x=3

8.10 dpf135\$a-g TYPES OF INVESTMENT FUNDS (RIESTER / RÜRUP)

Question: Now we are coming to the structure of this Riester- or Rürup-subsidized fund savings plan.

Please tell me which of the fund types {<CAPI> on list 8.5} are in this securities account.

INTERVIEWER: {<CAPI> Show list 8.5 / <CATI> Please read list 8.5 aloud}

- Multiple answers possible

- | | |
|---|------------------------|
| 1 - Named | -1 - Don't know |
| 2 - Not named | -2 - No answer |
| a - Funds that mainly invest in stock | -3 - Question filtered |
| b - Funds that mainly invest in fixed-income securities (pension funds) | |
| c - Funds that mainly invest in money market securities | |
| d - Funds that mainly invest in real estate | |
| e - Hedge funds | |
| f - Other funds (please specify type, PROG: PLACE TEXT IN dpf1350s) | |
| g - Funds, but investment form is not known / No information | |

Riester or Rürup promoted fund savings plans

8.11 dpf130\$x CURRENT VALUE OF THE PENSION ACCOUNT - PRIVATE PENSION PLANS

Question: What is {your / [Name]'s} current balance in the account under this agreement?

- | | | |
|--------------------------------|------------------------|------------------------------|
| Numeric entry in EUR, 9 digits | -1 - Don't know | If (DPF281\$x=1 AND |
| | -2 - No answer | DPF282\$x=2), continue with |
| | -3 - Question filtered | DPF071\$x |
| | | ELSE continue with DPF140\$x |

Input filter (dpf281\$x=1 AND dpf282\$x=2)

8.12 dpf071\$x LETTER ON AMOUNT OF PENSION - OCCUPATIONAL PENSION PLANS

Question: Maybe {you have / [Name] has} a letter with information on the expected amount of the pension benefits from this agreement in the context of the occupational pension.

What is the estimated monthly amount of {your / {his / her}} retirement income according to this letter?

INTERVIEWER:

- | | | |
|---------------------------------|--|-------------------------------|
| Numeric entry in Euro, 9 digits | -1 - Don't know | IF -7 continue with DPF072\$x |
| | -2 - No answer | ELSE continue with DPF140\$x |
| | -3 - Question filtered | |
| | -6 - Letter is not available. PROG: BUTTON "Letter is not available" FOR CODE -6 | |

Occupational pensions except direct insurance and Riester or Rürup promoted contracts.

Input filter DPF071\$x=-7

8.12A **dpf072\$x**

Question:

*Numeric entry in Euro,
9 digits*

8.13A **dpf140\$x** **CURRENT CONTRIBUTIONS - PRIVATE PENSION PLANS**

Question: {Do you / does [Name]} currently make contributions for this contract?

<IF (DPF281\$x=1 and DPF282\$x=2) OR DPF281\$x=2> Here we are only interested in {your / [Name]'s]} contributions, not those of the employer.

1 - Yes
2 - No

-1 - *Don't know*
-2 - *No answer*
-3 - *Question filtered*

**If = 1, continue with DPF180\$x,
If <>1 AND not all loop passes
have been completed, continue
with next loop pass for DPF9999
If <>1 AND all loops passes have
been completed, continue with
DPF0900**

Input filter DPF283\$x<>1 UND <>-3

8.14B

pfa100\$x

EXPECTED YEAR OF PAYMENT – PRIVATE AND EMPLOYER-FUNDED PENSIONS

Question: What do you expect: In which age {will you / will [NAME]} get payments from this contract?

*Numeric entry in years,
3 digits*

IF not all loop rounds are finished, continue with next loop round for DPF9999

IF all loop rounds are finished. exit loop for DPF9999

IF all loop rounds are finished AND DPE0100a-l<>7 AND DPE0100a-l<>8 AND (at least once DPF0510a-e,m=1 OR DPF0320=1), continue with PFA1300

IF all loop rounds are finished AND DPE0100a-l<>7 AND DPE0100a-l<>8 AND (all DPF0510a-e,m<>1 AND DPF0320<>1), continue with DPF0950

IF all loop rounds are finished AND DPE0100a-l=7,8 AND Interview with internal FKP -> continue with PageL

IF all loop rounds are finished AND DPE0100a-l=7,8 AND(DPF9030=1 OR(PF9010=1 AND DPE9030=1)) (Proxy-Interview) -> continue with DPF2200

IF all loop rounds are finished AND DPE0100a-l=7,8 AND other interview type -> continue with PageK

input filter dpe0100a-1 7,8 AND (at least once dpf0510a-e,m=1 OR dpf0320=1)

8.14C **pfa1300** **ESTIMATE OF TOTAL RETIREMENT INCOME - PERCENT**

Question: What do you think: What percentage of {your / [Name]'s} expected last net income or salary will the entire income from {< if DPF0510a-e, m=1 > {your / [Name]'s} statutory public pension or civil service pension / <if dpf0510a-e,m=1 AND (DPF0320=1 OR DPF0330=1 OR DPF0340=1)> and {your / [Name]'s} occupational pension plans or private pension plans / < if DPF0510a-e,m=2 AND DPF0320=1 OR DPF0330=1 OR DPF0340=1> {your / [Name]'s} occupational pension plans or private pension plans} roughly be at the start of your pension?

Numeric entry in %, -1 - Don't know
3 digits -2 - No answer
 -3 - Question filtered

Input filter all dpe0100a-1<>7,8

8.15 **dpf0950** **EXPECTED RETIREMENT INCOME - STANDARD OF LIVING**

Question: What do you think: How will {your / [Name]'s} standard of living be in old age? The standard of living in old age will be...

1 – Somewhat higher than during working life	-1 - Don't know	IF interview with internal FKP continue with page1
2 – Roughly the same as during working life	-2 - No answer	
3 – Somewhat lower than during working life	-3 - Question filtered	
		IF dpf9030=1 OR (pf9010=1 AND dpf9030=1) (proxy interview), continue with dpf2200
		ELSE -> Continue with pagek

Input filter (dpf9030=1 OR (pf9010=1 AND dpe9030=1)) (proxy interview)

8.16 **dpf2200** **PENSION: QUALITY OF INFORMATION PROVIDED BY PROXY**

Question: What do you think: How will {your / [Name]'s} standard of living be in old age? The standard of living in old age will be...

