



EUROPEAN CENTRAL BANK

EUROSYSTEM



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



## HFCS NON-CORE VARIABLES CATALOGUE

WAVE I



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**Address**

Kaiserstrasse 29, 60311 Frankfurt am Main, Germany

**Postal address**

Postfach 16 03 19, 60066 Frankfurt am Main, Germany

**Telephone**

+49 69 1344 0

**Internet**

<http://www.ecb.europa.eu>

**Fax**

+49 69 1344 6000

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# HOUSEHOLD LEVEL VARIABLES

## HNB0810 HMR - YEAR OF CONSTRUCTION

When was the residence built?

**Reference unit:** Household  
**Reference period:** -  
**Collected in:** IT, ES, PT, GR

**Questionnaire position:** 2.05N01

### Coding:

- 1 - 2000 and later
- 2 - 1990s
- 3 - 1980s
- 4 - 1970s
- 5 - 1960s
- 6 - 1950s
- 7 - 1900-1949
- 8 - before 1900

### Filtering

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

## HNB0910 EXTERNAL SUPPORT FOR HOUSING ACQUISITION

When you (purchased/constructed) your house/flat, did you receive any kind of support from relatives or other persons such as a loan guarantee, financial support without a repayment obligation, a credit or any other?

**Reference unit:** Household  
**Reference period:** -  
**Collected in:** PT, DE

**Questionnaire position:** 2.06N02

### Coding:

- 1 - Yes, guarantees
- 2 - Yes, financial support without repayment obligation
- 3 - Yes, credits by relatives
- 4 - Yes, others (please explain)
- 5 - No

### Filtering

If [(HB0600=1)OR(HB0600=2)]

### Technical definition:

Loan guarantee

A legally binding agreement under which the guarantor agrees to pay any or all of the amount due on a loan instrument in the event of nonpayment by the borrower.

[Source: OECD Glossary of Statistical Terms, <http://stats.oecd.org/glossary/>]

**Survey definition:**

Guarantee

To agree to pay another person's debt or perform another person's duty, if that person fails to come through. For example, if you cosign a loan, you have made a guarantee and will be legally responsible for the debt if the borrower fails to repay the money as promised.

**HNB0920 HMR/IMPUTED RENT**

If you rented a house/flat like your house/flat, about how much rent do you think you would have to pay for a year?

**Reference unit:** Household

**Questionnaire position:** 2.09N01

**Reference period:** -

**Collected in:** IT, GR

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If [(HB0300≠3)

**Technical definition:**

Imputed rent

Imputed rent refers to the equivalent market rent that shall be paid for a similar dwelling as that occupied less any minor repair or refurbishment expenditure which the owner-occupier households make on the property of the type that would normally be carried out by landlords. Costs for heating, water electricity, etc. are excluded. Repair leading to improvements or fixing major problems of the dwelling are also excluded.

The market rent is the rent due for the right to use an unfurnished dwelling on the private market, excluding charges for heating, water, electricity, etc. By extension, private market also includes market which is regulated by government regulations

[Source: Eurostat, EU-SILC,

[http://circa.europa.eu/Public/irc/dsis/eusilc/library?l=/guidelines\\_questionnaire/operation\\_guidelines\\_3/silc065\\_december/\\_EN\\_1.0\\_&a=d](http://circa.europa.eu/Public/irc/dsis/eusilc/library?l=/guidelines_questionnaire/operation_guidelines_3/silc065_december/_EN_1.0_&a=d)]

**Survey definition:**

The rent that would be paid for a similar dwelling as the one occupied, unfurnished and excluding utilities.

If the household has free use of the property but carries out repairs that would normally be carried out by landlords then this expenditure should be subtracted.



## HNBI30\$X HMR MORTGAGES: INSTITUTION YOU HAVE LOAN WITH

With which kind of institution (do you / does the household) currently have the loan?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** ES

**Questionnaire position:** 2.12N01  
Loop for HMR mortgages

### Coding:

- 1 - Commercial (retail) bank
- 2 - Savings bank
- 3 - Co-operative (mutual) bank
- 4 - Mortgage bank (special credit institutions)
- 5 - Internet bank
- 6 - Other financial intermediaries
- 7 - Insurance corporations and pension funds
- 8 - Non-financial lender (e.g. government agencies, non-financial corporations, etc.)
- 9 - A relative or friend
- 10 - Other (specify)

### Filtering

If (HB1010>0,1,...)

### Technical definition:

: Credit institution

Any institution covered by the definition contained in Article 4(1) of Directive 2006/48/EC (recast).

Accordingly, a credit institution is "(i) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (ii) an electronic money institution within the meaning of Directive 2000/46/EC. The most common types of credit institutions are banks and savings banks.

Savings bank

Savings banks include trustee savings banks and savings banks and loan associations. Savings banks have liabilities in the form of deposits that may not be readily transferable or in the form of financial instruments such as short-term certificates of deposit which are close substitutes for deposits and included in measures of money broadly defined. See Directive 77/780/EEC, OJEC L 322/1977.

Co-operative (mutual) bank

Co-operative (mutual) banks offer financial services on a cooperative basis. They are owned by their customers and follow the cooperative principle of one person, one vote. They provide services such as savings and loans to non-members as well as to members.

Mortgage bank (special credit institution)

Mortgage banks are specialized in originating and/or servicing mortgage loans. They make mortgage loans directly to consumers. They utilise funds from the secondary mortgage market, or other large mortgage servicing companies. Being non-depository institutions, they require secondary market funds and do not receive income from deposits, as a savings bank does.

Other financial intermediaries

Other financial intermediaries consist of all financial corporations and quasi-corporations which are principally engaged in financial intermediation by incurring liabilities in forms other than currency, deposits and/or close substitutes for deposits from institutional units other than monetary financial institutions, or insurance technical reserves. See ESA95 paragraphs 2.53-2.56 (sub-sector S.123).

Insurance corporations and pension funds

Insurance corporations and pension funds consists of all financial corporations and quasi-corporations which are

principally engaged in financial intermediation as the consequence of the pooling of risks. The insurance contracts administered might relate to individuals and/or groups, whether or not participation results from a general obligation imposed by government. Furthermore, social insurance contracts are sometimes a considerable part of the contracts administered. This category includes both captive insurance and reinsurance corporations. It does not include: (a) social security funds; (b) holding corporations which only control and direct a group consisting predominantly of insurance corporations and pension funds, but which are not insurance corporations and pension funds themselves; and (c) non-profit institutions recognized as independent legal entities serving insurance corporations and pension funds, but not engaged in financial intermediation. Pension funds can be described as institutions which insure group risks relating to social risks and needs of the insured persons. The typical groups of participants in such policies include employees of a single enterprise or a group of enterprises, employees of a branch or industry, and persons having the same profession. The benefits included in the insurance contract might encompass benefits which are paid after death of the insured to the widow(er) and children, benefits which are paid after retirement and benefits which are paid after the insured became disabled. In contrast to life insurance corporations, pension funds are restricted (by law) to specified groups of employees and self-employed.

See ESA95 (sub-sector S.125).

Non-financial lender:

**A unit providing financing but which does not belong in the financial corporations sector. See ESA95 (sector S12).**

### Survey definition:

: Commercial (retail) bank

This is what people normally call a "bank". It is a bank raising funds by collecting deposits from businesses and consumers via checkable deposits, savings deposits, and time (or term) deposits. It makes loans to businesses and consumers. Its primary liabilities are deposits and primary assets are loans and bonds.

Savings bank

A savings bank is a financial institution whose primary purpose is accepting savings deposits, that is, savings accounts that pay interest but can not be used directly as money (by, for example, writing a cheque), i.e. are non-transferable. Using these accounts, the customer can set aside a portion of his liquid assets that could be used to make purchases while gaining an interest rate on it. Savings banks are usually characterized by a broadly decentralised distribution network, providing local and regional outreach.

Co-operative (mutual) bank

A co-operative (mutual) bank is a bank that is owned and controlled by its members. Differently from other banks, the members who have accounts in a cooperative bank are the owners of the bank itself. Although it offers many of the same financial services as do other banks, only a member can deposit money or borrow money from such a bank. Examples of European cooperative banking systems include the Crédit Agricole, Crédit Mutuel, Banque Populaire and Caisse d'épargne in France, Rabobank in the Netherlands, BVR/DZ Bank in Germany, Banca Popolare di Milano in Italy, Migros and Coop Bank in Switzerland and the Raiffeisen system in many Central and Eastern European countries. Spain, Austria, Poland and other European countries also have strong cooperative banks. They play an important role in providing mortgage and business credit.

Mortgage bank (special credit institutions)

Mortgage bank is a bank specialised in granting mortgage loans and where you cannot deposit your money.

Other financial intermediaries

Other financial intermediaries are financial corporations other than commercial banks, insurance corporations and pension funds. For instance, corporations engaged in financial leasing; in factoring; in hire purchase and the provision of personal or commercial finance; security and derivative dealers; specialised financial corporations such as venture and development capital companies; export/import financing companies; financial vehicle corporations created to be holders of securitised assets; financial intermediaries which receive deposits and/or close substitutes for deposits from MFIs only; and holding corporations.

Insurance corporations and pension funds

An insurance corporation is a company that sells insurance, i.e. a form of risk management primarily used to hedge against the risk of a contingent loss in exchange for a premium. A pension fund is a pool of assets

(forming an independent legal entity) that are bought with the contributions to a pension plan for the exclusive purpose of financing pension plan benefits.

Non-financial lender

An institution different from a bank or from a leasing/consumer credit company which grants loans to households. It can be a general government agency (for example a social security institution could grant loans to civil servants which participate to the relative pension scheme) or a firm (for instance a firm could grant loans at special conditions to its employees).