1 - Very well	-1 - Don't know
2 - Well	-2 - No answer
3 - Not very well	-3 - Question filtered
4 - Poorly	

Section 9: Income

REFERENCE UNIT:

QUESTIONS 9.01-9.08E: HOUSEHOLD MEMBERS, WHICH ARE 16 YEARS OLD OR OLDER. THE QUESTIONS HAVE TO BE ASKED TO EVERY HOUSEHOLD MEMBER OR A REPRESENTATION. QUESTIONS STARTING FROM 9.10A: HOUSHOLD. THE QUESTIONS HAVE TO BE ASKED TO THE INTERNAL FKP

PROGRAMMER: IN THE CAPI, ALL QUESTIONS ASKING FOR AMOUNTS IN SECTION 9 SHOULD ALLOW GROSS OR NET FIGURES TO BE ENTERED AND MARKED AS SUCH.

Page K pagek PAGE - START FOR INCOME

Question: What do you think: How will {your / [Name]'s} standard of living be in old age?
The standard of living in old age will be...

-3 - Question filtered

In the interview with the internal FKP or if only one person in the household-> Continue with PG0100
ELSE continue with PG9010

Input filter all persons (except internal FKP) AND anzhhm>1

9.RA pg9010 INCOME: PROXY REMAINS THE SAME

INTERVIEWER: Will the questions on income also be answered by [Name matching ID from PE9020]?

1 - Yes

-1 - Don't know

If =1 and DPF9030 <> 2, continue with PageL

2 - No

-2 - No answer

If = 1 and DPF9030 =2, continue with DPG9030

-3 - Question filtered

ELSE continue with PG9020

Input filter pg9010<>1

9.R pg9020 RESPONDENT FOR THIS SECTION

PROGRAMMER: SHOW HH LIST WITH THE EXCEPTION OF NAME FROM PE9020 OR PF9020.

INTERVIEWER: Please enter the person who answers the questions on income. The questions in this section on [Name]'s income will be answered by the following person:

Numeric entry,

-1 - Don't know

2 digits

-2 - No answer

(ID of the person being interviewed) -3 - Question filtered

Input filter pg9010=2 OR (pg9010=1 AND dpf9030=2)

9.RB **dpg9030** **INCOME: CONSENT FOR PROXY**

Question: Does [Name] give {his / her} consent to have you answer the following questions for {him / her}?

- | | | |
|---------|------------------------|--------------------------------------|
| 1 - Yes | -3 - Question filtered | If =2, continue with the next person |
| 2 - No | | ELSE page1 |

Page L **page1** **PAGE - START FOR PERSONAL INCOME**

Question: Now we come to {your personal income situation / [Name]'s personal income situation}.

INTERVIEWER: If the respondent was not yet informed about the study, this person must be informed about the survey. You will find information on the help page.

-3 - Question filtered

Online-Glossar: same as pageag

9.01 **pg0100** **EMPLOYMENT INCOME**

Question: {Have you / Has [Name]} received any income from dependent employment in [Interview year - 1]?

<If DPE0200a = 4 or 5 (self-employed person or entrepreneur - with or without employees) or DPE0220 = 5 or 6 (employee with managerial responsibility or employee with comprehensive management responsibilities)> By this I mean ONLY {your / [Name]'s} income from dependent employment. I will ask about the distribution of profits from companies that belong to {you / [Name]} in full or in part later.

- | | | |
|---------|-----------------|-----------------------------|
| 1 - Yes | -1 - Don't know | If=1, continue with DPG0100 |
| 2 - No | -2 - No answer | ELSE continue with PG0200 |

Input filter pg0100=1

9.01A **dpg0100** **EMPLOYMENT INCOME - MONTH / YEAR**

Question: Now I would like to ask you about the income from dependent employment. Do you want to report this income as monthly or annual income in the following?

- | | | |
|-------------|------------------------|--|
| 1 - Monthly | -1 - Don't know | If =1 or = -1 or = -2, continue with DPG0110 |
| 2 - Annual | -2 - No answer | ELSE continue with DPG0200 |
| | -3 - Question filtered | |

Input filter dpg0100=1,-1,-2

9.01B **dpg0110** **EMPLOYMENT INCOME - YEAR 2013**

Question: {Have you / Has [Name]} received this income throughout [Interview year- 1]?

- | | | |
|---------|------------------------|-----------------------------|
| 1 - Yes | -1 - Don't know | If=2, continue with DPG0150 |
| 2 - No | -2 - No answer | ELSE continue with DPG0200 |
| | -3 - Question filtered | |

Input filter dpg0110=2

9.01C dpg0150 EMPLOYMENT INCOME - NUMBER OF MONTH

Question: How many months {did you / [Name]} receive this income in [Interview year - 1]?

<i>Numeric entry in month,</i>	<i>-1 - Don't know</i>
<i>2 digits</i>	<i>-2 - No answer</i>
<i>[Range: 0 to 12]</i>	<i>-3 - Question filtered</i>

CAPI-CHECK: DPG0150cc: dpg0150=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

Input filter pg0100=1

9.01D dpg0200 AMOUNT OF EMPLOYEMENT INCOME

Question: <If DPG0100=1 or =-1 or =-2 (monthly income)> What was the average monthly income in [Interview year -1] { <If DPG0110=2> in the months that {you / [Name]} worked? Please start by stating the amount without any special payments. Give me a gross amount, if possible.

<If DPG0100=2 (annual income)> What was the total annual income in [Interview year-1]? {<CAPI> You can see what types of income we mean on list 9.1. / <CATI> In your annual income, please include the following types of income and} give me a gross amount, if possible.

<IF DPE1300=2> With regard to {your / [Name]'s} so-called "one euro job", please tell me only the additional income and not the entire unemployment benefits II.)

INTERVIEWER: <CAPI> Show list 9.1.

<CATI> Please read list 9.1 aloud.

INTERVIEWER: < If DPG0100=2 (annual income)>:

Wage or salary income plus any special benefits such as

Holiday pay

Christmas bonus

13th month's salary

Overtime compensation

Tips

Bonus payments

Special allowances

Profit sharing if not part of the pension

Severance payments that originate from the employer

Cars provided by the employer.

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**If DPG0100 =1 or =-1 or =-2,
continue with DPG0210**

**If (DPG0100<>1 AND <>-1 AND
<>-2) AND (PG0100=1 AND
DPE0200a=1,2,3,6), continue with
DPG1110**

ELSE continue with PG0200

CAPI-CHECK: DPG0200cc: dpg0200=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter dpg0100=1,-1,-2

9.01E dpg0210 **EMPLOYMENT INCOME - AMOUNT OF SPECIAL PAYMENTS**

Question: How high were any special payments in [Interview year- 1] in total? What we mean by this {<CAPI: you will find it on list 9.2. / <CATI>} is the following:

INTERVIEWER: <CAPI> Show list 9.1.

<CATI> Please read list 9.1 aloud.

INTERVIEWER: Holiday pay

Christmas bonus

13th month's salary

Overtime compensation

Tips

Bonus payments

Special allowances

Profit sharing if not part of the pension

Severance payments that originate from the employer

Cars provided by the employer

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

-6 - None of these special payments received

PROG: BUTTON "None of these special payments received" FOR CODE -6

Input filter pg0100=1 AND dpe0200a=1,2,3,6

9.02A dpg1110 **CURRENT EMPLOYMENT INCOME**

Question: Does {your / [Name]'s} current income from dependent employment significantly differ from the income in [Interview year - 1]?

1 - Yes

-1 - Don't know

If=1, continue with DPG1120

2 - No

-2 - No answer

ELSE continue with PG0200

-3 - Question filtered

Current income as employee: Input filter dpg1110=1

9.02B dpg1120 **REASONS FOR VARYING EMPLOYMENT INCOME**

Question: What are the reasons for this change in income?

1 - Insert text in an excelsheet
open text entry

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter dpg0300=1,-1,-2

9.04C dpg0310 SELF-EMPLOYMENT INCOME - MONTH / YEAR

Question: {Did you / [Name]} receive this income throughout [Interview year - 1]?

- | | | |
|---------|------------------------|-----------------------------|
| 1 - Yes | -1 - Don't know | If=2, continue with DPG0320 |
| 2 - No | -2 - No answer | ELSE continue with DPG0400 |
| | -3 - Question filtered | |

Input filter dpg0310=2

9.04D dpg0320 SELF-EMPLOYMENT INCOME - MONTH / YEAR

Question: How many months {did you / [Name]} receive this income in [Interview year - 1]?

- | | |
|---|------------------------|
| Numeric entry in month,
2 digits
[Range: 0 to 12] | -1 - Don't know |
| | -2 - No answer |
| | -3 - Question filtered |

CAPI-CHECK: DPG0320cc: dpg0320=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Income from state pension system

Input filter DPF0100a=1, b=1, c=1. d=1. e=1, m=1

9.06 dpg0550 INCOME FROM LEGAL AGE PROVISION - PREVIOUS YEAR

Question: You said that {you/[name]} already {receive/receives} the following forms of retirement income: [PROGRAMMER: DISPLAY LIST OF RETIREMENT PLAN TYPES DPG9999].

{Did you/Did [name]} already receive retirement income in [interview year-1] from at least one of these kinds of pension scheme?

1 - Yes	-1 - <i>Don't know</i>	IF=1 OR =-1 OR =-2, continue with DPG0500,
2 - No	-2 - <i>No answer</i>	ELSE continue with DPG0710
	-3 - <i>Question filtered</i>	

Input filter DPG0550=1, -1 ODER -2

9.06A dpg0500 INCOME FROM STATUTORY PUBLIC PENSION - MONTH / YEAR

Question: {Did you/Did [name]} already receive retirement income in [interview year-1] from at least one of these kinds of pension scheme?

1 - <i>Monthly</i>	-1 - <i>Don't know</i>	If=1 or =-1 or =-2, continue with DPG0530
2 - <i>Annual</i>	-2 - <i>No answer</i>	ELSE continue with DPG0600
	-3 - <i>Question filtered</i>	

Input filter dpg0500=1, -1, -2

9.06B dpg0530 INCOME FROM STATUTORY PUBLIC PENSION - YEAR 2013

Question: Did you receive this income throughout [Interview year - 1]?

1 - Yes	-1 - <i>Don't know</i>	If=1, continue with DPG0600
2 - No	-2 - <i>No answer</i>	ELSE continue with PG0510
	-3 - <i>Question filtered</i>	

Input filter dpg0530=1, -1, -2

9.06C pg0510 GROSS INCOME FROM STATUTORY PUBLIC PENSION - NUMBER OF MONTHS

Question: In relation to [Interview year- 1]: How many months {did you / [Name]} receive this income?

<i>Numeric entry in month,</i>	-1 - <i>Don't know</i>	
<i>2 digits</i>	-2 - <i>No answer</i>	
<i>[Range: 0 to 12]</i>	-3 - <i>Question filtered</i>	

Input filter dpf0100a=1, b=1, c=1, d=1, e=1, m=1

9.06D **dpg0600** **GROSS INCOME FROM STATUTORY PUBLIC PENSION**

Question: If DPG0500=1 or =-1 or =-2 How high was the average monthly income in the form of the [list with retirement pension incomes DPG9999] in [Interview year- 1]? Give me a gross amount, if possible.

<If DPG0500=2> How high was this total annual income in the form of [DPG9999] in [Interview year - 1]?

Give me a gross amount, if possible.