#### HNBI40\$X HMR MORTGAGES: WORK FOR INSTITUTION GRANTING THE LOAN

Do you (or anyone in your household) work for the institution that granted you the loan(s)?

**Reference unit:** Household

**Questionnaire position:** 2.12N02

**Reference period:** Current

**Collected in:** PT, ES, LU

**Coding:**

1 - Yes

2 - No

**Filtering**

If (HB1010>0,1,...)

#### HNBI700 OVERPAYING/VOLUNTARY STEP-UP PAYMENTS ON HMR MORTGAGES

Are you overpaying/making voluntary step-up payments on the mortgage(s) you have on the HMR?

**Reference unit:** Household

**Questionnaire position:** 2.22N01

**Reference period:** Current

**Collected in:** PT

**Coding:**

1 - Yes

2 - No

**Filtering**

If (HB1000=1)

## HNBI710 MONTHLY AMOUNT OF EXTRA VOLUNTARY PAYMENTS ON HMR MORTGAGES

On average, about how much are these extra payments per month?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** PT

**Questionnaire position:** 2.22N02

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HNB1700=1)

## HNBI90\$X OTHER PROPERTIES: HOW PROPERTY WAS ACQUIRED

How did you (the household) acquire the property?

**Reference unit:** Household  
**Reference period:** -  
**Collected in:** ES, IT

**Questionnaire position:** 2.27N01  
Loop for other properties

### Coding:

- 1 - Purchased
- 2 - Constructed (own construction)
- 3 - Inherited
- 4 - Partly inherited, partly paid for
- 5 - Gift

### Filtering

If (HB2410>0,1,...)

## HNB200\$X REMAINING OTHER PROPERTIES: RENTING OUT OF PROPERTY

Do you rent out any part of this property/these properties to others?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** ES, IT

**Questionnaire position:** 2.28N01  
Loop for other properties

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HB2410>0,1,...)

## HNB201\$X OTHER PROPERTIES: HOW MUCH RENT IS COLLECTED

On all your properties other than the HMR, how much rent do you collect per month?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** ES, IT

**Questionnaire position:** 2.28N02  
Loop for other properties

**Coding:**

Numerical value in EUR, 6 digits.

**Filtering**

If(HB262x=1)OR(HNB200x=1)



## HNB2100 RENTING OUT OF ADDITIONAL PROPERTIES (OTHER THAN HMR + 3 OP)

Do you rent out any part of those properties to others?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** ES, IT

**Questionnaire position:** 2.29N01

### Coding:

1 - Yes

2 - No

### Filtering

If (HB2410>#loops)

## HNB2110 HOW MUCH RENT IS COLLECTED FROM ADDITIONAL PROPERTIES (OTHER THAN HMR + 3 OP)

How much rent do you collect per month?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** ES, IT

**Questionnaire position:** 2.29N02

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HNB2100=1)

## HNB2300 OVERPAYING/VOLUNTARY STEP-UP PAYMENTS: LOANS ON OTHER PROPERTIES

Are you overpaying/making voluntary step-up payments on loans on these other properties than household main residence?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** PT

**Questionnaire position:** 2.42N01

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HB3000=1)

## HNB2310 MONTHLY AMOUNT OF VOLUNTARY PAYMENTS: LOANS ON PROPERTIES OTHER THAN HMR

On average, about how much are these extra payments per month?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** PT

**Questionnaire position:** 2.42N02

**Coding:**

Numerical value in EUR, 6 digits.

**Filtering**

If (HNB2300=1)

## HNB2700 PURCHASE OF PROPERTY OR CONSUMER DURABLES

[INTERVIEWER: ONLY ASK IF HOUSEHOLD OWNS REAL ASSETS OTHER THAN HOUSEHOLD MAIN RESIDENCE]

(Apart from the HMR), in the past 12 months did you/your household buy any real estate properties, vehicles or any valuables/durables with a significant value (say above EUR 5,000)?

**Reference unit:** Household  
**Reference period:** Last 12 months  
**Collected in:** ES, FR

**Questionnaire position:** 2.47N02

### Coding:

- 1 - Yes
- 2 - No

### Survey definition:

See choices of purchased assets in HNB2700

## HNB2710 TYPES OF PURCHASED PROPERTIES OR CONSUMER DURABLES

What kind of assets did you purchase?

**Reference unit:** Household  
**Reference period:** Last 12 months  
**Collected in:** ES, FR

**Questionnaire position:** 2.47N03

### Coding:

- 1 - Yes (purchased)
- 2 - No (not purchased)

a set of variables for items:

- a - Real estate properties
- b - Vehicles, boats etc.
- c - Valuables, such as works of art, jewelry
- d - Consumer durable goods, home equipment
- e - Other

### Filtering

If (HNB2700=1)



## HNB2720 EXPENDITURE ON BUYING PROPERTIES AND/OR CONSUMER DURABLES

What was the total amount that you/your household paid for them?

**Reference unit:** Household  
**Reference period:** Last 12 months  
**Collected in:** ES

**Questionnaire position:** 2.47N04

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

**Filtering**  
If (HNB2700=1)

## HNB2800 SOLD PROPERTIES OR CONSUMER DURABLES

And did you/your household sell any real estate properties, vehicles or other valuable objects (e.g. works of art, jewellery, etc.) in the past 12 months?

**Reference unit:** Household  
**Reference period:** Last 12 months  
**Collected in:** ES

**Questionnaire position:** 2.47N05

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

## HNB2820 AMOUNT RECEIVED - SALE OF PROPERTIES OR AND CONSUMER DURABLES

What was the total amount that you/your household received?

**Reference unit:** Household  
**Reference period:** Last 12 months  
**Collected in:** ES

**Questionnaire position:** 2.47N07

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

**Filtering**  
If (HNB2800=1)

## HNB3000 REASONS FOR MOVING

For what reason did (you/your household) move in [YEAR]?

**Reference unit:** Household

**Questionnaire position:** 3.901

**Reference period:** Past two years

**Collected in:** LU, PT

### Coding:

Verbatim answer to be codified ex-post according to the following standard categories:

Codeframe

1. Home foreclosed
2. Rent/costs too high
3. Needed more/different space
4. Retired
5. Changed jobs
6. Shorter commute
7. Became unemployed
8. Health reasons
9. To be near other relatives
10. Wanted better/different location
11. Switched from renter to owner or vice versa
12. Other (specify)

### Filtering

[IF HOUSEHOLD MOVED INTO AN OWNER-OCCUPIED OR RENTED PROPERTY IN THE LAST TWO YEARS]

## HNC005\$X NON-COLLATERALISED LOANS: NATURE OF THE LENDER (INSIDE LOOP FOR OTHER NON-COLLATERALISED LOANS)

What type of lender gave (you/your household) the loan?

**Reference unit:** Household  
**Reference period:**  
**Collected in:** ES

**Questionnaire position:** 3.05N01  
Loop for non-collaterised loans

### Coding:

- 1 - Commercial (retail) bank
- 2 - Savings bank
- 3 - Co-operative (mutual) bank
- 4 - Mortgage bank (special credit institutions)
- 5 - Internet bank
- 6 - Other financial intermediaries
- 7 - Insurance corporations and pension funds
- 8 - Non-financial lender (e.g. government agencies, non-financial corporations, etc.)
- 9 - A relative or friend
- 10 - Other (specify)

### Technical definition:

As in HNB130\$x

### Survey definition:

As in HNB130\$x

## HNC0125 LATE OR MISSED PAYMENTS ON LOANS

Now thinking of all the various loan or mortgage payments due in the last twelve months: were all the payments made the way they were scheduled, or were payments on any of the loans sometimes made later or missed?

**Reference unit:** Household  
**Reference period:** Last 12 months  
**Collected in:** ES, LU, PT

**Questionnaire position:** 3.12N05

### Coding:

- 1 - All payments paid as scheduled
- 2 - It happened once or more that I was late with or missed some of the payments

## HNC0126 ANY OUTSTANDING OVERDUE PAYMENTS

Are any of these overdue payments still outstanding?

**Reference unit:** Household

**Reference period:** Current

**Collected in:** LU, PT

**Questionnaire position:** 3.12N06

**Coding:**

1 - Yes

2 - No

**Filtering**

If (HNC0100=2)

## HNC0200 REASONS FOR BEING REFUSED CREDIT

What reasons were you given for being turned down for credit? / for not being granted as much credit as you applied for?

[CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN REASON FOR BEING REFUSED CREDIT / DO NOT READ THE LIST]

**Reference unit:** Household  
**Reference period:** Last 3 years  
**Collected in:** ES, PT

**Questionnaire position:** 3.13N01

### Coding:

- 1 - Insufficient income
- 2 - Job / source of income
- 3 - Lack of homeownership / insufficient collateral
- 4 - Previous bad credit history
- 5 - Not eligible for type of credit applied for
- 6 - Loan was too large
- 7 - Age
- 8 - Time at current address, time in country
- 9 - Institution is more strict in lending requirements
- 10 - No reason given by the institution
- 11 - Other (please specify)

a set of 11 variables for items:

- a - reason 1
- b - reason 2
- c - reason 3
- d - reason 4
- e - reason 5
- f - reason 6
- g - reason 7
- h - reason 8
- i - reason 9
- j - reason 10
- k - reason 11

### Filtering

If (HC1310=1)

## HNC0210 REASONS FOR NOT APPLYING FOR CREDIT DUE TO PERCEIVED CREDIT CONSTRAIN

Why did you think you would be turned down?