Numeric entry in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered

If ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283\$x=1), continue with DPG0710
ELSE continue with PG0500

Input filter (DPF0320=1 ODER DPF0330=1 ODER DPF0340=1) UND mindestens einmal DPF283\$x=1

9.07 **dpg0710** **INCOME FROM PRIVATE AND OCCUPATIONAL PENSIONS - PREVIOUS YEAR**

Question: You said that {you/[name]} already {receive/receives} income from a private or occupational pension plan (incl. whole life insurance).

{Did you/Did [name]} already receive income from a private or occupational pension plan (incl. whole life insurance) in [interview year-1]?

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered

IF=1 OR =-1 OR =-2, continue with DPG0700, else continue with PG0500

Input filter DPG0710=1, -1 ODER -2

9.07A **dpg0700** **INCOME FROM THE PRIVATE PENSIONS - MONTH / YEAR**

Question: You said that {you / [Name]} already {receive / receives} income from a private or occupational pension plan. Now I would like to ask you about the amount of this income.

Do you want to report this income as monthly or annual income in the following?

1 - Monthly
2 - Annual

-1 - Don't know
-2 - No answer
-3 - Question filtered

If=1 or =-1 or =-2, continue with DPG0730
ELSE continue with DPG0800

INCOME FROM PRIVATE PENSIONS Input filter dpg0700=1,-1,-2

9.07B **dpg0730** **INCOME FROM THE PRIVATE PENSION - YEAR 2013**

Question: Have you received this income throughout [Interview year - 1]?

1 - Yes
2 - No

-1 - Don't know
-2 - No answer
-3 - Question filtered

If=1, continue with DPG0800
ELSE continue with DPG0750

Input filter dpg0900=1,-1,-2

9.08C **dpg0910** **INCOME FROM UNEMPLOYMENT BENEFITS -YEAR
2013**

Question: {Did you / Did [Name]} receive these benefits throughout [Interview year - 1]?

1 - Yes	-1 - Don't know	If=2, continue with DPG0920
2 - No	-2 - No answer	ELSE continue with DPG1000
	-3 - Question filtered	

Input filter dpg0910=2

9.08D **dpg0920** **INCOME FROM UNEMPLOYMENT BENEFITS -
NUMBER OF MONTHS**

Question: In relation to [Interview year- 1): How many months of it {did you / he / she} receive unemployment benefit and / or other benefits provided by the Employment Agency?

<i>Numeric entry in month,</i>	-1 - Don't know
<i>2 digits</i>	-2 - No answer
<i>[Range: 0 to 12]</i>	-3 - Question filtered

CAPI-CHECK: DPG0920cc: dpg0920=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter pg0500=1

9.08E **dpg1000** **AMOUNT OF INCOME FROM UNEMPLOYMENT
BENEFITS**

Question: <If DPG0900 =1 or =-1 or =-2 (monthly income)> How high were these payments typically in a month? Give me a gross amount, if possible.

<If DPG0900=2 (annual income)> How high were the unemployment benefits and/or other benefits provided by the Employment Agency in [Interview year- 1] in total?

Give me a gross amount, if possible.

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

IF (dpg9030=1 OR (pg9010=1

AND dpf9030=1)) (proxy

interview), weiter mit Question

dpg1600

IF (dpg9030=-3 OR (dpe9030=-3

AND dpf9010=1 AND pg9010=1)

OR (dpe9030<>-3 AND dpf9030=-

3 AND pg9010=1)(no proxy

interview) AND Personenrecord

> 1, go to dpp0200

IF (dpg9030=-3 OR (dpe9030=-3

AND dpf9010=1 AND pg9010=1)

OR (dpe9030<>-3 AND dpf9030=-

3 AND pg9010=1) (no proxy

interview) AND external FKP

AND in interview with person on

record 1 AND hhart<> 1 go to

dpp0100 ,

IF (dpg9030=-3 OR (dpe9030=-3

AND dpf9010=1 AND pg9010=1)

OR (dpe9030<>-3 AND dpf9030=-

3 AND pg9010=1) (no proxy

interview) AND external FKP

AND in interview with person on

record 1 AND hhart=1 go to

dpp0200

ELSE continue with pagex

CAPI-CHECK: DPG1000cc: dpg1000=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter (dpg9030=1 OR (pg9010=1 AND dpf9030=1)) (proxy interview)

9.09 **dpg1600** **INCOME: QUALITY OF INFORMATION PROVIDED BY PROXY**

Question: How well could you provide information on [Name]'s income situation?

1 - Very well

2 - Well

3 - Not very well

4 - Poorly

-1 - Don't know

-2 - No answer

-3 - Question filtered

If FKP is external AND in the interview with person on record 1 AND hhart<>1, continue with DPP0100

IF (external FKP AND in the interview with person on record 1 AND HHART=1) go to DPP0200 ELSE continue with DPP0300

Input filter (If a personal interview is held on personal record=1, i.e. HH has external FKP) AND hhart<>1

.06 **dpp0100** **SAVING ADDRESS OF PERSON (EXTERNAL FKP)**

Question: The plan is to repeat this research project at a later date with another survey.

For the purpose of the next survey we must keep your address.

Your address will be saved separately from the questionnaire and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous. Of course, the participation in the next survey is again voluntary.

The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

1 - Yes, I agree to the saving of my address -3 - Question filtered

2 - No, I do not agree

Input filter all persons except internal FKP, Personenrecord > 1

.07 **dpp0200** **SAVING ADDRESS OF PERSON**

PROGRAMMER: ENTER FIRST AND LAST NAME INTO EKP.

Question: We have now arrived at the end of the interview. Thank you for your time. You will receive the 10 euros by post in the next few days.

Just one last small request. Could you please tell me your full name again, so that I'm sure that I have entered it correctly.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

Field: First name

Field: Last name

-1 - Don't know

-2 - No answer

-3 - Question filtered

9.10A

hg0100a-l

**INCOME FROM REGULAR SOCIAL TRANSFERS (NOT
INCL. UNEMPLOYMENT BENEFITS I AND
STATUTORY PENSION)**

Question: Many households receive social benefits to compensate for low incomes or the high costs of starting a family. Which of the social benefits in list 9.3 {did you/did you or another member of the household/did members of the household} receive on a regular basis in [interview year-1]?

INTERVIEWER: - Show list 9.3.

- Multiple answers possible.

INTERVIEWER: Please leave out any one-off special payments and payments by publicly regulated pension insurance.

1 - Named

-1 - Don't know

If at least one of the variables is

2 - Not named

-2 - No answer

HG0100a-j=1, continue with

11 variables:

DHG0100,

a - Child benefits

ELSE continue with HG0200

b - Parental benefits

c - Housing benefits

d - Bafög (German government

student assistance scheme)

e - Social security

f - Unemployment benefit II or Hartz

IV

g - Asylum seeker benefits

h - War victim benefits

i - State scholarship

j - Other (please specify) PROG:

PLACE TEXT IN HG0100S

-2 - None of these benefits

Input filter at least once hg0100a-i=1

9.10B

dhg0100

**INCOME FROM REGULAR SOCIAL TRANSFERS -
MONTH / YEAR**

Question: Now I would like to ask you about the amount of this income from social benefits.

Do you want to report this income as monthly or annual income in the following?

1 - Monthly

-1 - Don't know

Now I would like to ask you

2 - Annual

-2 - No answer

about the amount of this income

-3 - Question filtered

from social benefits. Do you

want to report this income as

monthly or annual income in the

following?

Input filter dhg0100=1,-1,-2

**9.10C dhg0110 INCOME FROM REGULAR SOCIAL TRANSFERS -
YEAR 2013**

Question: {Did you / your household / the household} receive these benefits throughout the entire [Interview year - 1]?

1 - Yes	-1 - Don't know	If=2, continue with DHG0120
2 - No	-2 - No answer	ELSE continue with DHG0200
	-3 - Question filtered	

Input filter dhg0110=2

**9.10D dhg0120 INCOME FROM REGULAR SOCIAL TRANSFERS -
NUMBER OF MONTHS**

Question: In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive such social benefits?

Numeric entry in month, 2 digits, [Range: 0 to 12]	-1 - Don't know
	-2 - No answer
	-3 - Question filtered

CAPI-CHECK: DHG0120cc: dhg0120=0 AND hg0100a-j=1

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter at least once hg0100a-j=1

**9.10E dhg0200 AMOUNT OF INCOME FROM REGULAR SOCIAL
TRANSFERS**

PROGRAMMER: THIS IS NOT A GROSS/NET QUESTION.

Question: <If DHG0100 =1 or =-1 or =-2 (monthly income)> How high were these benefits in total in the last month {you / your household / the household} received the social benefits?
<If DHG0100=2 (annual income)> How high were the social benefits in total in [Interview year - 1]?

<DPE1300=2> Please do not enter income from so-called "one euro jobs" again here.

Numeric entry in EUR, 9 digits	-1 - Don't know
	-2 - No answer
	-3 - Question filtered

CAPI-CHECK: DHG0120cc: dhg0120=0 AND hg0100a-j=1

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

9.11A hg0200 **INCOME FROM REGULAR PRIVATE TRANSFER
PAYMENTS**

Question: {Did you / your household / the household} receive regular financial support payments in [Interview year- 1]? This includes all the payments on list 9.4.

INTERVIEWER: Show list 9.4.

INTERVIEWER: Alimony payments,
Private scholarships,
Regular financial contributions from organizations or persons who do not belong to the household.

Please do not include any one-time payments or gifts.

1 - Yes	-1 - Don't know	If=1, continue with DHG0300
2 - No	-2 - No answer	ELSE continue with HG0300

Income from regular private transfer payments:Input filter hg0200=1

9.11B dhg0300 **INCOME FROM REGULAR PRIVATE TRANSFERS
PAYMENTS- MONTH / YEAR**

Question: Now I would like to ask you about the financial support payments.

Do you want to report these payments in monthly or annual amounts?

1 - Monthly	-1 - Don't know	If=1 or =-1 or =-2, continue with
2 - Annual	-2 - No answer	DHG0310
	-3 - Question filtered	ELSE continue with DHG0400

Input filter dhg0300=1,-1,-2

9.11C dhg0310 **INCOME FROM REGULAR PRIVATE TRANSFER
PAYMENTS - YEAR 2013**

Question: {Did you / your household / the household} receive these payments throughout the entire [Interview year - 1]?

1 - Yes	-1 - Don't know	If=2, continue with DHG0320
2 - No	-2 - No answer	ELSE continue with DHG0400
	-3 - Question filtered	

Input filter dhg0310=2

**9.11D dhg0320 INCOME FROM REGULAR PRIVATE TRANSFERS
PAYMENTS - NUMBER OF MONTHS**

Question: In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive such financial support payments?

Numeric entry in month, -1 - Don't know
2 digits, -2 - No answer
[Range: 0 to 12] -3 - Question filtered

CAPI-CHECK: DHG0320cc: dhg0320=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

Input filter hg0200=1

**9.11E dhg0400 AMOUNT OF INCOME FROM REGULAR PRIVATE
TRANSFERS**

PROGRAMMER: THIS IS NOT A GROSS/NET QUESTION.

Question: <If DHG0300 =1 or =-1 or =-2 (monthly income)> How high were these payments in total in the last month {you / your household / the household} received them?

<If DHG0300=2 (annual income)>: How high were these payments in [Interview year - 1] in total?

Numeric entry in EUR, 9 digits -1 - Don't know
-2 - No answer
-3 - Question filtered

CAPI-CHECK: DHG0400cc: dhg0400=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

9.11F hg0250 INCOME FROM PRIVATE SUPPORT

Question: In [interview year-1] did {you/your household/the household} receive any financial support – money or help with bills or other expenses – from persons outside {your/your/the} household such as relatives, friends or others?

INTERVIEWER: Herefore all direct payments to the household (cash or not cash) count. As well as bills paid by third parties or others.