**Reference unit:** Household  
**Reference period:** Last 3 years  
**Collected in:** LU, PT

**Questionnaire position:** 3.13N01

### Coding:

- 1 - Insufficient income
- 2 - Job / source of income
- 3 - Lack of homeownership / insufficient collateral
- 4 - Previous bad credit history
- 5 - Not eligible for type of credit applied for
- 6 - Loan was too large
- 7 - Age
- 8 - Time at current address, time in country
- 9 - Institution is more strict in lending requirements
- 10 - No reason given by the institution
- 11 - Other (please specify)

a set of 11 variables for items:

- a - reason 1
- b - reason 2
- c - reason 3
- d - reason 4
- e - reason 5
- f - reason 6
- g - reason 7
- h - reason 8
- i - reason 9
- j - reason 10
- k - reason 11

### Filtering

If (HC1400=1)

## HND010\$X BUSINESSES: YEAR THE BUSINESS WAS STARTED

In what year did (you/your household) start the business?

**Reference unit:** Household

**Reference period:**

**Collected in:** ES

**Questionnaire position:** 4.06N01

Loop for businesses

### Coding:

Numerical value, 4 digits (for year)

### Filtering

If (HD0110>0,1,...)

## HND020\$X BUSINESSES: LAST YEAR'S TOTAL BUSINESS SALES

What were the total sales of the business in the last 12 months?

PROBE: if information is more readily available for the last calendar year, please provide.

**Reference unit:** Household

**Reference period:** Last year

**Collected in:** PT

**Questionnaire position:** 4.06N02

Loop for businesses

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If (HD0110>0,1,...)

### Technical definition:

Turnover

The totals invoiced by the observation unit during the reference period, and this corresponds to the market sales of goods or services supplied to third parties. Reductions in prices, rebates and discounts as well as the value of returned packaging must be deducted. Price reductions, rebates and bonuses conceded later to clients (e.g. at the end of the year) are not taken into account.”

[Source: OECD Glossary of Statistical Terms

<http://stats.oecd.org/glossary/detail.asp?ID=2780>]

### Survey definition:

Total sales or total earnings measured as receipts from the business

## HND0400 ANY GUARANTEES PROVIDED TO BUSINESSES

Other than what you have already told me, have you/anyone in your HH guaranteed or provided collateral for this business/these businesses?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** ES, PT

**Questionnaire position:** 4.09N01

### Coding:

1 - Yes  
2 - No

### Filtering

If(HD0100=1)

### Technical definition:

Collateral  
As in HB1000

Guarantee

**As in HNB0910.**

### Survey definition:

Collateral  
As in HB1000

Guarantee

As in HNB0910.

## HND0410 VALUE OF THE GUARANTEES PROVIDED TO BUSINESSES

What is the value of that guarantee/that collateral?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** ES

**Questionnaire position:** 4.09N02

### Coding:

Numerical value in EUR, 9 digits

### Filtering

If(HND0400=1)

### Survey definition:

Value of the collateral or the amount that the household will be leagally responsible.



## HND0420 ANY GUARANTEES PROVIDED TO NON-HH MEMBERS

(Have you / Has your household) extended guarantees for credits to private persons that do not live (any longer) in your household

**Reference unit:** Household

**Reference period:** Current

**Collected in:** PT, GR, FR

**Questionnaire position:** 4.09N03

**Coding:**

1 - Yes

2 - No

**Technical definition:**

As in HNB0910.

**Survey definition:**

As in HNB0910.

## HND1000 MARKET VALUE BY TYPE OF BOND

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

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

**Reference unit:** Household

**Reference period:** Current

**Collected in:** IT

**Questionnaire position:** 4.14N01

**Coding:**

Numerical value in EUR, 9 digits.

a set of 5 variables for items:

- a - Bonds issued by state or other general government
- b - Bonds issued by banks / other financial intermediaries
- c - Bonds issued by non-financial corporations
- d - Other bond types (specify),
- e - All bonds

**Filtering**

If (HD1400=1)

**Technical definition:**

As in HD1400

**Survey definition:**

As in HD1400

## HND3000X LARGEST ASSET IN HH BALANCE SHEET

Now I would like to ask you a few general questions about your asset holdings as of two years ago.

1. Which type of asset on this card was largest as a part of your savings and investments? [if homeowner = 1 add “including your household main residence”]

2. IF 1  $\neq$  NONE, ASK: Which was the second largest?

3. IF 1 and 2  $\neq$  NONE, ASK: Which was the third largest?

(SHOW CARD)

[THE LISTING AIMS AT COVERING ALL MAJOR ASSET CATEGORIES IN THE SURVEY. IN SOME CASES THE LIST WILL HAVE TO BE COMPLEMENTED BY IMPORTANT NATIONAL FINANCIAL INSTRUMENTS – SUCH AS BANK CERTIFICATES IN GERMANY]

**Reference unit:** Household

**Questionnaire position:** 4.901

**Reference period:** Past two years

**Collected in:** LU, PT, BE

### Coding:

1 - Accounts at financial institutions (Bank deposits, building society contracts, life insurance contracts, private pension insurance contracts)

2 - Stocks and stock mutual funds,

3 - National government bonds (country of residence) and non-speculative bond mutual funds,

4 - Other securities (hedge funds, corporate bonds, risky sovereign bonds)

5 - Real estate (household main residence and other properties) and real estate mutual funds

6 - Private businesses and stakes in private businesses not listed on the stock exchange

7 - Other real assets, e.g. cars and other vehicles, valuables

8 - None or no other

## HND3010 PORTFOLIO SHIFTS LAST TWO YEARS?

On net over the past two years, (have you/has your household) moved money from one of these types of assets to another?

**Reference unit:** Household

**Questionnaire position:** 4.902

**Reference period:** Past two years

**Collected in:** LU, PT, BE

### Coding:

1 - Yes

2 - No

3 - Not applicable: I don't save or don't have a savings and investment plan

### Filtering

IF HND3000  $\neq$  {8}

## HND3020 PORTFOLIO SHIFTS LAST TWO YEARS: MONEY OUT

On net, from which type of asset did you move the most money?  
(SHOW CARD)

**Reference unit:** Household  
**Reference period:** Past two years  
**Collected in:** LU, PT, BE

**Questionnaire position:** 4.903

### Coding:

- 1 - Accounts at financial institutions (Bank deposits, building society contracts, life insurance contracts, private pension insurance contracts)
- 2 - Stocks and stock mutual funds,
- 3 - National government bonds (country of residence) and non-speculative bond mutual funds,
- 4 - Other securities (hedge funds, corporate bonds, risky sovereign bonds)
- 5 - Real estate (household main residence and other properties) and real estate mutual funds
- 6 - Private businesses and stakes in private businesses not listed on the stock exchange
- 7 - Other real assets, e.g. cars and other vehicles, valuables
- 8 - None or no other

### Filtering

IF HND3010 = {1}

## HND3030 PORTFOLIO SHIFTS LAST TWO YEARS: MONEY IN

On net, into which type of asset did you move the most money?

**Reference unit:** Household  
**Reference period:** Past two years  
**Collected in:** LU, PT, BE

**Questionnaire position:** 4.904

### Coding:

- 1 - Accounts at financial institutions (Bank deposits, building society contracts, life insurance contracts, private pension insurance contracts)
- 2 - Stocks and stock mutual funds,
- 3 - National government bonds (country of residence) and non-speculative bond mutual funds,
- 4 - Other securities (hedge funds, corporate bonds, risky sovereign bonds)
- 5 - Real estate (household main residence and other properties) and real estate mutual funds
- 6 - Private businesses and stakes in private businesses not listed on the stock exchange
- 7 - Other real assets, e.g. cars and other vehicles, valuables
- 8 - None or no other

### Filtering

IF HND3010 = {1}

## HND3040 WOULD NOT INVEST AGAIN?

Of the types of assets you owned two years ago, are there types you would not put any additional money into under current conditions?

**Reference unit:** Household (RP)  
**Reference period:** Past two years  
**Collected in:** LU, BE, DE

**Questionnaire position:** 4.905

### Coding:

- 1 - Yes
- 2 - No

### Filtering

IF HND3000  $\neq$  {8}

## HND3050 ASSETS HH WOULD NOT INVEST AGAIN

Which one(s) would that be?

SHOW CARD

CODE ALL THAT APPLY

IF ANSWER TO HND3020 NOT CONTAINED IN HND3000 THEN PROBE: Could you please confirm that you held this asset category two years ago?

**Reference unit:** Household (RP)  
**Reference period:** Past two years  
**Collected in:** LU, BE

**Questionnaire position:** 4.906

### Coding:

- 1 - Accounts at financial institutions (Bank deposits, building society contracts, life insurance contracts, private pension insurance contracts)
- 2 - Stocks and stock mutual funds,
- 3 - National government bonds (country of residence) and non-speculative bond mutual funds,
- 4 - Other securities (hedge funds, corporate bonds, risky sovereign bonds)
- 5 - Real estate (household main residence and other properties) and real estate mutual funds
- 6 - Private businesses and stakes in private businesses not listed on the stock exchange
- 7 - Other real assets, e.g. cars and other vehicles, valuables

### Filtering

IF HND3010 = {1}

### HND3100 NET WORTH PAST TWO YEARS

Please consider now your (household's) net worth, that is, all the things that you own minus any money that you owe. On net since two years ago, has your net worth increased or decreased substantially, or has it remained about the same ?

**Reference unit:** Household  
**Reference period:** Past two years  
**Collected in:** LU, PT, BE, DE, FR

**Questionnaire position:** 4.907

**Coding:**

- 1 – Net worth increased substantially
- 2 - Net worth decreased substantially
- 3 - Net worth remained about the same

### HND3200 NET WORTH NEXT TWO YEARS

Now please think of the next two years. Do you expect any substantial increase or decrease in your net worth?

**Reference unit:** Household  
**Reference period:** Next two years  
**Collected in:** LU, PT, BE, DE

**Questionnaire position:** 4.908

**Coding:**

- 1 - Net worth will increase substantially
- 2 - Net worth will decrease substantially
- 3 - Net worth will remain about the same

## HNG0110 NET INCOME FROM REGULAR SOCIAL TRANSFERS

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.06N01

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

**Collected in:** IT

### **Coding:**

Numerical value in EUR, 9 digits.