- 1 - Yes
- 2 - No

**IF=1, continue with DHG0255,
ELSE continue with HG0300**

Input filter HG0250=1

9.11G dhg0255 AMOUNT OF INCOME PRIVATE SUPPORT

Question: What was the total amount of these assistance payments in [interview year -1]?
Numeric entry in EUR, 9 digits

CAPI-CHECK:

9.12A hg0300 RENTAL INCOME FROM REAL ESTATE PROPERTY

Question: {Did you / your household / the household} receive rental or lease income in [Interview year- 1]?

INTERVIEWER: Herefore all revenues, which are reinvested in the building count. E. g. for renovations.

1 - Yes	-1 - Don't know	If=1, continue with DHG0500
2 - No	-2 - No answer	ELSE continue with HG0400

CAPI-CHECK: HG0300cc1: HG0300 = 1 AND DHB260\$xa-f <> 3:

In order to be certain that I have entered the information correctly, I will ask the questions again: In the course of the conversation I have noted that {you do not / your household does not / the household does not} rent or lease out any real estate. Is it nevertheless correct that {you / your household / the household} received income from renting or leasing in the last calendar year?

Rental income from estate property: Input filter hg0300=1

9.12B dhg0500 RENTAL INCOME FROM REAL ESTATE PROPERTY - MONTH / YEAR

Question: Now I would like to ask you about the amount of this rental or lease income. Do you want to report this income as monthly or annual income in the following?

1 - Monthly	-1 - Don't know	If=1 or =-1 or =-2, continue with DHG0530
2 - Annual	-2 - No answer	ELSE continue with DHG0600
	-3 - Question filtered	

Input filter dhg0500=1,-1,-2

9.12C dhg0530 RENTAL INCOME FROM OWNERSHIP OF REAL ESTATE - YEAR 2013

Question: {Did you / your household / the household} receive this income throughout the entire [Interview year - 1]?

1 - Yes	-1 - Don't know	If=1, continue with DHG0600
2 - No	-2 - No answer	ELSE continue with DHG0510
	-3 - Question filtered	

Income from financial investments:

Input filter hg0400=1

9.13B dhg0800 AMOUNT OF INCOME FROM FINANCIAL ASSETS

Question: How high was this income in [Interview year- 1] in total?

Give me a gross amount, if possible.

Numeric entry in EUR, 9 digits -1 - Don't know
-2 - No answer
-3 - Question filtered

CAPI-CHECK: DHG0800cc: dhg0800=0 AND hg0400=1

INTERVIEWER: Zero is not a valid amount. Please correct entry here or in the previous question or explain entry.

- 1: Correct entry
- 2: Explain information -> Call up comment window

9.14A hg0500 INCOME FROM PRIVATE COMPANIES / PARTNERSHIPS

Question: {Have you / Has your household / Has the household} received income in the form of dividends from an investment in a private company or a private partnership that does not belong solely to your household?

INTERVIEWER: Income from self-employed work or entrepreneurship should already have been reported and should not be double counted here.

1 - Yes -1 - Don't know If=1, continue with DHG0900
2 - No -2 - No answer ELSE continue with HG0600

CAPI-CHECK: HG0500cc: HG0500 = 1 AND (HD0100=2 AND HD1000=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: In the course of the conversation I noted that {you / members of your household / members of the household} are not involved either as owner or silent partner or investor in private companies. Is it nevertheless correct that {you / your household / the household} generated income from profit distributions by companies in the last calendar year?

- 1: Yes, that is correct (please explain: Open query).
- 2: No, no income was generated from profit distributions -> Back to HG0300

Income from shares of private enterprises or personal companies: Input filter hg0500=1

9.14B dhg0900 INCOME FROM PRIVATE BUSINESSES OR COMPANIES - MONTH / YEAR

Question: Do you want to report this income per month or for the entire year?

1 - Monthly -1 - Don't know If=1 or =-1 or =-2, continue with
2 - Annual -2 - No answer DHG0910
-3 - Question filtered ELSE continue with DHG1000

Input filter dhg0900=1,-1,-2

9.14C **dhg0910** **INCOME FROM PRIVATE COMPANIES OR
PARTNERSHIPS - YEAR 2013**

Question: {Did you / your household / the household} receive this income throughout the entire [Interview year- 1]?

1 - Yes

-1 - *Don't know*

If=2, continue with DHG0920

2 - No

-2 - *No answer*

ELSE continue with DHG1000

-3 - *Question filtered*

Input filter dhg0910=2

9.14D **dhg0920** **INCOME FROM PRIVATE BUSINESSES OR
COMPANIES - NUMBER OF MONTHS**

Question: In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive this income?

Numeric entry in month,

-1 - *Don't know*

2 digits,

-2 - *No answer*

[Range: 0 to 12]

-3 - *Question filtered*

CAPI-CHECK: DHG0920cc : dhg0920=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Other income sources:

Input filter hg0600=1

9.15B dhg1100a OTHER SOURCES OF INCOME - REGULAR

Question: What type of income is it? Please start by describing the regular income.

INTERVIEWER: The difference between one-time payments and regular income is important.

1 - Insert text in an excel sheet
open text entry

-1 - Don't know
-2 - No answer
-3 - Question filtered
-5 - No regular income PROG:
BUTTON "No regular income" FOR
CODE -5

If DHG1100a =-5, -1, -2, continue
with DHG1100b
ELSE continue with DHG1150

Input filter dhg1100a<>-1,-2,-5

9.15C dhg1150 AMOUNT OF INCOME FROM OTHER REGULAR SOURCES

PROGRAMMER: VALUE CAN ALSO BE NEGATIVE .

Question: How high was this regular gross income, i.e. before taxes in [Interview year- 1] in total? Here, positive and negative values should be offset. The value can also be negative if losses exceed profits.

Numeric entry in EUR, 9 digits

-1 - Don't know
-2 - No answer
-3 - Question filtered

CAPI-CHECK: DHG1150cc: dhg1150=0 AND dhg1100a>0

INTERVIEWER: Zero is not a valid amount. Please correct entry here (dhg1150) or in the previous question (dhg1100a) or explain entry.

1: Correct entry here (dhg1150)

2: Correct entry for previous question -> Back to DHG1100a

3: Explain information -> Call up comment window

Input filter hg0600=1

9.16A dhg1100b OTHER SOURCES OF INCOME - IRREGULAR

Question: Now we come to the irregular income. From what sources does it come?

1 - Insert text in an excel sheet
open text entry

-1 - Don't know
-2 - No answer
-3 - Question filtered
-5 - No irregular income, PROG:
BUTTON "No irregular income"
FOR CODE -5

If DHG1100b <> -1,-2, -5,
continue with DHG1200
ELSE continue with HG0700

-.03 dhp0300 OTHER COMMENTS BY RESPONDENT

Question: Is there anything else you would like to add to the subjects about which we have already spoken in the interview?

1 - Yes -> Free text (Variable
dhp0300s)
2 - No

-1 - Don't know
-2 - No answer

**IF internal FKP AND hhart<>1,
continue with DHP0400
IF internal FKP AND hhart=1,
continue with DHP0500
If external FKP, end the interview
and continue with PageY
(Goodbye)**

Input filter internal FKP AND hhart<>1

-.04 dhp0400 CONSENT TO SAVE ADDRESS

Question: The plan is to repeat this research project at a later date with another survey. For the purpose of the next survey we must keep your address. Your address will be saved separately from your information and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous. Participation in the next survey is again voluntary, of course. The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

1 - Yes, I agree to my address
details being stored
2 - No, I do not agree

Input filter internal FKP

-.05 dhp0500 CHECK NAME

Question: We have now arrived at the end of the interview. Thank you again for your time. <Internal FKP> You will receive {<IF anzhhm=1> the 10 euros coin for your household and} 10 euros cash for your interview by post in the next few days.} {<IF anzhhm>2> You will receive the 10 euros coin for your household a soon as all interviews are finished.} <always> Just one last small request. Could you please tell me your full name again, so that I'm sure that we have entered it correctly.

INTERVIEWER: Please enter first and last name. When in doubt, have it spelled out.

Field: First name
Field: Last name

-1 - Don't know
-2 - No answer
-3 - Question filtered

Continue with PageY (Goodbye)

Page Y

pagey

PAGE-GOODBYE

Question: We have now arrived at the end of the interview. Thank you for your time and have a nice day/evening.

PARADATA FROM INTERVIEWER - Information on interview with the FKP

PROGRAMMER: THE FOLLOWING QUESTIONS ARE TO BE ANSWERED AFTER THE END OF THE INTERVIEWER'S SURVEY.

INTERVIEWER: It follows questions to the Es folgen Questionn zum Verlauf des Interviews mit dem Kompetenzträger

Input filter Question an den Interviewer

P10 **hr0300** **RESPONDENT - SUSPICIOUS BEFORE THE INTERVIEW**

Question: Was the interviewee suspicious of the survey before the survey began?

- 1 - *Not at all*
- 2 - *Yes, a little*
- 3 - *Yes, very*

Input filter Question an den Interviewer

P11 **hr0400** **RESPONDENT - SUSPICIOUS AFTER THE INTERVIEW**

Question: Was the interviewee suspicious of the survey after completing the survey?

- 1 - *Not at all*
- 2 - *Yes, a little*
- 3 - *Yes, very*

Input filter Question an den Interviewer

P12 **hr0500** **RESPONDENT - UNDERSTANDING OF THE QUESTIONS**

Question: How would you rate the understanding of the questions by the interviewee?

- 1 - *Excellent*
- 2 - *Good*
- 3 - *Average*
- 4 - *Poor*

Input filter Question an den Interviewer

P13 **hr0600** **RESPONDENT - RELIABILITY OF INFORMATION ON INCOME / ASSETS**

Question: How reliable would you estimate the information provided by the respondent on income and wealth?

- 1 - *Very reliable*
- 2 - *Somewhat reliable*
- 3 - *Unreliable / faulty*

Input filter Question an den Interviewer

P14 **hr0700** **RESPONDENT - ABILITY TO REPORT AMOUNTS IN EUR**

Question: How well did you think the respondent was able to indicate amounts in €? This refers to whether the respondent has given directly euro amounts or made many statements in DM or other currencies.

- 1 - *Very well*
- 2 - *Well*
- 3 - *Fairly well*
- 4 - *Only poorly*

Input filter Question an den Interviewer

P15 **hr0800** **REPODENT - EASINESS IN RESPONDING**

Question: In your estimation, how easy was the interviewer's overall response to the questions?

- 1 - *Very easy*
- 2 - *Relatively easy*
- 3 - *Easy*
- 4 - *Not so easy*
- 5 - *Not at all*

Input filter Question an den Interviewer

P16 **hr0900** **RESPONDENT - ABILITY TO EXPRESS HIMSELF / HERSELF**

Question: How would you assess the expressiveness of the interviewee?

- 1 - *Excellent*
- 2 - *Good*
- 3 - *Average*
- 4 - *Poor*

Input filter Question an den Interviewer

P17 **hr1000** **RESPONDENT - INTEREST IN THE INTERVIEW**

Question: How great was the interest of the interviewee in the survey as a whole?

- 1 - *Very high*
- 2 - *Above average*
- 3 - *Average*
- 4 - *Below average*
- 5 - *Very low*

Input filter Question an den Interviewer

P18 **hr1100a-f** **OTHER PERSONS PRESENT DURING THE INTERVIEW**

Question: Were there other people present during the survey?

INTERVIEWER: - Multiple answers possible.

1 - Named

2 - Not named

6 variables:

a - Children under the age of six

b - Children aged six or older

c - Spouse/Partner

d - Other relatives or friends

e - Adults who work in the household

f - None

Input filter Question an den Interviewer

P19 **dhr0100a-d** **PEOPLE WHO CONTRIBUTED INFORMATION**

Question: Which people actively participated in answering questions about the household as a whole?