### **Filtering**

If (HG0100=1)

## HNG0210 NET INCOME FROM REGULAR PRIVATE TRANSFERS

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.07N01

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

**Collected in:** IT

### **Coding:**

Numerical coding in EU, 9 digits.

### **Filtering**

IF HG0200=1

### HNG0310 NET RENTAL INCOME FROM REAL ESTATE PROPERTY

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.08N01

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

**Collected in:** IT

**Coding:**

Numerical coding in EU, 9 digits.

**Filtering**

IF HG0300=1

### HNG0410 NET INCOME FROM FINANCIAL INVESTMENTS

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.09N01

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

**Collected in:** IT

**Coding:**

Numerical coding in EU, 9 digits.

**Filtering**

IF HG0400=1

## HNG0510 NET INCOME FROM PRIVATE BUSINESS OTHER THAN SELF-EMPLOYMENT

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.10N01

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

**Collected in:** IT

### Coding:

Numerical coding in EU, 9 digits.

### Filtering

IF HG0500=1

## HNG0610 NET INCOME FROM OTHER SOURCES

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:** 7.11N01

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

**Collected in:** IT

### Coding:

Numerical coding in EU, 9 digits.

### Filtering

IF HG0600=1

## HNG0710 INCOME TAXES AND SOCIAL CONTRIBUTIONS

What was the total amount your household paid in income taxes and mandatory health, pension and other social insurance payments over (the last 12 months / the last calendar year)?

**Reference unit:** Household

**Questionnaire position:**

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

**Collected in:** IT, FI

### Coding:

Numerical coding in EU, 9 digits.

### Technical definition:



Tax on income refers to taxes on income, profits and capital gains. They are assessed on the actual or presumed income of individuals, households or tax-unit. They include taxes assessed on holdings of property, land or real estate when these holdings are used as a basis for estimating the income of their owners.

Taxes on income include:

- Taxes on individual, household or tax-unit income (income from employment, property, entrepreneurship, pensions, etc.), including taxes deducted/withheld by employers (pay-as-you earn taxes), other taxes at source and taxes on the income of owners of unincorporated enterprise paid during the income reference period.
- Tax reimbursement received during the income reference period related to tax paid for the income received during the income reference period or for income received in previous years. This value will be taken into account as a reduction of taxes paid.
- Any interest charged on arrears of taxes due and any fines imposed by taxation authorities

Taxes on income exclude:

- Fees paid for hunting, shooting and fishing

Social insurance contributions refers to employees', self-employed and if applicable unemployed, retirement and so on contributions paid during the income reference period to either mandatory government or employer-based social insurance schemes (pension, health, etc.).

[Source: EU-SILC guidelines]

## HNH0500 SUBSTANTIAL GIFT MADE TO CHILDREN/OTHER PEOPLE OUTSIDE HOUSEHOLD

Have you or your partner ever made a gift of above EUR 5,000 or so to < your children living away from home if any or> to other persons than members of the household?

**Reference unit:** Household

**Reference period:** -

**Collected in:** PT, FR

**Questionnaire position:** 8.07N03

**Coding:**

1 - Yes

2 - No

**Survey definition:**

Gift.

As in HH0100

## HNH0600 WHO WAS THE BENEFICIARY OF THE GIFT

(<IN CASE OF MORE THAN ONE GIFT> Taking the gift with the highest value,) Who was the beneficiary?  
(IN CASE OF MULTIPLE BENEFICIARIES, CODIFY ALL)

**Reference unit:** Household

**Questionnaire position:** 8.07N04

**Reference period:** -

**Collected in:** PT, FR

### Coding:

- 1 - Child
- 2 - Grandchild
- 3 - Other relative
- 4 - Charity
- 5 - Other

### Filtering

If (HNH0500=1)

### Survey definition:

Gift.

As in HH0100

## HNH0700 YEAR DONATION WAS MADE

(<IN CASE OF MORE THAN ONE DONATION> Taking the donation with the highest value,) In what year did you make the donation?

**Reference unit:** Household

**Questionnaire position:** 8.07N05

**Reference period:** -

**Collected in:** PT, BE, FR

### Coding:

Numerical value, 4 digits.

### Filtering

If (HNH0500=1)

## HNH0800 HOW MUCH WAS DONATION MADE WORTH

How much was it worth?

**Reference unit:** Household

**Questionnaire position:** 8.07N06

**Reference period:** -

**Collected in:** PT, BE, FR

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (HNH0500=1)

## HNI0100 EXPENDITURE ON UTILITIES

Thinking about the last 12 months: about how much was your household's expenditure in utilities (e.g., electricity, water, gas, telephone...) in a typical month (or in a typical two-month period if that is what comes to your mind)?

**Reference unit:** Household

**Questionnaire position:** 9.02N01

**Reference period:** Last 12 months

**Collected in:** PT, FR

### Coding:

Numerical value in EUR, 6 digits.

### Technical definition:

Expenditure in utilities

COICOP-HBS classification of goods: 04.4. (Water supply and miscellaneous services relating to the dwelling); 04.5 Electricity, gas and other fuels (04.5.1 Electricity; 04.5.2 Gas; 04.5.3 Liquid fuels; 04.5.4 Solid fuels 04.5.5 Heat energy) and 08.3.0 Telephone and telefax services. The word "utility" in English also includes public services such as transportation, which we recommend excluding here.

[Source: COICOP-HBS classification of goods]

### Survey definition:

Expenditure in utilities

Payments related to provision of water supply, electricity, gas and other fuels, and telephone expenses to all the dwellings the household owns or, if none is owned, the dwelling rented. All concepts include both contract setup costs incurred during the period and regular expenses in the item. There is an issue about communal costs in dwellings that share quasi public services, like a swimming pool or common lightning (that partly include water or electricity). Transportation costs should be excluded.

## HNI0210 EXPENDITURE ON REGULAR PAYMENTS

Considering the last 12 months, about how much money do you spend monthly in such payments on average?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** PT

**Questionnaire position:** 9.02N03

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HNI0200=1)

## HNI0300 TOTAL CONSUMPTION EXPENDITURE

So overall, thinking about the last 12 months: about how much did your household spend in a typical month on all consumer goods and services, including groceries, eating out, utilities, charges, etc. but excluding rent, maintenance, taxes, financial payments (loan repayments, insurance premiums, contributions to pension funds, etc.) and one-off payments (e.g. purchases of valuables, cars, household appliances, furniture, etc.)?

**Reference unit:** Household  
**Reference period:** Last 12 months  
**Collected in:** ES, PT, FR

**Questionnaire position:** 9.02N04

### Coding:

Numerical value in EUR, 6 digits.

## HNI0700 MORE OR LESS SAVINGS IN THE NEXT YEAR

Compared with the past two years, during the next twelve months (do you/does your household) expect overall to save or invest more, less or about the same share of your household's income after taxes?

IF YES: Which one?

[DO NOT READ THE ANSWER CATEGORIES

CODE ALL THAT APPLY

TREAT LOSS OF A BUSINESS OR OTHER SELF-EMPLOYMENT WORK AS LOSING A JOB.]

**Reference unit:** Household (RP)

**Questionnaire position:** 9.901

**Reference period:** Next year

**Collected in:** LU, DE

### Coding:

- 1 - MORE (larger share)
- 2 - LESS (smaller share)
- 3 - SAME SHARE

## HNI0800 GENERAL PRICE EXPECTATIONS

Over the next year, do you think prices in general will increase a lot, increase somewhat, decrease, or stay about the same?

**Reference unit:** Household (RP)

**Questionnaire position:** 9.902

**Reference period:** Next 12 months

**Collected in:** LU, DE

### Coding:

- 1 - Increase a lot
- 2 - Increase somewhat
- 3 - Decrease
- 4 - Stay about the same

## HNJI100 ANY DEBIT OR/AND ATM CARDS (Y/N)

A debit card is a card that you can present when you buy things that automatically deducts the amount of the purchase from the money in an account that you have. ATM cards can only be used for transactions in person and not by telephone or internet. Do you or another member of your household use any debit and/or ATM cards?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** IT, ES

**Questionnaire position:**

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HNJ0300a=1)

**Technical definition:**

As in H0300

**Survey definition:**

As in H0300

## HNJI300 FREQUENCY OF CASH WITHDRAWALS IN ATMS

Approximately how often do you use ATM to withdraw cash in a normal/standard/average month?

**Reference unit:** Household  
**Reference period:** Average month  
**Collected in:** ES

**Questionnaire position:**

**Coding:**

Numerical value, 2 digits.

**Filtering**

If (HNJ1100=1)

## HNJI 400 USE OF DIRECT DEBIT (Y/N)

Do (you or another HH member) regularly make payments using direct debits (i.e. bills directly charged on your bank account)?

**Reference unit:** Household

**Reference period:** -

**Collected in:** ES

**Questionnaire position:**

**Coding:**

1 - Yes

2 - No

**Filtering**

If (HNJ0300a=1)

**Survey definition:**

Direct Debit (DD)

A way of paying bills from your bank account, for example for your gas or electricity. You sign a form allowing the organisation that you are paying to take the money directly from your account on specific dates. You are told in advance in writing how much will be taken and the date.

## HNJI 500 TYPE OF PAYMENTS BY DIRECT DEBIT

What type of regular payments do you make by direct debit?

**Reference unit:** Household

**Reference period:** Current

**Collected in:** ES

**Questionnaire position:**

### **Coding:**

- 1 - Yes, direct debit used for this type of payments
- 2 - No, direct debit not used for this type of payments

a set of 7 variables for items:

- a - Utility bills (gas, electricity, water, etc.)
- b - Rent
- c - Schools and colleges
- d - Loans
- e - Insurance
- f - Taxes
- g - Other expenses

### **Filtering**

If (HNJ1400=1)



## HNJ1600 REASONS FOR NOT USING DIRECT DEBIT

What are the reasons for not using direct debit?

**Reference unit:** Household

**Reference period:** Current

**Collected in:** ES

**Questionnaire position:**

### Coding:

- 1 - Yes, considered as reason for not using direct debit
- 2 - No, not considered as reason for not using direct debit

a set of 7 variables for items:

- a - Possibility of mistakes being made
- b - Freedom to decide the day on which to pay
- c - Keeping better overview of expenditure
- d - Bad experience in the past
- e - The financial institution charges a lot for this service
- f - Had facility cancelled in the past by a creditor for having requests returned unpaid/insufficient funds
- g - Don't feel the need

### Filtering

If (HNJ1400=2)

### Survey definition:

As in HNJ1400

## HNJ1700 FREQUENCY OF BANK TRANSFERS

Approximately how often do you make bank transfers in a normal/standard/average month?

**Reference unit:** Household

**Reference period:** Average month

**Collected in:** ES

**Questionnaire position:**

### Coding:

- 1 – Never
- 2 – Sometimes
- 3 – Frequently

### Filtering

If (HNJ0300a=1)

### Technical definition:

Transfer

Operationally, the sending (or movement) of funds or securities or of rights relating to funds or securities from

one party to another party by (i) the conveyance of physical instruments/money; (ii) accounting entries on the books of a financial intermediary; or (iii) accounting entries processed through a funds and/or securities transfer system. The act of transfer affects the legal rights of the transferor, the transferee and possibly third parties with regard to the money, security or other financial instrument being transferred.

[Source: ECB, Glossary]

**Survey definition:**

Bank transfer

A movement of funds from one account to another.

## HNJI 800 PAYMENTS BY BANK CHEQUES

Do (you or another household member) regularly make payments by personal cheque?

**Reference unit:** Household

**Reference period:** -

**Collected in:** ES

**Questionnaire position:**

**Coding:**

1 - Yes

2 - No

**Filtering**

If (HNJ0300a=1)

**Technical definition:**

Cheques

A written order from one party (the drawer) to another (the drawee, normally a bank) requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer. Cheques may be used for settling debts and withdrawing money from banks.

[Source: ECB, Glossary]

## HNJ2000 ANY PAYMENTS RECEIVED BY CREDIT TRANSFER

Do (you or another household member) regularly receive benefits, pensions, tax credits, etc. via automatic transfers directly deposited to your account? Please do not consider transfers made only for business purposes.

**Reference unit:** Household  
**Reference period:** -  
**Collected in:** ES, IT

**Questionnaire position:**

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HNJ0300a=1)

**Survey definition:**

Automated credit transfer (Act) Payments

Payment of benefits, pensions and tax credits directly into a bank or building society account.

## HNJ2200 OWN CREDIT OR STORE CARDS

Do you/any member of your household have any type of credit cards other than those paid by your employer? Please exclude debit cards, i.e. cards where money spent on the card is immediately deducted from a linked bank account but do include store cards if they are used to provide credit.

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** IT

**Questionnaire position:**

**Coding:**

- 1 - Yes
- 2 - No

**Filtering**

If (HNJ0300a=1)

**Technical definition:**

As in HC0300

**Survey definition:**

As in HC0300

## HNJ2300 NO OF CREDIT/STORE CARDS

In total, how many credit cards and/or store cards do you have?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** IT

**Questionnaire position:**

### Coding:

Numerical value, 2 digits.

a set of 2 variables for items:

a - Credit cards

b - Store cards

### Filtering

If (HNJ2200=1)

### Technical definition:

As in HC0300

### Survey definition:

As in HC0300

## HNJ2500 TOTAL MONTHLY PAYMENT ON ALL THESE CARDS

What was the total of your latest payments for all your credit (and/or store) cards?

(Recommended interviewing strategy: in case of more cards, collect the amounts on a card-by-card basis and sum up to the total).

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** ES

**Questionnaire position:**

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (HNJ2200=1)

## HNJ2800 EVER USED OTHER MEANS OF PAYMENT

Have (you/your household) ever used other means of payment, i.e. internet banking, telephone banking, mobile phone or other such electronic means of payment?

**Reference unit:** Household  
**Reference period:** -  
**Collected in:** ES

**Questionnaire position:**

### Coding:

- 1 - Yes (has used that means of payment)
- 2 - No (never used that means of payment)

multiple choice= a set of 4 variables:

- a - Internet banking
- b - Telephone banking
- c - Mobile phone banking
- d - Other

### Filtering

If (HNJ0300a=1)

### Survey definition:

Internet banking

A system allowing individuals to perform banking activities at home, via the internet.

Telephone banking/mobile phone

Provision of certain banking services (such as account balance inquiry, funds transfer, and payment of bills) through telephone/mobile phone.

## HNJ2900 LINK USED FOR INFO OR PAYMENTS

Did you use it(them) only to obtain information about your current account (balance, cheques cleared) or also to make payments?

**Reference unit:** Household  
**Reference period:** -  
**Collected in:** ES

**Questionnaire position:**

### Coding:

- 1 - Only to obtain information on my current account
- 2 - Also to make payments

### Filtering

If ((HNJ2800a=1)OR(HNJ2800b=1)OR(HNJ2800c=1)OR(HNJ2800d=1))

## HNJ3000 HOW FREQUENTLY USES OTHER MEANS OF PAYMENT

Approximately how often do you/your household use these other means of payment in a normal/standard/average month

**Reference unit:** Household  
**Reference period:** Average month  
**Collected in:** ES

**Questionnaire position:**

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

**Filtering**  
If ((HNJ2800a=1)OR(HNJ2800b=1)OR(HNJ2800c=1)OR(HNJ2800d=1))

## HNJ3200 ANY HOUSEHOLD MEMBER USE THE INTERNET

Does any member of the household, at home or elsewhere, use the Internet?

**Reference unit:** Household  
**Reference period:** Current  
**Collected in:** ES

**Questionnaire position:**

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

**Filtering**  
If (HNJ0300a=1)

## HNJ3800 CASH AT HOME TO MEET NORMAL NEEDS

What sum of cash do you usually keep on your person to meet day-to-day expenses?

**Reference unit:** Household

**Reference period:** Current

**Collected in:** ES

**Questionnaire position:**

**Coding:**

Numerical value in EUR, 6 digits.

# PERSONAL QUESTIONNAIRE VARIABLES (PERSONS AGED 16 AND OLDER)

## PNA0100 FIELD OF STUDY

What was your(his/her) main area of study?

**Reference unit:** All 16+

**Reference period:** -

**Collected in:** IT, ES

**Questionnaire position:** 1.06N01

### Coding:

- 1 - Education
- 2 - Humanities and Arts
- 3 - Social sciences, business and law
- 4 - Science
- 5 - Engineering, manufacturing and construction
- 6 - Agriculture
- 7 - Health and welfare
- 8 - Services

### Filtering

If ((PA0200=4)OR(PA0200 = 5)OR(PA0200=6))

### Technical definition:

Categories according to the 8 main categories of fields of education: Education, Humanities and Arts; Social sciences, business and law; Science; Engineering, manufacturing and construction; Agriculture; Health and welfare; Services. [Source: UNESCO-ISCED-97].

In particular:

- 1 Education: Teacher training for pre-school, kindergarten, elementary school, vocational, practical, non-vocational subject, adult education, general and specialized teacher training programmes; Education science; Educational research, etc...
- 2 Humanities and Arts: Fine arts (drawing, painting, sculpture); Performing arts (music, drama, dance, circus); Graphic and audio-visual arts (photography, cinematography, music production, radio and TV production, printing and publishing); Design; Craft skills; Religion and theology; Foreign languages and cultures; Native languages; interpretation and translation, linguistics, comparative literature, history, archaeology, philosophy, ethics.
- 3 Social sciences, business and law: Social and behavioural science (Economics, economic history, political science, sociology, demography, anthropology, ethnology, futurology, psychology, geography, peace and conflict studies, human rights); Journalism and information (Journalism, library technician and science, documentation techniques, archival sciences); Business and administration (Retailing, marketing, sales, public relations, real estate); Finance, banking, insurance, investment analysis; Accounting, auditing, bookkeeping; Management, public administration, institutional administration, personnel administration; Secretarial and office work; Law (local magistrates, 'notaires', law (general, international, labour, maritime, etc.), jurisprudence, history of law).
- 4 Science: Life sciences (Biology, botany, bacteriology, toxicology, microbiology, zoology, entomology, ornithology, genetics, biochemistry, biophysics, etc.); Physical sciences (Astronomy and space sciences, physics,



other allied subjects, chemistry, other allied subjects, geology, geophysics, mineralogy, physical anthropology, physical geography and other, meteorology and other, marine science, vulcanology, palaeoecology); Mathematics and statistics (Mathematics, operations research, numerical analysis, actuarial science, statistics, etc.); Computing (system design, computer programming, data processing, networks, operating systems, software development only).

5 Engineering, manufacturing and construction: Engineering and engineering trades (Engineering drawing, mechanics, metal work, electricity, electronics, telecommunications, energy and chemical engineering, vehicle maintenance, surveying); Manufacturing and processing (Food and drink processing, textiles, clothes, footwear, leather, other materials, mining and extraction); Architecture and town planning; Building, construction; Civil engineering.