INTERVIEWER: - Multiple answers possible.

1 - Named

2 - Not named

4 variables:

a - Financially knowledgeable person(FKP)

b - Spouse / Partner of FKP

c - Other household member / Other household members

(besides the FKP / Partner of FKP)

d - Adult person who iknows about the household's finances, but is not belong to the household

Input filter Question an den Interviewer

P20 **hr1300** **RESPONDENT - FREQUENCY OF CONSULTING DOCUMENTATION**

Question: Did the respondents use documentation to answer the questions?

1 - Yes, frequently

2 - Yes, sometimes

3 - Yes, seldom

4 - No, never

IF HR1300=1,2, OR 3 continue with P21

ELSE continue with PAGE Z

Input filter Question an den Interviewer; nur IF HR1300=1,2 oder 3

P21 **hr1400a-k,m-** **DOCUMENTS USED BY RESPONDENT**

W

Question: What documents were used by the respondent/s?

1 - Yes, these documents were used during the interview -3 - Question filtered

2 - No, the respondent(s) did not use such documents

23 responses:

a – Pension documents

b - Bank statements

c - Documents related to investments and business records/
broker statements

d - Documents related to loans

e - Credit cards / credit card statements

f - Checkbooks

g - Documents on income, employment, payrolls

h - Computer / PC / laptop

i - Handwritten notes

j - Documentation of health insurance or life insurance policies

k - Tax forms / tax returns

m - Assistant / accountant / financial advisor consulted

n - Proof of rental payments / lease agreement

o - Documents on real estate

p - Payment receipts and invoices for social security

Input filter Question an den Interviewer

Page Z **pagez** **PAGE - REMINDER FOR INTERVIEWER**

Additional information may be crucial for consistency checks after the end of all household surveys. These include in particular the following two questions:

Input filter Question an den Interviewer

P22 **hr1500** **NOTES OF THE INTERVIEWER - MISSING INFORMATION/MISREPRESENTATIONS**

Question: How well could the people who participated in the interview provide information? Please arrange the household members according to their ability to provide information. For which questions or questionnaires did the respondents have bigger problems to answer?

1 - Insert text in an excelsheet open text entry -1 - Don't know
-2 - No answer
-3 - Question filtered

Input filter Question an den Interviewer

P23

hr1600

NOTES BY THE INTERVIEWER - CONDUCTING OF SURVEY

Question: There were particular abnormalities, e.g. with regard to the main residence of the household, the conduct of the survey, the answering of the questions by the interviewed persons or other areas that seem important to you.

1 - Insert text in an excelsheet

-1 - Don't know

open text entry

-2 - No answer

-3 - Question filtered

PARADATA FROM INTERVIEWER - Information on living environment

PROGRAMMER: THE QUESTIONS ABOUT THE EXTERNAL APPEARANCE OF THE BUILDING AND THE SURROUNDING AREA ARE TO BE FILLED OUT FOR ALL HOUSEHOLDS IN THE SAMPLE (INCLUDING FAILED CONTACTS AND INCOMPLETE SURVEYS) .

Input filter Question an den Interviewer

P1 dsc0100 DWELLING - TYPE

Question: Building type of the target HH

- 1 - Detached single family house or multi-family house*
- 2 - Row house or semi-detached house*
- 3 - Apartment house*
- 4 - Apartment building*
- 5 - Entire floor of building*
- 6 - Any other type of building (please specify and save in dsc0100s)*

Input filter Question an den Interviewer

P2 sc0200 DWELLING RATING

Question: Describe the construction of the building.

- 1 - Exclusive*
- 2 - Very good*
- 3 - Satisfactory*
- 4 - Modest*
- 5 - Very modest*

Input filter Question an den Interviewer

P3 sc0300 DWELLING - LOCATION

Question: Describe the location of the building.

- 1 - City center*
- 2 - Location between the city center and suburbs*
- 3 - Suburbs and outskirts*
- 4 - Rural area*

Input filter Question an den Interviewer

P4 **sc0400** **DWELLING - OUTWARD APPEARANCE**

Question: Describe the condition of the building.

- 1 - *Clean and well maintained*
- 2 - *A few small cracks in the facade and isolated cases of peeling paint*
- 3 - *Badly in need of renovation*
- 4 - *Dilapidated*

Input filter Question an den Interviewer

P5 **sc0500** **DWELLING - CONDITION IN COMPARISON TO THE NEIGHBOURHOOD (EXTERIOR)**

Question: Describe the condition of the building compared to the neighborhood

- 1 - *The building is in worse condition than the surrounding buildings*
- 2 - *The surrounding buildings and the building here are in equally good condition*
- 3 - *The building is in better condition than the surrounding buildings*
- 4 - *No other buildings in the area*

Input filter Question an den Interviewer

P6 **sc0700a-g** **DWELLING - SECURITY MEASURES**

PROGRAMMER: ALLOW MULTIPLE ANSWERS

What measures will be used to secure the building?

INTERVIEWER: - Multiple answers possible.

- 1 - *Named*
- 2 - *Not Named*

Input filter Question an den Interviewer

P7 **sc0600** **DWELLING - RESIDENTIAL AREA**

Question: Assessment of the residential location

- 1 - *Very good*
- 2 - *Good*
- 3 - *Satisfactory*
- 4 - *Sufficient*
- 5 - *Insufficient*
- 6 - *Deficient*

P8

hr0200

APARTMENT - CONDITION INSIDE

Question: Describe the condition inside the apartment.

1 - Excellent to very good. There are no cracks in the ceiling, paint on the walls in very good to relatively good condition.

2 - Good. A new coat of paint and minor renovation work would be appropriate.

3 - Average. Extensive work is necessary on the inside of the apartment. Holes or cracks must be repaired, broken windowpanes, etc.

4 - Poor. Some walls and ceilings must be replaced.

-4 Interviewer did not see the inside of the apartment. PROG: BUTTON "Interviewer did not see the inside of the apartment" FOR CODE -4