6 Agriculture: Agriculture, forestry and fishery; Veterinary medicine and assisting.

7 Health and welfare: Medicine (anatomy, epidemiology, cytology, physiology, immunology and immunoematology, pathology, anaesthesiology, paediatrics, obstetrics and gynaecology, internal medicine, surgery, neurology, etc.); Medical services (public health services, hygiene, pharmacy, pharmacology, therapeutics, rehabilitation, etc.); Nursing and midwifery; Dental services (dental assisting, hygienist, laboratory technician, odontology); Social services (care of disabled, child care, youth services, gerontological services; counselling, welfare n.e.c.)

8 Services: Personal services (Hotel, catering, travel, tourism, sports, leisure, hairdressing, cleaning, laundry, etc.); Transport services (nautical science, air crew, air traffic control, railway operations, etc.); Environmental protection, conservation, control; Security services (police work and related law enforcement, fire-protection, civil security. Military).

## PNA0200 HEALTH

How is your(your partner's) health in general? Is it...

**Reference unit:** RP and partner

**Reference period:** Current

**Collected in:** IT, ES

**Questionnaire position:** 1.06N02

### Coding:

- 1 - Very good
- 2 - Good
- 3 - Fair
- 4 - Bad
- 5 - Very bad

### Filtering

If ((RA0100=1)OR(RA0100=2))

### Technical definition:

The underlying concept is the one of "self-perceived health" (SPH). The measurement of self-perceived health is, by its very nature, subjective. The notion is restricted to an assessment coming from the individual and not from anyone outside that individual, whether an interviewer, health care worker or relative. SPH is influenced by impressions or opinions from others, but is the result after these impressions have been processed by the individual relative to their own beliefs and attitudes.

The reference is to health in general rather than the present state of health, as the question is not intended to

measure temporary health problems. It is expected to include the different dimensions of health, i.e. physical, social and emotional function and biomedical signs and symptoms. It omits any reference to an age. It is not time limited.

Five answers categories are proposed. Two (very good and good) are at the upper end of the scale and two (bad and very bad) are at the lower. It is also important to note that the intermediate category 'fair' should be translated into an appropriately neutral term, as far as possible keeping in mind cultural interpretations, in the various languages.

Due to its subjective nature, the comparability of results can be sensitive to translation. Eurostat's Task Force on the European Health Interview Survey conducted a translation exercise in all EU languages. National EHIS survey or EU-SILC survey questionnaires can be used as a reference for translation into national languages.

[Source: Eurostat, EU-SILC]

**Survey definition:**

Respondent own evaluation of his/her health is asked.

**PNA0300 SIBLINGS**

How many living brothers and sisters do you have? (Include also half-siblings, sharing one parent).

**Reference unit:** RP and partner

**Questionnaire position:** 1.06N03

**Reference period:** Current

**Collected in:** IT, FR

**Coding:**

Numerical value, 2 digits.

**Special codes:**

-3 - Question filtered (household member is not RP or spouse/partner)

**Filtering**

If ((RA0100=1)OR(RA0100=2))

**Survey definition:**

Half-siblings (i.e. sharing only one parent) should be included.

## PNA0600 EDUCATION OF FATHER/MOTHER

What was the highest level of education attained by your parents? [Show Card]

**Reference unit:** RP and partner

**Questionnaire position:** 1.06N08

**Reference period:** -

**Collected in:** IT

### Coding:

ISCED 1-digit:

- 1 - ISCED 0,1: Pre-primary and primary
- 2 - ISCED 2: Lower secondary or second stage of basic education
- 3 - ISCED 3: Upper secondary
- 4 - ISCED 4: Post-secondary
- 5 - ISCED 5: First stage tertiary
- 6 - ISCED 6: Second stage tertiary

a set of two variables for:

- a - father/step-father
- b - mother/step-mother

### Filtering

If ((RA0100=1)OR(RA0100=2))

### Technical definition:

For detailed definition, please refer to PA0200 (Highest level of education completed).

### Survey definition:

For detailed definition, please refer to PA0200 (Highest level of education completed).

## PNA0700 OCCUPATION OF FATHER

What was the main occupation of your father for most of his working life?

**Reference unit:** RP and partner

**Questionnaire position:** 1.06N09

**Reference period:** -

**Collected in:** ES, PT, FR

### Coding:

Numerical code, 2 digits (using ISCO classification of occupations).

### Filtering

If ((RA0100=1)OR(RA0100=2))

### Technical definition:

For detailed definition, please refer to PE0300 (Job description).

**Survey definition:**

For detailed definition, please refer to PE0300 (Job description).

**PNA0701 OCCUPATION OF MOTHER**

What was the main occupation of your mother for most of her working life?

**Reference unit:** RP and partner

**Questionnaire position:** 1.06N09

**Reference period:** -

**Collected in:** ES, PT, FR

**Coding:**

Numerical code, 2 digits (using ISCO classification of occupations).

**Filtering**

If ((RA0100=1)OR(RA0100=2))

**Technical definition:**

For detailed definition, please refer to PE0300 (Job description).

**Survey definition:**

For detailed definition, please refer to PE0300 (Job description).

**PNA0850 LEGAL ARRANGEMENTS FOR MARRIAGE OR RECOGNISED PARTNERSHIP**

Have you and your (husband/wife/partner) made a pre-nuptial or other formal agreement about your assets?

**Reference unit:** Household (RP)

**Questionnaire position:** 1.06N14

**Reference period:** -

**Collected in:** ES, FR

**Coding:**

1 - Yes

2 - No

**Filtering**

If [RA0010=2)AND(RA0100=2)AND(PA0100=2)

## PNA085I SORT OF LEGAL ARRANGEMENT FOR MARRIAGE OR RECOGNISED PARTNERSHIP

Under the agreement, do you mostly have separate assets, do you mostly hold assets in common, do you have roughly equal assets separately and in common, or do you have some other arrangement?

(INTERVIEWER (ONLY IF ASKED): OPTIONS 1 AND 2 REQUIRE THAT A MARRIAGE CONTRACT EXISTS

OPTION 3 MAY BE COMBINED WITH 1 AND 2]

**Reference unit:** Household (RP)

**Questionnaire position:** 1.06N15

**Reference period:** -

**Collected in:** ES, FR

### Coding:

1- Mostly have separate assets

2- Mostly hold assets in common

3 - Have roughly equal assets separately and in common

4- Some other arrangement

### Filtering

If [PNA0850=1)

### Survey definition:

Marriage/partnership

As in RA0100

## PNE0100 SEASONAL EMPLOYMENT

Is this a job for the whole year or are there any (e.g. seasonal or others) breaks in your employment?

**Reference unit:** All 16+

**Questionnaire position:** 5.05N01

**Reference period:** Current

**Collected in:** PT

### Coding:

1 - Whole year

2 - (Seasonal or other) breaks

### Filtering

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

### Technical definition:

Seasonal employment:

Implicit or explicit contract of employment where the timing and duration of the contract is significantly influenced by seasonal factors such as the climatic cycle, public holidays and/or agricultural harvests.

[Source: International Labour Organization (ILO)]

## PNE0110 NUMBER OF WORKING WEEKS PER YEAR

What is the approximate number of paid weeks worked per year in the kind of job you have?

[CODE ZERO IF RESPONDENT DOES NOT WORK FOR PAY]

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT

**Questionnaire position:** 5.05N02

### Coding:

Numerical value, 2 digits (for number of weeks).

### Filtering

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

## PNE0200 GROSS MONTHLY INCOME - MAIN JOB (EMPLOYEES)

What is your current gross (before compulsory tax and social contributions) monthly wage in this job?

PROBE: If your wage is irregular, please provide an average value for this wage. If the wage is hourly, how much on average do you make per month?

[IMPLEMENTATION: IF THE WAGE IS GIVEN AS ANNUAL WAGE, IT HAS TO BE DIVIDED BY 12. IF THE WAGE IS GIVEN AS HOURLY, WE HAVE THE NUMBER OF HOURS WORKED AND THE NUMBER OF WEEKS WORKED]

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** ES

**Questionnaire position:** 5.06N01

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (PE0200=1)

### Technical definition:

Gross employee income  
As in PG0100

### Survey definition:

Gross employee income  
As in PG0100

## PNE0300 GROSS MONTHLY INCOME FROM SELF-EMPLOYMENT

On average, how much do you take out from these activities each month, gross of taxes and social security contributions?

[IMPLEMENTATION: ask about yearly revenue before tax if this is more feasible, and divide by 12]

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** ES

**Questionnaire position:** 5.06N02

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

**Filtering**  
If ((PE0200=2)OR(PE0200=3)OR(PE0200=4))

**Technical definition:**  
Self employment income  
As in PG0200

**Survey definition:**  
Self employment income  
As in PG0200

## PNE0500 PRIVATE-PUBLIC ORGANIZATION

Is your employer a private or a public organization?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT, LU, PT, FR

**Questionnaire position:** 5.06N03

**Coding:**  
1 - Private organization  
2 - Public organization

**Filtering**  
If (PE0200=1)

**Technical definition:**  
Private company  
Non-financial or financial corporations and quasi-corporations that are not controlled by government or other public institutions. An institutional unit (another corporation, a household or a government unit) secures control over a corporation by owning more than half the voting shares or otherwise controlling more than half the shareholders' voting power.  
Includes all classes of the ESA institutional sectors that are considered as companies and not included in the definition of public companies.

### Public Company

Non-financial or financial corporations and quasi-corporations that are subject to control by government units or other public institutions. An institutional unit (another corporation, a household or a government unit) secures control over a corporation by owning more than half the voting shares or otherwise controlling more than half the shareholders' voting power. In addition, government secures control over a corporation as a result of special legislation decree or regulation which empowers the government to determine corporate policy or to appoint the directors.

Includes following classes of the ESA institutional sectors: 11001 (public non-financial corporations), 121 (Central bank), 12201 (other public monetary institutions), 12301 (public Other financial intermediaries, except insurance corporations and pension funds), 12401 (public financial auxiliaries), 12501(public insurance corporations and pension funds), 13 (general government)

[Source: European System of Accounts: institutional sector classification]

### Survey definition:

Private company

The company is not more than half owned by any kind of government or other public institution.

Public company

The company is more than half-owned or is set up by the government, either central, state or local, or the social security, or is another type of public institution (government or local administration, central bank, public schools or hospitals, any other public or publicly owned institution).

## PNE0600 NUMBER OF EMPLOYEES - MAIN EMPLOYER

How many people work for this company or organization employer (in your country)?

**Reference unit:** All 16+

**Reference period:** Current

**Collected in:** ES, LU, PT

**Questionnaire position:** 5.06N04

### Coding:

1 - 1 to 9

2 - 10 to 19

3 - 20 to 49

4 - 50 to 99

5 - 100 to 249

6 - 250 to 499

7 - 500 and more

8 - Not applicable - public sector

### Filtering

If (PE0200=1)

### Technical definition:

United Nations definition for establishment employment

Employment in establishment surveys is the total number of persons who work in or for the establishment



including working proprietors, active business partners and unpaid family workers, as well as persons working outside the establishment when paid by and under the control of the establishment, for example, sales representatives, outside service engineers and repair and maintenance personnel. Also included are salaried managers and salaried directors of incorporated enterprises. The total should include part-time workers and seasonal workers on the payroll, persons on short-term leave (sick leave, maternity leave, annual leave or vacation) and on strike, but not persons on indefinite leave, military leave or pension.

Definition of a enterprise (European Union)

The enterprise is the smallest combination of legal units that is an organisational unit producing goods or services, which benefits from a certain degree of autonomy in decision-making, especially for the allocation of its current resources. An enterprise carries out one or more activities at one or more locations. An enterprise may be a sole legal unit.

[Source: European Union, Commission Recommendation 2003/361/EC of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises  
United Nations, International Recommendations for Industrial Statistics European Union, Council Regulation (EEC) No 696/93]

**Survey definition:**

: For the company, including all different establishments in the country, how many persons are on average employed by the firm.

Important limits are 10 (micro), 50 (small), 250 (medium) according to the European Commission's definition.

**PNE0700 HOURS WORKED - ADDITIONAL EMPLOYMENT CONTRACTS (AS AN EMPLOYEE)**

On average, how many hours a week (do you/does [he/she]) usually work in this additional job (these additional jobs) as an employee?

**Reference unit:** All 16+

**Reference period:** Current

**Collected in:** ES, IT

**Questionnaire position:** 5.08N01

**Coding:**

Numerical value, 2 digits.

**Filtering**

If (PE0800=1)

**Technical definition:**

As in PE0600

**Survey definition:**

As in PE0600

## PNE0800 GROSS MONTHLY INCOME FROM ADDITIONAL JOBS

What is your current gross monthly income from this additional job/these jobs? Please include taxes and employee social contributions.

PROBE: If your income is irregular, please provide an average monthly value. If the wage is hourly, how much on average do you make per month?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** ES

**Questionnaire position:** 5.0821

### Coding:

Numerical value in EUR, 6 digits.

### Filtering

If (PE0800=1)

### Technical definition:

Gross employee income  
As in PG0100

### Survey definition:

Gross employee income  
As in PG0100

## PNE1000 LOOKING FOR JOB

[Have you/has he/she] looked for work during the past 4 weeks?

PROBE: That is, have you sent letters to firms, read the jobs sections of newspapers, consulted the internet, got in touch with an employment agency, been to job interviews...

**Reference unit:** All 16+  
**Reference period:** Past 4 weeks  
**Collected in:** ES, FR

**Questionnaire position:** 5.08N03

### Coding:

1 - Yes  
2 - No

### Filtering

If ((PE0100a<>1)AND(PE0100a<>2)AND(PE0100a<>5)AND(PE0100a<>6)(PE0100a<>7))

### Technical definition:

Taking specific steps to seek paid employment or self-employment. The specific steps may include registration at a public or private employment exchange; application to employers; checking at worksites, farms, factory gates, market or other assembly places; placing or answering newspaper advertisements; seeking assistance of

friends or relatives; looking for land, building, machinery or equipment to establish own enterprise; arranging for financial resources; applying for permits and licences, etc.

[Source: ESA 1995]

#### **PNE2000 FORMER JOB TITLE AND DESCRIPTION / ISCO**

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

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

**Reference unit:** All 16+

**Questionnaire position:** 5.09N06

**Reference period:** -

**Collected in:** ES, DE, FR

#### **Coding:**

Numerical code, 2 digits (using the ISCO classification of occupations).

#### **Filtering**

If (PE0900=1)

#### **Technical definition:**

As in PE0300

#### **Survey definition:**

As in PE0300

#### **PNE2100 TIME IN FORMER EMPLOYMENT**

How many years did you/he/she work in that job?

[INTERVIEWER: IF LESS THAN ONE YEAR, CODE 0]

**Reference unit:** All 16+

**Questionnaire position:** 5.09N07

**Reference period:** -

**Collected in:** DE

#### **Coding:**

Numerical value, 2 digits.

#### **Filtering**

If (PE0900=1)

#### **Technical definition:**

As in PE0700

#### **Survey definition:**

As in PE0700

## PNE2200 TOTAL TIME IN FULL-TIME EMPLOYMENT

In all, since you were/he/she was 16, how many years have you worked full-time for all or most of the year?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** ES, LU

**Questionnaire position:** 5.10N01

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

**Filtering**  
If (PE1000>0)

**Technical definition:**  
As in PE1000

**Survey definition:**  
As in PE1000

## PNE2400 NUMBER OF DIFFERENT EMPLOYERS

How many different employers have (you / [he/she]) had for more than one year (including your/his/her current work)?

**Reference unit:** All 16+  
**Reference period:** -  
**Collected in:** IT, ES

**Questionnaire position:** 5.10N04

**Coding:**  
Numerical value, 2 digits (for number of employers)

**Filtering**  
If (PE1000>0)

## PNE2700 WORSENING OF JOB CONDITIONS PAST TWO YEARS

Over the past two years, (have you/has [he/she]) lost a job, had to work shorter hours, or had to accept other undesired changes on (your/his/her) job?

IF YES: Which one?

[DO NOT READ THE ANSWER CATEGORIES

CODE ALL THAT APPLY

TREAT LOSS OF A BUSINESS OR OTHER SELF-EMPLOYMENT WORK AS LOSING A JOB.]

**Reference unit:** All 16+

**Questionnaire position:** 5.901

**Reference period:** Past two years

**Collected in:** PT, DE

### Coding:

- 1 - Yes, lost a job
- 2 - Yes, had to work shorter hours
- 3 - Yes, had to accept other undesired changes on job
- 4 - Yes, OTHER (SPECIFY)
- 5 - No
- 6 - Not applicable: I did not work

### Filtering

[IF PE0100a = {1, 2} OR (PE0100a = {3, 4, 5, 8, 9} AND PE0900 = 1)]

## PNE2800 EXPECTED WORSENING OF JOB CONDITIONS NEXT TWO YEARS

Over the next two years, (do you/does [he/she]) think there is a reasonable chance (you/he/she) may lose your job, have to work shorter hours, or have to accept other undesired changes on (your/his/her) job?

IF YES: Which one?

[DO NOT READ THE ANSWER CATEGORIES

CODE ALL THAT APPLY

TREAT LOSS OF A BUSINESS OR OTHER SELF-EMPLOYMENT WORK AS LOSING A JOB.]

**Reference unit:** All 16+

**Questionnaire position:** 5.902

**Reference period:** Next two years

**Collected in:** PT, DE

### Coding:

- 1 - Yes, lose a job
- 2 - Yes, have to work shorter hours
- 3 - Yes, have to accept other undesired changes on job
- 4 - Yes, OTHER (SPECIFY)
- 5 - No
- 6 - Not applicable: I do not work

### Filtering

IF PE0100a = {1, 2}

## PNF040\$X PUBLIC PLANS: YEARS CONTRIBUTING

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

**Reference unit:** All 16+

**Questionnaire position:** 6.01N04

**Reference period:**

Loop for public pension plans

**Collected in:** IT

### Coding:

Numerical value, 2 digits.

### Filtering

If (PF0110>0,1,...)

## PNF050\$X PUBLIC PLANS: EXPECTED AGE TO RECEIVE BENEFITS

At what age do you expect to start receiving benefits from this pension

**Reference unit:** All 16+

**Reference period:** -

**Collected in:** IT

**Questionnaire position:** 6.01N05

Loop for public pension plans

### Coding:

Numerical value, 2 digits.

### Filtering

If (PF0110>0,1,...)

### Technical definition:

Normal retirement age

Age from which the individual is eligible for pension benefits.

[Source: OECD]

## PNF100\$X OCCUPATIONAL PLANS: IS EMPLOYER CONTRIBUTING

Does/did (your/his/her) employer contribute (to this plan / to any of these plans)?

**Reference unit:** All 16+

**Reference period:** Current

**Collected in:** IT, ES, FR

**Questionnaire position:** 6.06N04

Loop for occupational pension plans

### Coding:

1 - Yes

2 - No

### Filtering

If (PF0610>0,1,...)

### Technical definition:

Occupational plans

As in PF0600

### Survey definition:

Occupational plans

As in PF0600

## PNF120\$X OCCUPATIONAL PLANS: YEARS CONTRIBUTING

How many years have you (and your employer(s)) contributed (to this plan / to these plans)?

[PROBE: in case of more than one plan, record the number of total years in which any contributions to these plans were made]

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT, ES, FR

**Questionnaire position:** 6.06N06  
Loop for occupational pension plans

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

**Filtering**  
If (PF0610>0,1,...)

## PNF131\$X OCCUPATIONAL PLANS: VALUE OF ACCOUNT

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

**Reference unit:** All 16+  
**Reference period:**  
**Collected in:** IT, ES, FR

**Questionnaire position:** 6.06N08  
Loop for occupational pension plans

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

**Filtering**  
If (PNF130x=1)



## PNF180\$X OCCUPATIONAL PLANS: EXPECTED AGE OF COLLECTING PENSION

At what age do you expect to collect this pension?

(PROBE: in case of more than one plan, record the earliest age at which respondent expect to start receiving benefits)

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT, FR

**Questionnaire position:** 6.06N13  
Loop for occupational pension plans

**Coding:**  
Numerical value, 2 digits

**Filtering**  
If (PF0610>0,1,...)

## PNF2000 NUMBER OF VOLUNTARY PRIVATE PENSION PLANS

How many such voluntary (pension plans/whole life insurance contracts) (do you/does X) have?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT, ES, FR

**Questionnaire position:** 6.09N01

**Coding:**  
Numerical value, 1 digit.

**Filtering**  
If [(PF0910a=1) OR (PF0910b=1)]

**Technical definition:**  
Voluntary private pension plans, life insurance  
As in PF0900

**Survey definition:**  
Voluntary private pension plans, life insurance  
As in PF0900

## PNF210\$X TYPE OF VOLUNTARY PENSION PLAN

Is this a voluntary pension scheme or a whole life insurance contract?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT, ES, FR

**Questionnaire position:** 6.09N02  
Loop for voluntary private pension plans

### Coding:

- a - Voluntary pension scheme
- b - Whole life insurance contract

### Filtering

If (PNF2000>0,1,..))

### Technical definition:

Voluntary private pension plans, life insurance  
As in PF0900

### Survey definition:

Voluntary private pension plans, life insurance  
As in PF0900

## PNF220\$X VOLUNTARY PENSION PLANS: YEARS CONTRIBUTING

In total, how many years have you been contributing to this (pension plan/whole life insurance contract)?

**Reference unit:** All 16+  
**Reference period:** -  
**Collected in:** IT, ES, FR

**Questionnaire position:** 6.09N03  
Loop for voluntary private pension plans

### Coding:

Numerical value, 4 digits (for year).

### Filtering

If (PNF2000>0,1,..))

### Technical definition:

Voluntary private pension plans, life insurance  
As in PF0900

### Survey definition:

Voluntary private pension plans, life insurance  
As in PF0900

## PNF230\$X VOLUNTARY PENSION PLANS: CONTRIBUTIONS

How much do (you/your household) monthly contribute to this (pension plan/whole life insurance contract)?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT, ES, FR

**Questionnaire position:** 6.09N04  
Loop for voluntary private pension plans

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

**Filtering**  
If (PNF2000>0,1,..))

**Technical definition:**  
Voluntary private pension plans, life insurance  
As in PF0900

**Survey definition:**  
Voluntary private pension plans, life insurance  
As in PF0900

## PNF280\$X VOLUNTARY PENSION PLANS: AGE TO START RECEIVING PAYMENTS

According to the contractual rules of this (pension plan/whole life insurance contract), at what age will you start receiving payments?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** FR

**Questionnaire position:**  
Loop for voluntary private pension plans

**Coding:**  
Numerical value, 2 digits

**Filtering**  
If (PNF2000>0,1,..))

**Technical Definition:**  
Voluntary private pension plans, life insurance  
As in PF0900

**Survey Definition:**  
Voluntary private pension plans, life insurance  
As in PF0900

## PNF290\$X VOLUNTARY PENSION PLANS: KIND OF PAYMENT AT RETIREMENT AGE

What are you going to receive at that time (READ OUT OPTIONS):

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** ES, FR

**Questionnaire position:** 6.09N10  
Loop for voluntary private pension plans

### Coding:

- 1 - A pension (or retirement income)
- 2 - A lump sum
- 3 - Both
- 4 - A pension or a lump sum, at your (his/her) own choice

### Filtering

If (PNF2000>0,1,...))

### Technical definition:

Voluntary private pension plans  
As in PF0900

### Survey definition:

Voluntary private pension plans  
As in PF0900

## PNF300\$X VOLUNTARY PENSION PLANS: VALUE OF ACCOUNT

Considering this pension plan how much is it worth at the moment?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT, ES, FR

**Questionnaire position:** 6.09N11  
Loop for voluntary private pension plans

### Coding:

Numerical value in EUR, 9 digits.

### Filtering

If (PNF2000>0,1,...)) and PNF210x=a

### Technical definition:

Voluntary private pension plans  
As in PF0900

### Survey definition:

Voluntary private pension plans  
As in PF0900

### PNF310\$X WHOLE LIFE INSURANCE POLICY: CASH VALUE

What is the (total) cash value of your whole life insurance policy? Cash value means how much you would receive if you were to cancel your life insurance today.

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** ES, FR

**Questionnaire position:** 6.09N12  
Loop for voluntary private pension plans

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

**Filtering**  
If (PNF2000>0,1,..)) and PNF210x=b

### PNF311\$X VOLUNTARY PLANS - EXPECTED AGE TO COLLECT PENSION

At what age do you expect to collect this pension?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT, ES, FR

**Questionnaire position:** 6.09N13  
Loop for voluntary private pension plans

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

**Filtering**  
If (PNF2000>0,1,..))

## PNF3600 HAS PRIVATE HEALTH INSURANCE

Do you have any private health insurance policies?

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT, ES

**Questionnaire position:** 6.10N03

**Coding:**

- 1 - Yes
- 2 - No

**Survey definition:**

Health insurance (private)

Private health insurance is a type of insurance whereby a private organization (the insurer) pays the medical costs of the insured if the insured becomes sick due to covered causes, or accidents. Private health insurances may be complements or substitutes to public health insurance.

## PNF3610 MONTHLY PAYMENTS FOR HEALTH INSURANCE POLICY(IES)

How much do you/does the household pay yearly for this(these) policy(ies)?

[IF POLICY INITIATED LESS THAN ONE YEAR AGO, ASK HOW MUCH TO BE PAID IN ONE FULL YEAR]

**Reference unit:** All 16+  
**Reference period:** Current  
**Collected in:** IT

**Questionnaire position:** 6.10N04

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (PNF3600=1)

## PNG0110 NET EMPLOYEE INCOME

What was the total net amount over (the last 12 months / last calendar year)? Please include income from regular wages or salaries, as well as any overtime pay, tips, bonuses, profit sharing benefits (unless part of the pension arrangements), minus taxes and employee's social contributions.

[INTERVIEWING: MONTHLY AMOUNT AND NUMBER OF MONTHS THE INCOME WAS RECEIVED CAN BE ASKED AS AN ALTERNATIVE.]

**Reference unit:** All 16+

**Reference period:** Last 12 months

**Collected in:** IT, GR

**Questionnaire position:** 7.01N01

### **Coding:**

Numerical value in EUR, 9 digits.

### **Filtering**

If (PG0100=1)

## PNG0210 NET SELF-EMPLOYMENT INCOME

What was the total net amount, excluding taxes and social contributions, over (the last 12 months /the last calendar year)?

**Reference unit:** All 16+

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

**Collected in:** IT

**Questionnaire position:** 7.02N01

### **Coding:**

Numerical value in EUR, 9 digits.

### **Filtering**

If (PG0200=1)

### PNG0310 NET INCOME FROM PUBLIC PENSIONS

What was the total net amount, excluding taxes and social contributions (over the last 12 months / the last calendar year)?

**Reference unit:** All 16 +

**Questionnaire position:** 7.03N01

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

**Collected in:** IT

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (PG0300=1)

### PNG0410 NET INCOME FROM PRIVATE AND OCCUPATION PENSION PLANS

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

**Reference unit:** All 16 +

**Questionnaire position:** 7.04N01

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

**Collected in:** IT

**Coding:**

Numerical value in EUR, 9 digits.

**Filtering**

If (PG0400=1)

### PNG0510 NET INCOME FROM UNEMPLOYMENT BENEFITS

What was the total net amount, excluding taxes and social contributions, over (the last 12 months / the last calendar year)?

**Reference unit:** All 16 +

**Questionnaire position:** 7.05N01

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

**Collected in:** IT

**Coding:**

Numerical value in EUR, 9 digit

**Filtering**

If (PG0500=1)



# VARIABLES FOR ALL HOUSEHOLD MEMBERS

## RNA0200 CITIZENSHIP

What is X's(your) current citizenship?

[INTERVIEWER: IN CASE OF TWO OR MORE CITIZENSHIPS, RESPONDENT SHOULD CHOOSE THE MOST IMPORTANT FOR EVERYDAY LIFE GIVING PREFERENCE TO EU CITIZENSHIPS OVER THE REST]

**Reference unit:** All household members

**Questionnaire position:** 1.04N02

**Reference period:** Current

**Collected in:** IT, LU, FR

### **Coding:**

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

### **Technical definition:**

Citizenship

Citizenship is defined as the particular legal bond between an individual and his/her State, acquired by birth or naturalisation, whether by declaration, option, marriage or other means according to the national legislation.

The information sought is the country of current citizenship of the person concerned. Information on country of citizenship should be obtained in accordance with the administrative status/legal situation existing at the time of data collection.

It is recommended that countries of citizenship are recorded during interview while more aggregated classification according to transmission codes will be used for transmission of data.

In cases of more than one citizenships, the preference should be given to the national citizenship, followed by another EU country citizenship and non-EU citizenship. Using this hierarchical approach will enable using useful aggregated classification on nationals, nationals of other EU Member States and nationals of non EU countries.

In case respondent has no citizenship, a special code NOC - no citizenship can be used.

[Source:Eurostat, Core Social Variables]